



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

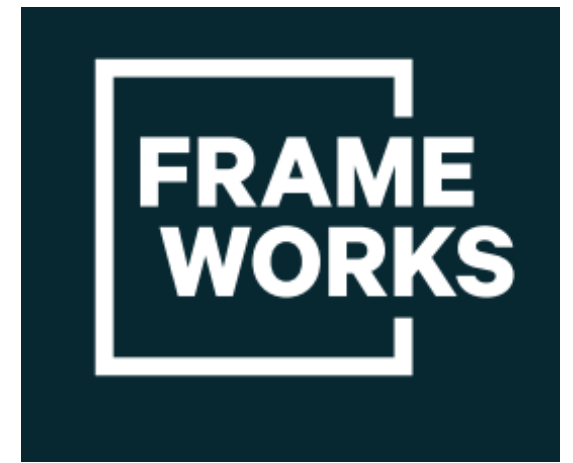
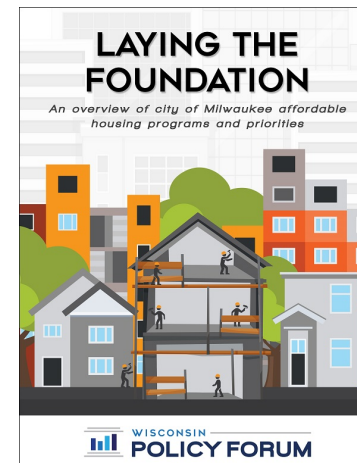
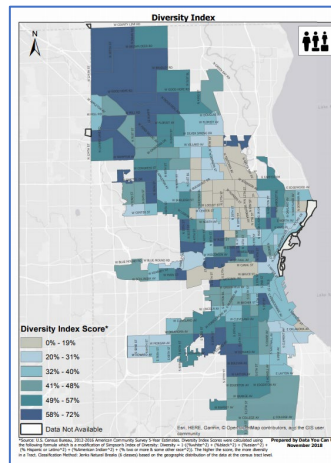
Trena Bond, Housing Resources Inc.
 Coretta Herring, Riverworks Development Corp.
 Ray Hill, Common Bond Communities
 Matt Melendes, LISC-Milwaukee

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



Data Data Collection Overview



Engage Overview of Action Committee Recommendations



Strategy Milwaukee's Collective Affordable Housing Strategic Plan



Implement Detailed Plans

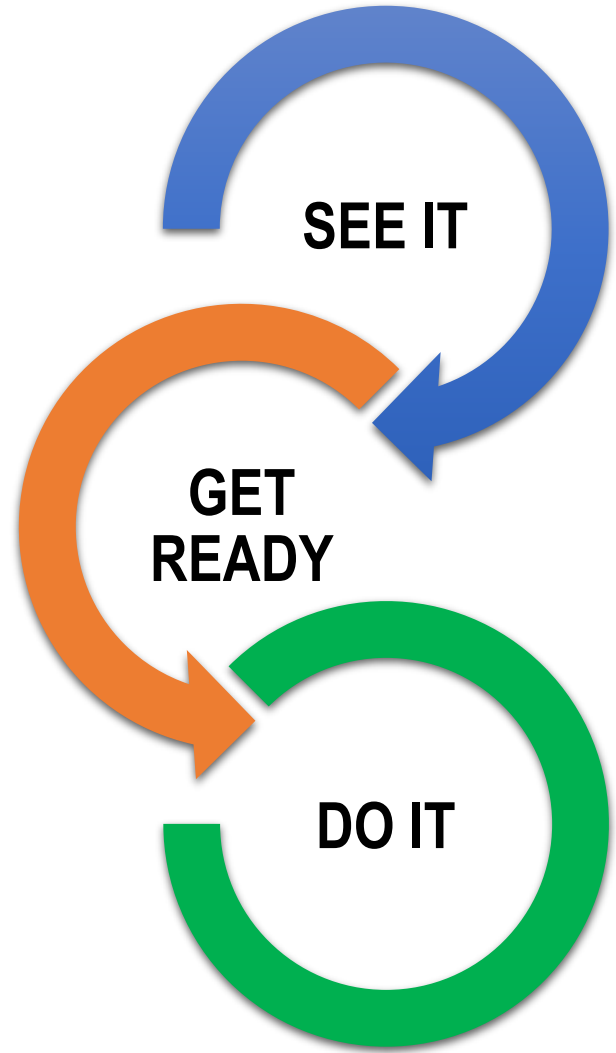
Accountability Monitor & Communicate

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)

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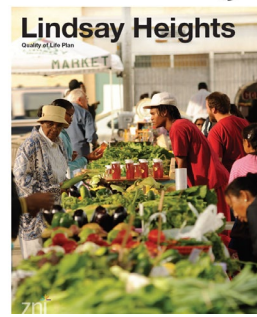
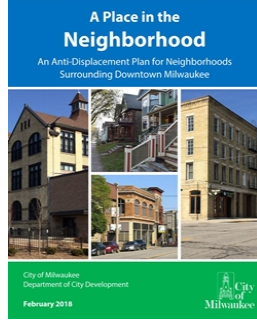
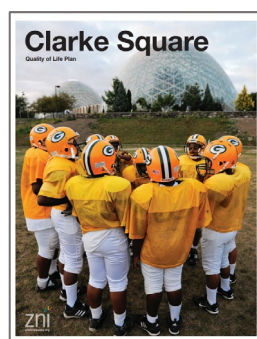
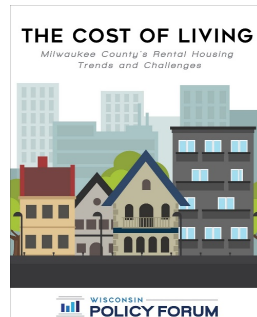
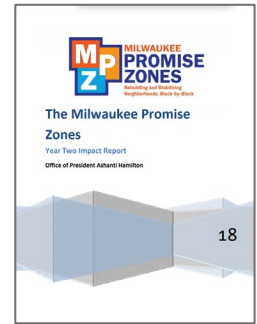
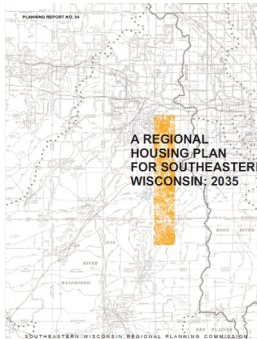
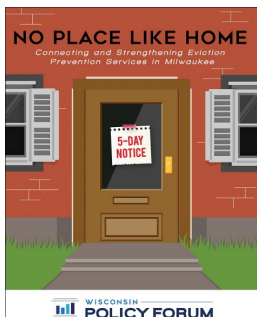
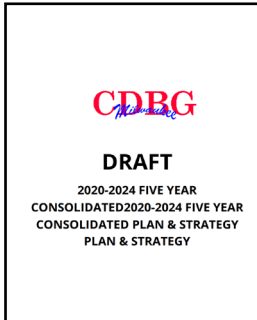
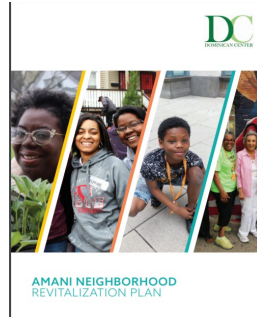
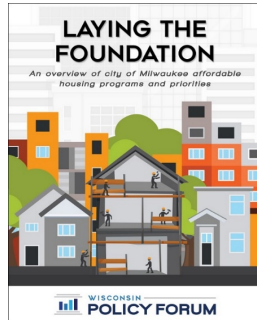
Detailed Plans

Accountability

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2020 CITY OF MILWAUKEE HOUSING AFFORDABILITY REPORT January 2021

Department of City Development | Planning Division

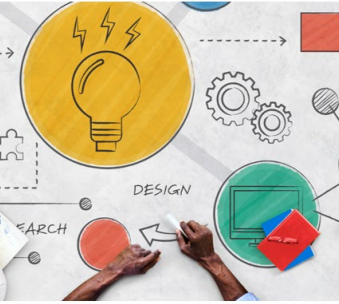


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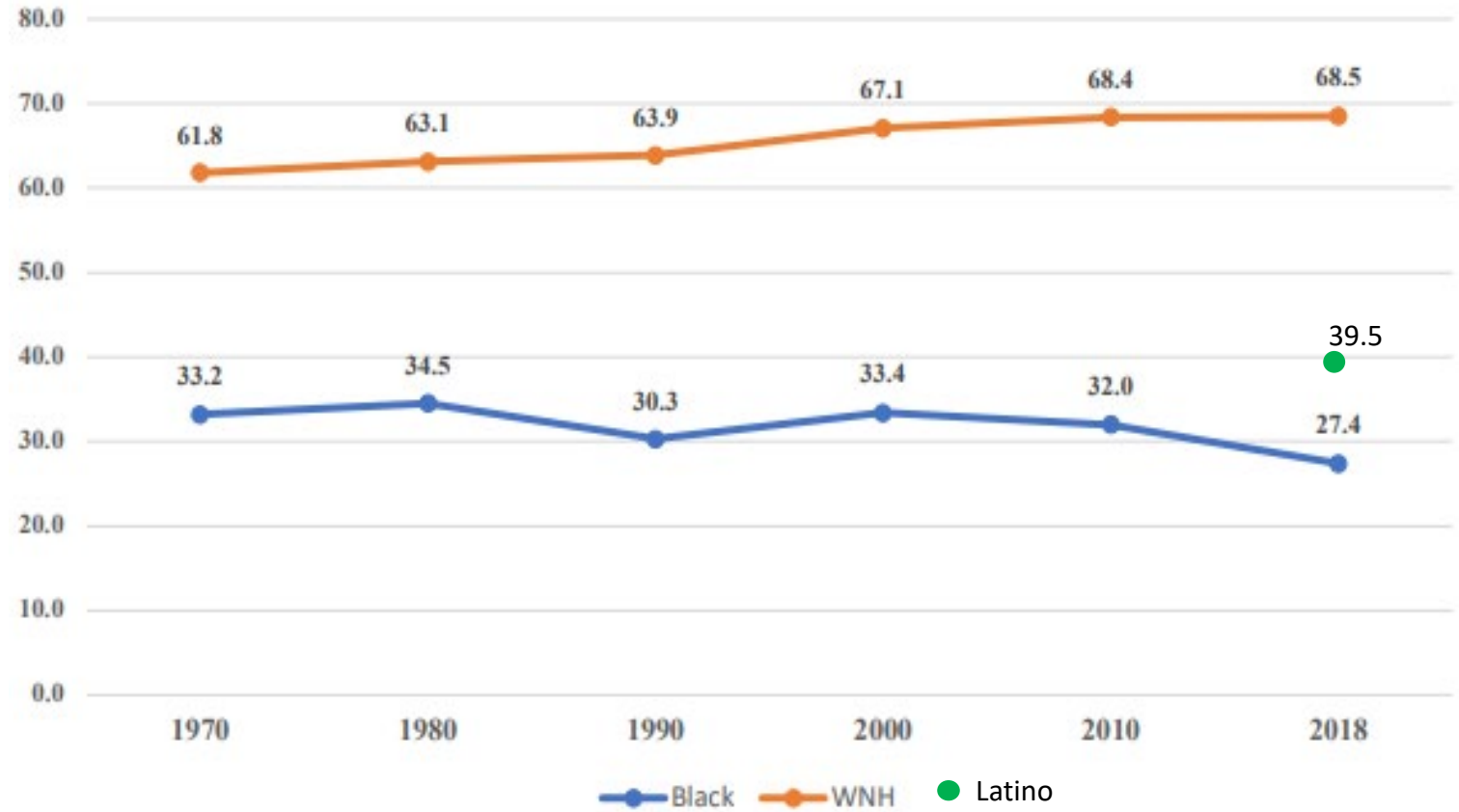
Accountability

Monitor & Communicate

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Homeownership Rates By Race:
Metro Milwaukee: 1970-2018



Systems needed to support

32,000

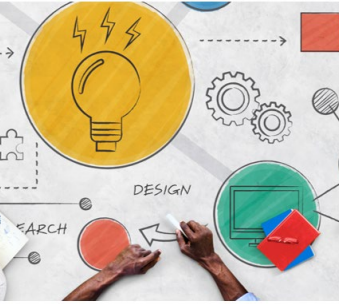
new Black & Latino Homeowners

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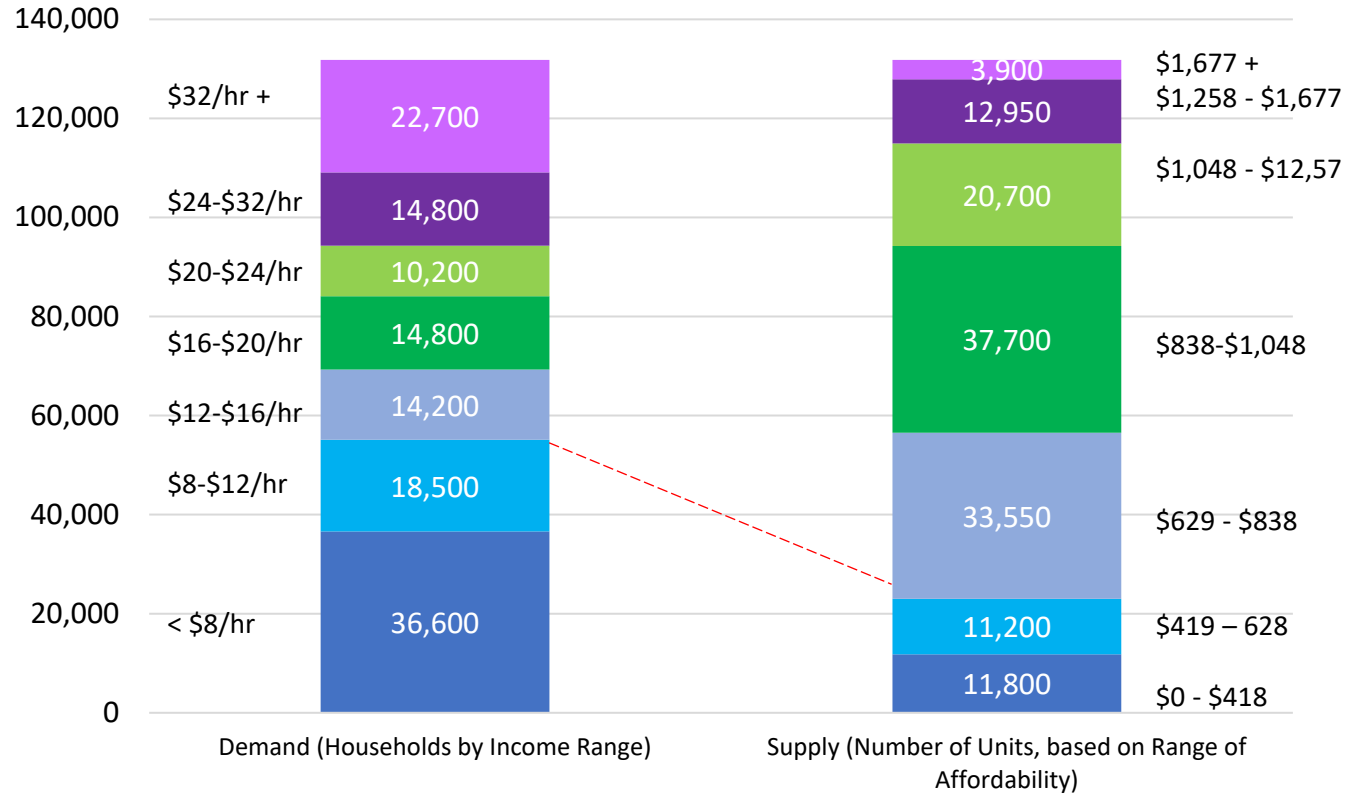
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Demand and Supply of Affordable Rental Units by Household Income in City of Milwaukee, 2019



Systems needed to produce

32,000

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

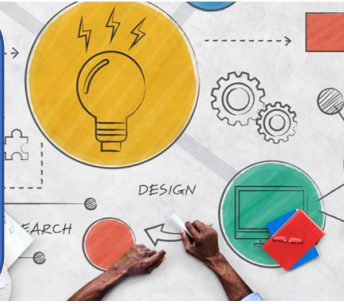
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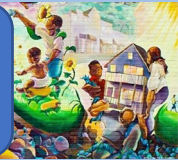
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Strategy Areas

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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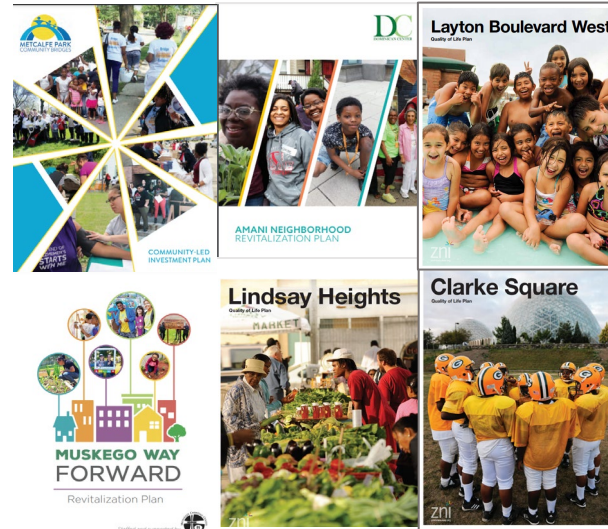
Accountability

Monitor & Communicate

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Pre-Engagement



6 Quality of Life Plans

Dozens of Community Meetings

29 Community Meetings

1,198 Completed Surveys



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Homeownership Offense Action Committee

- Jennifer Allen, MGIC
- Pamela Bell, Self-Help Credit Union
- Trena Bond, Housing Resources, Inc. *
- Geoff Cooper, MGIC
- Jarrett English, Metcalfe Park Community Bridges
- Joanna Jimenez, Take Root Milwaukee
- Bill Kopka, Associated Bank
- Michelle Long, Community First
- Kate Madison, DCD
- Kermiath McClendon, GMF
- Tony Panciera, MKE United/GMC
- Bethany Sanchez, MMFHC
- Ben Sanchez, City of Milwaukee - NIDC
- Brian Sonderman, Habitat for Humanity
- Denisha Tate, Consultant
- Adam Turgeon, MGIC
- Maria Watts, WHEDA
- Eliana Williams, Wells Fargo
- Wyman Winston, Wealth Concepts
- Dorothy York, Acts Housing

Homeownership Defense Action Committee

- Jermaine Alexander, SPCA
- Jason Boothe, City of Milwaukee
- Michael Gosman, Acts Housing
- Emmett Gross, Housing Resources Inc.
- Aaron Helt, City of Milwaukee
- Coretta Herring, Riverworks Development Corp. *
- Cinthia Hernandez, VIA CDC
- Lynnea Katz-Petted, Revitalize Milwaukee
- Darlene Russell, GMF
- Stephanie Mercado, 16th St. Community Health Center
- Alderman José Pérez, City of Milwaukee
- Steph O'Connor, City of Milwaukee
- Ryan Schone, Journey House
- LaQuondra Shaw, Northwestern Mutual Foundation
- Amy Sorenson, Revitalize Milwaukee

* Action Committee Chair

Rental Offense Action Committee

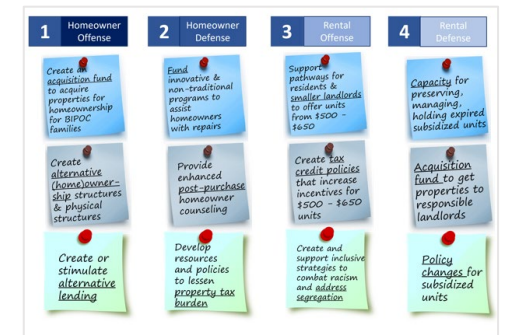
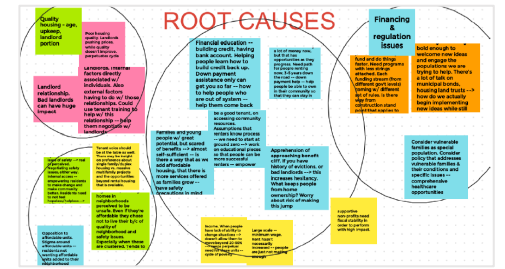
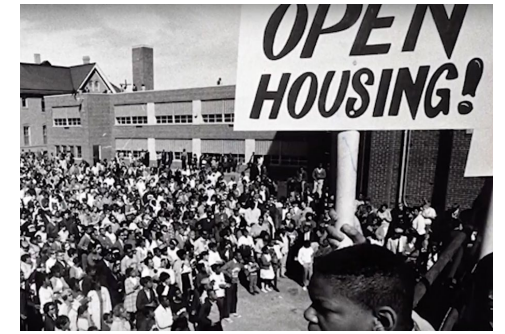
- Don Bernards, Baker Tilly
- Que El-Amin, Scott Crawford, Inc.
- Rafael Garcia, Community First
- Nadiyah Groves, Office of Governor
- Kailyn Kenney, City of Milwaukee
- Matt Melendes, LISC Milwaukee*
- Pat Mueller, HW Properties
- Kaylin Nuss, HACM
- Joe Peterangelo, Wisconsin Policy Forum
- Shreedhar Ranabhat, WHEDA
- Leah Redding, DCD
- Evan Reed, Forward Community Investments
- Keith Stanley, Near West Side Partners
- Jeff Towne, WHEDA
- Mikal Wesley, Urbane Communities

Rental Defense Action Committee

- David Cialdini, Milwaukee County
- Andi Elliot, Community Advocates
- Tonya Fonseca, DCD
- Ray Hill, Common Bond*
- Joe' Mar Hooper, Safe & Sound
- Kristi Luzar, UEDA
- Kori Schneider-Peragine, MMFHC
- Willie Smith, Northwest Side CDC
- Amy Turim, DCD
- Anna Wierick, Near West Side Partners
- Kate Wolf, WHEDA

Additional Data Support

- Paula Butler, Habitat for Humanity
- Pooja Dhaliwal, Milwaukee County
- Brandon DuPont, Eviction Prevention Project
- Erin Frederick, Zilber Family Foundation
- Brian Peters, Independence First
- Katie Pritchard, Data You Can Use
- Amy Rohan, Data You Can Use



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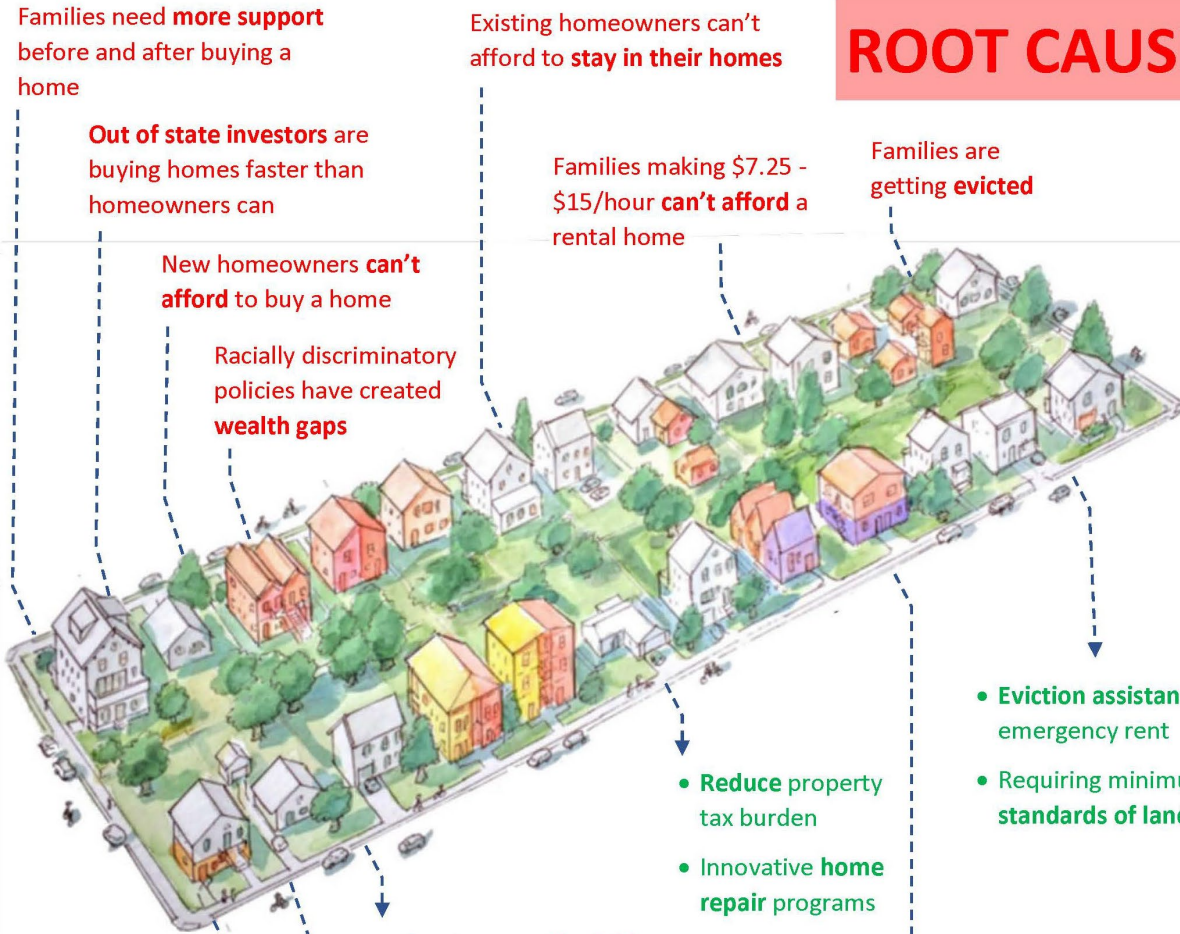
Monitor & Communicate

Update

Continuous Improvement

You are here!

ROOT CAUSES



- **Grow homebuyer** counseling & down Payment Assistance
- Post-Purchase Homeowner **Counseling**
- Create **new affordable** home opportunities
- **Coordinate lenders** for more favorable lending terms
- Create an **Acquisition Fund**, a locally controlled pool of money, for acquiring properties
- **Reduce property** tax burden
- Innovative **home repair** programs
- **Eviction assistance** and emergency rent
- Requiring minimum **standards of landlords**
- Increase the number of rental homes at **\$400 - \$650** per month
- **Preserve** existing subsidized housing

THE PLAN

Vision



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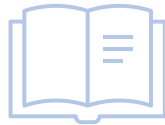
Monitor & Communicate

Update

Continuous Improvement

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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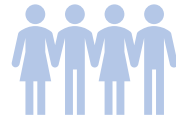
Update

Continuous Improvement

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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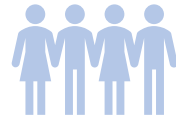
Update

Continuous
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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 ⁱ	Converted ⁱⁱ	New ⁱⁱⁱ	Preserved ⁱ	Converted ⁱⁱ	New ⁱⁱⁱ	
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
Total			20,850	7,400	850	14,700	950	8,800	53,550

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

ⁱⁱ 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)

ⁱⁱⁱ 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 & Expanded Models</i>
Black & Latino Homeownership – Create New Opportunities (Offense Approaches)		
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	\$ -	\$ -
Black & Latino Homeownership – Retain Existing Owners (Defense Approaches)		
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
Rental Homes for Families making \$7.25 - \$15 / hour – Create New Rental Homes (Offense Approaches)		
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
Rental Homes for Families making \$7.25 - \$15 /hour – Preserve Existing Rental Homes and Support Renters (Defense Approaches)		
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	\$ -	\$ -
Total	\$ 142,700,000	\$ 69,300,000

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Recommended Loan Capital Resources over the next 10 Years

	<i>Status Quo</i>	<i>New & Expanded Models</i>
Black & Latino Homeownership – Create New Opportunities (Offense Approaches)		
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
Black & Latino Homeownership – Retain Existing Owners (Defense Approaches)		
Reduce Property Tax Burden	\$ -	\$ 6,400,000
Support innovation in home repair	\$ -	\$ -
Post-purchase homeowner counseling	TBD	TBD
Rental Homes for Families making \$7.25 - \$15 / hour – Create New Rental Homes (Offense Approaches)		
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
Rental Homes for Families making \$7.25 - \$15 /hour – Preserve Existing Rental Homes and Support Renters (Defense Approaches)		
Eviction Mitigation	\$ -	\$ -
Capacity for Preserving Expiring Subsidized Rental homes	TBD	TBD
Fair competition Among Landlords by Requiring Minimum Standards	\$ -	\$ -
Total	\$ 19,900,000	\$ 66,200,000

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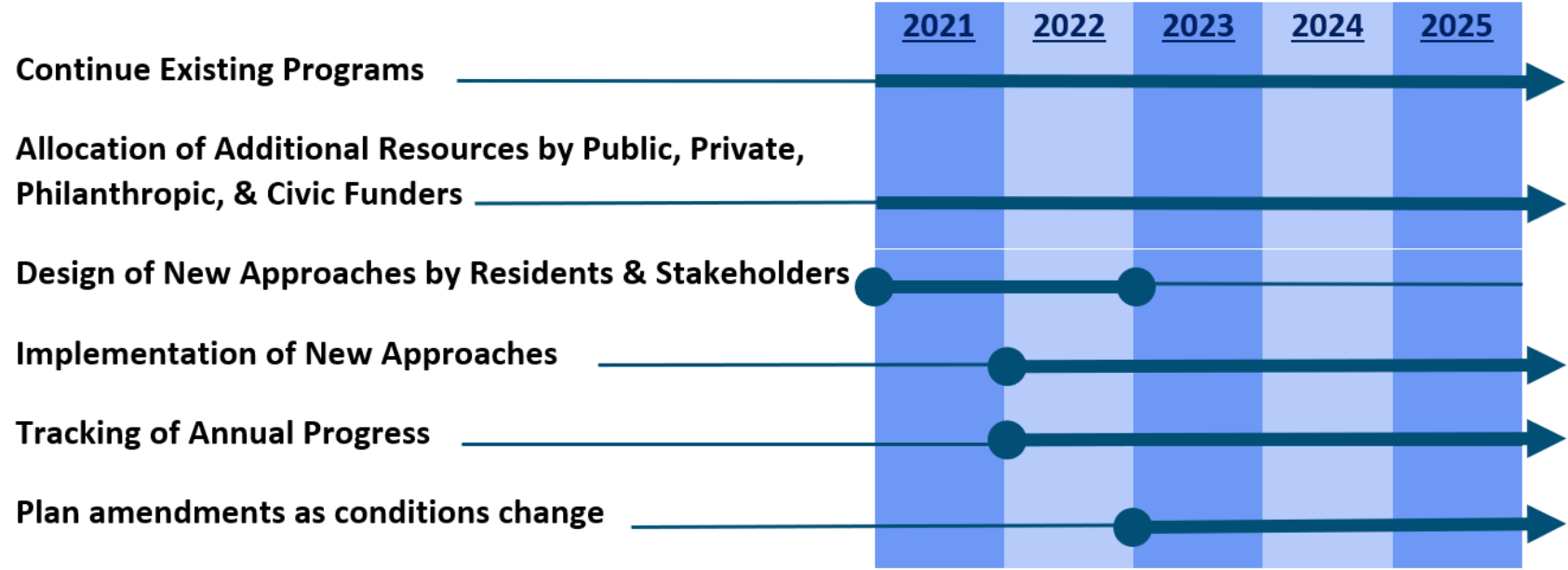
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Implementation Timeline



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:

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