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# Housing Allies Meeting

CDA 4th Quarter Meeting – November 21, 2023

# Agenda

- I. **Welcome**
- II. OKR Update
- III. Resident Collaboration
- IV. Loan & Property Sales Data
- V. Informing Future Strategy – Backbone TID
- VI. Next Steps/Action Items
  - Take Root Milwaukee – Annual HMDA Data Presentation: **Register** [HERE](#)  
Thursday, November 30, 2023; 9:00 – 10:15 am
  - CDA 2024 Quarterly Meetings. Noon – 1:30
    - Tuesday, March 19, 2024: **Register** [Here](#)
    - Tuesday, June 18, 2024: **Register** [Here](#)
    - Tuesday, September 17, 2024: **Register** [Here](#)
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# Annual Objectives & Key Results

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

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# OUR COLLABORATION MISSION STATEMENT



The best community results happen when **individual goals align into a shared strategy**. We move from strategy to action by building trust with one another, balancing diverse interests, and following through on our commitments. We collaborate with residents, funders, practitioners and future allies through **continuous two-way communication, equitable representation, and achieving results together**.



FOR ADDITIONAL INFORMATION & UPDATES VISIT [WWW.HOUSINGPLAN.ORG](http://WWW.HOUSINGPLAN.ORG)

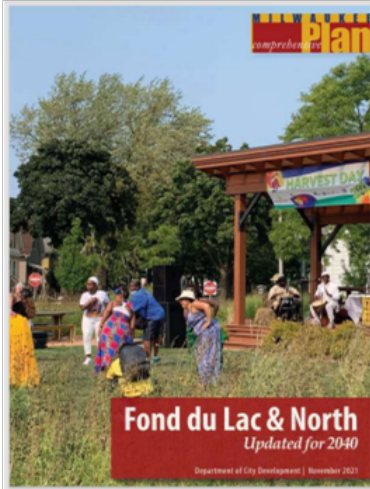


# OUR COLLABORATION DESIGN

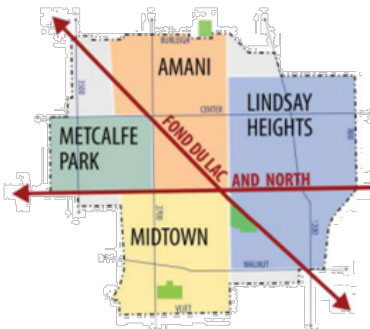


## REVIEW OF FOND DU LAC & NORTH PLAN

A review of the core identified policies and strategies from resident focus groups and planning sessions during the development of the Fond du Lac & North Plan.



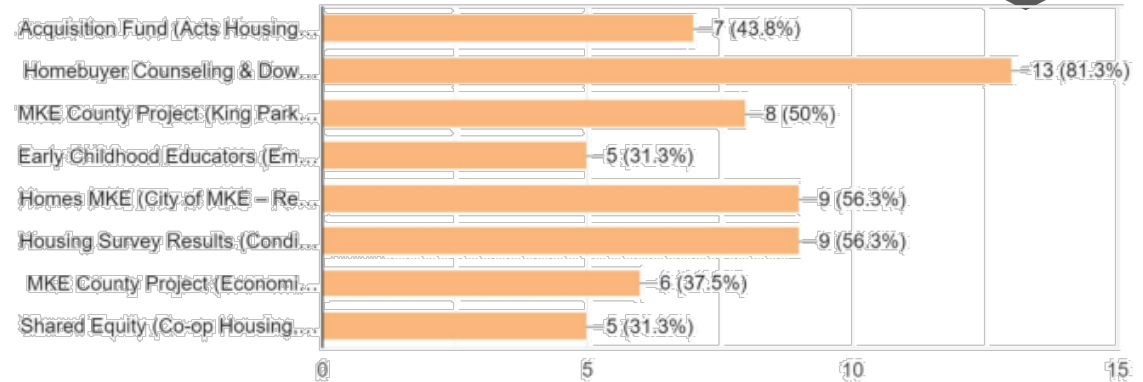
STRONG NEIGHBORHOODS POLICIES & STRATEGIES	
<b>A. Increase Homeownership</b>	
1. Continue and strengthen programs for existing homeowners to stay in their homes.	a. Expand existing programs that assist low and moderate income homeowners in making needed home repairs, such as the Strong Homes Loan Program (NIDC) and the Code Compliance Loan Program (DNS).
	b. Support homeowners at risk of foreclosure, and identify resources to assist low and moderate income homeowners facing property tax hardship.
	c. Assist homeowners and homebuyers in making needed accessibility improvements to allow for aging in place.
2. Support existing neighborhood renters become homeowners.	a. Continue to prioritize owner occupancy in the sale of City-owned properties.
	b. Expand programs that assist moderate income renters become homeowners, such as the Homebuyer Assistance Program (NIDC).
	c. Provide direct down payment assistance to new home buyers.
	d. Support innovative ownership models, including co-ops and community land trusts.
	e. Support and grow the capacity of community based organizations working to increase homeownership.
	f. Support the construction of new single-family homes throughout the area.



STRONG NEIGHBORHOODS POLICIES & STRATEGIES	
<b>D. Construct New Housing</b>	
1. Support new housing development that will accommodate a diversity of incomes.	a. Encourage new affordable housing where a lack of options exist. In areas with a low concentration of subsidized housing units encourage new multi-family developments to include at least 20% of units as affordable to households with income less than 60% AMI.
	b. Encourage new market-rate housing in areas with high concentrations of affordable housing. In areas with a high concentration of subsidized housing units, encourage new multi-family developments to include at least 20% of units as market-rate.
	c. New subsidized housing developments should serve a range of incomes of existing neighborhood residents, including providing options for households at or below the median income for the neighborhood.
2. Support new housing development that will accommodate a variety of household types.	a. Encourage new family-oriented housing, units with at least 2 bedrooms, especially in close proximity to schools and parks.
	b. Encourage new higher density multi-family housing in close proximity to primary transit nodes and job centers.
	c. Support the development of duplex, townhome and multi-family housing along arterial streets and public open spaces.
	d. Support the development of single-family and duplex housing on residential streets, and in areas that are predominately single-family or duplex housing.
	e. Support the addition of accessory dwelling units (ADUs) at owner-occupied properties, and other housing types that can facilitate intergenerational households, aging in place, or rental income for homeowners.

## Which housing topics are you interested in learning about?

16 responses



11 Housing development program	Housing
12 Really want to houses improvement	Housing
13 More community involvement. Safe zones for families to enjoy neighborhood. Parks, walking and exercising.	Housing
14 Abolishing abandon housing, making them available for 1st time homebuyers and lead free	Housing
15 Increase employment for residents	Housing
16 Assist Customer with home repairs	Housing
17 Lower crime + no deaths. Make our home lead safe.	Housing
18 That every household has some type of security whether it be a ring door bell	Housing
19 Affordable housing = less homeless shelters. More mental health facilities	Housing
20 Develop guidelines for out-of-state home-owners. Eventually require new owners to in-state.	Housing
21 Home repair improvements extension for residents	Housing
22 Remove trouble spots which have existed for years. Remove negligent landlords. Improve cleanliness + consistency of city services. Grants for	Housing
23 more for housing	Housing
24 more ring camera, more assistance in housing upkeep, more safety	Housing
25 Money to repair homes, streets, more policing	Housing
26 Money for home repairs	Housing
27 Less homeless and abandoned housing.	Housing
28 Rehab or tear down empty houses	Housing
29 Yes, more housing on my block	Housing
30 Reduction of vacant lots in Quadrant 2. New housing on 8th, 9th, 10th, and 11th streets between Meinecke and Center	Housing
31 A strong leadership and less vacant lots and empty houses	Housing
32 18th St: the houses on the block need some help; landlords do not help in keeping the properties up to date	Housing
33 Raise enough money to rebuild all dilapidated homes so "looking like Wauwatosa"	Housing
34 Assistance with repairs and upgrades and more respect for keeping neighborhoods clean	Housing

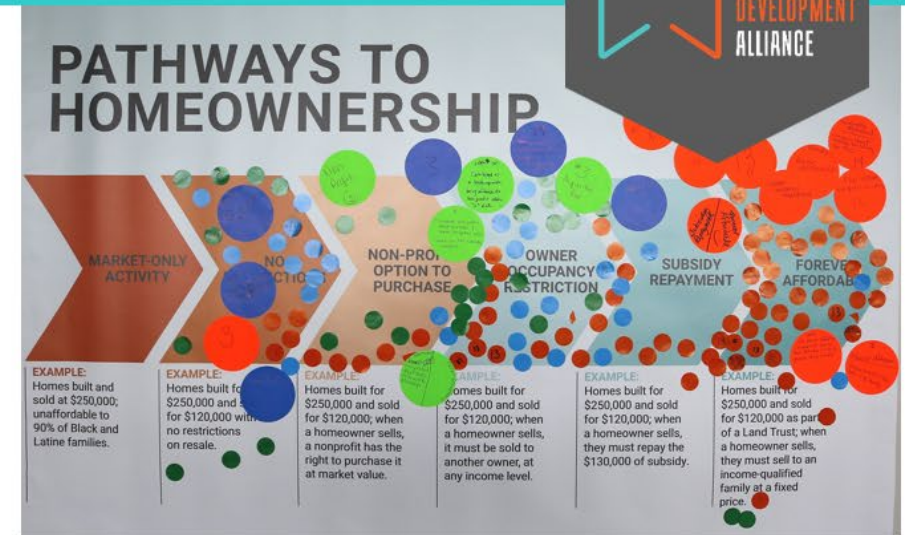


# DATA SHARING TO PROMOTE PATHWAYS



## Shared Data Equity Statement

- The key to impacting neighborhoods in collaborated efforts is the **swift dissemination of findings** to grow the education of the general public and practitioners for action.
- We recognize the power of our **collective data sharing to drive equity and inclusion** by continuously leveraging the acquired and used data from other parties towards developing resident-led work at the block level.
- We will work in partnership with allied residents to **co-create data driven solutions towards advocacy, convening, public awareness, and strategic planning.**



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# DEFINITION OF AN “ALLIED BLOCK”



## “Allied Neighborhood Block” (Draft)

*(Fits one or more of the following criteria)*

- ✓ A block within a targeted census tract
- ✓ A block identified by the Anti-Displacement Plan for Neighborhoods Surrounding Downtown
- ✓ A block with planned/ funded affordable housing development
- ✓ A block evaluated as vulnerable to other predatory activity
- ✓ A **series of blocks** currently not covered under any drafted Resident Plans to address residents growing quality affordable housing needs.



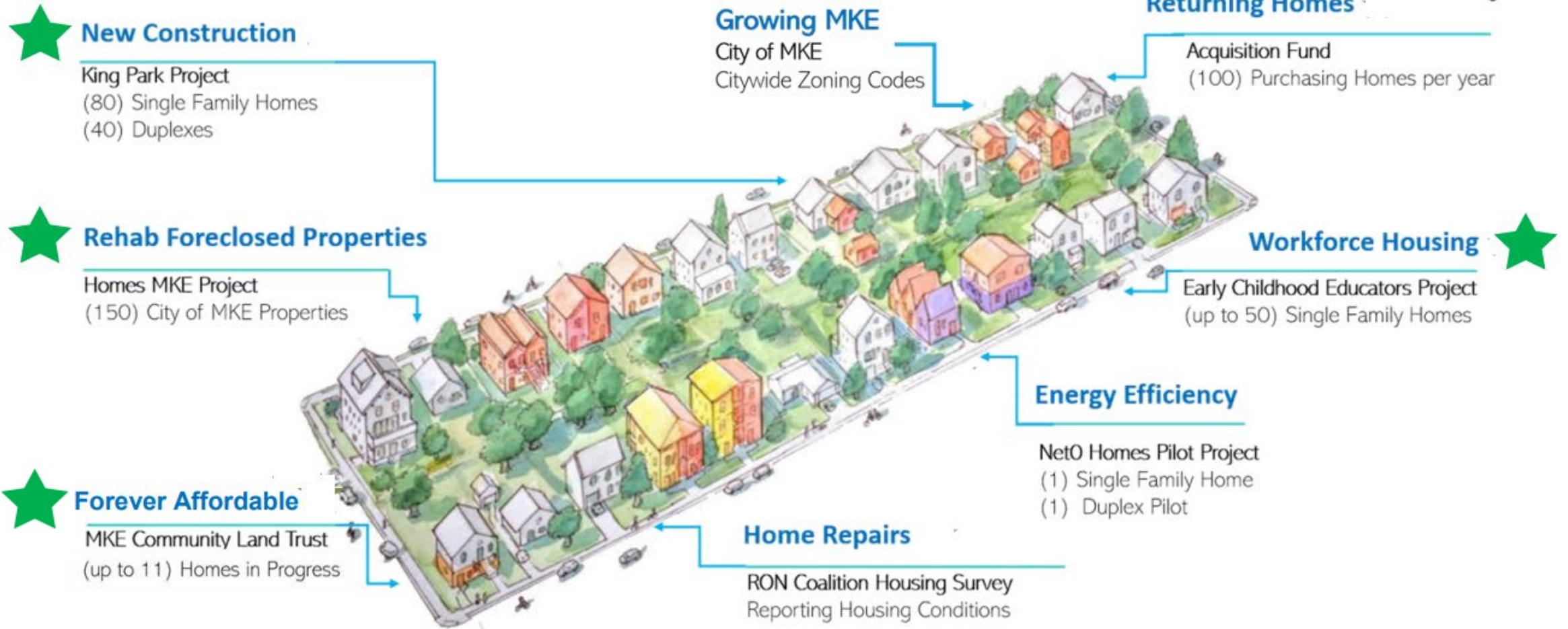
# WHAT NEIGHBORHOODS ARE IMPACTED?



	Amani	Avenues West	Burnham Park	Clarke Square	Cold Spring Park	Concordia	Forrest Homes	Garden Homes	Harambee	Havenwoods	Hillside	King Park	Layton Park	Lindsay Heights	Lincoln Park	Martin Drive	Metcalfe Park	Miller Valley	Muskego Way	Midtown	Parklawn	Sherman Park	Lincoln Park	Silver City	Washington Park
<b>Priority Housing Topics</b>																									
CDA Implementation Plans	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
<b>Predatory Acquisitions</b>	L							L	L	L				L			L						L		L
Zoning Codes "Growing MKE"	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
Forever Affordable Housing (Shared Equity)									L			L							L						
RON Coalition Housing Survey	L	L	L	L	L	L			L			L		L		L		L	L			L		L	L
MKE County Office of Equity & DHHS	L											L		L			L								
<b>Impact Housing Projects</b>																									
Acquisition Fund (Acts Housing)	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
Early Childhood Educators (LISC)	L						L		L				L				L		L						L
Homes MKE (City of MKE - DCD)	L			L		L	L		L				L				L						L		
Lead Abatement (City of MKE - DNS)	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
MKE County Project (Economic Moblity)																									
MKE County Project (King Park)	L											L		L			L								
Net Zero Homes (City of MKE - ECO)																	L								
<b>Anti-Displayment Plan</b>		L		L					L			L		L								L	L		

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# WHAT PROJECTS ARE ON YOUR BLOCK?



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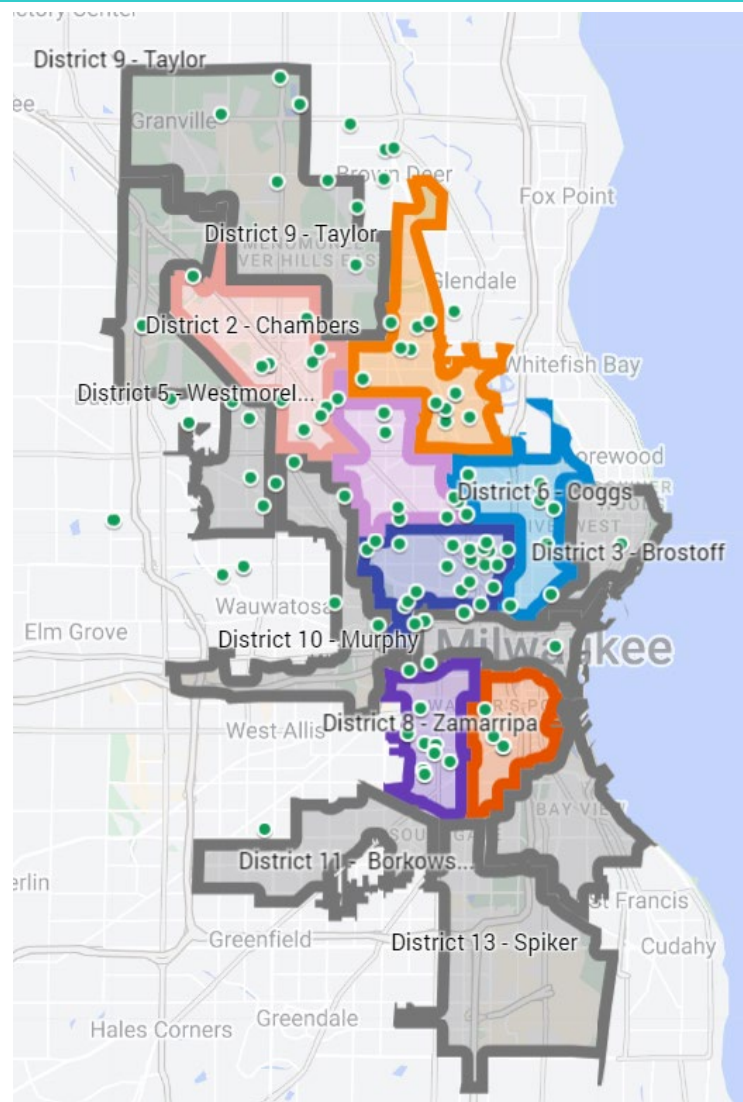


# ENGAGEMENT FOOTPRINT

## To Date:

- 229 Resident Respondents
- 12 Organizations Engaged
- 29 Engagement Dates
  - (2) Conferences
  - (2) Virtual
  - (25) Onsite
- 550 US Postal Mailing Print

● Respondents Current Addresses



District 15



Rooted & Rising



VIA

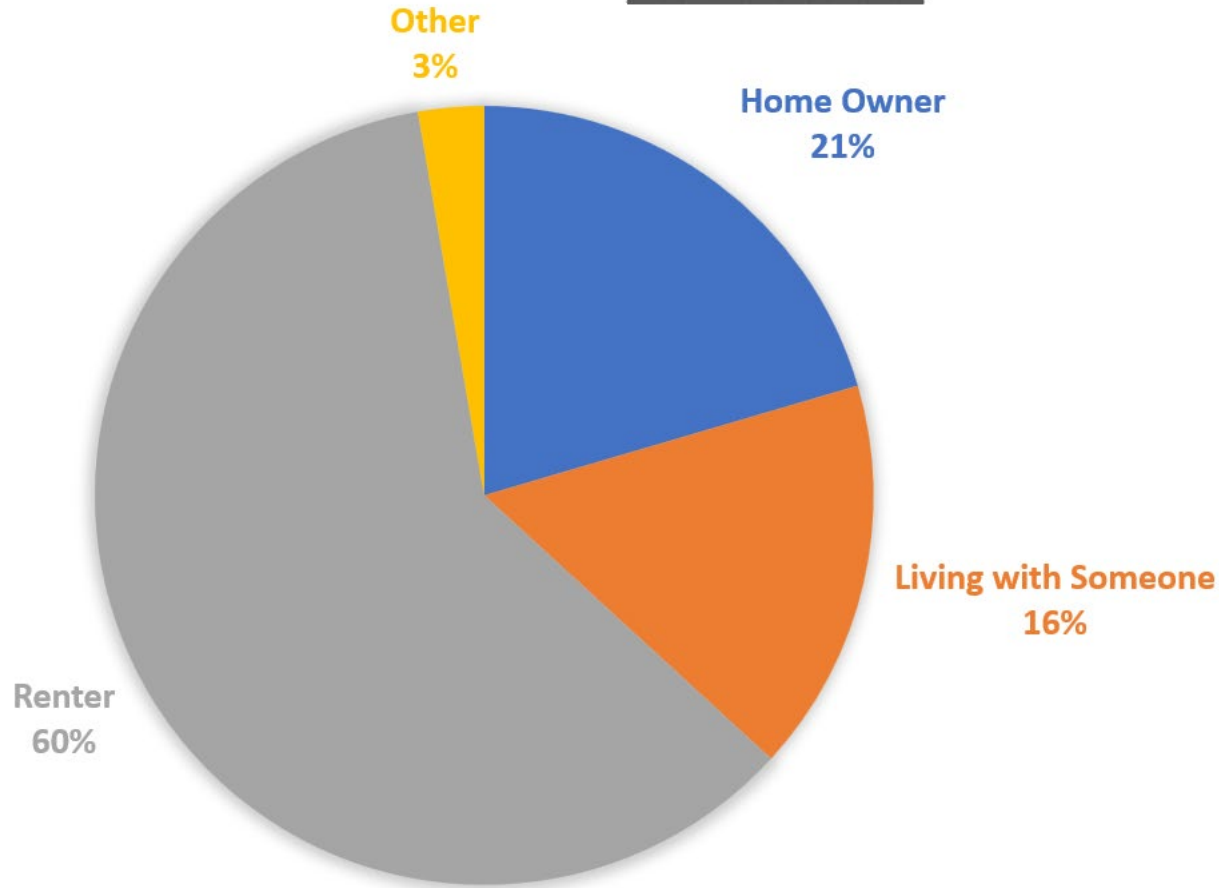


Lindsay Heights Residents

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# DATA COLLECTED

ARE YOU CURRENTLY A \_\_\_\_\_



229 Respondents

## Highlighted Residents Comments

- Trouble identifying/ navigating resources
- (1) attendee need immediate housing support and attended meeting for current housing needs, not homeownership

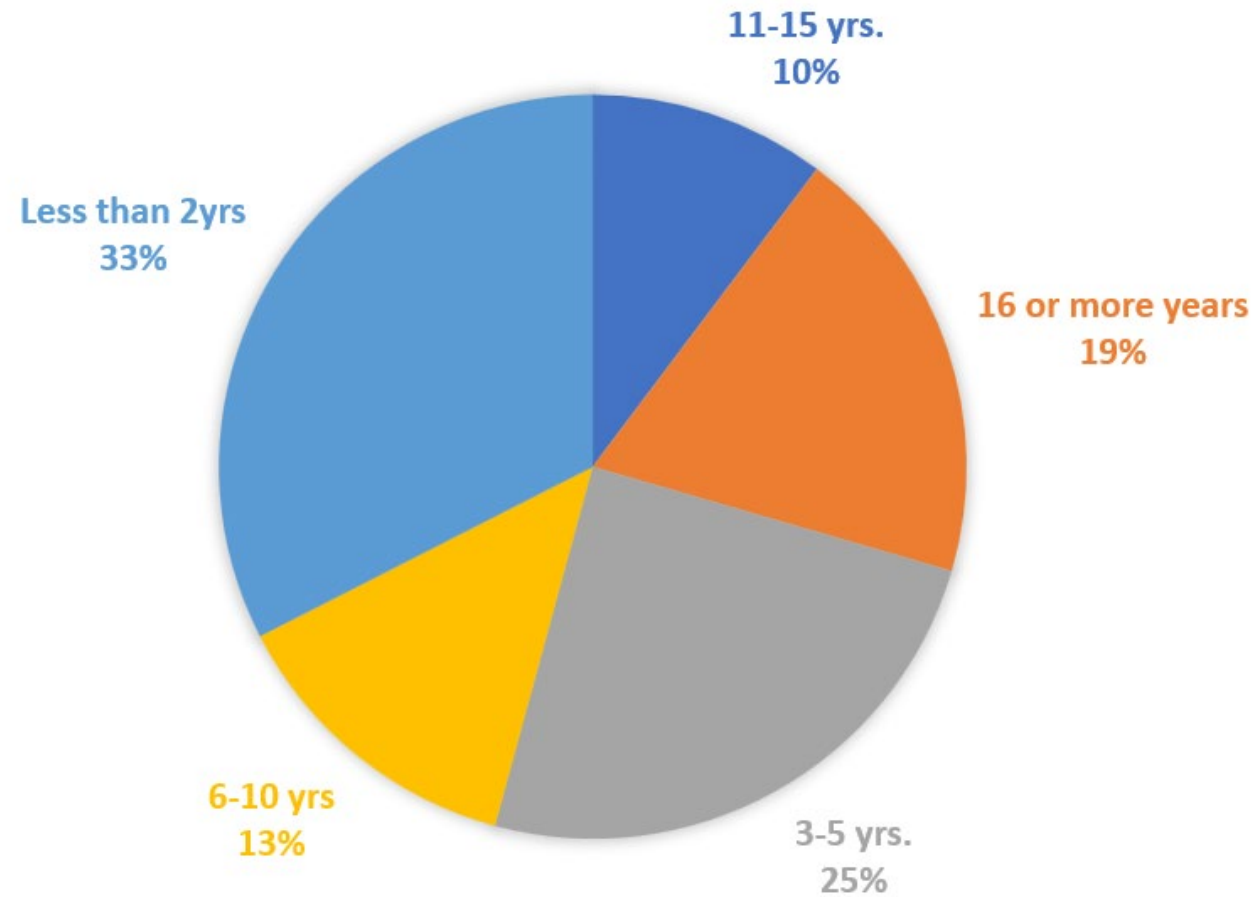
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# DATA COLLECTED

## HOW LONG HAVE YOU BEEN LIVING IN THE NEIGHBORHOOD?

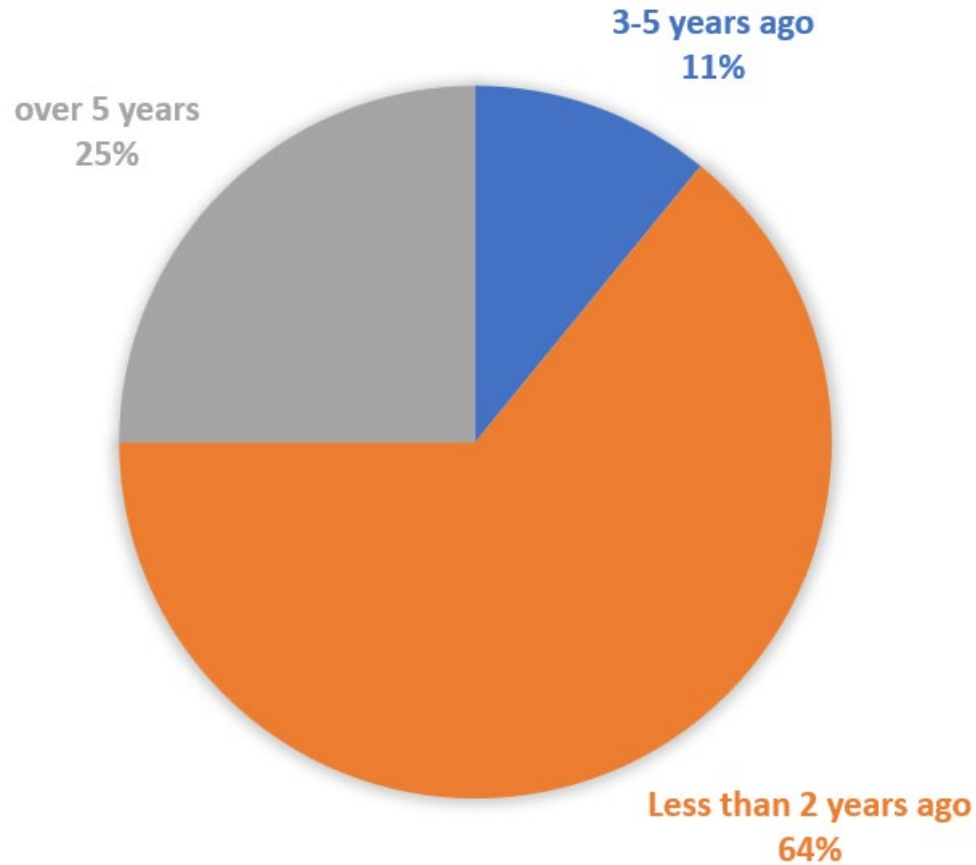
229 Respondents



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# DATA COLLECTED

## WHEN DID YOU HEAR OR LEARN ABOUT CHALLENGES OF AFFORDABLE HOUSING IN MILWAUKEE?



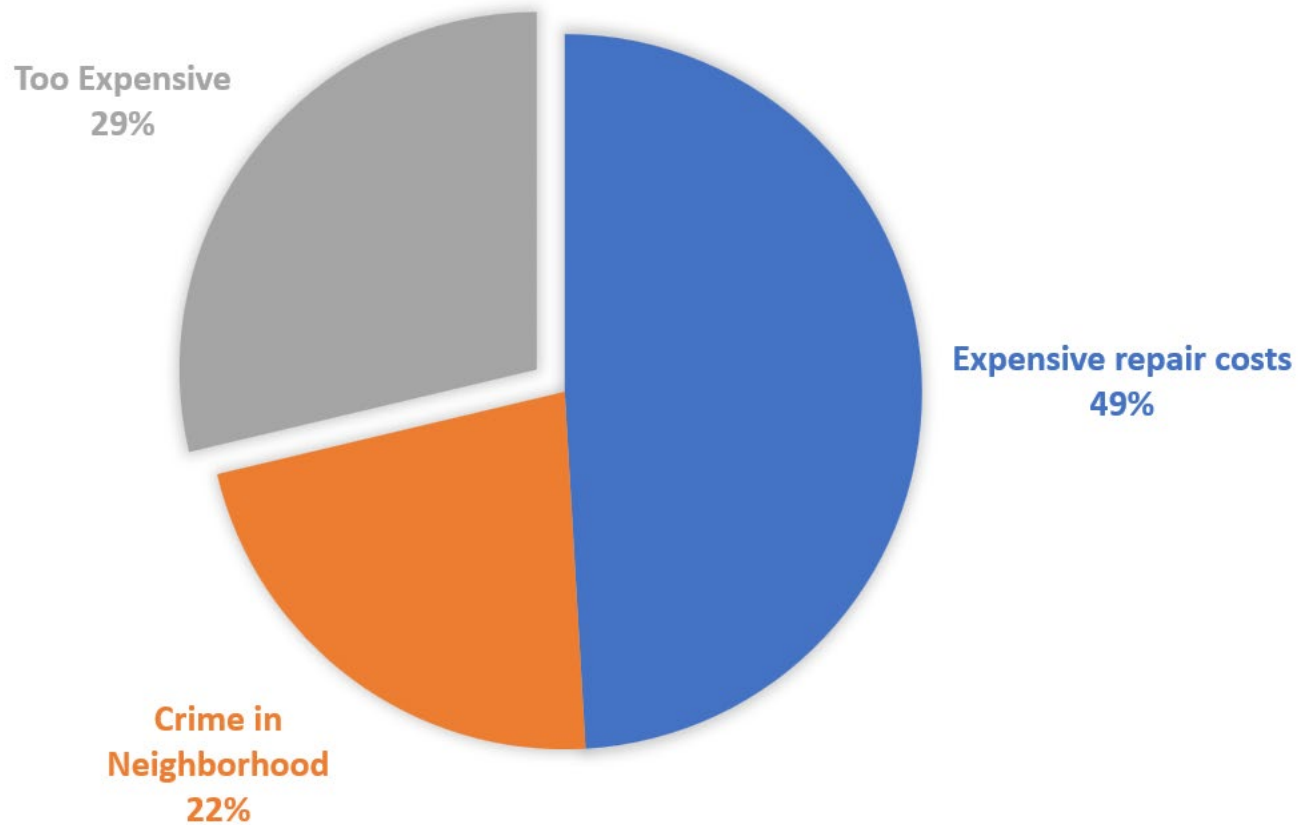
229 Respondents

### Highlighted Residents Comments

- (2) Direct personal experiences shared and (1) question on Section 8 (*MKE County Outreach*)

# DATA COLLECTED

PLEASE SELECT THE PROBLEMS YOU ASSOCIATE WITH OWNING A HOME?



229 Respondents

## Highlighted Residents Comments

- *Onsite opportunity for partner supporter.*

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# TAKE AWAYS

## RESIDENTS REQUEST/ SUGGESTIONS

- More information regarding rental options (rent-to-own) when developed
- Allotting time for existing homeowner issues
- Providing onsite technical support as an option to resident apply for programs outside of this project.
- Space for alternative design/ building concepts (Basements or No Basements, ADUs, etc.)
- Community Ownership Models (MCLT, Co-ops etc.)
- Challenges or Discrimination Reporting
- **Who to contact?**

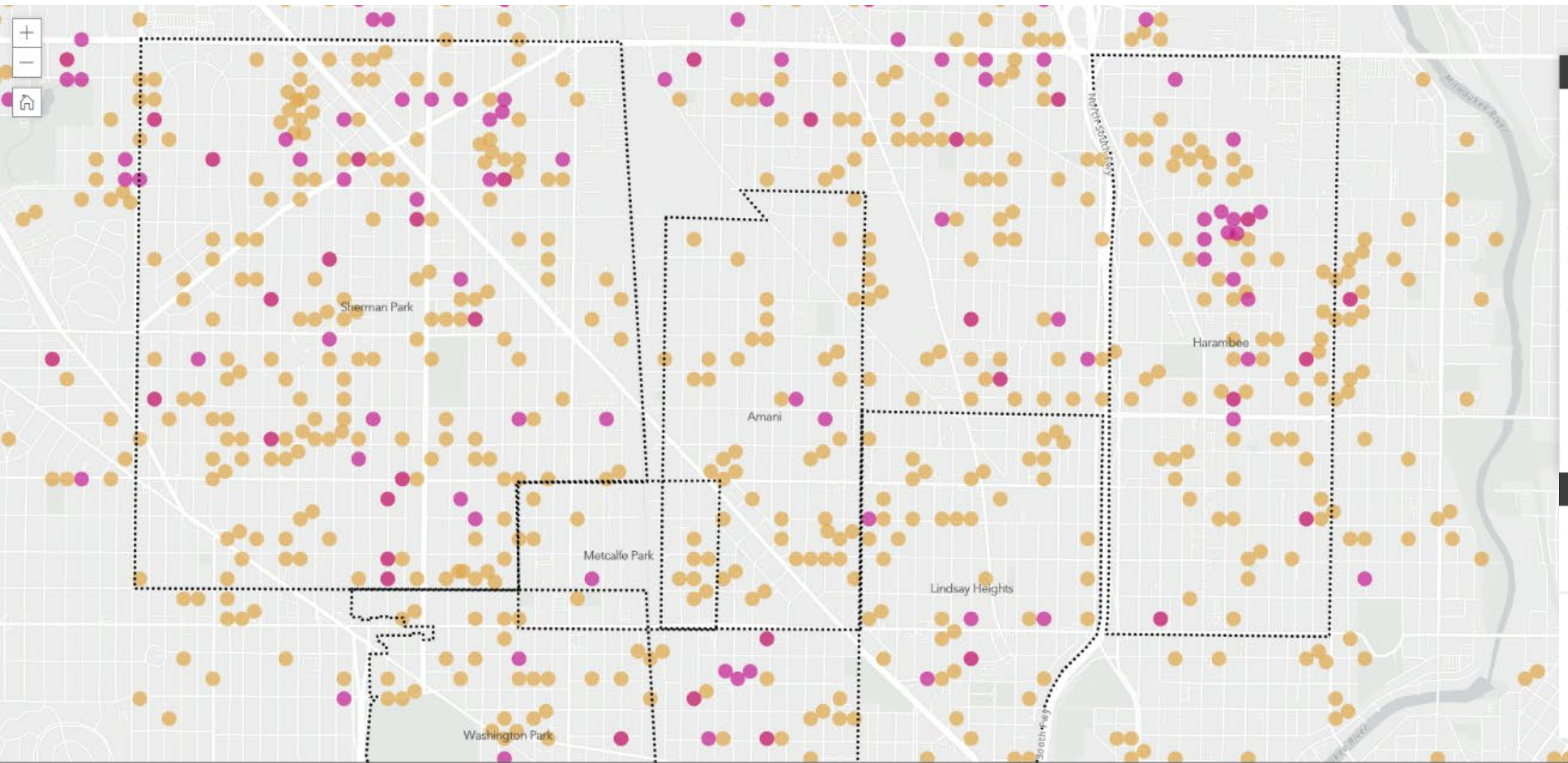
## NEXT STEPS

- 2023 CDA Resident Engagement Report

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Find address or place

Map Layers

- Neighborhoods
- City Aldermanic Districts
- County Supervisory Districts
- New Homeowners
- Aspiring Homeowners

Legend

- New Homeowners
- Aspiring Homeowners

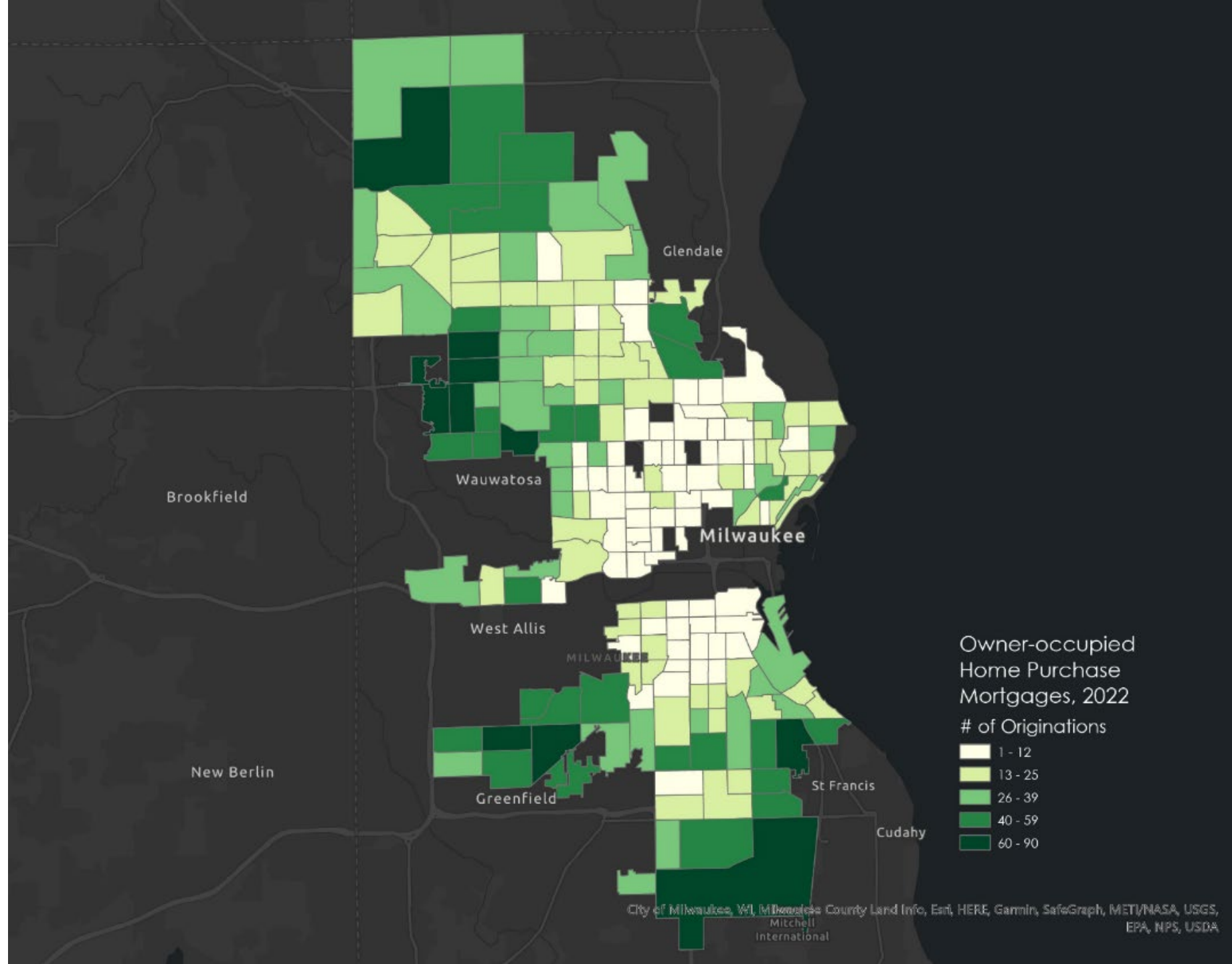


### Milwaukee Homebuyer Counseling Data: May 2022 - April 2023

Based on data received from Acts Housing, Housing Resources Inc, Social Development Commission, 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? Please contact us at [ideas@housingplan.org](mailto:ideas@housingplan.org).*



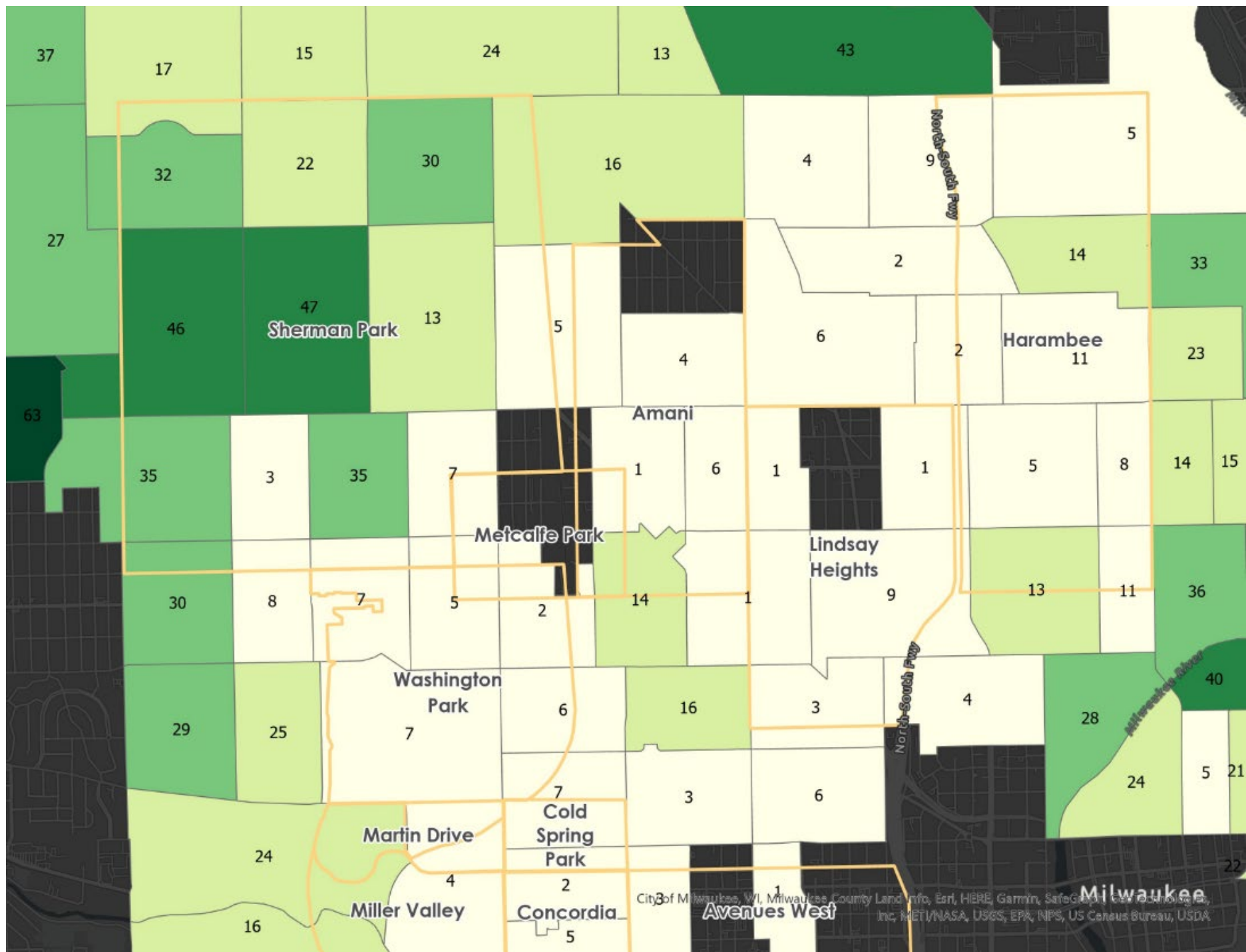
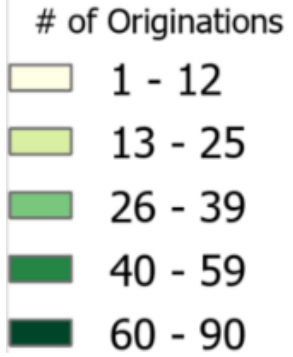
# Mortgages originated for owner-occupied home purchase, 2022



Data Source: Home Mortgage Disclosure Act Data, 2022, data prepared in collaboration with Russell Star-Lack from Metropolitan Fair Housing Council.  
Map visualization by DYCU.



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Variation in the property sales per block across neighborhoods.

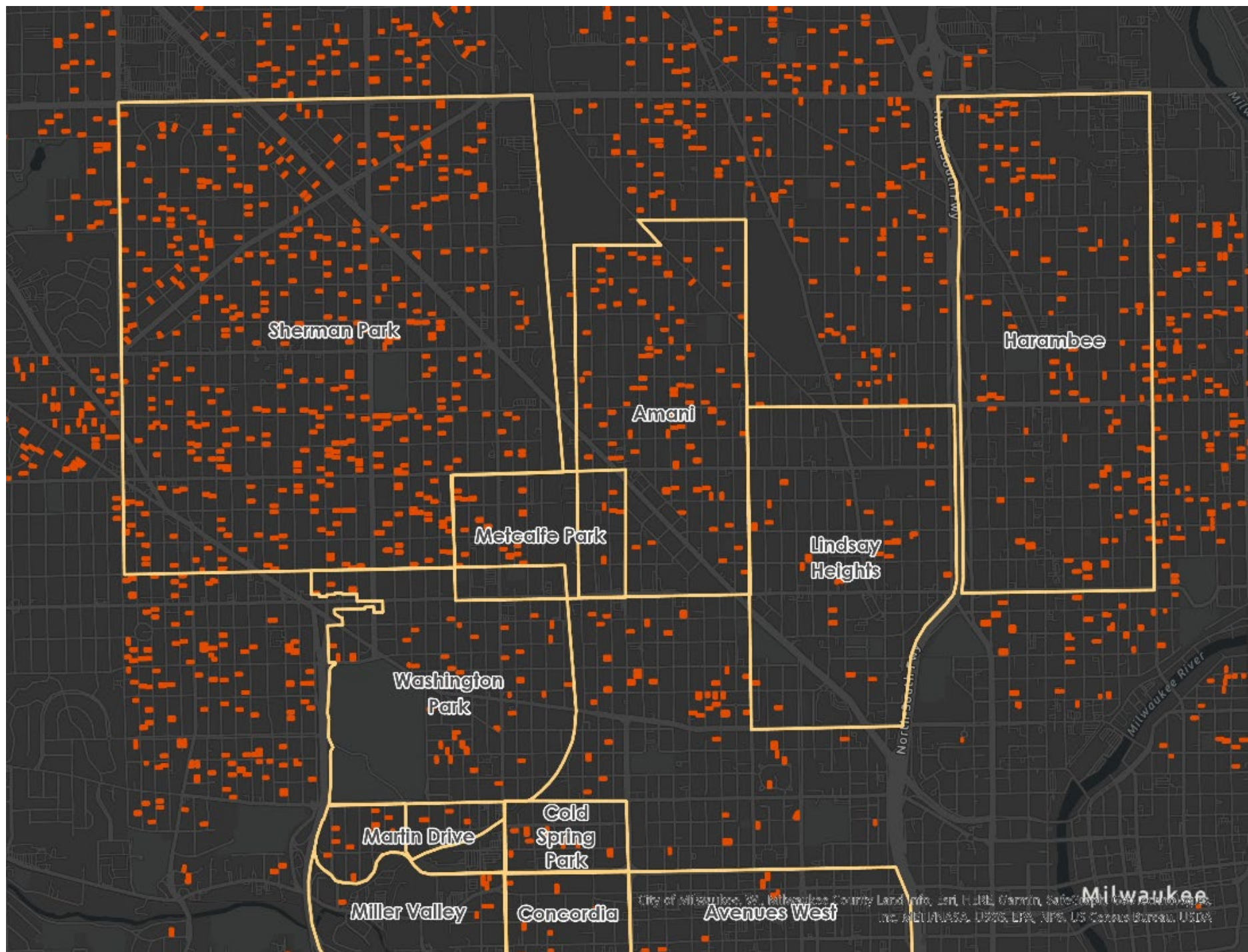




# All 2022 residential property sales

 Residential Property Sales - 2022

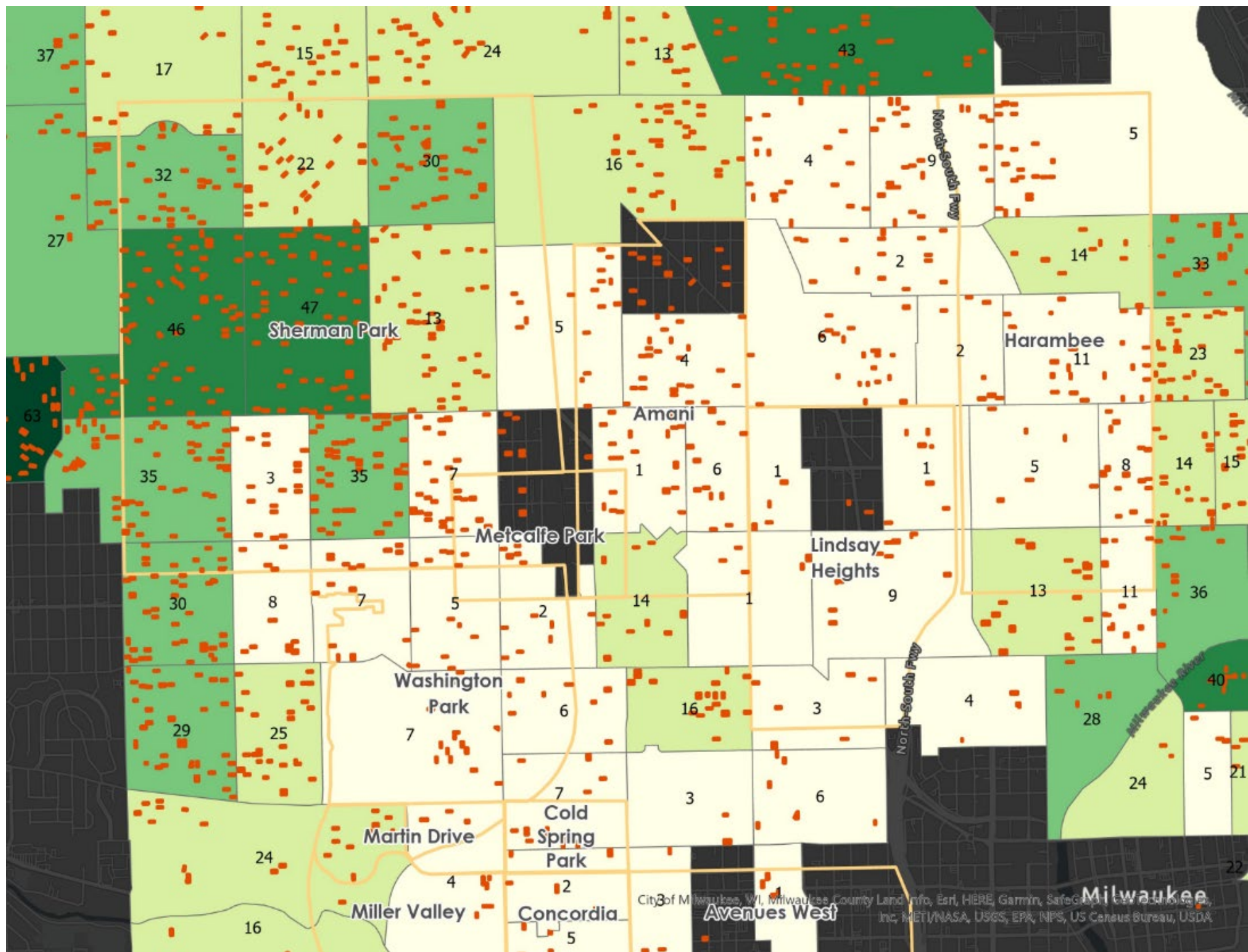
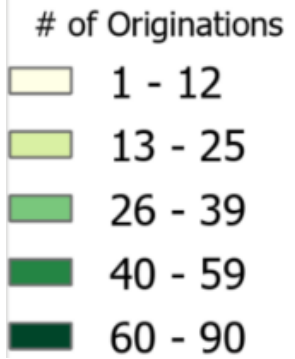
Data Source: City of Milwaukee Residential Property Sales data (Assessor's Office).  
Map visualization by DYCU





Mortgages originated for owner-occupied home purchase & all residential property

Residential Property Sales - 2022





Data Source: City of Milwaukee Residential Property Sales data, Home Mortgage Disclosure Act Data, 2022, data prepared in collaboration with Russell Star-Lack from Metropolitan Fair Housing Council.

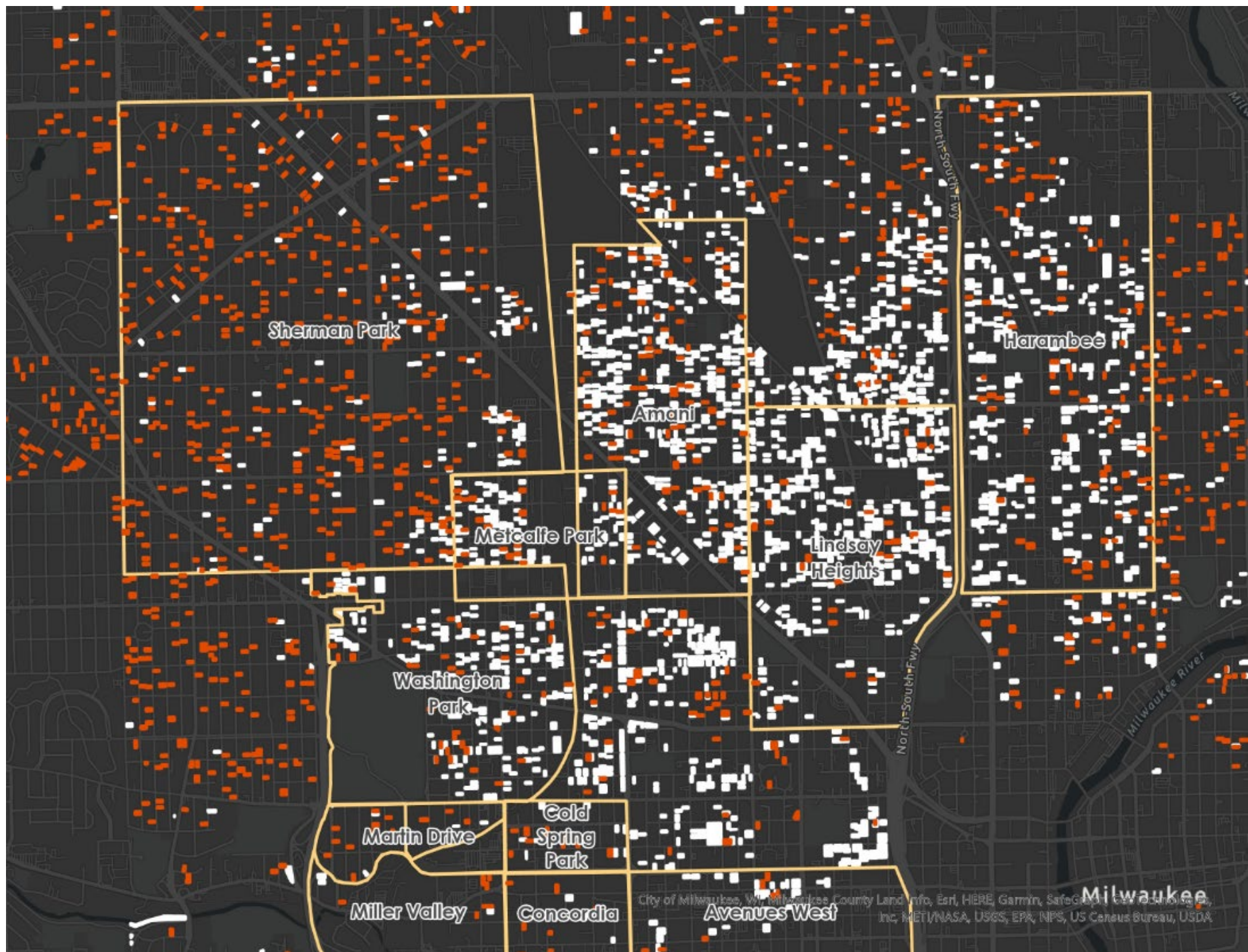
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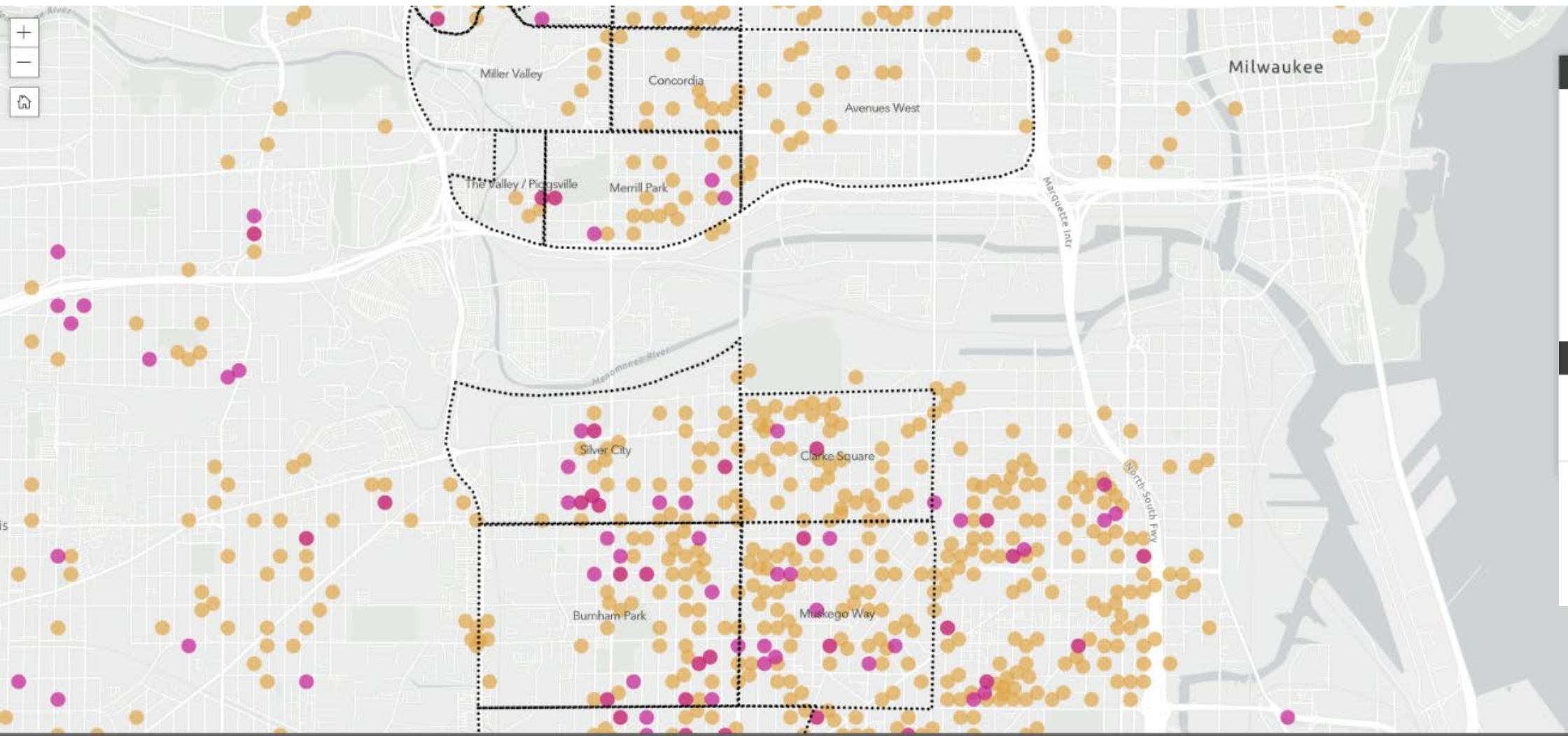
# All 2022 residential property sales & vacant lots

-  Residential Property Sales - 2022
-  Vacant Lots

Data Source: City of Milwaukee Residential Property Sales data (Assessor's Office) and Vacant Residential Land Data (Master Property File).  
Map visualization by DYCU







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Legend

- New Homeowners**
- 
- Aspiring Homeowners**
- 



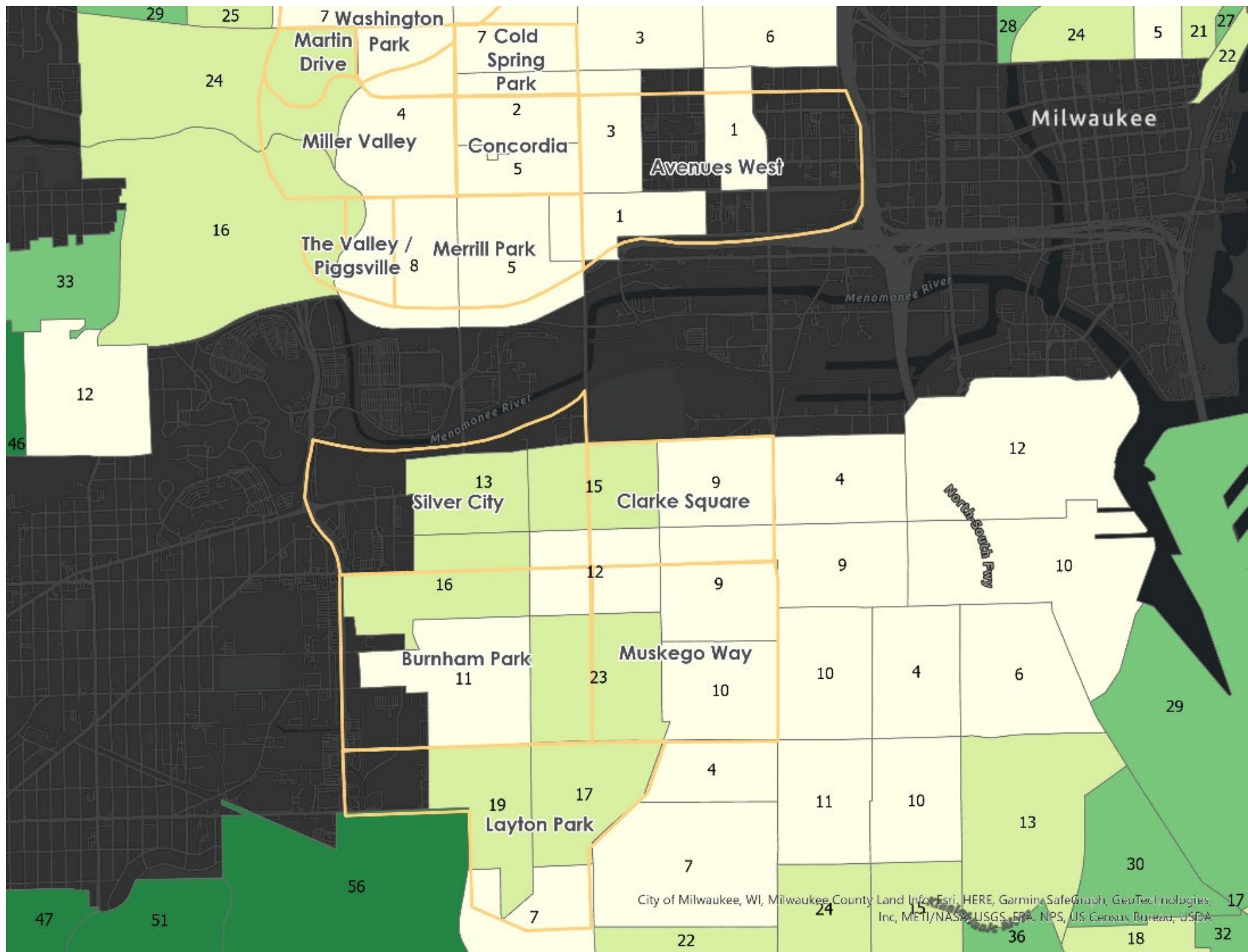
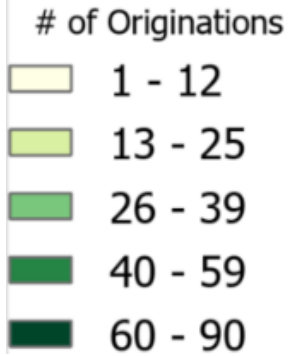
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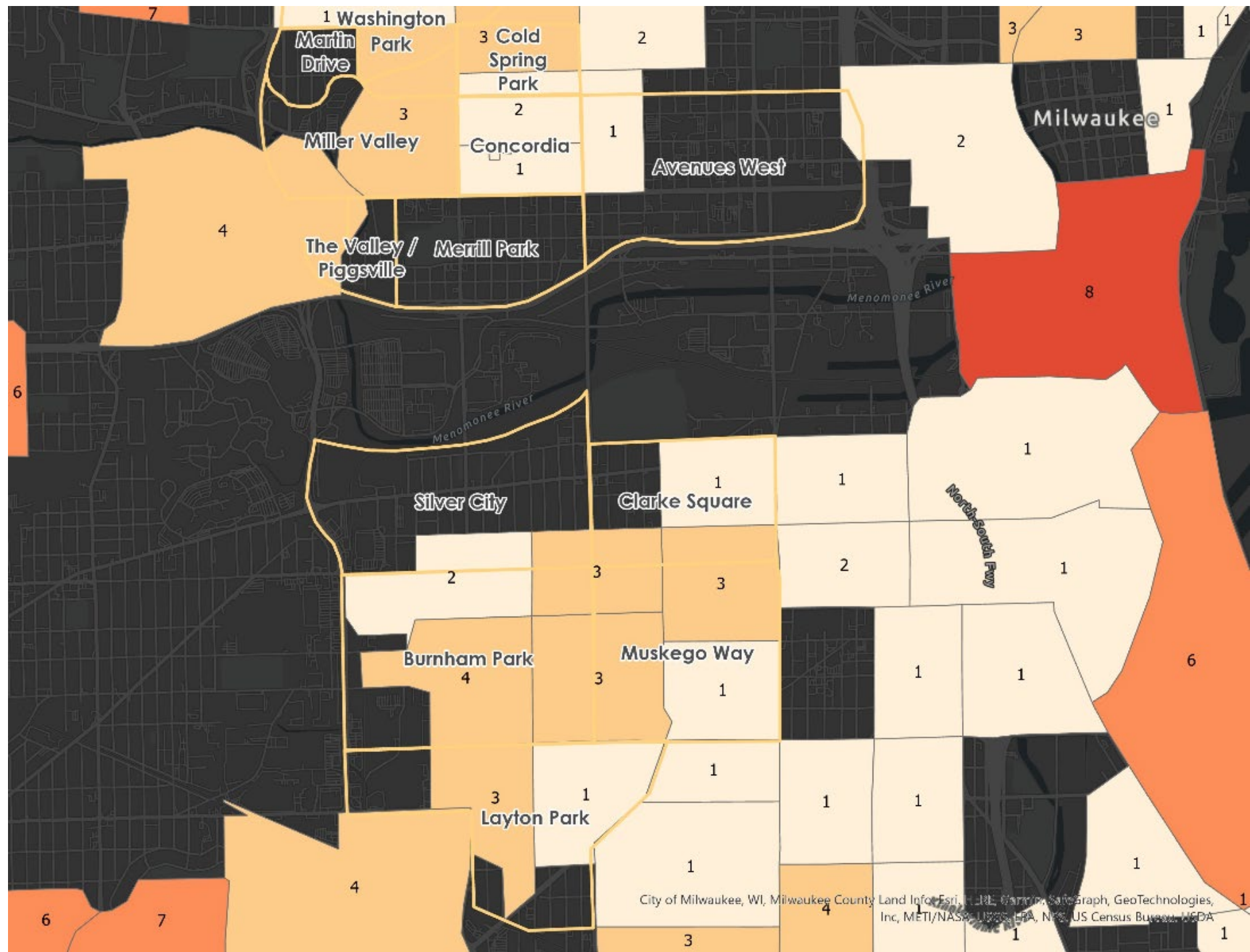
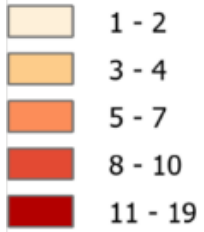


Data Source: Home Mortgage Disclosure Act Data, 2022, data prepared in collaboration with Russell Star-Lack from Metropolitan Fair Housing Council.  
Map visualization by DYCU



# Mortgage denials for owner-occupied home purchase & all residential property sales, 2022

## Mortgage Denials



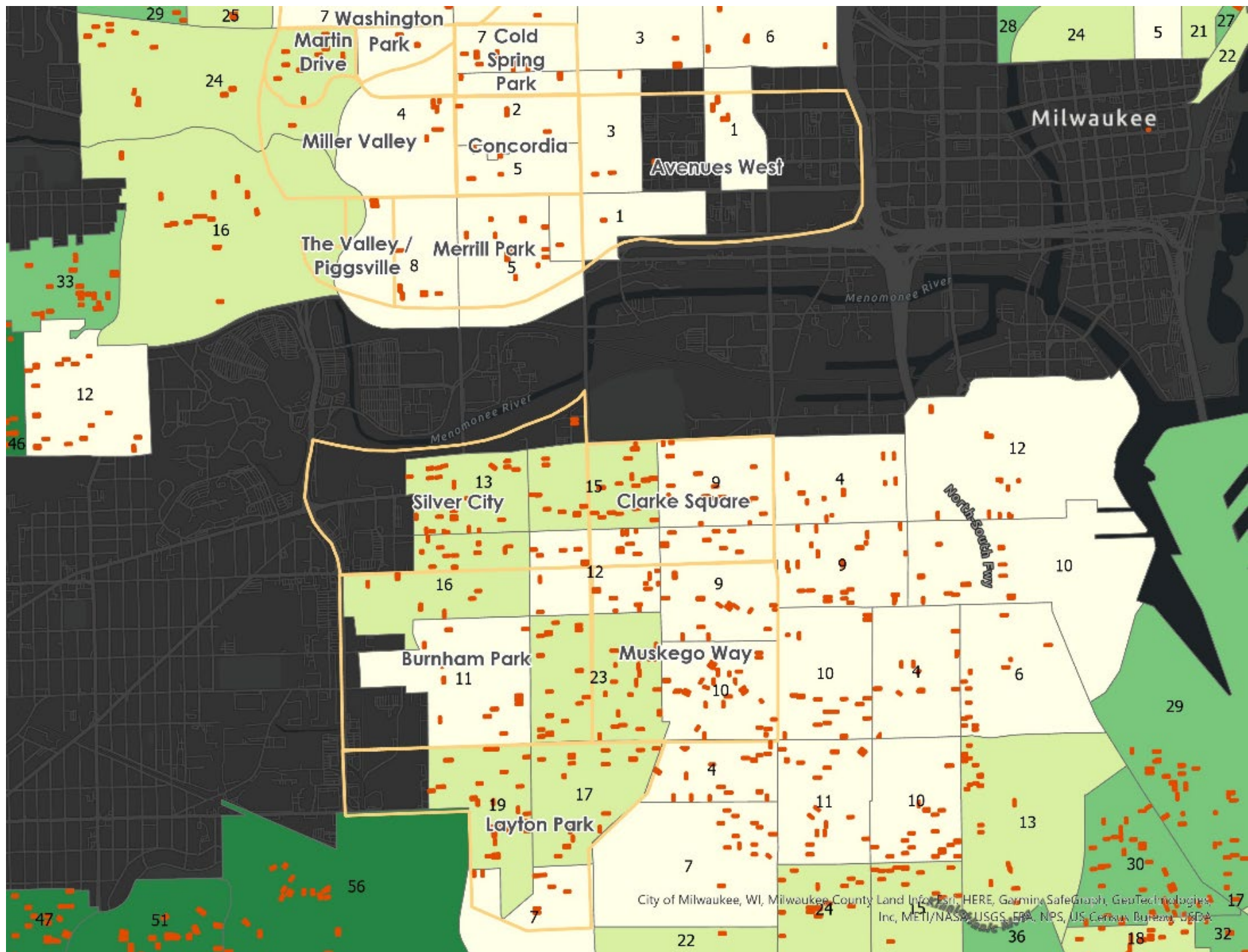
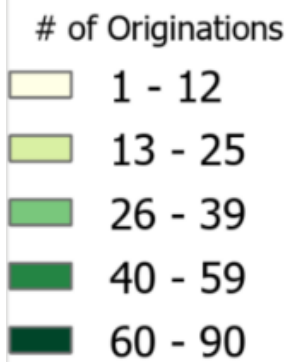
Data Source: City of Milwaukee Residential Property Sales data, Home Mortgage Disclosure Act Data, 2022, data prepared in collaboration with Russell Star-Lack from Metropolitan Fair Housing Council.

Map visualization by DYCU

City of Milwaukee, WI, Milwaukee County Land Information, LLC, Esri, Intel, Garmin, SatGraph, GeoTechnologies, Inc, METI/NASA, USDA, EPA, NOAA, US Census Bureau, NEDA

Mortgages originated for owner-occupied home purchase & all residential property

Residential Property Sales - 2022




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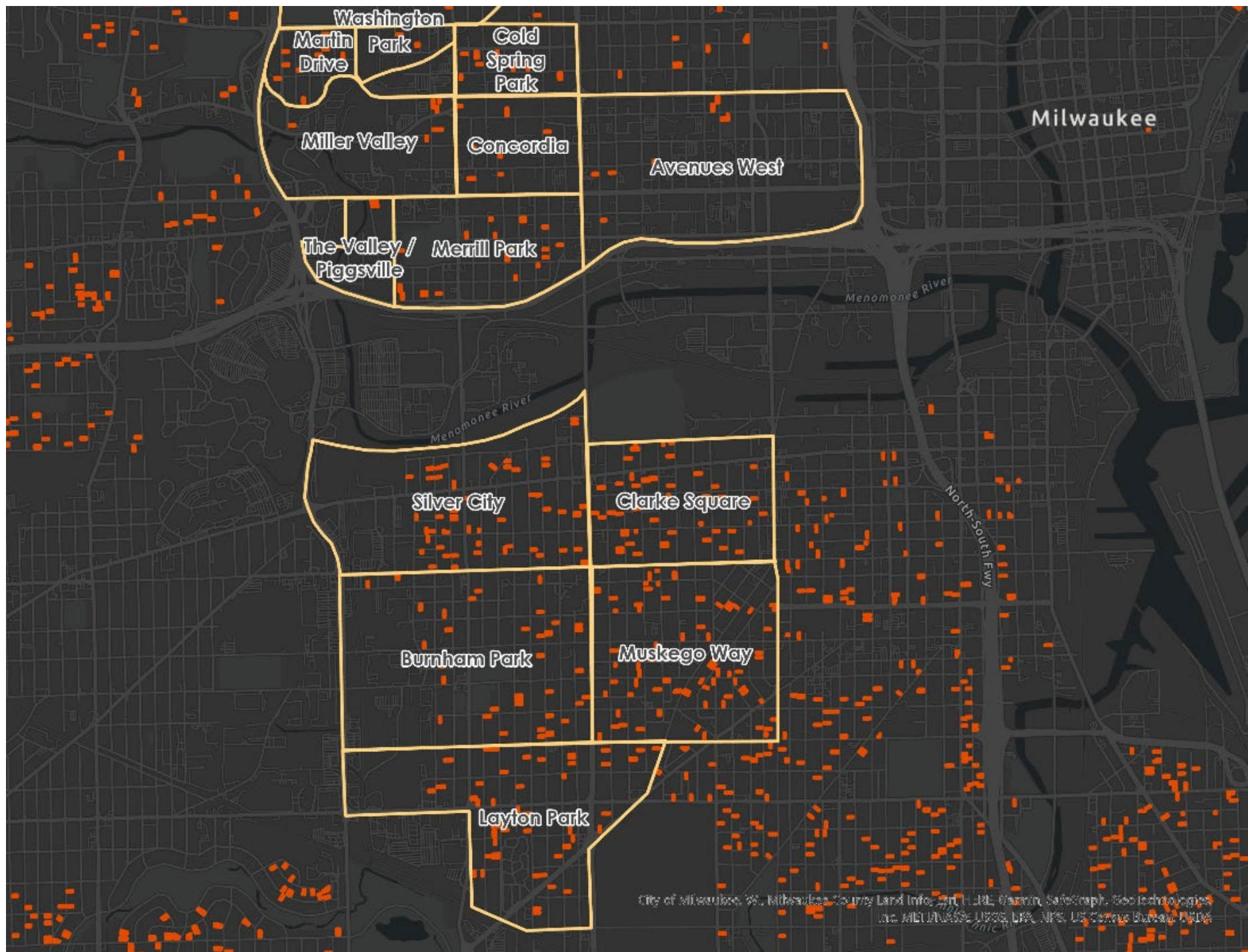
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# All 2022 residential property sales



 Residential Property Sales - 2022

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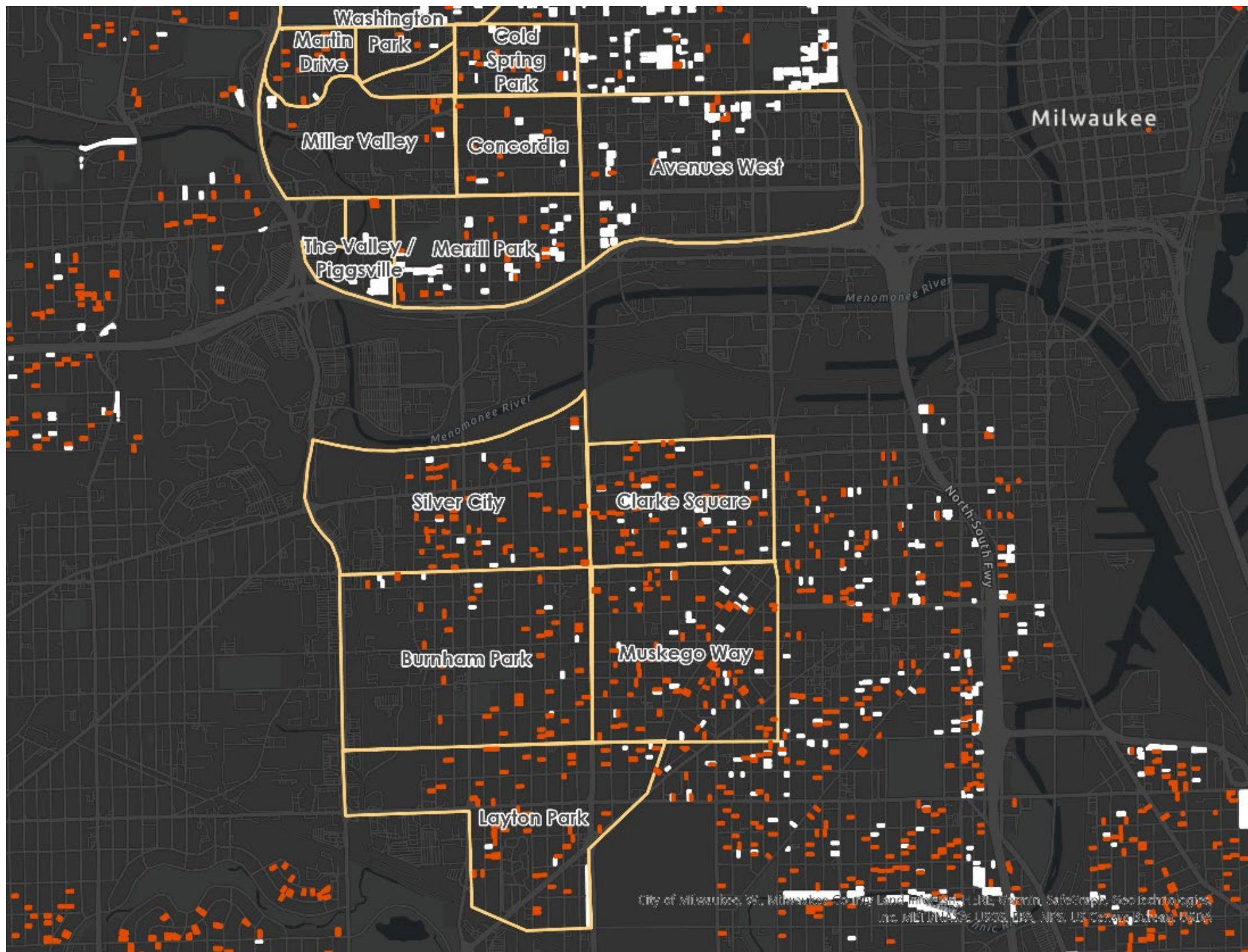




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-  Residential Property Sales - 2022
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Map visualization by DYCU





# Take Root Milwaukee (TRM)



Take Root Milwaukee is a **membership consortium** that formed in 2010 in response to the foreclosure crisis. Its members work together to **promote sustainable homeownership** in the City of Milwaukee. Members **focus on all areas of housing and homeownership (BUY, KEEP, and FIX)**.

## 60 Members include:

- HUD Certified Housing Counseling Agencies
  - Financial Institutions
  - Realtors
  - Local and State Government
  - Nonprofit and Community Organizations
- **Contact:**
  - Heather Dummer Combs
  - Program Director
  - [heather@uedawi.org](mailto:heather@uedawi.org)

## Annual HMDA Data Presentation

**Thursday, November 30, 2023 | 9:00 - 10:15am**

**Zoom | Register [HERE](#)**

Since 2012 TRM has performed an annual analysis of Home Mortgage Disclosure Act (HMDA) data to assess local mortgage lending trends. New for this year, we'll also see the HMDA data represented through maps that visually show investment in our neighborhoods and access to capital across communities.

## Poll # 1

How strongly do you agree with the statement: A new construction strategy is vital to increasing Black & Latino Homeownership in Milwaukee?

Why?



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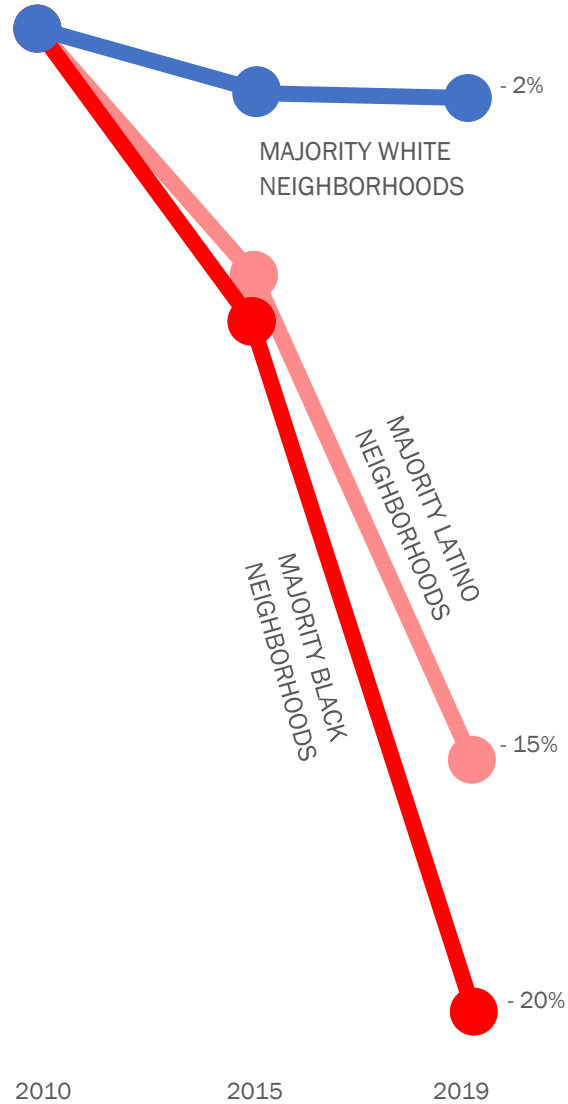
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# 2023 - What We've Learned

- Counseling, Downpayment Assistance, Alternative Lending are not separate strategies, they are core to every homeownership strategy
- To drive homeownership rates in Black neighborhoods requires an emphasis on new construction
- A large majority of Allies believe that new construction homes should be forever affordable
- Residents prioritize homeownership as a strategy, and preference for aesthetics and amenities varies by family. Need to balance systems with options.
- We need to identify a sustainable source to replace ARPA Funds



% DROP IN HOMEOWNERSHP SINCE 2010



Source: Comparison of Milwaukee County ACS Census Tables P2 (Race, 2010) and B2118 (Homeownership)

REVERSING TREND OF LOOSING 1,000 HOMEOWNERS OF COLOR/YEAR TO GAINING 1,000/YEAR

LONG TERM GOAL

2022 BASELINE*	600
ACQUISITION FUND*	200
NEW CONSTRUCTION*	<u>200</u>
	1,000

\*FOR ALL STRATEGIES COUNSELING, DPA, & EXPANDED CREDIT ARE NECESSARY

\*5 YEAR GOAL (2027) IS TO BUILD ACQUISITION FUND AND NEW CONSTRUCTION SYSTEMS TO 100 EACH

# How have we been building homes?



COST \$250,000

HOMEBUYER \$120,000

PHILANTHROPY \$30,000

ARPA \$100,000

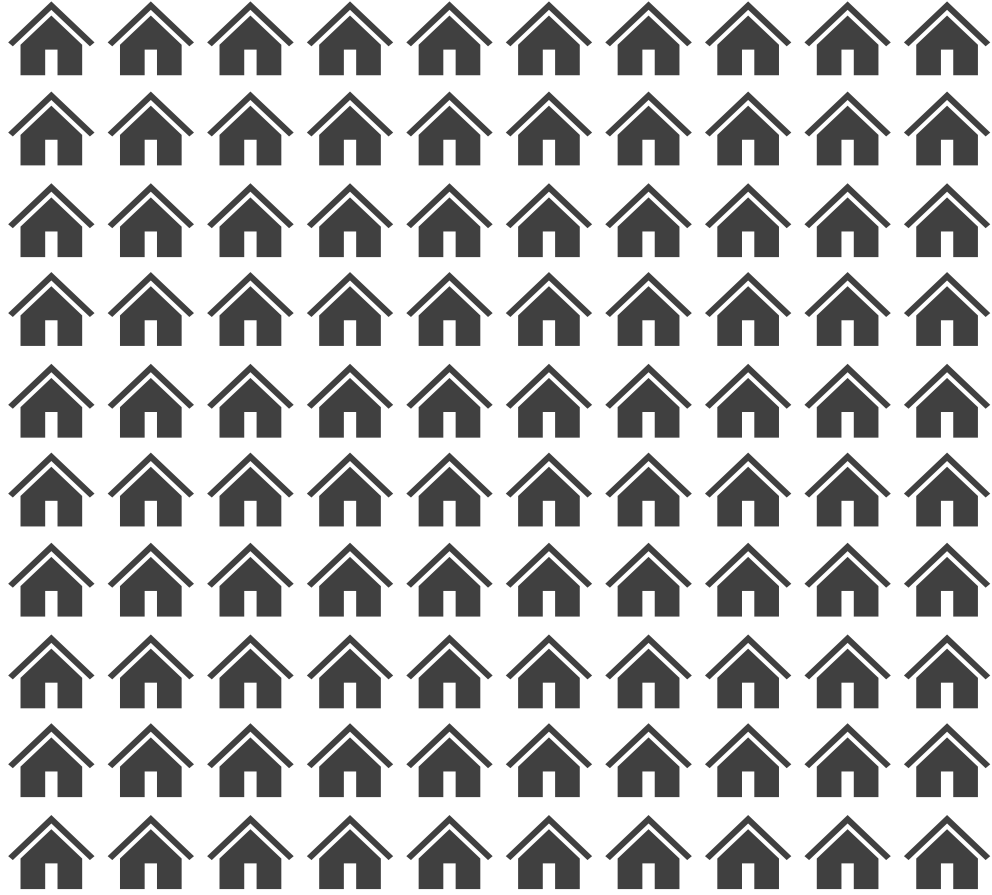
# Need renewable non-competitive resources



COST \$250,000

HOMEBUYER	\$120,000
PHILANTHROPY	\$30,000
TID	\$50,000
NMTC/LIHTC/OTHER	\$50,000

# Building 100 Homes per year.



COST \$25,000,000

HOME BUYER \$12,000,000

PHILANTHROPY \$3,000,000

TID \$5,000,000

NMTC/LIHTC/OTHER \$5,000,000



# Building 100 Homes per year.

## HABITAT MODEL - GRANTS



HOME BUYER \$120,000  
VOLUNTEER \$ 30,000  
TID \$ 50,000  
GRANTS \$ 50,000

## HOME MODEL



HOME BUYER \$120,000  
HOME \$ 80,000  
TID \$ 50,000

## NMTC MODEL



HOME BUYER \$120,000  
NMTC \$ 50,000  
TID \$ 50,000  
GRANTS \$ 30,000

## TRAINING HOME



HOME BUYER \$120,000  
GRANTS \$130,000  
TID \$ 50,000

## LIHTC MODEL

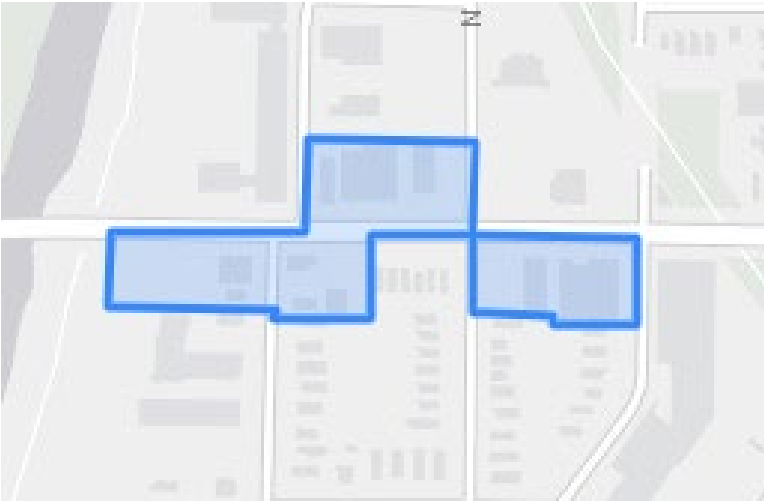


LIHTC \$ 80,000  
HOME BUYER \$ 50,000  
TID \$ 50,000  
GRANTS \$ 70,000

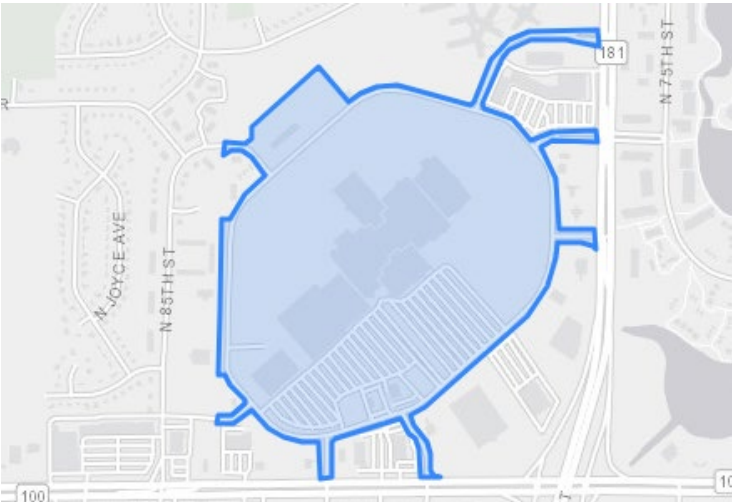
# HOW TIDS WORK

- Tax Incremental District (TID) allows for Tax Incremental Financing (TIF) which means the property taxes created by new development can be used to fund the development.
- Year 0 Value = \$0 (i.e. Vacant Land)
- Year 1 Value = \$120,000 (i.e. Entry Level Home)
  - Tax Bill of 2.5% = \$3,000
- Year 1 – Year 27 Tax Payments can be allocated towards project, rather than to Tax Levy
  - Cumulative nominal value =  $\$3,000 * 27 = \$81,000$
- General TID rules
  - Length of Term negotiated with City.
  - Must Pass “But for” test (i.e. but for TID assistance, project would not happen)
  - Plan created by DCD, Approved by City Council, Approved by Joint Review Board (e.g. representatives from City, County, MPS, MATC, At-Large)
  - Cash flow of up to 27 years needs to be capitalized. This is usually done by either the City taking out a loan and using the TIF funds to repay the loan (“City Financed TID”), or the Developer takes out a loan and using the TIF funds to repay the loan (“Developer Financed TIF”).
  - TID must be contiguous. Roads cannot be used to create contiguous, unless both sides of road are in TID.

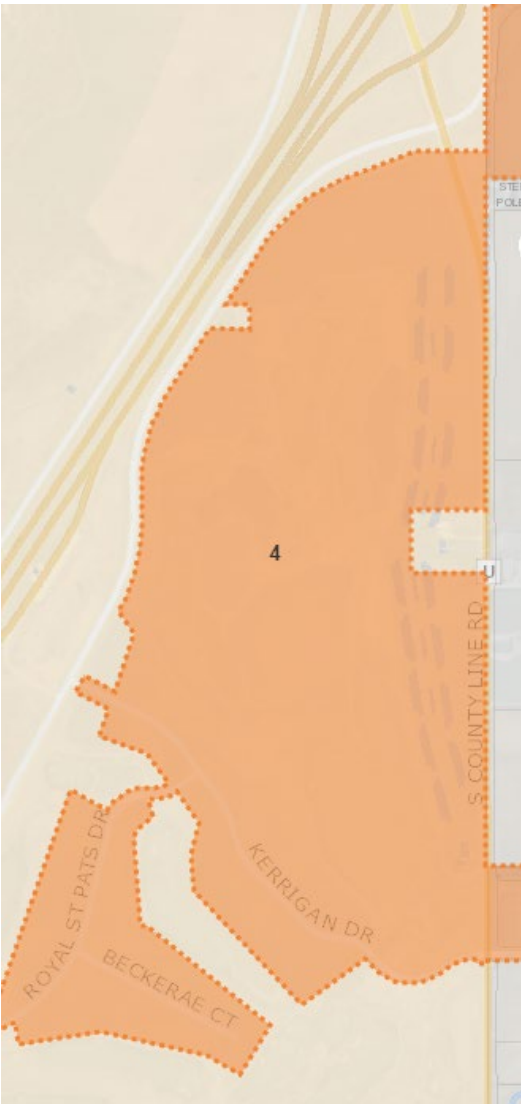
# Creatively Contiguous



Kitty-Corner TID



Private Spider TID



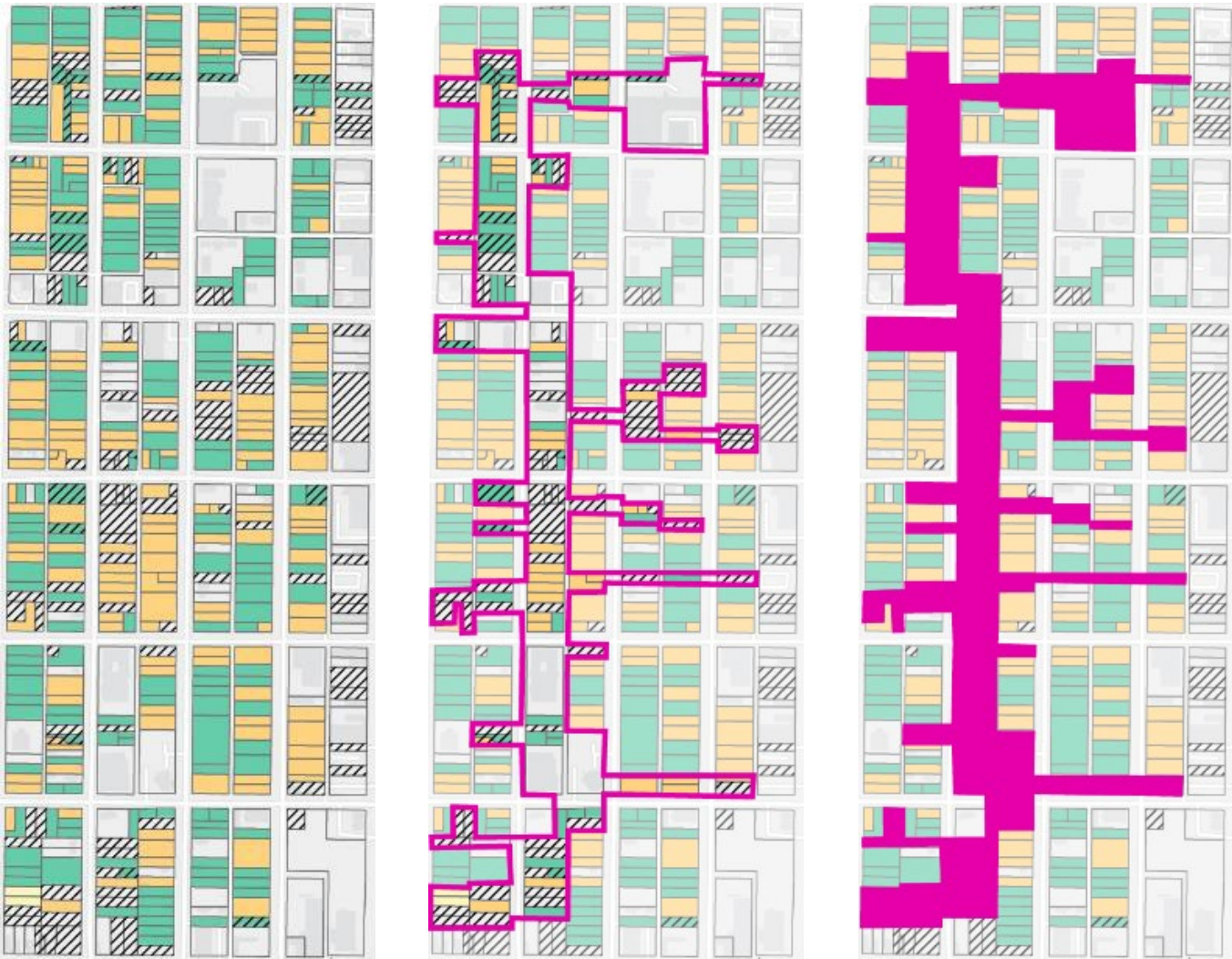
Appearing Road TID



Median is not a Roadway TID



# The Backbone TID



**KEY** Vacant Parcels Owner-occupied Investor-owned Backbone TID

\$120,000 value of each home =  
\$3,000 of increment/year

41 Homes

Increment/year \$123,000

Less City Fee (\$10,000)

Net Increment \$113,000

**DRAFT**  
FOR DISCUSSION

Present value of 25 Year Increment

0%	\$2,825,000	\$69K/home
1%	\$2,488,616	\$61K/home
2%	\$2,206,150	\$54K/home
3%	\$1,967,685	\$48/home
4%	\$1,765,295	\$43K/home
5%	\$1,592,615	\$39K/home

## Poll # 2

How strongly do you agree with the statement:  
Backbone TIDs should be used to supplement the  
cost of building new homes on vacant lots to  
increase Black & Latino Homeownership.

Why?



# Closing Survey

How would you rate today's meeting?  
How likely are you to recommend CDA?  
Any final thoughts?





# Agenda

- I. Welcome
- II. OKR Update
- III. Resident Collaboration
- IV. Loan & Property Sales Data
- V. Informing Future Strategy – Backbone TID
- VI. **Next Steps/Action Items**

- Take Root Milwaukee – Annual HMDA Data Presentation: **Register [HERE](#)**  
Thursday, November 30, 2023; 9:00 – 10:15 am
- CDA 2024 Quarterly Meetings. Noon – 1:30
  - Tuesday, March 19, 2024: **Register [Here](#)**
  - Tuesday, June 18, 2024: **Register [Here](#)**
  - Tuesday, September 17, 2024: **Register [Here](#)**
  - Tuesday, November 19, 2024: : **Register [Here](#)**