

T3OP – Lease to Own Program

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Responsible Staff

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History and Description

The City of Milwaukee implemented the Lease to Own Program in 2014 to assist tenants occupying property acquired in tax foreclosure to become homeowners. We work with eligible occupants through an application process and financial coaching toward the end goal of homeownership.

Due to the change in Wisc. Stat. 75.69, which places deadlines on the listing of properties and prohibits accepting offers under appraised value upon initial listing, the Lease to Own Program is no longer viable in its previous form. Any properties acquired by the City *in rem* that are occupied by individuals with a valid lease concern on the property must be listed at appraised value within 36 months from acquisition.

Furthermore, the City's primary partner in the Lease to Own Program, ACTS Housing, underwent its own changes and restructuring.

Future of the Lease to Own Program

DCD's Real Estate Division is working in the final quarter of 2025 to reimagine its programs within the context of the new state statute and Milwaukee City Ordinance 304-49. We are also in discussions with ACTS Housing to determine how our partnership can and should change and evolve in this new environment.

Our goal is to find a way to identify current and interested occupants of City-owned *in rem* residential properties that are candidates for a new iteration of the Lease to Own Program. Statutory constraints would put a time limit of 36 months on their readiness to purchase the property, and we would need to identify the support and resources they would need to purchase the property at appraised value.

We hope to have results to report from these efforts in 2026.