



---

# CDA All Allies Meeting

2025 Q2

June 10, 2025

- I. Displacement Recap & Preliminary Data
- II. Homeowner & Future Homeowner Bill of Rights (HBOR) Recap
- III. Homeowner & Future Homeowner Bill of Rights – Phase I
- IV. What's Next



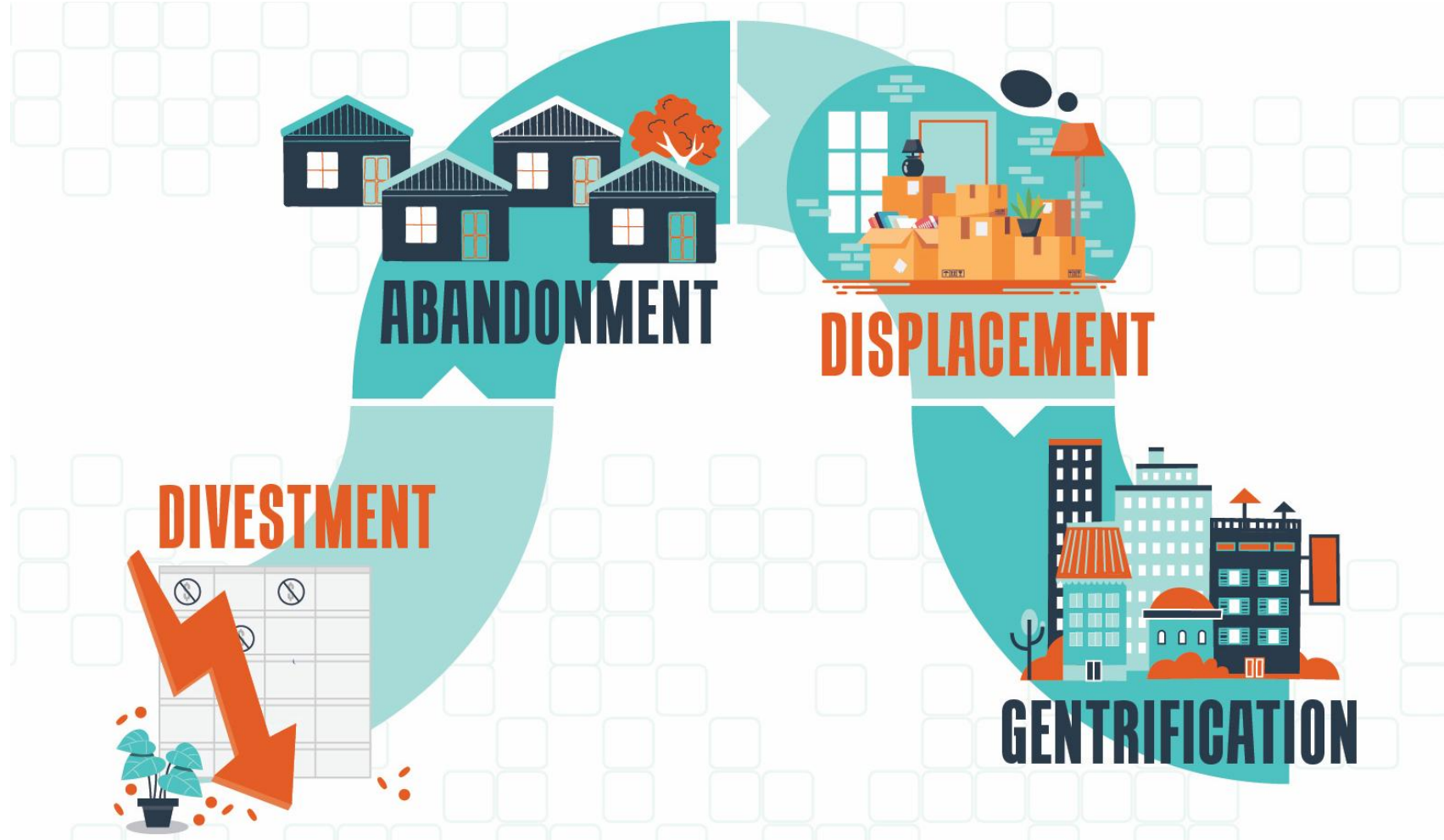
# Displacement harms all of us



- Devastating impacts on the people displaced.
- Cities with unequal development and higher segregation have less prosperity for everyone
- Commute times and cost of public transit increase
- Loss of social networks of safety, childcare and eldercare increases can never be replaced with public services



# Elements of Displacement





# Measuring Displacement



- # of Vacant Lots
- # of Vacant Homes
- # of Housing Units

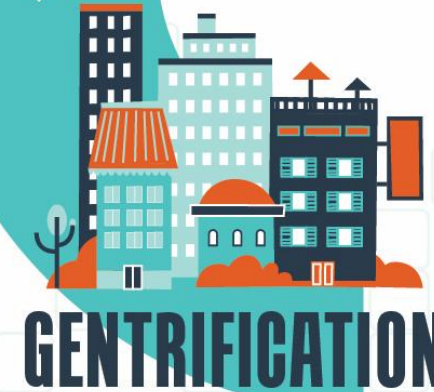


- # of Families by Income
- # of Families by Race

**DIVESTMENT**



- # of Mortgages Issued
- # of Homeowners



- # of High Value Mortgages
- Change in Assessed Value
- Change in Rent

## Number of Families by Income

Neighborhood	Variable	2013 Estimate	2023 Estimate	2013 - 2023 Statistically Significant?
Borchert Field	Total	1,884	1,544	TRUE
Borchert Field	Less than \$50,000	1,692	1,183	TRUE
Borchert Field	\$75,000 to \$99,999	39	99	FALSE
Borchert Field	\$50,000 to \$74,999	132	181	FALSE
Borchert Field	\$150,000 or more	10	36	FALSE
Borchert Field	\$100,000 to \$149,999	11	45	FALSE

## Preliminary Data Insights

- Approximately 500 people with family income of less than \$50,000 have been displaced from Borchert Field in the last 10 years.

## Number of Housing Units

Neighborhood	Variable	2013 Estimate	2023 Estimate	2013 - 2023 Statistically Significant?
Borchert Field	Total Housing Units	2,390	1,976	TRUE
Borchert Field	Vacant Housing Units	506	432	FALSE
Borchert Field	Occupied Housing Units	1,884	1,544	TRUE
Borchert Field	Owner-Occupied Housing Units	514	496	FALSE
Borchert Field	Renter-Occupied Housing Units	1,370	1,048	TRUE

- In the same time period, Borchert Field has lost approximately 400 housing units, almost all of them rental. This loss of units is neither conversion to homeownership, nor increased vacancy. These units have been lost.



# Displacement by Abandonment



*Displacement by Abandonment = The transfer of a property over time to absentee landlords that deplete a property of rent without making investments, eventually leading to abandonment of property and displacement of the last family that lived in the home.*



Homeowner Builds  
Home  
(Circa 1950)



Homeowner sells to 1<sup>st</sup>  
landlord that depletes  
property of rent without  
making improvements  
(Circa 1970)

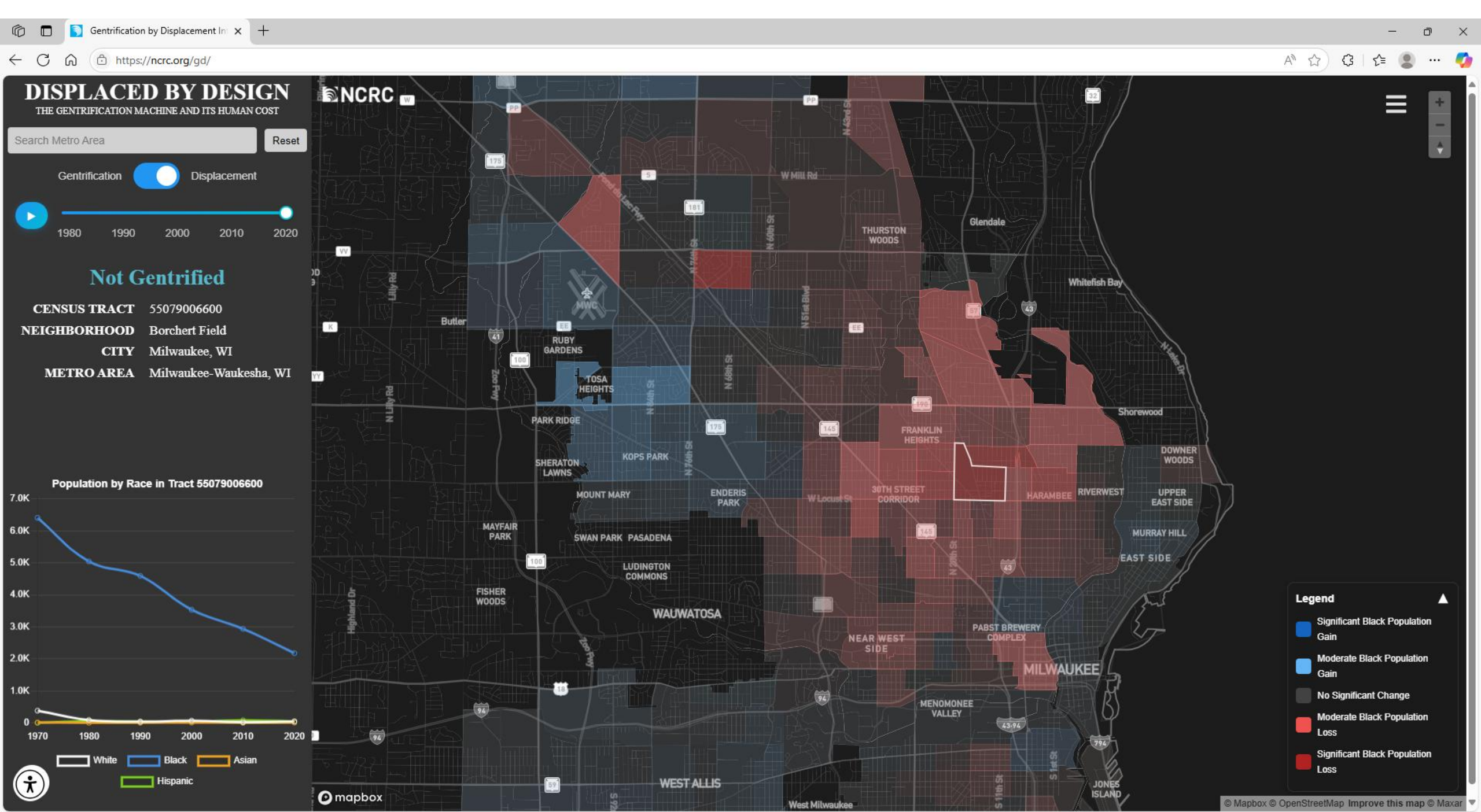


Subsequent  
landlords continue  
the process until  
property is  
abandoned or  
demolished

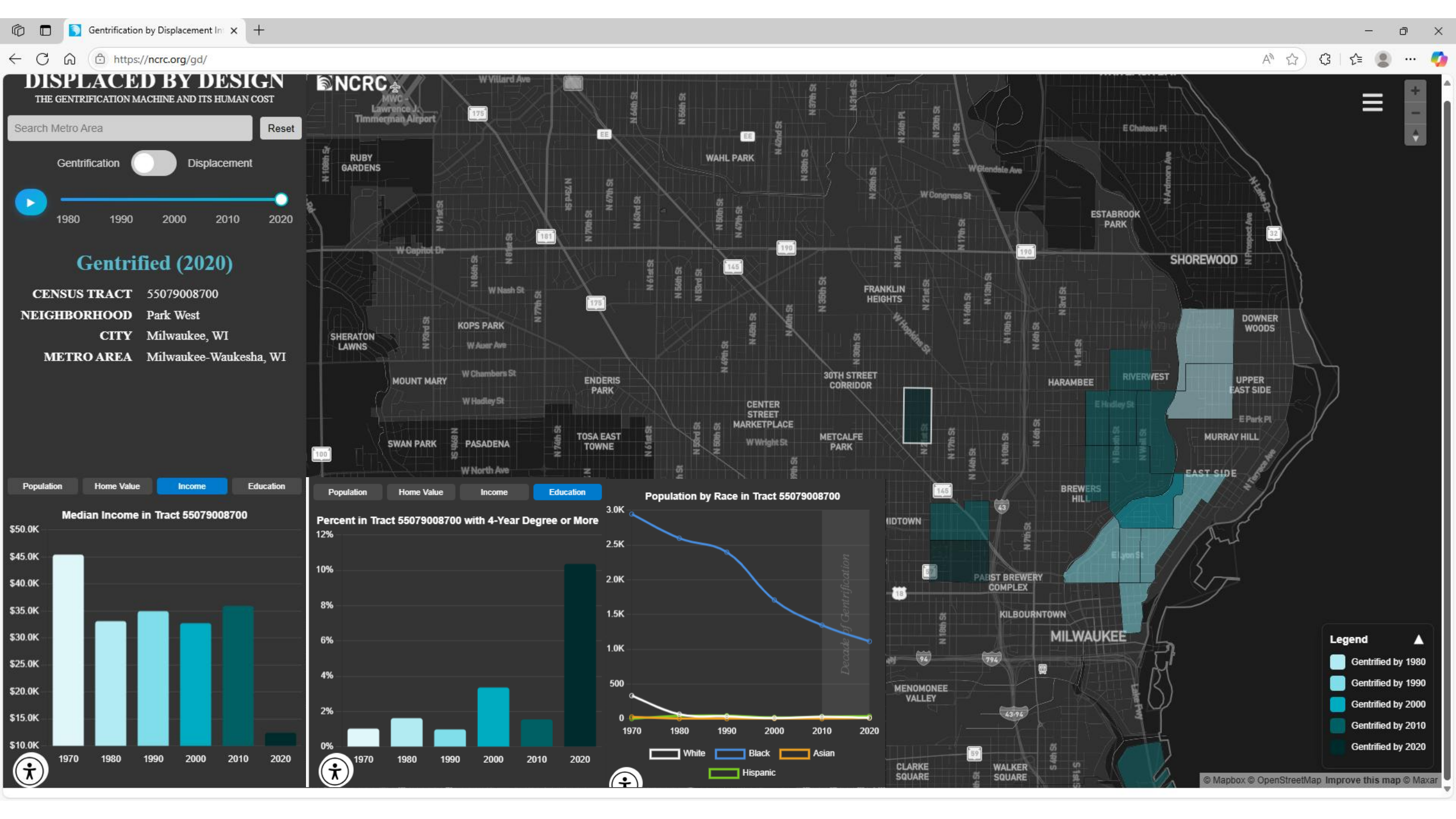


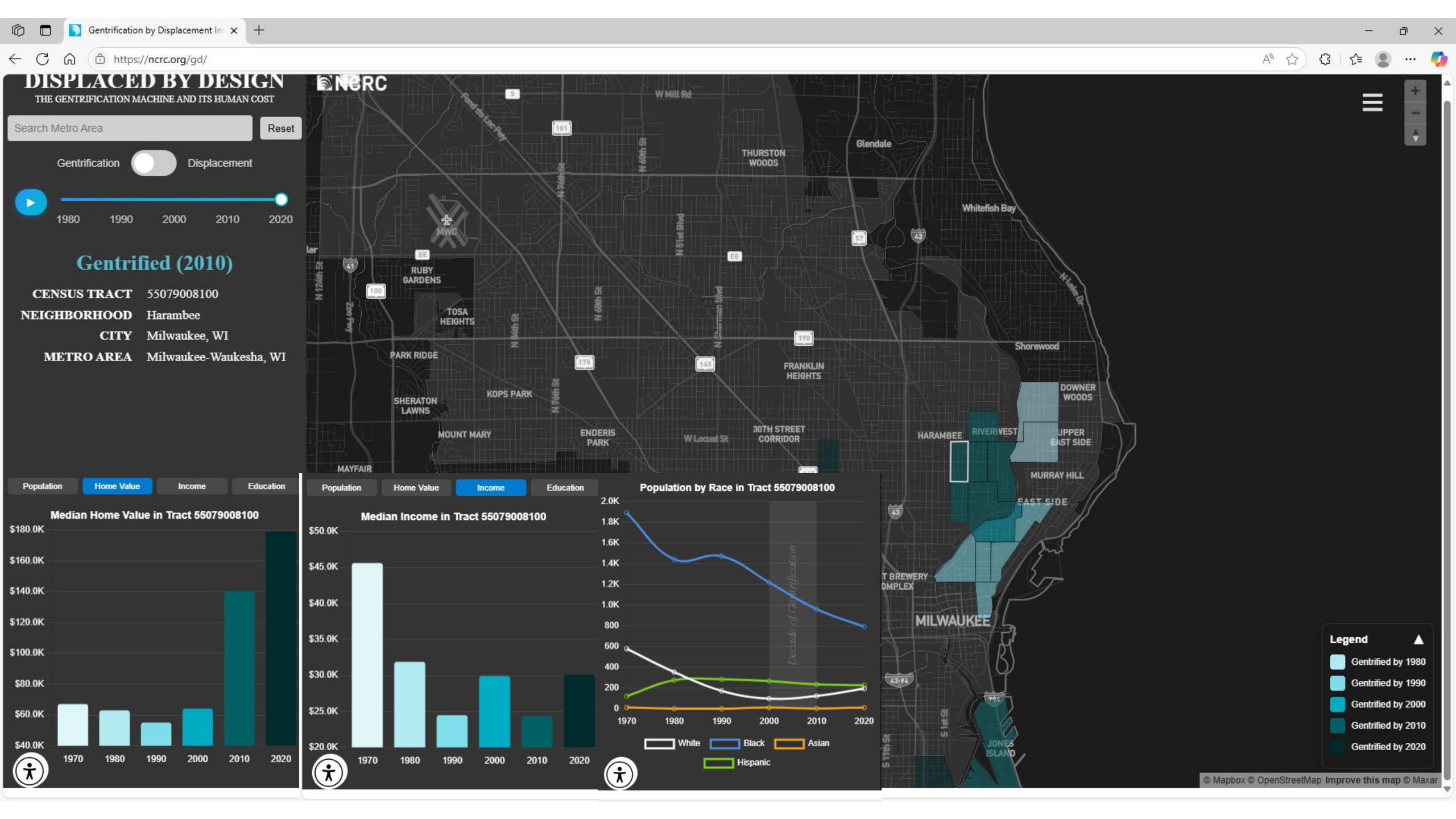
Last family renting  
is displaced  
through landlord  
neglect,  
abandonment or  
foreclosure.













# Measuring Displacement



- # of Vacant Lots
- # of Vacant Homes
- # of Housing Units

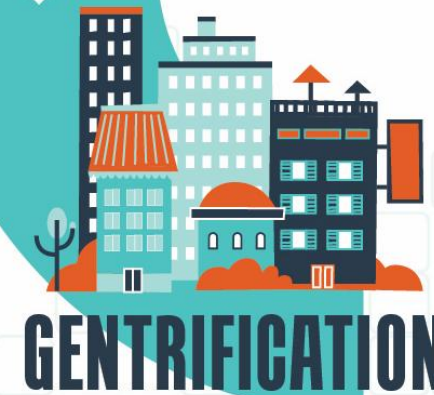


- # of Families by Income
- # of Families by Race

**DIVESTMENT**

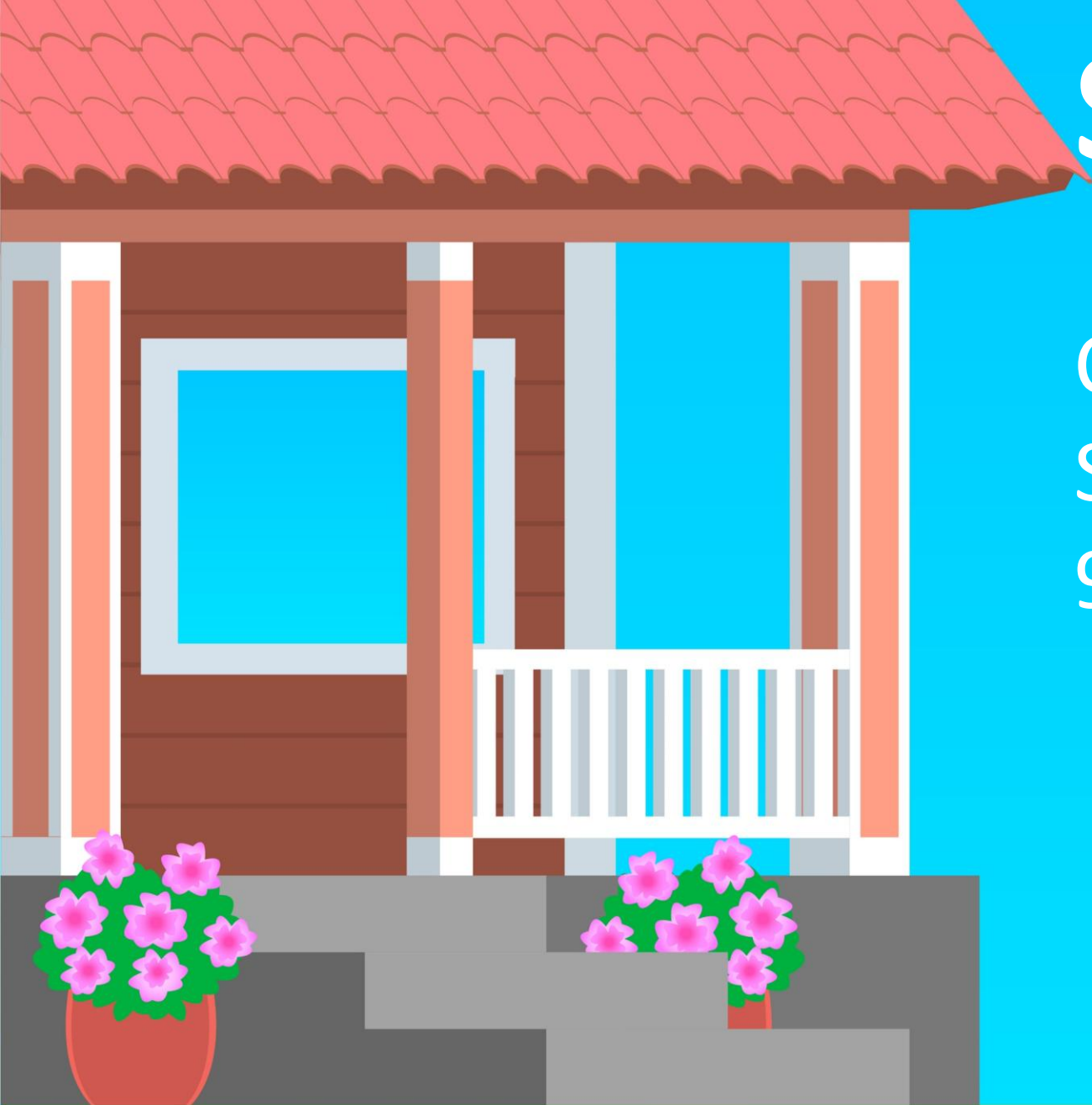


- # of Mortgages Issued
- # of Homeowners



- # of High Value Mortgages
- Change in Assessed Value
- Change in Rent





# Save the Date!

CDA Annual Conference  
September 16, 2025  
9:00 Am – 2:00 PM

1. How strongly do you believe that Displacement by Abandonment is a problem in Milwaukee?
2. How strongly do you believe CDA is on the right track with its data analysis of Displacement & Gentrification?

- I. Displacement Recap & Preliminary Data
- II. Homeowner & Future Homeowner Bill of Rights (HBOR) Recap
- III. Homeowner & Future Homeowner Bill of Rights – Phase I
- IV. What's Next





# Overview of HBOR Process

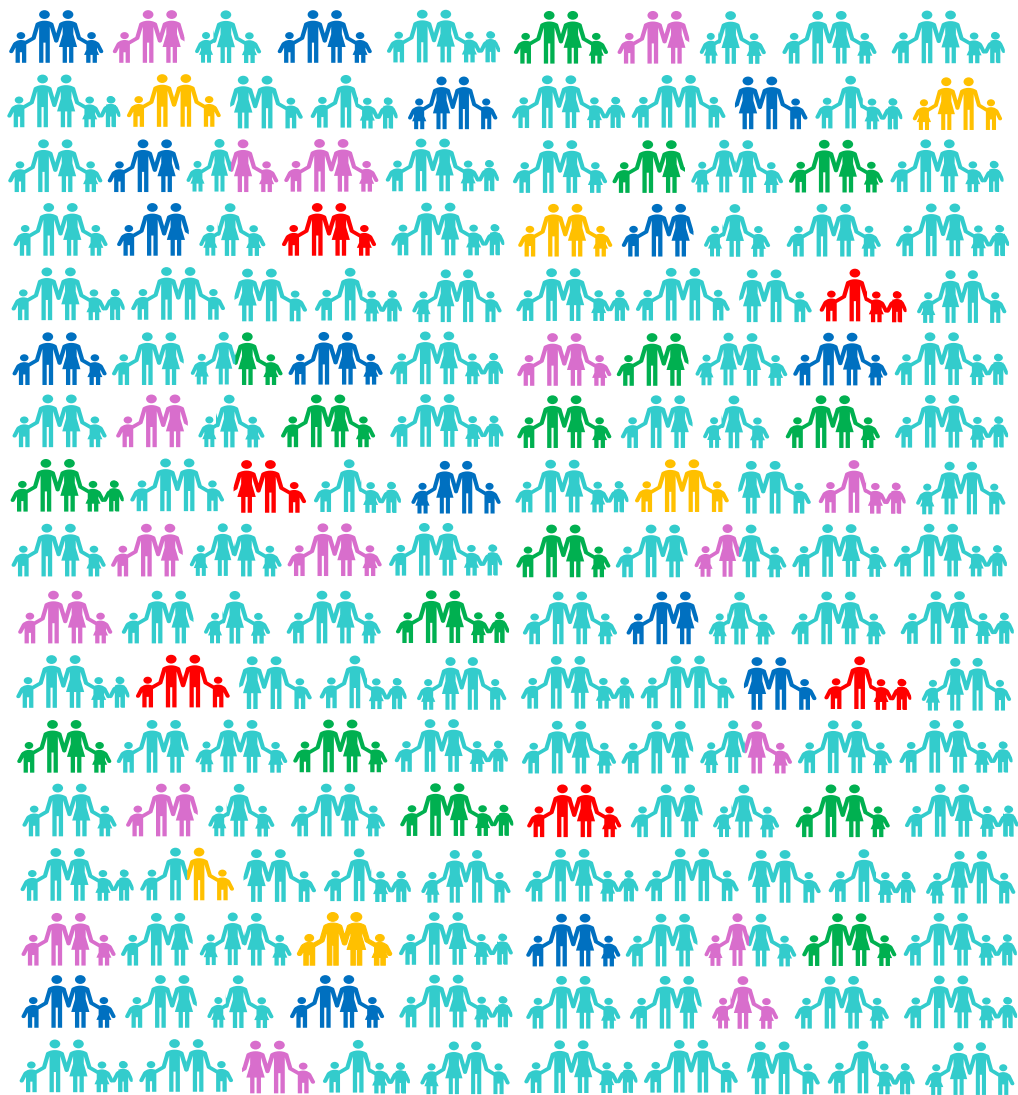


- 2024 Q3 – Researched and developed “The Menu”
- 2024 Q4 – Collaboration with residents and other allies to build out The Menu
- 2024 Q4 - Collaboration with residents to begin prioritizing the Menu
- 2025 Q1 – CDA Resident Advisory Council establishes preliminary Phase 1 – HBOR, asks for additional input.
- 2025 Q2 – Additional collaboration with residents and allies
- 2025 Q2 - Expected approval by RACH and CDA Board
- 2025 Q3 – Identifying and recruiting legislative sponsors

The screenshot shows a document with a table of recommendations. The table has four columns: 'Recommendation', 'Priority', 'Status', and 'Notes'. The recommendations are listed in the first column, and the other columns contain status information.

Recommendation	Priority	Status	Notes
1. Create a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
2. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
3. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
4. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
5. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
6. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
7. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
8. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
9. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.
10. Establish a community development fund to support affordable housing and social services.	High	In Progress	See attached document for details.

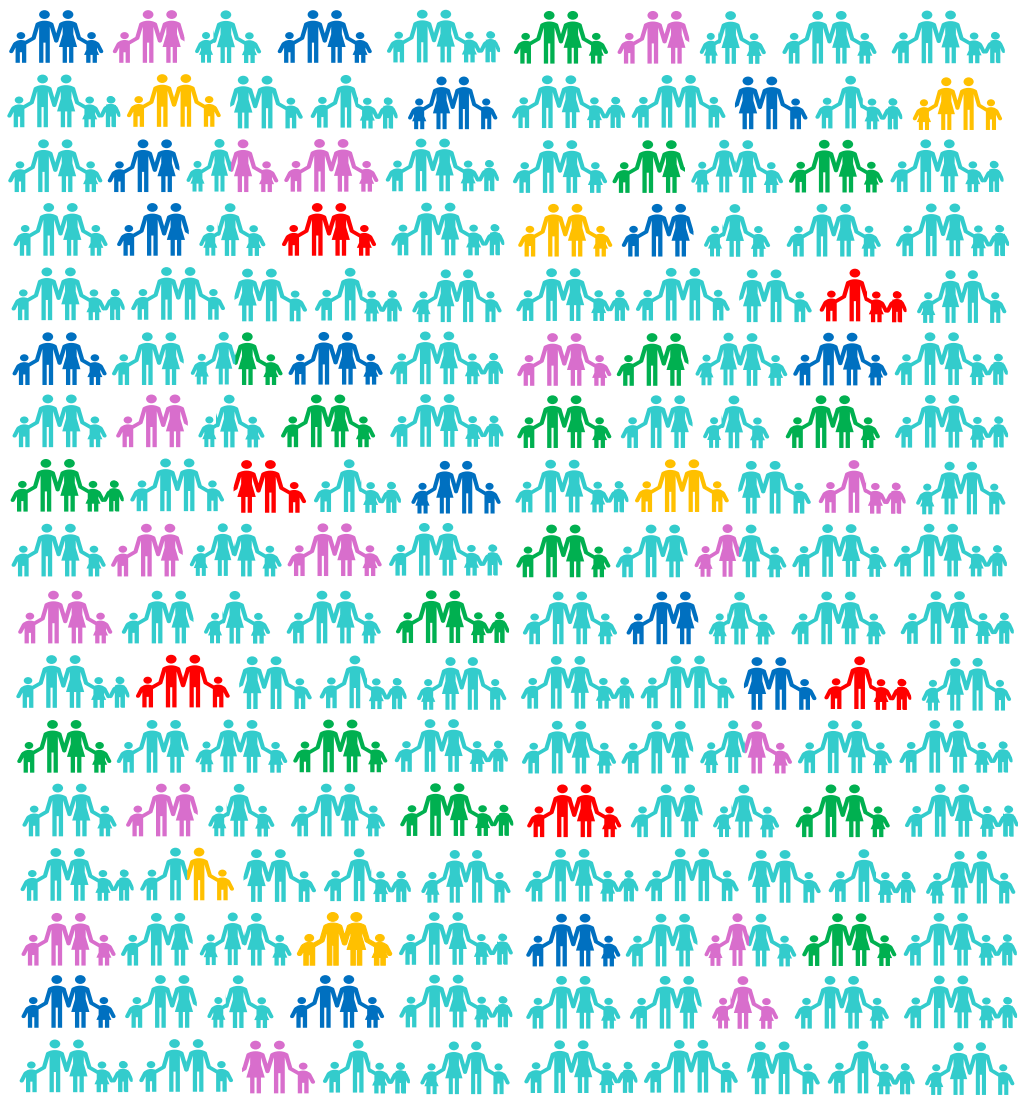




Residents are passionate about their community and bring lots of perspectives.

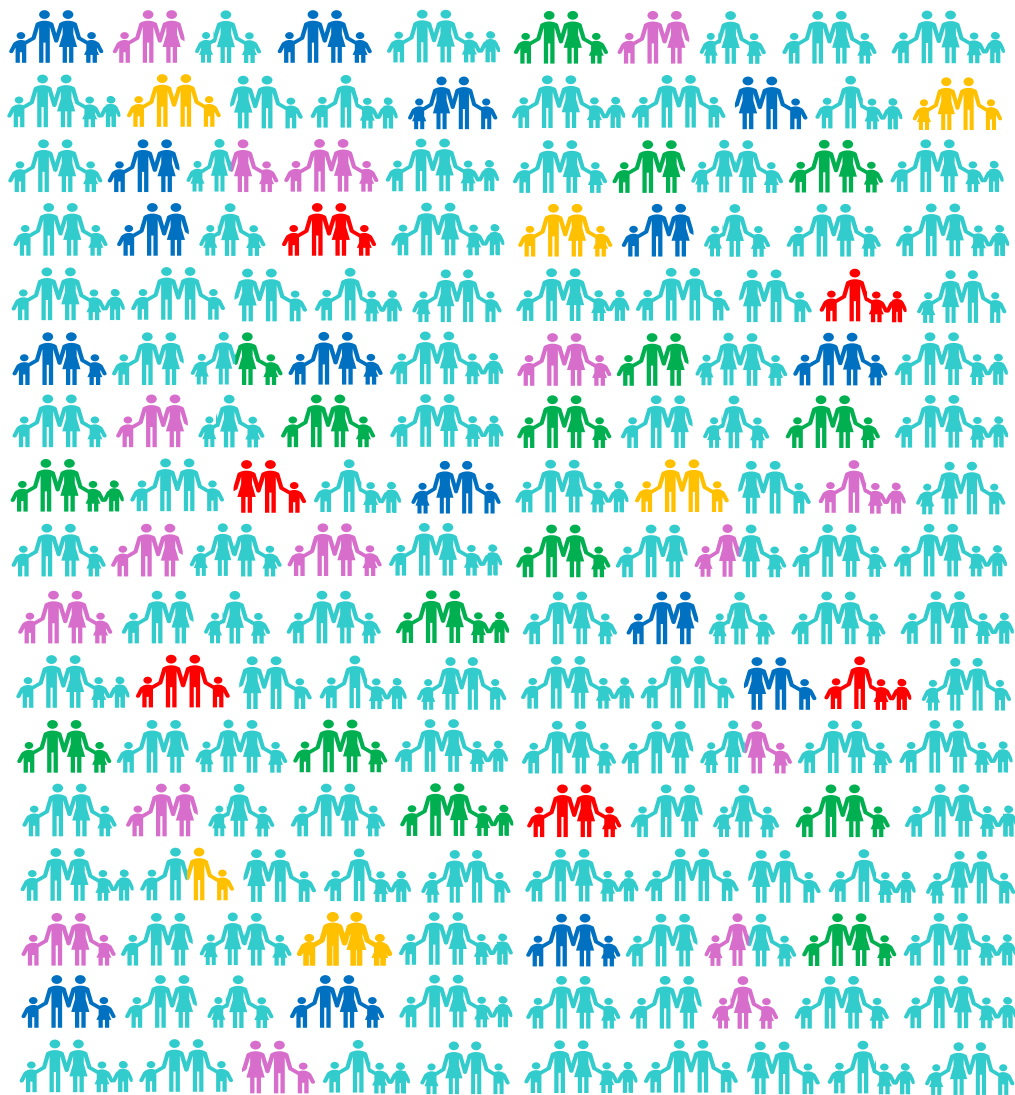
A unanimous decision on any issue is impossible.

Instead, we look for consensus. Finding a consensus is both a science and an art form.



After co-hosting nearly 100 resident collaboration sessions since 2023, we believe there is consensus to prioritize two policy areas.

1. Prioritizing Homeowners over Investors
2. Protecting Vulnerable Families from Displacement



The HBOR – Phase 1 is a direct result of the priorities we have heard from residents.



**Preserve Vacant Lots for  
Attainable Homeownership**



**Vacant city homes only for  
Attainable Homeownership**



**Tenant Opportunity to  
Purchase Act (TOPA)**



**Lower property tax  
rate for seniors**



# Phase 1 Interventions



Homeowner Builds Home  
(Circa 1950)

*Lower property tax rate for seniors will allow homeowners to own longer*



Homeowner sells to 1<sup>st</sup> landlord that depletes property of rent without making improvements  
(Circa 1970)



Subsequent landlords continue the process until property is abandoned or demolished



Last family renting is displaced through landlord neglect, abandonment or foreclosure.

*TOPA will mean more homes going back to homeowners*

*Preserving vacant lots and foreclosures for attainable homeownership will allow families to stay, and return*

*Research shows these interventions also provide protections against displacement by Gentrification*



# (Likely) Phase 2 Interventions



Homeowner Builds  
Home  
(Circa 1950)



Homeowner sells to 1<sup>st</sup>  
landlord that depletes  
property of rent without  
making improvements  
(Circa 1970)



Subsequent  
landlords continue  
the process until  
property is  
abandoned or  
demolished



Last family renting  
is displaced  
through landlord  
neglect,  
abandonment or  
foreclosure.

*Likely interventions for phase 2 will be accountability for  
landlords in partnership with RON and others*



- I. Displacement Recap & Preliminary Data
- II. Homeowner & Future Homeowner Bill of Rights (HBOR) Recap
- III. HBOR – Phase I
- IV. What's Next



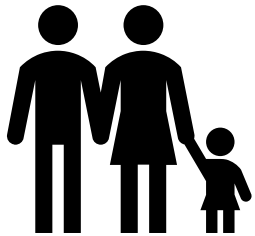
# HBOR – Phase 1



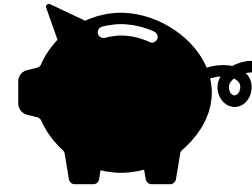
**Preserve Vacant Lots  
for Attainable  
Homeownership**



**Tenant Opportunity to  
Purchase Act (TOPA)**



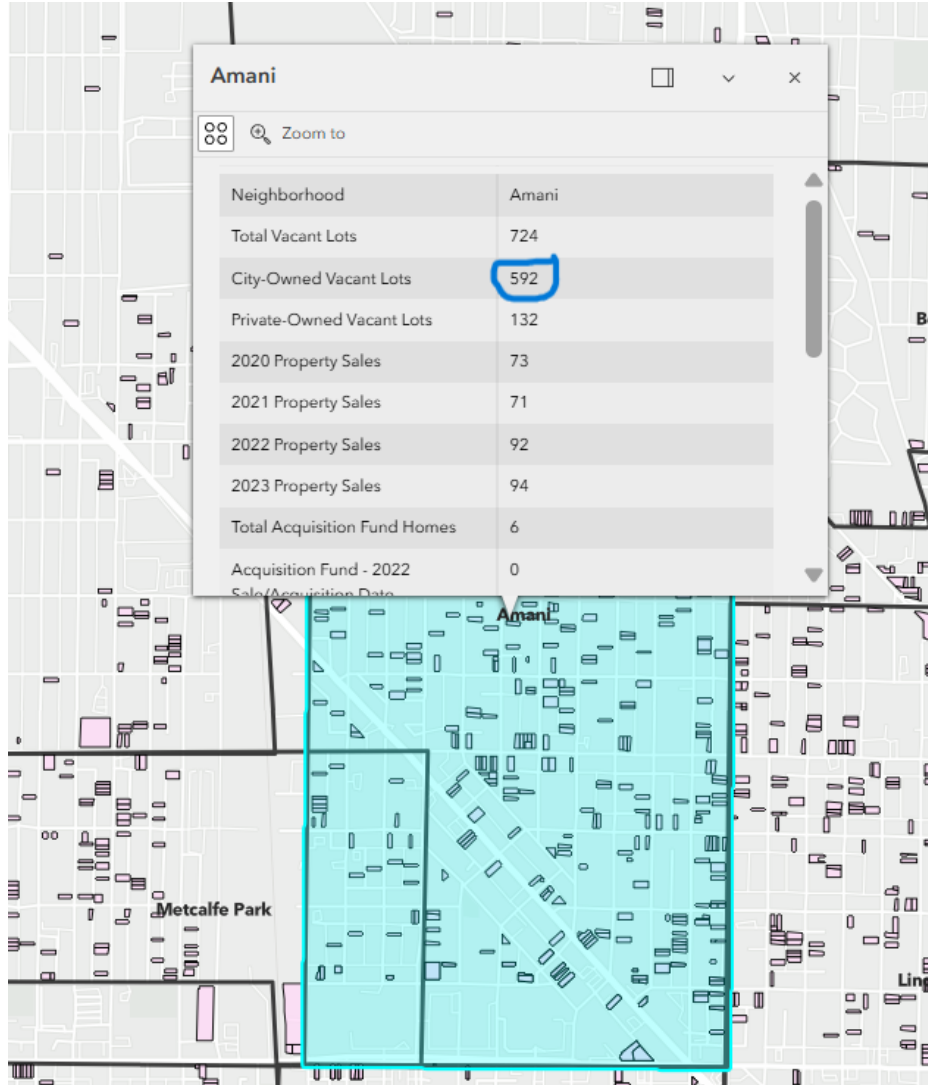
**Vacant city homes only  
for Attainable  
Homeownership**



**Lower property tax  
rate for seniors**



# Vacant Lots Preserved for Attainable Homeownership



## Preserve Vacant Lots for Attainable Homeownership

There are thousands of vacant lots that had an owner-occupied single-family home or duplex on them.

Building new homes, including duplexes, will stabilize neighborhoods, but only if those homes are attainable to existing residents.

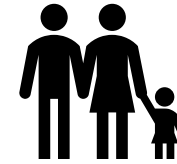
In census tracts where the area median income is less than 80% of the Area Median Income, vacant lots should only be available to build homes for families at 80% AMI or below.

A City ordinance change is required to restrict sales to individuals, land trusts, cooperatives, non-profits, and developers only if there is sale to Qualifying family and homeowner deed restriction.

1. How strongly do you believe that vacant lots should be preserved for attainable homeownership?
2. What are issues that you would like to see addressed in a new ordinance?
3. How likely are you to show up at a public hearing for this new ordinance?
4. If you ranked the last question less than a 5, what are the factors in your decision that would make it more likely for you to attend a public hearing on a new ordinance?



# Vacant City Homes only for Attainable Homeownership



## **Vacant City Homes only for Attainable Homeownership**

There are dozens of vacant homes each year that are acquired by the City. Each of these homes was built for homeownership.

In 2008 the city ordinance changed to allow investors to purchase properties. We have a different crisis in 2025.

In census tracts where the area median income is less than 80% of the Area Median Income, vacant homes should only be available for homeownership for families at 80% AMI or below.

A City ordinance change is required to restrict sales to individuals, land trusts, cooperatives, non-profits, and developers only if there is sale to Qualifying family and homeowner deed restriction.

1. How strongly do you believe that vacant city homes should be preserved for attainable homeownership?
2. What are issues that you would like to see addressed in a new ordinance?
3. How likely are you to show up at a public hearing for this new ordinance?
4. If you ranked the last question less than a 5, what are the factors in your decision that would make it more likely for you to attend a public hearing on a new ordinance?





# Tenant Opportunity to Purchase



## Tenant Opportunity to Purchase Act (TOPA)

Hundreds of single-family homes and duplexes are sold to absentee landlords each year, often as a private listing or portfolio sale with no ability for the tenant to compete with other purchasers.

Absentee landlords are less likely to keep up the condition of the home, and less likely to be current on property taxes.

TOPA gives tenants the first choice to buy their homes before landlords sell to investors. This means tenants have 60 days to decide if they want to purchase their homes at the same price offered to another investor.

Cities like Washington, DC, and Minneapolis have successfully used TOPA, and now it's our turn! New City ordinance is needed.

1. How strongly do you believe that the City needs a TOPA?
2. What are issues that you would like to see addressed in a new ordinance?
3. How likely are you to show up at a public hearing for this new ordinance?
4. If you ranked the last question less than a 5, what are the factors in your decision that would make it more likely for you to attend a public hearing on a new ordinance?



# A lower property-tax rate for low-income seniors



## Lower property tax rate for seniors

Every year, hundreds of people are displaced from their homes, many of them are low-income seniors that cannot afford the higher property taxes on their family home, particularly when the neighborhood is changing around them.

Low Income Seniors should receive a lower property tax benefit to avoid displacement.

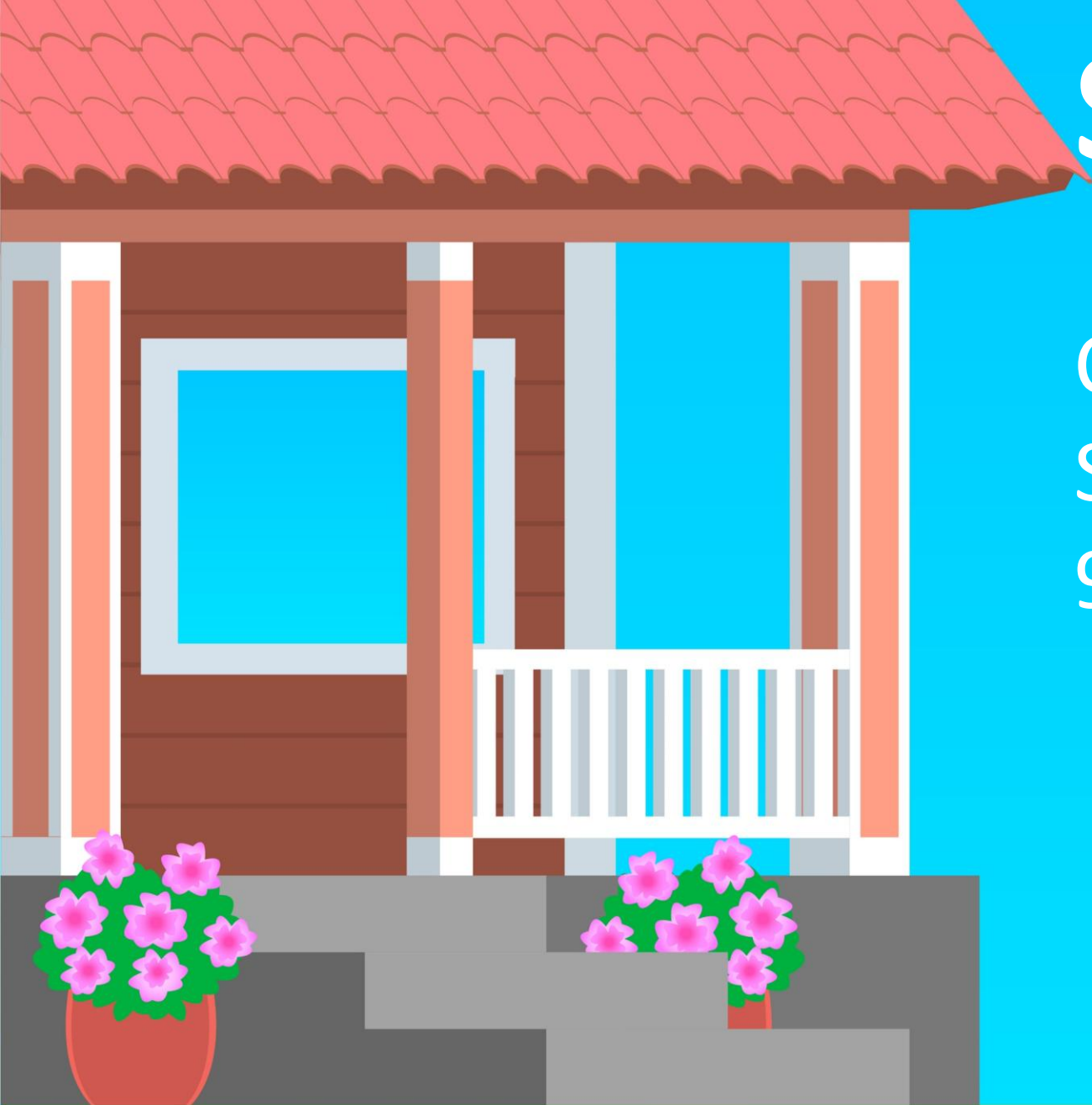
Pennsylvania has a similar uniformity clause to Wisconsin, but has successfully provided many exceptions with bi-partisan support.

First step is getting this legislative item on the city's and county's legislative agenda.

1. How strongly do you believe that the City needs a lower property tax rate for low-income seniors?
2. What are issues that you would like to see addressed in state legislation?
3. How likely are you to show up at a public hearing for this new state legislation?
4. If you ranked the last question less than a 5, what are the factors in your decision that would make it more likely for you to attend a public hearing on a new ordinance?

- I. Displacement Recap & Preliminary Data
- II. Homeowner & Future Homeowner Bill of Rights (HBOR) Recap
- III. HBOR – Phase I
- IV. What's Next





# Save the Dates!

CDA Annual Conference  
September 16, 2025  
9:00 Am – 2:00 PM



1. How would you rate today's CDA Meeting?
2. How likely are you to recommend CDA to other allies?
3. What topics or updates would you like to see in future meetings?
4. Any final thoughts?