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# Harambee Homeownership

March 17, 2025

# | STABLE HOUSING CAN ...



**IMPROVE  
DROPOUT  
RATES BY 30%**



**REDUCE  
CRIME  
BY 20%**



**INCREASE  
EMPLOYMENT  
RATES BY 20%**



**IMPROVE  
HEALTH  
BY 18%**

| FOR ADDITIONAL INFORMATION & UPDATES VISIT [WWW.HOUSINGPLAN.ORG](http://WWW.HOUSINGPLAN.ORG)



## Common Agenda



## Shared Measurement



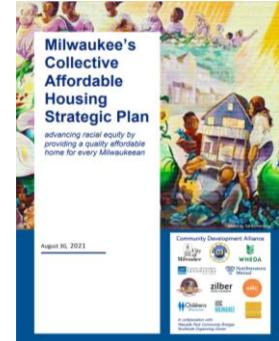
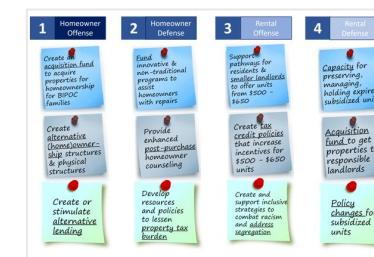
## Mutually Reinforcing Activities



## Continuous Communication

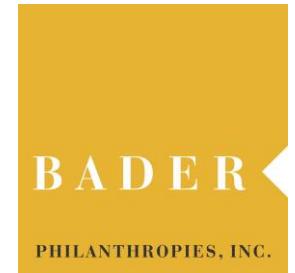


## Backbone Organization





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



Christine Symchych  
& Jim McNulty





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

*Homebuyer Counseling Partners*



*Vacant Lots to Entry Level Homes Partners*



*Collaboration  
Partners*



First Early Childhood  
Educator Home Sold



*We build systems, communities & homes*

## 2024 Highlights



Resident Council restores \$1.25  
Million in Down Payment Assistance



First Coordinated  
Backbone TID funded

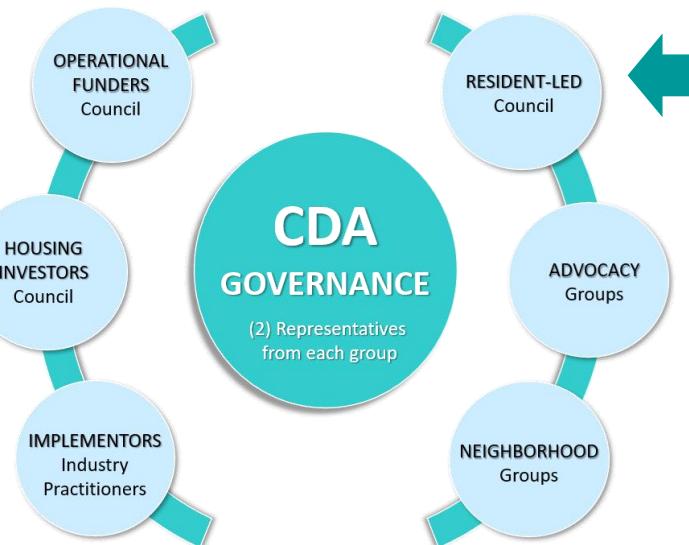


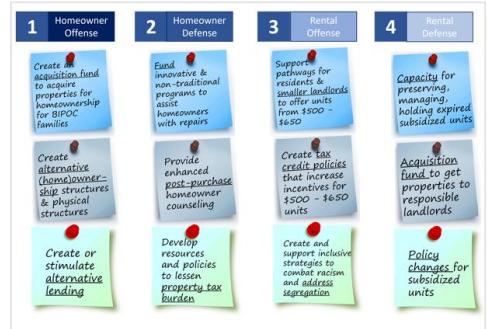
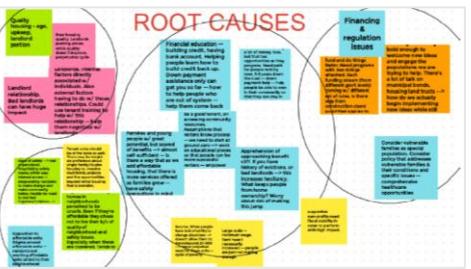
# Resident Leadership: April 2024 Launch of Resident Council



## Resident-Led Approach

The **Residential Advisory Council on Housing (RACH)** is a dedicated group formed under the support of the Community Development Alliance (CDA) to empower Milwaukee residents in shaping affordable housing initiatives. Our council **consists currently of 14 residents who bring diverse experiences and perspectives from their neighborhoods.**





# Collective Objectives



Grow homebuyer counseling & down payment assistance (DPA)



Acquisition Fund to combat predatory acquisition



Vacant Lots to 1<sup>st</sup> Generation Homes



Alternative lending based on rental history and 40 - 60% DTI



# What could be on the menu?



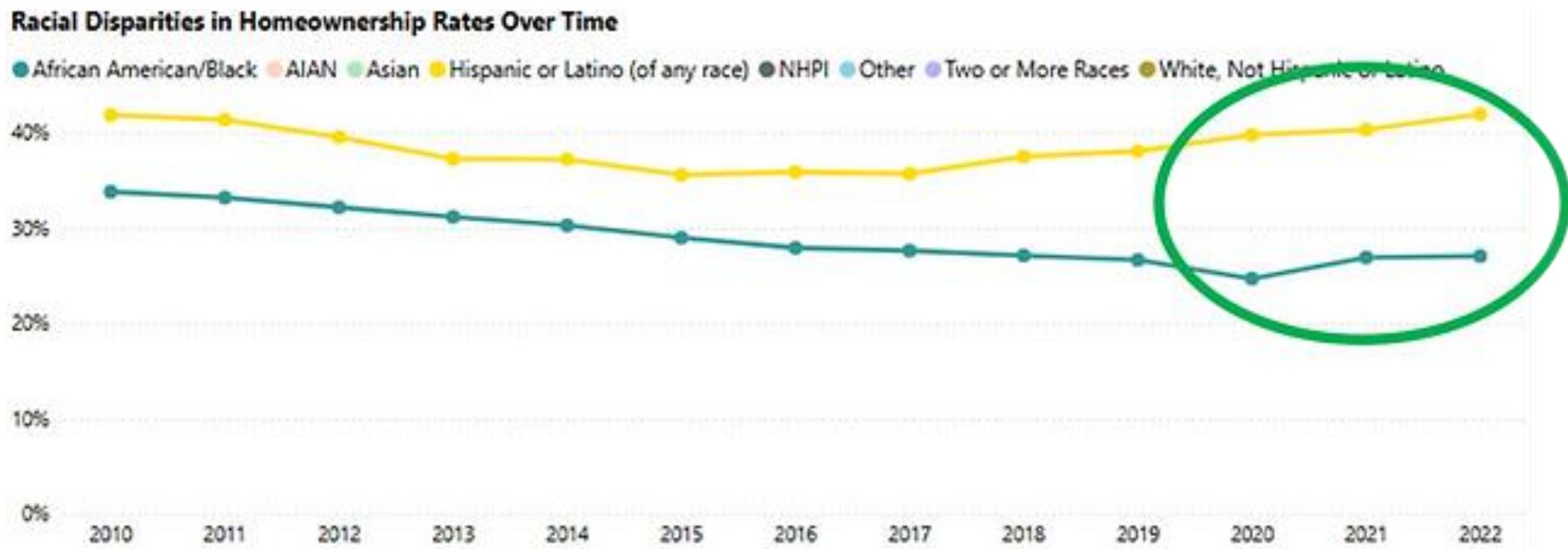
# Future Homeowners have the right to attain entry-level homes

- Attainable entry-level homes will allow future generations to live in the communities they love and enjoy the benefits of housing stability.
- Factors that need to be addressed include: prioritizing homes to homeowners rather than investors, prioritizing homes to current residents, and pricing homes so that they are attainable for families making \$25/hour or less.

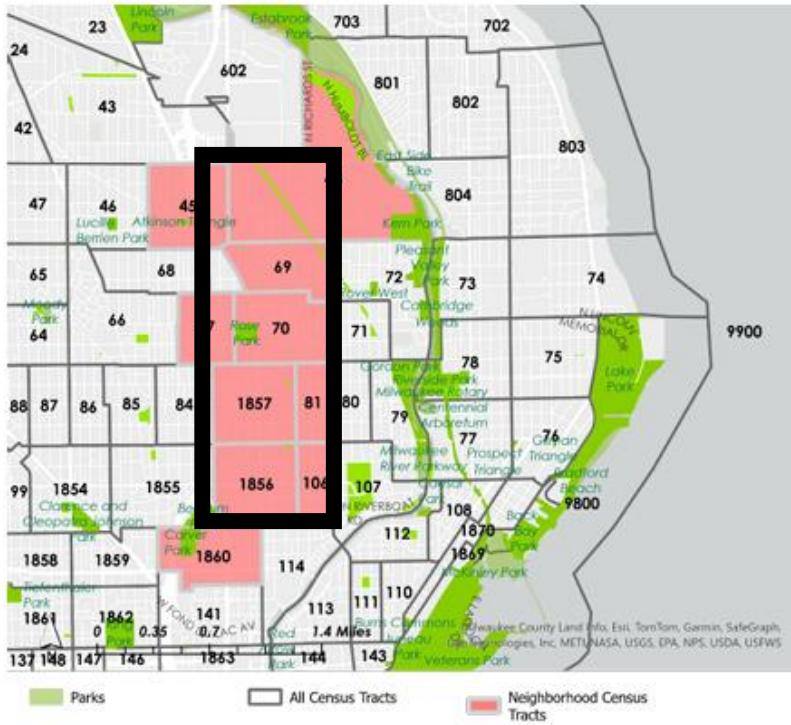
# Example: a Tenant Opportunity to Purchase (TOPA)

# | 1<sup>st</sup> Increase in 25 Years

Since the adoption of the Collective Affordable Housing Plan, and the doubling of down payment assistance, we have seen the first increase in both the Black & Latino Homeownership rates in over 15 years.



# Harambee Pre-Collective Housing Strategy



## Harambee Neighborhood

Change Over Time Report | Created October 2024

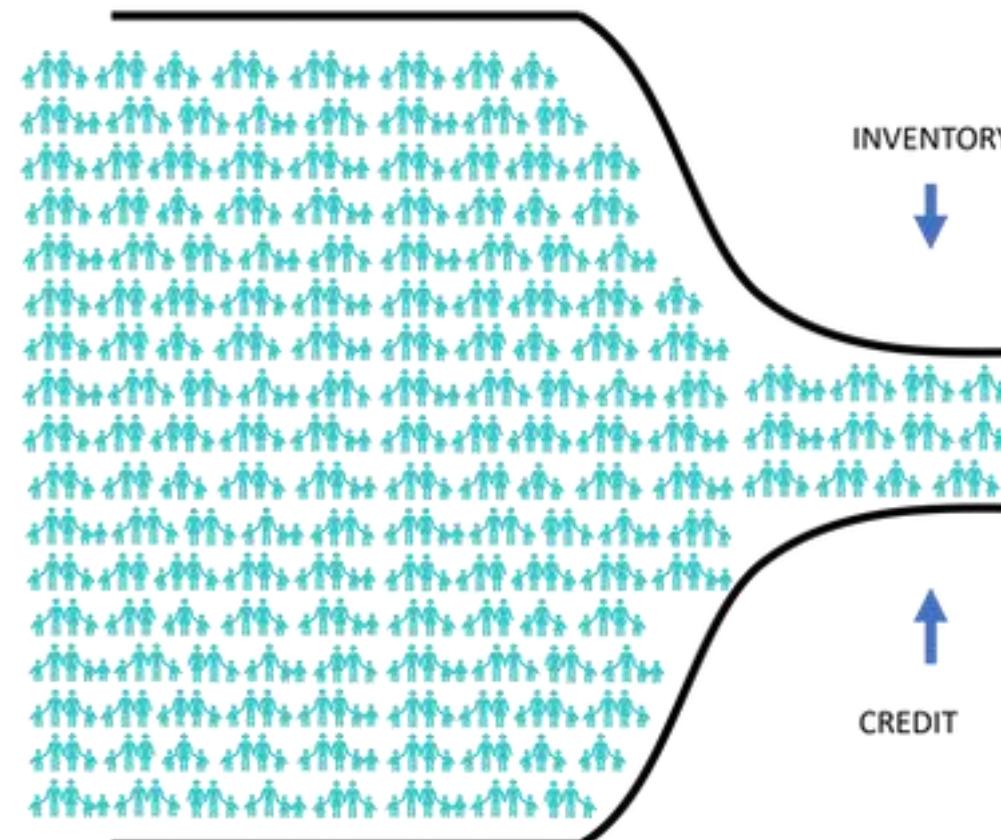


### 2012 to 2022 Change Overtime Summary

- Total population down from 21,325 to 18,336
- Total housing units had dropped by about 500 units
- % of Black families decreased from 78.4% to 71.5%
- Those living in poverty decreased from 10,122 to 6,203. This could be a sign of both abandonment and displacement.
- Those driving to work increased by nearly 30%, while those using public transportation dropped by nearly 50%.

# | 1,400 Families on the Bench Every Year

More than 600 families per year are supported by down payment assistance and counseling, yet every year, 1400 more are added to the bench.

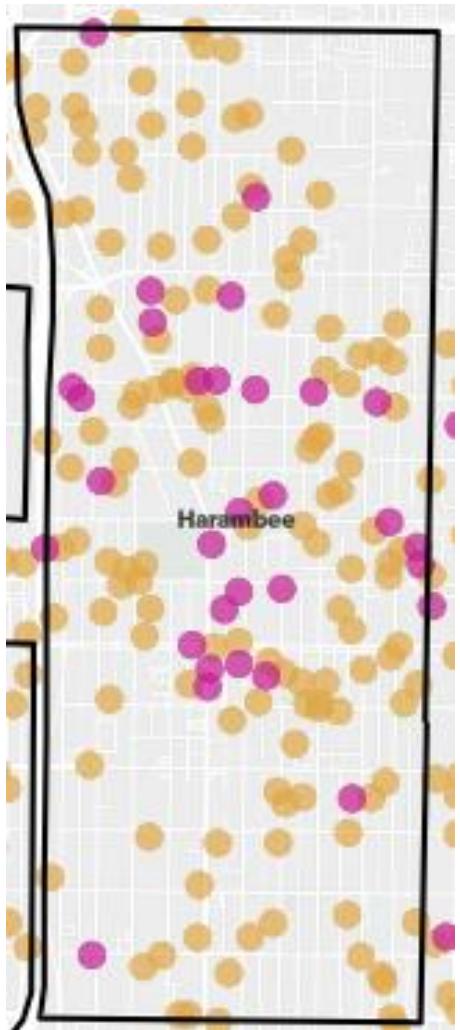


IN ONE YEAR THERE WERE 2,000 ASPIRING BLACK & LATINO HOMEOWNERS IN MILWAUKEE THAT COMPLETED HOMEBUYER COACHING

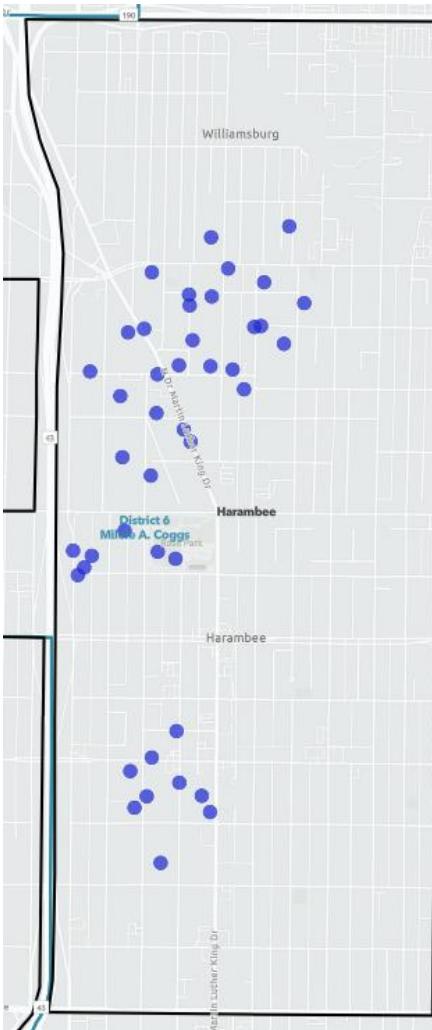


BUT ONLY ABOUT 600 HAVE RECEIVED INVENTORY & LOANS

# Harambee New Construction Strategy Working



- 29 New Homeowners
- 132 Aspiring homeowners



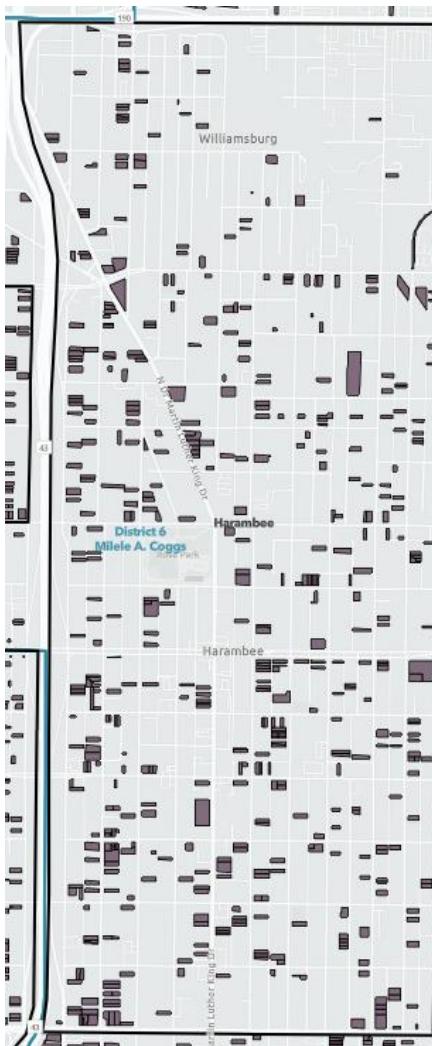
- 49 New Construction Homes  
(Completed and In Progress)

In the last 2 years, Harambee has seen an increase in 15 homeowners/year almost exclusively through the new construction of homes by Habitat, with support of Down Payment Assistance and Counseling from Home Buyer Counseling Agencies

# Harambee New Construction Strategy Working



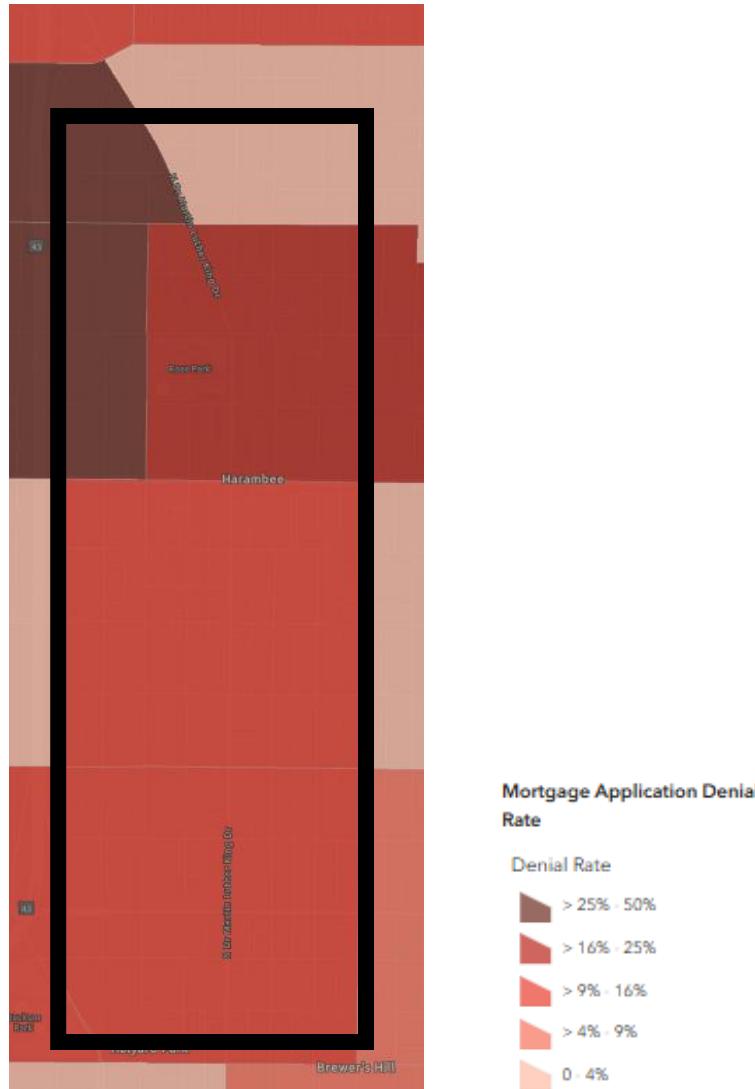
Average of .5 properties/block sold each year



359 City owned vacant lots  
151 privately owned vacant lots.

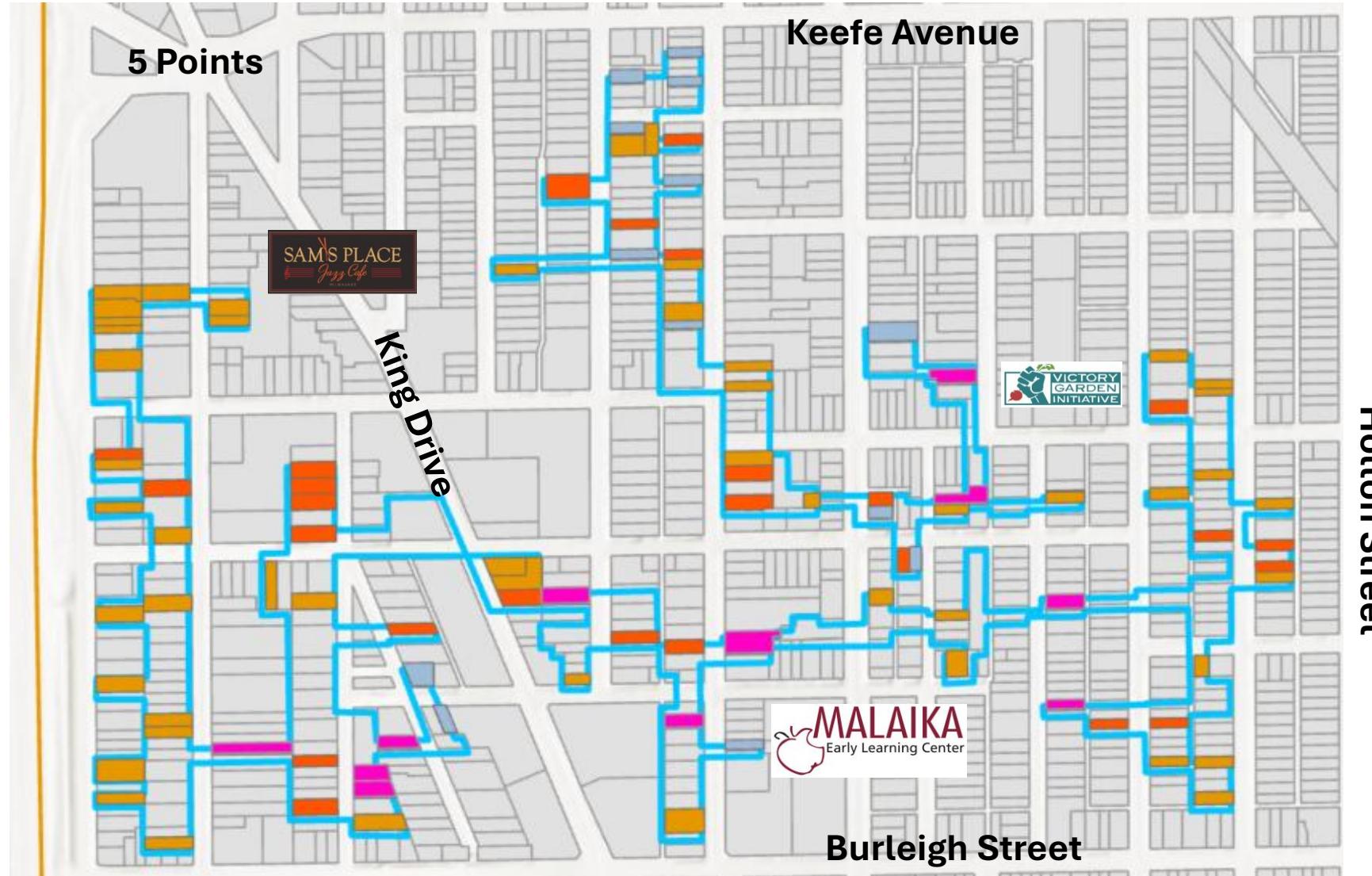
New construction is likely to continue to be the most meaningful way to increase Black & Latino homeownership in Harambee. Because of landlords' unrealistic expectations, there are less than half the property sales of other neighborhoods; and a high concentration of developable lots.

# | New Lending Approaches are also needed



In some other neighborhoods there are so few properties for sale that no homeowners even apply for loans. Not so in Harambee. There are a significant number of homeowners applying for mortgages, but in some areas more than 25% are denied. Consequently, for a new construction strategy to sustain, and to allow property owners to compete for the limited private properties available, a loan pool that utilizes rental history is likely to be an effective strategy.

# HARAMBEE COORDINATED BACKBONE TID



## Increment Generated

Net Annual: \$125,000  
PV 25 Year: \$2.5 million

## Project Support

ECE Homes: \$.8 million  
Habitat: \$1.7 million

# How have we been building homes?



COST \$250,000

HOMEBUYER

\$120,000

PHILANTHROPY

\$30,000

ARPA

\$100,000

# Need renewable non-competitive resources



COST \$250,000

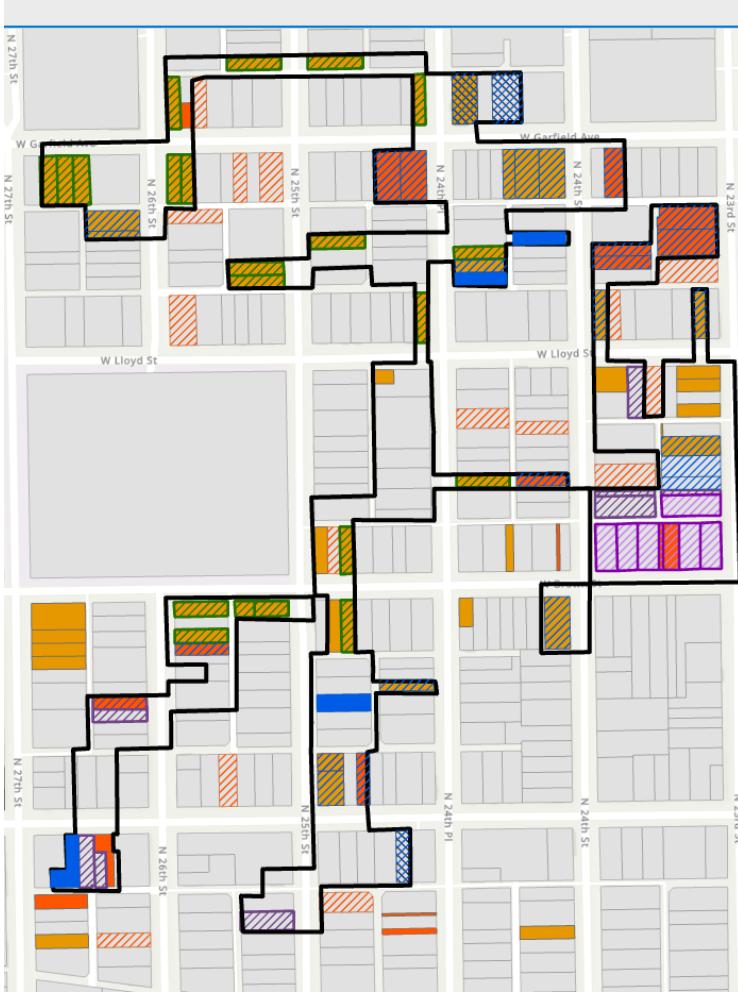
HOMEBUYER \$120,000

PHILANTHROPY \$30,000

TID \$50,000

NMTC/LIHTC/OTHER \$50,000

# Coordinated (example)



- Multiple developers focus on one area that is approximately 4 x 4 to 6 x 6 Blocks
- In the King Park/Mid-town example:



20 duplexes (40 homes)  
developed by



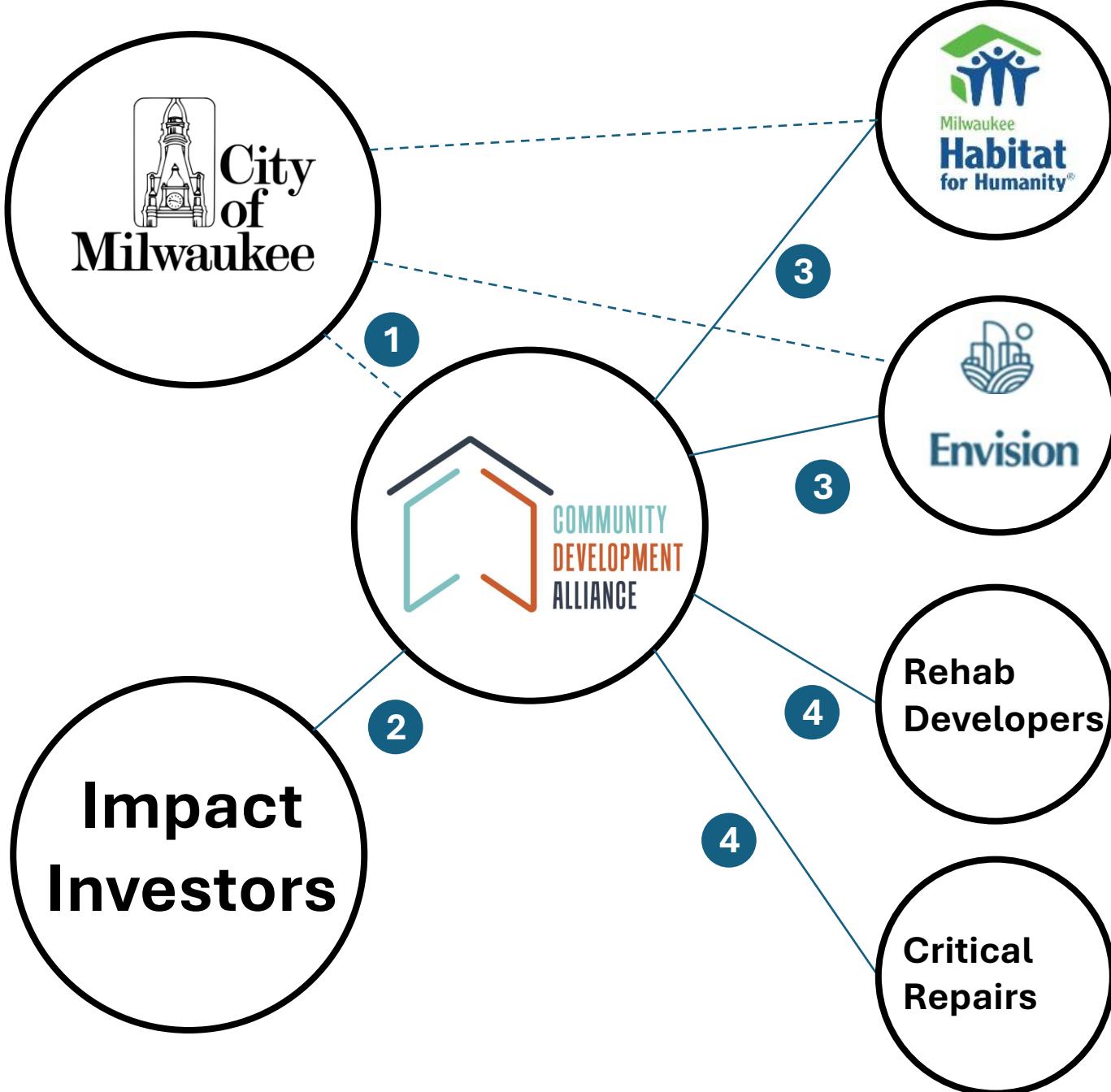
34 single family homes  
developed by



# Backbone

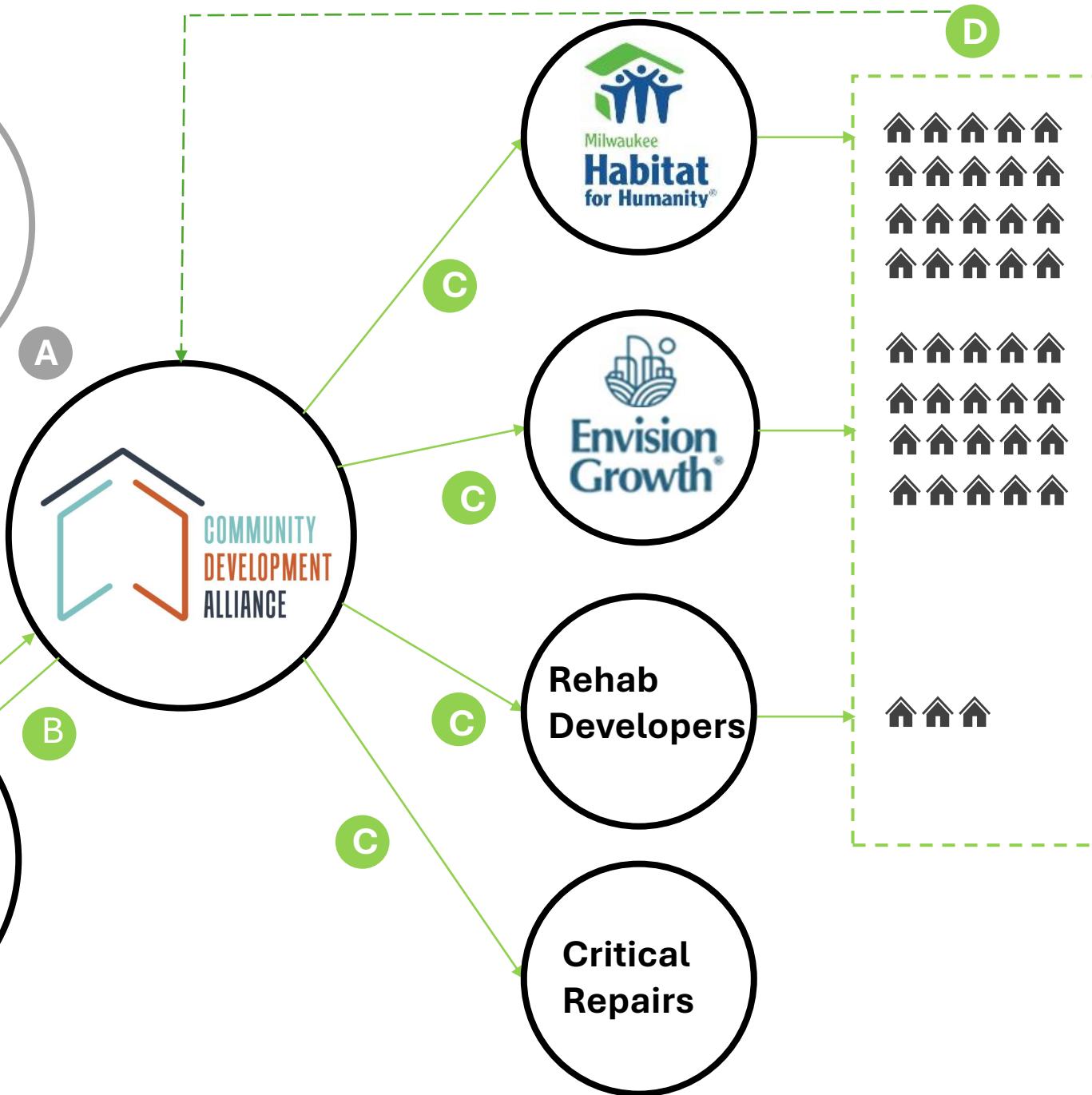


- A “backbone” is drawn to capture as many vacant lots in a row as possible.
- Then “arms and legs” are drawn to capture additional vacant lots horizontally.
- This reduces the neighborhood, political, and investment risk.
- Ideally 40 – 60 lots that can be developed in 1 – 3 years



## Accountability Structure

- 1 City creates TID with contribution estimates for each anticipated project within TID (#3 only). City enters into three party agreement with CDA and #3 developers.
- 2 Impact investors enter into an agreement with CDA providing 2.0% or lower financing.
- 3 CDA enters into agreements with each developer that requires each developer to deliver X number of units, and Y amount of increment; in exchange for cash contribution from fund. Developer not required to pay back, the TID is repayment source.
- 4 CDA internally plans for a certain number of rehabs of city foreclosures (e.g. 2-3); and for critical home repairs, but these projects are not included in TID agreements or projections.



# | TIMELINE

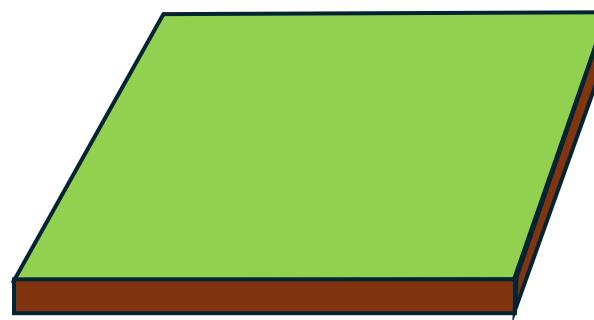


- 2024: Non-TID resources raised, community outreach
- Q1 2025: TID Approved
- Q2 2025: Construction Begins
- Q4 2025: Phase 1 Complete
- Q4 2026: Phase 2 Complete
- Q4 2027: Phase 3 Complete
- Q4 2028: Phase 4 Complete

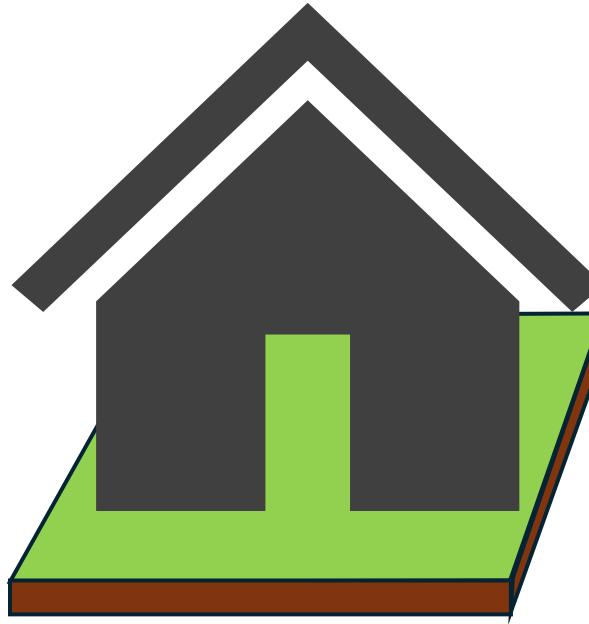
# Tax Incremental District



## HOW A TID WORKS



VACANT LOT  
ANNUAL TAXES  
PAID = \$0



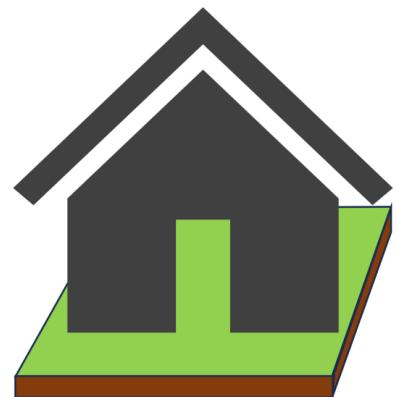
NEW HOME  
ANNUAL TAXES  
PAID = \$2,500

TID  
ALLOWS  
INCREMENT OF  
\$2,500 PAID  
FOR 25 YEARS  
(\$50,000) TO BE  
INVESTED IN  
THE HOME

# Tax Incremental District



EXISTING HOME



NEW HOME



NO ADDITIONAL TAX.  
NO DIFFERENCE IN  
APPEARANCE OF BILL  
OR AMOUNT OWED



\$ CITY  
BUDGET

HOMES NOT IN TID  
PAY TO CITY BUDGET.  
HOMES IN TID PAY  
FOR TID FOR  
PROJECT.



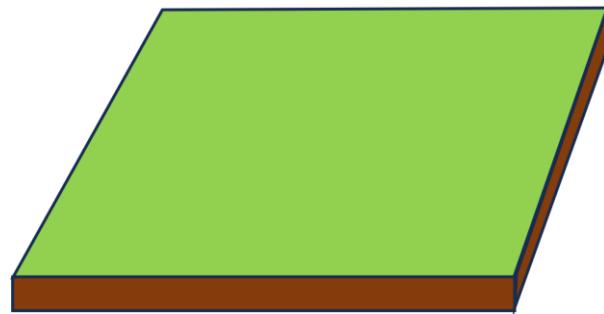
\$ PROJECT  
BUDGET

# Tax Incremental District



## SCENARIO A

VACANT LOT NEVER GETS  
BUILT ON



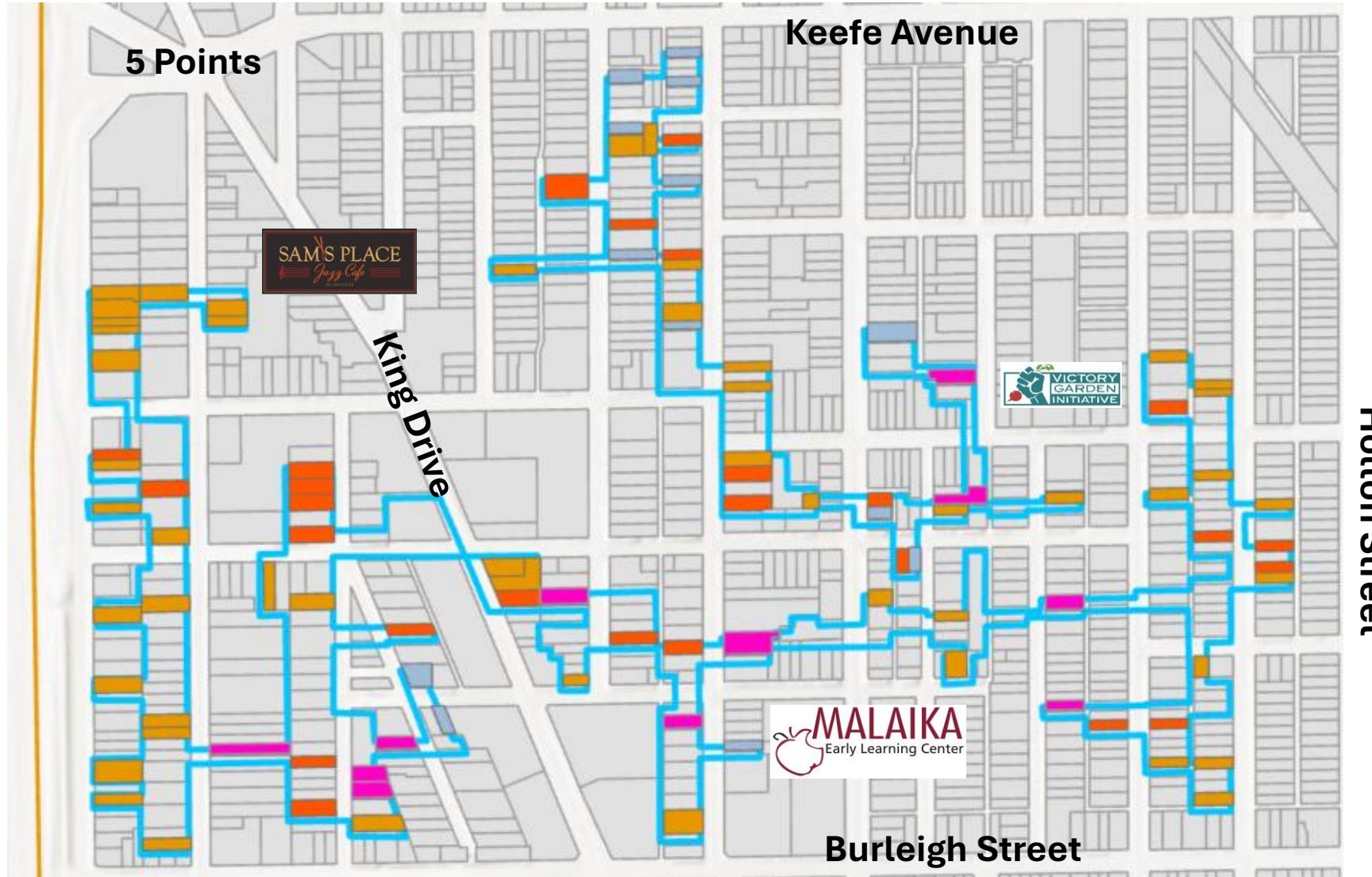
## SCENARIO B



NEW NEIGHBORHOOD  
HOME AFFORDABLE TO  
EXISTING RESIDENTS.  
WITH TAX BILL  
SUPPORTING TID  
INSTEAD OF CITY  
BUDGET.

A TID DOES NOT IMPACT CITY BUDGET BECAUSE IN EITHER SCENARIO, NO TAXES ARE PAID. THERE IS NO SCENARIO WHERE HOMES GET BUILT WITHOUT TID.

# HARAMBEE COORDINATED BACKBONE TID

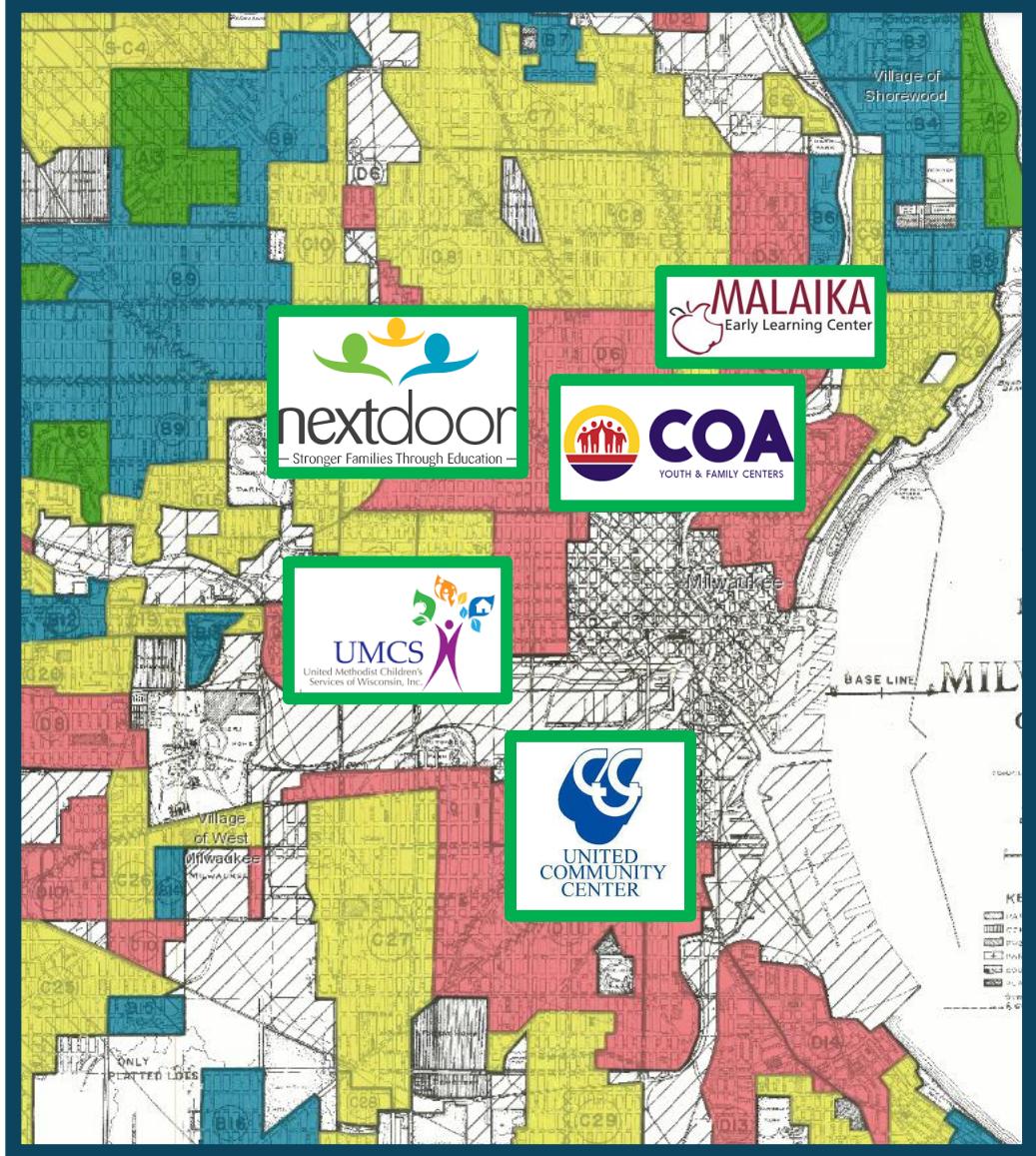
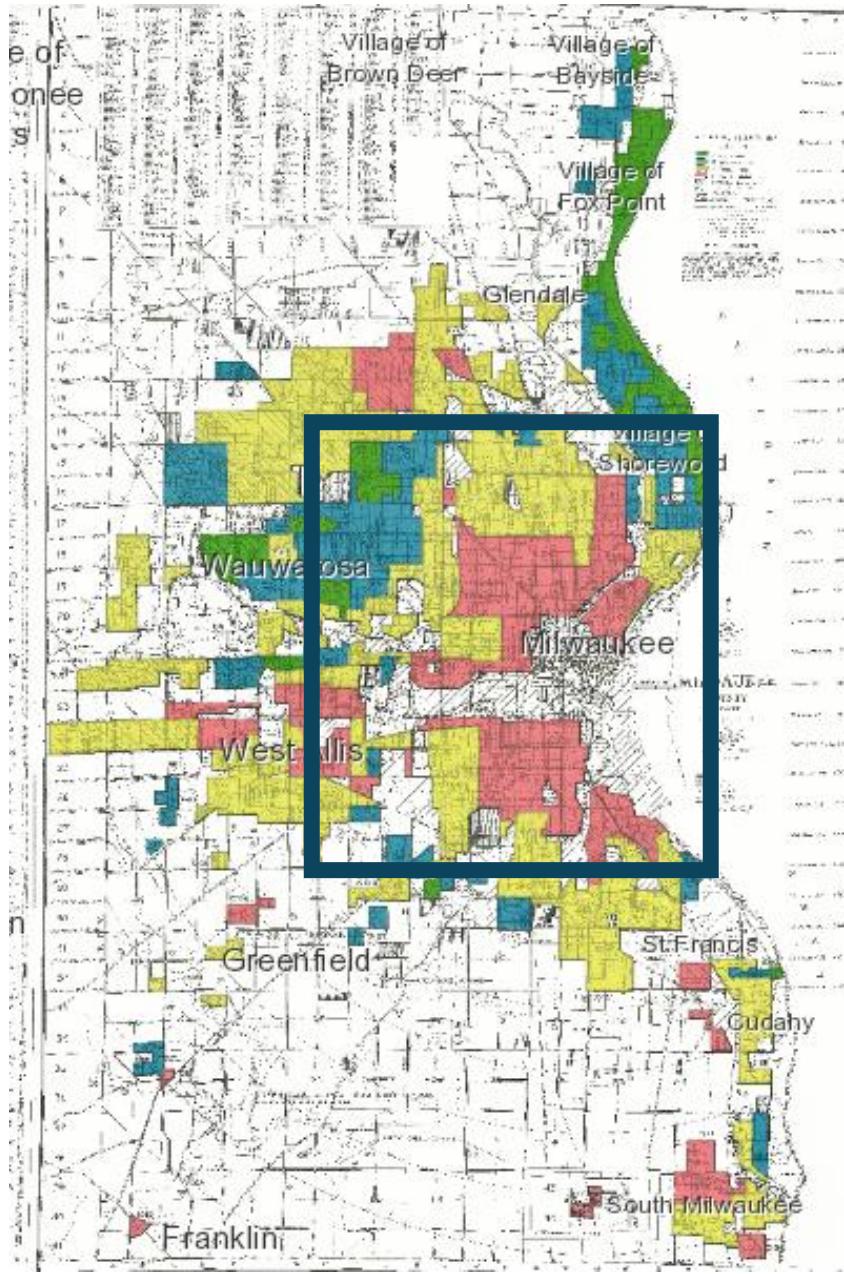


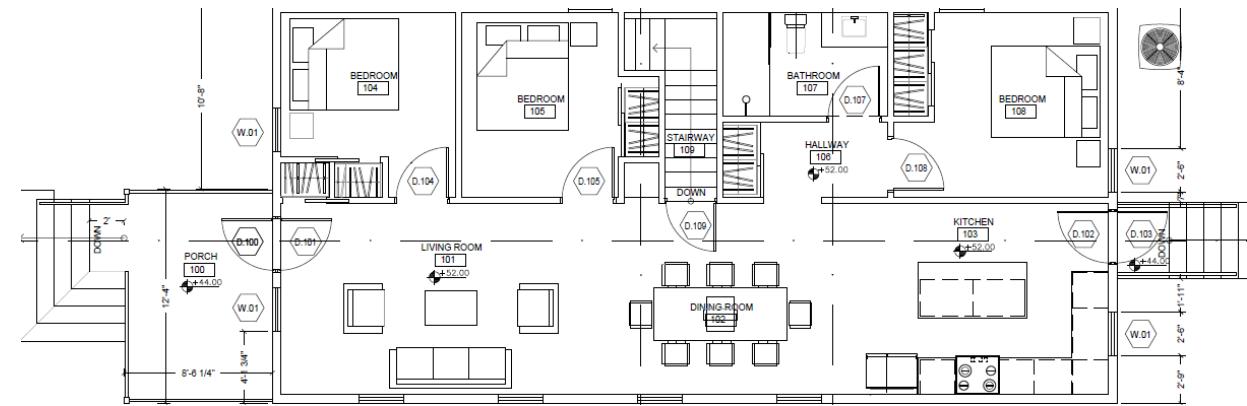
## Increment Generated

Net Annual: \$125,000  
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## Project Support

ECE Homes: \$.8 million  
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Application available at [housingplan.org](http://housingplan.org)

# FIRST HOME SOLD



# APPENDIX



# What are we doing about it?

Continue to collect information on data, research, and best practices.

Click on the  
image to access  
the presentation





# What could be on the menu?



# Future Homeowners have the right to attain entry-level homes

- Attainable entry-level homes will allow future generations to live in the communities they love and enjoy the benefits of housing stability.
- Factors that need to be addressed include: prioritizing homes to homeowners rather than investors, prioritizing homes to current residents, and pricing homes so that they are attainable for families making \$25/hour or less.

# Example: a Tenant Opportunity to Purchase (TOPA)



# Building the menu

Click on the image to access the presentation



## Future Homeowners have the right to attain entry-level homes

Why is this Important: If future generations do not have attainable stable housing, those that can leave our community will leave, those who cannot leave will experience housing instability and the related damaging consequences.

### Future homeowners will have a priority over investors

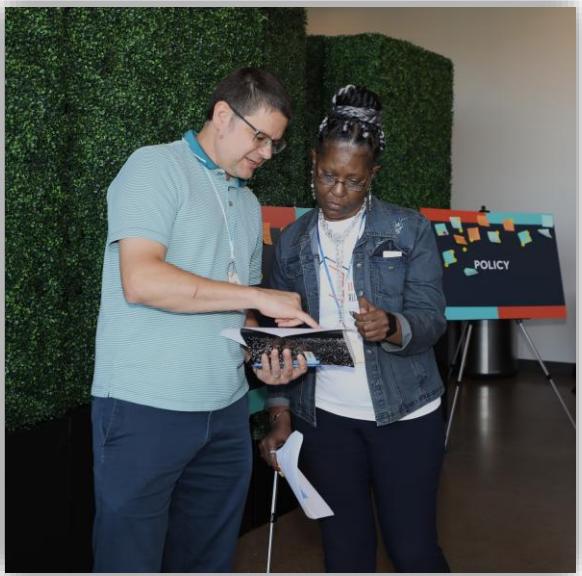
Policy Needed	Path to Adoption	Status	Pros	Cons	Notes
Tenant Opportunity to Purchase Act (TOPA) for Single-family and duplex	Local Ordinance	CDA prepared to move forward with support	more inventory for homeowners	administrative cost	
Landlords licensed and accountable for disruptions to neighbors	Change in statute that restricts local control of landlords	not active	landlord accountability	administrative cost, potential chilling of new rental units.	
Regulating short term rentals	City Ordinance for less than 7 days	not active	More inventory	Less return for investors	<a href="#">The Redress Movement</a>
Limit predatory advertising and do not call list	Local Ordinance	CDA prepared to move forward with support	less predatory investing	enforcement cost, potential chilling of new rental units	
Wholesaler license and cooling off period	Need Legal opinion	not active	More inventory	Could chill sales	Need Legal opinion, see <a href="https://redressmovement.org/transitioning-gentrifying/">https://redressmovement.org/transitioning-gentrifying/</a>
Anti-Speculation fees for vacant and abandoned property	Requires change to Uniformity Clause in State Constitution	Not active	More inventory	Could chill sales	See Georgia
Vacant Lot registry	Need Legal opinion	Not active	More inventory	Admin cost	<a href="#">Inclusionary, Low Opportunity - The Redress Movement</a>
Limiting short-term rentals of homeowner inventory	City Ordinance, but may require state law change	not active	less disruption in neighborhoods	Less return for investors	Needs legal analysis
Landlords licensed and accountable for maintaining to homeownership standards	Change in statute XXX that restricts local control of landlords	not active	BUILDING A HOMEOWNER & LANDLORD ACCOUNTABILITY BILL	administrative cost, potential chilling of new rental units.	OF RIGHTS 2024 CONFERENCE



COMMUNITY  
DEVELOPMENT  
ALLIANCE



# Discussing the menu with RACH





# Partnering with resident-based organizations

## 2024 Activity

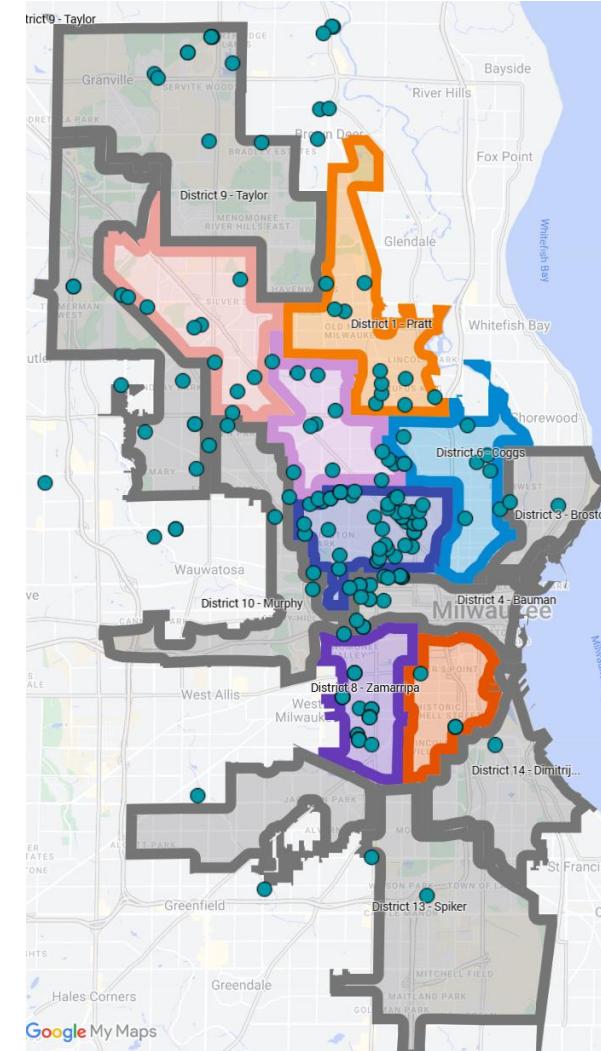
Directly connecting with residents.

- Comments or Concerns:
- 1) Renter - "Simply being forced out because law makers are allowing landlords and outside investors to do as they please. Not Many jobs that will help you create stability."

Amani Resident

- 2) Homeowner - "Tax increases are very concerning to me. I'm concerned if I'm going to be able to keep up."

Resident Council Member





COMMUNITY  
DEVELOPMENT  
ALLIANCE



# Where we are at now

## 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**

1 of 210

### Census Tract 1869

ADPI Metric: N/A

#### Change in Population

% Change in Total Population 2000 to 2021: **0.51%**

% Change in Total Population 2016 to 2021: **-0.59%**

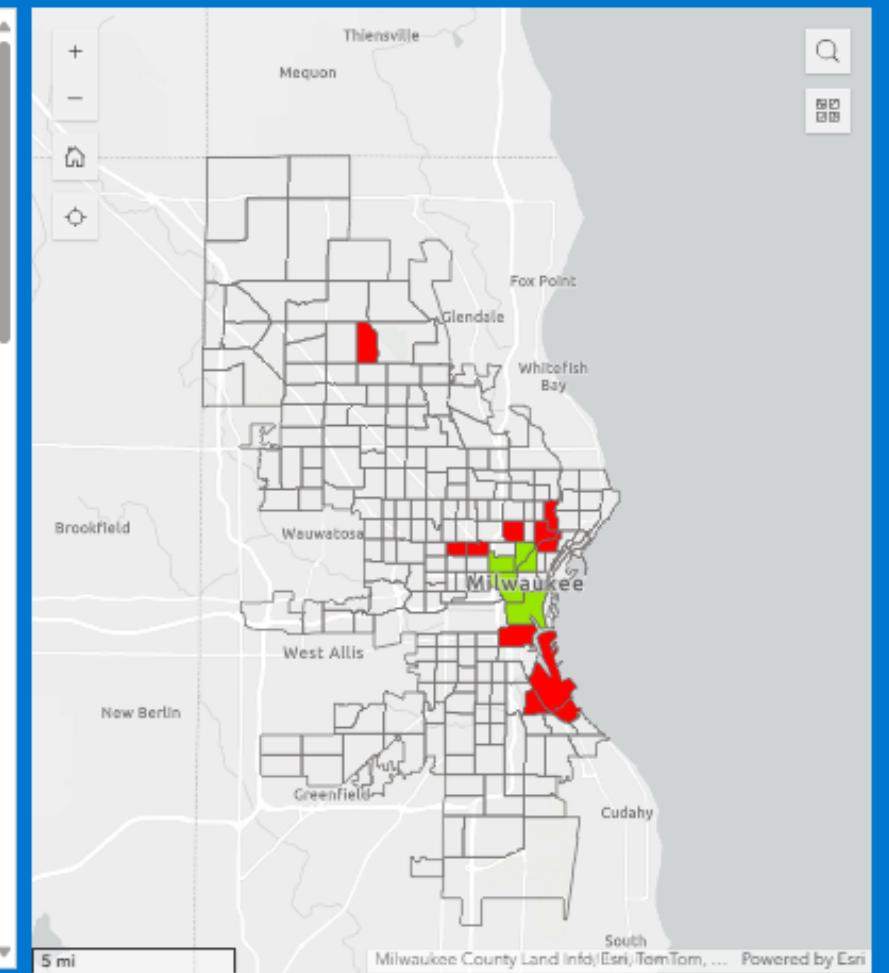
#### Net Change in Low Income Population

2000 to 2021: **-34**

2016 to 2021: **-189**

2000	2016	2021	
Total Population	<b>2364</b>	<b>2390</b>	<b>2376</b>
Low Income %	<b>12.0</b>	<b>17.4</b>	<b>8.6</b>
City Low Income %	<b>42.8</b>	<b>49.1</b>	<b>52.6</b>

#### Change in Racial/Ethnic Make-Up





COMMUNITY  
DEVELOPMENT  
ALLIANCE



# 5 Important Studies



## White Paper on Anti-Displacement Strategy Effectiveness

Karen Chapple (UC Berkeley) and Anastasia Loukaitou-Sideris (UCLA)

February 28, 2021

Prepared for the California Air Resources Board

Agreement 19RD018



The statements and conclusions in this report are those of the contractor and do not necessarily reflect those of the California Air Resources Board. The mention of commercial products, their source, or their use in connection with material reported herein is not to be construed as actual or implied endorsement of such products.

TABLE 1: LITERATURE REVIEW SUMMARY TABLE

Category	Policy Name	Literature Coverage Level	Potential to Prevent Displacement*	Market Type**	Implementation Scale	Timeframe to Prevent Displacement
Production	Housing Production	HIGH	HIGH+	Strong	Local, State	Long-term
Production	Inclusionary Zoning + Developer Incentives	MEDIUM	MEDIUM	Strong	Local, State	Long-term
Production	Accessory Dwelling Units	LOW	MEDIUM	Neutral	Local, State	Long-term
Production	Impact + Linkage Fees	MEDIUM	LOW	Strong	Local	Long-term
Production	Housing Overlay Zones	LOW	MEDIUM	Strong	Neighborhood, Local	Long-term
Production	Land Value Recapture	LOW	LOW	Strong	Local, State	Long-term
Preservation	Unsubsidized Affordable Housing	LOW	HIGH	Neutral	Local, State	Short-term
Preservation	Federally-Funded Housing Developments	MEDIUM	MEDIUM	N/A	Local, Federal	Short-term
Preservation	Housing Rehabilitation	MEDIUM	LOW	N/A	Local, State, Federal	Short-term



# 5 Important Studies

## BERKELEY IGS Research Brief

### Housing Production, Filtering and Displacement: Untangling the Relationships

Miriam Zuk  
Karen Chapple



#### EXECUTIVE SUMMARY:

#### Research Implies the Importance of Increasing Production of Subsidized and Market-Rate Housing

Debate over the relative importance of subsidized and market-rate housing production in alleviating the current housing crisis continues to preoccupy policymakers, developers, and advocates. This research brief adds to the discussion by providing a nuanced analysis of the relationship between housing production, affordability, and displacement in the San Francisco Bay Area, finding that:

- At the regional level, both market-rate and subsidized housing reduce displacement pressures, but subsidized housing has over double the impact of market-rate units.
- Market-rate production is associated with higher housing cost burden for low-income households, but lower median rents in subsequent decades.
- At the local, block group level in San Francisco, neither market-rate nor subsidized housing production has the protective power they do at the regional scale, likely due to the extreme mismatch between demand and supply.

Although more detailed analysis is needed to clarify the complex relationship between development, affordability,

and displacement at the local scale, this research implies the importance of not only increasing production of subsidized and market-rate housing in California's coastal communities, but also investing in the preservation of housing affordability and stabilizing vulnerable communities.

“. . . we found that both market-rate and subsidized housing development can reduce displacement pressures, but **subsidized housing is twice as effective as market-rate development at the regional level.**”

#### About IGS

The Institute of Governmental Studies is California's oldest public policy research center. As an Organized Research Unit of the University of California, Berkeley, IGS expands the understanding of governmental institutions and the political process through a vigorous program of research, education, public service, and publishing.



# 3 Important Studies

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# 5 Important Studies

BERKELEY  
**IGS**

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“... because market mechanisms work differently at different geographic scales, market-rate construction can simultaneously alleviate housing pressures across the region while also exacerbating them at the neighborhood level.”

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# 5 Important Studies

BROOKINGS



≡

RESEARCH

**Investment without displacement: How a surge of development changed—and didn't change—one Detroit neighborhood**

Andre M. Perry and Hannah Stephens  
January 24, 2024



Live 6 Alliance, Detroit, Mich. | Authors' original photo

“Our analysis did not find investment-induced displacement in Livernois-6 Mile; rather, the **largest displacement was due to the loss of investment** between 2005 and 2015. The area remained overwhelmingly Black, with no significant spikes in median income.”



**Andre M. Perry**

Senior Fellow - Brookings Metro, Director - Center for Community Uplift  
X @andreperryedu

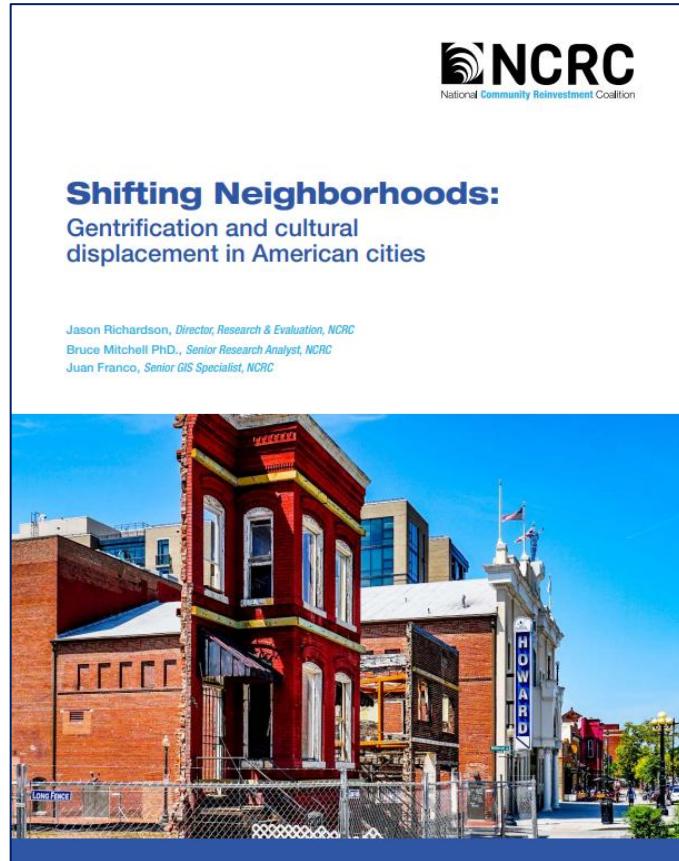


**Hannah Stephens**

Research Assistant - Brookings Metro



# 5 Important Studies



This study found that from 2000 through 2013 the following occurred:

- Gentrification and displacement of long-time residents was most intense in the nation's biggest cities, and rare in most other places.
- Gentrification was concentrated in larger cities with vibrant economies, but also appeared in smaller cities where it often impacted areas with the most amenities near central business districts.
- Most low- to moderate-income neighborhoods did not gentrify or revitalize during the period of our study. They remained impoverished, untouched by investments and building booms that occurred in major cities, and vulnerable to future gentrification and displacement.
- The strict tests for gentrification and displacement in this study and the limitations of the data available likely undercounted instances of gentrification and displacement.



# 5 Important Studies

University of Wisconsin Milwaukee  
UWM Digital Commons

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Theses and Dissertations

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May 2022

Recidivism Among Black Men Living in Racialized and Carceral Neighborhoods and the Role of Gentrification

NICOLE ROBINSON  
University of Wisconsin-Milwaukee

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Follow this and additional works at: <https://dc.uwm.edu/etd>  
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<https://dc.uwm.edu/etd/2935>

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“One of the place-based themes that emerged from these interviews was gentrification, which was identified and associated with the built environment of the local neighborhood (e.g., city-owned property, exclusionary housing market), the political economy within the larger city and region (e.g., redevelopment of downtown, fresh water sources), and the role of mass incarceration in contributing to demographic shifts amenable to gentrification processes.”



# Plan and Mobilize

