



Mural by Tia Richardson

# Milwaukee's Collective Affordable Housing Strategic Plan

Community Development Alliance

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

# Community Development Alliance



*In collaboration with:  
Metcalfe Park Community Bridges  
Southside Organizing Center*

## Executive Committee

- Joaquin Altoro, WHEDA
- Audra Brennan, Northwestern Mutual Foundation
- Eric Christophersen, Northwestern Mutual Foundation
- Bridget Clementi, Children's Hospital of Wisconsin
- Danell Cross, Metcalfe Park Community Bridges
- Lafayette Crump, Department of City Development
- Frank Cumberbatch, Bader Philanthropies
- Janel Hines, Greater Milwaukee Foundation
- Willie Hines, HACM
- Theo Lipscomb, Sr., LISC-Milwaukee
- Steve Mahan, CDBG
- Jim Mathy, Milwaukee County Housing Division
- Tammy Rivera, Southside Organizing Center
- Gina Stilp, Zilber Family Foundation
- Julia Taylor, GMC

## Project Team

- Lamont Davis, KLD Construction Management Svc.
- Cordella Jones, DCD Fuse Fellow
- Sam Leichtling, DCD
- Maria Prioletta, DCD
- Brianna Sas-Pérez, VIA CDC
- Teig Whaley-Smith, Project Manager
- Irma Yepez-Klassen, Zilber Family Foundation

## Action Committee Chairs

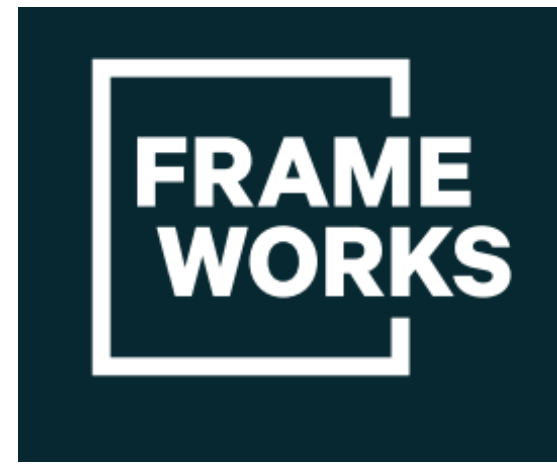
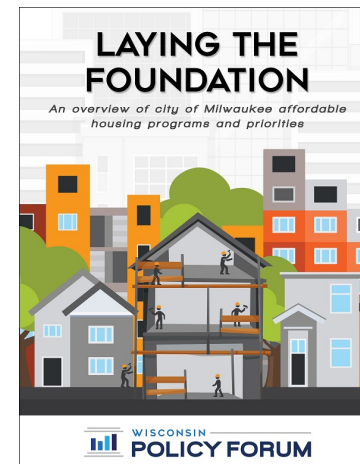
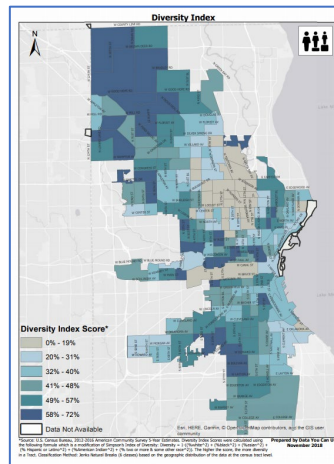
- Trena Bond, Housing Resources Inc.
- Coretta Herring, Riverworks Development Corp.
- Ray Hill, Common Bond Communities
- Matt Melendes, LISC-Milwaukee

## Data Team

- Tanya Fonseca, DCD
- Kate Madison, DCD

## Program Committee

- Jason Boothe, CDBG
- Gabe Charles, Southside Organizing Center
- Jarrett English, Metcalfe Park Community Bridges
- Kaylin Nuss, HACM
- David Cialdini, Milwaukee County
- Kermiath McClendon, GMF
- Matt Melendes, LISC-Milwaukee
- Tony Panciera, MKE United/GMC
- LaQuondra Shaw, Northwestern Mutual Foundation
- Greg Stadter, Milwaukee Healthcare Partnership
- Jeff Towne, WHEDA
- Brandon Wigley, Bader Philanthropies



# GARE Racial Equity Policy Process

**Vision** Developing an Affordable Housing Plan  
Community Development Alliance

**Data** Data Collection Overview  
Community Development Alliance

**Engage** Overview of Action Committee Recommendations  
Community Development Alliance

**Strategy** Milwaukee's Collective Affordable Housing Strategic Plan  
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**Implement** Detailed Plans

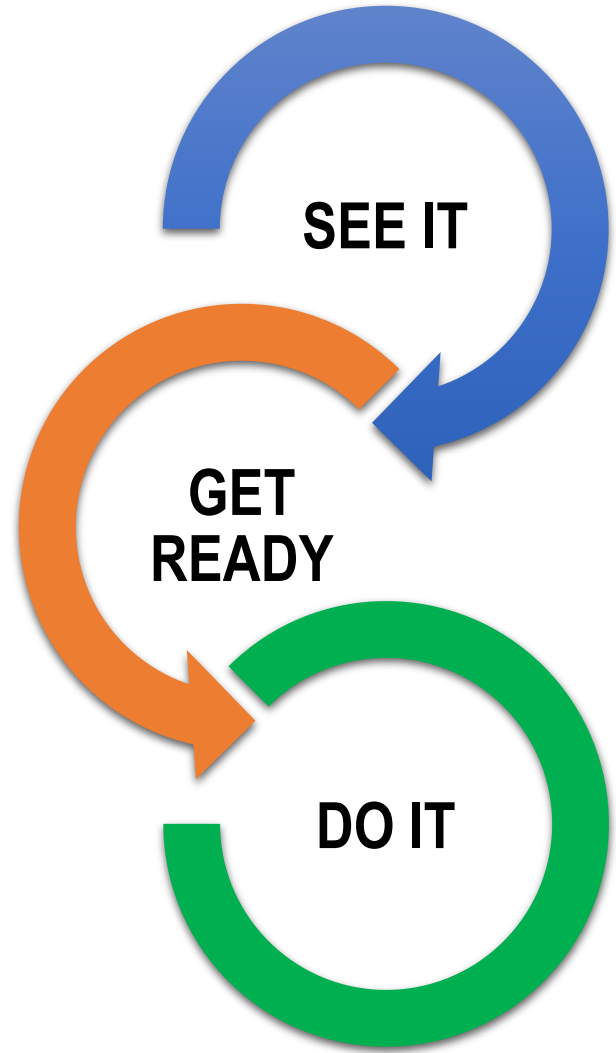
**Accountability** Monitor & Communicate

**Update** Continuous Improvement



## LOCAL AND REGIONAL GOVERNMENT ALLIANCE ON RACE & EQUITY

- 2. Collect & Analyze **Data**
- 3. **Engage** Stakeholders
- 4. Develop Equitable **Strategy**



1. Set Racial Equity **Vision**

- 5. **Implement** Changes
- 6. Monitor & Communicate Progress for **Accountability**
- 7. **Update** & Continuously Improve

# Vision



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\$32/hour  
\$67,050

\$7.25/Hour  
\$16,763

Market Strategies  
(out of scope)

Milwaukee Affordable Housing Plan

*advancing racial equity by providing quality affordable home for every Milwaukewan*

Continuum of Care Planning & Strategies  
(out of scope)

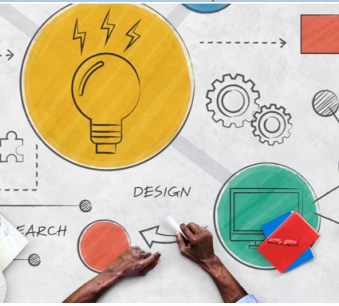
Vision



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COMMUNITY-LED INVESTMENT PLAN

DC DEVELOPMENT



AMANI NEIGHBORHOOD REVITALIZATION PLAN

MILWAUKEE PROMISE ZONES

The Milwaukee Promise Zones

Year Two Impact Report

Office of President Ashanti Hamilton

18

A Place in the Neighborhood

An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee



City of Milwaukee Department of City Development

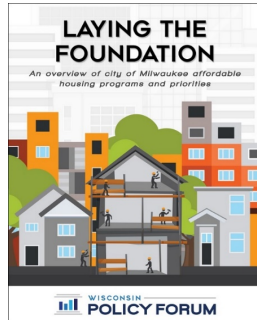
February 2018



2020 CITY OF MILWAUKEE HOUSING AFFORDABILITY REPORT

January 2021

Department of City Development | Planning Division



WISCONSIN POLICY FORUM

CDBG

DRAFT

2020-2024 FIVE YEAR CONSOLIDATED 2020-2024 FIVE YEAR CONSOLIDATED PLAN & STRATEGY PLAN & STRATEGY

HOME IS WHERE OUR HEALTH IS

Policies to Improve the Health of Renters in Milwaukee and Beyond



H&P

Public Policy Institute

FEBRUARY 2020



MUSKEGO WAY FORWARD

Revitalization Plan

Staffed and supported by



Follow this and additional works at: <https://dx.doi.org/10.25503/2020>

Recommended Citation: Lewis, Marc N. The State of Black Milwaukee in National Perspective: Racial Inequality in the Nation's 50 Largest Metropolitan Areas. In 85 Charts and Tables. Center for Economic Development Publications. Milwaukee, WI.

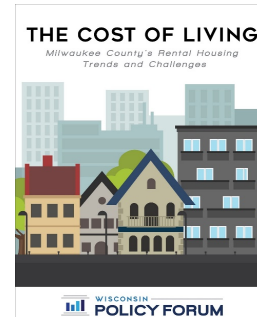
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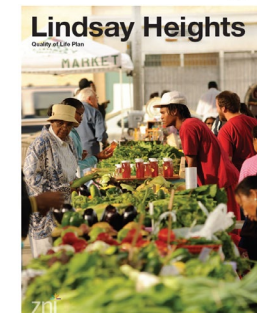
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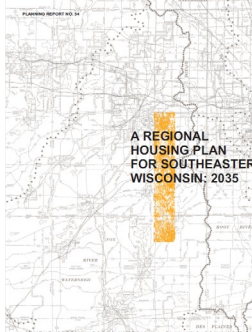
ZNI



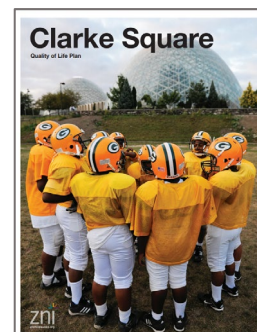
GREATER DOWNTOWN ACTION AGENDA



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ZNI



ZNI



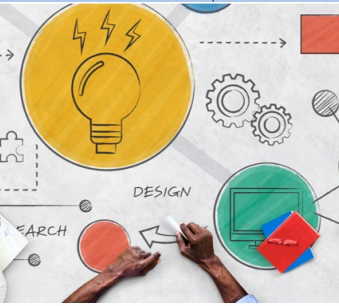
Our Health. Our Community. Our Future.

Vision



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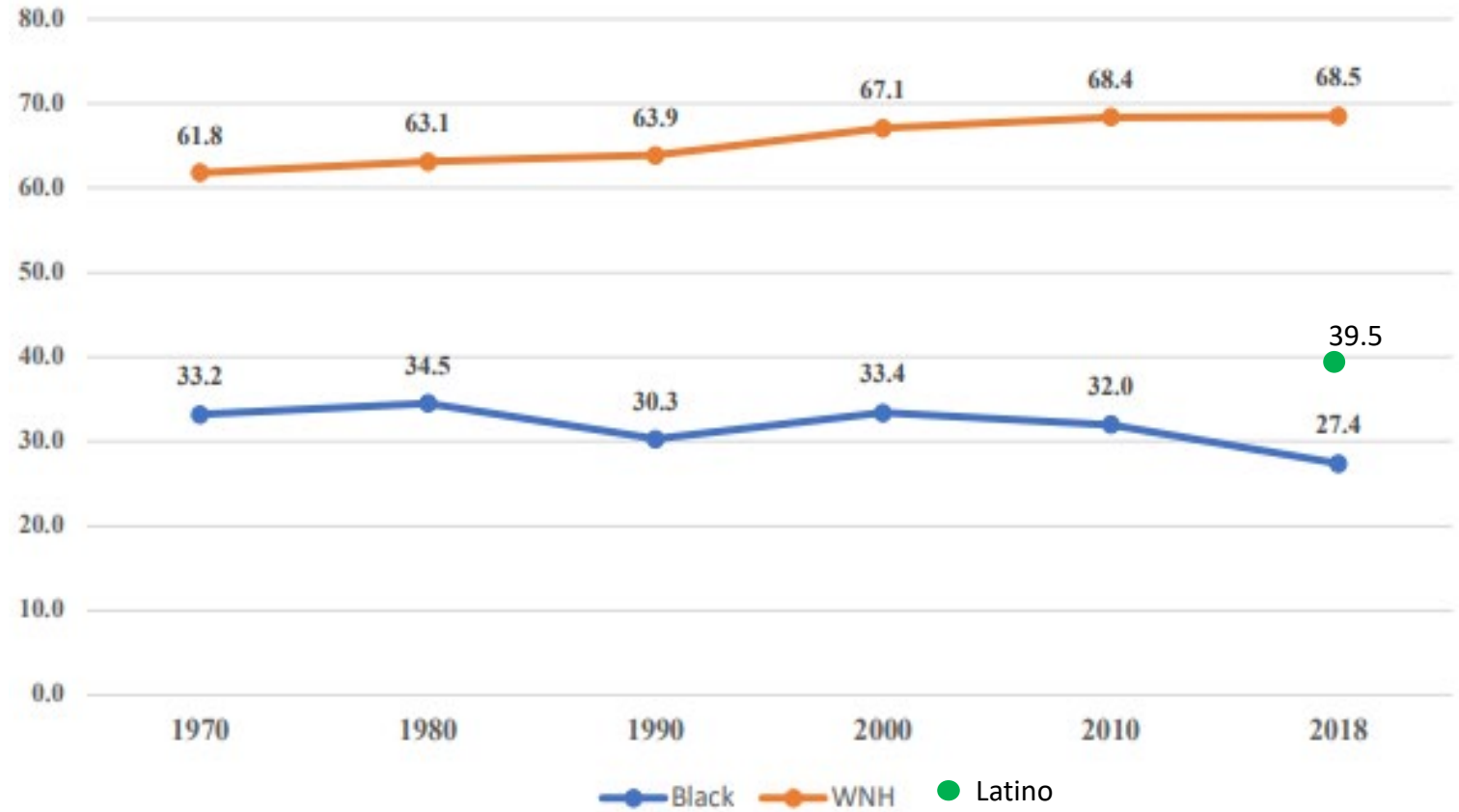
Accountability

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Homeownership Rates By Race:  
Metro Milwaukee: 1970-2018



Systems needed to support

32,000

new Black & Latino Homeowners

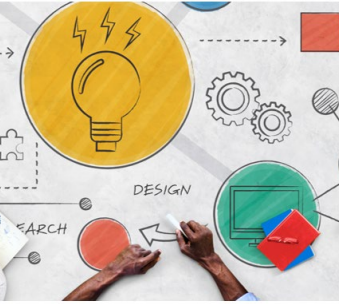
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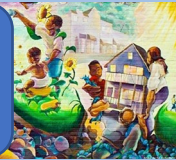
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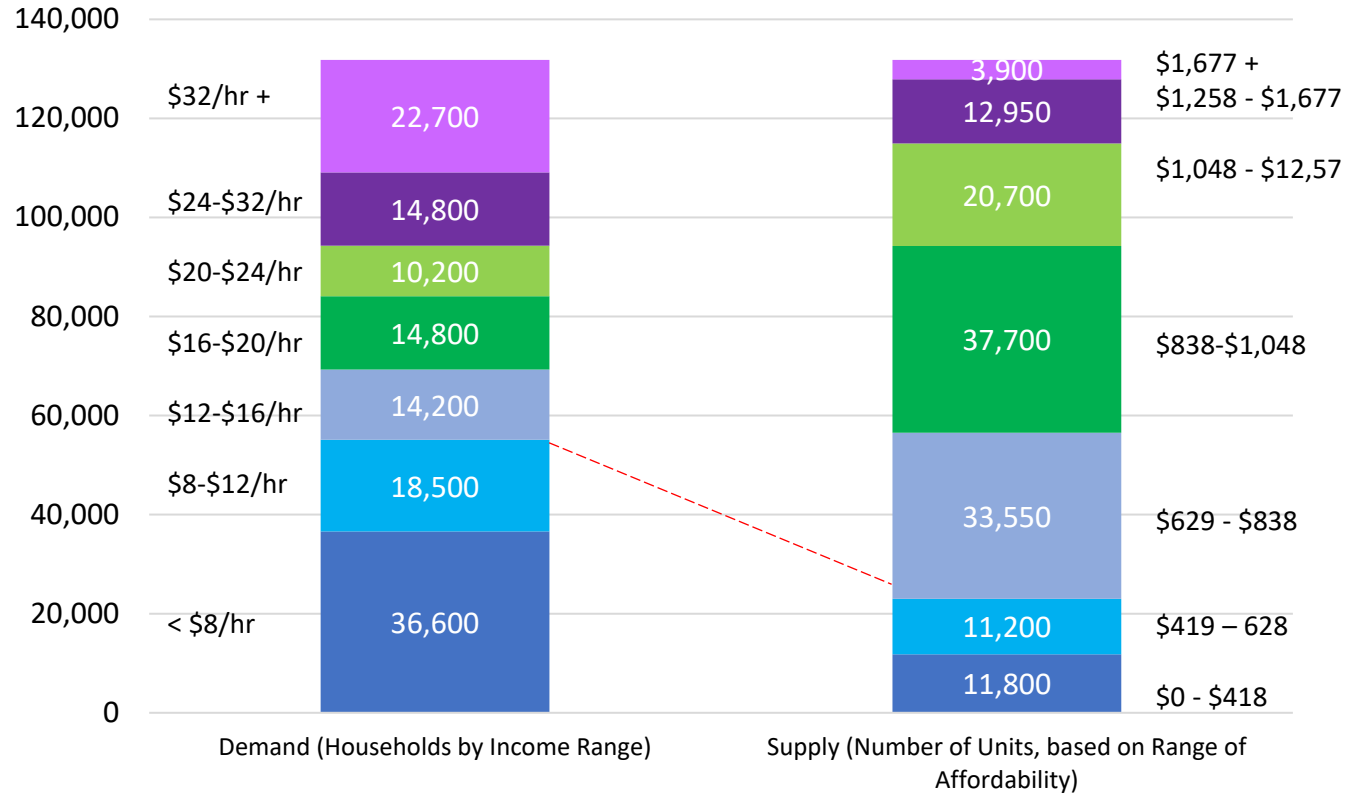
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# Demand and Supply of Affordable Rental Units by Household Income in City of Milwaukee, 2019



Systems needed to produce

# 32,000

rental homes for families making \$7.25 - \$15/hour



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# Strategy Areas

1

## **Systems to Increase Black & Latino Homeownership**

Proactively change and create systems to close the racial equity gap in homeownership (“Homeowner Offense”)

2

## **Systems to Preserve Black & Latino Homeownership**

Provide resources and policies that allow homeowners to stay in their home (“Homeowner Defense”)

3

## **Systems to Increase Affordability of Housing for Families Making \$7.25 - \$15 per Hour**

Convert higher rent homes, and create new rental homes, to make housing costs affordable to 32,000 Milwaukee families (“Rental Offense”)

4

## **Systems to Preserve Affordable Housing for Families Making \$7.25 - \$15 per Hour**

Provide resources and policies that preserve affordable rental homes and minimize displacement of renters (“Rental Defense”)

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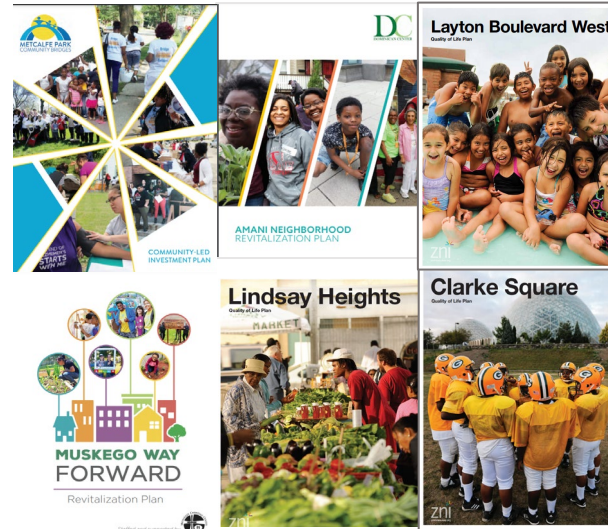
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# Pre-Engagement



6 Quality of Life Plans

Dozens of Community Meetings

29 Community Meetings

1,198 Completed Surveys





## Vision



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You are here!

# ROOT CAUSES

Families need **more support** before and after buying a home

Existing homeowners can't afford to **stay in their homes**

**Out of state investors** are buying homes faster than homeowners can

Families making \$7.25 - \$15/hour **can't afford** a rental home

Families are getting **evicted**

New homeowners **can't afford** to buy a home

Racially discriminatory policies have created **wealth gaps**



- **Grow homebuyer** counseling & down Payment Assistance
- Post-Purchase Homeowner **Counseling**

- Create an **Acquisition Fund**, a locally controlled pool of money, for acquiring properties

- Create **new affordable** home opportunities
- **Coordinate lenders** for more favorable lending terms

- **Reduce property** tax burden
- Innovative **home repair** programs

- Increase the number of rental homes at **\$400 - \$650** per month
- **Preserve** existing subsidized housing

- **Eviction assistance** and emergency rent
- Requiring minimum **standards of landlords**

# THE PLAN

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# 1 Systems to Increase Black & Latino Homeownership

Proactively change and create systems to close the racial equity gap in homeownership



**Grow homebuyer counseling & down payment assistance** by 10% each year.



**Create an Acquisition Fund for homeownership** that can acquire strategic properties and make available to homeowners.



**Coordinate lenders to provide alternative lending** that creates a local pool of funding that uses rental history underwriting criteria and addresses valuation issues.



**Maximize existing production models** like the assisted rehab model, seat equity model, and the acquire-rehab-sell or new construction model.



**Create new production models** that use modern technology and financing to provide alternative ownership and physical structures.



**WHEDA Black & Latino Homeownership Initiative** using collaborative design process to address racial disparities in homeownership.

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# 2

## Systems to Preserve Black & Latino Homeownership

Provide resources and policies that allow homeowners to stay in their home



**Foreclosure mitigation** by providing homeowners access to council and emergency payment assistance.



**Support innovation in home repair** by reducing barriers, creating a one-stop-shop and economies of scale.



**Reduce property tax burden** through anti-displacement grants, loans, and other methods.



**Post-purchase homeowner counseling** including budgeting, refining, maintenance, and resource identification.

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# 3

## Systems to Increase Affordability of Housing for Families making \$7-\$15/hour

Convert higher rent homes, and create new rental homes, to make housing costs affordable to 32,000 Milwaukee families



**Changes in the Qualified Allocation Plan** used to allocate Low Income Housing Tax Credits to favor units that are \$400 - \$650 per month.



**Pathways for residents & small landlords** to provide rental homes that are \$400 - \$650 per month by providing training, shared service, and a local mentorship program.



**Create an Acquisition Fund for rental homes** that can acquire strategic properties and make available to landlords willing to charge \$400 - \$650 per month.

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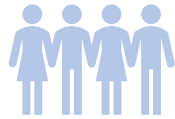
Update

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# 4

## Systems to Preserve Affordable Housing for Families making \$7-\$15/hour

Provide resources and policies that preserve affordable rental homes and minimize displacement of renters



**Eviction mitigation** by providing families access to council and emergency rent assistance.



**Fair competition among landlords** by requiring minimum standards and creating tools to identify problem landlords and holding them accountable.



**Capacity for preserving expiring subsidized rental homes** by monitoring expiring units, recruiting new owners and managers, and creating financial structures to facilitate preservation.



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## 10-Year Housing Goals

Housing Type	Wage	Income	Owner			Rental			Total
			Preserved <sup>i</sup>	Converted <sup>ii</sup>	New <sup>iii</sup>	Preserved <sup>i</sup>	Converted <sup>ii</sup>	New <sup>iii</sup>	
Affordable (30-40% AMI)	\$7.25- \$15/hour	15K - 31K	15,350	5,200	600	10,300	650	3,900	36,000
Affordable (40 - 80% AMI)	\$16- \$32/hour	31K - 67K	5,500	2,200	250	4,400	300	4,900	17,550
<b>Total</b>			<b>20,850</b>	<b>7,400</b>	<b>850</b>	<b>14,700</b>	<b>950</b>	<b>8,800</b>	<b>53,550</b>

<sup>i</sup> Preserved means owners and renters who are able to stay in their homes through anti-displacement and other assistance.

<sup>ii</sup> Converted means both homes that have been rehabbed, and homes that have been converted from higher income rental to homeownership or more affordable rental homes (e.g. Acquisition Fund)

<sup>iii</sup> New means newly constructed owner occupied or rental homes

**In 10 years, we can achieve 8,250 new opportunities for Black & Latino homeowners and 9,750 homes for families making \$7.25 to \$15/hour with \$69 Million in new grants and \$66 Million in new loan capital.**

**In 30 years, we can achieve 33,100 new opportunities for Black & Latino homeowners and 35,700 homes for families making \$7.25 to \$15/hour with \$230 Million in new grants and \$117 Million in new loan capital.**

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## Recommended Grant Resources over the next 10 years

	<i>Status Quo</i>	<i>New &amp; Expanded Models</i>
<b>Black &amp; Latino Homeownership – Create New Opportunities (Offense Approaches)</b>		
Grow Homebuyer Counseling & Down Payment Assistance	\$ 23,800,000	\$ 16,400,000
Create an Acquisition Fund for Homeownership	\$ -	\$ 1,200,000
Coordinate lenders to Provide Alternative Lending	\$ -	\$ 12,400,000
Maximize existing production models	\$ 23,700,000	\$ 10,600,000
Create new production models	\$ -	\$ -
<b>Black &amp; Latino Homeownership – Retain Existing Owners (Defense Approaches)</b>		
Foreclosure Mitigation		\$ 8,000,000
Reduce Property Tax Burden	\$ -	\$ 2,500,000
Support innovation in home repair	\$ 82,000,000	\$ -
Post-purchase homeowner counseling	TBD	TBD
<b>Rental Homes for Families making \$7.25 - \$15 / hour – Create New Rental Homes (Offense Approaches)</b>		
Changes in Qualified Allocation Plan	\$ -	\$ -
Create and Acquisition Fund for Affordable Rental Homes	\$ -	\$ 1,200,000
Pathway for Small Landlords to Provide Affordable Rental Homes	TBD	TBD
<b>Rental Homes for Families making \$7.25 - \$15 /hour – Preserve Existing Rental Homes and Support Renters (Defense Approaches)</b>		
Eviction Mitigation	\$ 13,200,000	\$ 17,000,000
Capacity for Preserving Expiring Subsidized rental homes	TBD	TBD
Fair competition Among Landlords by Requiring Minimum Standards	\$ -	\$ -
<b>Total</b>	<b>\$ 142,700,000</b>	<b>\$ 69,300,000</b>

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## Recommended Loan Capital Resources over the next 10 Years

	<i>Status Quo</i>	<i>New &amp; Expanded Models</i>
<b>Black &amp; Latino Homeownership – Create New Opportunities (Offense Approaches)</b>		
Grow Homebuyer Counseling & Down Payment Assistance	\$ -	\$ -
Create an Acquisition Fund for Homeownership	\$ -	\$ 2,300,000
Coordinate lenders to Provide Alternative Lending	\$ -	\$ -
Maximize existing production models	\$ 19,900,000	\$ 8,200,000
Create new production models	\$ -	\$ 47,000,000
<b>Black &amp; Latino Homeownership – Retain Existing Owners (Defense Approaches)</b>		
Reduce Property Tax Burden	\$ -	\$ 6,400,000
Support innovation in home repair	\$ -	\$ -
Post-purchase homeowner counseling	TBD	TBD
<b>Rental Homes for Families making \$7.25 - \$15 / hour – Create New Rental Homes (Offense Approaches)</b>		
Changes in Qualified Allocation Plan	\$ -	\$ -
Create an Acquisition Fund for Affordable Rental Homes	\$ -	\$ 2,300,000
Pathway for Small Landlords to provide Affordable Homes	TBD	TBD
<b>Rental Homes for Families making \$7.25 - \$15 /hour – Preserve Existing Rental Homes and Support Renters (Defense Approaches)</b>		
Eviction Mitigation	\$ -	\$ -
Capacity for Preserving Expiring Subsidized Rental homes	TBD	TBD
Fair competition Among Landlords by Requiring Minimum Standards	\$ -	\$ -
<b>Total</b>	<b>\$ 19,900,000</b>	<b>\$ 66,200,000</b>

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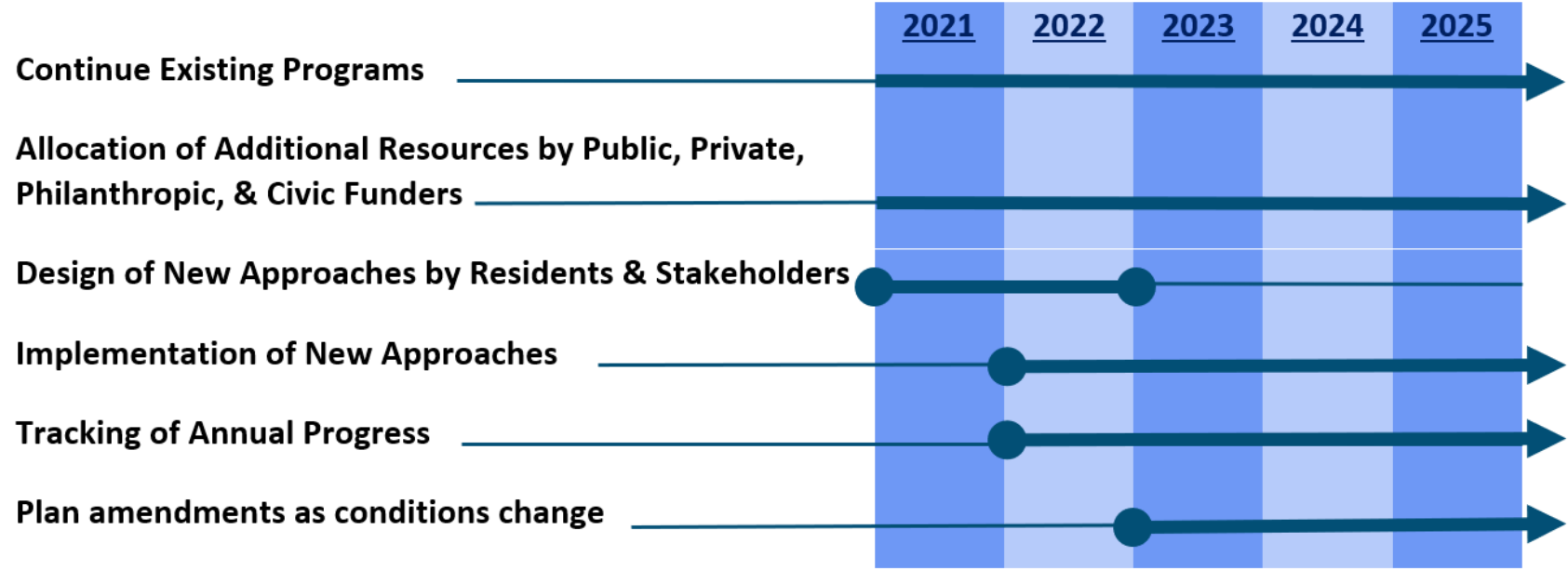
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## Implementation Timeline



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

# GARE Racial Equity Policy Process

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## Notes

Slide 4: See [Government Alliance on Race and Equity - Racial Equity Toolkit](#). Graphic adapted from [Office of Equity and Human Rights - City of Portland](#).

Slide 7: See ["The State of Black Milwaukee in National Perspective: Racial Inequality" by Marc V. Levine](#)

Slide 11: Historical photo available at [Milwaukee Open Housing Marches | Milwaukee Neighborhood News Service](#)

Slides 17-19: The recommendations above are illustrative of how 10 years of funding can produce the 10-year housing goals listed on page 7 which are estimated to result in approximately 8,250 new Black & Latino Homeowners, and 9,750 affordable rental homes for families making \$7.25 - \$15 per hour. To reach the full 32,000 homes in each category would take approximately 30 years, at an estimated cost of \$230,600,000 in grants and \$117,100,000 in loan capital. Generally, recommended Grant Resources would be fundraised as grants, and delivered as grants to program participants. Recommended Loan Capital would be fundraised as either investments or below market rate loans (0-3% APR) and delivered as low interest loans to program participants. Figures have been rounded to the nearest \$100,000 and are estimates from existing research reports, plans, project team experience, and engagement with stakeholders. Items marked "To Be Determined" (TBD) are approaches identified by stakeholders to be designed later and estimates have not yet been produced. As each approach moves into an Implementation Plan there will be additional engagement with stakeholders and residents on design of approach, partnerships to pursue, and financial projections. Recommendations do not calculate the support needed from local resources, such as Tax Incremental Financing, to support LIHTC projects that are consistent with the plan. Both Status Quo and Additional funds account for inflation and present value.



"Sherman Park Rising" located at 4715 W Center Street in Milwaukee, Wisconsin. Mural by Tia Richardson. Photo by Troy Freund.

For a full copy of plan, visit:

# housingplan.org