

Data Collection Overview

Community Development Alliance

Milwaukee Affordable Housing Plan - Process

Phase 1 Planning Process – 6 Months

Phase 2 Planning Process – 6 Months

Project Initiation

Data Collection

Stakeholder Engagement

Develop Strategy/Policy Recommendations

Develop Implementation Plan & Procedures

Accountability Plan & Procedures

Project Evaluation & Close

- Project Charter
- Setting up Governance

- Review existing data and plans.
- Identify Gaps
- Develop Collection Process
- Establish 3-5 Priority Areas

- Committee's develop Action Plans based on 3-5 Priority Areas

- Develop Strategies based on Data & Action Plans
- Develop Financial Models

- Detailed timelines to meet strategy goals.
- Recruit Implementers and Funders
- Develop ongoing processes

- Identify Measures
- Identify audit process

- Project Survey and Summary for both phases

February 2021

February – March 2021

April – May 2021

June – July 2021

August – October 2021

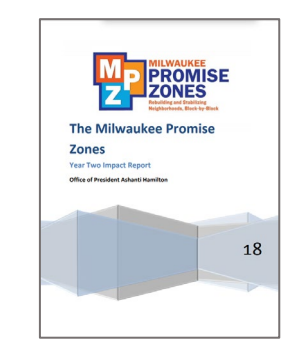
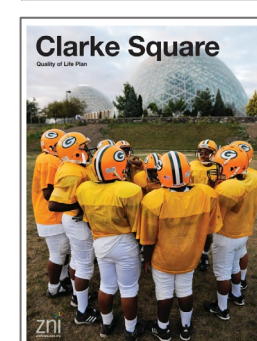
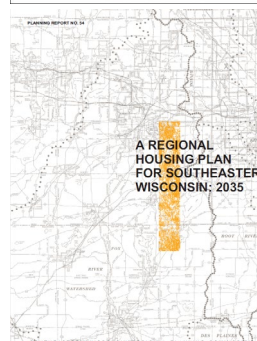
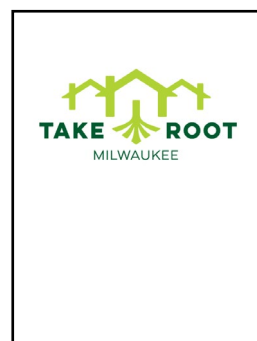
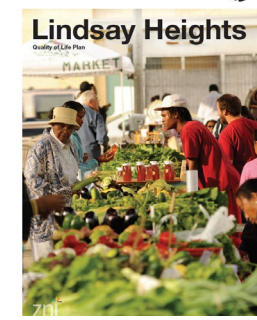
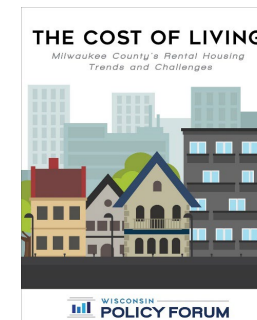
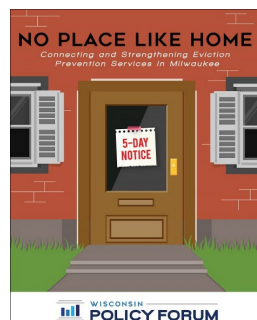
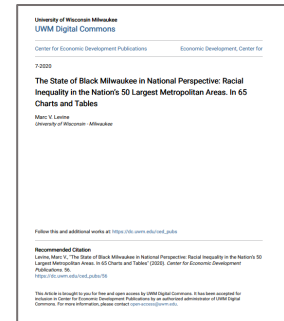
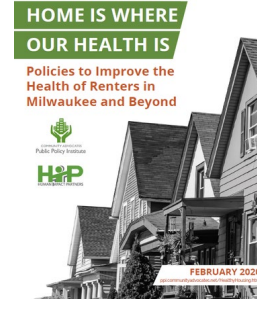
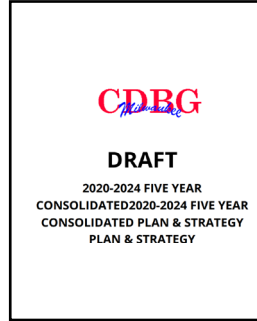
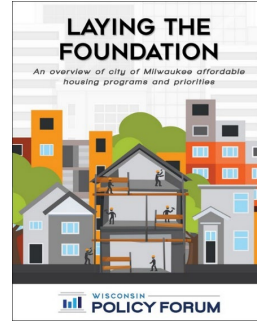
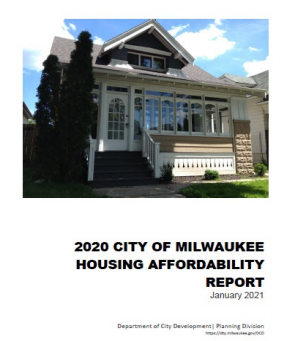
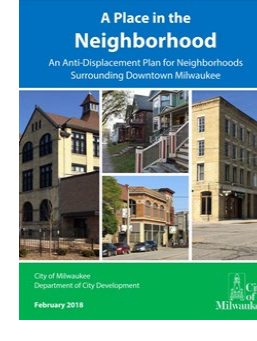
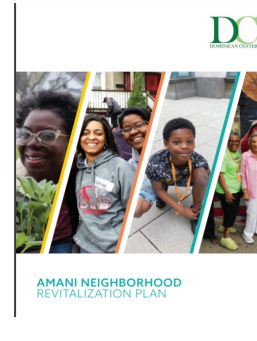
November 2021

December 2021



Data Collection Process

- Census, ACS, HUD and other data sources used to update the Housing Affordability Report
- Racial Equity Data by State of Black Milwaukee, and Index of Hispanic Well-Being reviewed.
- Neighborhood & Citywide plans reviewed
- Wisconsin Policy Forum housing focused research reviewed



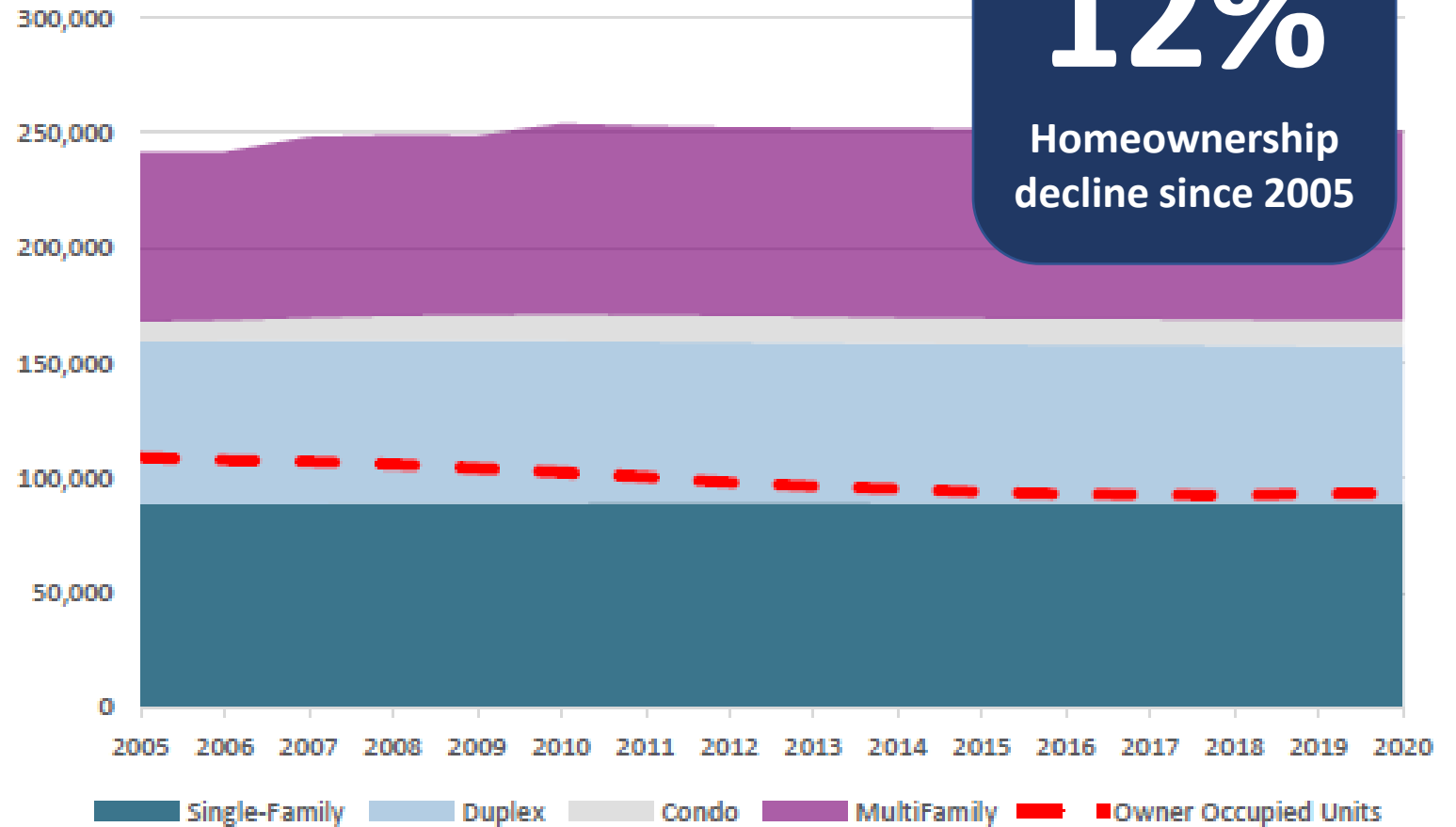
Housing Affordability Report



**2020 CITY OF MILWAUKEE
HOUSING AFFORDABILITY
REPORT**
January 2021

Department of City Development | Planning Division
<https://city.milwaukee.gov/DCD>

Chart 2: Housing Units and Owner Occupancy, 2005 to 2020



12%
Homeownership
decline since 2005

Housing Affordability Report



**2020 CITY OF MILWAUKEE
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January 2021

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Table 4: Households Paying More than 30% of their Income on Housing by Tenure, 2017

Income	Total Occupied Housing		Owner Occupied Housing		Renter Occupied Housing	
	Number	Percent	Number	Percent	Number	Percent
Less than \$20,000	49,507	21.5	9,096	9.4	40,411	30.2
\$20,000 to \$34,999	31,468	13.7	8,765	9.1	22,703	16.9
\$35,000 to \$49,999	10,648	4.6	5,933	6.2	4,715	3.5
\$50,000 to \$74,999	5,636	2.4	4,162	4.3	1,474	1.1
\$75,000 or Greater	1,426	0.6	1,064	1.1	362	0.3
Zero or Negative Income	5,685	2.5	1,069	1.1	4,616	3.4
Total Cost Burdened	104,370	45.3	30,089	31.2	74,281	55.4

Source: 2017 5 Year ACS, table S2503 Financial Characteristics

135K

of renter households

50%

Number of renters cost burdened

40K

Shortage of affordable units for 20% AMI

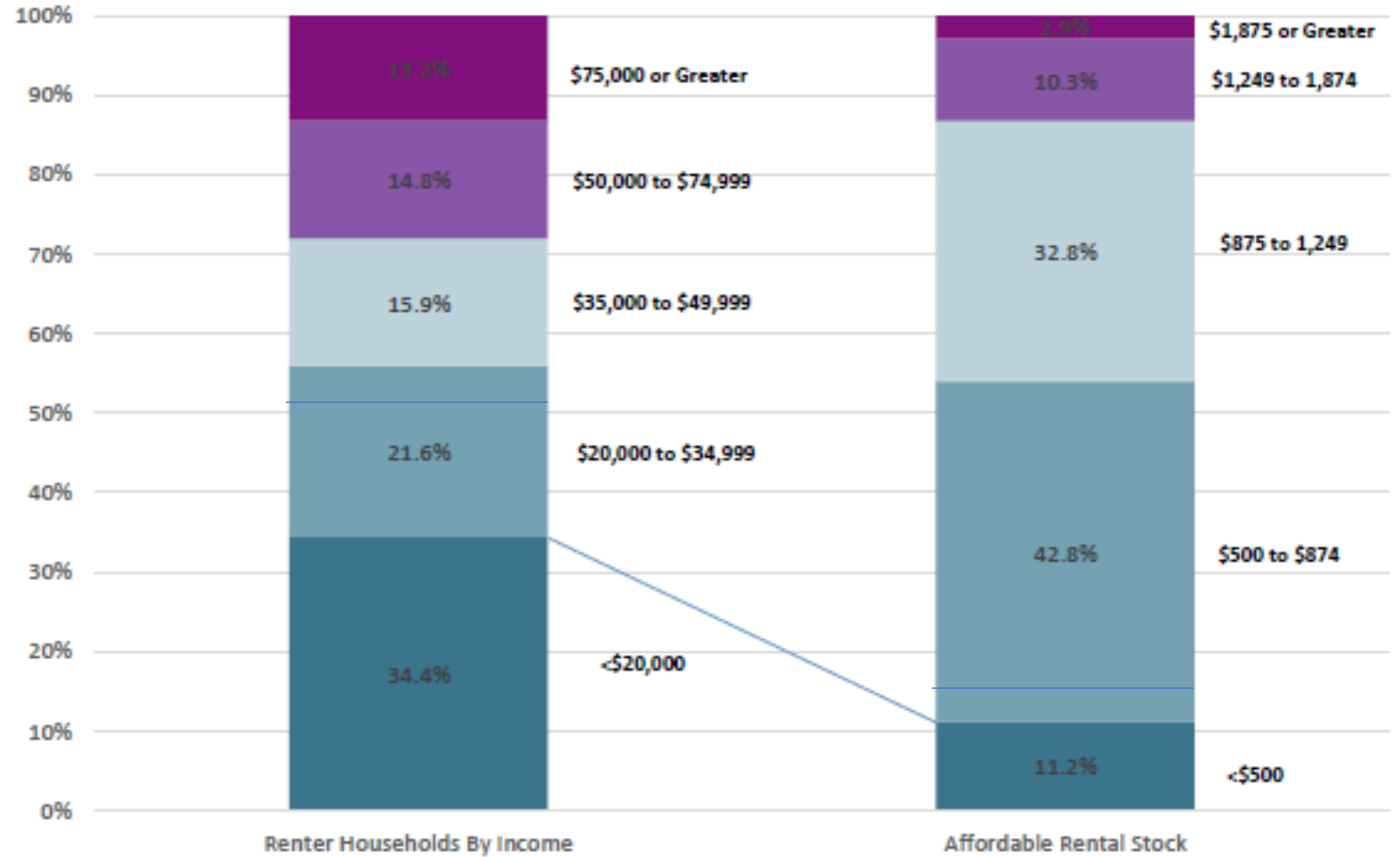
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Chart 4: Demand and Supply of Affordable Rental Units by Household Income in the City of Milwaukee, 2019



Source: 2019 ACS 5 Year B25063 Gross Rent and B25074 Household Income By Gross Rent as Percentage of Household Income

Racial Equity Data

University of Wisconsin Milwaukee
UWM Digital Commons

Center for Economic Development Publications Economic Development, Center for

7-2020

The State of Black Milwaukee in National Perspective: Racial Inequality in the Nation's 50 Largest Metropolitan Areas. In 65 Charts and Tables

Marc V. Levine
University of Wisconsin - Milwaukee

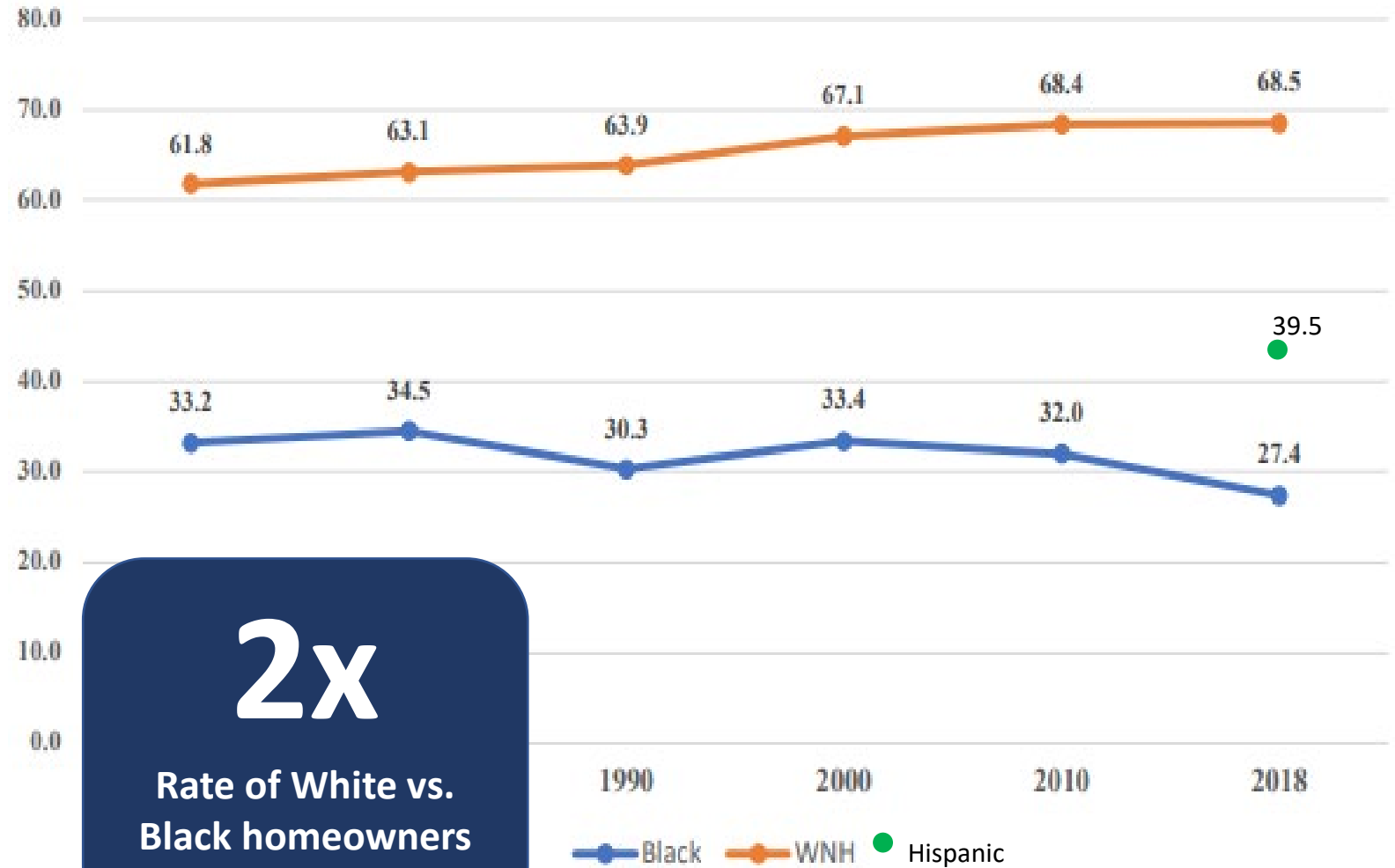
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Center for Economic Development

The Hispanic Collaborative/UWMCED Index of Hispanic Well-Being in the Nation's Largest Metro Areas: 2020 Update

Marc V. Levine
Professor Emeritus and Founding Director
University of Wisconsin-Milwaukee
Center for Economic Development
January 2020

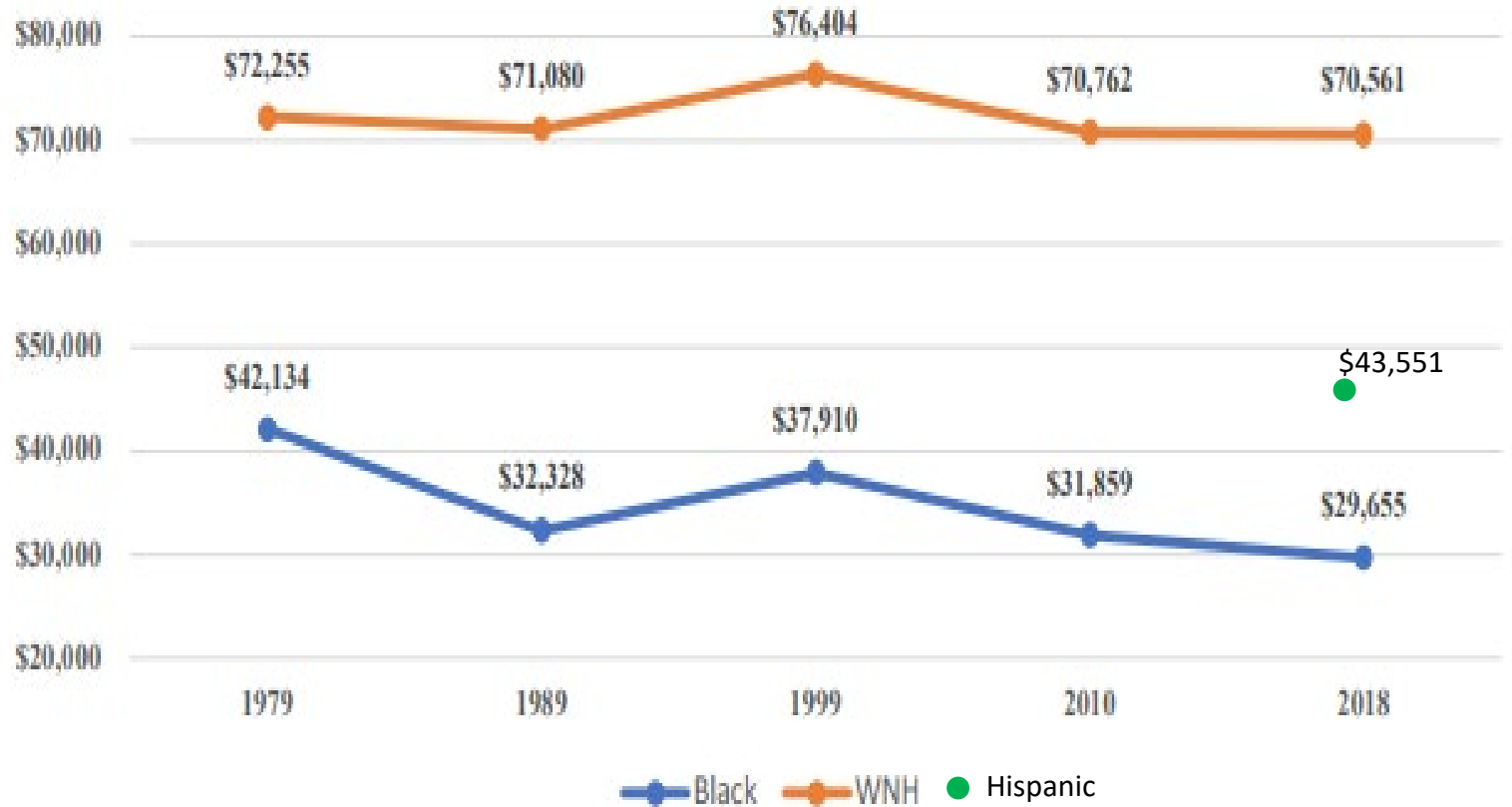
Homeownership Rates By Race:
Metro Milwaukee: 1970-2018



2x
Rate of White vs. Black homeowners (1.4x vs. Latino)

Racial Equity Data

Real Median Household Income By Race in Metro Milwaukee: 1979-2018
(in 2018 inflation-adjusted dollars)



University of Wisconsin Milwaukee
UWM Digital Commons

Center for Economic Development Publications Economic Development, Center for

7-2020

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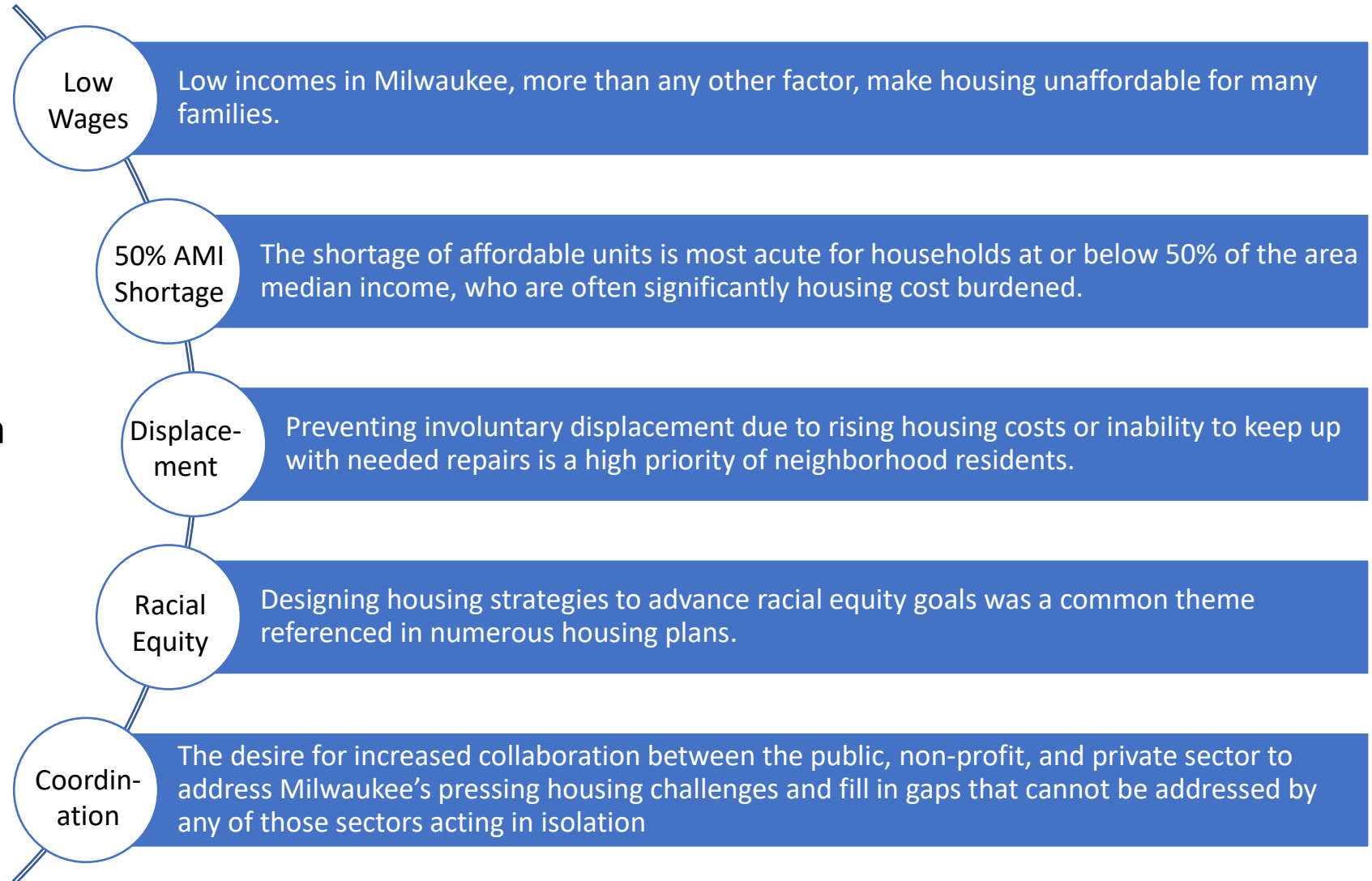
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Plan Review

- Six Neighborhood Plans Reviewed
- Recently completed 2020-2025 Consolidated Plan with intensive public participation process reviewed
- Policy reviews from the City, SEWRPC and Wisconsin Policy Forum Reviewed
- Strategic Plans from housing groups such as Take Root and MKE United reviewed



WPF & Other Research

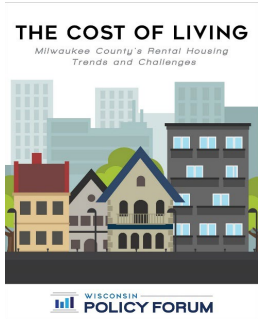
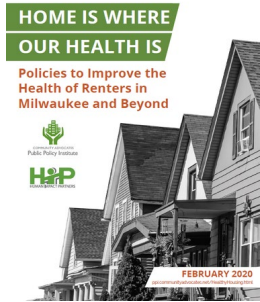
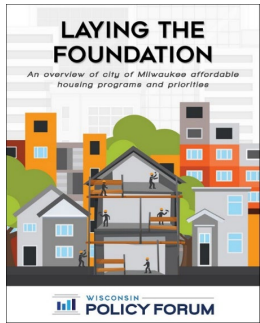
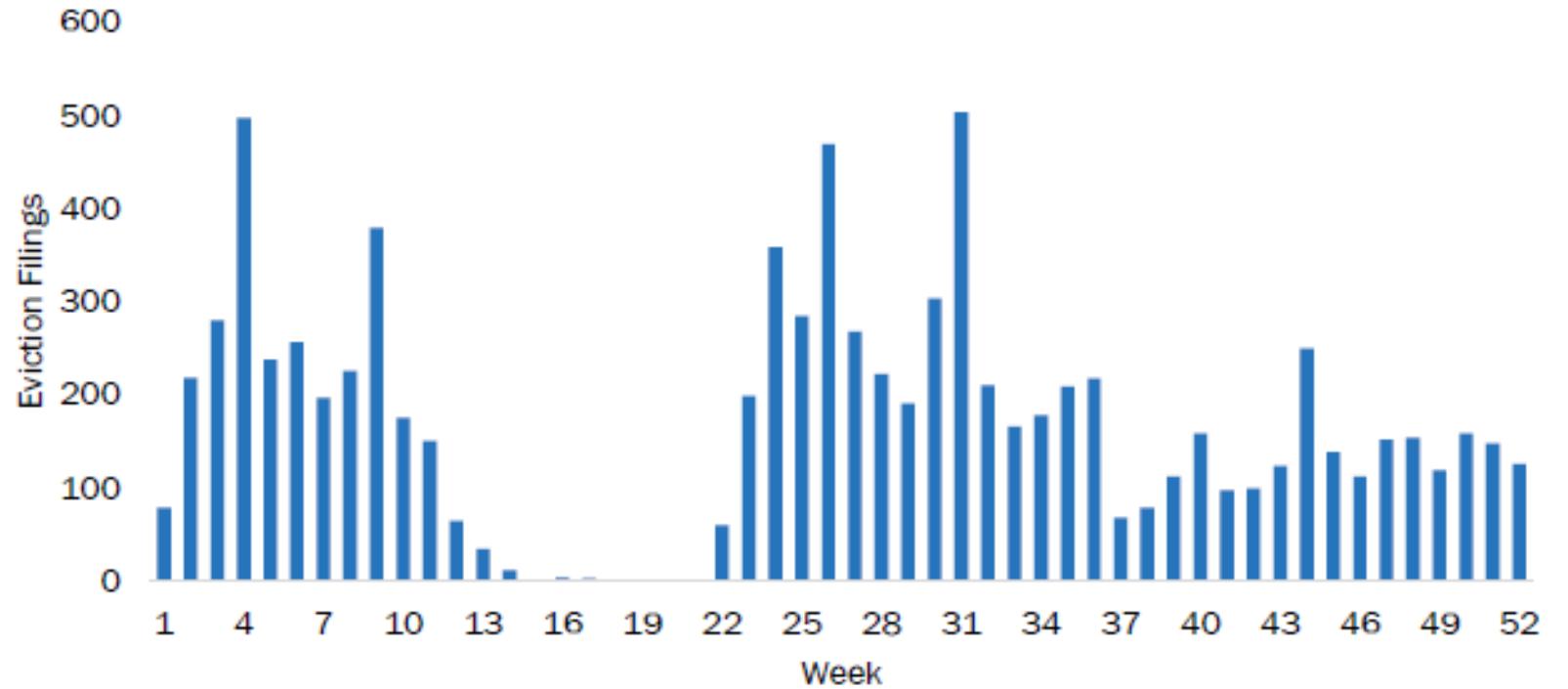


Figure 3: Evictions filings by week in the city of Milwaukee, 2020

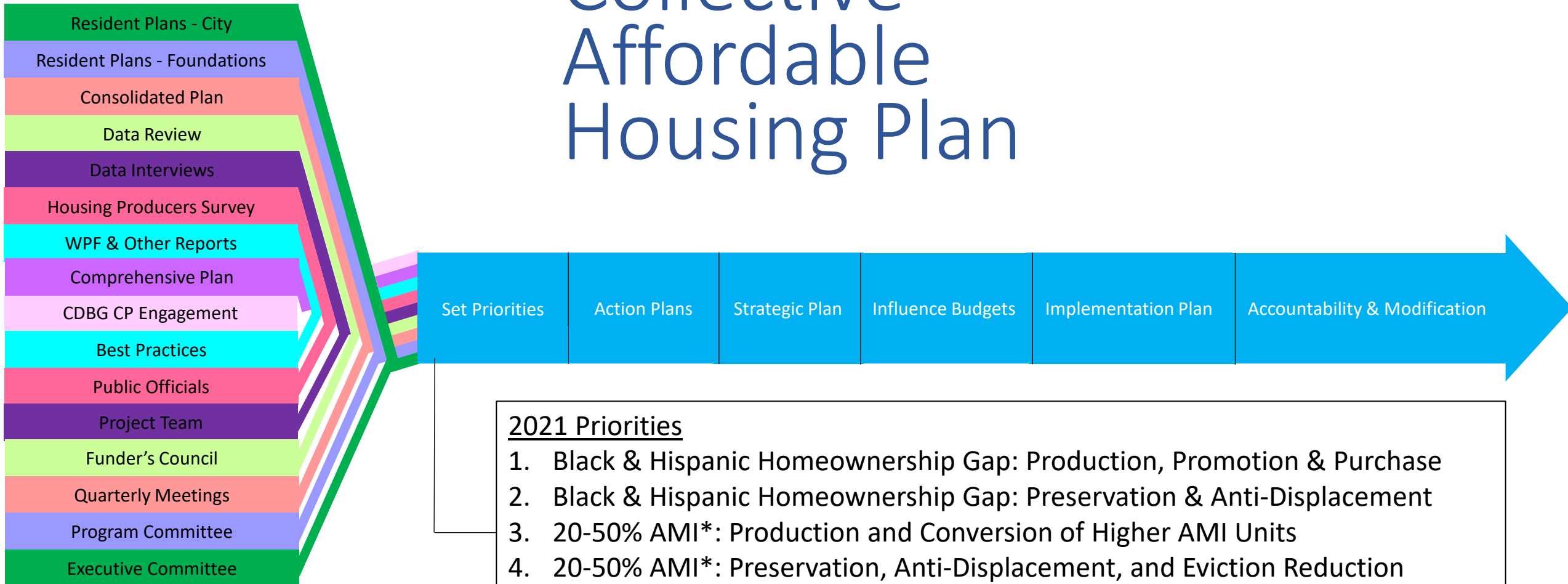


43%
Of homeowners are < 80% AMI

16%
Of homeowners have negative equity

13,700
Number of evictions filed in 2019

Collective Affordable Housing Plan



* Additional data review necessary to further narrow AMI categories

Collective Affordable Housing Plan - Priorities

1	Black & Latino Homeowner Gap	Production, Promotion, and Purchase
2		Preservation & Anti-Displacement
3	20 – 50% Area Median Income	Production & Conversion of Higher AMI Units
4		Preservation, Anti-Displacement, Eviction Reduction

Priority 1

Black & Hispanic Homeownership Gap:

Production, Promotion & Purchase

12%

Homeownership
decline since 2005

15K

Less
neighborhood
owners

2x

Rate of White vs.
Black homeowners
(1.4x vs. Latino)

We believe that promoting homeownership is an important strategy to both stabilize our neighborhood and build wealth for Metcalfe Park Residents.

- Metcalfe Park Community Led Investment Plan

Greater Downtown must increase home ownership and home purchase options.

- MKE United Transformative Directions

Priority 1

Black & Hispanic Homeownership Gap:

Production, Promotion & Purchase

Filling Gaps

Identify the barriers of homeownership to communities of color and address gaps in current resources

New Products

Identify whether there is a need for a new housing product that communities of color desire and is financially feasible.

Alternative models

Identify alternative models of homeownership that may create long term affordability, or as a springboard for traditional home ownership.

Priority 2

Black & Hispanic Homeownership Gap:

Preservation & Anti-Displacement

70%

Of housing stock is > 60 years old

43%

Of homeowners are < 80% AMI

16%

Of homeowners have negative equity

Identify funding resources to meet the financial profile of the homeowners on the pilot block.

- Amani Neighborhood Revitalization Plan

Cities need to plan ahead to preserve existing affordable housing

- Home is Where our Health Is

Priority 2

Black & Hispanic Homeownership Gap:

Preservation & Anti-Displacement

Filling Gaps & Simplify Resources

Quantify the need for support and fill gaps in existing resources. Simplify process for homeowners

Supply Chain

Identify related challenges and resolve (e.g. shortage of contractors, prompt payment, etc.)

Anti-Displacement

Quantify the need for support and fill gaps in existing resources.

Priority 3

20% - 50%
Area Median
Income:

Production &
Conversion of
Higher AMI Units

135K

of renter
households

50%

Number of renters
cost burdened

31K

Shortage of
affordable units for
20% AMI

There is a significant gap in available rental units to meet the demand from low-income renters. While 42% of renter households in Milwaukee County earned less than \$25,000 per year in 2016, only 9% of rental units charged monthly rents those households could afford.

- *The Cost of Living*

The most common rental rate in Metcalfe Park increased by up to 45 percent between 2000 and 2010 (from the 2000 rate of \$450 to \$499) to the 2010 rate of \$1,000 to \$1,249, then dropped slightly in 2014 (\$800 to \$899). Given the average median earnings of \$21,886 for working residents of the neighborhood, these rates are extremely high.

- *Metcalfe Park Community Bridges*

Priority 3

20% - 50%
Area Median
Income:

Production &
Conversion of
Higher AMI Units

Increase
Supply

Identify strategies for increasing the supply of 20-50% AMI units

Balance
Supply

Consider strategies to balance the number of units for the income levels needed (i.e. convert 60-80% rental to 20-50% rental)

Quality

Ensure that units are code compliant at minimum.

Priority 4

20% - 50%
Area Median
Income:

Preservation, Anti-
Displacement,
Eviction Reduction

1,500

of subsidized
units expiring in
10 years

13,700

Number of
evictions filed in
2019

31K

Shortage of
affordable units for
20% AMI

Development should not dismantle and displace existing neighborhoods and communities in order to make way for new residents... [The City] must ensure that its economic revitalization efforts include policies that help poorer residents."

- City of Milwaukee Anti-Displacement Resolution

"The health impacts of affordability, quality, and stability in housing are deeply intertwined... Evictions are widespread and have long-term consequences... About 5,500 households experienced eviction in the City of Milwaukee in 2018."

- Home is Where our Health Is

Priority 4

20% - 50%
Area Median
Income:

Preservation, Anti-
Displacement,
Eviction Reduction

Preserve
Supply

Identify strategies to preserve subsidized and naturally occurring affordable housing (NOAH)

Anti-
Displacement

Include strategies from Anti-Displacement Plan and other efforts

Reduce
Evictions

Identify causes of eviction and support resources to mitigate (e.g. Milwaukee Rental Housing Resource Center)

Quality

Ensure that units are at minimum code compliant

Milwaukee Affordable Housing Plan - Process

Phase 1 Planning Process – 6 Months

Phase 2 Planning Process – 6 Months

