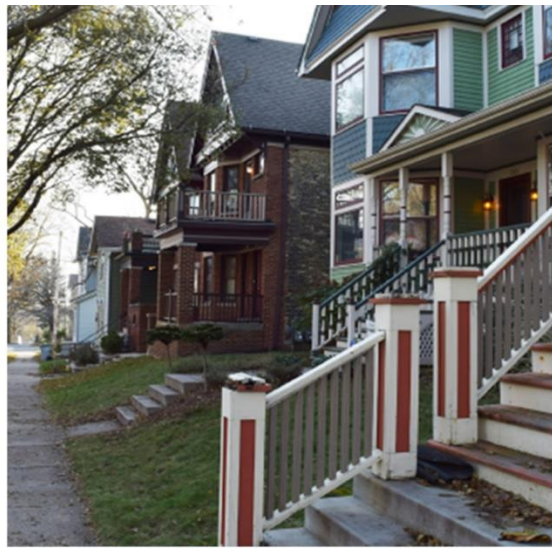# A Place in the
Neighborhood

An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee

City of Milwaukee
Department of City Development

February 2018

City of Milwaukee

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Section 1: Introduction

1.1   BACKGROUND

Milwaukee Common Council Resolution #171143 (adopted November 28, 2017) directed the Department of City Development (DCD) to prepare an Anti-Displacement Plan for the Neighborhoods Surrounding Downtown Milwaukee. The directing resolution passed by the Common Council notes that:

> *"Milwaukee's skyline is changing on a monthly basis due to the rapid pace of new construction and while the downtown building boom brings many improvements to the city, including more people and an expanded tax-base, it may also kill some cultural traditions and diversity, the precise characteristics that make Milwaukee so dynamic and desirable in the first place... Development should not dismantle and displace existing neighborhoods and communities in order to make way for new residents... DCD must ensure that its economic revitalization efforts for Milwaukee include policies that help poorer residents."*

1.2   SETTING THE CONTEXT

While this Anti-Displacement Plan cannot provide a full exploration of the historical forces and policies that have shaped Milwaukee neighborhoods and continue to impact neighborhood real estate markets, the Plan sets forth the following foundation for the discussion of the role of local government in crafting policy to address displacement:

- **Milwaukee's current standing as one of the most segregated cities and metropolitan areas in the country is a result of a long history of structural and institutional racism.** This Anti-Displacement Plan is being crafted within a larger framework of ongoing efforts to address historical patterns of disinvestment and segregation that have resulted in concentrations of poverty, city-suburban disparities, and socioeconomic and racial segregation within the region. Government policy has had a role in exacerbating many of the disparities that exist today, and therefore **any anti-displacement policies that are crafted to support investment within city neighborhoods should intentionally consider the goals of reducing racial disparities and fostering equitable growth as they are being crafted.**

- **Reversing historical disparities will require growing the incomes and employment rates of existing city residents as a first priority.** However, to fully address current income disparities that exist within the region and historical trends of disinvestment in many city neighborhoods, attracting and retaining middle- and upper-middle income households to live in the City of Milwaukee must also remain a goal of local government. Therefore, **policies must balance the goal of preventing displacement with the need to attract new investment to historically disinvested areas of the city and increase socioeconomic integration within neighborhoods.**

- **Redlining and other historical real estate industry practices and government policies have prevented families of color from utilizing homeownership to build wealth on a level playing field with white families.** In many of the neighborhoods included in this study area in which a majority of homeowners are African-American or Latino, housing prices have not recovered fully from the 2008 recession. This makes it difficult for existing low- and moderate-income homeowners to access home equity to make repairs or to realize the financial benefits of home ownership at the time of sale. It also makes new construction of single family homes for moderate income households infeasible without government subsidy. This status quo created by low values does not benefit existing neighborhood residents, especially given that for most low and moderate income homeowners, their home represents their most significant asset. **While the potential negative impacts of rising property taxes must be taken into consideration, homeowners of color will also recognize benefits from rising property values.**

- **Real estate markets are hyperlocal.** While gentrification and displacement are forces that generate significant discussion locally and nationally, **the City and its partners must be careful to approach these issues with nuance and an eye towards local conditions and data** and not assume that the trends that are occurring in coastal cities that are seeing the most rapid increases in housing prices are the same that are playing out across Milwaukee neighborhoods – or that the housing policy tools those cities are employing are best suited to Milwaukee's local needs. Many of the cities where discussions of gentrification and displacement garner the most headlines are seeing rapidly rising populations, high job growth, and a reversal of historical patterns of "white flight" to the suburbs. As a whole, these are not current trends being experienced within the City of Milwaukee. While Milwaukee is undergoing a downtown renaissance and seeing exciting examples of development across city neighborhoods, the data show that the city population has been relatively stable since 2000 while the percentage of the population that identifies as non-white has grown significantly during that time.

- **The ability of local government to control the various forces that can lead to displacement is limited.** The largest sources of funding to support affordable housing creation and preservation flow from the federal government and have seen reductions in recent years, a trend that shows no current signs of reversing. Local municipalities in Wisconsin are barred by state legislation from enacting a range of policies that cities in other states have utilized to address displacement. Housing prices and commercial rental rates are primarily determined through the private market. **As the City deploys the tools at its disposal, advocacy for changes in Federal and State policy are also needed to maximize housing choice for residents at risk of displacement.**

1.3   DEFINITIONS

The terms gentrification, displacement, equitable development, and affordability are being used with increasing frequency and in a growing number of contexts locally and nationally. In many ways, these are "loaded" terms that carry different meanings and connotations depending on the perspective and experience of the individual or household hearing them. From the outset of the development of this plan, stakeholders have expressed a desire to attempt to create consistent definitions of these terms that can inform work on these issues here in Milwaukee. The definitions in this section attempt to do

that, and are based on input received during the development of this plan as well as on national models.[1]

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

This pattern of neighborhood change is characterized by declines in the number of low-income people of color in urban neighborhoods as new, higher income, often non-minority residents move in. Gentrification generally occurs in areas where commercial and residential land is cheap, relative to other areas of the city and region, and where developers, government, and individuals perceive a potential for financial gain from the repurposing of existing structures or building new ones. These changes may, but do not always, contribute to displacement. Some impacts of gentrification may also benefit existing residents, particularly home owners who realize a gain from rising property values.

While some definitions of gentrification do not explicitly mention race, given the historical relationship between race, residential development patterns, and government policy, this Anti-Displacement Plan focuses specifically on neighborhood change that is accompanied by a change in racial composition. Omitting race as an explicit factor through which to analyze these changes poses the risk that any resulting recommendations or policy solutions will not adequately take into account the disparities caused by a legacy of structural racism.

> **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:** *The involuntary relocation of established residents or businesses.*

This Anti-Displacement Plan is particularly focused on displacement that is caused by changes in neighborhood market conditions (increasing rents/property taxes, reduction in affordable units, property speculation, building conversions, etc.), as opposed to displacement that may be due to changes in individual household circumstances (e.g., loss of income, medical/family emergency, etc.). Both types of displacement are critical for policy makers to examine and both can be addressed in part by preserving and creating affordable housing. However, many of the interventions designed to address household economic insecurity such as increasing wages and educational attainment, strengthening social safety net programs, and reducing joblessness are broader in scale and generally beyond the scope of this plan.

Residential and business displacement may be accompanied by cultural displacement, which occurs when stores, community organizations, or other institutions that have been operated by and served

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[1] Portions of the definitions section were adapted from Growth and Equity: Analyzing Impacts on Displacement and Opportunity (City of Seattle Office of Planning and Community Development), Development without Displacement: Resisting Gentrification in the Bay Area (Causa Justa :: Just Cause), and the U.S. Department of Housing and Urban Development.

neighborhood residents (especially residents of color) and contributed to neighborhood identity relocate or close and are replaced by businesses that do not have the same neighborhood ties.

> **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 the type of displacement that is the focus of this plan.*

> **Equitable Development Strategies:** *Intentionally crafted public and private investments, programs, and policies for neighborhoods that take into account past history and current conditions to meet the needs of marginalized populations.*

These strategies are designed to reduce disparities in neighborhoods so that access to quality education, living-wage employment, healthy environments and recreational opportunities, affordable housing and transportation, are equitably distributed.

> **Affordability:** *In general, housing for which occupants pay no more than 30% of total household income for housing costs, including rent and utilities, is considered affordable for that household.[2]*

Given the significant number of households in the plan area neighborhoods with household incomes less than 60% of Area Median, it is important to acknowledge that even units considered "affordable" by the U.S. Department of Housing and Urban Development ("HUD") may not actually be affordable to large numbers of families currently living in Milwaukee neighborhoods. Therefore, strategies with deeper income targeting should be prioritized. Providing truly affordable housing for very low income families (generally those below 30% of Area Median Income) requires significant renter subsidy, most often in the form of housing choice vouchers or public housing units.

The term "Affordable Housing" is also often perceived to refer specifically to housing that has received government subsidy and has restrictions on the incomes of potential tenants. In recognition of the fact that not all affordable housing is subsidized, the term "Naturally Occurring Affordable Housing ("NOAH")" is increasingly being used to describe housing that has received no government subsidy and has no rent or income restrictions, but remains affordable to low and moderate income households.

> **Affordability Metrics:** *Utilizing HUD formulas, these limits mean that a two bedroom unit would need to rent for $802 or less (excluding utilities) and three-bedroom unit would need to rent for $1,026 or less to be affordable to a family of four people with a household income of $43,440 (60% of Area Median Income).*

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[2] Affordable housing units are defined as units where total housing costs are no more than 30% of gross income for a household making 60% of the Area Median Income (as calculated by the U.S. Department of Housing and Urban Development ["HUD"]).

1.4   PLAN STRUCTURE AND GOALS

This context highlights the need for a thoughtful and balanced approach to minimizing the potential for displacement while attempting to carry out public improvements and private development projects that improve city neighborhoods. In striking this balance**, City of Milwaukee policy makers should 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 for displacement of existing residents and businesses that want to remain in their communities. Prioritizing **equity** means that anti-displacement policies and related programs should be intentionally designed to ensure that historically disadvantaged groups are also able to benefit from and gain access to the wealth-building opportunities provided by development occurring in city neighborhoods.

Section 2 of this Plan provides data and analysis to highlight the degree to which neighborhoods in the study area have or have not changed in recent years, and proposes a methodology for identifying neighborhoods at risk of displacement. **Section 3** summarizes existing local initiatives to address displacement and foster equitable growth, as well as national examples that can inform local policy. **Section 4** offers a series of preliminary policy recommendations based on the context and foundation provided in the preceding sections. Finally, **Section 5** discusses potential next steps that should follow the release of this Plan.

Context Map I: Area Overview and Existing Initiatives

CONTEXT MAP I:
STUDY AREA AND EXISTING INITIATIVES

DOWNTOWN MILWAUKEE

LAKE MICHIGAN

Map Legend
- Anti-Displacement Study Area
- MKE United Study Area
- Equitable TOD Planning Study Area
- Turning the Corner (Approximate)
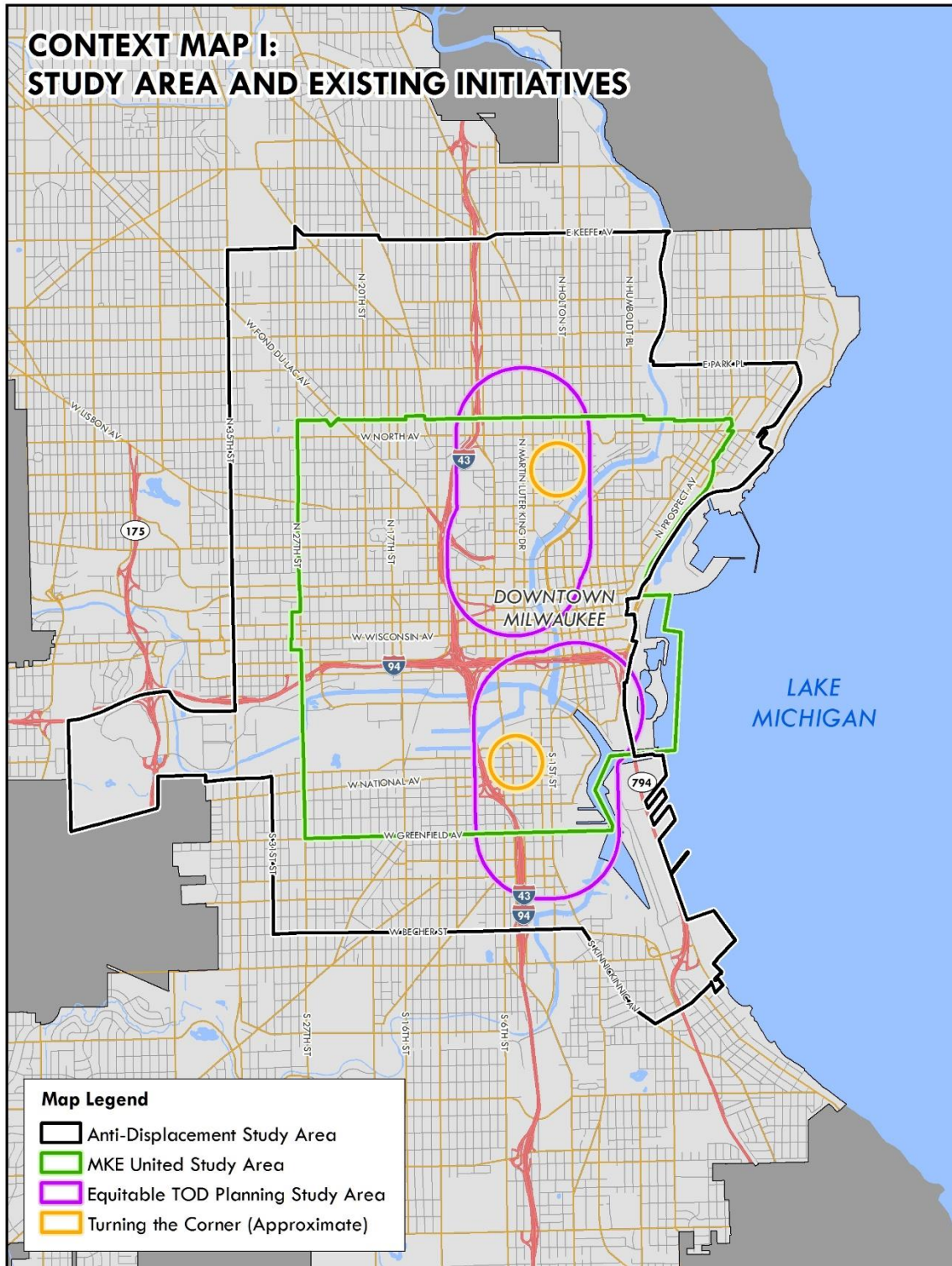
Section 2: Data, Indicators and Trends

2.1 ANALYSIS STRUCTURE

In order to craft effective strategies to address displacement, it is critical to first understand what is actually happening on the ground. This requires evaluating both demographic and housing market conditions in greater downtown neighborhoods to determine whether trends indicate that gentrification or displacement may be taking place, and if so, to what degree. This chapter presents data and recent trends for the Census tracts adjacent to downtown Milwaukee. It also attempts to identify those tracts where gentrification or displacement are either already occurring or are likely to occur in the future.

Based on the definitions and metrics established in section 1.2, and building upon similar studies other cities have developed to understand gentrification and displacement, this Anti-Displacement Plan utilizes a series of indicators to identify neighborhoods that may be at risk of gentrification or displacement. These indicators track data sets that are readily available from the U.S. Census Bureau American Community Survey and City of Milwaukee administrative records.

The focus area for this Anti-Displacement Plan essentially follows the boundary of the "greater downtown" neighborhoods utilized in the MKE United initiative (see Context Map I). The MKE United boundary was selected because it includes the neighborhoods adjacent to downtown that are most likely to see changing market conditions as a result of the development boom that is occurring downtown and in a number of adjacent neighborhoods. The Anti-Displacement Plan boundary expands beyond the MKE United boundary in a number of areas to align more closely with pre-existing neighborhood boundaries.

For all Census tracts within the study area (see Context Maps IIA & IIB), relevant demographic and housing market data were collected for 2000, 2010 and either 2016 or 2017 (whichever was available) and trends in the data were compared to citywide trends. Tracts where trends diverged significantly from the citywide trend and did so in a direction that might indicate gentrification or displacement were flagged as being "at risk." The presence of these indicators does not definitively indicate that displacement of individual families is occurring, only that the general demographic or housing market patterns that often accompany gentrification or displacement are present.

It is important to recognize that neighborhood change can often occur at very small geographies – street by street and block by block. The analysis in this Plan is focused at the Census tract level. In some cases, this can be too large of a geography to see the micro-trends emerging in neighborhoods. There are also indicators of neighborhood change beyond the demographic and housing market data that can accompany gentrification and displacement. Some of those metrics, especially those which may track commercial or cultural displacement, require the collection of data that is not easily available from publically accessible data sources but may be worthy of future study.

Context Map II-A & -B: Relevant Census Tracts

CONTEXT MAP II-B:
2010 CENSUS / 2016 ACS

* The Census tract boundaries for Year 2000 tracts 76, 153, and 109 changed in 2010 along the lakefront, but not in a way that affects any demographic information.

CONTEXT MAP II-A:
2000 CENSUS

Map Legend
☐ Census Tract Boundary
☐ Tracts Combined in 2010
☐ Tracts Split in 2010
☐ Boundary Changes in 2010
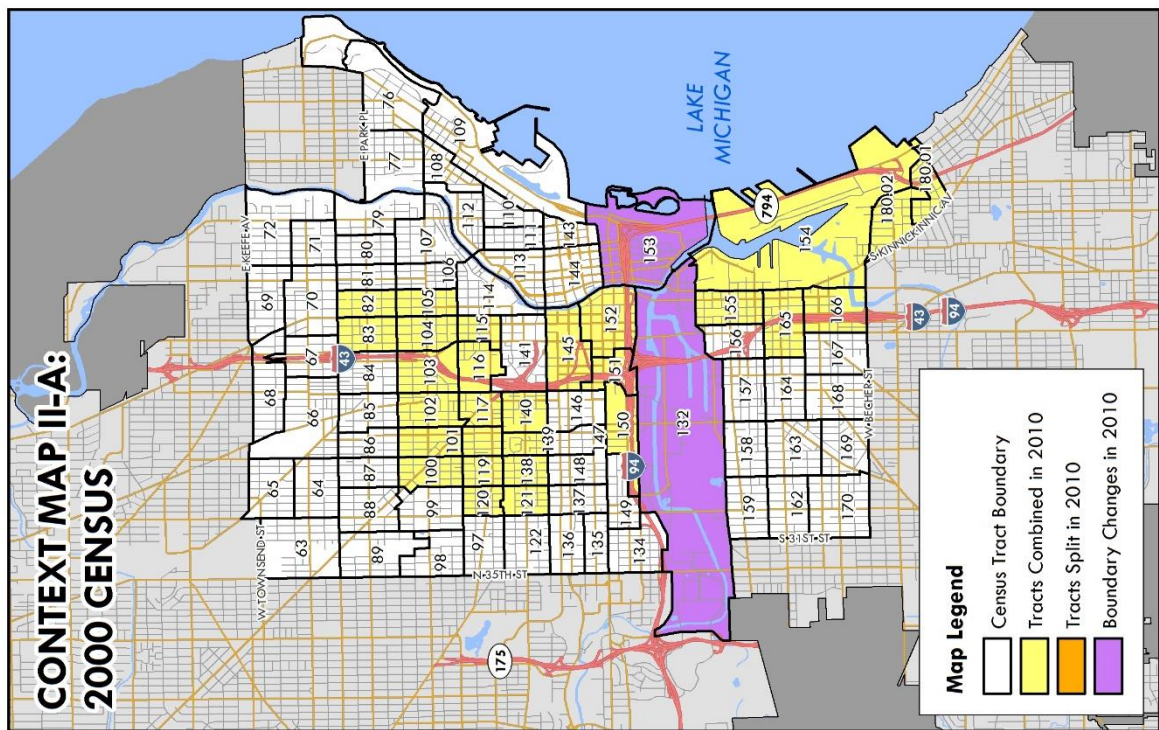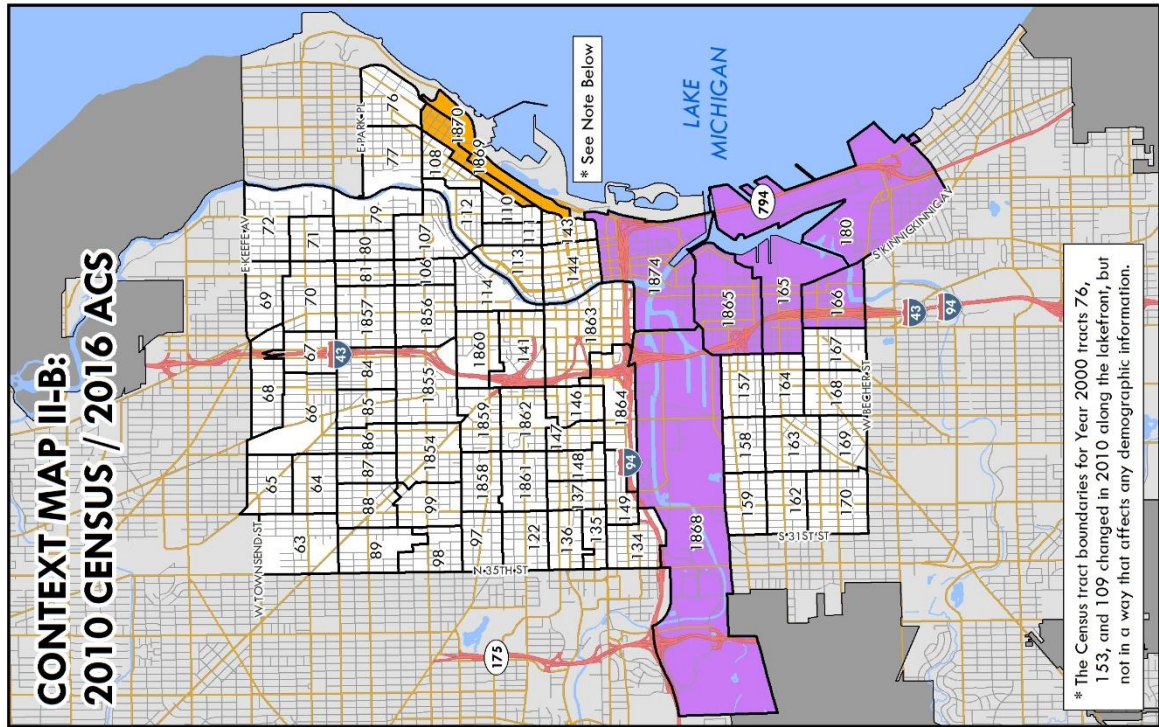
Context Maps III-A & -B: Density of Residents of Color

CONTEXT MAP III-B:
PERCENT HISPANIC OR LATINO, 2016

Map Legend

☐ Study Area

Percent Hispanic or Latino
Less than 10%
10% to 19.9%
20% to 29.9%
30% to 39.9%
40% to 49.9%
50% or Greater

CONTEXT MAP III-A:
PERCENT AFRICAN AMERICAN, 2016

Map Legend

☐ Study Area

Percent African American
Less than 10%
10% to 19.9%
20% to 29.9%
30% to 39.9%
40% to 49.9%
50% or Greater
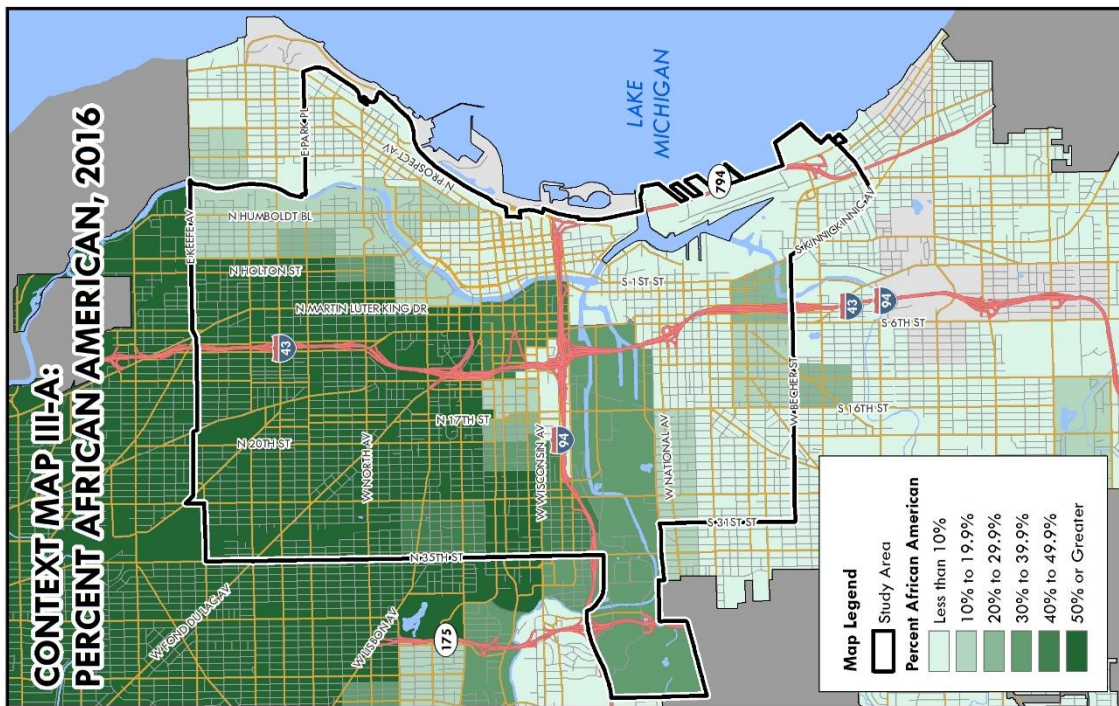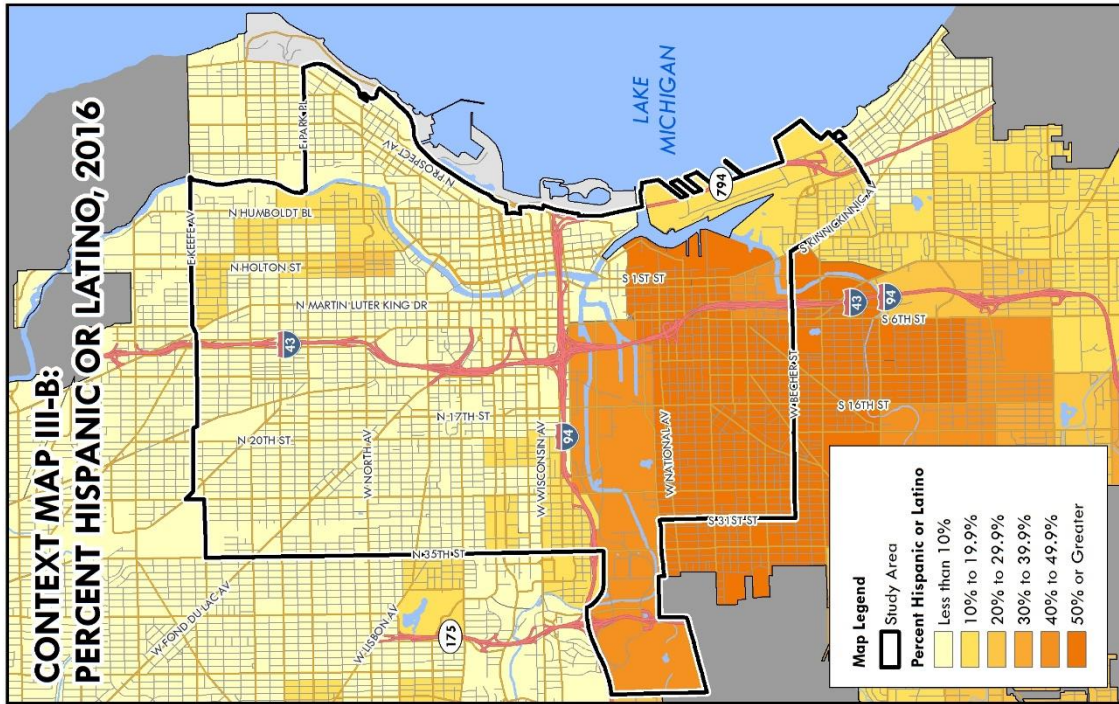
Context Maps IV-A & -B: Owner and Renter Occupancy

CONTEXT MAP IV-B:
PERCENT RENTER OCCUPIED, 2016

Percent Renter Occupied
- Less than 50%
- 50% to 59.9%
- 60% to 69.9%
- 70% to 79.9%
- 80% or greater

CONTEXT MAP IV-A:
PERCENT OWNER OCCUPIED, 2016

Percent Owner Occupied
- Less than 10%
- 10% to 19.9%
- 20% to 29.9%
- 30% to 39.9%
- 40% or greater

Context Maps V-A & -B: Residential Assessed Values and Gross Rents

CONTEXT MAP V-B:
PERCENT CHANGE IN GROSS RENTS
2000 – 2016

Median Gross Rent
Percent Change, 2000-2016
Decrease
0% to 24.9% Increase
25% to 49.9% Increase
50% to 74.9% Increase
75% Increase or Greater

CONTEXT MAP V-A:
PERCENT CHANGE IN HOUSING VALUES
2000 – 2017

Residential Assessed Value
Percent Change, 2000-2017
Decrease
0% to 49.9% Increase
50% to 99.9% Increase
100% to 199.9% Increase
200% Increase or Greater

Although every neighborhood has its own specific characteristics that impacts demographic and market trends, it is important to put these changes in the context of citywide patterns. Neighborhoods often closely follow the overall city trends. Neighborhoods where local trends diverge from those seen citywide, and especially where they do so significantly, may indicate neighborhoods that are experiencing market forces or other changes unique to that neighborhood, including those that may signal gentrification or displacement.

People of Color. Over the past two decades, people of color have made up an increasingly larger share of the overall city population. From 55.2% in 2000, the share of the city population who identify as people of color has seen an 8.9% increase to 64.1% in 2016. While the share of residents of color has grown in recent years, this trend has not been evenly distributed across the city's geography. The northwest side has seen an increase in the percentage of African American families, Latino families have been migrating south and west, and the greater downtown area has seen increasing numbers of younger and "empty nester" white residents.

Household Income. At the city level, median household incomes have risen only modestly, from around $32,000 in 2000 to $37,000 in 2016. Even nationally, household incomes have not seen dramatic gains, as increases in the stock market and corporate profits have not necessarily translated into higher incomes for workers. With overall city incomes only growing about 0.9% per year, significant increases in median household incomes at the neighborhood level may suggest that new, higher income households are moving in, which may be an indication of gentrification.

Assessed Values. Although citywide assessed values have not recovered completely from the 2008 economic recession and mortgage crisis, overall both residential and commercial assessed values are trending upwards. From a citywide median of $72,400 in 2000, the current citywide average assessed value for single-family and duplex properties is $93,700, a 29.4% increase over the period. Neighborhoods where assessed values are increasing faster than the city median change could indicate places where the housing market is heating up due to increased demand for housing units by young professionals and higher income residents looking to move closer to downtown.

Low Income Households. The loss of lower income households is also a bellwether that might indicate the pricing out or displacement of these households as new, higher income households move in. The City of Milwaukee has seen a net increase of low income households between 2000 and 2016, and while some Census tracts saw a reduction in poverty rates since the 2007 recession, the city did not experience a similar recovery. For the city as a whole, the poverty rate of families has increased from 17.4% in 2000 to 24.1% in 2016. This corresponds to an absolute increase of nearly 7,200 families in poverty. Households of all income levels move for many reasons other than pricing out (as discussed in the following section) but if the level of outmigration within a neighborhood appears significantly higher than the city average or what would otherwise be expected by normal mobility patterns, then this could indicate that residents and families are finding the neighborhood to be increasingly unaffordable and are moving to other neighborhoods that offer more affordable options. In neighborhoods adjacent to downtown, where the costs associated with quality housing stock

is already higher, small changes in rents or property taxes can quickly create unaffordable situations for households: within the study area, an average of 32.9% of home owners and 55.8% of renters are already housing cost burdened, spending 30% or more of their annual income on housing. And according to a recent analysis of the neighborhoods under consideration for future extensions of the Milwaukee Streetcar, 61.4% of households in the King Drive corridor and 64.6% in the Walker's Point corridors were housing cost burdened; in fact, 3,100 households in those neighborhoods were spending 50% of their income or more on housing.

2.3   RESIDENTIAL MOBILITY PATTERNS

There is a natural level of residential movement within neighborhoods and the city and region more generally, as households move to take advantage of better housing stock, opportunities for home ownership, or job opportunities. On average, 11.7% of households will move in a given year, irrespective of any type of market pressures. Moreover, lower income and minority households tend to have higher rates of residential mobility. In a national 2014 study by the U.S. Department of Commerce, of those who moved between 2012 and 2013, 19.4% moved for new employment opportunities and 30.3% moved for family reasons. Of those who moved for housing reasons (48.0%), the majority cited "wanted new or better home/apartment" as their primary reason.

However, two of the top five reasons for housing related moves were "wanted cheaper housing" and "foreclosure/eviction" which when coupled with other local trends, could indicate displacement. The Milwaukee Area Renters Survey conducted by Harvard University researchers from 2009-2011 concluded that households experiencing involuntary displacement were more likely to relocate to neighborhoods with higher rates of crime and poverty. Unfortunately, a lack of data prevents a more detailed analysis of the reasons for moves in the specific neighborhoods that may be at risk for displacement and the mere presence of higher rates of mobility in a neighborhood is not proof that displacement due to changing market conditions is occurring.

2.4   GENTRIFICATION INDICATORS

Two primary indicators were utilized to identify neighborhoods where gentrification may be occurring: decrease in the percentage of residents of color and increase in median household incomes. These trends indicate that higher income and/or white households may be moving into a Census tract. This analysis identifies several tracts in which one of these indicators may be present, and five in which both of them are present, particularly in the Riverwest and Brewer's Hill neighborhoods north of downtown. While both indicators are also present in tracts 108 and 112 (on the Lower East Side), those tracts have historically had significantly higher average income levels and lower percentages of populations of residents of color than city averages, and are thus omitted from the charts below. While these tracts may not exhibit the type of gentrification that is the focus of this study, they do exhibit declining diversity.

Figure 2.1 shows the change in residents of color for the city as a whole and the five Census tracts where gentrification indicators are present. As the figure shows, the share of residents of color has increased over the past 16 years for the city as a whole, however in each of the identified Census tracts the share has decreased, in some cases dramatically. In Census tracts

106 and 107[3], for example, the share of the population of people of color has decreased by 28.3% and 42.1%, respectively. This translates to an absolute loss of nearly 680 African American residents, even as the population of these two tracts increased by nearly 500 residents in the same period.

Figure 2.2 shows the change in median household incomes for the city as a whole and the five Census tracts where both gentrification indicators are present. As the figure shows, while the city median household income has ticked up modestly between 2000 and 2016, in the five identified tracts, growth in median household income has outpaced the city as a whole, and in three of these tracts – 106, 107 and 1859 - the increase is significantly higher. For tracts 106 and 107, median household incomes rose 50.7% and 98.9% respectively, and in tract 1859 it more than doubled; city median incomes only rose by 14.9% over the same period.

Educational Attainment. Given that an influx of artists, students, or recent college graduates who have yet to secure higher paying jobs are often pre-cursors to changes in neighborhood dynamics, this study also presents increases in college educated residents (bachelor's degree or higher), though this is not one of the formal gentrification measures used in the analysis. Figure 2.3 shows the increase in households with bachelor's degrees or higher in the city as a whole and the five Census tracts where both gentrification indicators are present.

Figure 2.1: Percent Change in Residents of Color in Target Tracts, 2000 – 2016

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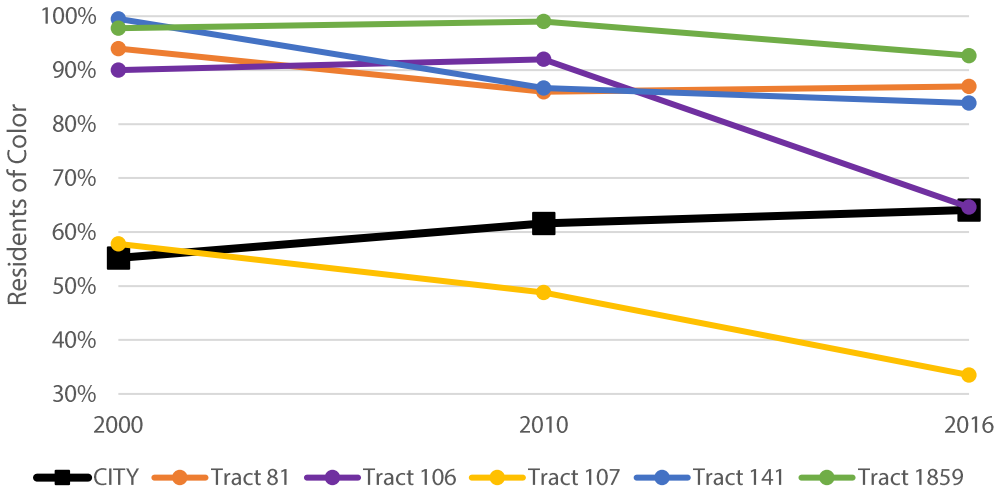
[3] A map showing the location of individual Census tracts can be found on page 12. Tracts are referred to by number rather than neighborhood name in this section because tract boundaries often straddle traditional neighborhood boundaries. For example, tract 106 includes portions of both Brewers Hill and Harambee.

Figure 2.2: Change in Median Household Incomes in Target Tracts, 2000 – 2016
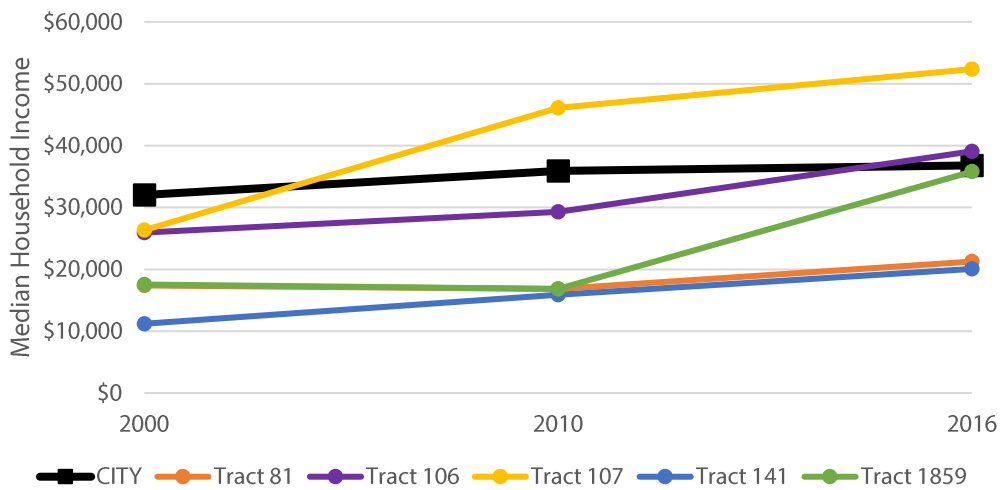
Figure 2.3: Change in Households with Bachelor's Degrees or Higher, 2000 – 2016
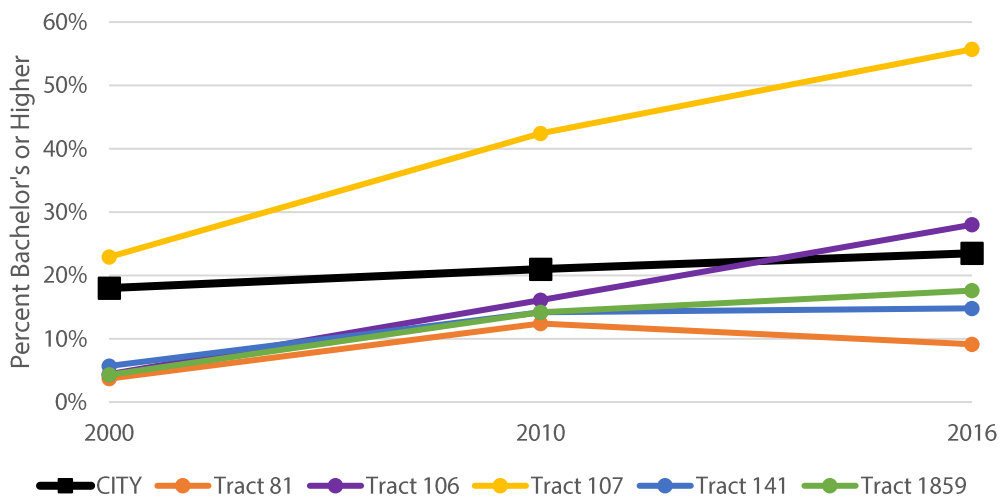
While there is anecdotal evidence to suggest that that portions of the Walker's Point neighborhood may also be experiencing gentrification, the neighborhood does not exhibit all of the indicators used for this analysis. In part, this may be due to the fact that the majority of new development in Walker's Point has occurred on previously vacant land or in converted industrial properties in the northernmost portion of the neighborhood, nearest to the Third Ward – an area that previously had very low population (minority or otherwise) and already relatively high incomes among the relatively small number of households that were located there, thus failing to trigger the indicators in this study. Some development in Walker's Point has also been so recent that resulting demographic shifts may not yet appear in the Census data.

The two primary indicators used to identify neighborhoods where displacement may be occurring are increases in residential property values and reductions in the total number of low income households within a neighborhood. The presence of both indicators during the same time period suggests a potential that long-term residents and families may be being priced out of the market due to increasing property values. However, a loss of low income families does not necessarily mean that these families are being displaced. Academic studies that have attempted to use quantitative measures to measure individual household level displacement, as opposed to overall neighborhood change, have often generated inconclusive results. People and families move voluntarily for a myriad of reasons as discussed more fully above; however, when coupled with other displacement and gentrification measures, a reduction in low income households suggests that the conditions that can lead to displacement may be present.

Although not primary indicators, this study also looks at both owner and renter occupancy in the area and the prevalence of elderly home owners in tracts where displacement may be occurring. Higher rates of home ownership can indicate neighborhood resilience against displacement, since rising rents tend to displace renters faster than rising property taxes displace owner occupants and recent research suggests that renters represent the overwhelming majority of households displaced due to changing neighborhood conditions. That said, elderly home owners may be at risk of displacement as rising housing values over time can make property taxes unaffordable for home owners who are living on fixed incomes.

Figure 2.4 shows the change in residential property values for the city as a whole and the seven tracts that the indicators suggest may be most at risk for displacement. Preliminary analysis shows these trends occurring with some degree of overlap with the Gentrification Indicators, which is not unexpected. Census tracts in Riverwest, Brewer's Hill, and one tract in the Walker's Point neighborhood show the displacement indicators. A number of tracts west of I-43 also have these indicators present; however, these results do not correlate with other market conditions that accompany displacement. These tracts have seen the demolition of vacant and blighted houses that has removed low-valued housing stock and may have contributed to decreases in overall neighborhood population. New construction of single family homes prior to the recession or by organizations like Habitat for Humanity may have also contributed to raising median assessed values during this same time period.

Figure 2.5 shows the change in the share of low income households, as demonstrated by family households in poverty, in the tracts that show the indicators for being at risk of displacement. Tracts 97, 99 and 137 also exhibit both indicators, but other underlying trends make these tracts unlikely to experience involuntary displacement. The absolute number of family households in poverty citywide has increased from about 24,000 families to almost 31,000 families between 2000 and 2016, while for the seven tracts below the numbers have decreased, in some cases substantially. The uptick in 2010 in all but two of the target tracts below was due to the effects of the 2008 recession, but as the graph shows, these tracts recovered dramatically from 2010 to 2016, and counter to the citywide trend. In particular, Census tracts 80, 107 and 1856 have all lost close to 100 low income families each since 2000, and tract 1859 has lost more than 200 (though in this case that loss has not been accompanied by the type of new market rate development associated with displacement).

Figure 2.4: Change in Residential Property Values, 2000 – 2017
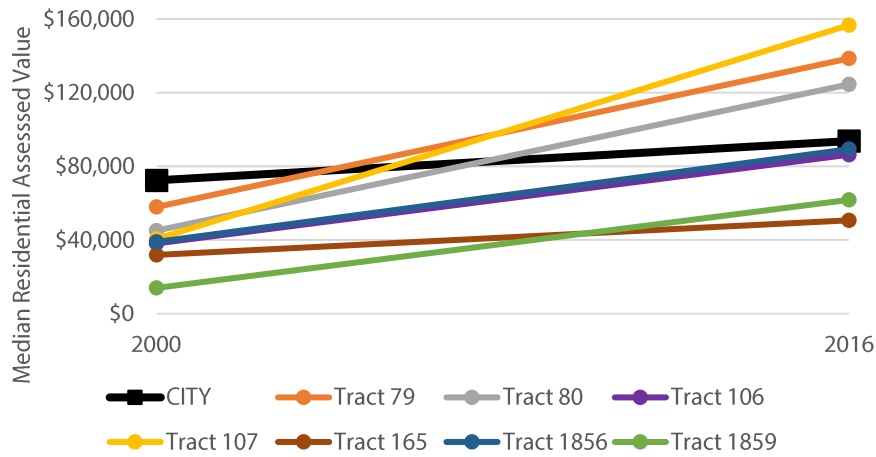
Figure 2.5: Change in the Share of Low Income Households, 2000 – 2016
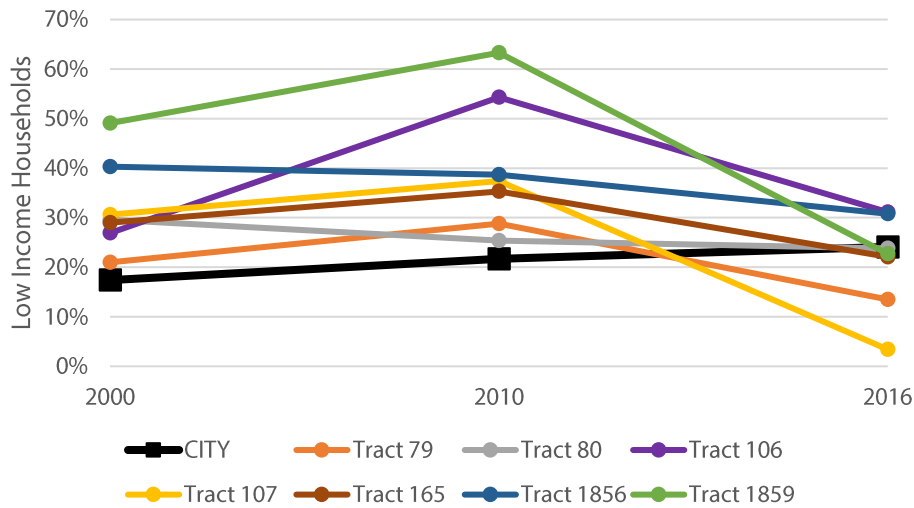
Elderly Home Owners. One population that this Anti-Displacement Plan puts particular focus on are elderly home owners, as there is a concern that property tax increases for home owners on fixed incomes may have the effect of pricing them out of neighborhoods of where they have been long-term residents. The recent market analysis for the King Drive and Walker's Point neighborhoods identify this demographic as being particularly sensitive to property value increases related to transit investment and housing market improvements. As Figure 2.6 shows, while home ownership has been relatively stable or even increased city-wide, elderly home ownership has decreased significantly in several tracts, particularly 106, 107 and 1859. This decrease exists both in raw number of households and as a share of overall home ownership. While there are many reasons why elderly home ownership might be decreasing within a Census tract including changing demographics among homeowners, the high magnitude of the decrease indicates that continued focus should be placed on the potential that residents are struggling to manage increases in property taxes and home maintenance, and are opting to sell.

Renter Households. In addition to elderly home owners on fixed incomes, renters are also at risk for involuntary displacement in neighborhoods experiencing housing market pressures because landlords can often raise rents faster than assessments and property taxes increase for home owners. Thus, one potential displacement indicator is the change in contract rents in neighborhoods over time. In most cases, current data for the target Census tracts show only modest increases in median rents between 2010 and 2016, and in some cases median rents are down. Figure 2.7 shows the change in median rents for the city as a whole and the seven Census tracts that display both displacement indicators. Tracts where median rents increased considerably also saw significant numbers of new market rate developments constructed during this period. Therefore, the available data make it difficult to determine to what degree the increased median rents signal rent increases at existing buildings as opposed to the addition of new units at the higher end of the market. ACS rent data also has a wide margin of error, which poses limitations in comparisons over time. This is an area where future analysis and additional data sources may generate a more complete picture of rental market trends.

Figure 2.6: Change in Elderly Ownership, 2000 – 2016
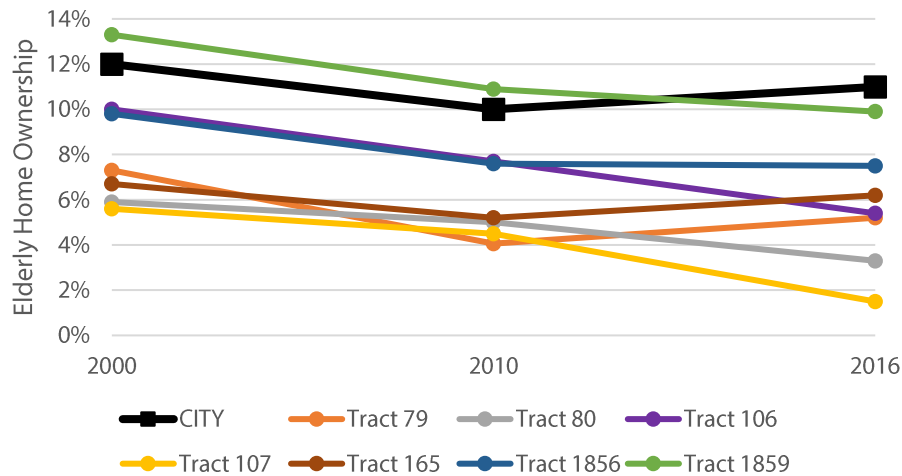
Figure 2.7: Change in Median Gross Rents, 2000 – 2016

Geography	Median Rents		Change
	2010	**2016**	
City	$736	$798	8.4%
79	$640	$781	22.0%
80	$796	$782	-1.8%
106	$877	$804	-8.3%
107	$726	$879	21.1%
165	$671	$692	3.1%
1856	$642	$679	5.8%
1859	$857	$631	-26.4%

Census Tracts Exhibiting Gentrification Indicators
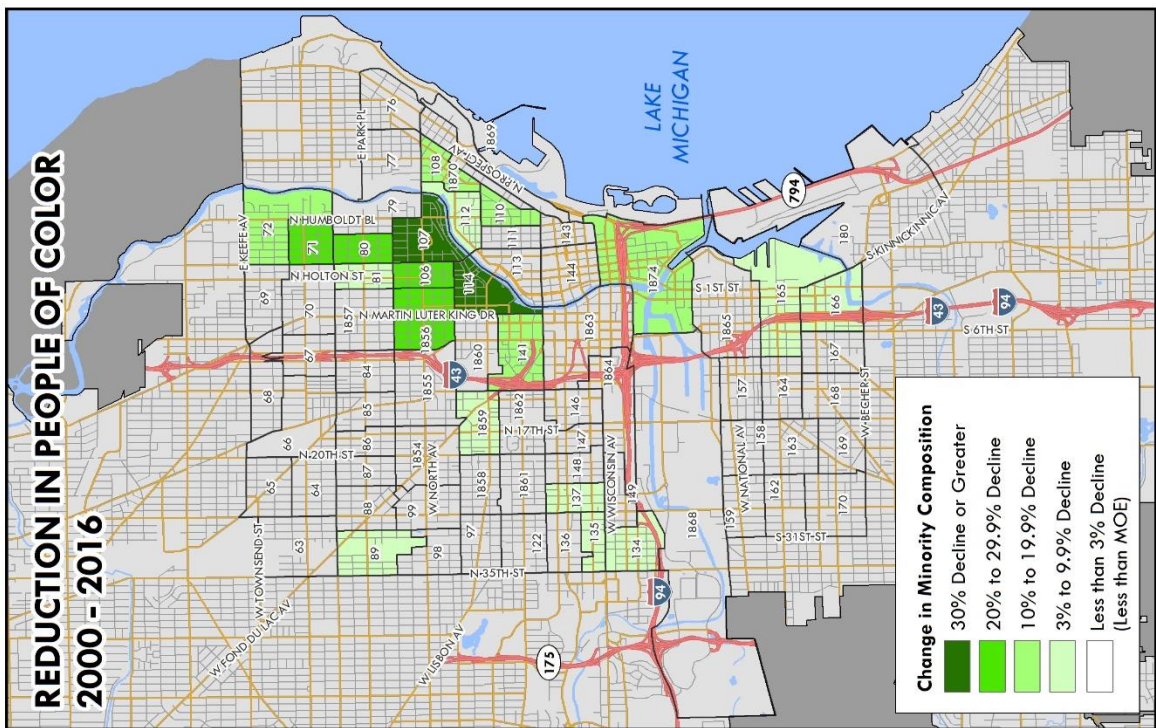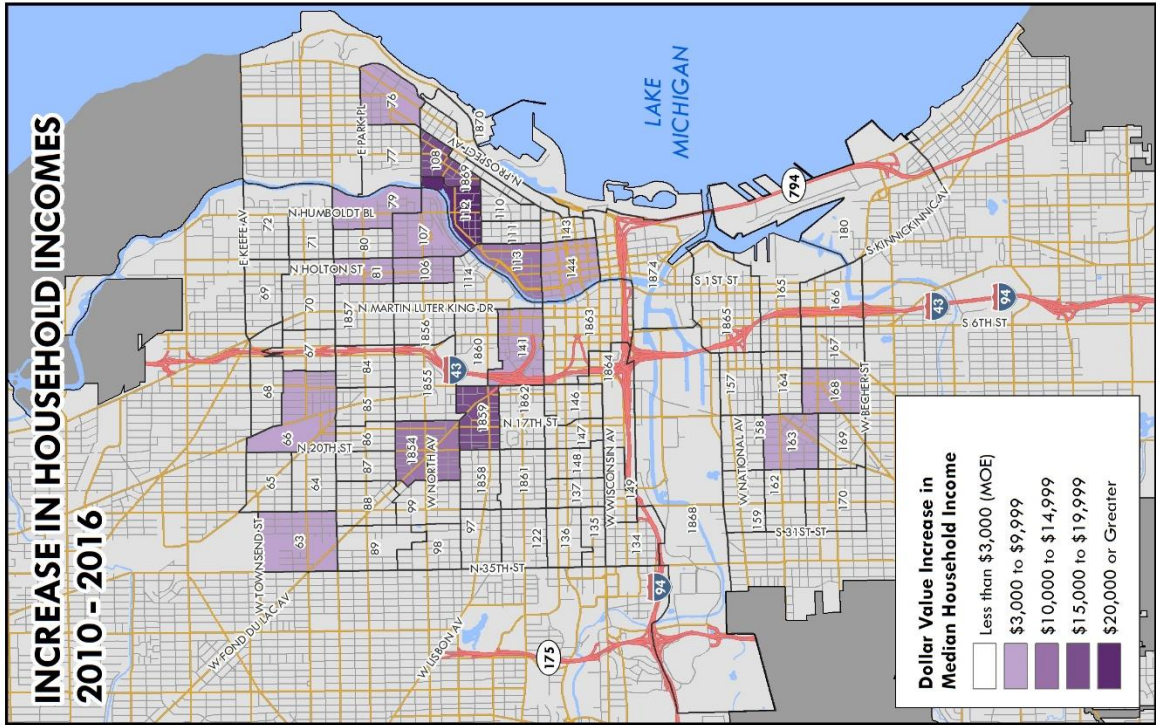
Census Tracts Exhibiting Displacement Indicators

LOSS OF LOW INCOME HOUSEHOLDS
2000 – 2016

Raw Change in Family Households In Poverty, by Standard Deviation

- Less than 0.5 Std. Deviation Loss, or Gain
- 0.5 - 1 Std. Deviation Loss
- 1 Std. Deviation Loss or More

INCREASE IN RESIDENTIAL ASSESSED VALUES, 2000 - 2017

Change in Median Residential Assessed Value Above Average City Change

- 100.0% or More Over City
- 50.0% to 99.9% Over City
- 25.0% to 49.9% Over City
- Less than 25.0% Over City, or Decline Over City

2.6   EXISTING AFFORDABLE HOUSING

There are a large number of affordable housing developments located within the study area, including those owned and managed by the Housing Authority of the City of Milwaukee (HACM), as well as private developments built using Low Income Housing Tax Credits (LIHTC). Affordable housing that is funded with LIHTC is required by federal law to remain affordable for least 15 years after the credits are issued. Moreover, any projects funded with LIHTC after 1992 are also subject to a 15-year "extended use" period that is enforced by the Wisconsin Housing and Economic Development Authority (WHEDA) after the initial 15 year compliance period, which can essentially double the life of these affordable units. After the 30 year period expires, new strategies will be required to preserve the affordability of LIHTC units in order to prevent potential displacement, particularly in areas where market rents significantly exceed LIHTC limits. Fortunately, as Figure 2.7 shows, the City and its partners have time to prioritize and develop strategies around preserving LIHTC developments as long as WHEDA continues its commitment to ensuring that properties remain in compliance during the extended use period. Context Map V also shows the location, number of units, and the end of the 15-year compliance period. In addition, there are 21 affordable housing developments within the study area that are managed by HACM, containing 2,870 housing units.

Figure 2.7: LIHTC Multi-Family Developments in the Study Area

Year Built	Affordable Units	Sites	15-Year Period	Years to Expire	30-Year Extended	Years to Expire
Pre-2004	1,593	32	-	-	2022+	4+
2004	675	7	2019	1	2034	16
2005	498	9	2020	2	2035	17
2006	345	5	2021	3	2036	18
2007	487	8	2022	4	2037	19
2008	289	3	2023	5	2038	20
2009	493	10	2024	6	2039	21
2010	178	3	2025	7	2040	22
2011	395	5	2026	8	2041	23
2012	71	2	2027	9	2042	24
2013	147	3	2028	10	2043	25
2014	117	2	2029	11	2044	26
2015	135	3	2030	12	2045	27
2016	410	8	2031	13	2046	28
Total	**5,833**	**100**				

Context Map VI: Location of LIHTC-Multi-Family Developments
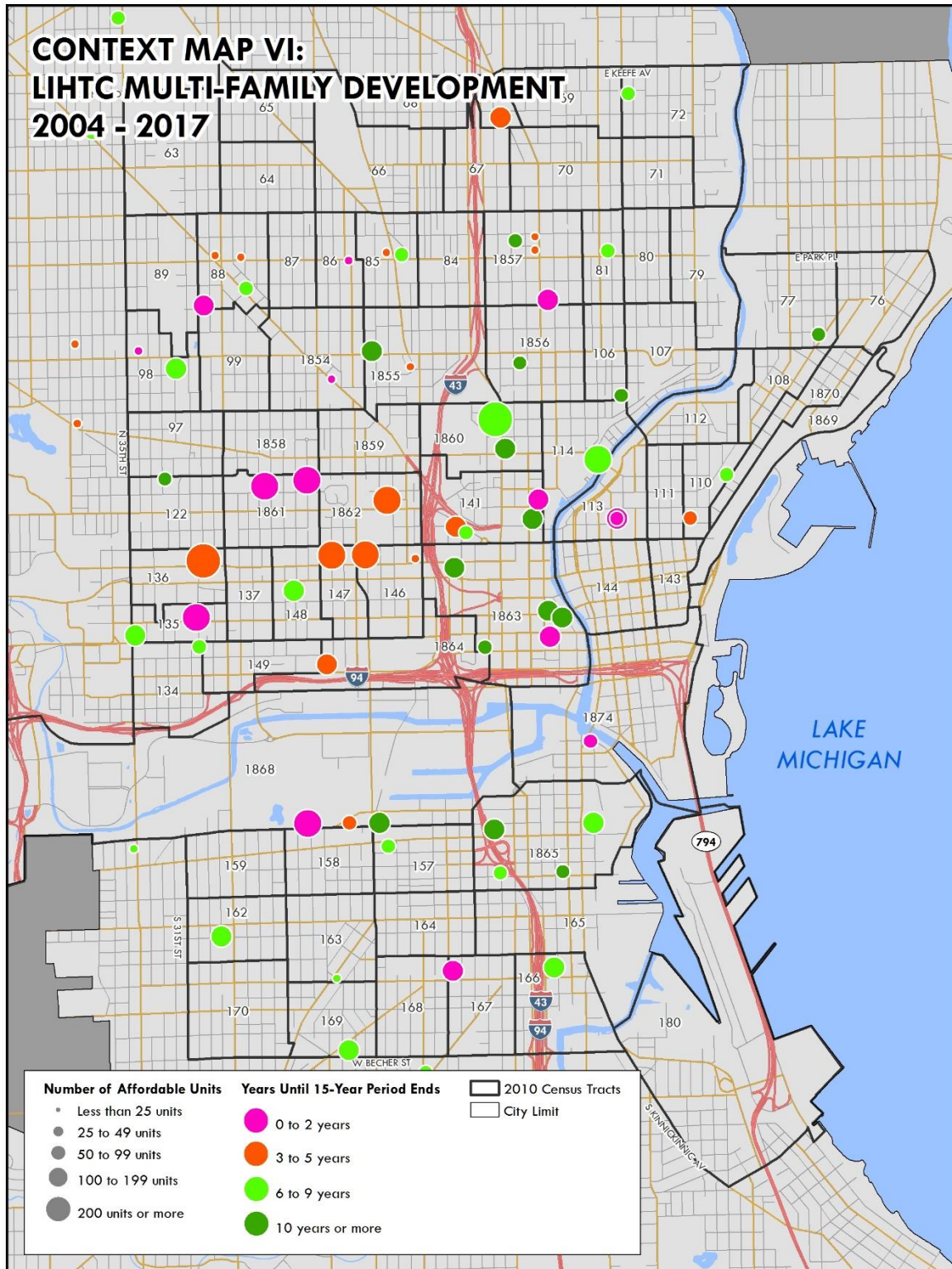
CONTEXT MAP VI:
LIHTC MULTI-FAMILY DEVELOPMENT
2004 - 2017

Number of Affordable Units
- Less than 25 units
- 25 to 49 units
- 50 to 99 units
- 100 to 199 units
- 200 units or more

Years Until 15-Year Period Ends
- 0 to 2 years
- 3 to 5 years
- 6 to 9 years
- 10 years or more

- 2010 Census Tracts
- City Limit

LAKE MICHIGAN

Census Tracts Exhibiting Gentrification and Displacement Indicators

INCREASE IN PROPERTY VALUES AND LOSS OF LOW INCOME HOUSEHOLDS 2000-2016*

* Property Values through 2017

Both Indicators Present
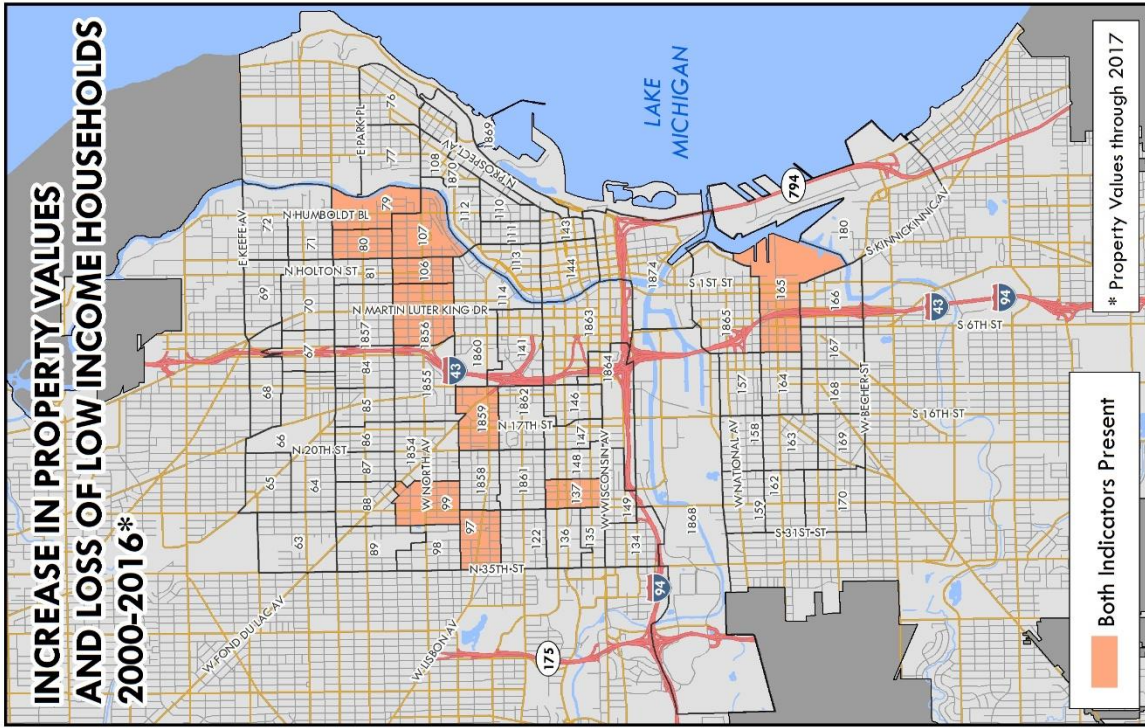
Ten tracts exhibit both indicators that signal the conditions exist that may cause risk of displacement. This includes tracts that make up portions of Brewers Hill, Harambee, Riverwest, and Walker's Point. Tracts west of I-43 (97, 99 and 137) also exhibit the displacement indicators, but this is likely due to a combination of ongoing population loss combined with elevated levels of demolition of blighted houses and some new single-family home construction, and not some of the market pressures caused by new market rate development that may lead to displacement.

DECREASE IN PEOPLE OF COLOR AND INCREASE IN HOUSEHOLD INCOME 2000 - 2016

Both Indicators Present
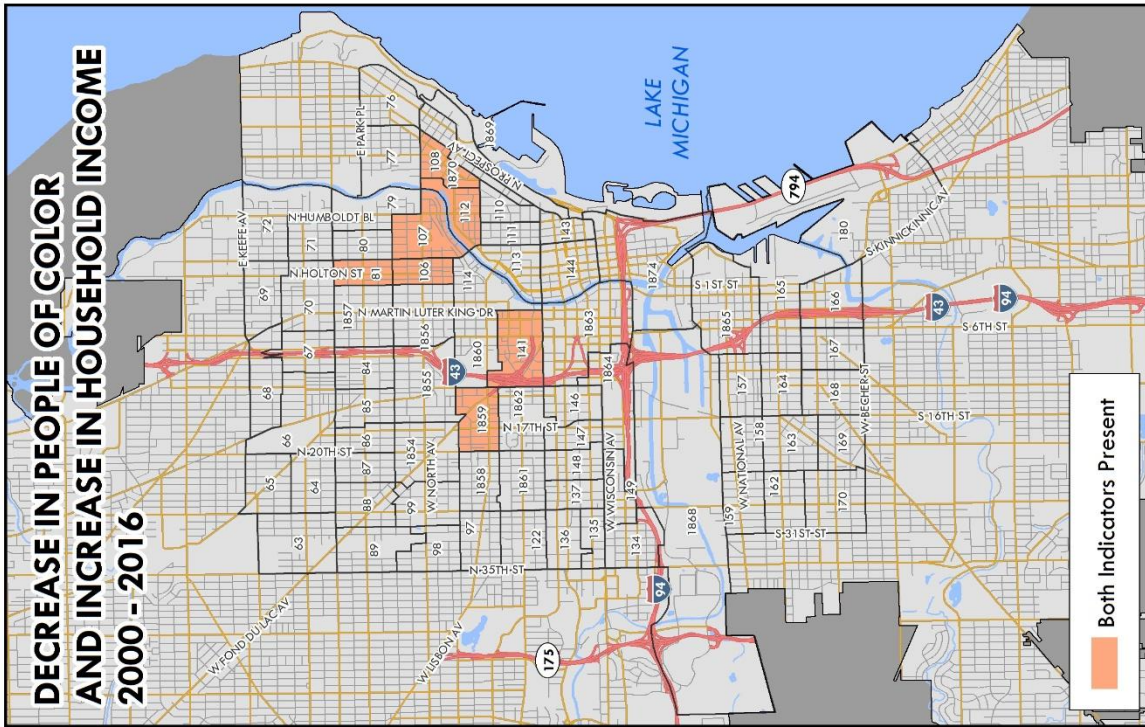
Seven census tracts exhibit both indicators that may signal gentrification. Tracts 108 and 112, however, have historically had higher incomes and a lower proportion of residents of color than city averages. Tract 141 is the location of the Brewery Development, where most new development occurred at the vacant Pabst Brewery site. Tract 1859 saw only small changes in racial makeup and also underwent a shift in tract boundaries during the study period, so drawing conclusions from Census data should be done carefully. The tracts most clearly demonstrating the types of change associated with gentrification are found in portions of Brewers Hill, Harambee and Riverwest (81, 106 and 107).

2.7   CONCLUSIONS

The data analysis in this section reinforces that the changes that greater downtown neighborhoods are experiencing are nuanced, and cannot be boiled down to a single trend or sound bite. However, it is possible to draw a number of general conclusions from the data:

- **The majority of greater downtown neighborhoods exhibit a stable or growing percentage of residents of color.**

- **Household incomes remain stable or declining in a majority of greater downtown neighborhoods**, while a limited number of tracts have seen significant increases.

- **New market rate development accompanied by property increases greater than city averages are clustered in a small number of neighborhoods** directly north and south of downtown**.**

- **Many of the housing affordability challenges in plan area neighborhoods are caused by low household incomes and not rising rents.** The lack of supply of affordable housing units is most acute for the significant numbers of residents with household incomes below 50% of the Area Median. Meaningfully addressing housing insecurity for very low income families must be addressed at the "macro" level, through rising wages or increasing safety net programs such as the housing voucher program.

- **A number of census tracts, predominantly north and northwest of downtown, have seen decreases in the number of low income households since 2000.** In some of these tracts, this may be caused in part by decreases in overall population, as opposed to in-migration of higher income residents.

- **A very limited number of census tracts exhibit both of the indicators used by this analysis to signal ongoing gentrification.** This includes portions of the Brewers Hill and Riverwest neighborhoods as well as the area of the Brewery development. Even in these areas, the pace of change has generally been gradual, and occurred over a period of years.

- **The number of tracts exhibiting both of the indicators that signal the potential for displacement is also limited.** These neighborhoods again include portions of Riverwest and Brewers Hill and the southern portion of Harambee, as well as portions of the Walker's Point neighborhood. A small number of census tracts west of I-43 that saw significant new home construction during the early part of the 2000s also exhibit these indicators, though other indicators such as changes in market rents suggest that these tracts are not experiencing the same market forces that are occurring in the other neighborhoods where displacement indicators are present (including new, unsubsidized rental developments).

- **There is a significant supply of existing affordable housing in the area (subsidized and naturally occurring).** The subsidized housing stock appears relatively stable in the short term, while longer-term preservation strategies will be required in coming years.

The presence of displacement indicators does not definitively prove that individual households are being displaced from their homes; rather it suggests these neighborhoods are experiencing changes that may create the conditions for displacement. As previously noted, in many instances the effects of gentrification and displacement are felt block-by-block, and the very real changes that residents may be feeling on one block can be lost when aggregated up to the Census tract level. Outside of conducting neighborhood-level surveys and data collection, tract level data is in many ways the best available method for measuring neighborhood change. Neighborhoods where displacement indicators are currently present or are emerging are the areas that should be the focus of the recommendations in Section 4.

Section 3: Local and National Efforts

3.1   RELATED LOCAL INITIATIVES AND PLANS

Significant groundwork has already been laid for the foundations of this Anti-Displacement Plan. There are a number of recent and ongoing initiatives and plans that address displacement and affordable housing in the neighborhoods surrounding downtown Milwaukee. This section provides a brief overview of some of those initiatives, which offers additional background context for the recommendations of this Anti-Displacement Plan. Perhaps more importantly, these ongoing initiatives also serve as a framework through which to advance many of the Plan recommendations.

While the timeline for the development of this Anti-Displacement Plan did not allow for a robust public engagement process, the initiatives described below have involved significant public engagement and community input about displacement and related issues. DCD has been closely involved with these ongoing efforts and has relied heavily on the public input received during these initiatives in the drafting of this Anti-Displacement Plan. Additionally, DCD has led a number of recent neighborhood planning efforts in the study area where there has been significant public input related to concerns about displacement and the goals of preserving and creating additional workforce and mixed income housing options, including: the Walker's Point and Walker Square Strategic Action Plans, the Harbor District Water and Land Use Plan, ongoing planning for the Bronzeville Arts and Cultural District, and efforts to support revitalization of the Near West Side.

Moving Milwaukee Forward: Equitable Growth through Transit Oriented Development
In partnership with the Historic King Drive Business Improvement District, Harbor District Inc., and the Walker's Point Association, the City of Milwaukee is currently carrying out a planning study that will create a vision for Transit Oriented Development (TOD) along the corridors under consideration for future extensions of the Milwaukee Streetcar.

This project is supported by a grant from the Federal Transit Administration and will result in the development of plans and policies for how to best attract new development that may be spurred by investments in transit. Housing choices, and the preservation and creation of affordable housing near transit, is a major focus of the study.

As part of the project, a Market Analysis and Affordability Strategy were developed for the planning area. The recommended housing affordability strategies are applicable not just to Streetcar extension routes, but any area where improved transit or rising housing prices are creating the potential for displacement. Those strategies are incorporated into the recommendations in this Anti-Displacement Plan.

The TOD Planning Study will be completed during the summer of 2018 and presented to Common Council for formal adoption. The final planning document will include goals for the number of new affordable housing units created as part of Transit Oriented Development, along with a series of policies and recommended tools to achieve those goals.

MKE United
The MKE United Greater Downtown Action Agenda is a comprehensive planning process that will create a shared and inclusive vision for Downtown Milwaukee and its adjacent neighborhoods, supported by a strategic Action Agenda to make that vision a reality. Goals of the project include better connecting Downtown to surrounding neighborhoods so that all residents benefit from the development occurring in the city while increasing home ownership, addressing segregation, and minimizing displacement.

MKE United is being led by the Greater Milwaukee Committee, the Greater Milwaukee Foundation, the Milwaukee Urban League, and the City of Milwaukee.

MKE United hosted a "Strategic Actioning" Session in February 2018 to begin planning early action items and an implementation strategy for the 10-year shared and inclusive vision that will result from the project, including recommendations related to attracting investment and development into the greater downtown while avoiding displacement. The broad representation of community leaders involved with MKE United provides a strong coalition of partners poised to assist with the implementation of its final recommendations.

Turning the Corner
Data You Can Use is currently carrying out the Turning the Corner project to measure displacement within the Walker's Point and Brewers Hill neighborhoods. This project is being done through a partnership with the Urban Institute to explore neighborhood change in five different cities to allow each city to learn from their peers about how to best measure change and displacement.

Turning the Corner will use in-depth resident interviews, focus groups, and data analysis to attempt to quantify displacement (including cultural displacement) within these two neighborhoods and suggest how Milwaukee may be able to continue to monitor neighborhood change and potential displacement in the future. The Turning the Corner report will be issued in July 2018 and the results of the project will be valuable in guiding the implementation of the Anti-Displacement Plan and the ongoing measurement of change in neighborhoods at risk of displacement.

Common Council Affordable Housing Ordinance
The Milwaukee Common Council is currently considering an ordinance that would require developments receiving direct financial assistance from the City to provide a certain percentage of affordable housing units or pay an "in-lieu" fee to the City's Housing Trust Fund. In the pending proposal, these requirements would apply only in a subset of neighborhoods directly adjacent to downtown Milwaukee.

Concurrent to the drafting of this Anti-Displacement Plan, discussions are underway between the Common Council, DCD, and the local development community in an attempt determine how to best align any potential legislation or policy with City goals and to ensure that it achieves its intended objective of increasing the number of mixed-income developments occurring in the greater downtown area. The analysis and recommendations of the Anti-Displacement Plan were crafted to help policy makers inform this discussion.

Eviction and Landlord/Tenant Initiatives

Studies have shown that renters are significantly more likely than home owners to move involuntarily as a result of increasing housing prices. Therefore, supporting tenants' rights and reducing evictions have been common goals of anti-displacement efforts in other large cities. These topics have garnered significant attention locally as well, in part due to the 2016 book Evicted, which focused on Milwaukee.

There are multiple initiatives underway in Milwaukee attempting to reduce eviction. These include a multi-sector partnership being led by the City of Milwaukee and CommonBond Communities of Wisconsin that has engaged the Wisconsin Policy Forum to carry out research and a series of meetings during 2018 to grow a coalition of local stakeholders involved in eviction prevention, and to develop solutions that will reduce health disparities within the region. Community Advocates Public Policy Institute is also carrying out a Healthy Housing Initiative that will create a Tenant Leadership Team to advocate for public education and policy to reduce eviction. Both of these initiatives are city-wide in scope, but will result in the development of policy recommendations to advance the goals of this Anti-Displacement Plan.

LISC Equitable Growth Development Symposium

During November of 2017, the Milwaukee Office of the Local Initiatives Support Corporation ("LISC Milwaukee") hosted a symposium focused on advancing Equitable Development strategies in Milwaukee. The event featured local and national experts presenting on emerging policy tools, many of which were designed to address displacement and support community wealth creation.

LISC-Milwaukee serves as a key intermediary organization supporting the local community development system and intends that the November symposium, and resulting feedback, will help guide LISC's work in Milwaukee as it continues to implement an equitable development strategy for Milwaukee neighborhoods.

3.2   NATIONAL CASE STUDY AND BEST PRACTICE SUMMARY

The topics of displacement and gentrification are drawing significant attention from elected officials, urban planners, community based organizations, and residents in cities across the country. This has resulted in a tremendous volume of new academic research, planning documents, and policies and programs that address the subject. Many of those documents were consulted in the preparation of this Anti-Displacement Plan, a few of which are summarized below. For each example in this section, the Plan also asks the question, "why is this relevant to Milwaukee?"

The case studies selected below are not meant to be an all-encompassing summary of every tool that cities have considered to address displacement. Organizations such as the Grounded Solutions Network, the Local and Regional Government Alliance on Race and Equity, and the U.S. Department of Housing and Urban Development have each produced valuable, wide-ranging summaries of potential anti-displacement strategies. A group of urban planning graduate students from the University of Wisconsin-Milwaukee prepared a summary of relevant tools specific to the Walker's Point neighborhood. Rather, the case studies below were selected because they represent a specific tool or initiative that may be applicable to

Milwaukee based on local context, market conditions, and the goals of local policy makers and stakeholders.

Using Indicators to Measure Displacement Risk
(Bay Area, CA)
The Urban Displacement Project is a research and action initiative of the University of California at Berkeley that developed a set of indicators that cities can use to track displacement and gentrification over time, as well as to identify areas at risk of potential future displacement. While the project is focused on cities in the Bay Area that have dramatically different market conditions than the City of Milwaukee, the metrics and indicators identified through this project have been adapted based on local conditions to inform similar projects in other cities across the country.

Why it's relevant to Milwaukee: DCD reviewed displacement metrics and indicators being used by a number of cities in developing the analysis in this Plan. The Urban Displacement Project provides perhaps the most robust example of how these types of indicators can be used to inform local policy making. As the City of Milwaukee's Anti-Displacement efforts continue, it will be critical to continue to refine the indicators used to measure and predict neighborhood change, and craft effective policies, based on research occurring in other cities and locally available data.

Crafting a Housing Strategy Carefully Tailored to Local Market Conditions
(Buffalo, NY)
There has been no shortage of housing strategy documents that include a focus on displacement produced by cities in recent years. The City of Buffalo's 2017 *Housing Opportunity Strategy* stands out because of the parallels between the market conditions in Buffalo and Milwaukee and because of the efforts to identify specific sets of strategies that can be deployed in different neighborhoods based on local market conditions. Buffalo's housing strategy is based on three core findings:

- The recovery from the 2008 recession is real, but limited to a handful of neighborhoods
- Unaffordability is driven by low-income levels – not high housing costs
- Historical inequities undermine the potential for sustainable progress

Buffalo used a combination of real estate market analysis and housing and neighborhood development expertise to identify a set of goals for each market typology and to recommend the types of resources and tools best suited to achieve desired outcomes in each market type.

Why it's relevant to Milwaukee: The majority of anti-displacement research and policy recommendations emerge from "hot market" coastal cities where market conditions are dissimilar to Milwaukee's. As a "legacy" city on the Great Lakes, Buffalo's research and findings are highly applicable to Milwaukee. Work similar to Buffalo's efforts to create local market typologies and identify the most appropriate strategies for those neighborhoods occurred in Milwaukee during the development of the 2013 Market Value Analysis. Data You Can Use is currently working in partnership with DCD and the Community Development Alliance to update that analysis for 2018.

**Leveraging Infrastructure Investment for Equitable Growth
(Washington D.C.)**
The development of the 11th Street Bridge Park connecting Washington D.C.'s Capitol Hill/Navy Yard neighborhood to Anacostia represents a historic investment in creating a signature public space. It has also spurred fears that development in the vicinity of this new park will lead to displacement in the Anacostia neighborhood, one of Washington D.C.'s remaining majority African-American neighborhoods. As a result, community based organizations have partnered to develop the *11th Street Bridge Equitable Development Plan*. The Plan was crafted through a community-led process and is committed to ensuring that the park is a driver of inclusive development; that is, development that provides opportunities for all residents regardless of income and demography.

To achieve these goals, the Plan identifies a number of workforce development, small business development, and housing strategies, as well as the committed partners needed to ensure that development resulting from the Bridge Park benefits existing residents.

Why it's relevant to Milwaukee: Milwaukee's ongoing Equitable Growth through Transit Oriented Development Planning study has a similar goal of engaging community members in advance of a potential major infrastructure investment to craft a plan to guide resulting development. That study is ongoing and expected to be completed during the second half of 2018. A number of Milwaukee Common Council members have participated in a site visit to the 11th Street Bridge Park area and suggested its Equitable Development Plan would serve as strong model for the work being carried out in Milwaukee.

**Assisting Existing Homeowners with Rising Property Tax Payments
(Atlanta, GA)**
Faced with the potential that long term homeowners may be displaced due to rising property taxes caused by investment in the new Atlanta Falcons football stadium and related developments, the Westside Future Anti-Displacement Tax Fund was established in 2017 to provide grants to neighborhood property owners that would offset any property tax increases for a period of 20 years. All of the funding for the initiative was provided through philanthropic sources, including the Falcons ownership group and other local corporations and foundations, as part of a larger investment in the historic Westside neighborhoods just west of Atlanta's downtown.

Why it's relevant to Milwaukee: Ensuring that existing residents are able to retain their homes has been the most commonly articulated goal of residents and policy makers for the Anti-Displacement Plan. Identifying resources to help low and moderate income homeowners (especially elderly owners) make repairs to their properties and keep up with potential rising tax payments caused by increasing property values are both ways to help achieve this goal. Milwaukee has a number of existing repair programs geared toward elderly homeowners, but Wisconsin law significantly limits what can be done at the local level to provide property tax relief to specific groups of homeowners. Therefore, if increasing property taxes in neighborhoods adjacent to downtown threaten the ability of existing owners to remain in their homes, the Atlanta model is one that could be considered for replication locally.

Engaging in Strategic Acquisition to Support Mixed Income Housing Development (Denver, CO; Twin Cities, MN)
In recognition of the potential that the development of new transit will cause increases in land values, displace existing residents, and make affordable housing more costly to develop, a number of cities have created Strategic Acquisition Funds to gain control of sites nearby current or planned transit corridors before they become unaffordable for mixed income development.

The Denver Transit Oriented Development Fund was the first fund of its kind, launched in 2010 to acquire control of sites near new transit routes. The initial fund raised $15 million in investment, including a $2.5 million City contribution. This initial funding commitment resulted in the acquisition of 8 properties that were developed into 626 new units of housing, 120,000 sq. ft. of commercial space, and affordable space for non-profit and community groups. The total leveraged investment was roughly $200 million.

While it did not utilize a dedicated TOD acquisition fund, a number of creative partnerships were established in the Twin Cities area to assist mission driven developers in acquiring key sites along the Central Corridor of its light rail system. These acquisitions were carried out in advance of development of the line, and in accordance with a detailed *Central Corridor Affordable Housing Coordinated Plan*, that set specific goals for affordable housing production in neighborhoods adjacent to the line that were identified as at risk of displacement.

Why it's relevant to Milwaukee: With plans under consideration to extend the Milwaukee Streetcar to the King Drive/Bronzeville and Walker's Point/Harbor District neighborhoods and construct a Bus Rapid Transit route from downtown Milwaukee to the Milwaukee Regional Medical Center through the Near West Side, proactive steps may be required to ensure that these investments in transit are able to achieve the goals of connecting low and moderate income workers to job opportunities. Milwaukee's recently completed Affordability Strategy for Transit Oriented Development identified the creation of a Strategic Acquisition Fund as a priority recommendation. DCD is actively working to advance this recommendation.

Prioritizing Neighborhood Residents in New Development (Boston, MA; San Francisco, CA)
When new, affordable housing developments are completed, the demand for units often outpaces the number of units available for rent. Given the general shortage of affordable housing units across the region, the creation of new affordable housing units in a neighborhood will not on its own guarantee that existing residents at risk of displacement will be able to access those units.

In recognition of this challenge, San Francisco has created the Anti-Displacement Housing Preference Program under which qualifying developments in areas at risk of displacement reserve a certain percentage of units to be awarded through a lottery to existing neighborhood residents at risk of displacement. In-depth local data analysis and discussions with State and Federal agencies were required prior to launching this program to ensure it was in full compliance with Fair Housing laws. Boston is operating a similar Diversity Preference Program on a trial basis.

Why it's relevant to Milwaukee: While Milwaukee is not experiencing rising housing prices of the same magnitude as San Francisco or Boston, there is nonetheless a strong community desire to ensure that existing residents of greater downtown neighborhoods are able to remain in their communities and are not displaced by rising costs. These concerns are especially pressing in the neighborhoods just north and south of downtown that have historically served as economic and cultural hubs for Milwaukee's African American and Latino populations respectively.

Preserving Existing Affordable Housing
(Washington DC; Minnesota)
As prices rise in neighborhoods at risk of displacement, it can be easier (and a more effective anti-displacement strategy) to preserve existing affordable housing units than to create new ones. Washington D.C. is currently enacting a six point Housing Preservation Strike Force strategy. These six strategies include allocating additional staff resources to affordable housing preservation, creating a loan fund for the preservation of existing affordable units, and expanding tenants' rights.

Based on the recognition that the majority of existing affordable housing is un-subsidized, naturally occurring affordable housing, the Greater Minnesota Housing Fund has created the NOAH Impact Fund specifically to help acquire and preserve naturally occurring affordable housing units in developments that are poised to become unaffordable for existing tenants based on neighborhood market forces.

Why it's relevant to Milwaukee: Initial analysis suggests that much of the subsidized housing stock within the study area is not at risk of having affordability restrictions expire in the short term. Milwaukee has also not yet seen the rapid rise in rents at existing buildings that may justify the need for a naturally occurring affordable housing acquisition fund. However, the need to develop programs and policies to preserve existing affordable housing (subsidized and naturally occurring) in the coming years is likely to grow and the City and its partners should continue to explore these strategies so they are prepared to deploy them at the appropriate time.

Creating Community Land Trusts to Permanently Preserve Affordability
(Boston, MA)
Perhaps the most well-known Community Land Trust in the United States, Dudley Neighbors Incorporated operates a land trust that contains 225 units of affordable housing, including homeownership, cooperative ownership, and rental units. Land trusts are frequently cited as an ideal anti-displacement tool because they result in long-term affordability controls and retain community ownership of land in neighborhoods at risk of displacement. Under a land trust model, homeowners generally own their physical home, but lease the land it sits on from the land trust. This set-up reduces the purchase price of a home by limiting the cost to the value of the structure itself. In exchange, owners are subject to a number of restrictions on the sale of the property and are generally limited to selling the home to another low or moderate income family at a price that remains affordable based on agreed upon resale calculations.

Why it's relevant to Milwaukee: There is strong interest from many local community groups in bringing a land trust model (or other model that permanently preserves affordable housing units) to Milwaukee. A land trust also can have the benefit of lowering the barriers to

homeownership to moderate income families, while creating a process to ensure homebuyers have financial counseling and other supports that allow them to be successful homeowners.

Protecting Against Cultural Displacement on Neighborhood Commercial Corridors (Philadelphia, PA)
The publication Next City describes Philadelphia's Lancaster Avenue commercial district as "at the nexus of a unique cocktail of otherwise familiar urban pressures. At its southeast end is Drexel University, a growing institution whose development ambitions are as imperial as those of its West Philly neighbor, the University of Pennsylvania... Housing demand is pressing in from the west…the corridor's buildings are historic… There are signs of gentrification everywhere, but businesses on Lancaster Avenue still serve a longstanding neighborhood clientele." Despite these development pressures, the corridor struggles with commercial vacancies and challenges attracting ground floor retail tenants. The lead community based organization in the area, People's Emergency Center has worked with City and other partners in business and economic development to deploy strategies that attempt to build a strong core of locally-owned, resident-serving businesses while navigating ongoing changes in the neighborhood. Their efforts have included many traditional commercial corridor support activities such as deploying street furniture and other street beautification initiatives, as well as business attraction and incubation. People's Emergency Center has acquired key buildings to ensure that their eventual use supports neighborhood goals and has made a concerted effort to utilize available resources to attract businesses that will preserve the existing neighborhood character.

Why it's relevant to Milwaukee: Across the study area neighborhoods, there is a desire to preserve the existing character and culture of historic business districts. Goals include attracting new retail users at a time when there is rapid change in the market that has put a strain on corridors city and nation-wide. There is no "magic formula" to navigating changing local and national market forces and balancing the goals of bringing in new businesses while retaining existing character. These goals are also at the foundation of efforts to revitalize the Bronzeville Cultural and Entertainment District with a focus on arts and cultural businesses.

For now, the challenge in most commercial corridors in the study area remains how to attract and retain thriving businesses. The example from Philadelphia, as well as efforts underway in numerous peer cities, highlight the need to develop an ecosystem that supports local entrepreneurship and provides resources that break down barriers to women and minority entrepreneurs accessing financing and opening their doors as a way to both fill existing vacancies and guard against cultural displacement.

Section 4: Recommendations

The following recommendations were developed based on local market conditions and trends, as well as national case study review. The recommendations in this section are divided into seven overarching strategies. The list is not intended to represent an order of priority. Each individual recommendation is accompanied by a brief description of the recommendation as well as a summary of next steps and responsible parties required to advance it to implementation. As called for in the opening section of this plan, these recommendations are grounded in preserving choices for existing neighborhood residents and businesses and prioritizing equity in conjunction with neighborhood development and investment. These strategies should be carried out in neighborhoods that are already exhibiting the indicators suggesting that displacement may be occurring, as well as neighborhoods that may be "at-risk" of future displacement.

4.1   EDUCATE AND ENGAGE RESIDENTS ON DISPLACEMENT AND RELATED ISSUES

1. **Partner with local community based organization and elected officials to provide a venue for residents to discuss findings of Anti-Displacement Plan and recommendations for feedback and refinement.**

   One factor that led to the creation of this Plan was a desire among elected officials and community groups to broaden the discussion about displacement and related issues in the greater downtown neighborhoods and provide relevant data and policy recommendations to help inform that discussion.

   Next Steps: DCD will work with community-based organizations and elected officials that represent study area neighborhoods to present findings of this Plan and solicit input on policy recommendations at neighborhood meetings and similar venues.

2. **Continue to build capacity and provide mechanisms for neighborhood stakeholders to develop the vision for their neighborhoods and have voice in ongoing neighborhood development.**

   Concerns about displacement often overlap with resident concerns that they do not have a voice in the development occurring in their neighborhoods. There are a number of mechanisms that residents have to influence the direction of future development in their neighborhoods. The Comprehensive Planning process is a primary avenue for residents to provide input on the vision and policies that impact land use and neighborhood development. Since the 2010 adoption of the Comprehensive Plan, DCD has worked closely with neighborhoods experiencing changing market forces to update their Area Plans as needed.

   Next Steps: Residents and community based organizations should continue to work with DCD on the development and updating of the 14 Area Plans that make up the City of Milwaukee Comprehensive Plan. Many of the study area neighborhoods have done recent plan updates or will carry out updates in the near future. Policy makers should continue to give the plans – and the resident articulated vision they represent - great weight when weighing zoning change proposals and considering other projects

requiring City approvals or resources. Developers should continue to communicate proactively and collaboratively with impacted stakeholder groups throughout all aspects of project planning and development. The City and its partners should support capacity building efforts that strengthen the ability of community based organizations to influence neighborhood development. Residents should continue to organize and share information within their neighborhoods to maximize the number of neighbors engaged in these discussions.

3. **Educate residents at risk of displacement on their rights and available resources.**

Input received during the preparation of this Plan indicated that residents in greater Downtown neighborhoods may feel increasingly targeted by high-pressure or even predatory tactics designed to encourage them to sell their homes or vacate their rental units. While it is difficult to determine how widespread such tactics are, educating homeowners and renters about their rights and the resources available to residents at risk of displacement is an important step to helping them preserve all available choices available in their particular situation. Local government and its partners should also continue to ensure that the message that immigrants are welcome in Milwaukee neighborhoods is communicated as part of any Anti-Displacement strategy.

Next Steps: DCD has drafted a resource flyer that captures many of the resources and referral sources that can provide assistance to households at risk of displacement. That flyer is attached to this Plan as Appendix A and can be refined on an ongoing basis and shared widely with community groups and residents. DCD will also prepare a Spanish language version of the final flyer.

4. **Complete the Moving Milwaukee Forward: Equitable Growth through Transit Oriented Development Planning study.**

This planning effort for the King Drive, Bronzeville, Walker's Point, and Harbor District neighborhoods under consideration for extensions of the Milwaukee Streetcar will result in a stakeholder-informed plan for leveraging transit investment for equitable development and mitigating against potential displacement. It will recommend land use and zoning policies and set goals for the number of affordable housing units that should be created and preserved as part of transit-oriented development.

Next Steps: DCD and its project partners will complete this study during the summer of 2018. It will then be submitted to Common Council for adoption as an amendment to the Comprehensive Plan.

4.2   MONITOR LOCAL MARKET CONDITIONS AND ADAPT STRATEGIES AS NEEDED

1. **Refine and periodically update the data analysis carried out in the development of this plan to identify neighborhoods experiencing or at risk of displacement.**

Housing markets are dynamic, and the patterns and trends that exist at the time of the drafting of this Plan may change significantly from year to year. It is therefore

important to revisit and update the data analysis in Section 2 to ensure that the City and its partners have the most current and accurate information possible when making decisions about where to deploy housing affordability and anti-displacement strategies. Moreover, as new data resources become available, and national best practices identify new and better ways of measuring housing markets and predicting displacement, relevant analysis should be updated to include additional data sources and improved ways of measuring neighborhood change.

Next Steps: DCD will commit to revisit and update the data analysis contained in this plan on an annual basis, to continue to track gentrification and displacement risks, monitor neighborhood trends for the study area, incorporate additional data sources, and further refine this analysis in order to better target strategies.

4.3   ASSIST EXISTING HOME OWNERS RETAIN THEIR HOMES

1. **Continue to deploy programs to assist low and moderate income homeowners in making needed home repairs.**

   The concern that low and moderate income homeowners (especially elderly homeowners) may be displaced or targeted for predatory loan products or sales pressures because of an inability to access resources for needed repairs is not unique to neighborhoods experiencing rising housing prices. However, it was one of the most commonly voiced concerns from stakeholders providing input on this Anti-Displacement Plan. In addition to longstanding programs such as the Neighborhood Improvement Program (NIP) and Target Investment Neighborhoods (TINs), in recent years the City has created two new programs (STRONG Homes Loan Program and Code Compliance Loan Program) that attempt to help owners in this situation access resources and preserve their homes.

   Next Steps: The City should continue to fund these programs and work with community based organizations and resident groups in the study area on outreach to ensure that eligible residents are aware of the availability of these resources.

2. **Identify resources to assist low and moderate income homeowners in neighborhoods where rapidly rising values may create a property tax hardship.**

   Property assessment increases that exceed city averages in rapidly appreciating neighborhoods have the potential to significantly increase housing costs for low and moderate income homeowners (especially elderly homeowners on a fixed income). While owners will benefit from these property value increases at the time of sale, there is also a desire to preserve their ability to choose to stay in their homes and neighborhoods and not be displaced by the impacts of rising assessments.

   Next Steps: The State of Wisconsin Constitution limits the ability of local governments to provide any type of direct tax rebate or relief to individual groups of property owners. The Wisconsin Housing and Economic Development Authority offers a property tax deferral loan to elderly homeowners, but it may help residents in only limited situations. If it is determined that creating new resources to help

low/moderate income or elderly homeowners with rising property taxes is a priority recommendation, new resources will need to be identified to help meet these needs. This could include a philanthropic source of funding, or potentially targeted relief provided through the State income tax code.

4.4   HELP EXISTING NEIGHBORHOOD RENTERS BECOME HOME OWNERS

1. **Support and grow the capacity of existing organizations and programs to help moderate income renters acquire homes in neighborhoods that are currently affordable and may provide the opportunity to build wealth as values increase.**

    Many of the study area neighborhoods currently offer a wide range of single family and duplex homes at prices that are affordable across a range of incomes. The City and its partners are working across city neighborhoods to reduce barriers and create pathways to homeownership for renters that wish to become homeowners. Through partnerships such as Mayor Barrett's Strong Neighborhoods Plan and Take Root Milwaukee and the efforts of non-profit housing agencies across the City, moderate income families are being connected to housing counseling, down payment assistance, purchase/rehab loans, and responsible lease-to-own models that help pave the way to sustainable homeownership.

    Next Steps: Ongoing and sustained efforts to help moderate-income households and households of color become home owners should be intentionally targeted to renters in neighborhoods expected to see property values increase. Resources should continue to be directed to these programs to address racial disparities in home ownership and wealth building and the loss of homeownership following the 2008 recession.

4.5   PRESERVE EXISTING AFFORDABLE RENTAL HOUSING AND PROTECT TENANTS AT RISK OF DISPLACEMENT

1. **Advocate for measures that protect the rights of tenants at risk of displacement.**

    Cities around the country have evaluated and deployed a variety of policies and legislation to protect tenants at risk of displacement (including access to universal representation by attorneys during eviction proceedings and increased anti-retaliation protections for residents who report housing code violations) and ensure tenants have access to safe and decent housing conditions. While not limited to neighborhoods experiencing rising values, Milwaukee has two ongoing initiatives working to identify the interventions that would be most effective given Milwaukee's local needs and existing legislative framework.

    Next Steps: The efforts being led by the City of Milwaukee, Community Advocates Public Policy Institute, and CommonBond Communities will result in actionable policy and programmatic recommendations. Policy makers at the local and state level should work to implement recommendations that emerge from these initiatives.

2. **Ensure high levels of resident outreach during conversion of HACM properties through Rental Assistance Demonstration program.**

    Given the large number of public housing units in the study area (particularly the Hillside development) and decreasing federal resources being allocated for public housing, residents have expressed fears about the future of public housing developments in the area. The Housing Authority of the City of Milwaukee has a commitment to avoiding the displacement of existing residents, and is pursuing a number of strategies to access resources for the maintenance and operation of its developments. This includes considering participating in the Rental Assistance Demonstration (RAD) Program.

    Next Steps: HACM has begun to communicate with residents and stakeholders about the specifics of the RAD program and the protections it affords residents. This includes distributing an informational handout (see Appendix B) and sharing the information at resident meetings. However, community groups and residents continue to have a great deal of uncertainty about this process and efforts should be made to continue to communicate about the process and HACM's commitments to non-displacement.

3. **Develop more formalized policies and programs to support the preservation of existing affordable housing (subsidized and naturally occurring).**

    The data analysis section of this Plan notes that in coming years, several LIHTC properties will reach the end of their affordability periods and no longer be subject to affordability requirements. Rising rents in non-subsidized naturally occurring affordable housing units also have the potential to displace existing residents.

    Next Steps: WHEDA's commitment to enforcement during the 15-year extended use period after the conclusion of the initial 15 year affordability period in LIHTC projects provides some short term relief from this issue for LIHTC projects. However, in the coming years, the City should work to develop a more formal preservation strategy that identifies new resources that can be utilized for the preservation of affordable housing. This is a challenge that is being faced across the country, and is not unique to Milwaukee; a meaningful solution to this challenge will likely require partnership and resources from the local, state, and federal government.

4. **Pursue preference programs in newly created affordable housing units for existing residents at risk of displacement.**

    Preserving housing choices for residents who may be displaced by rising housing costs in their neighborhoods will require the creation of new affordable housing units. Those recommendations are presented below. In order to maximize the effectiveness of the creation of new affordable housing units as an anti-displacement strategy, other cities have created policies that give preference to existing residents at risk of displacement when new affordable housing units are created utilizing City assistance.

    Next Steps: DCD and the City Attorney's Office should carry out the detailed data analysis required to determine whether a local preference policy would violate Fair Housing Laws. If a policy can be crafted that complies with all applicable laws, it should be implemented along with the policies recommended below to create new affordable housing units in neighborhoods at risk of displacement.

1. **Develop a Strategic Acquisition Fund to acquire sites near current and planned transit routes for the development of affordable and mixed income housing.**

   A Strategic Acquisition Fund would provide a mechanism to support the acquisition of land or buildings for the creation or preservation of affordable and mixed-income housing, especially in areas likely to see future increases in land values. National case study review and local market analysis has identified the creation of a Strategic Acquisition Fund as one of the most effective tools that the City and its partners can use to ensure affordable land is available to develop and preserve housing affordable to low and moderate income households in neighborhoods at risk of displacement.

   Next Steps: DCD and LISC Milwaukee are collaborating to refine a proposed design and structure for a Strategic Action Fund and are attempting to secure the funding needed to carry out the feasibility analysis and fund structuring required to advance this recommendation. Launching a fund will also require securing financial participation from multiple entities, including government and lender partners.

2. **Advocate for changes to the WHEDA Qualified Allocation Plan (QAP) that prioritize projects in neighborhoods where residents are at risk of displacement.**

   Low Income Housing Tax Credits (LIHTC) allocated by the Wisconsin Housing and Economic Development Authority (WHEDA) represent the largest available source of subsidy for the creation of new affordable housing units. These credits are allocated under a competitive scoring process set by WHEDA's Qualified Allocation Plan. The consultant team that completed the recent Market Analysis and Affordability Strategy for Transit Oriented Development identified a number of criteria in which the current QAP scoring may be inadvertently making it difficult for projects in areas facing rising housing prices and the potential for displacement to qualify for credits, even at a time when the creation of new affordable units in those neighborhoods may be most critical to preventing displacement.

   Next Steps: DCD will continue to advocate for changes to the QAP to reflect local goals, including creating new affordable housing units in areas seeing new investment that places existing residents at risk of displacement. WHEDA should consider these goals when updating the QAP, as well as the need to continue to support scattered site projects that can be carried out in study area neighborhoods.

3. **Allocate City and other financial resources for the creation of affordable and mixed income housing.**

   During the past two years, the City has significantly increased its use of Tax Increment Financing (TIF) to support the creation of new affordable housing units. These efforts should continue, with a focus on supporting projects in areas where displacement indicators are currently present, or are likely to emerge (including neighborhoods where significant transit or other major public investments are planned or occurring). Encouraging mixed-income developments are a priority, especially in neighborhoods

with existing concentrations of subsidized housing or where new market rate development has been more limited.   The City should also continue to support the work of community based organizations engaged in the acquisition, rehabilitation, and resale of homes for affordable homeownership.

Next Steps: DCD will refine its policies for determining which projects are eligible for TIF assistance with the goal of supporting projects that create new affordable and mixed-income developments in neighborhoods at risk of displacement. DCD, the Community Development Grants Administration, and the Budget Office should also develop a process that would allow the City to "pre-commit" funding to eligible projects to help them be more competitive when competing for WHEDA tax credits.

4. **Leverage public land for the development of affordable and mixed income housing.**

Beyond its ability to provide direct financial assistance, one additional major resource that the City has at its disposal to support the creation of new affordable and mixed income developments is its land holdings. While the number of City owned development sites in areas seeing rising property values is limited, those sites represent significant opportunities for the City to ensure that development reflects community goals.

Next Steps: DCD should encourage affordable and/or mixed income developments as it solicits and evaluates development proposals for City-owned properties in areas where displacement may be occurring or is at risk of occurring.

Inclusionary Zoning: Inclusionary zoning refers to a local zoning ordinance that requires developers provide a certain number of affordable housing units within new developments. Mandatory Inclusionary Zoning ordinances require this in all new multi-family housing developments that meet certain criteria. Voluntary Inclusionary Zoning ordinances allow developers to opt-in to the requirements, generally in exchange for an increase in allowable height or density beyond what the existing zoning would allow. Inclusionary Zoning is a common tool used in other cities to attempt to address displacement and create new affordable housing units and came up during stakeholder discussions about this Anti-Displacement Plan.

Mandatory Inclusionary Zoning is currently prohibited in the State of Wisconsin. State legislation that is pending at the time of the drafting of this Plan would reinforce that prohibition and also may impact the ability of municipalities to enact Voluntary Inclusionary Zoning ordinances. Discussions with a number of national experts on this topic have also suggested that Milwaukee's market conditions may not support an effective Voluntary Inclusionary Zoning ordinance. For those reasons, Inclusionary Zoning is not being recommended at this time. However, it should remain under consideration should circumstances change that make it viable locally.

1. **Prioritize local business development and entrepreneurship in commercial districts.**

   A review of national models suggests that the most effective way to prevent commercial and cultural displacement is often not through restrictions or regulations ("sticks"), but through programs and policies that are intentionally designed to foster and break down barriers to local entrepreneurship and business development ("carrots"). The City and its partners in small business development (lenders, Chambers of Commerce, other business development organizations) offer a wide array of resources that can be deployed to support this goal and foster successful neighborhood business districts that may function as "cultural enclaves."

   Next Steps: The City and its partners should continue to operate existing business resource and support programs and seek new resources to bolster these efforts. To advance plan goals of preventing cultural displacement, promoting equity, and attracting resident-serving businesses that provide services and amenities tailored to existing neighborhood residents, efforts in neighborhoods at risk of displacement should be tailored to encourage entrepreneurs, including immigrants and small business owners of color, and create affordable commercial space within mixed use developments. Continued efforts to develop the Bronzeville Cultural Entertainment District consistent with stakeholders' vision for the area will also help achieve this goal.

2. **Preserve zoning in areas identified in City land use plans to provide opportunities for small business, creative and "maker" entrepreneurs.**

   There are instances where the City's zoning power can be utilized to preserve affordable space for small business, especially in the light manufacturing, creative, and "maker" sectors. Local and national examples have shown the potential for significantly rising property values and rents to follow the decision of cities to rezone formally industrial land to allow for a wider mix of uses including housing. There are areas within the City of Milwaukee where adopted Area Plans encourage this type of conversion and other areas where it is explicitly discouraged in order to preserve the ability of industrial users, and the other small businesses that often locate in those zoning districts, to remain in place.

   Next Steps: The City should retain industrial zoning in those districts where it is recommended by the applicable Area Plan. There are portions of the Harbor District, Menomonee Valley, and Riverworks neighborhoods where these recommendations may apply and serve as an Anti-Displacement strategy.

3. **Explore development models that create permanent affordability and community ownership.**

   There are multiple examples from around the country of communities that have incorporated models of community ownership into neighborhood development initiatives that also serve to prevent displacement. These include community land

trust and cooperative ownership models. These models often include mechanisms to preserve the affordability of a project for a longer term than traditional programs (including potentially creating "permanent" affordability). Given their focus on community control of development, these models align with the equity goals of this Anti-Displacement Plan.

Next Steps: Local community based organizations have expressed significant interest in this strategy. The City and its partners should continue to evaluate these models to determine how they may be most effectively carried out in Milwaukee to support the goals of this Anti-Displacement Plan and support capacity building efforts required to carry out these strategies.

Section 5: Conclusions and Next Steps

Cities are dynamic places that are constantly changing as new investment brings positive momentum to neighborhoods in the form of improved housing options, resident-serving businesses and amenities, and high quality public spaces. It is the role of local government to encourage and harness this change to improve the quality of life for all neighborhood residents.

The goal of this Anti-Displacement Plan is not to stop neighborhood change or place barriers to investment. Rather, the Plan acknowledges that in addition to attracting investment and increasing the tax base, the role of local government is also to craft policies and programs that preserve choice and protect the ability of existing residents and businesses to stay in the neighborhoods that they have helped to grow, should they wish to do so. To that end, local government can craft and embrace equitable development policies that are designed to reduce existing disparities and ensure that historically disadvantaged groups are also able to benefit from and gain access to the wealth-building opportunities provided by development occurring in city neighborhoods.

Truly achieving the goals of this plan will require commitment not just from the City of Milwaukee and its residents and community partners, but from other levels of government. Providing safe and decent housing options for large numbers of Milwaukee's lowest income residents will require an increased financial commitment from both State and Federal government. A number of the strategies recommended by this Plan will require partnerships at the State level. This plan recommends that the City of Milwaukee continue to support the development of affordable housing in city neighborhoods. Meaningfully addressing the region's income disparities and racial segregation will require neighboring municipalities to make a similar commitment.

The strategies recommended by this Anti-Displacement Plan should be carried out in city neighborhoods where data indicates that residents may currently be at risk of displacement. They are also relevant in neighborhoods where future investment may create the conditions that lead to displacement, especially in areas adjacent to potential future investments in transit or other potential transformative projects.

This Anti-Displacement Plan is meant to advance, not end, the discussion of these issues. It is the hope of DCD that this Plan will spur additional discussions among residents, business owners, and policy makers about how the City and its partners can preserve choice and promote equity, while attracting ongoing investment and development that is consistent with residents' vision for their neighborhoods.

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Appendixes

Appendix A: Displacement Resource Flyer

You Make the Neighborhood

City of Milwaukee

There are resources available to help homeowners and renters stay in their homes and neighborhoods.

City of Milwaukee

Department of Neighborhood Services (DNS)

Complaints for building or property related problems. BEFORE calling DNS, call the landlord or the building's owner about the problem. If the owner is unresponsive, then DNS should be your second call...not the first. http://city.milwaukee.gov/Complaints
Rent withholding: The occupants of a rental unit may apply to DNS for rent withholding if the property they rent has an active overdue code violation. Rather than paying rent to the owner, the tenant pays the rent to the department.
http://city.milwaukee.gov/CodeViolationProcess
The Compliance Loan Program (CLP) provides 0% interest, deferred payment loans to assist homeowners in making repairs necessary to fix code violations on their property.
http://city.milwaukee.gov/CLP

To make a complaint about a building related problem call:
- (414) 286-2268, 8:00 a.m - 4:30 p.m. Monday through Friday

Neighborhood Improvement Development Corporation (NIDC)

NIDC's Strong Homes Loan Program offers resources for homeowners to make emergency and essential home repairs.
(414) 286-5608, http://city.milwaukee.gov/NIDC

Housing Resource Guide: https://goo.gl/Mr9hzd

Wisconsin Department of Consumer Protection

Landlord / tenant guide: https://datcp.wi.gov/Pages/
Publications/LandlordTenantGuide.aspx

Rent abatement: Under State law, tenants may abate (reduce) a portion of their rent if conditions make a portion of their unit is unusable.

Consumer Protection Hotline: (800) 422-7128

**PLACEHOLDER FOR ALDERMANIC OR
NEIGHBORHOOD GROUP SPECIFIC
INFORMATION**

Community Advocates

(414) 449-4777, http://communityadvocates.net/housing/

Resources for renters and homeowners including:
- **Tenant-landlord mediation:** Through this program, mediation is provided to low-income tenants facing eviction or small claims actions related to tenancy.
- **Rent Bridge Program:** Community Advocates staff will negotiate a payment plan with property owners for clients who have income, but have missed a payment.
- Utility assistance and Furnace replacement referrals

Other Resources

Metropolitan Milwaukee Fair Housing Council: (414) 278-1240
Referrals and resources for homeowners and renters on issues like:
- **Fair housing/lending:** Investigates allegations of predatory lending or sales tactics based on race, national origin, disability, family status sex, age or religion, mortgage rescue scams and other fair housing violations.
- **Discrimination in renting:** Investigates allegations of housing discrimination.
http://fairhousingwisconsin.com/

Disability Rights Wisconsin (414) 773-4646, email: info@drwi.org
Landlords are required by the Fair Housing Amendments Act to make reasonable accommodations for tenants with disabilities.
http://www.disabilityrightswi.org/

Referrals for low-cost and free legal services for tenant/landlord issues and foreclosure:

Legal Action   (414) 278-7722, or toll free (855) 947-2529
Non-profit law firm which provides legal services for low-income individuals including:
- Housing and foreclosure resources: https://goo.gl/ivMgjT
- Eviction Defense Project: https://goo.gl/Xvezwr

Legal Aid   (414) 727-5300
Legal Aid helps Milwaukee County tenants in disputes with current or former landlords. https://lasmilwaukee.com/services/civil-division/landlord-tenant-relationship/

Mediate Milwaukee (414) 939-8800
Mediation Network provides fair and neutral process for homeowners facing foreclosure or landlord-tenant disputes (including evictions).
http://mediatewisconsin.com/

Legal Resources Online

Wisconsin State Bar Landlord/Tenant Information:
https://goo.gl/fFzA9c
Legal Action Tenant Sourcebook: (Most up to Date)
https://goo.gl/YwRXfM

Appendix B: Rental Assistance Demonstration Program Flyer

RAD Information Sheet
(Residents)

What RAD is:
The Rental Assistance Demonstration Program seeks to preserve public housing by providing Public Housing Agencies with access to more stable funding. It is intended to assess the effectiveness of converting public housing, moderate rehabilitation properties, and units under the rent supplement and rental assistance payments to long term project based section 8 rental assistance.

How RAD Works:
RAD allows Public Housing Agencies to leverage public and private debt and equity in order to reinvest in the public housing stock. It was established to preserve and improve public and other assisted housing, and also increase tenant mobility opportunities.

Why RAD
Despite the need to preserve public housing units and expanding backlog of capital needs, congress has reduced capital funding by 24% over the past decade and the 2016 funding bill will cut another 10% in funds to maintain and repair public housing. Under the current levels, it would take HACM over 37 years to repair the needs that exist today. RAD will provide HACM with a more secure funding source.

How RAD may Effect Rent:
Rent contribution will most likely be the same as it was under public housing – generally no more than 30% of the household's adjusted gross income. Most residents will not have rent increases as a result of RAD. However, in certain circumstances like existing flat renters, Residents may see a modest increase in rent.

RAD's Impact on Residents:
Residents will have greater choices in where to live through the RAD "choice-mobility option." If they want to move after their development under goes a RAD conversion they may request and receive a Hosing Choice Voucher.

RAD Conversion Effect on Housing Assistance
Residents will not lose your housing assistance and you not be rescreened because of a RAD conversion. You will not be rescreened because of a RAD conversion. Even though a RAD property can use private money to make big repairs, it will still receive money from HUD.

Home or Building Rehab
Most needed repairs as part of RAD are likely to be small and you can stay in your home during the construction. Some building will require more extensive rehab. In these cases, you will be temporarily relocated. You will have the right to return once constructions is complete

Appendix C: Demographic Analysis Tables

The following tables detail the demographic and housing market data that were used to inform this Anti-Displacement Plan. C.1, C.2, C.4 and C.5 are the gentrification and displacement indicators; the remaining tables informed the overall narrative of the Plan.

C.1: Residents of color
C.2: Median household income
C.3: Residents with a bachelor's degree or higher
C.4: Median residential assessed value (single family and duplex)
C.5: Low income households (families below the poverty rate)
C.6: Elderly (aged 65+) home ownership
C.7: Median gross rents
C.8: Owner and renter occupancy

Census tracts that were identified in Section 2 as exhibiting either both gentrification or both displacement indicators are highlighted in each of the charts as follows:

Both displacement indicators flagged

Both gentrification indicators flagged

Both displacement AND both gentrification indicators flagged

Where Census tracts combined between 2000 and 2010, the 2010 geography was maintained and 2000 values were aggregated to the 2010 tract. In the one case where a 2000 tract split (tract 109), the 2010 tracts were aggregated to the 2000 tract. Due to the geographic issues around the northern portion of Walker's Point, the Historic Third Ward and the Menomonee Valley, both the 2000 and 2010 tracts were merged into tract "9999" for analysis purposes.

Year 2000 Census Tracts	Mapped to:	Year 2010 Census Tracts	Mapped to:
82, 83	1857	1869, 1870	109
100, 101	1854	1868, 1874	9999
102, 103	1855		
104, 105	1856		
115, 116	1860		
117, 118	1859		
119, 120	1858		
121, 138	1861		
132, 153	9999		
139, 140	1862		
145, 152	1863		
150, 151	1864		
155, 156	1865		
180.01, 180.02, 154	180		

Table C.1: People of Color (P.O.C.) and Percent Minority Composition by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | Total P.O.C.			Percent Change | Percent P.O.C.		
	All Residents	All P.O.C.	% P.O.C.	All Residents	All P.O.C.	% P.O.C.	All Residents	All P.O.C.	% P.O.C.	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	596,974	329,530	55.2%	589,697	363,371	61.6%	598,672	383,400	64.0%	10.3%	5.5%	16.3%	11.6%	3.9%	16.0%
63	3,095	3,050	98.5%	2,657	2,568	96.7%	2,304	2,280	99.0%	-15.8%	-11.2%	-25.2%	-1.9%	2.4%	0.4%
64	2,883	2,859	99.2%	2,846	2,797	98.3%	2,179	2,164	99.3%	-2.2%	-22.6%	-24.3%	-0.9%	1.1%	0.1%
65	3,041	2,998	98.6%	2,376	2,369	99.7%	2,043	1,994	97.6%	-21.0%	-15.8%	-33.5%	1.1%	-2.1%	-1.0%
66	3,668	3,602	98.2%	3,061	3,013	98.4%	2,600	2,590	99.6%	-16.4%	-14.0%	-28.1%	0.2%	1.2%	1.4%
67	1,641	1,629	99.3%	1,873	1,819	97.1%	1,322	1,287	97.4%	11.7%	-29.2%	-21.0%	-2.2%	0.2%	-1.9%
68	3,039	3,004	98.8%	2,431	2,291	94.2%	2,668	2,598	97.4%	-23.7%	13.4%	-13.5%	-4.7%	3.3%	-1.5%
69	2,579	2,472	95.9%	2,315	2,250	97.2%	3,096	3,022	97.6%	-9.0%	34.3%	22.2%	1.4%	0.4%	1.8%
70	3,393	3,274	96.5%	2,557	2,419	94.6%	2,837	2,742	96.7%	-26.1%	13.4%	-16.2%	-2.0%	2.2%	0.2%
71	2,032	967	47.6%	1,918	594	31.0%	2,040	690	33.8%	-38.6%	16.2%	-28.6%	-34.9%	9.2%	-28.9%
72	2,804	1,093	39.0%	2,827	1,044	36.9%	2,900	1,011	34.9%	-4.5%	-3.2%	-7.5%	-5.3%	-5.6%	-10.6%
76	3,343	324	9.7%	3,222	351	10.9%	3,545	533	15.0%	8.3%	51.9%	64.5%	12.4%	38.0%	55.1%
77	3,716	604	16.3%	3,985	646	16.2%	3,678	660	17.9%	7.0%	2.2%	9.3%	-0.3%	10.7%	10.4%
79	1,825	554	30.4%	1,715	309	18.0%	2,232	675	30.2%	-44.2%	118.4%	21.8%	-40.6%	67.8%	-0.4%
80	2,237	1,334	59.6%	2,287	1,136	49.7%	1,884	813	43.2%	-14.8%	-28.4%	-39.1%	-16.7%	-13.1%	-27.6%
81	1,607	1,510	94.0%	1,493	1,289	86.3%	1,295	1,127	87.0%	-14.6%	-12.6%	-25.4%	-8.1%	0.8%	-7.4%
84	1,583	1,564	98.8%	1,394	1,394	100.0%	1,234	1,234	100.0%	-10.9%	-11.5%	-21.1%	1.2%	0.0%	1.2%
85	1,590	1,533	96.4%	1,418	1,398	98.6%	1,204	1,188	98.7%	-8.8%	-15.0%	-22.5%	2.3%	0.1%	2.3%
86	1,651	1,633	98.9%	1,550	1,550	100.0%	904	877	97.0%	-5.1%	-43.4%	-46.3%	1.1%	-3.0%	-1.9%
87	1,739	1,731	99.5%	1,578	1,547	98.0%	1,410	1,405	99.6%	-10.6%	-9.2%	-18.8%	-1.5%	1.6%	0.1%
88	2,528	2,496	98.7%	2,052	2,037	99.3%	1,837	1,820	99.1%	-18.4%	-10.7%	-27.1%	0.5%	-0.2%	0.3%
89	1,759	1,698	96.5%	2,005	1,788	89.2%	1,046	941	90.0%	5.3%	-47.4%	-44.6%	-7.6%	0.9%	-6.8%
97	2,155	2,076	96.3%	2,043	1,637	80.1%	1,629	1,538	94.4%	-21.1%	-6.0%	-25.9%	-16.8%	17.8%	-2.0%
98	1,577	1,538	97.5%	1,576	1,555	98.7%	1,496	1,469	98.2%	1.1%	-5.5%	-4.5%	1.2%	-0.5%	0.7%
99	1,592	1,531	96.2%	1,146	1,099	95.9%	1,211	1,190	98.3%	-28.2%	8.3%	-22.3%	-0.3%	2.5%	2.2%
106	1,291	1,162	90.0%	1,755	1,614	92.0%	1,281	827	64.6%	38.9%	-48.8%	-28.8%	2.2%	-29.8%	-28.3%
107	2,058	1,190	57.8%	2,301	1,123	48.8%	2,531	847	33.5%	-5.6%	-24.6%	-28.8%	-15.6%	-31.4%	-42.1%
108	2,083	393	18.9%	2,020	480	23.8%	2,498	396	15.9%	22.1%	-17.5%	0.8%	25.9%	-33.3%	-16.0%
109	5,630	765	13.6%	5,341	953	17.8%	6,188	1,072	17.3%	24.6%	12.5%	40.1%	31.3%	-2.9%	27.5%
110	3,085	697	22.6%	3,010	671	22.3%	3,050	595	19.5%	-3.7%	-11.3%	-14.6%	-1.3%	-12.5%	-13.7%
111	1,572	254	16.2%	1,628	222	13.6%	1,587	276	17.4%	-12.6%	24.3%	8.7%	-15.6%	27.5%	7.6%
112	1,989	490	24.6%	2,419	596	24.6%	2,253	534	23.7%	21.6%	-10.4%	9.0%	0.0%	-3.8%	-3.8%
113	1,502	248	16.5%	1,887	356	18.9%	1,794	412	23.0%	43.5%	15.7%	66.1%	14.3%	21.7%	39.1%
114	552	233	42.2%	926	267	28.8%	1,409	308	21.9%	14.6%	15.4%	32.2%	-31.7%	-24.2%	-48.2%
122	2,960	2,603	87.9%	2,529	2,212	87.5%	2,355	2,088	88.7%	-15.0%	-5.6%	-19.8%	-0.5%	1.4%	0.8%
134	2,754	2,299	83.5%	3,098	2,741	88.5%	2,310	1,814	78.5%	19.2%	-33.8%	-21.1%	6.0%	-11.2%	-5.9%
135	2,200	1,884	85.6%	1,925	1,430	74.3%	1,954	1,584	81.1%	-24.1%	10.8%	-15.9%	-13.3%	9.1%	-5.3%
136	2,720	2,030	74.6%	2,750	2,196	79.9%	2,265	1,977	87.3%	8.2%	-10.0%	-2.6%	7.0%	9.3%	17.0%
137	1,869	1,675	89.6%	1,816	1,710	94.2%	1,596	1,380	86.5%	2.1%	-19.3%	-17.6%	5.1%	-8.2%	-3.5%
141	1,285	1,279	99.5%	1,203	1,043	86.7%	1,512	1,269	83.9%	-18.5%	21.7%	-0.8%	-12.9%	-3.2%	-15.7%
143	2,181	382	17.5%	2,343	254	10.8%	2,518	520	20.7%	-33.5%	104.7%	36.1%	-38.1%	90.5%	17.9%
144	2,435	520	21.4%	2,401	520	21.7%	2,915	781	26.8%	0.0%	50.2%	50.2%	1.4%	23.7%	25.5%
146	3,680	1,077	29.3%	3,497	983	28.1%	4,019	1,364	33.9%	-8.7%	38.8%	26.6%	-4.0%	20.7%	16.0%
147	2,715	1,113	41.0%	3,197	1,354	42.4%	3,156	1,379	43.7%	21.7%	1.8%	23.9%	3.3%	3.2%	6.6%
148	1,802	1,007	55.9%	2,019	995	49.3%	1,973	1,152	58.4%	-1.2%	15.8%	14.4%	-11.8%	18.5%	4.5%
149	1,654	1,151	69.6%	1,438	1,011	70.3%	1,560	1,068	68.5%	-12.2%	5.6%	-7.2%	1.0%	-2.6%	-1.6%
157	3,742	3,218	86.0%	3,358	3,039	90.5%	3,017	2,575	85.3%	-5.6%	-15.3%	-20.0%	5.2%	-5.7%	-0.8%
158	3,381	2,732	80.8%	3,657	3,156	86.3%	2,596	2,208	85.1%	15.5%	-30.0%	-19.2%	6.8%	-1.4%	5.3%
159	3,645	2,631	72.2%	3,750	2,916	77.8%	3,696	3,134	84.8%	10.8%	7.5%	19.1%	7.7%	9.0%	17.5%
162	3,311	2,198	66.4%	3,593	3,110	86.6%	3,088	2,539	82.2%	41.5%	-18.4%	15.5%	30.4%	-5.0%	23.9%
163	5,197	4,082	78.5%	4,427	4,031	91.1%	4,715	4,192	88.9%	-1.2%	4.0%	2.7%	15.9%	-2.4%	13.2%
164	5,180	4,521	87.3%	4,072	3,885	95.4%	4,448	4,001	90.0%	-14.1%	3.0%	-11.5%	9.3%	-5.7%	3.1%
165	2,770	2,426	87.6%	3,007	2,715	90.3%	2,169	1,841	84.9%	11.9%	-32.2%	-24.1%	3.1%	-6.0%	-3.1%
166	2,381	1,944	81.6%	2,573	2,081	80.9%	2,014	1,566	77.8%	7.0%	-24.7%	-19.4%	-0.9%	-3.9%	-4.8%
167	3,408	2,827	83.0%	3,199	2,952	92.3%	3,449	3,238	93.9%	4.4%	9.7%	14.5%	11.2%	1.7%	13.2%
168	3,232	2,575	79.7%	3,132	2,868	91.6%	3,356	3,079	91.7%	11.4%	7.4%	19.6%	14.9%	0.2%	15.2%
169	3,946	2,713	68.8%	4,693	3,896	83.0%	3,993	3,086	77.3%	43.6%	-20.8%	13.7%	20.7%	-6.9%	12.4%

Table C.1: People of Color (P.O.C.) and Percent Minority Composition by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | Total P.O.C.			Percent Change | Percent P.O.C.		
	All Residents	All P.O.C.	% P.O.C.	All Residents	All P.O.C.	% P.O.C.	All Residents	All P.O.C.	% P.O.C.	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	596,974	329,530	55.2%	589,697	363,371	61.6%	598,672	383,400	64.0%	10.3%	5.5%	16.3%	11.6%	3.9%	16.0%
170	5,348	3,018	56.4%	6,296	5,065	80.4%	5,948	4,915	82.6%	67.8%	-3.0%	62.9%	42.6%	2.7%	46.4%
180	3,048	639	21.0%	2,985	380	12.7%	2,821	621	22.0%	-40.5%	63.4%	-2.8%	-39.3%	72.9%	5.0%
1854	2,078	2,043	98.3%	1,700	1,688	99.3%	1,690	1,669	98.8%	-17.4%	-1.1%	-18.3%	1.0%	-0.5%	0.4%
1855	1,674	1,653	98.7%	2,037	1,999	98.1%	1,880	1,870	99.5%	20.9%	-6.5%	13.1%	-0.6%	1.4%	0.7%
1856	1,882	1,766	93.8%	2,126	1,840	86.5%	1,656	1,180	71.3%	4.2%	-35.9%	-33.2%	-7.8%	-17.7%	-24.1%
1857	2,674	2,584	96.6%	2,005	1,922	95.9%	2,284	2,216	97.0%	-25.6%	15.3%	-14.2%	-0.8%	1.2%	0.4%
1858	1,734	1,671	96.4%	1,804	1,754	97.2%	1,573	1,554	98.8%	5.0%	-11.4%	-7.0%	0.9%	1.6%	2.5%
1859	1,075	1,051	97.8%	1,022	1,012	99.0%	1,191	1,104	92.7%	-3.7%	9.1%	5.0%	1.3%	-6.4%	-5.2%
1860	1,510	1,335	88.4%	1,561	1,417	90.8%	1,577	1,388	88.0%	6.1%	-2.0%	4.0%	2.7%	-3.0%	-0.4%
1861	2,468	2,360	95.6%	2,370	2,319	97.8%	2,229	2,092	93.9%	-1.7%	-9.8%	-11.4%	2.3%	-4.1%	-1.9%
1862	1,749	1,673	95.7%	1,207	1,174	97.3%	1,547	1,463	94.6%	-29.8%	24.6%	-12.6%	1.7%	-2.8%	-1.1%
1863	2,440	1,339	54.9%	2,431	1,297	53.4%	3,358	1,843	54.9%	-3.1%	42.1%	37.6%	-2.8%	2.9%	0.0%
1864	2,046	466	22.8%	2,049	319	15.6%	1,493	432	28.9%	-31.5%	35.4%	-7.3%	-31.6%	85.9%	27.0%
1865	2,061	1,590	77.1%	1,461	1,010	69.1%	1,862	1,431	76.9%	-36.5%	41.7%	-10.0%	-10.4%	11.2%	-0.4%
9999	1,453	640	44.0%	3,251	1,281	39.4%	4,542	1,650	36.3%	100.2%	28.8%	157.8%	-10.5%	-7.8%	-17.5%

Table C.2: Median Household Income by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	Median Household Income			Percent Change | Med. HH. Inc.		
	2000	2010	2016	'00-'10	'10-'16	'00-'16
CITY	$32,021	$35,921	$36,801	12.2%	2.4%	14.9%
63	$20,448	$21,696	$26,622	6.1%	22.7%	30.2%
64	$20,481	$25,045	$19,844	22.3%	-20.8%	-3.1%
65	$22,214	$17,882	$18,684	-19.5%	4.5%	-15.9%
66	$17,321	$16,296	$22,954	-5.9%	40.9%	32.5%
67	$15,597	$19,539	$21,300	25.3%	9.0%	36.6%
68	$22,955	$27,969	$24,694	21.8%	-11.7%	7.6%
69	$20,250	$29,306	$17,191	44.7%	-41.3%	-15.1%
70	$18,953	$18,688	$21,173	-1.4%	13.3%	11.7%
71	$29,479	$33,986	$38,144	15.3%	12.2%	29.4%
72	$34,750	$40,388	$41,779	16.2%	3.4%	20.2%
76	$40,634	$39,167	$48,819	-3.6%	24.6%	20.1%
77	$31,506	$30,725	$32,173	-2.5%	4.7%	2.1%
79	$30,500	$37,120	$40,486	21.7%	9.1%	32.7%
80	$25,909	$32,147	$34,444	24.1%	7.1%	32.9%
81	$17,375	$16,827	$21,250	-3.2%	26.3%	22.3%
84	$14,797	$18,324	$19,493	23.8%	6.4%	31.7%
85	$18,261	$18,973	$20,655	3.9%	8.9%	13.1%
86	$17,538	$27,951	$20,240	59.4%	-27.6%	15.4%
87	$19,000	$25,728	$23,145	35.4%	-10.0%	21.8%
88	$19,653	$18,625	$15,296	-5.2%	-17.9%	-22.2%
89	$18,242	$26,726	$15,688	46.5%	-41.3%	-14.0%
97	$17,372	$16,942	$59,138	-2.5%	249.1%	240.4%
98	$17,469	$23,611	$18,618	35.2%	-21.1%	6.6%
99	$16,920	$22,740	$25,606	34.4%	12.6%	51.3%
106	$25,938	$29,279	$39,083	12.9%	33.5%	50.7%
107	$26,325	$46,094	$52,375	75.1%	13.6%	99.0%
108	$23,361	$31,297	$47,978	34.0%	53.3%	105.4%
109	$39,571	$41,545	$57,541	5.0%	38.5%	45.4%
110	$20,897	$33,598	$26,556	60.8%	-21.0%	27.1%
111	$32,639	$43,969	$44,073	34.7%	0.2%	35.0%
112	$24,750	$33,188	$55,050	34.1%	65.9%	122.4%
113	$16,821	$24,886	$37,600	47.9%	51.1%	123.5%
114	$45,268	$72,462	$67,569	60.1%	-6.8%	49.3%
122	$19,467	$28,750	$20,919	47.7%	-27.2%	7.5%
134	$17,401	$27,210	$18,262	56.4%	-32.9%	4.9%
135	$17,949	$17,455	$15,096	-2.8%	-13.5%	-15.9%
136	$17,137	$14,303	$16,858	-16.5%	17.9%	-1.6%
137	$14,224	$15,521	$17,865	9.1%	15.1%	25.6%
141	$11,202	$15,911	$20,067	42.0%	26.1%	79.1%
143	$31,938	$44,441	$46,806	39.1%	5.3%	46.6%
144	$43,542	$58,405	$64,423	34.1%	10.3%	48.0%
146	$9,992	$10,162	$11,725	1.7%	15.4%	17.3%
147	$11,090	$8,477	$11,067	-23.6%	30.6%	-0.2%
148	$18,370	$20,151	$19,484	9.7%	-3.3%	6.1%
149	$19,451	$22,783	$16,386	17.1%	-28.1%	-15.8%
157	$25,873	$31,310	$23,972	21.0%	-23.4%	-7.3%
158	$22,829	$27,944	$22,903	22.4%	-18.0%	0.3%
159	$24,271	$24,426	$22,727	0.6%	-7.0%	-6.4%
162	$32,208	$36,518	$31,214	13.4%	-14.5%	-3.1%

Table C.2: Median Household Income by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	Median Household Income			Percent Change | Med. HH. Inc.		
	2000	2010	2016	'00-'10	'10-'16	'00-'16
CITY	$32,021	$35,921	$36,801	12.2%	2.4%	14.9%
163	$26,475	$22,679	$26,646	-14.3%	17.5%	0.6%
164	$25,000	$26,230	$29,013	4.9%	10.6%	16.1%
165	$23,654	$33,629	$24,075	42.2%	-28.4%	1.8%
166	$22,377	$21,604	$21,898	-3.5%	1.4%	-2.1%
167	$23,605	$25,341	$22,591	7.4%	-10.9%	-4.3%
168	$23,018	$22,750	$26,728	-1.2%	17.5%	16.1%
169	$22,022	$22,513	$16,915	2.2%	-24.9%	-23.2%
170	$29,850	$30,112	$30,069	0.9%	-0.1%	0.7%
180	$30,250	$45,485	$44,868	50.4%	-1.4%	48.3%
1854	$17,619	$20,050	$30,720	13.8%	53.2%	74.4%
1855	$16,162	$26,514	$21,075	64.1%	-20.5%	30.4%
1856	$18,986	$23,966	$23,565	26.2%	-1.7%	24.1%
1857	$17,406	$20,798	$13,952	19.5%	-32.9%	-19.8%
1858	$21,401	$42,917	$38,750	100.5%	-9.7%	81.1%
1859	$17,527	$16,833	$35,788	-4.0%	112.6%	104.2%
1860	$12,912	$11,495	$14,353	-11.0%	24.9%	11.2%
1861	$13,800	$23,667	$16,917	71.5%	-28.5%	22.6%
1862	$21,455	$20,213	$19,483	-5.8%	-3.6%	-9.2%
1863	$46,548	$70,203	$60,742	50.8%	-13.5%	30.5%
1864	$15,156	$9,855	$12,321	-35.0%	25.0%	-18.7%
1865	$22,543	$29,625	$26,079	31.4%	-12.0%	15.7%
9999	$34,736	$46,106	$48,870	32.7%	6.0%	40.7%

Table C.3: Residents with a Bachelor's Degree or Higher by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census: 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | Total Bachelors+			Percent Change | Percent Bachelors+		
	Residents 25+	Bachelors+	% Bachelors+	Residents 25+	Bachelors+	% Bachelors+	Residents 25+	Bachelors+	% Bachelors+	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	353,305	64,742	18.3%	351,064	73,723	21.0%	364,882	85,812	23.5%	13.9%	16.4%	32.5%	14.6%	12.0%	28.3%
63	1,469	41	2.8%	1,378	54	3.9%	1,218	72	5.9%	31.1%	34.0%	75.6%	39.7%	51.6%	111.8%
64	1,488	54	3.6%	1,490	54	3.6%	1,126	11	1.0%	-0.7%	-79.5%	-79.6%	-0.8%	-72.9%	-73.1%
65	1,395	61	4.4%	1,211	68	5.6%	1,090	113	10.4%	11.2%	66.6%	85.2%	28.1%	85.1%	137.1%
66	1,887	35	1.9%	1,745	86	4.9%	1,469	67	4.6%	144.3%	-21.6%	91.4%	164.2%	-6.9%	145.9%
67	793	42	5.3%	840	129	15.4%	650	98	15.1%	208.0%	-24.2%	133.3%	190.8%	-2.1%	184.7%
68	1,672	67	4.0%	1,614	95	5.9%	1,677	95	5.7%	42.1%	-0.2%	41.8%	47.2%	-4.0%	41.4%
69	1,216	85	7.0%	1,309	43	3.3%	1,258	71	5.6%	-49.2%	64.4%	-16.5%	-52.8%	71.0%	-19.3%
70	1,559	134	8.6%	1,347	93	6.9%	1,673	85	5.1%	-30.6%	-8.5%	-36.6%	-19.7%	-26.4%	-40.9%
71	1,153	284	24.6%	1,151	396	34.4%	1,368	592	43.3%	39.4%	49.5%	108.5%	39.7%	25.8%	75.7%
72	1,991	749	37.6%	2,096	874	41.7%	2,177	1,056	48.5%	16.7%	20.8%	41.0%	10.8%	16.3%	28.9%
76	2,244	1,631	72.7%	2,088	1,359	65.1%	2,419	1,486	61.4%	-16.7%	9.3%	-8.9%	-10.4%	-5.6%	-15.5%
77	2,297	1,306	56.9%	1,860	893	48.0%	1,939	1,122	57.9%	-31.6%	25.7%	-14.1%	-15.6%	20.6%	1.8%
79	1,164	367	31.5%	1,276	618	48.4%	1,391	643	46.2%	68.3%	4.1%	75.2%	53.5%	-4.5%	46.6%
80	1,300	217	16.7%	1,244	343	27.6%	1,064	427	40.1%	58.2%	24.4%	96.8%	65.3%	45.4%	140.4%
81	809	30	3.7%	846	105	12.4%	683	62	9.1%	249.7%	-40.9%	106.7%	234.4%	-26.8%	144.8%
84	688	27	3.9%	539	27	5.0%	657	27	4.1%	0.0%	0.0%	0.0%	27.6%	-18.0%	4.7%
85	858	26	3.0%	897	20	2.2%	622	73	11.7%	-24.1%	269.9%	180.8%	-27.4%	433.5%	287.3%
86	809	56	6.9%	786	37	4.7%	560	48	8.6%	-34.0%	29.9%	-14.3%	-32.1%	82.4%	23.8%
87	838	28	3.3%	882	10	1.1%	738	36	4.9%	-65.4%	271.1%	28.6%	-67.1%	343.5%	46.0%
88	1,132	43	3.8%	947	67	7.1%	1,072	22	2.1%	56.4%	-67.3%	-48.8%	86.9%	-71.1%	-46.0%
89	702	7	1.0%	1,228	26	2.1%	639	39	6.1%	268.4%	51.2%	457.1%	110.6%	190.6%	512.1%
97	815	55	6.7%	789	13	1.6%	765	121	15.8%	-77.0%	858.5%	120.0%	-76.3%	888.6%	134.4%
98	600	14	2.3%	804	75	9.3%	698	37	5.3%	434.1%	-50.5%	164.3%	298.6%	-43.0%	127.2%
99	774	76	9.8%	524	44	8.4%	596	23	3.9%	-42.1%	-47.7%	-69.7%	-14.5%	-54.1%	-60.7%
106	657	29	4.4%	592	95	16.1%	813	228	28.0%	228.7%	139.2%	686.2%	264.7%	74.2%	535.3%
107	1,155	264	22.9%	1,479	627	42.4%	1,724	961	55.7%	137.5%	53.2%	264.0%	85.5%	31.5%	143.9%
108	1,457	589	40.4%	1,245	642	51.6%	1,710	1,085	63.5%	9.1%	68.9%	84.2%	27.6%	23.0%	57.0%
109	4,756	2,773	58.3%	4,004	2,598	64.9%	5,448	3,863	70.9%	-6.3%	48.7%	39.3%	11.3%	9.3%	21.6%
110	2,485	1,069	43.0%	2,333	1,332	57.1%	2,403	1,371	57.1%	24.6%	2.9%	28.3%	32.7%	-0.1%	32.6%
111	1,288	682	53.0%	1,392	977	70.2%	1,123	708	63.0%	43.3%	-27.5%	3.8%	32.6%	-10.2%	19.1%
112	1,348	425	31.5%	1,598	749	46.9%	1,833	1,105	60.3%	76.3%	47.4%	160.0%	48.8%	28.5%	91.2%
113	1,027	363	35.3%	1,046	505	48.3%	1,315	768	58.4%	39.2%	52.0%	111.6%	36.7%	20.9%	65.2%
114	332	169	50.9%	648	517	79.8%	1,210	819	67.7%	206.0%	58.4%	384.6%	56.8%	-15.2%	33.0%
122	1,250	190	15.2%	1,128	146	12.9%	1,200	138	11.5%	-23.4%	-5.2%	-27.4%	-15.1%	-10.9%	-24.3%
134	1,402	150	10.7%	1,859	216	11.6%	1,287	104	8.1%	43.8%	-51.8%	-30.7%	8.4%	-30.3%	-24.5%
135	1,371	136	9.9%	1,209	110	9.1%	1,125	172	15.3%	-19.1%	56.3%	26.5%	-8.3%	68.0%	54.1%
136	1,834	190	10.4%	1,539	208	13.5%	1,574	171	10.9%	9.4%	-17.7%	-10.0%	30.3%	-19.5%	4.9%
137	1,059	126	11.9%	799	45	5.6%	831	86	10.3%	-64.5%	92.2%	-31.7%	-52.9%	84.8%	-13.0%
141	457	26	5.7%	613	86	14.0%	811	120	14.8%	230.1%	39.8%	361.5%	146.1%	5.7%	160.1%
143	1,808	1,107	61.2%	1,794	1,218	67.9%	2,118	1,507	71.2%	10.0%	23.7%	36.1%	10.9%	4.8%	16.2%
144	1,493	1,046	70.1%	1,390	1,131	81.4%	1,887	1,461	77.4%	8.2%	29.1%	39.7%	16.2%	-4.9%	10.5%
146	807	261	32.3%	764	273	35.7%	727	240	33.0%	4.5%	-12.0%	-8.0%	10.4%	-7.5%	2.1%
147	492	76	15.4%	833	102	12.2%	462	132	28.6%	33.7%	29.9%	73.7%	-21.0%	134.2%	85.0%
148	947	187	19.7%	890	129	14.5%	1,006	308	30.6%	-31.0%	138.7%	64.7%	-26.6%	111.1%	55.0%
149	914	119	13.0%	673	209	31.0%	692	141	20.4%	75.3%	-32.4%	18.5%	138.1%	-34.3%	56.5%
157	1,958	153	7.8%	1,792	18	1.0%	1,657	89	5.4%	-88.3%	396.7%	-41.8%	-87.2%	437.1%	-31.3%
158	1,698	102	6.0%	1,753	46	2.6%	1,450	62	4.3%	-55.3%	36.0%	-39.2%	-56.7%	64.5%	-28.8%
159	1,928	113	5.9%	2,129	130	6.1%	2,081	167	8.0%	14.9%	28.6%	47.8%	4.1%	31.6%	36.9%
162	1,822	259	14.2%	1,879	105	5.6%	1,778	219	12.3%	-59.4%	108.1%	-15.4%	-60.6%	120.0%	-13.4%
163	2,641	209	7.9%	2,193	134	6.1%	2,668	101	3.8%	-36.0%	-24.5%	-51.7%	-22.9%	-37.9%	-52.2%
164	2,501	121	4.8%	2,161	24	1.1%	2,108	53	2.5%	-80.4%	123.0%	-56.2%	-77.3%	128.6%	-48.0%
165	1,365	51	3.7%	1,514	38	2.5%	1,243	93	7.5%	-25.8%	145.7%	82.4%	-33.1%	199.3%	100.3%
166	1,127	26	2.3%	1,251	78	6.2%	1,260	119	9.4%	198.3%	53.4%	357.7%	168.7%	52.3%	309.4%
167	1,728	52	3.0%	1,704	176	10.3%	1,682	96	5.7%	237.5%	-45.3%	84.6%	242.3%	-44.6%	89.7%
168	1,549	24	1.5%	1,676	3	0.2%	1,751	35	2.0%	-86.0%	944.2%	45.8%	-87.1%	899.4%	29.0%
169	2,042	57	2.8%	2,544	74	2.9%	2,459	8	0.3%	29.4%	-89.2%	-86.0%	3.9%	-88.8%	-88.3%

Table C.3: Residents with a Bachelor's Degree or Higher by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | Total Bachelors+			Percent Change | Percent Bachelors+		
	Residents 25+	Bachelors+	% Bachelors+	Residents 25+	Bachelors+	% Bachelors+	Residents 25+	Bachelors+	% Bachelors+	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	353,305	64,742	18.3%	351,064	73,723	21.0%	364,882	85,812	23.5%	13.9%	16.4%	32.5%	14.6%	12.0%	28.3%
170	3,062	213	7.0%	3,628	192	5.3%	3,297	189	5.7%	-9.7%	-1.7%	-11.3%	-23.8%	8.2%	-17.6%
180	2,092	336	16.1%	2,199	752	34.2%	2,298	974	42.4%	123.8%	29.5%	189.9%	112.9%	23.9%	163.9%
1854	848	37	4.4%	854	37	4.3%	879	123	14.0%	-0.8%	234.9%	232.4%	-1.4%	225.4%	220.7%
1855	932	39	4.2%	1,143	65	5.7%	952	79	8.3%	67.1%	21.3%	102.6%	36.2%	45.6%	98.3%
1856	1,034	127	12.3%	1,290	148	11.5%	1,079	300	27.8%	16.8%	102.2%	136.2%	-6.4%	141.8%	126.4%
1857	1,158	98	8.5%	1,083	81	7.5%	995	117	11.8%	-17.1%	44.0%	19.4%	-11.4%	56.8%	38.9%
1858	784	80	10.2%	900	74	8.2%	977	149	15.3%	-7.8%	101.9%	86.3%	-19.6%	86.0%	49.5%
1859	490	21	4.3%	514	73	14.2%	626	110	17.6%	247.6%	50.7%	423.8%	231.3%	23.7%	310.0%
1860	1,037	88	8.5%	1,183	241	20.4%	1,062	158	14.9%	174.2%	-34.5%	79.5%	140.4%	-27.1%	75.3%
1861	259	44	17.0%	1,276	51	4.0%	1,106	74	6.7%	16.0%	45.0%	68.2%	-76.5%	67.3%	-60.6%
1862	279	61	21.9%	657	60	9.2%	816	72	8.8%	-0.9%	19.1%	18.0%	-57.9%	-4.1%	-59.6%
1863	1,740	394	22.6%	1,600	549	34.3%	2,358	617	26.2%	39.3%	12.4%	56.6%	51.5%	-23.7%	15.6%
1864	301	243	80.7%	332	169	50.9%	301	168	55.8%	-30.5%	-0.6%	-30.9%	-37.0%	9.7%	-30.9%
1865	311	91	29.3%	1,046	195	18.6%	1,190	259	21.8%	113.8%	33.1%	184.6%	-36.4%	17.0%	-25.6%
9999	285	270	94.7%	2,531	1,031	40.7%	3,555	2,022	56.9%	281.9%	96.1%	648.9%	-57.0%	39.6%	-40.0%

Table C.4: Median Residential Assessed Values by Census Tract within the Study Area
Source: 2000, 2010 and 2017 Milwaukee Master Property File records

Census Tract	Median Residential Assessed Values			Percent Change	Med. Res. A.V.		
	2000	2010	2017	'00-'10	'10-'16	'00-'16
CITY	$72,400	$111,500	$93,700	54.0%	-16.0%	29.4%
63	$33,400	$49,700	$30,200	48.8%	-39.2%	-9.6%
64	$23,250	$39,700	$22,400	70.8%	-43.6%	-3.7%
65	$32,600	$48,800	$30,300	49.7%	-37.9%	-7.1%
66	$19,600	$39,300	$22,400	100.5%	-43.0%	14.3%
67	$23,200	$51,200	$30,400	120.7%	-40.6%	31.0%
68	$25,400	$47,900	$28,200	88.6%	-41.1%	11.0%
69	$26,200	$53,600	$32,100	104.6%	-40.1%	22.5%
70	$26,000	$56,700	$34,300	118.1%	-39.5%	31.9%
71	$54,700	$124,900	$125,700	128.3%	0.6%	129.8%
72	$77,100	$158,300	$154,500	105.3%	-2.4%	100.4%
76	$184,200	$284,250	$271,600	54.3%	-4.5%	47.4%
77	$105,650	$203,900	$197,300	93.0%	-3.2%	86.7%
79	$57,950	$141,950	$138,550	145.0%	-2.4%	139.1%
80	$45,100	$125,100	$124,500	177.4%	-0.5%	176.1%
81	$28,300	$59,600	$42,450	110.6%	-28.8%	50.0%
84	$16,100	$36,000	$21,900	123.6%	-39.2%	36.0%
85	$18,200	$37,300	$21,550	104.9%	-42.2%	18.4%
86	$22,000	$39,200	$23,700	78.2%	-39.5%	7.7%
87	$20,800	$37,500	$22,650	80.3%	-39.6%	8.9%
88	$21,600	$39,300	$23,300	81.9%	-40.7%	7.9%
89	$22,250	$41,750	$25,200	87.6%	-39.6%	13.3%
97	$21,900	$47,500	$31,750	116.9%	-33.2%	45.0%
98	$24,200	$50,700	$33,900	109.5%	-33.1%	40.1%
99	$16,900	$43,450	$29,600	157.1%	-31.9%	75.1%
106	$38,150	$97,300	$86,300	155.0%	-11.3%	126.2%
107	$40,550	$156,100	$156,600	285.0%	0.3%	286.2%
108	$113,850	$205,600	$210,550	80.6%	2.4%	84.9%
109	$120,500	$220,800	$220,000	83.2%	-0.4%	82.6%
110	$81,000	$198,000	$196,800	144.4%	-0.6%	143.0%
111	$137,300	$218,400	$230,450	59.1%	5.5%	67.8%
112	$97,100	$191,900	$199,300	97.6%	3.9%	105.3%
113	$157,800	$214,900	$227,500	36.2%	5.9%	44.2%
114	$94,750	$207,450	$204,700	118.9%	-1.3%	116.0%
122	$34,950	$71,100	$47,700	103.4%	-32.9%	36.5%
134	$43,200	$82,000	$52,000	89.8%	-36.6%	20.4%
135	$76,200	$146,900	$99,800	92.8%	-32.1%	31.0%
136	$60,900	$126,550	$80,600	107.8%	-36.3%	32.3%
137	$28,600	$72,700	$50,250	154.2%	-30.9%	75.7%
141	$28,100	$0	$0	-100.0%	-	-100.0%
143	$184,400	$307,200	$434,000	66.6%	41.3%	135.4%
144	$228,800	$185,250	$167,600	-19.0%	-9.5%	-26.7%
146	$27,600	$78,000	$55,350	182.6%	-29.0%	100.5%
147	$31,300	$90,700	$122,000	189.8%	34.5%	289.8%
148	$29,350	$75,400	$56,650	156.9%	-24.9%	93.0%
149	$29,100	$62,250	$43,450	113.9%	-30.2%	49.3%
157	$31,600	$57,950	$45,800	83.4%	-21.0%	44.9%
158	$47,000	$79,350	$59,850	68.8%	-24.6%	27.3%
159	$59,100	$101,850	$80,950	72.3%	-20.5%	37.0%
162	$51,600	$87,100	$66,100	68.8%	-24.1%	28.1%
163	$38,500	$67,600	$48,900	75.6%	-27.7%	27.0%
164	$35,600	$62,500	$45,600	75.6%	-27.0%	28.1%
165	$31,900	$70,300	$50,700	120.4%	-27.9%	58.9%
166	$27,950	$68,800	$51,600	146.2%	-25.0%	84.6%

Table C.4: Median Residential Assessed Values by Census Tract within the Study Area

Source: 2000, 2010 and 2017 Milwaukee Master Property File records

Census Tract	Median Residential Assessed Values			Percent Change | Med. Res. A.V.		
	2000	2010	2017	'00-'10	'10-'16	'00-'16
CITY	$72,400	$111,500	$93,700	54.0%	-16.0%	29.4%
167	$41,800	$68,800	$52,200	64.6%	-24.1%	24.9%
168	$39,800	$67,400	$51,750	69.3%	-23.2%	30.0%
169	$41,300	$69,100	$53,400	67.3%	-22.7%	29.3%
170	$56,950	$92,100	$72,100	61.7%	-21.7%	26.6%
180	$74,800	$139,900	$157,100	87.0%	12.3%	110.0%
1854	$16,700	$38,800	$24,000	132.3%	-38.1%	43.7%
1855	$18,600	$45,200	$30,500	143.0%	-32.5%	64.0%
1856	$38,950	$109,950	$89,300	182.3%	-18.8%	129.3%
1857	$27,200	$58,400	$40,100	114.7%	-31.3%	47.4%
1858	$18,400	$61,100	$47,100	232.1%	-22.9%	156.0%
1859	$14,000	$68,300	$61,800	387.9%	-9.5%	341.4%
1860	$35,500	$122,500	$95,900	245.1%	-21.7%	170.1%
1861	$27,000	$62,400	$43,900	131.1%	-29.6%	62.6%
1862	$42,000	$65,000	$47,000	54.8%	-27.7%	11.9%
1863	$217,500	$227,450	$220,000	4.6%	-3.3%	1.1%
1864	$30,000	$128,450	$205,900	328.2%	60.3%	586.3%
1865	$29,850	$80,400	$59,600	169.3%	-25.9%	99.7%
9999	$108,150	$228,500	$274,700	111.3%	20.2%	154.0%

Table C.5: Low Income Households (Families Living Below the Poverty Rate) by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census: 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | All Families			Percent Change | In Poverty		
	All Families	In Poverty	% in Poverty	All Families	In Poverty	% in Poverty	All Families	In Poverty	% in Poverty	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	136,327	23,687	17.4%	130,198	28,253	21.7%	128,118	30,876	24.1%	-4.5%	-1.6%	-6.0%	24.7%	11.1%	38.5%
63	675	285	42.2%	542	232	42.8%	512	158	30.9%	-19.7%	-5.5%	-24.1%	-18.6%	-31.8%	-44.5%
64	692	233	33.7%	596	273	45.8%	451	267	59.2%	-13.9%	-24.3%	-34.8%	17.2%	-2.2%	14.6%
65	703	246	35.0%	584	296	50.7%	444	226	50.9%	-16.9%	-24.0%	-36.8%	20.4%	-23.7%	-8.1%
66	844	349	41.4%	680	246	36.2%	542	253	46.7%	-19.4%	-20.3%	-35.8%	-29.5%	2.8%	-27.5%
67	333	133	39.9%	489	207	42.3%	276	138	50.0%	46.8%	-43.6%	-17.1%	55.5%	-33.3%	3.8%
68	743	237	31.9%	557	140	25.1%	528	201	38.1%	-25.0%	-5.2%	-28.9%	-41.0%	43.9%	-15.1%
69	630	242	38.4%	555	220	39.6%	678	387	57.1%	-11.9%	22.2%	7.6%	-9.2%	76.1%	60.0%
70	767	303	39.5%	501	160	31.9%	650	286	44.0%	-34.7%	29.7%	-15.3%	-47.3%	79.0%	-5.6%
71	425	64	15.1%	315	57	18.1%	317	42	13.2%	-25.9%	0.6%	-25.4%	-10.9%	-26.6%	-34.6%
72	590	84	14.2%	543	60	11.0%	569	87	15.3%	-8.0%	4.8%	-3.6%	-28.9%	45.8%	3.6%
76	446	9	2.0%	460	30	6.5%	337	14	4.2%	3.1%	-26.7%	-24.4%	232.2%	-52.7%	57.3%
77	463	32	6.9%	447	30	6.7%	254	0	0.0%	-3.5%	-43.2%	-45.1%	-6.4%	-100.0%	-100.0%
79	300	63	21.0%	319	92	28.8%	281	38	13.5%	6.3%	-11.9%	-6.3%	45.8%	-58.7%	-39.8%
80	469	139	29.6%	417	106	25.4%	245	58	23.7%	-11.1%	-41.2%	-47.8%	-23.8%	-45.2%	-58.3%
81	325	123	37.8%	366	161	44.0%	244	122	50.0%	12.6%	-33.3%	-24.9%	30.9%	-24.2%	-0.8%
84	363	134	36.9%	335	199	59.4%	266	134	50.4%	-7.7%	-20.6%	-26.7%	48.5%	-32.6%	0.0%
85	319	119	37.3%	353	148	41.9%	270	138	51.1%	10.7%	-23.5%	-15.4%	24.3%	-6.7%	15.9%
86	373	147	39.4%	321	133	41.4%	220	64	29.1%	-13.9%	-31.5%	-41.0%	-9.6%	-51.8%	-56.4%
87	391	174	44.5%	299	121	40.5%	277	146	52.7%	-23.5%	-7.4%	-29.2%	-30.4%	20.5%	-16.1%
88	552	269	48.7%	409	189	46.2%	382	184	48.2%	-25.9%	-6.6%	-30.8%	-29.8%	-2.6%	-31.6%
89	371	129	34.8%	308	143	46.4%	200	104	52.0%	-17.0%	-35.1%	-46.1%	10.8%	-27.2%	-19.4%
97	399	205	51.4%	470	245	52.1%	357	60	16.8%	17.8%	-24.0%	-10.5%	19.4%	-75.5%	-70.7%
98	321	133	41.4%	391	180	46.0%	297	161	54.2%	21.8%	-24.0%	-7.5%	35.2%	-10.5%	21.0%
99	347	158	45.5%	311	133	42.8%	259	63	24.3%	-10.4%	-16.7%	-25.4%	-15.8%	-52.7%	-60.2%
106	297	80	26.9%	282	153	54.3%	289	90	31.1%	-5.1%	2.5%	-2.7%	91.4%	-41.3%	12.3%
107	369	113	30.6%	444	166	37.4%	473	16	3.4%	20.3%	6.5%	28.2%	47.0%	-90.3%	-85.8%
108	229	20	8.7%	175	11	6.3%	269	20	7.4%	-23.6%	53.7%	17.5%	-44.9%	80.6%	-0.5%
109	624	28	4.5%	580	11	1.9%	818	62	7.6%	-7.1%	41.0%	31.1%	-60.4%	458.8%	121.3%
110	258	41	15.9%	209	1	0.5%	271	100	36.9%	-19.0%	29.7%	5.0%	-97.6%	9899.9%	143.9%
111	217	16	7.4%	128	35	27.3%	178	9	5.1%	-41.0%	39.1%	-18.0%	118.4%	-74.0%	-43.3%
112	289	45	15.6%	292	18	6.2%	290	36	12.4%	1.0%	-0.7%	0.3%	-59.8%	98.6%	-20.1%
113	105	1	1.0%	144	1	0.7%	144	9	6.3%	37.1%	0.0%	37.1%	0.0%	807.2%	807.2%
114	71	16	22.5%	142	30	21.1%	172	10	5.8%	100.0%	21.1%	142.3%	87.3%	-66.7%	-37.7%
122	643	289	44.9%	484	150	31.0%	483	238	49.3%	-24.7%	-0.2%	-24.9%	-48.1%	58.7%	-17.6%
134	573	178	31.1%	645	233	36.1%	494	207	41.9%	12.6%	-23.4%	-13.8%	30.8%	-11.1%	16.3%
135	419	146	34.8%	350	117	33.4%	307	176	57.3%	-16.5%	-12.3%	-26.7%	-19.9%	50.5%	20.5%
136	395	140	35.4%	433	176	40.6%	342	161	47.1%	9.6%	-21.0%	-13.4%	25.6%	-8.4%	15.1%
137	364	148	40.7%	311	202	65.0%	314	150	47.8%	-14.6%	1.0%	-13.7%	36.6%	-25.8%	1.4%
141	388	236	60.8%	326	187	57.4%	373	197	52.8%	-16.0%	14.4%	-3.9%	-20.7%	5.2%	-16.5%
143	213	5	2.3%	233	14	6.0%	421	7	1.7%	9.4%	80.7%	97.7%	179.6%	-48.8%	43.1%
144	214	2	0.9%	198	1	0.5%	259	13	5.0%	-7.5%	30.8%	21.0%	-50.0%	1195.0%	547.5%
146	186	91	48.9%	174	107	61.5%	170	115	67.6%	-6.5%	-2.3%	-8.6%	17.6%	7.4%	26.3%
147	212	132	62.3%	136	90	66.2%	168	123	73.2%	-35.8%	23.5%	-20.8%	-31.8%	36.6%	-6.8%
148	248	72	29.0%	241	56	23.2%	145	57	39.3%	-2.8%	-39.8%	-41.5%	-22.3%	1.9%	-20.9%
149	256	63	24.6%	197	64	32.5%	244	156	63.9%	-23.0%	23.9%	-4.7%	1.6%	143.5%	147.5%
157	712	218	30.6%	701	231	33.0%	670	271	40.4%	-1.5%	-4.4%	-5.9%	6.1%	17.0%	24.2%
158	664	223	33.6%	668	232	34.7%	504	200	39.7%	0.6%	-24.6%	-24.1%	3.9%	-13.7%	-10.3%
159	746	136	18.2%	735	271	36.9%	697	277	39.7%	-1.5%	-5.2%	-6.6%	99.4%	2.0%	103.5%
162	702	113	16.1%	768	213	27.7%	672	193	28.7%	9.4%	-12.5%	-4.3%	88.3%	-9.3%	70.7%
163	1,034	268	25.9%	952	366	38.4%	982	342	34.8%	-7.9%	3.2%	-5.0%	36.4%	-6.5%	27.5%
164	942	339	36.0%	876	358	40.9%	888	351	39.5%	-7.0%	1.4%	-5.7%	5.7%	-2.1%	3.5%
165	541	157	29.0%	580	205	35.3%	435	96	22.1%	7.2%	-25.0%	-19.6%	30.4%	-53.0%	-38.8%
166	514	172	33.5%	582	238	40.9%	391	166	42.5%	13.2%	-32.8%	-23.9%	38.4%	-30.2%	-3.4%
167	705	202	28.7%	697	255	36.6%	669	308	46.0%	-1.1%	-4.0%	-5.1%	26.3%	20.6%	52.3%
168	737	251	34.1%	737	262	35.5%	716	306	42.7%	0.0%	-2.8%	-2.8%	4.2%	16.9%	21.8%
169	786	240	30.5%	865	415	48.0%	818	378	46.2%	10.1%	-5.4%	4.1%	73.0%	-9.0%	57.5%

Table C.5: Low Income Households (Families Living Below the Poverty Rate) by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | All Families			Percent Change | In Poverty		
	All Families	In Poverty	% in Poverty	All Families	In Poverty	% in Poverty	All Families	In Poverty	% in Poverty	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	136,327	23,687	17.4%	130,198	28,253	21.7%	128,118	30,876	24.1%	-4.5%	-1.6%	-6.0%	24.7%	11.1%	38.5%
170	1,174	236	20.1%	1,348	425	31.5%	1,195	483	40.4%	14.8%	-11.4%	1.8%	79.9%	13.7%	104.6%
180	656	85	13.0%	703	31	4.4%	430	62	14.4%	7.2%	-38.8%	-34.5%	-63.6%	100.2%	-27.2%
1854	432	176	40.7%	382	231	60.5%	372	156	41.9%	-11.6%	-2.6%	-13.9%	31.3%	-32.6%	-11.4%
1855	390	127	32.6%	453	207	45.7%	415	169	40.7%	16.2%	-8.4%	6.4%	63.0%	-18.4%	33.0%
1856	449	181	40.3%	450	174	38.7%	338	104	30.8%	0.2%	-24.9%	-24.7%	-3.8%	-40.2%	-42.5%
1857	581	285	49.1%	435	214	49.2%	479	265	55.3%	-25.1%	10.1%	-17.6%	-24.9%	23.8%	-7.1%
1858	417	114	27.3%	428	101	23.6%	349	75	21.5%	2.6%	-18.5%	-16.3%	-11.4%	-25.7%	-34.2%
1859	581	285	49.1%	210	133	63.3%	277	63	22.7%	-63.9%	31.9%	-52.3%	-53.4%	-52.7%	-77.9%
1860	144	54	37.5%	233	59	25.3%	259	82	31.7%	61.8%	11.2%	79.9%	9.2%	39.3%	52.0%
1861	507	255	50.3%	486	182	37.4%	475	263	55.4%	-4.1%	-2.3%	-6.3%	-28.7%	44.8%	3.2%
1862	334	110	32.9%	269	57	21.2%	290	126	43.4%	-19.5%	7.8%	-13.2%	-48.2%	120.7%	14.4%
1863	81	1	1.2%	70	1	1.4%	212	5	2.4%	-13.6%	202.9%	161.7%	0.0%	408.8%	408.8%
1864	76	23	30.3%	25	10	40.0%	29	13	44.8%	-67.1%	16.0%	-61.8%	-56.5%	29.9%	-43.5%
1865	325	98	30.2%	277	55	19.9%	336	138	41.1%	-14.8%	21.3%	3.4%	-43.8%	150.5%	40.9%
9999	229	57	24.9%	469	94	20.0%	593	113	19.1%	104.8%	26.4%	159.0%	64.9%	20.5%	98.6%

Table C.6: Elderly (65+) Home Ownership by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census: 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | Elderly H.O.			Percent Change | Percent Elderly H.O.		
	All H.O.	Elderly H.O.	% Elderly	All H.O.	Elderly H.O.	% Elderly	All H.O.	Elderly H.O.	% Elderly	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	105,235	22,158	21.1%	100,296	23,160	23.1%	93,184	23,482	25.2%	4.5%	1.4%	6.0%	9.7%	9.1%	19.7%
63	924	109	11.8%	777	78	10.0%	754	78	10.3%	-28.4%	0.0%	-28.4%	-14.9%	3.1%	-12.3%
64	876	111	12.7%	743	57	7.7%	659	57	8.6%	-48.6%	0.0%	-48.6%	-39.5%	12.7%	-31.7%
65	945	127	13.4%	842	102	12.1%	728	102	14.0%	-19.7%	0.0%	-19.7%	-9.9%	15.7%	4.3%
66	1,225	179	14.6%	1,039	136	13.1%	871	136	15.6%	-24.0%	0.0%	-24.0%	-10.4%	19.3%	6.9%
67	541	79	14.6%	468	44	9.4%	464	44	9.5%	-44.3%	0.0%	-44.3%	-35.6%	0.9%	-35.1%
68	1,057	168	15.9%	940	130	13.8%	865	130	15.0%	-22.6%	0.0%	-22.6%	-13.0%	8.7%	-5.4%
69	841	89	10.6%	832	74	8.9%	867	74	8.5%	-16.9%	0.0%	-16.9%	-16.0%	-4.0%	-19.3%
70	1,084	102	9.4%	1,011	106	10.5%	1,022	106	10.4%	3.9%	0.0%	3.9%	11.4%	-1.1%	10.2%
71	899	73	8.1%	923	51	5.5%	941	51	5.4%	-30.1%	0.0%	-30.1%	-32.0%	-1.9%	-33.3%
72	1,441	127	8.8%	1,477	145	9.8%	1,493	145	9.7%	14.2%	0.0%	14.2%	11.4%	-1.1%	10.2%
76	1,754	74	4.2%	1,737	156	9.0%	1,655	156	9.4%	110.8%	0.0%	110.8%	112.9%	5.0%	123.4%
77	2,290	68	3.0%	2,242	23	1.0%	1,895	23	1.2%	-66.2%	0.0%	-66.2%	-65.5%	18.3%	-59.1%
79	958	70	7.3%	952	50	5.3%	954	50	5.2%	-28.6%	0.0%	-28.6%	-28.1%	-0.2%	-28.3%
80	925	55	5.9%	910	28	3.1%	854	28	3.3%	-49.1%	0.0%	-49.1%	-48.3%	6.6%	-44.9%
81	551	38	6.9%	512	17	3.3%	501	17	3.4%	-55.3%	0.0%	-55.3%	-51.9%	2.2%	-50.8%
84	469	71	15.1%	393	51	13.0%	387	51	13.2%	-28.2%	0.0%	-28.2%	-14.3%	1.6%	-12.9%
85	515	71	13.8%	448	32	7.1%	419	32	7.6%	-54.9%	0.0%	-54.9%	-48.2%	6.9%	-44.6%
86	508	75	14.8%	444	27	6.1%	347	27	7.8%	-64.0%	0.0%	-64.0%	-58.8%	28.0%	-47.3%
87	517	54	10.4%	445	33	7.4%	367	33	9.0%	-38.9%	0.0%	-38.9%	-29.0%	21.3%	-13.9%
88	711	75	10.5%	733	69	9.4%	706	69	9.8%	-8.0%	0.0%	-8.0%	-10.8%	3.8%	-7.3%
89	489	27	5.5%	405	21	5.2%	363	21	5.8%	-22.2%	0.0%	-22.2%	-6.1%	11.6%	4.8%
97	496	21	4.2%	465	21	4.5%	420	21	5.0%	0.0%	0.0%	0.0%	6.7%	10.7%	18.1%
98	408	24	5.9%	427	38	8.9%	485	38	7.8%	58.3%	0.0%	58.3%	51.3%	-12.0%	33.2%
99	450	39	8.7%	424	23	5.4%	362	23	6.4%	-41.0%	0.0%	-41.0%	-37.4%	17.1%	-26.7%
106	411	42	10.2%	428	25	5.8%	463	25	5.4%	-40.5%	0.0%	-40.5%	-42.8%	-7.6%	-47.2%
107	824	46	5.6%	1,051	17	1.6%	1,131	17	1.5%	-63.0%	0.0%	-63.0%	-71.0%	-7.1%	-73.1%
108	1,393	36	2.6%	1,441	41	2.8%	1,411	41	2.9%	13.9%	0.0%	13.9%	10.1%	2.1%	12.4%
109	3,632	130	3.6%	3,574	191	5.3%	4,023	191	4.7%	46.9%	0.0%	46.9%	49.3%	-11.2%	32.6%
110	2,225	41	1.8%	2,282	128	5.6%	2,254	128	5.7%	212.2%	0.0%	212.2%	204.4%	1.2%	208.2%
111	1,054	32	3.0%	984	12	1.2%	939	12	1.3%	-62.5%	0.0%	-62.5%	-59.8%	4.8%	-57.9%
112	1,226	53	4.3%	1,370	55	4.0%	1,379	55	4.0%	3.8%	0.0%	3.8%	-7.1%	-0.7%	-7.7%
113	822	26	3.2%	1,002	64	6.4%	1,106	64	5.8%	146.2%	0.0%	146.2%	101.9%	-9.4%	82.9%
114	310	12	3.9%	684	20	2.9%	889	20	2.2%	66.7%	0.0%	66.7%	-24.5%	-23.1%	-41.9%
122	817	45	5.5%	738	68	9.2%	713	68	9.5%	51.1%	0.0%	51.1%	67.3%	3.5%	73.2%
134	1,082	42	3.9%	1,019	66	6.5%	924	66	7.1%	57.1%	0.0%	57.1%	66.9%	10.3%	84.0%
135	1,159	7	0.6%	1,029	0	0.0%	944	0	0.0%	-100.0%	-	-100.0%	-100.0%	-	-100.0%
136	1,233	15	1.2%	1,182	8	0.7%	1,182	8	0.7%	-46.7%	0.0%	-46.7%	-44.4%	0.0%	-44.4%
137	801	8	1.0%	758	20	2.6%	776	20	2.6%	150.0%	0.0%	150.0%	164.2%	-2.3%	158.1%
141	449	1	0.2%	645	0	0.0%	697	0	0.0%	-100.0%	-	-100.0%	-100.0%	-	-100.0%
143	1,627	60	3.7%	1,698	175	10.3%	1,702	175	10.3%	191.7%	0.0%	191.7%	179.5%	-0.2%	178.8%
144	1,359	4	0.3%	1,389	10	0.7%	1,516	10	0.7%	150.0%	0.0%	150.0%	144.6%	-8.4%	124.1%
146	1,168	11	0.9%	1,108	0	0.0%	930	0	0.0%	-100.0%	-	-100.0%	-100.0%	-	-100.0%
147	1,030	2	0.2%	1,067	0	0.0%	884	0	0.0%	-100.0%	-	-100.0%	-100.0%	-	-100.0%
148	715	8	1.1%	1,076	28	2.6%	881	28	3.2%	250.0%	0.0%	250.0%	132.6%	22.1%	184.1%
149	821	11	1.3%	801	3	0.4%	776	3	0.4%	-72.7%	0.0%	-72.7%	-72.0%	3.2%	-71.1%
157	1,026	60	5.8%	933	73	7.8%	993	73	7.4%	21.7%	0.0%	21.7%	33.8%	-6.0%	25.7%
158	975	48	4.9%	941	36	3.8%	855	36	4.2%	-25.0%	0.0%	-25.0%	-22.3%	10.1%	-14.5%
159	1,241	72	5.8%	1,235	71	5.7%	1,302	71	5.5%	-1.4%	0.0%	-1.4%	-0.9%	-5.1%	-6.0%
162	937	100	10.7%	928	103	11.1%	972	103	10.6%	3.0%	0.0%	3.0%	4.0%	-4.5%	-0.7%
163	1,390	111	8.0%	1,351	54	4.0%	1,362	54	4.0%	-51.4%	0.0%	-51.4%	-49.9%	-0.8%	-50.4%
164	1,246	80	6.4%	1,276	48	3.8%	1,218	48	3.9%	-40.0%	0.0%	-40.0%	-41.4%	4.8%	-38.6%
165	762	51	6.7%	747	47	6.3%	755	47	6.2%	-7.8%	0.0%	-7.8%	-6.0%	-1.1%	-7.0%
166	713	40	5.6%	781	44	5.6%	713	44	6.2%	10.0%	0.0%	10.0%	0.4%	9.5%	10.0%
167	997	68	6.8%	1,052	54	5.1%	1,066	54	5.1%	-20.6%	0.0%	-20.6%	-24.7%	-1.3%	-25.7%
168	933	70	7.5%	929	72	7.8%	983	72	7.3%	2.9%	0.0%	2.9%	3.3%	-5.5%	-2.4%
169	1,263	92	7.3%	1,193	108	9.1%	1,419	108	7.6%	17.4%	0.0%	17.4%	24.3%	-15.9%	4.5%

Table C.6: Elderly (65+) Home Ownership by Census Tract within the Study Area
Source: U.S. Census Bureau 2000 decennial census: 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | Elderly H.O.			Percent Change | Percent Elderly H.O.		
	All H.O.	Elderly H.O.	% Elderly	All H.O.	Elderly H.O.	% Elderly	All H.O.	Elderly H.O.	% Elderly	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	105,235	22,158	21.1%	100,296	23,160	23.1%	93,184	23,482	25.2%	4.5%	1.4%	6.0%	9.7%	9.1%	19.7%
170	1,819	168	9.2%	1,832	117	6.4%	1,745	117	6.7%	-30.4%	0.0%	-30.4%	-30.9%	5.0%	-27.4%
180	1,421	110	7.7%	1,417	89	6.3%	1,522	89	5.8%	-19.1%	0.0%	-19.1%	-18.9%	-6.9%	-24.5%
1854	605	54	8.9%	525	60	11.4%	517	60	11.6%	11.1%	0.0%	11.1%	28.0%	1.5%	30.0%
1855	587	57	9.7%	604	25	4.1%	645	25	3.9%	-56.1%	0.0%	-56.1%	-57.4%	-6.4%	-60.1%
1856	737	72	9.8%	734	54	7.4%	721	54	7.5%	-25.0%	0.0%	-25.0%	-24.7%	1.8%	-23.3%
1857	840	90	10.7%	733	53	7.2%	788	53	6.7%	-41.1%	0.0%	-41.1%	-32.5%	-7.0%	-37.2%
1858	487	47	9.7%	521	65	12.5%	483	65	13.5%	38.3%	0.0%	38.3%	29.3%	7.9%	39.4%
1859	347	46	13.3%	390	49	12.6%	391	49	12.5%	6.5%	0.0%	6.5%	-5.2%	-0.3%	-5.5%
1860	665	13	2.0%	733	29	4.0%	815	29	3.6%	123.1%	0.0%	123.1%	102.4%	-10.1%	82.0%
1861	857	32	3.7%	832	64	7.7%	764	64	8.4%	100.0%	0.0%	100.0%	106.0%	8.9%	124.3%
1862	562	50	8.9%	469	80	17.1%	486	80	16.5%	60.0%	0.0%	60.0%	91.7%	-3.5%	85.0%
1863	277	1	0.4%	746	17	2.3%	889	17	1.9%	1600.0%	0.0%	1600.0%	531.2%	-16.1%	429.7%
1864	618	0	0.0%	373	0	0.0%	338	0	0.0%	-	-	-	-	-	-
1865	760	53	7.0%	741	54	7.3%	831	54	6.5%	1.9%	0.0%	1.9%	4.5%	-10.8%	-6.8%
9999	767	14	1.8%	2,040	73	3.6%	2,506	73	2.9%	421.4%	0.0%	421.4%	96.0%	-18.6%	59.6%

Table C.7: Median Gross Rent by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	Median Gross Rent			Percent Change	Med. HH. Inc.		
	2000	2010	2016	'00-'10	'10-'16	'00-'16
CITY	$453	$600	$798	32.5%	33.0%	76.2%
63	$480	$817	$791	70.2%	-3.2%	64.8%
64	$461	$791	$762	71.6%	-3.7%	65.3%
65	$495	$754	$825	52.3%	9.4%	66.7%
66	$451	$756	$781	67.6%	3.3%	73.2%
67	$480	$739	$750	54.0%	1.5%	56.3%
68	$448	$707	$750	57.8%	6.1%	67.4%
69	$489	$827	$871	69.1%	5.3%	78.1%
70	$472	$733	$841	55.3%	14.7%	78.2%
71	$521	$710	$850	36.3%	19.7%	63.1%
72	$496	$729	$771	47.0%	5.8%	55.4%
76	$700	$985	$970	40.7%	-1.5%	38.6%
77	$566	$802	$886	41.7%	10.5%	56.5%
79	$478	$640	$781	33.9%	22.0%	63.4%
80	$477	$796	$782	66.9%	-1.8%	63.9%
81	$440	$663	$718	50.7%	8.3%	63.2%
84	$470	$890	$697	89.4%	-21.7%	48.3%
85	$514	$840	$817	63.4%	-2.7%	58.9%
86	$475	$888	$812	86.9%	-8.6%	70.9%
87	$470	$927	$840	97.2%	-9.4%	78.7%
88	$460	$762	$724	65.7%	-5.0%	57.4%
89	$513	$734	$752	43.1%	2.5%	46.6%
97	$477	$846	$842	77.4%	-0.5%	76.5%
98	$546	$890	$744	63.0%	-16.4%	36.3%
99	$445	$748	$847	68.1%	13.2%	90.3%
106	$524	$877	$804	67.4%	-8.3%	53.4%
107	$509	$726	$879	42.6%	21.1%	72.7%
108	$431	$628	$776	45.7%	23.6%	80.0%
109	$636	$800	$959	25.8%	19.9%	50.8%
110	$437	$594	$671	35.9%	13.0%	53.5%
111	$617	$842	$802	36.5%	-4.8%	30.0%
112	$480	$685	$792	42.7%	15.6%	65.0%
113	$380	$695	$804	82.9%	15.7%	111.6%
114	$679	$1,046	$1,124	54.1%	7.5%	65.5%
122	$466	$753	$680	61.6%	-9.7%	45.9%
134	$396	$567	$591	43.2%	4.2%	49.2%
135	$379	$505	$575	33.2%	13.9%	51.7%
136	$389	$531	$605	36.5%	13.9%	55.5%
137	$405	$540	$650	33.3%	20.4%	60.5%
141	$267	$438	$476	64.0%	8.7%	78.3%
143	$536	$701	$826	30.8%	17.8%	54.1%
144	$852	$1,065	$1,371	25.0%	28.7%	60.9%
146	$336	$476	$606	41.7%	27.3%	80.4%
147	$413	$537	$615	30.0%	14.5%	48.9%
148	$442	$669	$632	51.4%	-5.5%	43.0%
149	$391	$503	$591	28.6%	17.5%	51.2%
157	$451	$659	$712	46.1%	8.0%	57.9%
158	$487	$670	$714	37.6%	6.6%	46.6%
159	$456	$625	$652	37.1%	4.3%	43.0%
162	$517	$799	$773	54.5%	-3.3%	49.5%

Table C.7: Median Gross Rent by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census; 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	Median Gross Rent			Percent Change | Med. HH. Inc.		
	2000	2010	2016	'00-'10	'10-'16	'00-'16
CITY	$453	$600	$798	32.5%	33.0%	76.2%
163	$481	$700	$761	45.5%	8.7%	58.2%
164	$472	$635	$753	34.5%	18.6%	59.5%
165	$445	$671	$692	50.8%	3.1%	55.5%
166	$428	$711	$761	66.1%	7.0%	77.8%
167	$466	$649	$745	39.3%	14.8%	59.9%
168	$432	$667	$709	54.4%	6.3%	64.1%
169	$473	$633	$686	33.8%	8.4%	45.0%
170	$473	$690	$702	45.9%	1.7%	48.4%
180	$396	$775	$825	95.7%	6.5%	108.3%
1854	$361	$686	$870	90.0%	26.8%	141.0%
1855	$350	$769	$834	119.7%	8.5%	138.3%
1856	$354	$642	$679	81.4%	5.8%	91.8%
1857	$330	$641	$787	94.2%	22.8%	138.5%
1858	$385	$885	$838	129.9%	-5.3%	117.7%
1859	$291	$857	$631	194.5%	-26.4%	116.8%
1860	$371	$237	$359	-36.1%	51.5%	-3.2%
1861	$301	$619	$480	105.6%	-22.5%	59.5%
1862	$253	$586	$514	131.6%	-12.3%	103.2%
1863	$805	$1,058	$1,289	31.4%	21.8%	60.1%
1864	$530	$675	$652	27.4%	-3.4%	23.0%
1865	$331	$656	$702	98.2%	7.0%	112.1%
9999	$534	$994	$1,015	86.1%	2.1%	90.1%

Table C.8: Owner and Renter Occupied Units by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census: 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000			2010			2016			Percent Change | Owner Occ.			Percent Change | Renter Occ.		
	Total Occ.	Owner Occ.	Renter Occ.	Total Occ.	Owner Occ.	Renter Occ.	Total Occ.	Owner Occ.	Renter Occ.	'00-'10	'10-'16	'00-'16	'00-'10	'10-'16	'00-'16
CITY	232,188	105,235	126,953	230,203	106,903	123,300	230,784	96,261	134,523	1.6%	-10.0%	-8.5%	-2.9%	9.1%	6.0%
63	924	367	557	924	311	613	754	210	544	-15.3%	-32.5%	-42.8%	10.1%	-11.3%	-2.3%
64	876	321	555	805	280	525	659	195	464	-12.8%	-30.4%	-39.3%	-5.4%	-11.6%	-16.4%
65	945	353	592	823	348	475	728	238	490	-1.4%	-31.6%	-32.6%	-19.8%	3.2%	-17.2%
66	1,225	415	810	1,100	344	756	871	313	558	-17.1%	-9.0%	-24.6%	-6.7%	-26.2%	-31.1%
67	541	180	361	571	197	374	464	119	345	9.4%	-39.6%	-33.9%	3.6%	-7.8%	-4.4%
68	1,057	397	660	931	381	550	865	233	632	-4.0%	-38.8%	-41.3%	-16.7%	14.9%	-4.2%
69	841	290	551	784	247	537	867	183	684	-14.8%	-25.9%	-36.9%	-2.5%	27.4%	24.1%
70	1,084	301	783	901	233	668	1,022	200	822	-22.6%	-14.2%	-33.6%	-14.7%	23.1%	5.0%
71	899	316	583	911	300	611	941	305	636	-5.1%	1.7%	-3.5%	4.8%	4.1%	9.1%
72	1,441	614	827	1,489	862	627	1,493	614	879	40.4%	-28.8%	0.0%	-24.2%	40.2%	6.3%
76	1,754	362	1,392	1,724	410	1,314	1,655	351	1,304	13.3%	-14.4%	-3.0%	-5.6%	-0.8%	-6.3%
77	2,290	351	1,939	2,163	349	1,814	1,895	195	1,700	-0.6%	-44.1%	-44.4%	-6.4%	-6.3%	-12.3%
79	958	276	682	927	315	612	954	255	699	14.1%	-19.0%	-7.6%	-10.3%	14.2%	2.5%
80	925	283	642	939	267	672	854	194	660	-5.7%	-27.3%	-31.4%	4.7%	-1.8%	2.8%
81	551	138	413	617	166	451	501	130	371	20.3%	-21.7%	-5.8%	9.2%	-17.7%	-10.2%
84	469	156	313	406	64	342	387	84	303	-59.0%	31.3%	-46.2%	9.3%	-11.4%	-3.2%
85	515	170	345	515	158	357	419	109	310	-7.1%	-31.0%	-35.9%	3.5%	-13.2%	-10.1%
86	508	161	347	495	122	373	347	113	234	-24.2%	-7.4%	-29.8%	7.5%	-37.3%	-32.6%
87	517	180	337	453	193	260	367	125	242	7.2%	-35.2%	-30.6%	-22.8%	-6.9%	-28.2%
88	711	229	482	587	235	352	706	140	566	2.6%	-40.4%	-38.9%	-27.0%	60.8%	17.4%
89	489	140	349	409	97	312	363	109	254	-30.7%	12.4%	-22.1%	-10.6%	-18.6%	-27.2%
97	496	180	316	552	117	435	420	192	228	-35.0%	64.1%	6.7%	37.7%	-47.6%	-27.8%
98	408	138	270	452	194	258	485	145	340	40.6%	-25.3%	5.1%	-4.4%	31.8%	25.9%
99	450	165	285	343	153	190	362	143	219	-7.3%	-6.5%	-13.3%	-33.3%	15.3%	-23.2%
106	411	133	278	428	163	265	463	186	277	22.6%	14.1%	39.8%	-4.7%	4.5%	-0.4%
107	824	228	596	980	408	572	1,131	485	646	78.9%	18.9%	112.7%	-4.0%	12.9%	8.4%
108	1,393	201	1,192	1,267	280	987	1,411	296	1,115	39.3%	5.7%	47.3%	-17.2%	13.0%	-6.5%
109	3,632	485	3,147	3,386	767	2,619	4,023	739	3,284	58.1%	-3.7%	52.4%	-16.8%	25.4%	4.4%
110	2,225	226	1,999	2,258	301	1,957	2,254	333	1,921	33.2%	10.6%	47.3%	-2.1%	-1.8%	-3.9%
111	1,054	101	953	1,053	155	898	939	148	791	53.5%	-4.5%	46.5%	-5.8%	-11.9%	-17.0%
112	1,226	192	1,034	1,365	357	1,008	1,379	342	1,037	85.9%	-4.2%	78.1%	-2.5%	2.9%	0.3%
113	822	109	713	924	173	751	1,106	267	839	58.7%	54.3%	145.0%	5.3%	11.7%	17.7%
114	310	91	219	617	285	332	889	301	588	213.2%	5.6%	230.8%	51.6%	77.1%	168.5%
122	817	255	562	716	332	384	713	233	480	30.2%	-29.8%	-8.6%	-31.7%	25.0%	-14.6%
134	1,082	209	873	1,038	318	720	924	196	728	52.2%	-38.4%	-6.2%	-17.5%	1.1%	-16.6%
135	1,159	66	1,093	1,018	58	960	944	71	873	-12.1%	22.4%	7.6%	-12.2%	-9.1%	-20.1%
136	1,233	119	1,114	1,176	189	987	1,182	99	1,083	58.8%	-47.6%	-16.8%	-11.4%	9.7%	-2.8%
137	801	70	731	745	80	665	776	77	699	14.3%	-3.8%	10.0%	-9.0%	5.1%	-4.4%
141	449	12	437	499	0	499	697	9	688	-100.0%	-	-25.0%	14.2%	37.9%	57.4%
143	1,627	183	1,444	1,659	233	1,426	1,702	326	1,376	27.3%	39.9%	78.1%	-1.2%	-3.5%	-4.7%
144	1,359	31	1,328	1,351	261	1,090	1,516	276	1,240	741.9%	5.7%	790.3%	-17.9%	13.8%	-6.6%
146	1,168	35	1,133	1,138	11	1,127	930	10	920	-68.6%	-9.1%	-71.4%	-0.5%	-18.4%	-18.8%
147	1,030	26	1,004	951	9	942	884	23	861	-65.4%	155.6%	-11.5%	-6.2%	-8.6%	-14.2%
148	715	46	669	824	46	778	881	32	849	0.0%	-30.4%	-30.4%	16.3%	9.1%	26.9%
149	821	49	772	628	30	598	776	30	746	-38.8%	0.0%	-38.8%	-22.5%	24.7%	-3.4%
157	1,026	253	773	908	342	566	993	193	800	35.2%	-43.6%	-23.7%	-26.8%	41.3%	3.5%
158	975	234	741	1,024	288	736	855	164	691	23.1%	-43.1%	-29.9%	-0.7%	-6.1%	-6.7%
159	1,241	358	883	1,228	390	838	1,302	326	976	8.9%	-16.4%	-8.9%	-5.1%	16.5%	10.5%
162	937	380	557	917	390	527	972	360	612	2.6%	-7.7%	-5.3%	-5.4%	16.1%	9.9%
163	1,390	457	933	1,309	394	915	1,362	394	968	-13.8%	0.0%	-13.8%	-1.9%	5.8%	3.8%
164	1,246	343	903	1,213	364	849	1,218	368	850	6.1%	1.1%	7.3%	-6.0%	0.1%	-5.9%
165	762	201	561	796	242	554	755	216	539	20.4%	-10.7%	7.5%	-1.2%	-2.7%	-3.9%
166	713	146	567	808	217	591	713	166	547	48.6%	-23.5%	13.7%	4.2%	-7.4%	-3.5%
167	997	248	749	1,065	239	826	1,066	256	810	-3.6%	7.1%	3.2%	10.3%	-1.9%	8.1%
168	933	292	641	917	318	599	983	269	714	8.9%	-15.4%	-7.9%	-6.6%	19.2%	11.4%
169	1,263	369	894	1,245	325	920	1,419	375	1,044	-11.9%	15.4%	1.6%	2.9%	13.5%	16.8%

Table C.8: Owner and Renter Occupied Units by Census Tract within the Study Area

Source: U.S. Census Bureau 2000 decennial census: 2006-2010 and 2012-2016 American Community Survey 5-year estimates

Census Tract	2000 Total Occ.	2000 Owner Occ.	2000 Renter Occ.	2010 Total Occ.	2010 Owner Occ.	2010 Renter Occ.	2016 Total Occ.	2016 Owner Occ.	2016 Renter Occ.	Percent Change Owner Occ. '00-'10	'10-'16	'00-'16	Percent Change Renter Occ. '00-'10	'10-'16	'00-'16
CITY	232,188	105,235	126,953	230,203	106,903	123,300	230,784	96,261	134,523	1.6%	-10.0%	-8.5%	-2.9%	9.1%	6.0%
170	1,819	755	1,064	1,977	691	1,286	1,745	680	1,065	-8.5%	-1.6%	-9.9%	20.9%	-17.2%	0.1%
180	1,421	508	913	1,401	532	869	1,522	524	998	4.7%	-1.5%	3.1%	-4.8%	14.8%	9.3%
1854	605	174	431	519	130	389	517	175	342	-25.3%	34.6%	0.6%	-9.7%	-12.1%	-20.6%
1855	587	148	439	651	173	478	645	196	449	16.9%	13.3%	32.4%	8.9%	-6.1%	2.3%
1856	737	225	512	858	257	601	721	179	542	14.2%	-30.4%	-20.4%	17.4%	-9.8%	5.9%
1857	840	252	588	799	292	507	788	207	581	15.9%	-29.1%	-17.9%	-13.8%	14.6%	-1.2%
1858	487	238	249	533	376	157	483	318	165	58.0%	-15.4%	33.6%	-36.9%	5.1%	-33.7%
1859	347	115	232	340	162	178	391	157	234	40.9%	-3.1%	36.5%	-23.3%	31.5%	0.9%
1860	665	50	615	876	158	718	815	97	718	216.0%	-38.6%	94.0%	16.7%	0.0%	16.7%
1861	857	140	717	834	136	698	764	170	594	-2.9%	25.0%	21.4%	-2.6%	-14.9%	-17.2%
1862	562	169	393	535	193	342	486	187	299	14.2%	-3.1%	10.7%	-13.0%	-12.6%	-23.9%
1863	277	44	233	757	173	584	889	154	735	293.2%	-11.0%	250.0%	150.6%	25.9%	215.5%
1864	618	6	612	442	12	430	338	0	338	100.0%	-100.0%	-100.0%	-29.7%	-21.4%	-44.8%
1865	760	194	566	753	278	475	831	187	644	43.3%	-32.7%	-3.6%	-16.1%	35.6%	13.8%
9999	767	221	546	1,802	452	1,350	2,506	816	1,690	104.5%	80.5%	269.2%	147.3%	25.2%	209.5%