



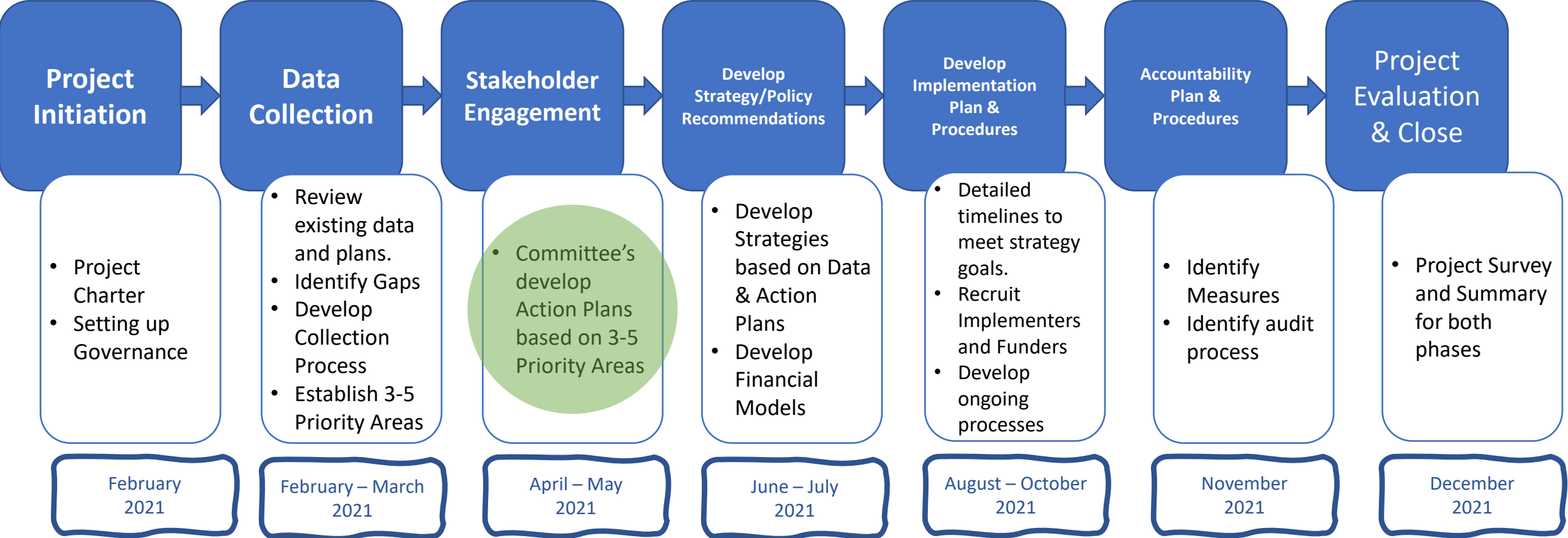
Overview of Action Committee Recommendations

Community Development Alliance

Milwaukee Affordable Housing Plan - Process

Phase 1 Planning Process – 6 Months

Phase 2 Planning Process – 6 Months



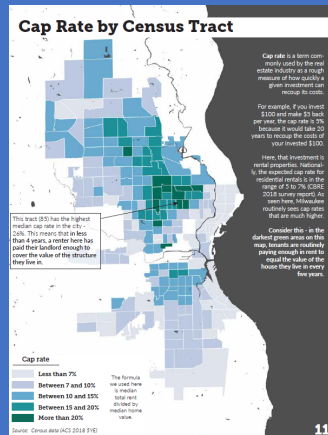
Collective Affordable Housing Plan - Priorities

1	Black & Latino Homeowner Gap	Production, Promotion, and Purchase
2		Preservation & Anti-Displacement
3	Rental Units for families making \$7.25 - \$15/hour	Production & Conversion of Higher AMI Units
4		Preservation, Anti-Displacement, Eviction Reduction

Action Committee Process

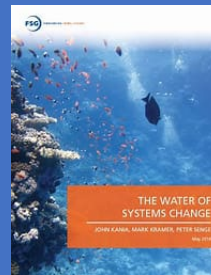
Meeting #1

Review Data, Identify Root Causes,



Meeting #2

Brainstorm & Prioritize Transformational Changes



Meeting #3

Brainstorm & Prioritize Transactional Changes



Meeting #4

Prioritize overall recommendations



Values

Continue to Support Effective Programming

Wrap-Around Services

Alternative Home Ownership

Support Increasing the Minimum Wage

Racial Equity

Neighborhood Based Affordability

Alternative Physical Structures

Neighborhood & Organizational Stability

Homeownership

Representation

Metro Solutions needed

Permanent Affordability

Seek Additional Funding

Community Engagement

Policies to support Affordable Housing

1

Black & Latino Homeowner Gap

Production, Promotion, and Purchase

Committee Participants

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Cordella Jones, City of Milwaukee - DCD

Bill Kopka, Associated Bank

Michelle Long, Community First

Kate Madison, City of Milwaukee - DCD

Kermiath McClendon, Greater Milwaukee Foundation

Tony Panciera, Greater Milwaukee Committee

Bethany Sanchez, Metropolitan Milwaukee Fair Housing Council

Ben Sanchez, City of Milwaukee - NIDC

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Dorothy York, ACTS Housing

Brianna Sas-Pérez, VIA CDC (facilitator)

Create alternative (home)owner ship options.

Provide sustainable funding to support organizations that prepare people for homeownership.

Resource an entity with the authority to champion and create accountability for all housing players.

Develop an acquisition fund for bulk purchases of homes meant for affordable homeownership.

Stimulating lending in new ways and/or based on new criteria

Create awareness about housing counseling and fair housing organizations, and their value.

Increase BIPOC representation in the workforce of all housing sectors.

Modify uniformity clause and/or address racial disparities caused by it.

Strengthen CRA and include ALL residential lenders.

Change appraisal practices that undervalue homes in majority BIPOC neighborhoods.

Address inspection backlog at the City of Milwaukee.

Develop new modular homes.

Increase marketing to BIPOC to improve awareness of the programs and services available

Increase funding for down payment assistance

Develop smaller units

1

Black & Latino Homeowner Gap

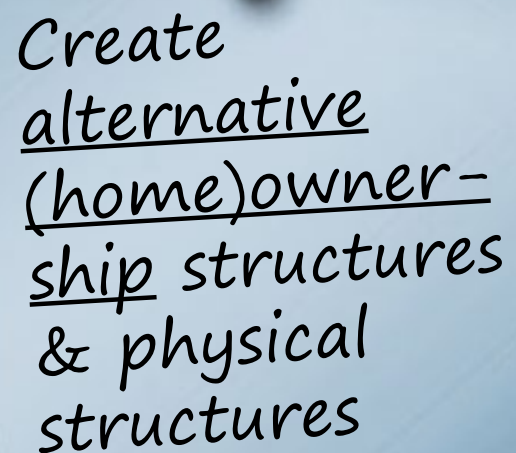
Production, Promotion, and Purchase

Recommended Priorities




Create an acquisition fund to acquire properties for homeownership for BIPOC families

1



Create alternative (home)ownership structures & physical structures

2



Create or stimulate alternative lending

3



Create an acquisition fund to acquire properties for homeownership for BIPOC families

Examples or work in progress

- Strategic Acquisition Fund suggested in the [City of Milwaukee's Consolidated Plan](#)
- [City of Milwaukee Milwaukee Employment & Renovation Initiative \(MERI\) Program](#) (city foreclosures)
- [San Francisco Housing Accelerator Fund](#)
- Various examples from the Twin Cities, such as [NOAH Impact Fund](#), [Land Bank Twin Cities Inc.](#), and [LISC Twin Cities Community Asset Transition Fund](#)
- Louisville - LHOME
- [California - Golden State Acquisition Fund](#)
- [Indianapolis Neighborhood Housing Partnership](#)
- [Santa Fe - Homewise](#)

Potential Strategies

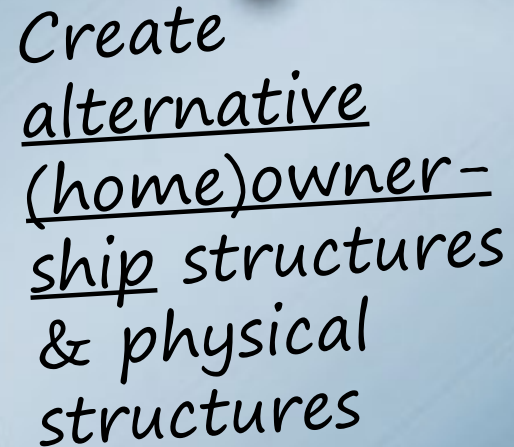
Self-determination and local control: There was strong consensus that any and all strategies should support local (i.e. neighborhood-level) control. Examples include allocating City-owned homes to groups controlled by / within that neighborhood, and tenant-based or BIPOC-led groups using recovery funds to acquire and operate the funds. An intermediary that can help compete with larger/outside entities purchasing bulk properties can support properties becoming or remaining locally-owned.

Geographic focus: Related to local control, efforts should be coordinated at the neighborhood level (compared to scattered throughout the City) to be more impactful. At the same time, any activities should consider existing segregation patterns and not limit mobility (i.e. Black and Latino families can only purchase homes in majority Black and Latino neighborhoods).

Acquisition of existing housing: Sources from which to purchase/acquire existing housing include: owners who are committed to preserving affordable housing, donations from private owners (to reduce their tax liability), targeting tax-delinquent landlords, and others. In Detroit during the recession, when a landlord was losing their home a collaborative partnership backed loans for people renting that home so that they could purchase.

Acquisition of vacant lots for new construction: While a focus should remain on creating BIPOC homeownership in existing housing, where new construction is appropriate, consideration should be given to acquiring both City and private vacant lots. Both existing housing and vacant lots could be held in a land bank.

Funding: Pilot funding can be explored from sources such as local lenders, GSE's such as Fannie Mae or Freddie Mac, or other financial institutions with infrastructure and flexibility in place. Any funding for acquisition must take into account that the process which follows and those involved (e.g. developers, contractors, etc) are not furthering racial disparities in other ways.



Create
alternative
(home)owner-
ship structures
& physical
structures

Examples or work in progress

- [Metcalfe Park Community Bridges](#), building in racial equity and affordability into bylaws of cooperative ownership structure
- Existing co-ops in Milwaukee, including an informal co-housing group
- [Milwaukee Community Land Trust](#)
- [VIA CDC's Turnkey Renovation Program](#), preserving affordability for limited years through a deed restriction tied to CDBG HOME funding
- [Strong Blocks](#)
- [Madison Area Community Land Trust](#)
- [Los Angeles Neighborhood Investment Company \(NICO\)](#)
- Limited equity cooperatives, e.g. [Astor Row](#)
- [Baltimore's Black Women Build](#)
- [LISC's Housing Development Training Institute \(HDTI\)](#), training CDC staff in real estate development, [LISC Milwaukee's ACRE](#) for commercial real estate

Potential Strategies

Alternative ownership models: CDA should support the development of alternative ownership structures such as cooperative housing, [mutual housing associations](#), community land trust ownership and reputable rent-to-own models. Infrastructure and capacity is needed for all of these examples in Milwaukee. Any new models should embed racial equity and affordability into its infrastructure (see [Operating Principles](#)). As one example, ownership structures can build in estate planning as well as funding technical support, to ensure the property and the wealth built along the way continues to benefit Black and Latino families. As noted earlier, education will be critical in order to prepare families for successful ownership in these community-based and collective models. Of course, ongoing attention should be paid to housing and economic trends to ensure that the wealth gap doesn't continue to grow between white families and Black families, or white families and Latino families as these new models are developed.

Alternative physical structures: Where new development is appropriate (e.g. on vacant lots), data should be explored to see if smaller units would be an effective way to address the gap for smaller households who want to own. Additionally, since construction methods and options have shifted since most of Milwaukee's housing stock was developed, more efficient construction methods should be employed such as modular construction. Further exploration should be given to the intersection of how materials and other factors conflict with current design or preservation regulations. Examples of homeownership alternatives through existing properties can include attached, multi-unit housing ("multiplex") and condos (which are also an alternative ownership structure).

Deed-restricted homeownership: Racial covenants were embedded into property deeds throughout the US in the last century, but that same legal document can provide a community benefit. A deed restriction can be placed on a property when sold to protect the community value (especially if there is subsidy) and limit any future sales to income-qualified borrowers.


Potential Strategies

A localized predetermined spec[ified] pool market: The majority of mortgage loans in the US end up in the secondary market, where some with similar characteristics are pooled together to minimize risk for investors. Many of these characteristics that get pooled (e.g. geography, high loan to value ratio, use of down payment assistance, etc) are already built-in to loans made to Black and Latino households. Rather than waiting to create the pool, which has little to no benefit to the individual borrower, monetizing its value at the onset allows the market to pass along affordability to the (Black and Latino) borrowers in the form of lower rates. While this is being promoted nationally, Milwaukee could create a local pilot using public and/or corporate funding to support liquidity. This could be marketed to local corporations or lenders who could simultaneously invest and support their CRA goals. Done at a Milwaukee-level, this has the potential to ensure below-market rates to more Black, Latino, and other borrowers who are currently prevented from accessing (reasonable) loans.

A localized secondary market: Many mortgage loans, especially those for households with lower incomes, are just outside of the “credit box” that is deemed lend-worthy. While there are local and national lending alternatives (see examples below), supply, marketing and/or availability in Milwaukee is limited. Developing this may require a large liquidity partner or bonding authority supported by a loan-loss reserve. Through this secondary market, access should be expanded for households such as those earning lower incomes, ITIN borrowers, larger households (i.e. account not just for the “nuclear family”) and those who are impacted by the appraisal gap. Additionally, alternatives to credit, such as rental history, should be considered. Over time Milwaukee could pursue a rating through the treating agencies or other federal solutions, it was cautioned that because these investments may be difficult to get rated it could ultimately drive up note rates to borrowers in the meantime.

Policy measures: Creating lending alternatives locally can be done alongside advocacy and policy change to the ways mortgage lending is currently done in the US. Examples include:

- Including Duty to Serve/affordable housing goals in Seller Master Commitments
- Expanding CRA to include all lender types at state and/or local levels since most mortgage lending is not currently covered under CRA
- Re-writing GSE lending rules to require lending to communities with higher concentrations of marginalized (economic, racial) people; these loans could be a pilot spec pool in Milwaukee (see above)
- Ongoing education for lenders on in/equitable impacts of their lending
- Regulating high cost loans and check-cashing facilities in marginalized communities



Create or
stimulate
alternative
lending

Examples or work in progress

- City of Milwaukee (rethinking the use of Debt to Income)
- Self Help Credit Union - alternative credit history standards
- Various local housing organizations, such as [Acts Lending](#) (including rehab loans), [Habitat for Humanity](#), [Wisconsin Board of Commissioners of Public Land](#)
- [NACA, Homewise](#) (Santa Fe) and others
- [Self Credit Builder Loans](#)
- Direct to consumer CDFI's in other markets, e.g. [Small Dollar Loan Program](#)
- [Detroit Home Mortgage](#)
- No longer operational: [ShoreBank in Chicago](#); Neighborhood Housing Services Association (NHS) / Neighborworks single family mortgage secondary market ([closed 2010](#)); attempted “rescue refi” pool at WHEDA

2

Black & Latino Homeowner Gap

Preservation & Anti- Displacement

Committee Participants

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Sam Leichtling
Stephanie Mercado
Cordella Jones

Revitalize Milwaukee
Revitalize Milwaukee
Via CDC
HRI
City of Milwaukee
Sherman Park NID
Aldersperson
Northwestern Mutual Foundation
Revitalize Milwaukee
ACTS Housing
Journey House
DNS
Riverworks Development Corporation
NIDC
City of Milwaukee
16th ST Community Health Centers
Fuse Fellow- DCD

Build trust
between
DNS &
homeowner
s in need

Remove language,
legal status,
credit, and
tenure barriers to
homeowner
resources

Better
communicate
existing
resources.

Fund
innovative &
non-traditional
programs to
assist
homeowners
with repairs

Provide
enhanced post-
purchase
homeownership
counseling

Develop
resources and
policies to
lessen
property tax
burden

Expand
Individual
Development
Accounts
(IDA)

Use surveys as
proactive
strategy to
code
enforcement

2

Black & Latino Homeowner Gap


Preservation & Anti-Displacement

Recommended Priorities



Fund
innovative &
non-traditional
programs to
assist
homeowners
with repairs

1



Provide
enhanced post-
purchase
homeownership
counseling

2



Develop
resources and
policies to
lessen
property tax
burden

3



Fund
innovative &
non-traditional
programs to
assist
homeowners
with repairs

Examples or work in progress

- [Neighborhood Improvement Districts](#)
- [City of Milwaukee Compliance Loan Program](#)
- [Tool Loan Program](#)
- [Revitalize Milwaukee](#)
- [Housing Resource Portal of New York](#)
- [ACTS Lending](#)
- [Strong Homes Loan](#)
- [Milwaukee Habitat Critical Home Repair](#)

Potential Strategies

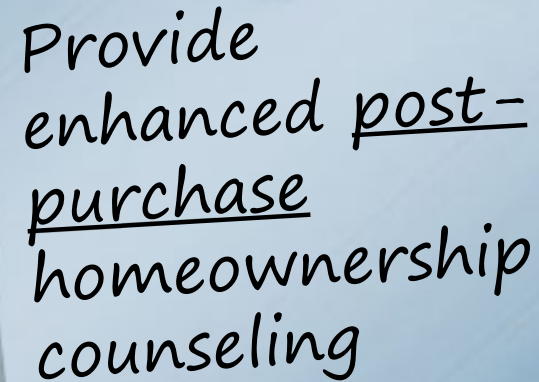
Increase funding for existing successful programs: Program like the Neighborhood Improvement Districts or NIDS, City of Milwaukee Compliance Loan program, Tool Loan Programs and Revitalize Milwaukee were discussed as alternatives to HUD and City funded programs that have a significant impact in helping to preserve homeownership primarily through small scale repairs that can be undertaken by smaller scale contractors and/or homeowners . These programs directly tackle maintenance issues that may be hindering homeowners from participation in larger scope programs by addressing deferral reasons.

Reduce barriers that may exist in current programs: Due to COVID 19 restrictions alternatives means of reaching individuals have been developed via social media. Traditional meet and greets like housing resource fairs have been replaced with webinars and social media posts at a fraction of costs and are just as effective. Homeowners can learn of these resources without having to wait for annual fairs. Households with disabled individuals, language barriers and time constraints can learn about programs without leaving the comfort of their home. We strongly suggest exploring ways to reduce the digital divide by providing broadband services on a community wide level.

Make adjustments to current programs, and/or develop new programs to provide homeowners with needed resources for home repair: The Committee discussed barriers to access for many programs as a result of language barriers, citizenship status , tenure of homeownership and resource identification deficiencies in the current service delivery system. A “one stop shop” or hub needs to be developed to allow homeowners to access resources in real time. Homeowners should not have to call several agencies to be denied time and time again. The portal should “talk” with all known homeownership programs to provide instant referrals and/or resource identification to the customer.

Explore whether they may be major economies of scale. With the current supply of contractors being strained by market driven demand, there should be an exploration of whether home repair can be delivered more effectively. For example, what percentage of repairs are for roofs? Are there enough vendors to do this work? Would it be a better use of resources to support an established or new roofing company that focuses explicitly on roofs for low-income homeowners?

Potential Strategies



Provide enhanced post-purchase homeownership counseling

Examples or work in progress

[Pew Research](#)

[Post Purchase Education and Counseling](#)

[Post Purchase Counseling - HUD](#)

[HUD Counseling module 4.2](#)

[WWBIC IDA program](#)

Design post-purchase counseling that meets the need.

The Committee recommends supporting Post purchase Housing counseling that would tackle what comes after purchase in a comprehensive way e.g. budgeting, refinancing options, maintenance expectations, foreclosure prevention and resource identification. This is an effective way to prevent early foreclosures, avoid high interest debt and orientate the homeowner to the expectation of homeownership. Of note is that these classes will be most effective when tied with incentives like minor home repair grants or IDA's and are relatively short in duration. Counseling in this format should be viewed as establishing interest and developing an ongoing trust relationship between the new homeowner and Counseling Agency.

Increasing the number of Black and Latino homeowners utilizing post-purchase

counseling: will help families preserve homeownership through ongoing credit counseling, foreclosure prevention and home maintenance. This education is most effective when paired with new incentives for participation; such as access to minor home repair grants or an IDA-type program that matches funds saved for home repair.

Provide a safety and maintenance plan:


This will help to identify the budget need for repairs, life cycle of systems and safety strategy in the home to promote safe living environments reducing accidents inside and outside of the home.

Provide information about specific home improvement financing options:

work with homeowners to help them understand refinance options like HELOC, FHA 203K and other federally funded refinance options

Contractor Selection:

Homeowners need help to identify quality and competent contractors. City departments and neighborhood partners can assist with identification. Understanding soliciting of bids and how to cost compare can help reduce the incidents of contractor fraud, misunderstood scopes of work and buyer's remorse.



Develop
resources and
policies to
lessen
property tax
burden

Examples or work in progress

[Gentrification disproportionately affects minorities](#)

[WHEDA Tax Deferral Program](#)

[British Columbia Canada tax program](#)

[MKE United Anti Displacement Tax fund](#)

Ensure that increasing property taxes burdens do not prevent homeowners of color from retaining their homes: The Community Development Alliance should ensure that increasing property taxes does not prevent homeowners of color from retaining their homes. This could include exploring mechanisms such as **deferred payment loans** , **tax payer assistance programs** or other tools to assist long term , low-income and elderly homeowners. Rapid rises in taxes should not be news. Government must provide an early identification system that is proactive and responsive to changes in the market conditions. Speculation around developments is nothing new and ways to preserve affordability should be coupled with new developments to mitigate the effects of rising property values in neighborhoods with a previously depressed value. Consider the scale of the problem and provide appropriate resources.

Policy measures: Policy changes are needed that reduce the number of homeowners who are not able to retain their homes due to property tax obligations. Fund programs that allow for tax payments to be paid in areas with rapid rise in taxes.

Provide funding to provide an early warning system and tax relief of neighborhoods experiencing rapid increases and taxes. Data should be used to identify when specific homeowners may be getting in to trouble. For example, for homeowner occupied units that are 1 year or more, outreach could be done by counseling agencies to identify opportunities. This outreach could also collect data on income levels to better design strategies in the future.

3

Rental Units for families
making \$7.25 - \$15/hour

Production & Conversion of Higher AMI Units

Committee Participants

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Que El-Amin, Scott Crawford, Inc.
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Nadiyah Groves, Office of Governor Tony Evers
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Evan Reed, Forward Community Investments
Keith Stanley, Near West Side Partners
Jeff Towne, WHEDA
Mikal Wesley, Urbane Communities
Brianna Sas-Pérez, VIA CDC (facilitator)

*indicates Committee Chair

Create tax credit policies that increase incentives for 20-50% AMI development.

Grow programs that provide equity for smaller or aspiring landlords to purchase & require affordable units

Engage in federal advocacy to bring more federal tax credit dollars to Wisconsin.

Centralize resources for local landlords

Support the expansion of HACM's Rental Assistance (RAD) project.

Change zoning laws & policies. Inclusionary Zoning

System to match people to available units within their price range

Increase pathways & education/support for homeownership

Ensure fiscal stability of nonprofits who provide community support & services

Incentivize mixed-income communities

Advocate for changes to HUD's Fair Housing and Equal Opportunity Site and Neighborhood Standards.

Streamline existing funding requirements to eliminate administrative burdens

Marketing changes to "low income" & "affordable housing.

Change appraisal practices that undervalue homes in communities of color

Support universal rent assistance

3

Rental Units for families making \$7.25 - \$15/hour

Production & Conversion of Higher AMI Units

Recommended Priorities

Support pathways for local residents & smaller landlords to offer units from \$500 - \$650

1

Create tax credit policies that increase incentives for \$500 - \$650 units

2

Create and support inclusive strategies to combat racism and address segregation

3



Support pathways for local residents & smaller landlords to offer units from \$500 - \$650

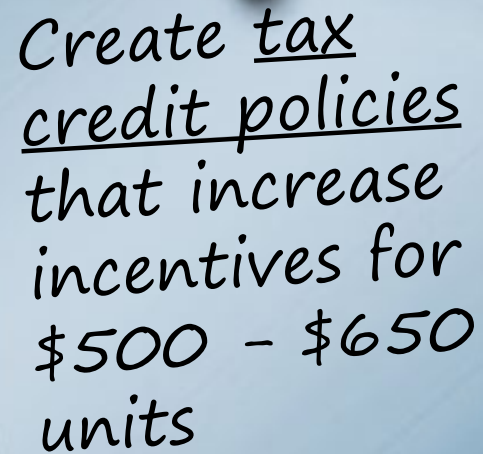
Examples or work in progress

1. WHEDA is currently considering lending for the production of income-restricted units outside of LIHTC such as pre-development loans for landlords.
2. [City of Milwaukee OWNS Program](#) which incentivizes existing homeowners to buy City of Milwaukee owned properties, for rental purposes, in their neighborhood
3. City of Madison is trying to figure out how to get 2-4 units covered and city is using gap funding to go towards 20-50%
4. City of Milwaukee Strategic Acquisition Fund - explored but not developed yet
5. Right of First Refusal Programs for tenants and nonprofits to preserve affordable housing - [Chicago SRO ordinance](#), [Washington DC Tenant Opportunity to Purchase Act \(TOPA\)](#)
6. HACM recently launched a new landlord portal, where landlords can post their units for Section 8 vouchers but due to privacy reasons they are not sharing whether a landlord is local or not.

Potential Strategies

Grow programs that provide equity for smaller/aspiring landlords to purchase & then require X% of units to be affordable. One of the barriers identified is that it is difficult for smaller and local landlords to compete with outside investors because of the lack of access to capital. Many of these ideas center around reducing debt and increasing equity. As a reference point, one participant mentioned that required equity is approximately 25% for banks, and 10% for CDFI's doing lending. Approaches recommended by the committee include: (a) Down payment assistance for new purchases, (b) Provide priority access to purchase property for the intent of affordable housing. The City currently prioritizes owner-occupancy, then neighborhood buyers. Before it reaches the public (i.e. outside investors) there should be a period available for nonprofits and others developing affordable housing, (c) An acquisition fund and/or an entity that can acquire properties and hold for local landlords willing to offer at lower rents. This should be created by a non-governmental institution to ensure it can be nimble. (d) Increase buy-in-your-neighborhood incentives (e.g. low-cost properties, grants to purchase/rehab, etc.), (e) Alternate and more flexible lending, especially in terms of use and amount., (f) Incentives and training for tenants to purchase property they live in, (g) Expansion of rental subsidies, particularly when the landlord can secure them prior to development so that it can prove the property's financial viability (i.e. secured future income) and make it easier to access capital up-front

Centralize resources for local landlords. Committee members shared that for smaller and local landlords, finding the right resources for yourself and/or your tenants can be hard when you want to provide a high quality, affordable unit. The committee recommended making it easier for local landlords to find help through approaches such as: (a) A resource hub with information on topics such as lending/capital, rehab programs or grants, landlord/tenant mediation, universal tenant applications, resources landlords can share with tenants, and more, (b) A shared services model, such as a landlord co-op, that can provide services such as a maintenance pool, credit check services, etc., (c) A local landlord mentorship program, (d) Expanded landlord trainings on topics such as basic business, how to find contractors, etc., (e) Education campaign for local Milwaukeeans on the benefits of / how to become a landlord, (f) Improve/create a system to match people to available 20-50% AMI units. Public/private sector communication is critical. People who are renting should be able to choose (or know if they are choosing) a local landlord.



Create tax credit policies that increase incentives for \$500 - \$650 units

Potential Strategies

Make modifications to QAP scoring. (1) Increase Rent Burden (“Serves Lowest Income”) scoring to give weight to 30% AMI units. If scoring is changed to favor lower-income units, consideration should be given to minimizing the adverse penalties that this can create in the leveraging category, (2) Allocate more credits to 20-50% AMI unit developments. It is currently prioritized in the QAP scoring, at 60/269 possible points, (3) Offer only 4% LIHTC for developing higher AMI units, holding 9% for lower AMI.

Advocate for more federal allocation of credits to Wisconsin. Policies are currently proposed at state and federal levels, including: (1) Federal: Infrastructure bill and the Affordable Housing Improvement Act. At the time of this report there are matching bills in the House and Senate which include provisions such as 50% more LIHTC, 50% basis boost for costs associated with 30% AMI units, and allowing acquisition tax credits on properties that don't meet the 10 year hold rule, allowing more naturally occurring affordable housing (NOAH) units to be preserved for the long-term. If enacted, it could create more than two million new affordable units. (2) The Wisconsin legislature is considering an increased State LIHTC (4%), raising the annual amount of credits from \$7MM - \$10MM per year.

Greater utilization of other financing options. (1) Conduct local RFPs for project-based vouchers prior to the WHEDA Application. If a Developer knows they have project-based vouchers when putting together their financing, they can include more 30% AMI units and still achieve feasibility according to WHEDA's QAP. (2) Government consider master leasing 30% units with rental subsidy to allow Developer to include more 30% units. (3) In general, for all resources that support LIHTC projects, prioritize projects with lower income units.

Changes to Rent Averaging. Advocate that the IRS loosen proposed regulations around income averaging which allows incomes to be averaged to 60% in a LIHTC deal, from 20% to 80% units. Right now this is not being used because of proposed regulations and therefore hampers getting lower income units into 4% bond deals.

Property Tax Exempt LIHTC Units. Change policy so that LIHTC properties are tax-exempt, allowing tax savings to support more debt and alleviate the need for TID financing.



Create and support inclusive strategies to combat racism and address segregation

Examples or work in progress

1. City of Milwaukee is currently reviewing the zoning code, reviewing building on accessory lots
2. City of Milwaukee TIF, TID policy: all developments must include a % of affordable housing
3. [City of Madison is exploring "by right" zoning policies](#) to streamline process and cost for small projects

Potential Strategies

Beyond the City of Milwaukee. (1) Advocate that suburban land use plans & zoning policies to support affordable housing, (2) Leverage WI Cities' affordable housing reports as a stepping stone for statewide affordable housing policy, requiring cities to produce "x" number of affordable units and speed up the approval process for affordable projects, (3) Support state-level change to create inclusionary zoning laws, which are currently prohibited, (4) Leverage state statutes that require housing affordability reports

Require affordable units. Require affordable units in all multi-family developments, regardless of geographic location, and/or in all TIF, TID or other federally funded developments

Permitted use. Create "by right" approvals for affordable projects (e.g. starting with 36 units and less).

Areas of Opportunity. HUD to change regulations around "areas of opportunity" to encourage investing in neighborhoods where income-qualified families live, vs. the current voucher policy that incentivizes people to move.

Voucher Education. Increase public education about Housing Choice Vouchers to grow their support and acceptance among local landlords.

Housing Education. Create public education to shift the collective understanding towards good housing as something to which we all should have access (i.e. a basic human right). Education can include things like the benefits of ensuring safe and affordable housing and its impact on neighborhood well-being. Additionally, other strategies that uphold human dignity and reduce us-them mental models should be incorporated (e.g. the CNA who cares for your grandma could be your neighbor).

4

Rental Units for families
making \$7.25 - \$15/hour

Preservation, Anti-Displacement, Eviction Reduction

Committee Participants

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Community Advocates

Milwaukee County

WHEDA

Metropolitan Milwaukee Fair Housing Council

Urban Economic Development Association (UEDA)

CommonBond Communities

Northwest side CDC

City of Milwaukee - Real Estate Manager

Near West Side Partners

City of Milwaukee

Safe and Sound

City of Milwaukee

Fuse - Fellow DCD

Policy
Changes for
subsidized
units

Add cost
externalities to
irresponsible
landlords (e.g.
abandoned
properties,
licensing)

Policy for
matching rent
with value of
property

Acquisition
Fund to get
properties to
responsible
landlords.

Rent
Control

Matching
landlords
with
tenants

Capacity for
Preserving,
Managing, Holding
expired subsidized
units

Wrap
around
services

4

Rental Units for families
making \$7.25 - \$15/hour

Preservation, Anti-Displacement,
Eviction Reduction

Recommended Priorities




Capacity for
preserving,
managing,
holding expired
subsidized units

1




Acquisition
fund to get
properties to
responsible
landlords

2



Policy changes
for subsidized
units

3



Capacity for
preserving,
managing,
holding expired
subsidized units

Examples or work in progress

- [Where are Affordable Units at Greatest Risk for Expiring?](#)
- [What Happens When Affordability Restrictions Expire for Half a Million Homes?](#)
- [What Happens to LIHTC Properties After Affordability Requirements Expire?](#)
- [Property Acquisition Funds](#)
- [LISC Milwaukee Acre Program](#)

Potential Strategies

Monitor. Develop and fund a strong monitoring system to identify expiring units and match those units with developers committed to keeping the units affordable

Recruit. Associates in Commercial Real Estate (ACRE) graduates should be encouraged and supported to redevelop expiring projects by applying for new sources of funding including but not limited to tax credits.

Support. Non-Profits who own and manage successful affordable housing developments should be supported to recapitalize the units with funding.

Wrap Around. Supportive services funding should be allocated to assist voucher recipients in low-income units to transition to homeownership by providing wrap around services that encompasses a wide array of services

Set Aside. WHEDA should consider creation of a set-aside category for Preservation of Affordable units.

QAP Changes. WHEDA should change the Qualified Action Plan to allow bonus points for expiring units applying for tax credits to maintain the units as affordable especially in areas where rents would likely increase.

Plan for expiring units. (1) Developers who choose to opt out of the affordability period at 15 years could sell the units to an acquisition fund; (2) Support nonprofits to buy out development partners and keep the unit affordable

Potential Strategies

Research Best Practices. Support research and access to information (e.g. government practices) into bulk purchase of properties. Fund and support extensive research on investor impact to the market.

Develop Flexible Financial Products. Support flexible financial products that allow acquisition of vacant and/or occupied units to responsible parties to develop or preserve affordable units

Geographically Targeted Acquisition. Provide financing to acquire developments in areas of opportunity or near transit corridors

Honor Tenant's Rights. (1) Enhance support for tenants' rights in a changing rental landscape (e.g. National Tenant database, local information for tenants for advocacy info and rethinking of tenant rights); (2) Support government oversight to protect tenant rights via Milwaukee Metropolitan Fair Housing, Consumer Financial Protection Bureau, and HUD

Focus on \$500 - \$650 Units. Ensure affordability and accessibility to low AMI units by funding Community Land Trusts, Land Banks and Cooperative Housing

Wrap Around Services. Generate resources to support lower income households. E.g. security deposits or long-term rental assistance. Provide additional support to agencies collaborative efforts like the rental Housing resource Center

Seek Additional Resources. Introduce local and/or state taxes to ensure community benefits from investments


Support based on Commitment. Consider providing more rehabilitation support to investors who agree to keep units affordable



Acquisition
fund to get
properties to
responsible
landlords

Examples or work in progress

- [Regional Equity Development Fund](#)
- [Denver Transit Oriented Development Fund](#)
- [City of Boston Vacant Site Acquisition Fund](#)
- [The Rise of the Corporate Landlord](#)



Policy changes
for subsidized
units

Examples or work in progress

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- [Washington DC Housing Production Trust Fund](#)
- [America has a Housing Segregation Problem. Seattle may just have the solution.](#)
- [White Paper on Anti-Displacement Strategy Effectiveness](#)

Potential Strategies

Reducing Segregation. Provide funding to create a support liaison or Navigator to assist voucher recipients in relocating to neighborhoods of opportunity

Universal Vouchers. Advocate for an expansion of Section 8 vouchers thus creating more universal vouchers.

Enforcement. Support government investigations related to discriminatory denial of vouchers in communities of opportunity

Additional Funding. Provide additional funding from the Housing Trust Fund to preserve affordability in subsidized units

1

Homeowner
Offense

2

Homeowner
Defense

3

Rental
Offense

4

Rental
Defense

1

Create an acquisition fund to acquire properties for homeownership for BIPOC families

Fund innovative & non-traditional programs to assist homeowners with repairs

Support pathways for residents & smaller landlords to offer units from \$500 - \$650

Capacity for preserving, managing, holding expired subsidized units

2

Create alternative (home)owner-ship structures & physical structures

Provide enhanced post-purchase homeowner counseling

Create tax credit policies that increase incentives for \$500 - \$650 units

Acquisition fund to get properties to responsible landlords

3

Create or stimulate alternative lending

Develop resources and policies to lessen property tax burden

Create and support inclusive strategies to combat racism and address segregation

Policy changes for subsidized units

How would you prioritize for Collective Action?

Impact

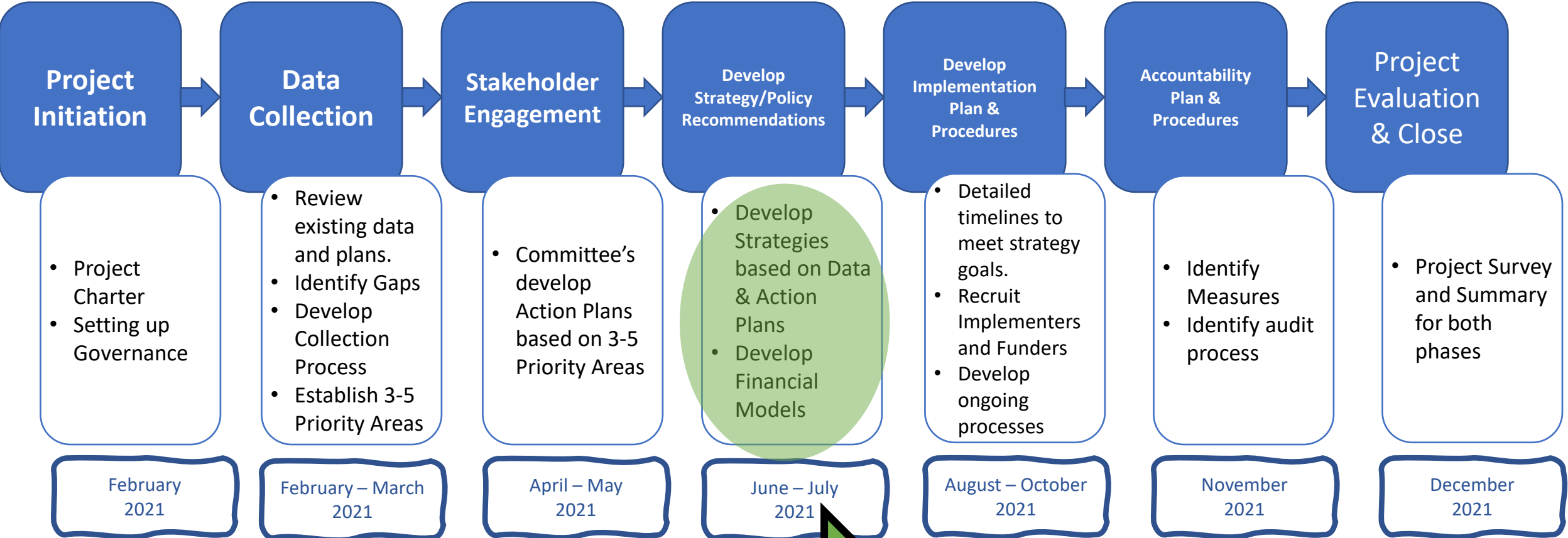
- Create an acquisition fund to acquire properties for homeownership for BIPOC families
- Fund innovative & non-traditional programs to assist homeowners with repairs
- Capacity for preserving, managing, holding expired subsidized units
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- Create alternative (home)ownership structures & physical structures
- Provide enhanced post-purchase homeowner counseling
- Create tax credit policies that increase incentives for \$500 - \$650 units
- Acquisition fund to get properties to responsible landlords
- Create or stimulate alternative lending
- Develop resources and policies to lessen property tax burden
- Create and support inclusive strategies to combat racism and address segregation
- Policy changes for subsidized units

Requires Collective Action

Milwaukee Affordable Housing Plan - Process

Phase 1 Planning Process – 6 Months

Phase 2 Planning Process – 6 Months



Need to narrow down priorities through Quarterly Meeting, Program Committee, Executive Committee