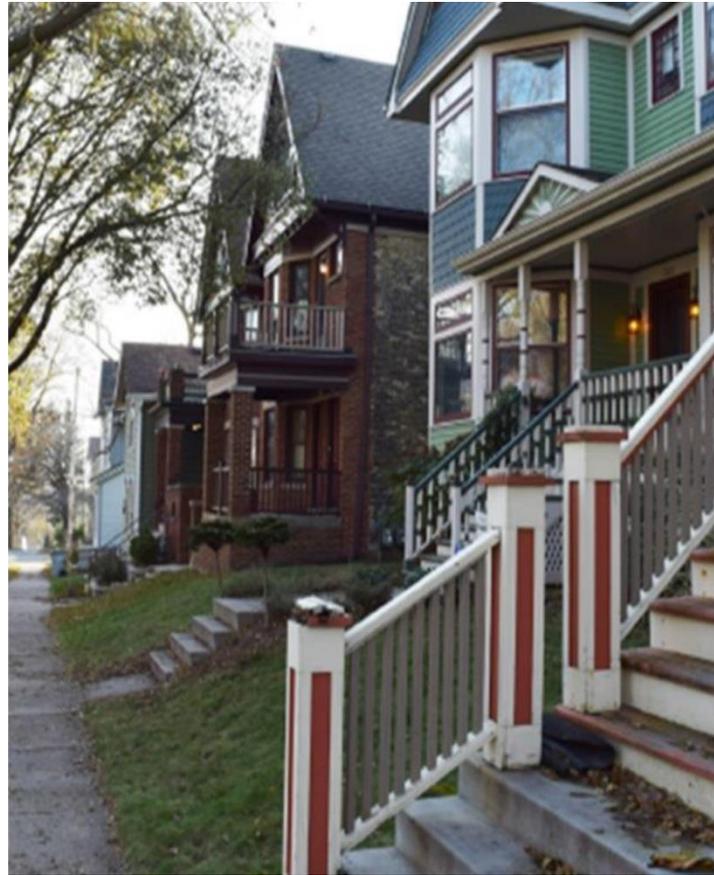


# A Place in the Neighborhood

## An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee

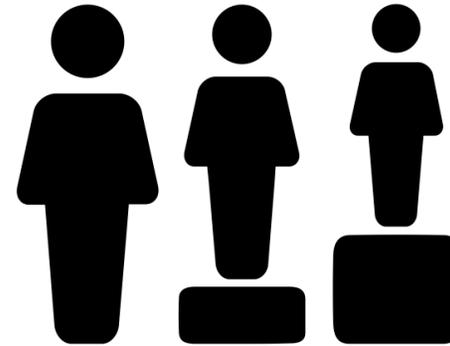
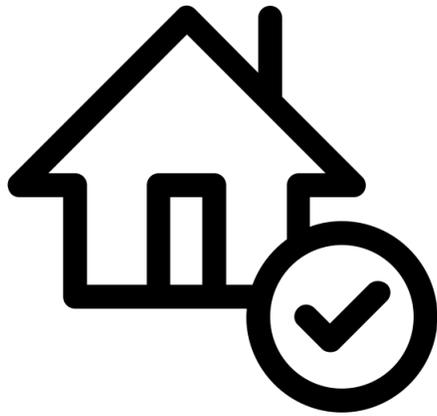


# **Milwaukee Common Council Resolution #171143**

Adopted November 28, 2017, Resolution #171143 directed the Department of City Development (DCD) to prepare an Anti-Displacement Plan for neighborhoods surrounding Downtown Milwaukee.



# Prioritize choice and equity alongside traditional development goals



**Prioritizing choice** means recognizing that as development occurs, policies and programs should be crafted to minimize the potential of displacement for existing residents and businesses that want to remain in their communities.

**Prioritizing equity** means that anti-displacement and related policies and programs should be intentionally designed to ensure that historically disadvantaged groups are able to benefit from and gain access to the wealth-building opportunities provided by development occurring in city neighborhoods.

# Existing Initiatives

## Moving Milwaukee Forward

- City of Milwaukee
- Historic King Drive BID
- Harbor District Inc.
- Walker's Point Association



## MKE United

- Greater Milwaukee Committee
- Greater Milwaukee Foundation
- Urban League
- City of Milwaukee



# Existing Initiatives

## Eviction and Landlord/Tenant Initiatives

- City of Milwaukee
- CommonBond Communities of Wisconsin
- Wisconsin Policy Forum
- Community Advocates Public Policy Institute



## Turning the Corner

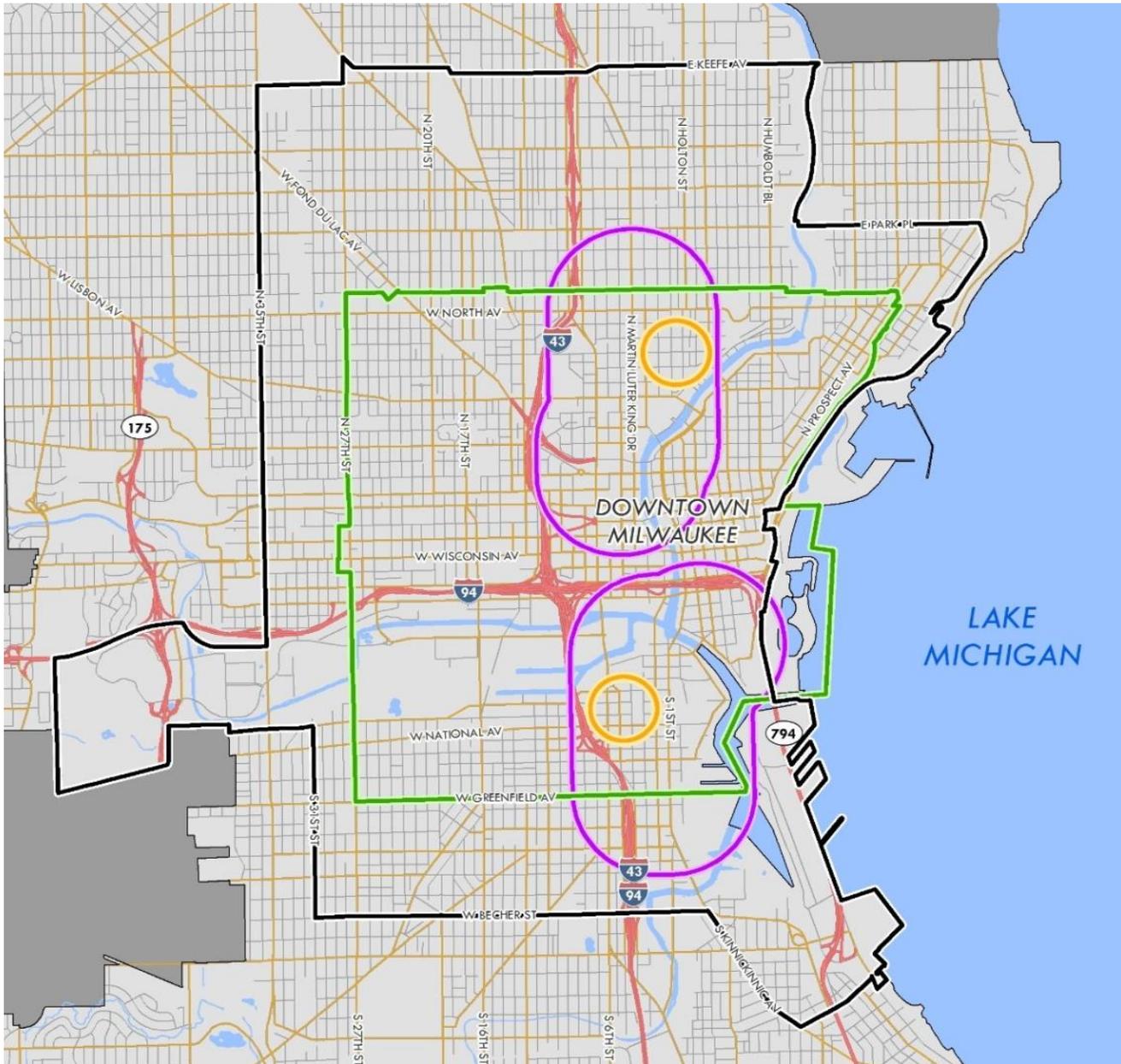
- Data You Can Use

## LISC Equitable Development Symposium

- LISC Milwaukee



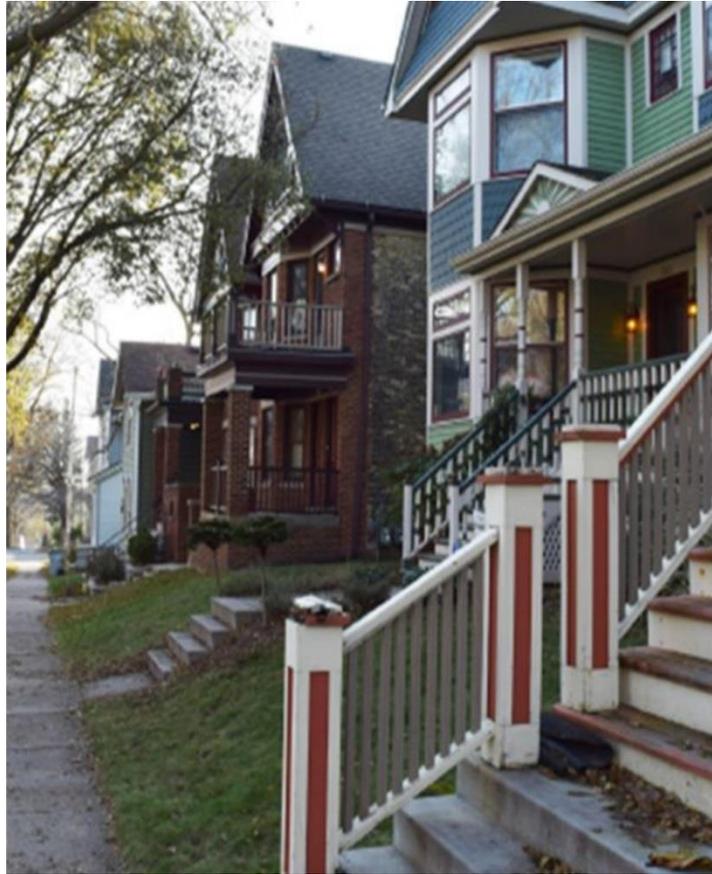
# Study Area



## Map Legend

- Anti-Displacement Study Area
- MKE United Study Area
- Equitable TOD Planning Study Area
- Turning the Corner (Approximate)

# KEY FINDINGS



# Analysis Development

- Develop consistent definitions
- Set of indicators
- Identify where trends might be occurring in order to target strategies
- Based on other cities' work and local conditions

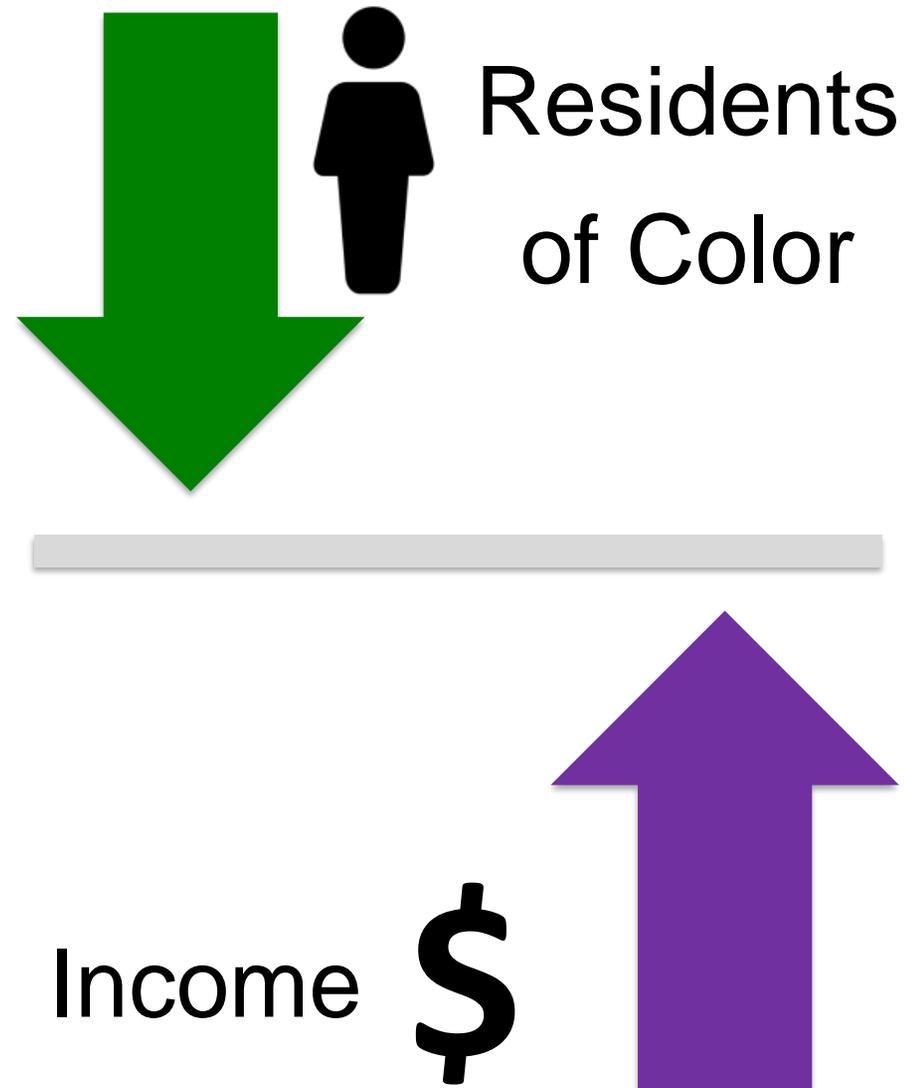
# Gentrification Indicators

## Gentrification

A market-driven racial and socioeconomic reconfiguration of urban communities that have suffered from a history of disinvestment.

### **Gentrification Metrics:**

*In general, a gentrifying neighborhood will exhibit a reduction in the percentage of households of color within the neighborhood, while at the same time seeing greater than city average increases in household incomes.*



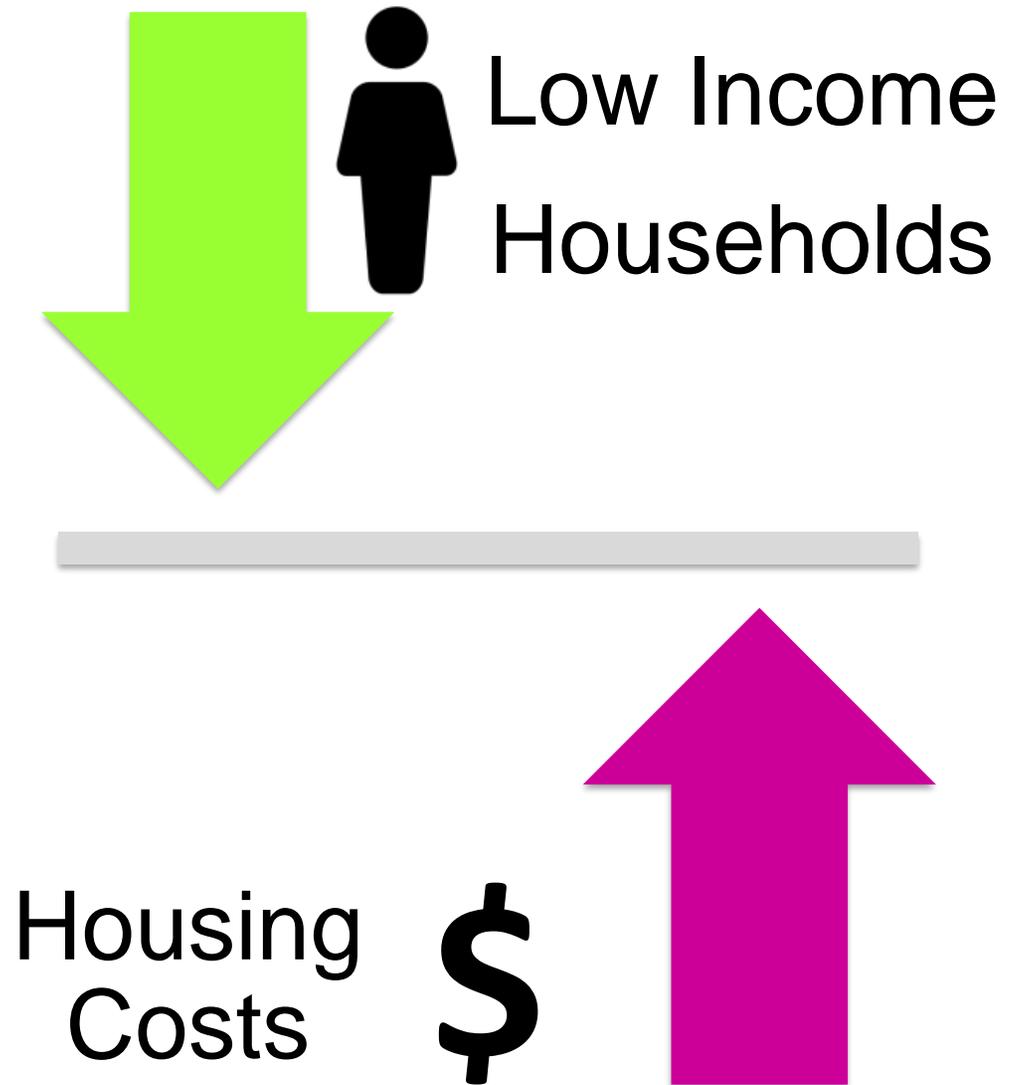
# Displacement Indicators

## Displacement

The involuntary relocation of established residents or businesses.

### *Displacement Metrics:*

*A neighborhood experiencing greater than city average increases in rents or home sale prices, while also experiencing a decline in the number of low income households are potential signals of involuntary displacement*



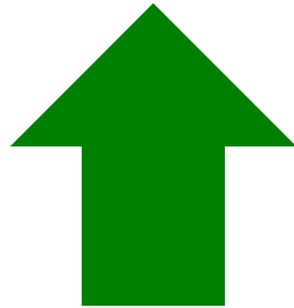
# Other Data Analyzed

- Educational Attainment
- Owner & Renter Occupancy
- Elderly Home Owners
- Median Rents
- Existing Affordable Housing

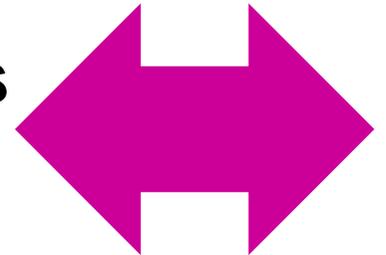
# Key Findings

The majority of neighborhoods in the Greater Downtown are not exhibiting trends associated with gentrification or displacement

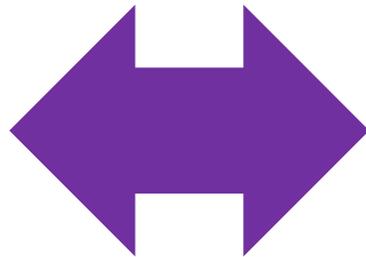
**Population of  
People of Color**



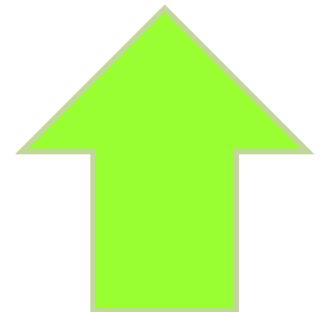
**Property Values  
& Rents**



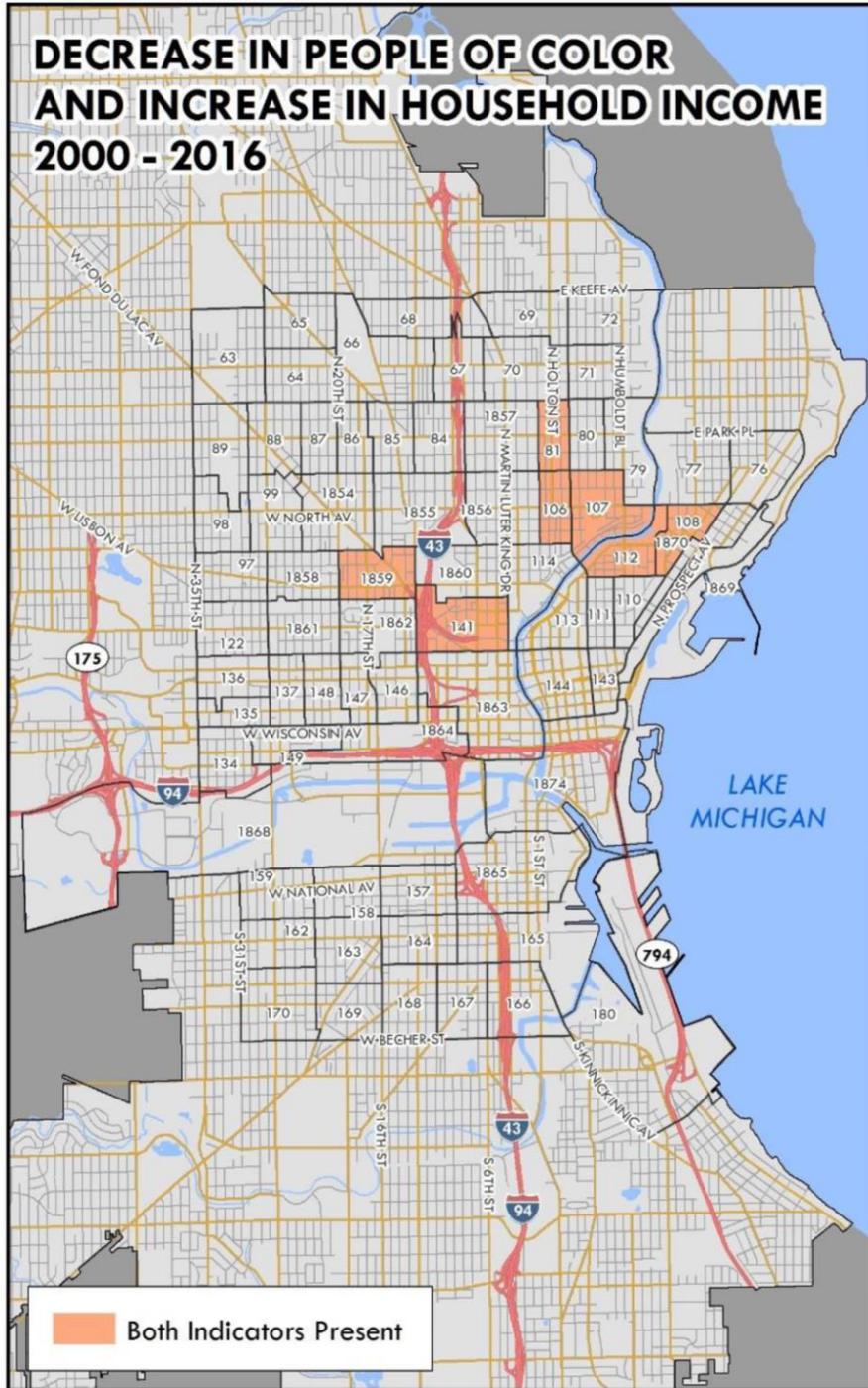
**Median  
Household  
Incomes**



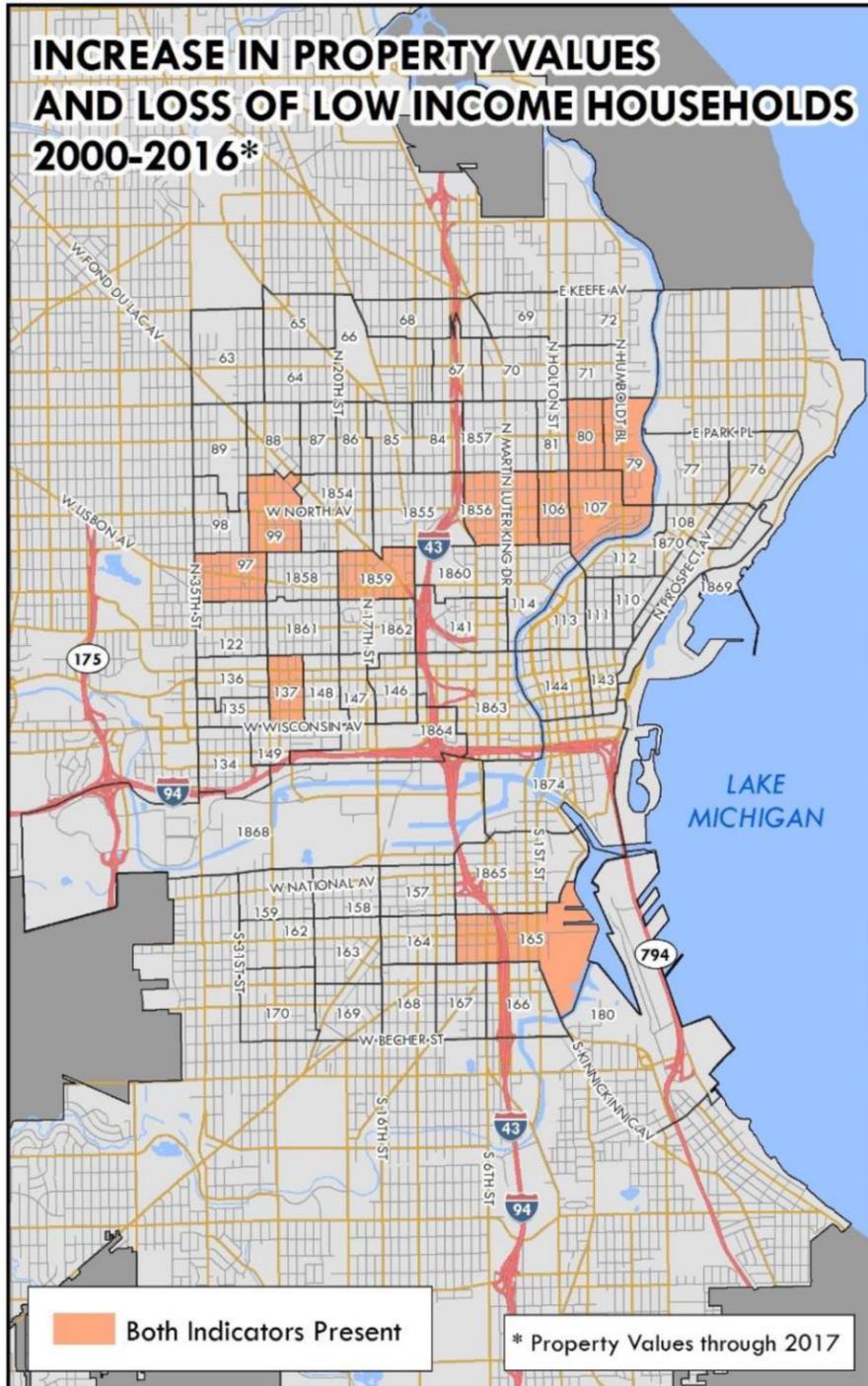
**Concentration  
Of Low Income  
Households**



# Combined Indicators: Gentrification



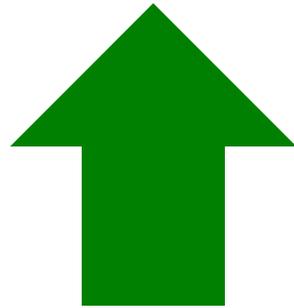
# Combined Indicators: Displacement



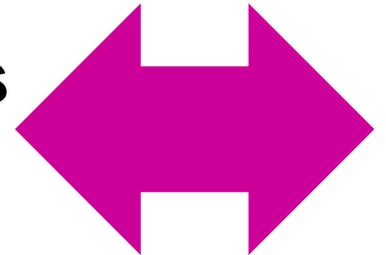
# Key Findings

The majority of neighborhoods in the Greater Downtown are not exhibiting trends associated with gentrification or displacement

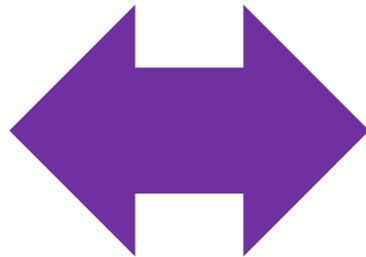
**Population of  
People of Color**



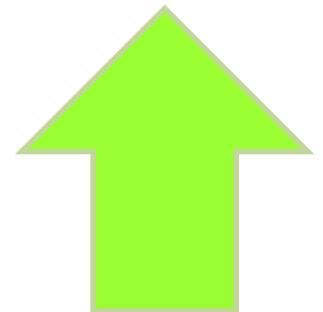
**Property Values  
& Rents**



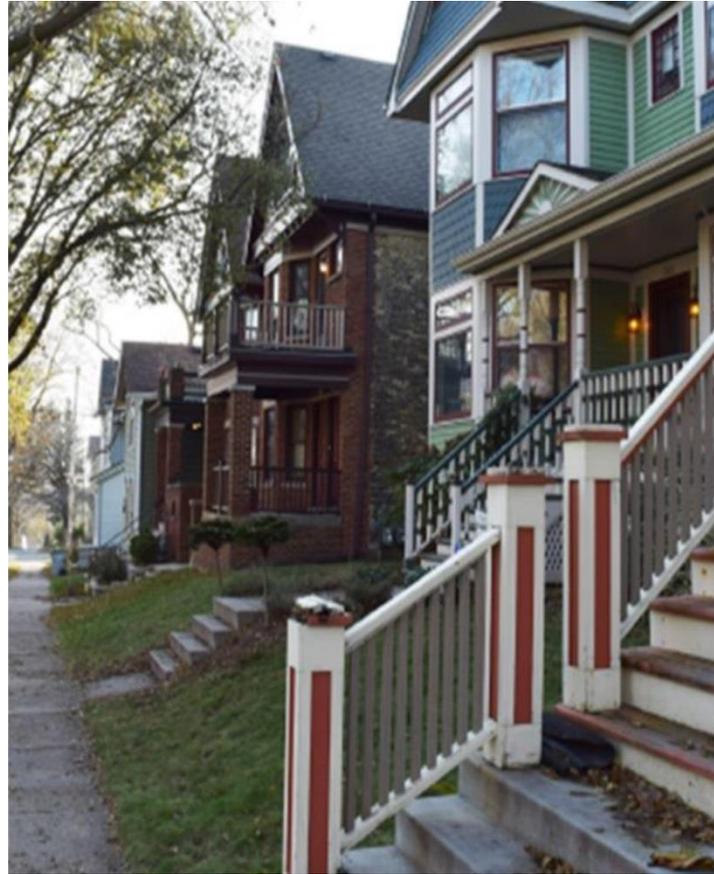
**Median  
Household  
Incomes**



**Concentration  
Of Low Income  
Households**



# RECOMMENDATIONS



# Recommendations

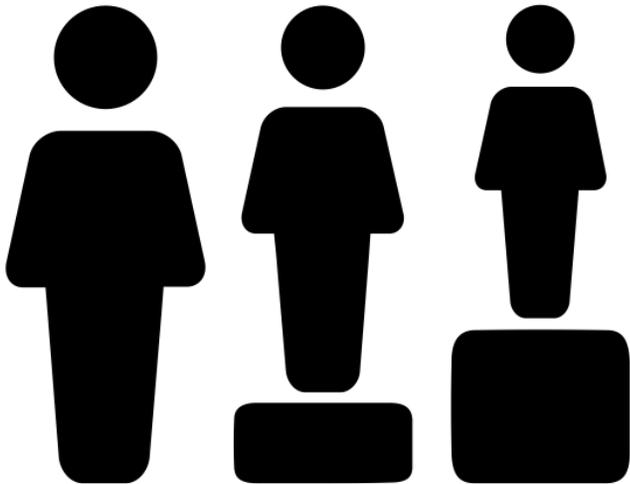
- 1. EDUCATE AND ENGAGE RESIDENTS ON DISPLACEMENT AND RELATED ISSUES**
- 2. MONITOR LOCAL MARKET CONDITIONS AND ADAPT STRATEGIES AS NEEDED**



# Recommendations

**3. ASSIST EXISTING HOME OWNERS TO RETAIN THEIR HOMES**

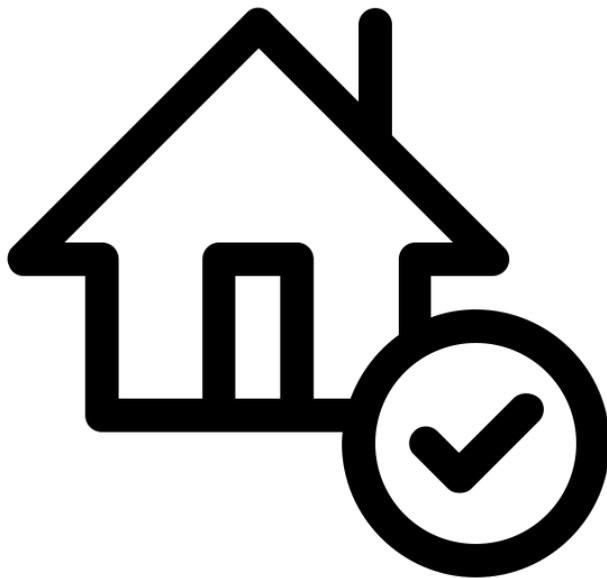
**4. HELP EXISTING NEIGHBORHOOD RENTERS BECOME HOME OWNERS**



# Recommendations

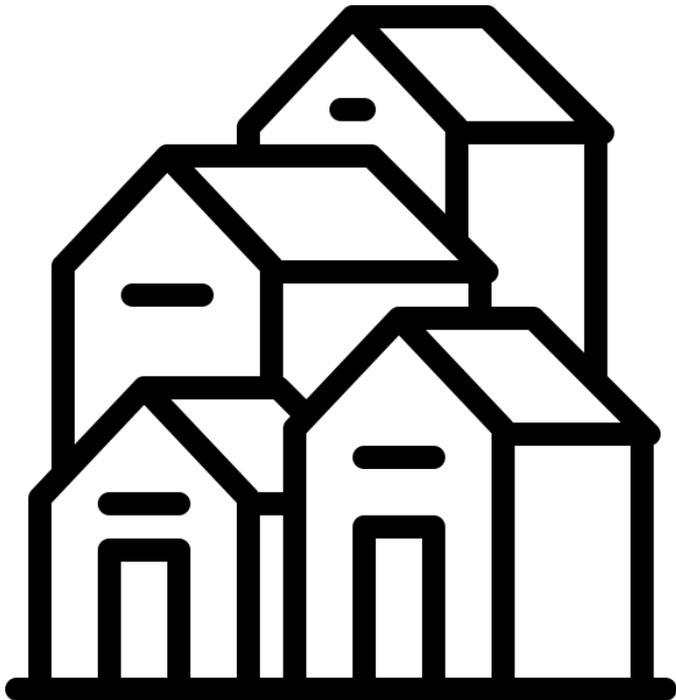
**5. PRESERVE EXISTING AFFORDABLE RENTAL HOUSING AND PROTECT TENANTS AT RISK OF DISPLACEMENT**

**6. PRIORITIZE AFFORDABLE AND MIXED-INCOME HOUSING IN NEIGHBORHOODS AT RISK OF DISPLACEMENT**

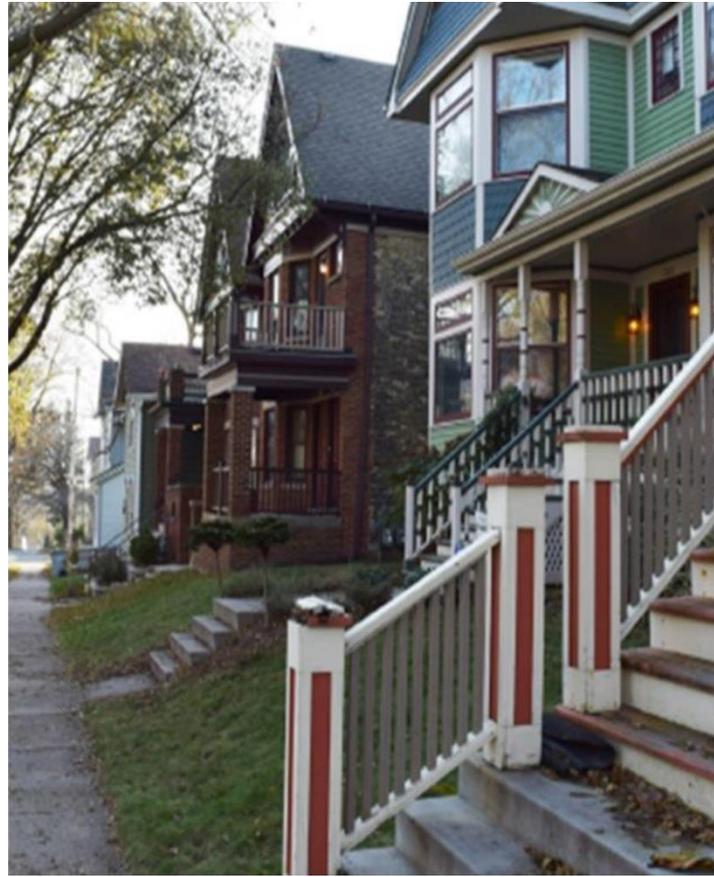


# Recommendations

## 7. PRESERVE NEIGHBORHOOD CHARACTER AND BUILD COMMUNITY WEALTH



# IMPLEMENTATION



# YOU MAKE THE NEIGHBORHOOD!

The City of Milwaukee and our partners offer resources to help homeowners and renters avoid displacement and stay in their homes and neighborhoods.

## DO YOU NEED HELP WITH HOME REPAIRS?

The **Neighborhood Improvement Development Corporation (NIDC) Strong Homes Loan Program** offers partially forgivable loans for homeowners to make emergency and essential home repairs.

- (414) 286-5608 | [milwaukee.gov/NIDC](http://milwaukee.gov/NIDC)

The **Department of Neighborhood Services (DNS) Compliance Loan Program (CLP)** provides 0% interest, deferred payment loans to assist homeowners in making repairs necessary to fix code violations on their property.

- (414) 286-2268 | [milwaukee.gov/CLP](http://milwaukee.gov/CLP)

## ARE YOU BEING THREATENED WITH EVICTION?

**Community Advocates** has resources for renters and homeowners including:

- **Tenant-landlord mediation:** for low-income tenants facing eviction or small claims actions related to tenancy.
- **Rent Bridge Program:** help negotiating a payment plan with property owners for clients who have income, but have missed a payment.
- **Utility assistance and furnace replacement referrals**
- (414) 449-4777 | [communityadvocates.net](http://communityadvocates.net)

**Legal Action** is a non-profit law firm which provides legal services for low-income individuals including **housing and foreclosure resources and the Eviction Defense Project:**

- (414) 278-7722, or toll-free (855) 947-2529

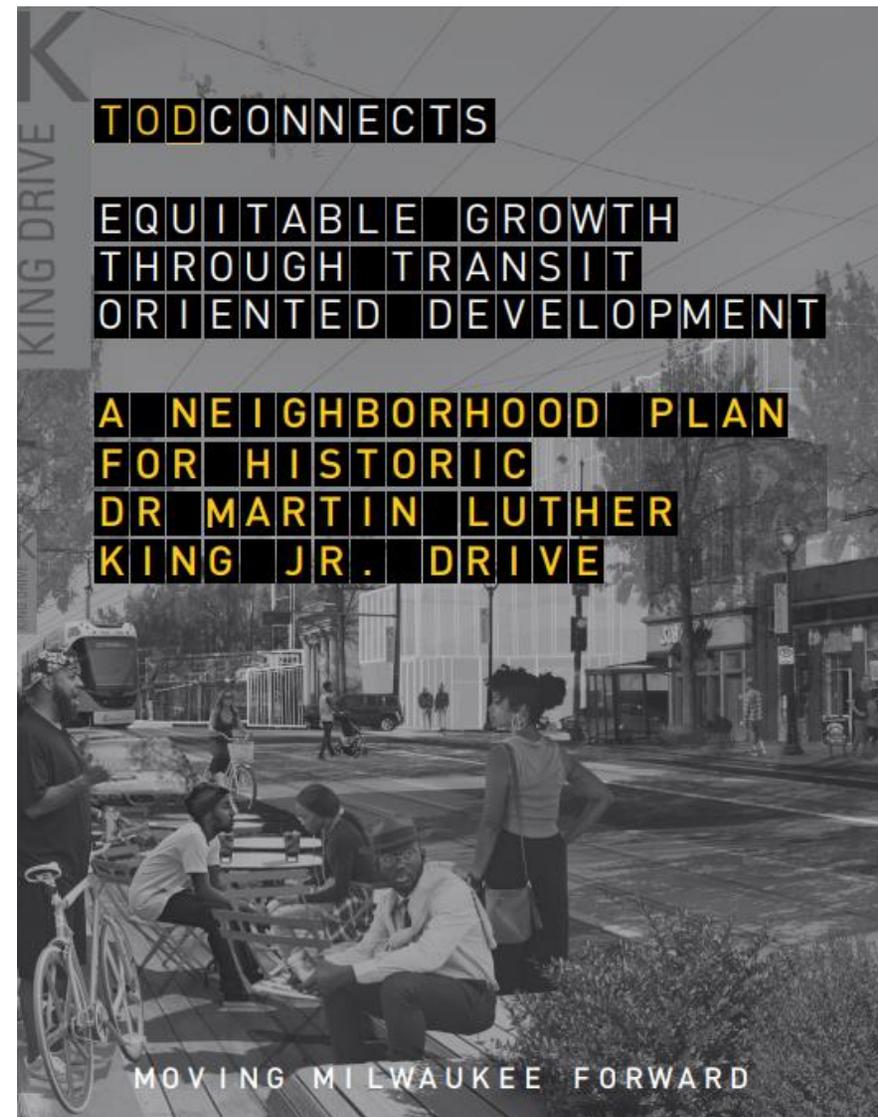
## ARE YOU BEING PRESSURED TO SELL YOUR HOME?

No real estate broker or developer can force you to sell your home. You have the right to ignore unwanted solicitations. Unlawful discrimination is still common in the housing market. These are possible indicators that a potential buyer is targeting you for unfair, possibly illegal treatment:

- The person mentions your immigration status, age, race or ethnicity.
- The potential buyer threatens to report your immigration status.
- The person raises the topic of eminent domain or any other method of seizing your home.

If you have experienced any of the above, please contact the **Metropolitan Milwaukee Fair Housing Council.**

- (414) 278-1240 | [fairhousingwisconsin.com](http://fairhousingwisconsin.com)



# City of Milwaukee Residential Assessed Values

Prepared by the City of Milwaukee Department of Administration  
Budget and Management Division  
May 2020

Following maps show recent neighborhood and property level changes to residential assessed values in the City of Milwaukee. Only properties in the residential assessment class are included. This includes single family, duplex, and three family dwellings, as well as vacant land where the most likely use would be residential development. Condominiums and apartment buildings are not included. In addition, some 2020 assessed values may change as a part of the appeal process. While the data presented here is believed to be correct, no warranty is given or implied as to its accuracy.

## Neighborhood Level Residential Value Changes

View neighborhood trends in average assessed value between 2015 and 2020.

[View Map](#)

## Property Level Residential Value Changes

View property specific data on 2019 and 2020 assessed values and select property characteristics.

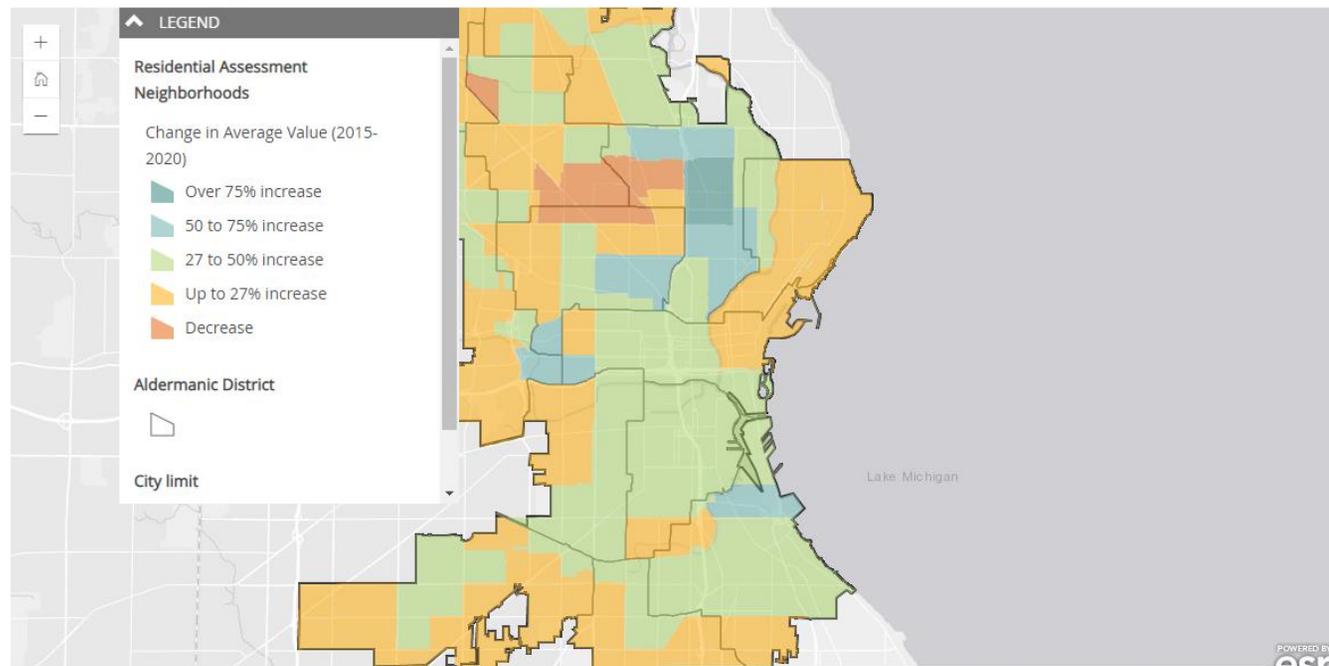
[View Map](#)

## Recent Residential Property Sales

View residential properties sales in 2019 and select property characteristics.

[View Map](#)

## Neighborhood Level Residential Value Changes



<https://home-values-mapmkeonline.hub.arcgis.com/>

## Anti Displacement Indicators 2019

This interactive map categorizes neighborhood change in Milwaukee neighborhoods from 2000 to 2017. Please [click here](#) to visit the Anti-Displacement Indicators intro page for background prior to using the interactive map. Click on a census tract to view detailed information about that neighborhood.

### Growth Neighborhoods:

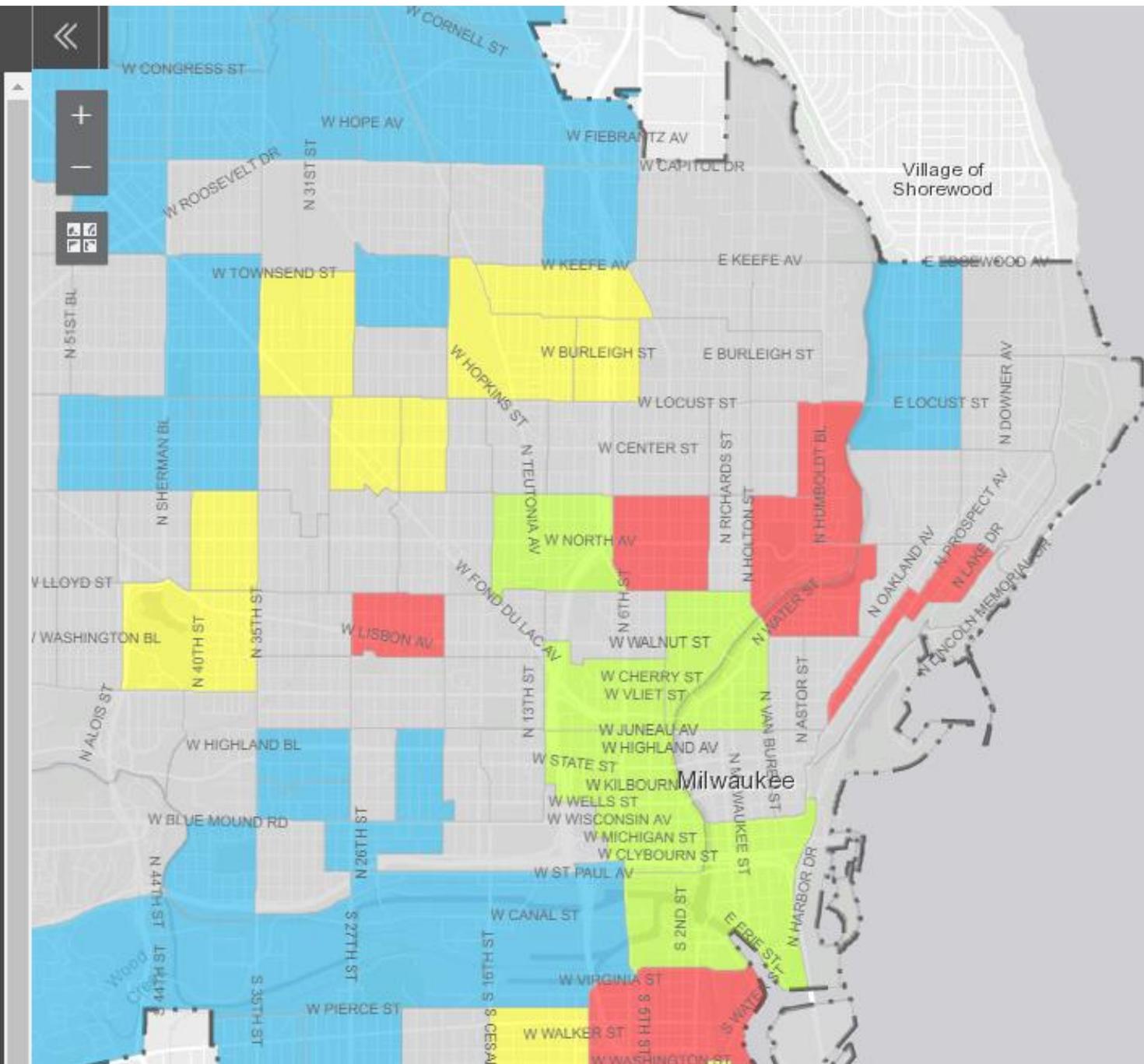
- # and % of middle- and high-income individuals grew significantly
- # of low-income individuals also grew or did not decline
- should be monitored for future displacement risk

### Low Income Displacement Risk Neighborhoods:

- # and % of middle- and high-income individuals grew significantly
- # of low-income individuals declined
- low-income residents may be being displaced due to rising housing costs and rents

### Increasingly Low Income Neighborhoods:

- # and % of low-income individuals grew
- # of middle- and high-income individuals declined
- increasing levels of households in poverty and decreased purchasing power



# MKE United Anti-Displacement Fund



## Annual Assistance under the Program

Equal to increase in annual tax payment due to increase in assessed value of property



## Example

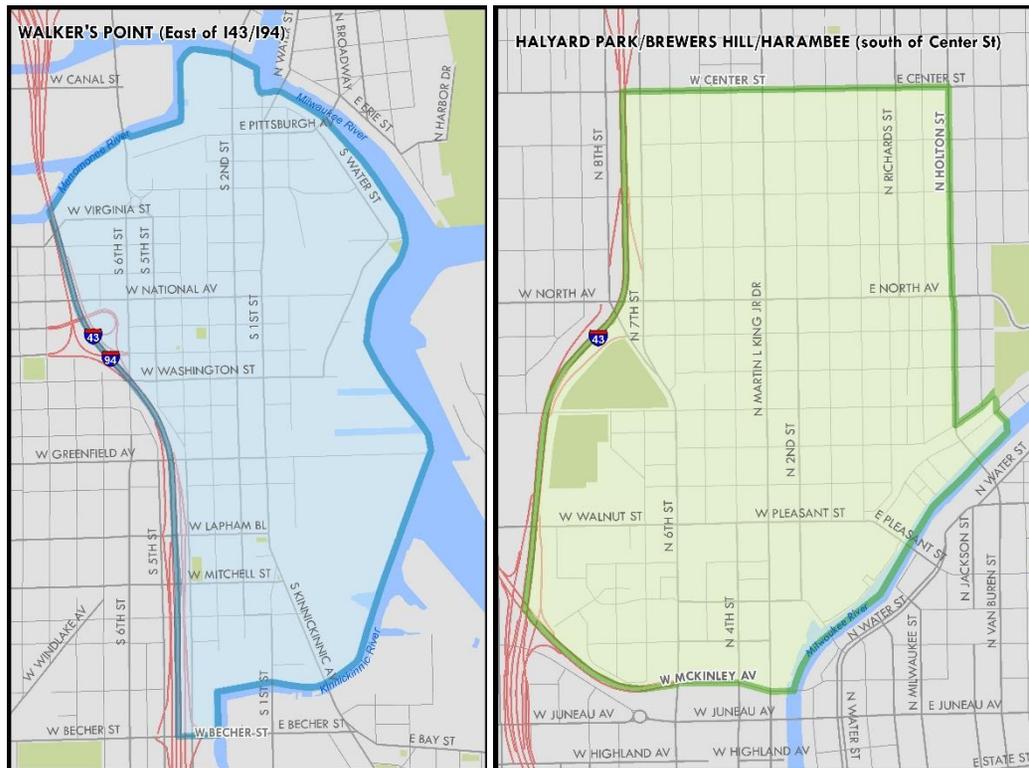
Participating homeowner's annual tax payment in 2019 was \$2,200, assessment increases in 2020, resulting in increase in taxes to \$2,400. The program will pay difference – between \$2,400 and \$2,200 or \$200



## Term/Targeted Program Duration

Program assistance may be made for 20 years subject to availability of funding, as long as owner continues to occupy property and meet program eligibility criteria

# Anti-Displacement Fund Neighborhoods

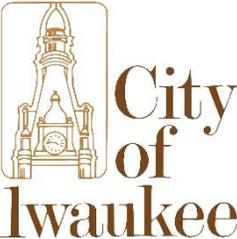


- Average assessed value of homes increased more than 10% above city average increase between 2014-2019
- Identified by Anti-Displacement Plan as exhibiting indicators associated with risk of displacement due to rising property values

# Partnerships



*(Fund Sponsor)*



*(Technical Assistance)*

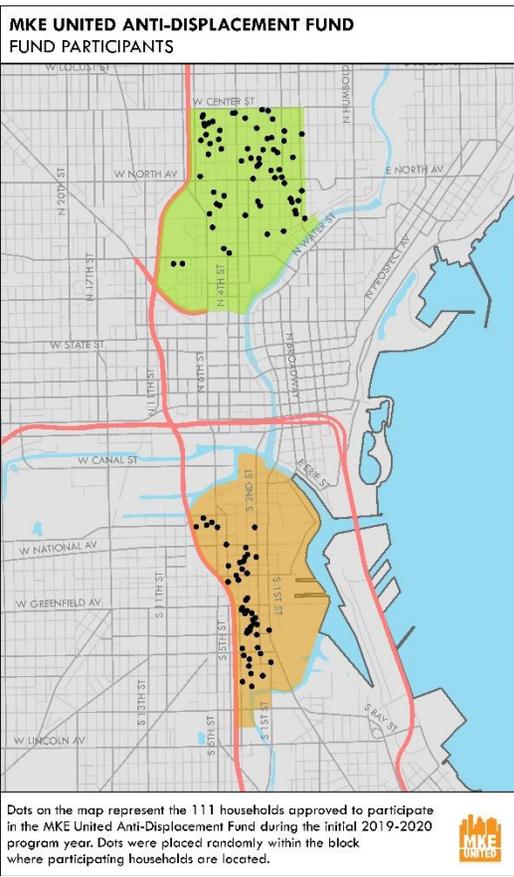


## Results

- **111** applicants certified as eligible for assistance through Fund\*
- **86** participants received property tax assistance with 2020 tax bill - **25** additional participants did not experience a tax increase in 2019 but are eligible for assistance in future program years
- Fund provided **\$38,356** in tax assistance payments (**\$446** average)

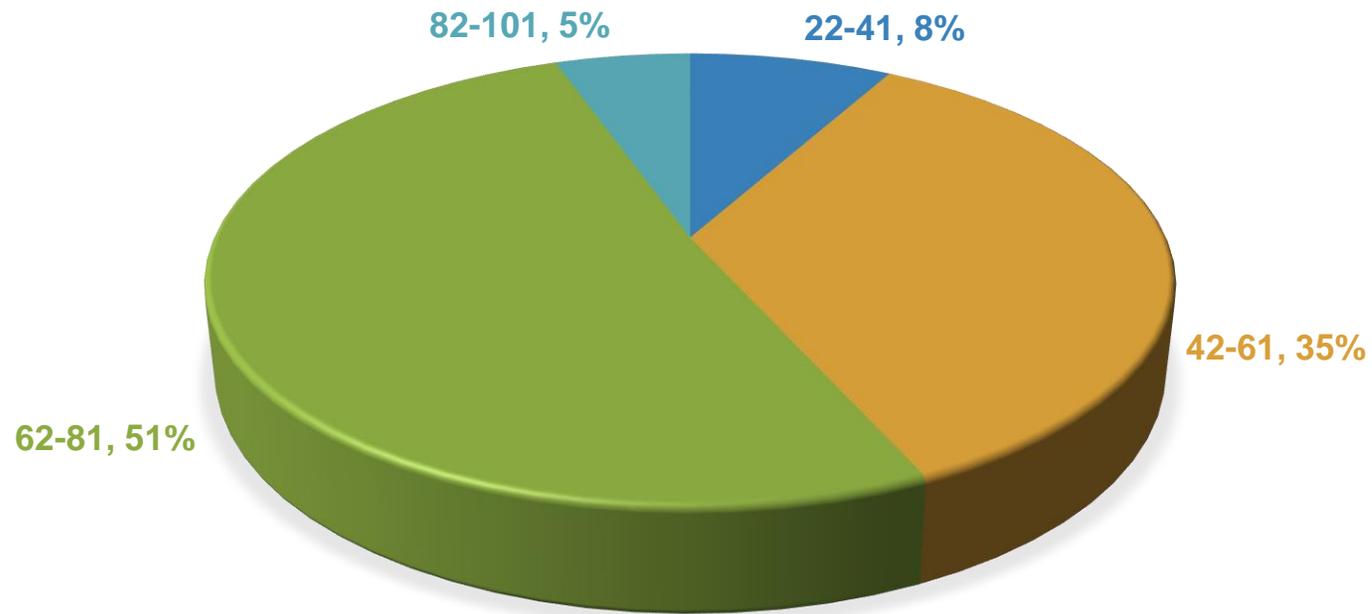
*\*Represents 43% of 260 estimated eligible households in Fund areas.*

# Who is Benefiting from the Fund?



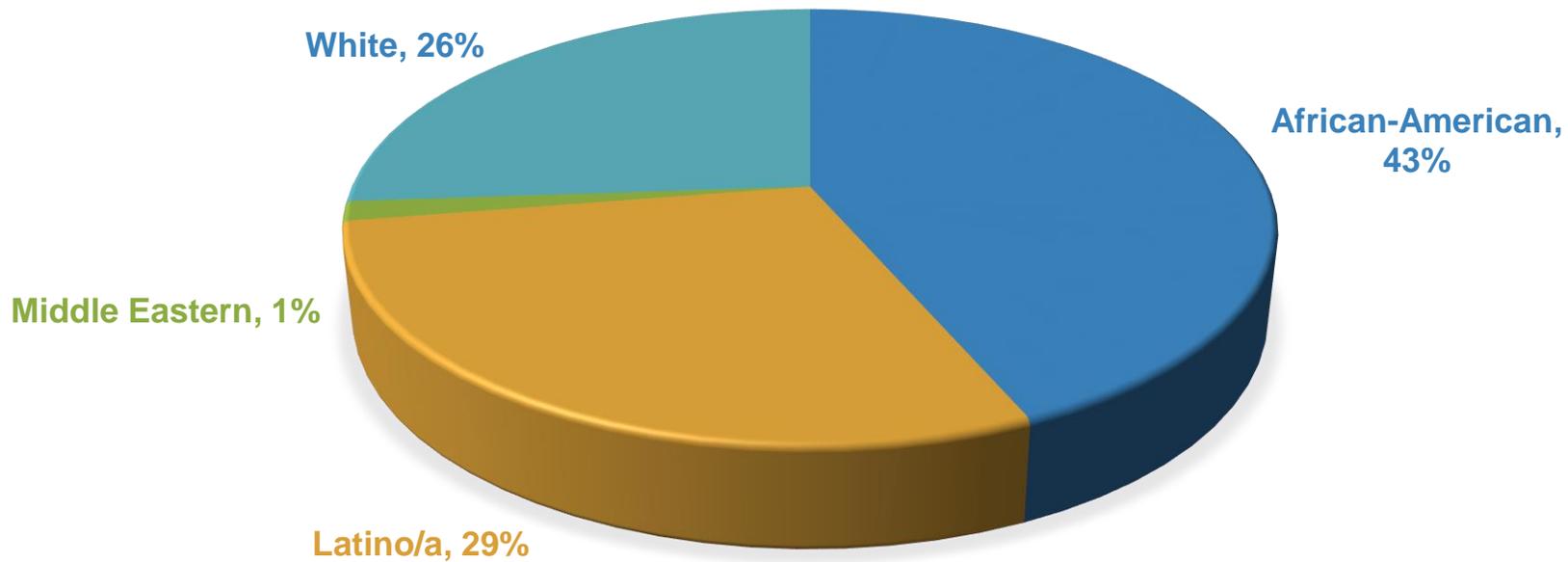
- **66** Harambee, Brewer's Hill, Halyard Park homeowners
- **45** Walker's Point homeowners

## Age of Homeowners



- **56%** of participants are 62 or older

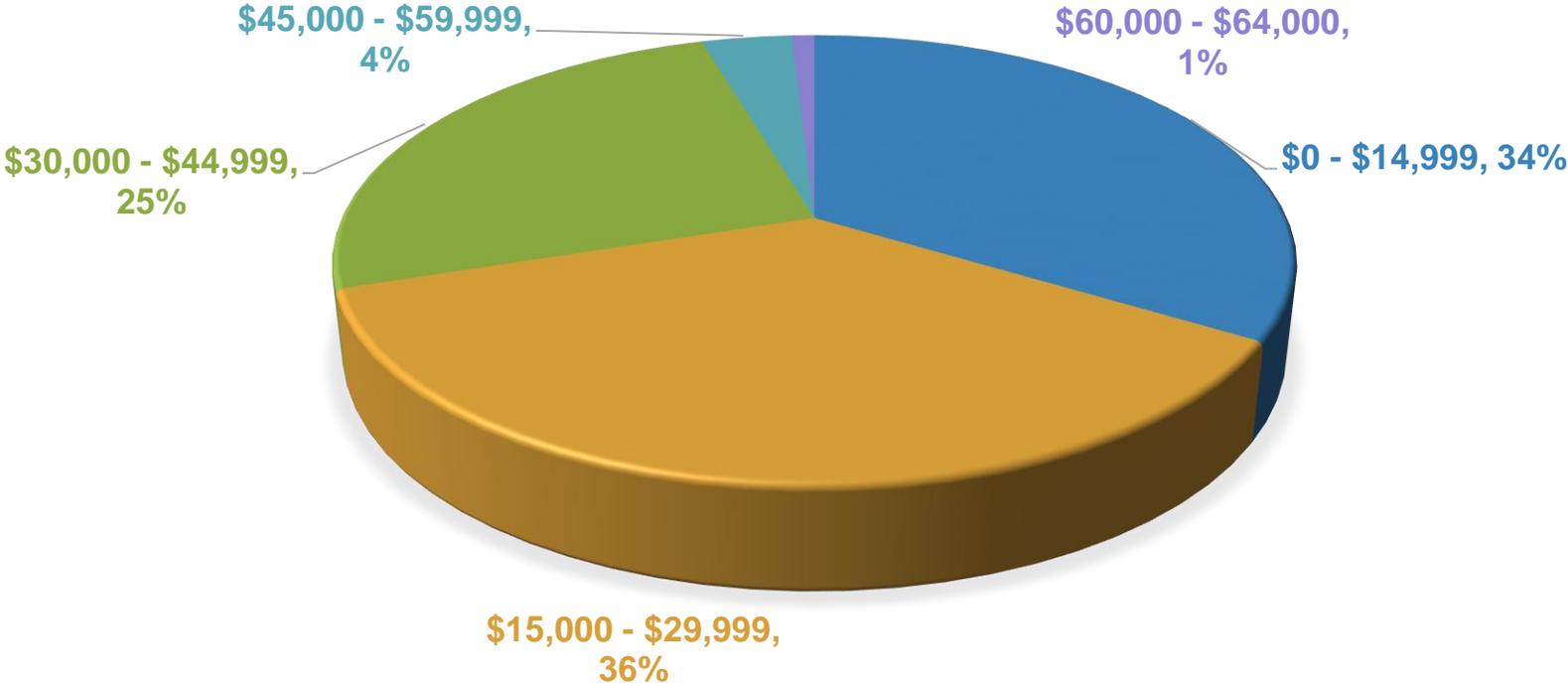
## Race/Ethnicity of Homeowners\*



*\*For homeowners where race data is available.*

- **74%** of participants are homeowners of color

# Participant Household Income



- Median household income: **\$21,916**

## Who is Benefiting from the Fund?

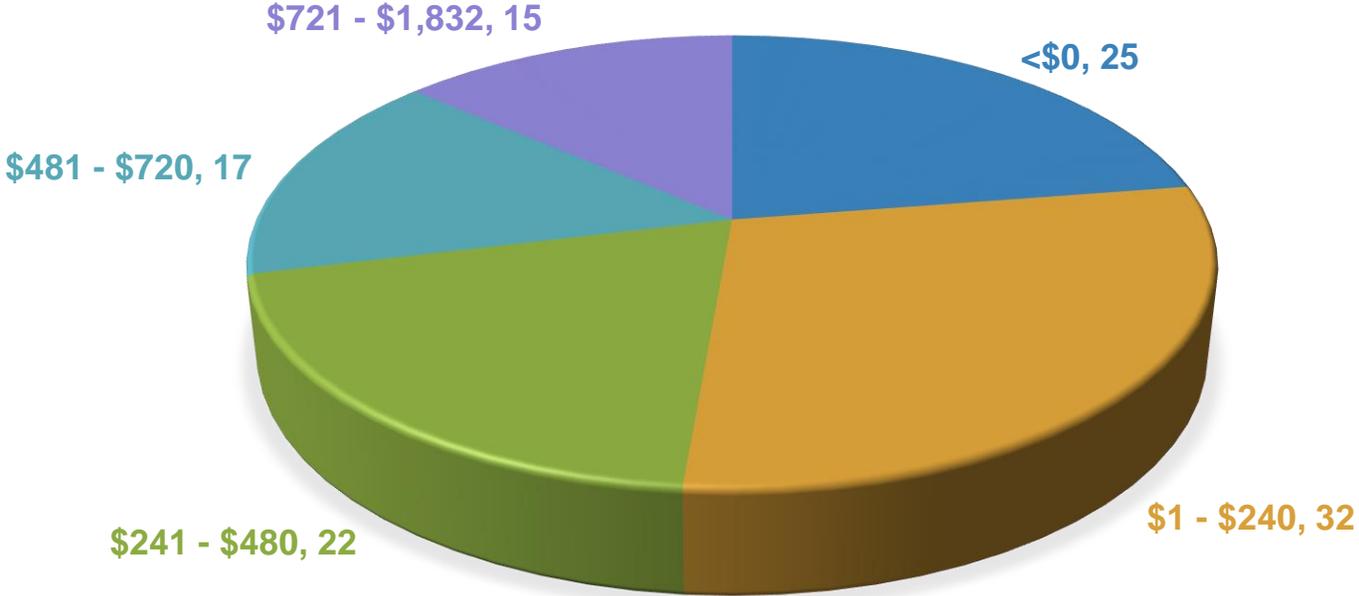
- Program participants have owned their homes for an average of **22** years. **88** participants (**80%**) have had their home in the family for more than a decade.



## Who is Benefiting from the Fund?

- **\$71,500** Median Assessed Value 2018
- **\$87,200** Median Assessed Value 2019
- **\$1,705** Median Tax Bill 2018
- **\$2,071** Median Tax Bill 2019

# 2019 Tax Increase (Assistance from Fund)



# How a 'segregation tax' is costing black American homeowners \$156 billion

A new Brookings/Gallup report finds residential property in majority-black neighborhoods is consistently undervalued

By Patrick Sisson | Nov 27, 2018, 12:46pm EST

TABLE 6

The 10 metropolitan areas with the most and least devaluation of homes  
Black neighborhoods in U.S. metropolitan areas, 2012-2016

	Valuation of homes by sq foot in black neighborhoods (full model)	Income rank for black children born to parents at 25th percentile of national income	Anti-black sentiment index from Google searches	Segregation index
<i>Areas with the most devaluation of homes in black neighborhoods</i>				
Rochester, NY	-65%	31.2	71.1	60.9
Jacksonville, FL	-47%	31.3	59.1	51.1
Omaha-Council Bluffs, NE-IA	-44%	31.9	48.4	58.4
Tulsa, OK	-40%	32.7	40.6	50.7
Birmingham-Hoover, AL	-39%	32.0	65.3	63.1
Cape Coral-Fort Myers, FL	-38%	32.9	59.3	55.8
Detroit-Warren-Dearborn, MI	-37%	31.2	68.4	72.2
Milwaukee-Waukesha-West Allis, WI	-34%	30.8	70.5	76.7
Chattanooga, TN-GA	-33%	30.8	70.6	61.4
Buffalo-Cheektowaga-Niagara Falls, NY	-32%	31.2	76.0	68.3
<b>Mean of group (weighted by black population)</b>	<b>-40%</b>	<b>31.4</b>	<b>66.0</b>	<b>66.1</b>
<i>Areas with the least devaluation of homes in black neighborhoods</i>				
Winston-Salem, NC	-4%	30.9	67.9	52.1
Albany-Schenectady-Troy, NY	-4%	33.2	78.6	58.0
Hartford-West Hartford-East Hartford, CT	-3%	35.2	63.8	57.4
Oklahoma City, OK	0%	33.6	58.9	50.1
Tampa-St. Petersburg-Clearwater, FL	1%	30.4	68.7	50.1
Syracuse, NY	1%	30.8	69.6	63.8
Greenville-Anderson-Mauldin, SC	1%	32.0	71.7	40.1
Wichita, KS	4%	31.8	38.3	56.1
Nashville-Davidson-Murfreesboro-Franklin, TN	10%	31.9	63.4	50.8
Boston-Cambridge-Newton, MA-NH	23%	39.1	51.0	59.9
<b>Mean of group (weighted by black population)</b>	<b>7%</b>	<b>33.5</b>	<b>62.5</b>	<b>53.2</b>

Notes: Devaluation measure estimates median list price per sq foot after adjusting for home and neighborhood quality. The number shown in the first column is the average price difference in percentage point terms for homes in neighborhoods that are 50% black compared to those that in neighborhoods with no black residents after making these adjustments. Metropolitan area sample is limited to those with at least one majority black neighborhood and one neighborhood with a less than 1% black population share. Segregation is measured by the

# ANTI-DISPLACEMENT NEIGHBORHOOD PREFERENCE POLICY

“Utilize TIF and other City resources to create new affordable and mixed income housing”



*Seven04 Place*



*Welford Sanders  
Historic Lofts*



*Garfield School  
Apartments / The Griot*



# ANTI-DISPLACEMENT NEIGHBORHOOD PREFERENCE POLICY

## **Policy Details:**

- Designate 20% of affordable units in eligible developments receiving city assistance for prioritization of existing neighborhood (zip code) residents
- Preference at initial lease-up and throughout period of affordability

# ANTI-DISPLACEMENT NEIGHBORHOOD PREFERENCE POLICY

## **Fair Housing Review:**

- Statistical testing was conducted to ensure proposed policy has no disparate impact based on race or national origin
- Proposed geography and percentage of designated units informed by testing

# ANTI-DISPLACEMENT NEIGHBORHOOD PREFERENCE POLICY

## Geography:

- Zip codes containing census tracts identified by Anti-Displacement Plan; and
- Zip codes where testing indicates policy will not result in a disparate impact based on race

**53204**

**53212**

**53208**

**53233**



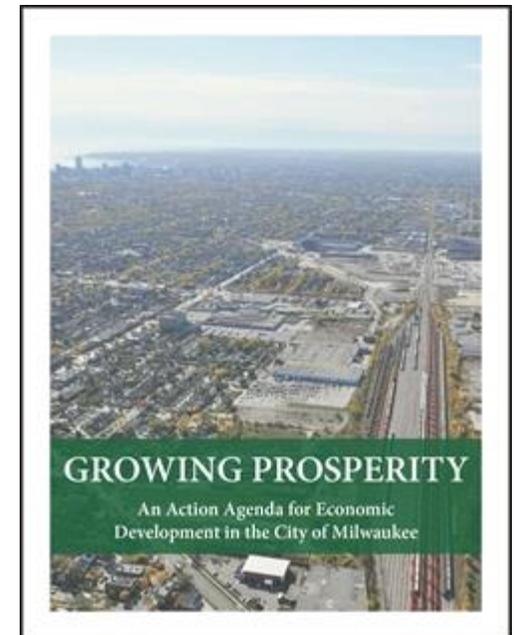
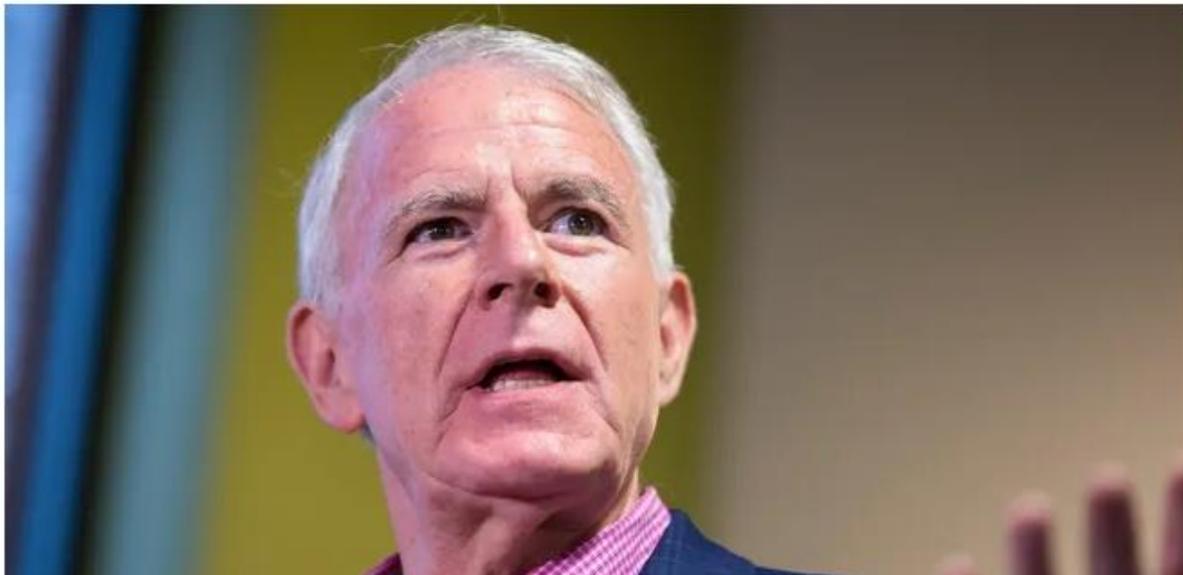
MILWAUKEE COUNTY

# Milwaukee Mayor Tom Barrett proposes \$6.5 million to make homeownership more accessible, reduce wealth gap

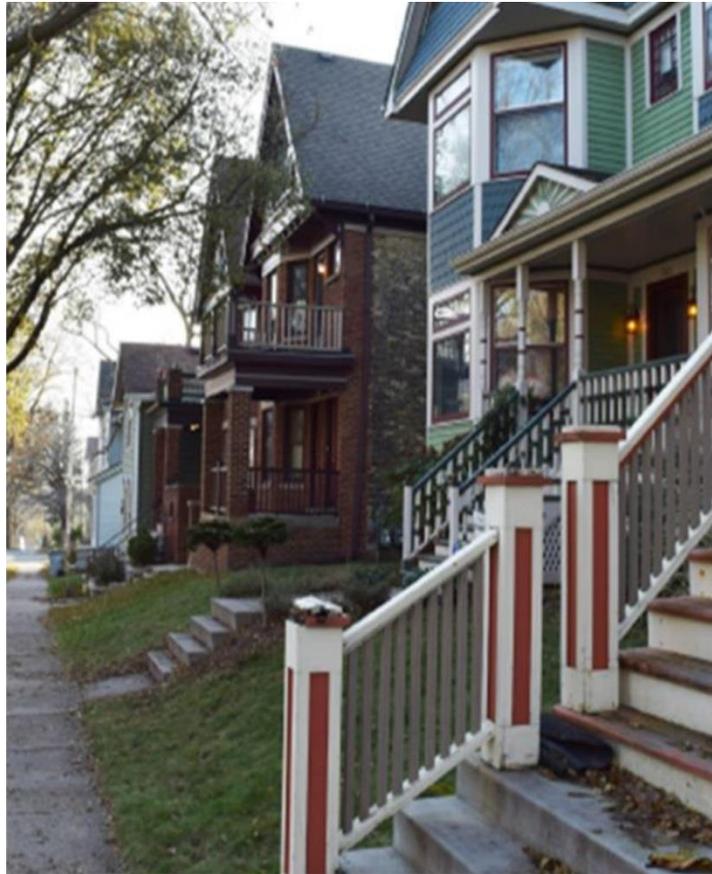
**Alison Dirr** Milwaukee Journal Sentinel

Published 12:50 p.m. CT Sep. 21, 2020 | Updated 4:35 p.m. CT Sep. 21, 2020

[View Comments](#)



# Q&A / NEXT STEPS



Full Plan Available at:  
[city.milwaukee.gov/Anti-DisplacementPlan.pdf](http://city.milwaukee.gov/Anti-DisplacementPlan.pdf)

Contact: Sam Leichtling, Department of City Development  
Sleich@milwaukee.gov | (414) 285-5804

