



CDA Board

2026 Q1
March 24, 2026

- I. Executive Director Update
- II. Amani Homeownership Initiative
- III. Selection of Conference Topic
- IV. Consent Agenda
 - A. Approval of DYCU Contract
 - B. Approval of Athena Contract
 - C. Approval of December 16, 2025 Minutes
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15 Early Childhood Educator Homes Sold



We build systems, communities & homes

2025 Highlights



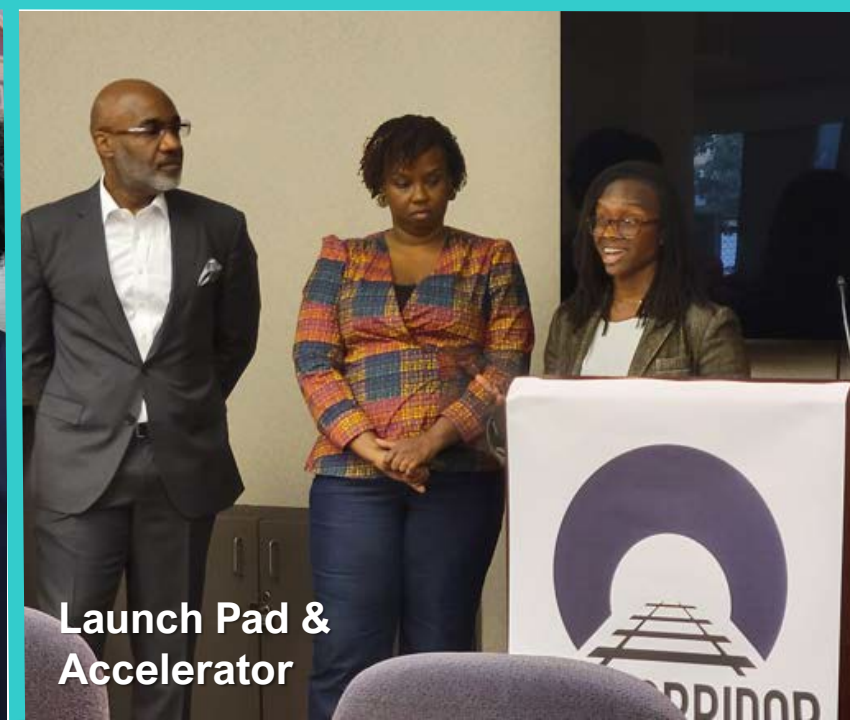
CDA & RACH Advocate at the Capital



Resident Council restores \$1.4 Million in Down Payment Assistance



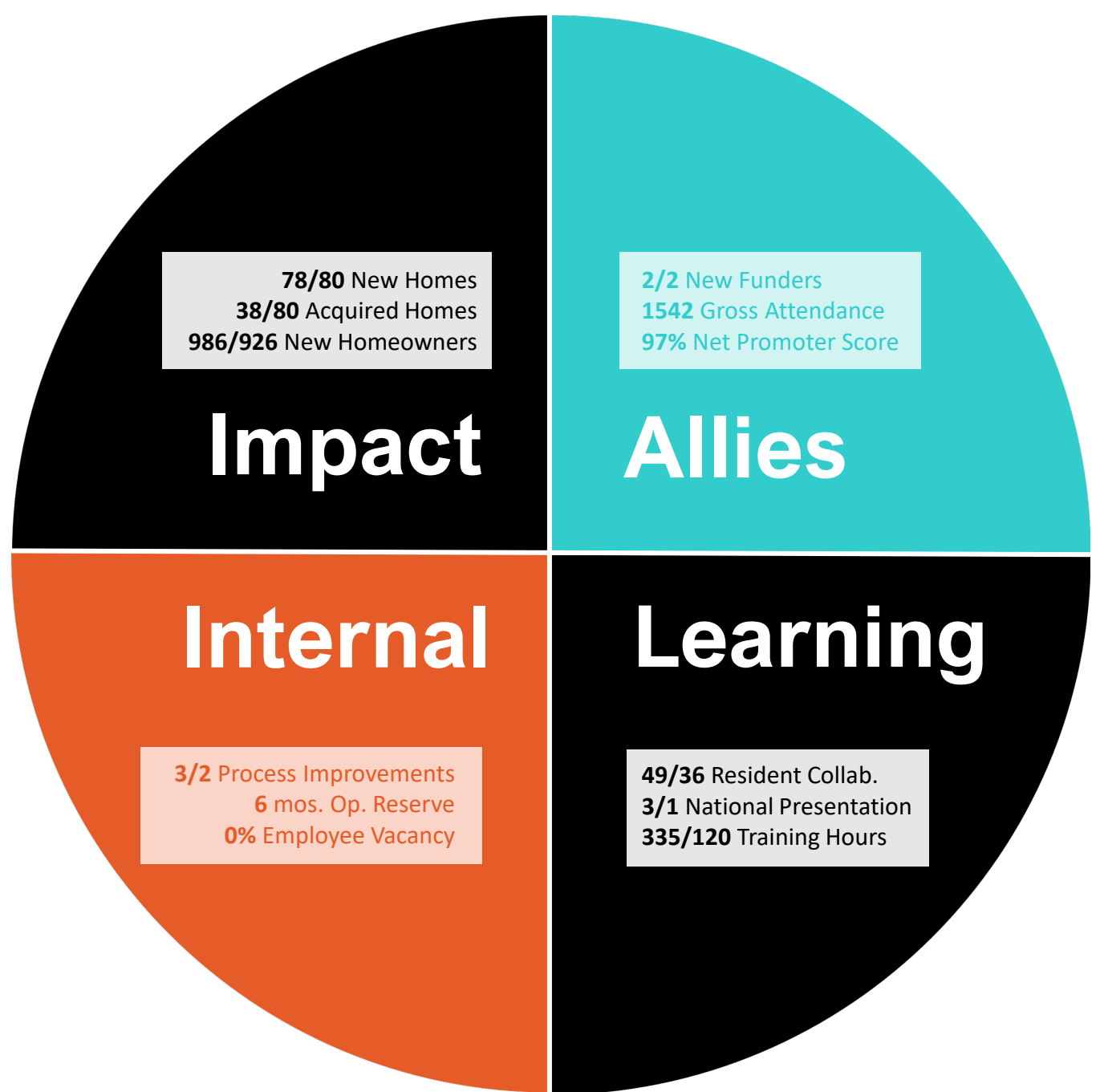
Harambee TID Approved



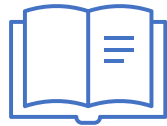
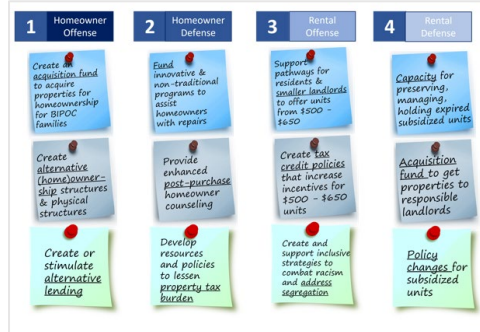
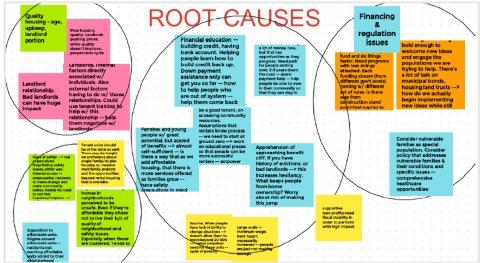
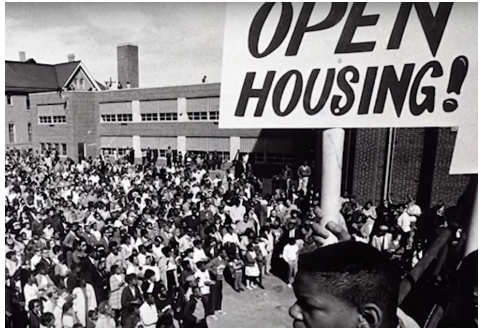
Launch Pad & Accelerator



2025 Balanced Score Card



Collective Objectives



Grow homebuyer counseling & down payment assistance (DPA)



Acquisition Fund to combat predatory acquisition



Vacant Lots to 1st Generation Homes



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



Policy to protect families vulnerable to displacement.



Annual Objectives & Key Results

	2022	2023	2024	2025	2026
Grow Down Payment Assistance & Homebuyer Counseling by 10%/Year	Build System to track	Set Baseline: 765	863/841	986/926	1,018
Vacant Lots to Entry Level Homes: develop a sustainable system of 100 new homes per year	Baseline: 20	42/40	59/60	78/80	100/year
Acquisition Fund: develop a sustainable system to acquire 100 homes per year	Build and Fund new system	Set Baseline: 40	89/60	38/80	100/year
Alternative Lending: develop a sustainable system to lend to 200 families per year on the bench		Develop Business Plan	36	37	38
Policy to protect families vulnerable to displacement.			Collaborate on H.B.O.R	Develop Phase I H.B.O.R	Implement Phase I H.B.O.R.

COLLECTIVE AFFORDABLE HOUSING OKRS: 2026 Q1




	Grow DPA	Acquisition Fund	Entry Level Homes	Alternative Lending	Policy to protect vulnerable families
Long Term Goal	Grow Down Payment Assistance (DPA) & Homebuyer Counseling by 10% each year for 5 years	Acquire 100 single family homes and duplexes every year that would otherwise be investor owned and sell to homeowners	Construct 100 entry level homes on vacant lots every year	Create a local lending pool that lends to first time homebuyers based on rental history	Continued evaluation of displacement threats and the development and implementation of policy to protect families vulnerable to displacement.
Q1 OKR Update	<ul style="list-style-type: none"> ✓ Adoption of TID extension at state level. 	<ul style="list-style-type: none"> ✓ Complete title review for all LIHTC homeownership homes <input type="checkbox"/> Complete Northside Initiative I sale to Acts 	<ul style="list-style-type: none"> ✓ Close Harambee Transaction <input type="checkbox"/> Submit Amani TID Application ✓ Amani Land Sales 	<ul style="list-style-type: none"> <input type="checkbox"/> Establish Lender's Council 	<ul style="list-style-type: none"> <input type="checkbox"/> Connect with City and County Sponsors Legislative Sponsors ✓ Present at State events
Proposed Q2 OKR	<ul style="list-style-type: none"> <input type="checkbox"/> 2026 Place Based DPA Requests <input type="checkbox"/> 2nd Round of Capital One Grant 	<ul style="list-style-type: none"> <input type="checkbox"/> Complete Northside Initiative I sale to Acts 	<ul style="list-style-type: none"> <input type="checkbox"/> Submit Amani TID Application <input type="checkbox"/> Location of 2027 TID <input type="checkbox"/> 2nd Round of Capital One Grant 	<ul style="list-style-type: none"> <input type="checkbox"/> Establish Lender's Council 	<ul style="list-style-type: none"> <input type="checkbox"/> City and County legislation introduced

ORGANIZATIONAL OKRS – 2026 Q1



	Communications	Resident Collaboration	Org. Structure & Financial	Legal	Data
Long Term Goal	Excellent communication with residents, practitioners and funders	Continuous Resident Collaboration	An organizational structure and budget that positions CDA to maximize collective action in housing.	Excellent legal support to guide complicated policy analysis.	Excellent data to guide strategy
Q4 OKR UPDATE	<ul style="list-style-type: none"> ✓ Branding Session ✓ Annual report ✓ Amani Newsletter ✓ Mural Unveiling ✓ Media Training 	<ul style="list-style-type: none"> ✓ RACH Nominations ✓ Townhome engagement 	<ul style="list-style-type: none"> <input type="checkbox"/> Launch Lender's Council ✓ Launch Policy Council ✓ Begin 2025 audit 	<ul style="list-style-type: none"> <input type="checkbox"/> Explore Tax-Exempt Bonding. ✓ Lease-to-own contracts 	<ul style="list-style-type: none"> ✓ Year in Review Data ✓ Beta Displacement Data ✓ Amani TID Maps
Proposed Q1 OKR	<ul style="list-style-type: none"> <input type="checkbox"/> Bus Tours 	<ul style="list-style-type: none"> <input type="checkbox"/> RACH Orientation/Retreat <input type="checkbox"/> 2027 TID engagement 	<ul style="list-style-type: none"> <input type="checkbox"/> Launch Lender's Council <input type="checkbox"/> Launch Public Investors Council <input type="checkbox"/> 2025 Audit Complete 	<ul style="list-style-type: none"> <input type="checkbox"/> Membership Transfer Agreements 	<ul style="list-style-type: none"> <input type="checkbox"/> Beta #2 Displacement Data

Nonprofit Operations Checklist		Key	
3.24.26		Red	Act Now
		Yellow	Monitor
		Green	Celebrate
Performance Indicators		Done	In Progress
Legal and Regulatory Compliance			
Incorporation Documents: Articles of Incorporation filed with the state.		x	
Employer Identification Number (EIN): Obtain from the IRS.		x	
501(c)(3) Status: Apply for tax-exempt status with the IRS.		x	
State Tax Exemptions: Apply for state-level tax exemptions.		x	
Annual Filings: Ensure timely filing of annual reports and tax returns (Form 990).		x	
Board of Directors: Establish a board and hold regular meetings with documented minutes.		x	
Governance and Board Policies			
Bylaws: The fundamental rules governing the organization, including the structure and responsibilities of the board.		x	
Conflict of Interest Policy: Prevents board members from engaging in activities that could conflict with their duties to the organization.		x	
Board Member Agreement: Outlines the expectations and responsibilities of board members.			x
Board Recruitment and Orientation Policy: Describes the process for recruiting and onboarding new board members.			x
Board Evaluation Policy: Establishes a process for evaluating the performance of the board and its members.		x	
Whistleblower Policy: Protects individuals who report unethical or illegal activities within the organization.		x	
Document Retention and Destruction Policy: Specifies how long documents should be kept and when they should be destroyed.		x	
Fundraising and Gift Acceptance Policies: Ensures ethical and effective fundraising practices.		x	
Board Meeting Policy: Details the frequency, format, and procedures for board meetings.		x	
Succession Planning: Prepares for the transition of leadership roles within the board and organization.			x
Financial Management			
Bank Account: Open a dedicated bank account for the nonprofit.		x	
Accounting System: Set up an accounting system (e.g., QuickBooks).		x	
Budget: Develop an annual budget.		x	
Financial Policies: Create policies for financial management, including expense reimbursement and internal controls.		x	
Financial Oversight: Establish internal controls for finances, such as dual signatures for large transactions.		x	
Fundraising Plan: Develop a comprehensive fundraising strategy.			x
Fundraising Registration: Ensure that the organization is properly registered to fundraise in any states where donations will be solicited.		x	
Tax Compliance: Ensure compliance with federal, state, and local tax laws, including payroll taxes if applicable.		x	
Audit Readiness: Prepare for an audit or financial review if required by funders or state law.		x	

 CAE Evaluation, Board Assessment, Board Orientation/Agreement, Fundraising Plan, Staff Onboarding, Volunteer Management

 Succession Plan, Evaluation Plan



DRAFT

Board Handbook

January 2026

Legal Responsibilities of Board Directors

Under well-established principles of nonprofit corporation law, a board director must meet certain standards of conduct and attention in fulfilling their responsibilities to the organization. Several states have statutes adopting some variation of these duties, which would be used in court to determine whether a board director acted improperly.

These standards are usually described as the duty of care, the duty of loyalty, and the duty of obedience.

DUTY OF CARE

The duty of care describes the level of competence that is expected of a board director and is commonly expressed as the duty of "care that an ordinarily prudent person would exercise in a like position and under similar circumstances." This means that a board director owes the duty to exercise reasonable care when they make a decision as a steward of the nonprofit.

To Exercise the Proper Duty of Care:

- Active Participation.** A board director must actively participate in the management of the organization including attending meetings of the board, evaluating reports, reading minutes, reviewing the performance of the Chief Alliance Executive and so on. Persons who do not have the time to participate as required should not agree to be on the board.
- Committees.** The board may establish committees having the authority of the board and may rely on information, opinions, or reports of these committees. However, these committees are subject to the direction and control of the board. As a result, board directors are still responsible for the committees and should periodically scrutinize their work.
- Board Actions.** A board director who is present at a meeting when an action is approved by the entire board is presumed to have agreed to the action unless the board director objects to the meeting because it was not lawfully called or convened and doesn't participate in the meeting or unless the board director votes against the action or the board director is prohibited from voting on the action because of a conflict of interest.

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Amani Homeownership Initiative

Amani Homeownership Initiative *Update*

Overview: This initiative will build over 90 homes in the Amani neighborhood. These homes will be sold at affordable prices to create local homeownership.

Background: After community led planning, the City adopted the Fond du Lac & North plan in 2021. Residents said they want more homeownership and to promote stable and affordable rental housing.





Resident Collaboration



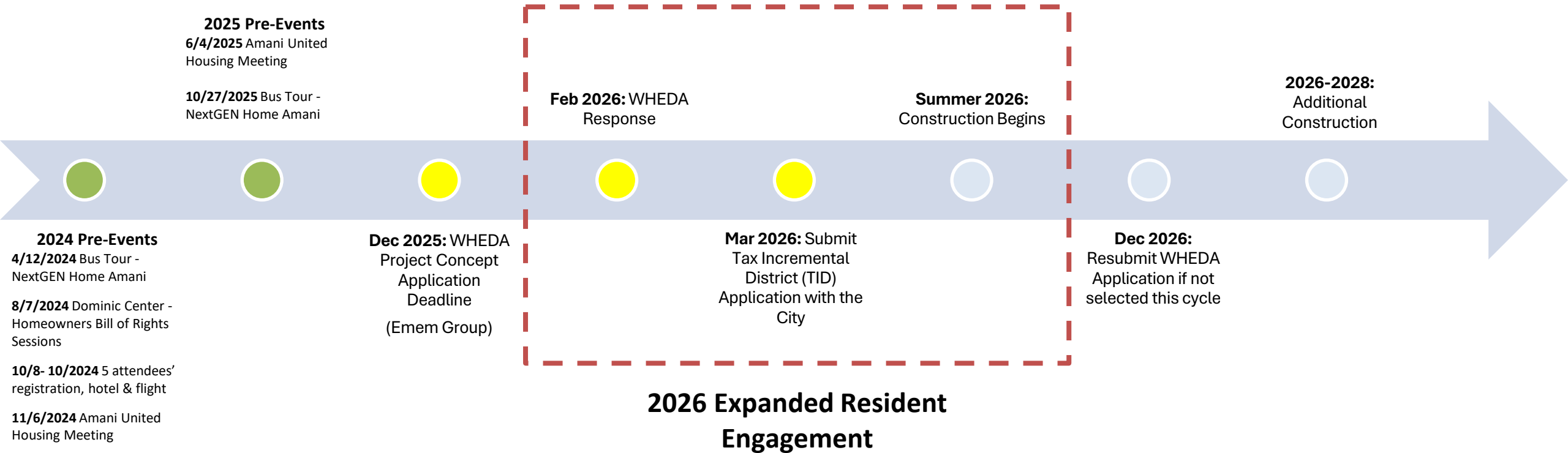
- Housing Tour of exclusively Amani residents to comment on design and different ownership structures (4/12/2024)
- Presentation to Housing Committee (8/7/2024);
- Amani residents attended national Reclaiming Vacant Lots Conference (10/8/2024);
- Update and input from Amani United Housing Meeting (approx. 10 residents (11/6/2024);
- Amani residents attend Next Gen Bus Tour (4/2025)
- Updates and direction from Amani United Housing Meeting (6/4/2025)
- Presentation table at Amani Harvest Fest (10/2025);
- Tour exclusively Amani residents including Emem Homes tax credit model (10/27/2025);
- Continued meetings with Amani United Housing Committee (11/2025)
- Meet the Developers Meeting (2/16/2026)
- Meet the Developers Meeting #2 (weather postponed)
- Bi-weekly project team meetings including Amani United and DC leaders, virtually available to all
- Monthly Newsletter and Website



Amani Homeownership Initiative

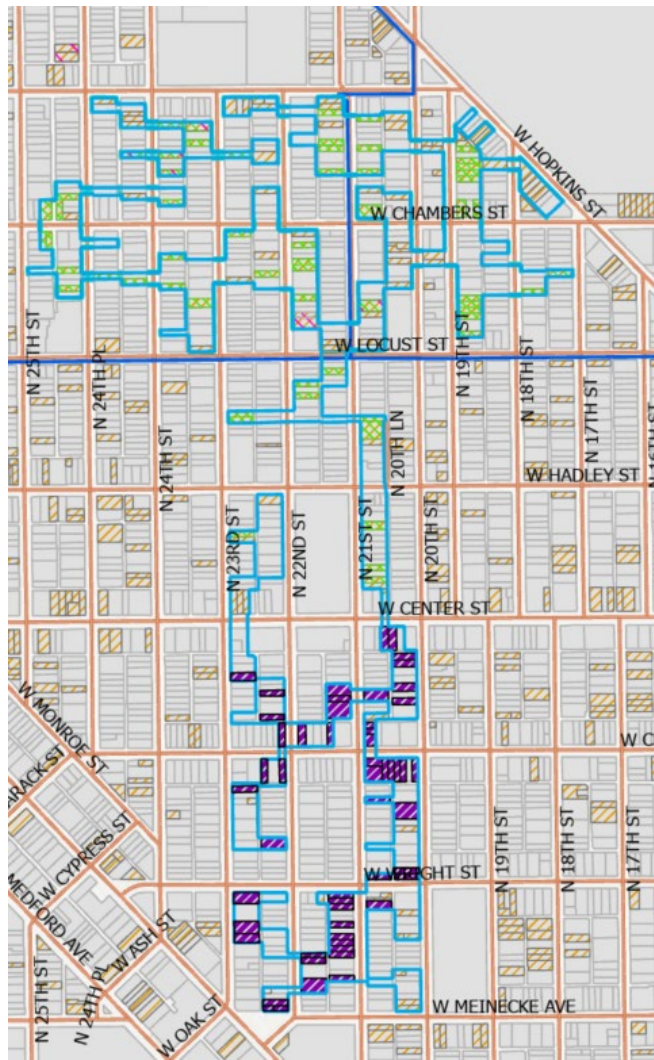


Amani Homeownership Initiative *Timeline*





Amani Homeownership Initiative



Amani Homeownership Initiative Proposed TID Map

-  HABITAT HOME
-  EMEM HOME
-  CITY VACANT
-  ECE HOME
-  TID BOUNDARY
-  ALDERMANIC DISTRICT





Amani Homeownership Initiative



Habitat for Humanity and Emem Group will build most of the homes



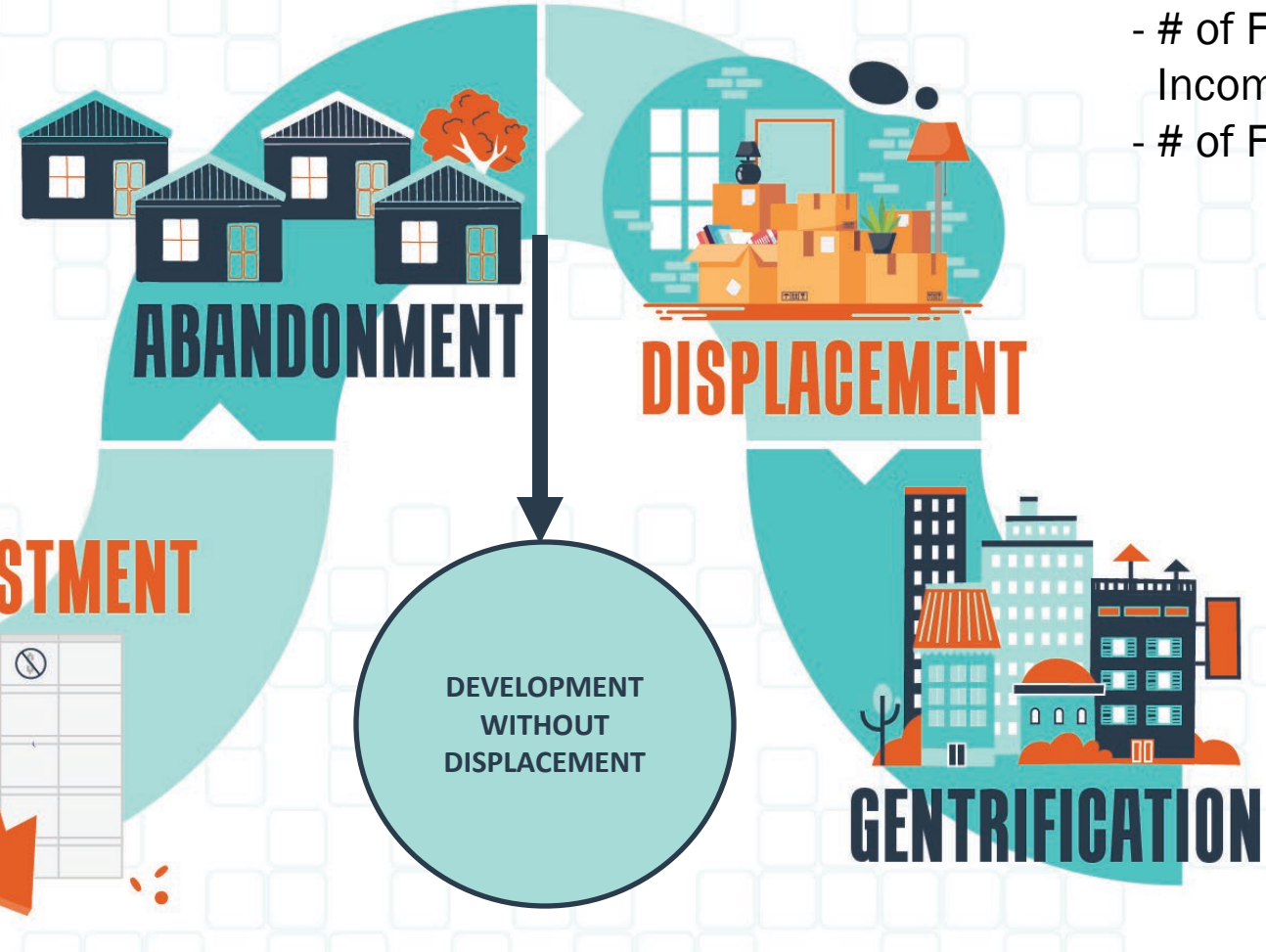


Measuring Displacement



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

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



- # of Mortgages Issued
- # of Homeowners

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



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 1st
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.



Displacement by Abandonment

Neighborhood	Variable	2013 Estimate	2023 Estimate	2013 - 2023 Significant?
Amani	Total	2,543	2,159	TRUE
Amani	Less than \$50,000	2,052	1,505	TRUE
Amani	\$75,000 to \$99,999	113	164	FALSE
Amani	\$50,000 to \$74,999	316	350	FALSE
Amani	\$150,000 or more	44	62	FALSE
Amani	\$100,000 to \$149,999	18	78	TRUE

Neighborhood	Variable	2013 Estimate	2023 Estimate	2013 - 2023 Significant?
Amani	Total Housing Units	3,522	3,037	TRUE
Amani	Vacant Housing Units	979	878	FALSE
Amani	Occupied Housing Units	2,543	2,159	TRUE
Amani	Owner-Occupied Housing Units	825	690	FALSE
Amani	Renter-Occupied Housing Units	1,718	1,469	FALSE





Development without Displacement



Neighborhood	Variable	2013 Estimate	2023 Estimate	2013 - 2023 Significant?
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Development without Displacement



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



Development without Displacement



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.

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.

“... 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.”



What's next on displacement



- National data suggests that the best way to mitigate displacement is by building more subsidized housing, in our case more subsidized homeownership opportunities. Research also suggests, however, that subsidized housing by itself may not be enough to mitigate displacement caused by other market conditions.
- Local data shows that subsidized homeownership opportunities (e.g. Habitat) have increased in value by 3.9% per year, whereas the city's residential average is 6.22% growth, so it is unlikely that subsidized homeownership is causing increased assessments, but we don't have the tools to measure at the neighborhood level yet.
- CDA is working with Data You Can Use to build a neighborhood based tool to identify whether residents are being displaced by Divestment, Abandonment, or Gentrification.
- Habitat Homes are protected by a Right of First Refusal, MCLT has protections, and other CDA sponsored homes are protected by an Affordable Deed Restriction that restricts the appraised and resale value.
- A broader conversation about offering Affordable Deed Restrictions to other homeowners should be discussed.



Affordable Deed Restriction Summary



Each ECE home comes with a special restriction that ensures the home is affordable for you and for future generations. The restriction requires that you occupy your home and when you are ready, that you sell the home at an affordable price to a qualifying family. The restriction also has the benefit that your home will be assessed for property taxes based on the amount you paid, rather than the market rate which could be two to three times higher. The full document is available for your review at:

www.housingplan.org/ece

1. Homeownership & Occupancy

- The home must be owner-occupied.
- Renting is only allowed if the owner also resides in the home.
- Transfers to children or certain family members are permitted under specific conditions.

2. Resale Conditions

- Must be sold at an affordable price which is the price you purchased for (e.g. \$105,000), plus 2% for each year that you are in the home. For example, if you stayed in the home for 10 years, you could sell the home for 20% more than what you paid (e.g. \$126,000, "Resale Value")
- Price may increase if you make specific additional improvements to your home (e.g., finished basement, solar panels).
- If you do sell, you must sell to a qualifying family (e.g., <\$81,700 for a family of 4 in 2025).

3. Equity & Wealth Building

- Owners can build equity by (a) the increased sales price (e.g. \$26,000 after 10 years), plus (b) the payment of principal on your loan payment (e.g. \$20,000 over 10 years), plus (c) downpayment received (e.g. average of \$12,000)

4. Tax Benefits

- Property taxes assessed on Resale Value, not market value.
- The potential for thousands of dollars of savings every year: Without this deed restriction, an owner could have to pay close to \$7,000 in property every year. With this deed restriction, an owner would only have to pay about \$2,500 each year.

5. Inheritance

- Home may be transferred to spouse, children, grandchildren, or qualifying household members.

6. CDA Involvement

- CDA should be notified when you make qualified improvements so that your Resale Value increases.
- If you choose to sell your home, notify CDA. CDA will make sure the home goes to an eligible buyer and, if you cannot find a buyer, CDA may consider buying the home to make sure it stays as an affordable home here in Milwaukee.
- If there is a severe violation, like selling the home to a landlord, CDA has the right to repurchase the home at the Resale Value.

7. Forever Affordable

- These restrictions apply to all future purchasers of the home.

Resumen de la restricción de escritura asequible



Cada vivienda destinada a los docentes de educación inicial (ECE) posee una restricción especial que garantiza que la vivienda sea asequible para usted y las generaciones futuras. La restricción exige que usted ocupe su vivienda y, cuando esté listo, la venda a un precio asequible a una familia que califique. La restricción también tiene el beneficio de que el impuesto a la propiedad de su vivienda se calculará en función del monto que usted haya pagado, en lugar del precio de mercado, que podría ser entre dos y tres veces mayor. Puede consultar el documento completo en www.housingplan.org/ece

1. Propiedad y ocupación

- La vivienda debe estar ocupada por el propietario.
- Solo está permitido cobrar alquiler si el propietario también reside en la vivienda.
- Las transferencias a hijos u otros familiares específicos están permitidas en ciertas condiciones.

2. Condiciones de reventa

- La vivienda debe venderse a un precio asequible, que corresponde al precio de compra (por ejemplo, \$105,000), más un 2 % por cada año que haya vivido allí. Por ejemplo, si permaneció en la vivienda durante diez años, podría venderla por un 20 % más de lo que pagó (por ejemplo, \$126,000, "valor de reventa").
- El precio puede aumentar si realiza ciertas mejoras adicionales en su vivienda (por ejemplo, sótano terminado, paneles solares).
- Si decide vender la propiedad, debe hacerlo a una familia que califique (por ejemplo, una familia de cuatro miembros con ingresos menores a \$81,700 en 2025).

3. Generación de capitales y riqueza

- Los propietarios pueden generar capital mediante (a) el aumento en el precio de venta (por ejemplo, \$26,000 después de diez años); (b) el pago del capital de su préstamo hipotecario (por ejemplo, \$20,000 en diez años); y (c) el pago inicial recibido (por ejemplo, un promedio de \$12,000).

4. Beneficios fiscales

- Los impuestos a la propiedad se calculan sobre el valor de reventa, no sobre el valor de mercado.
- Posibilidad de ahorrar miles de dólares cada año: sin esta restricción de escritura, los propietarios podrían tener que pagar cerca de \$7,000 al año en impuestos a la propiedad. Con esta restricción de escritura, los propietarios solo tendrán que pagar alrededor de \$2,500 cada año.

5. Herencia

- La vivienda puede transferirse al cónyuge, hijos, nietos o miembros del núcleo familiar que califiquen.

6. Beneficios fiscales

- Debe informar a la Alianza para el Desarrollo de la Comunidad (CDA) cuando realice mejoras calificadas para que aumente su valor de reventa.
- Si decide vender su vivienda, debe informarlo a la CDA. La CDA se asegurará de que la vivienda se venda a un comprador elegible y, si usted no logra encontrar uno, la CDA podría considerar comprar la vivienda para garantizar que siga siendo una vivienda asequible aquí en Milwaukee.
- Si se produce una infracción grave, como vender la vivienda a un arrendador, la CDA tiene el derecho de recomprar la vivienda al valor de reventa.

7. Asequibilidad permanente

- Estas restricciones rigen para todos los futuros compradores de la vivienda.



AFFORDABLE DEED RESTRICTION

This Affordable Deed Restriction (or “Deed Restriction”) is a legally enforceable document that places restrictions on how you can sell your home in the future. It is drafted in a way to make the requirements easier to understand. It is important to understand, however, that despite the use of simpler language, this is an actual legal document that describes your rights. Nothing in this document is intended to provide legal advice and you may want an attorney to review it on your behalf.

Essentially, by signing this document, you agree that when you are done living in your home, you will only sell your home at an affordable price to a qualifying family. In exchange for signing this document, you are receiving two benefits. The first benefit is that you are able to buy this home for a price substantially less than it cost to build, and substantially less than the home would be sold to someone with a higher income. The second benefit you receive is that under current laws and policies of the State of Wisconsin and the City of Milwaukee, your property tax assessment will be based on the resale value of your home, not the market value of the home. For example, if your home was sold to you for \$105,000, your first-year property tax assessment will be \$105,000, instead of the market value which could be \$200,000 or higher. For future years, your assessment will go up, but only to the Resale Amount listed in Exhibit B. The details of this agreement are listed below.

1. **What is a deed restriction?** When you buy your home, you get a document called a deed that proves that you own your home. In order for everyone else to know that you own your home, the deed is filed at a Milwaukee County office called the Register of Deeds. There are other documents related to your home that are also recorded at the Register of Deeds that put a restriction on what you can do with your home. These documents are called deed restrictions. For example, you may have taken out a mortgage on your home and the bank records a mortgage, which is a form of a deed restriction. A mortgage, as an example, restricts you from selling the home until you pay off your mortgage. This Affordable Deed Restriction you are signing restricts how you can sell your home in the future.
2. **Why am I being asked to record an Affordable Deed Restriction for my home?** You are being asked to record this Affordable Deed Restriction on your home because there was grant money put into the home. For example, a home could cost almost \$300,000 to build, but you may buy it for \$105,000. The people that put grant money into the home want to make sure that you enjoy your home, and can even transfer the home to your children, but if you, your children, or a future homeowner sells the

EXHIBIT B - RESALE LIMIT

The original Resale Limit is the purchase price of the home. The Resale Limit will increase by the amounts listed below if the improvements below are made by the homeowner (“Allowable Improvements”). The Resale Limit will increase each year by an amount equal to 2.0% of the original Resale Limit and the value of any Allowable Improvements (“Resale Formula”). This table has been prepared to show the Resale Limit for the first thirty years of the home. Resale Limits beyond 30 years will be calculated using the Resale Formula listed above.

Year Sold	Resale Limit w/ no improvements	Add this amount if the following are added to your home:				Add this amount if the following have been replaced within the 10 years prior to sale (not including original installation):			Total if all improvements are made
		Basement w/ min. 2 bedrooms, 1 bathroom	Garage	Solar Panel (5KW system or higher)	Heating & Cooling Systems	Windows (Energy-Star certified)	Roof		
2025	\$ 105,000	\$ 25,000	\$ 15,000	\$ 10,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 180,000	
2026	\$ 107,100	\$ 25,500	\$ 15,300	\$ 10,200	\$ 7,650	\$ 7,650	\$ 10,200	\$ 183,600	
2027	\$ 109,200	\$ 26,000	\$ 15,600	\$ 10,400	\$ 7,800	\$ 7,800	\$ 10,400	\$ 187,200	
2028	\$ 111,300	\$ 26,500	\$ 15,900	\$ 10,600	\$ 7,950	\$ 7,950	\$ 10,600	\$ 190,800	
2029	\$ 113,400	\$ 27,000	\$ 16,200	\$ 10,800	\$ 8,100	\$ 8,100	\$ 10,800	\$ 194,400	
2030	\$ 115,500	\$ 27,500	\$ 16,500	\$ 11,000	\$ 8,250	\$ 8,250	\$ 11,000	\$ 198,000	
2031	\$ 117,600	\$ 28,000	\$ 16,800	\$ 11,200	\$ 8,400	\$ 8,400	\$ 11,200	\$ 201,600	
2032	\$ 119,700	\$ 28,500	\$ 17,100	\$ 11,400	\$ 8,550	\$ 8,550	\$ 11,400	\$ 205,200	
2033	\$ 121,800	\$ 29,000	\$ 17,400	\$ 11,600	\$ 8,700	\$ 8,700	\$ 11,600	\$ 208,800	
2034	\$ 123,900	\$ 29,500	\$ 17,700	\$ 11,800	\$ 8,850	\$ 8,850	\$ 11,800	\$ 212,400	
2035	\$ 126,000	\$ 30,000	\$ 18,000	\$ 12,000	\$ 9,000	\$ 9,000	\$ 12,000	\$ 216,000	
2036	\$ 128,100	\$ 30,500	\$ 18,300	\$ 12,200	\$ 9,150	\$ 9,150	\$ 12,200	\$ 219,600	
2037	\$ 130,200	\$ 31,000	\$ 18,600	\$ 12,400	\$ 9,300	\$ 9,300	\$ 12,400	\$ 223,200	
2038	\$ 132,300	\$ 31,500	\$ 18,900	\$ 12,600	\$ 9,450	\$ 9,450	\$ 12,600	\$ 226,800	
2039	\$ 134,400	\$ 32,000	\$ 19,200	\$ 12,800	\$ 9,600	\$ 9,600	\$ 12,800	\$ 230,400	
2040	\$ 136,500	\$ 32,500	\$ 19,500	\$ 13,000	\$ 9,750	\$ 9,750	\$ 13,000	\$ 234,000	
2041	\$ 138,600	\$ 33,000	\$ 19,800	\$ 13,200	\$ 9,900	\$ 9,900	\$ 13,200	\$ 237,600	
2042	\$ 140,700	\$ 33,500	\$ 20,100	\$ 13,400	\$ 10,050	\$ 10,050	\$ 13,400	\$ 241,200	
2043	\$ 142,800	\$ 34,000	\$ 20,400	\$ 13,600	\$ 10,200	\$ 10,200	\$ 13,600	\$ 244,800	
2044	\$ 144,900	\$ 34,500	\$ 20,700	\$ 13,800	\$ 10,350	\$ 10,350	\$ 13,800	\$ 248,400	
2045	\$ 147,000	\$ 35,000	\$ 21,000	\$ 14,000	\$ 10,500	\$ 10,500	\$ 14,000	\$ 252,000	
2046	\$ 149,100	\$ 35,500	\$ 21,300	\$ 14,200	\$ 10,650	\$ 10,650	\$ 14,200	\$ 255,600	
2047	\$ 151,200	\$ 36,000	\$ 21,600	\$ 14,400	\$ 10,800	\$ 10,800	\$ 14,400	\$ 259,200	
2048	\$ 153,300	\$ 36,500	\$ 21,900	\$ 14,600	\$ 10,950	\$ 10,950	\$ 14,600	\$ 262,800	
2049	\$ 155,400	\$ 37,000	\$ 22,200	\$ 14,800	\$ 11,100	\$ 11,100	\$ 14,800	\$ 266,400	
2050	\$ 157,500	\$ 37,500	\$ 22,500	\$ 15,000	\$ 11,250	\$ 11,250	\$ 15,000	\$ 270,000	
2051	\$ 159,600	\$ 38,000	\$ 22,800	\$ 15,200	\$ 11,400	\$ 11,400	\$ 15,200	\$ 273,600	
2052	\$ 161,700	\$ 38,500	\$ 23,100	\$ 15,400	\$ 11,550	\$ 11,550	\$ 15,400	\$ 277,200	
2053	\$ 163,800	\$ 39,000	\$ 23,400	\$ 15,600	\$ 11,700	\$ 11,700	\$ 15,600	\$ 280,800	
2054	\$ 165,900	\$ 39,500	\$ 23,700	\$ 15,800	\$ 11,850	\$ 11,850	\$ 15,800	\$ 284,400	

The Chief Alliance Executive (CAE) is authorized to execute all documents on behalf of CDA, that the CAE deems necessary to implement the Amani Coordinated Backbone TID. This includes without limitation:

- A. Grant agreements with philanthropic donors;*
- B. Impact investment agreements with impact investors or lenders, including without limitation, a \$1.9 million loan agreement with a lender.*
- C. Developer Agreements and related documents with the City of Milwaukee; and*
- D. TID Contribution Agreements, including without limitation a \$1.4 Million contribution to Milwaukee Habitat for Humanity, a \$1.8 Million contribution to Emem Group its subsidiaries or affiliates, a contribution of \$40,000/home constructed for Milwaukee Community Crossroads, and a contribution of \$40,000 to Ezekial Community Development Corporation.*

- I. Executive Director Update
- II. Amani Homeownership Initiative
- III. Selection of Conference Topic
- IV. Consent Agenda
 - A. Approval of DYCU Contract
 - B. Approval of Athena Contract
 - C. Approval of December 16, 2025 Minutes
 - D. Approval of January 25, 2026 Minutes
 - E. Approval of Q4 2026 Financial Statements
- V. Governance
 - A. Secretary Conversation
 - B. Board Vacancy Conversation
 - C. Governance Consultant & Conversation
- VI. Communication Agreement
- VII. Adjourn

Aging in Community

*Advancing Constitutional
Protections for Our
Neighbors*

- Developing a coordinated political roadmap for constitutional change
- Discuss language and mechanics to identify barriers

Pros: Consistent momentum

Cons: Repetitive, Requires a state audience.

Thriving in Place

*Advancing Homebuyer
Support for Stronger
Neighborhoods*

- Sharing data, with particular focus on Displacement through Abandonment and incomes of neighborhoods we serve.
- Identifying barriers to supporting lower income buyers and begin solutioning

Pros: Vital to resolve in order to implement most of our strategies; Involves all allies

Cons: Could be perceived as de-emphasizing constitutional efforts

Building Momentum

*Mobilizing State Resources
for Housing*

- Developing a coordinated political roadmap for more housing funds in the next state budget.

Pros: Vital to resolve in order to implement most of our strategies; Involves all allies

Cons: Requires a state audience, uncertainty around elections that will influence strategy.

Who is moving from counseling to ownership?



The CDA 2026 annual conference will be

_____.

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Consent Agenda

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The board approves the consent agenda items.

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- Proposal 1 – Spectrum Nonprofit Services. \$225/hour, Est. \$6,750.
- Proposal 2 – Chaska Consulting. \$200/hour, est. \$8,000 - \$11,000.
- Proposal 3 – One Grove Strategies. No hourly rate listed, est. \$8,000 - \$12,000.
- Proposal 4 – RBJ Community. No hourly rate listed, est. \$4,000

- *The Board allocates \$_____ from the CDA Operating Reserve to engage a consultant on governance items identified by the ad hoc Governance Committee. The committee is authorized to make a final selection on the consultant and scope.*

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Guiding Principles & Agreements

- *Our communication is centered on five core agreements that foster trust, respect, and mutual understanding across diverse cultures and time zones.*
- *Stay Engaged: Actively participate and remain attentive to the task or discussion*
- *Speak Your Truth: Share honest opinions while ensuring information is validated before sharing.*
- *Listen for Understanding: Strive to fully understand others' viewpoints before responding.*
- *Honor Confidentiality: Respect the privacy of sensitive information shared within the team or in a professional context.*
- *Be Transparent: Communicate openly about decisions, challenges, and progress to maintain trust and accountability.*

These agreements are the foundation for every interaction and are vital to the health of our team and the integrity of our mission.

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