

Agenda

Meeting Purpose

Provide an overview and seek input on the recommendations from the CDA program and action committees to inform Milwaukee's collective affordable housing plan.

11:30 - Welcome

Gina Stilp, chair CDA executive committee

11:40 - Overview of Committee Recommendations

Teig Whaley-Smith, CDA project manager

Lamont Smith, action committee facilitator

Brianna Sas-Pérez, action committee facilitator

12:20 - Stakeholder Feedback, Polling: What Solutions Should be Prioritized

Teig Whaley-Smith & Gina Stilp

12:45 - Q&A, Announcements

1:00 - Adjourn

Quarterly Meeting
of the CDA
Thursday, June 10
11:30am – 1pm

Community Development Alliance



Overview of Action Committee Recommendations

Community Development Alliance

Milwaukee Collective Affordable Housing Plan - Process

Phase 1 Planning Process – 6 Months

Phase 2 Planning Process – 6 Months

**Project
Initiation**

- Project Charter
- Setting up Governance

February
2021

**Data
Collection**

- Review existing data and plans.
- Identify Gaps
- Develop Collection Process
- Establish 3-5 Priority Areas

February – March
2021

**Stakeholder
Engagement**

- Committee's develop Action Plans based on 3-5 Priority Areas

April – May
2021

**Develop
Strategy/Policy
Recommendations**

- Develop Strategies based on Data & Action Plans
- Develop Financial Models

June – July
2021

**Develop
Implementation
Plan &
Procedures**

- Detailed timelines to meet strategy goals.
- Recruit Implementers and Funders
- Develop ongoing processes

August – October
2021

**Accountability
Plan &
Procedures**

- Identify Measures
- Identify audit process

November
2021

**Project
Evaluation
& Close**

- Project Survey and Summary for both phases

December
2021





Expectations

- Crisis is decades in the making
- The numbers are big
- This is going to take time, but collectively we can turn the tide
- What should we do first?
- As capacity builds, we can take on more
- Foundational work must continue

Collective Affordable Housing Plan - Priorities

1	Black & Latino Homeowner Gap	Production, Promotion, and Purchase
2		Preservation & Anti-Displacement
3	Rental Units for families making \$7.25 - \$15/hour	Production & Conversion of Higher AMI Units
4		Preservation, Anti-Displacement, Eviction Reduction

Values

Continue to Support Effective Programming

Wrap-Around Services

Alternative Home Ownership

Support Increasing the Minimum Wage

Racial Equity

Neighborhood Affordability

Alternative Physical Structures

Neighborhood & Organizational Stability

Homeownership

Representation

Identifying Metro Solutions

Permanent Affordability

Additional Funding

Community Engagement

Policies to Support Affordable Housing

1

Black & Latino Homeowner Gap

Production, Promotion, and Purchase

Committee Participants

Jennifer Allen, MGIC

Pamela Bell, Self-Help Credit Union

Trena Bond, Housing Resources, Inc.*

Geoff Cooper, MGIC

Jarrett English, Metcalfe Park Community Bridges

Joanna Jimenez, UEDA - Take Root Milwaukee

Cordella Jones, City of Milwaukee - DCD

Bill Kopka, Associated Bank

Michelle Long, Community First

Kate Madison, City of Milwaukee - DCD

Kermiath McClendon, GMF

*indicates Committee Chair

Tony Panciera, Greater Milwaukee Committee

Bethany Sanchez, Milwaukee Fair Housing Council

Ben Sanchez, City of Milwaukee - NIDC

Brian Sonderman, Habitat for Humanity Milwaukee

Denisha Tate, Consultant

Adam Turgeon, MGIC

Maria Watts, WHEDA

Eliana Williams, Wells Fargo

Wyman Winston, Wealth Concepts

Irma Yepez-Klassen, Zilber Family Foundation

Dorothy York, Acts Housing

Brianna Sas-Pérez, VIA CDC (facilitator)

Create alternative (home)owner ship options.

Provide sustainable funding to support organizations that prepare people for homeownership.

Resource an entity with the authority to champion and create accountability for all housing players.

Develop an acquisition fund for bulk purchases of homes meant for affordable homeownership.

Stimulating lending in new ways and/or based on new criteria

Create awareness about housing counseling and fair housing organizations, and their value.

Increase BIPOC representation in the workforce of all housing sectors.

Modify uniformity clause and/or address racial disparities caused by it.

Strengthen CRA and include ALL residential lenders.

Change appraisal practices that undervalue homes in majority BIPOC neighborhoods.

Address inspection backlog at the City of Milwaukee.

Develop new modular homes.

Increase marketing to BIPOC to improve awareness of the programs and services available

Increase funding for down payment assistance

Develop smaller units

1

Black & Latino Homeowner Gap

Production, Promotion, and Purchase

Recommended Priorities



Create an acquisition fund to acquire properties for homeownership for BIPOC families

1



Create alternative (home)ownership structures & physical structures

2



Create or stimulate alternative lending

3



Create an acquisition fund to acquire properties for homeownership for BIPOC families

Potential Strategies

- Self-determination and local control
- Geographic focus
- Acquisition of existing housing
- Acquisition of vacant lots for new construction
- Pilot funding targeted to reducing racial disparity

Examples or work in progress

- Strategic Acquisition Fund from [City of Milwaukee's Consolidated Plan](#)
- [City of Milwaukee Milwaukee Employment & Renovation Initiative \(MERI\) Program](#) (city foreclosures)
- [San Francisco Housing Accelerator Fund](#)
- [Santa Fe - Homewise](#)
- Various examples from the Twin Cities, such as [NOAH Impact Fund](#), [Land Bank Twin Cities Inc.](#), and [LISC Twin Cities Community Asset Transition Fund](#)
- [Louisville – LHOME](#)
- [California - Golden State Acquisition Fund](#)
- [Indianapolis Neighborhood Housing Partnership](#)



Create
alternative
(home)owner-
ship structures
& physical
structures

Potential Strategies

- Alternative ownership models
- Alternative physical structures
- Deed-restricted homeownership

Examples or work in progress

- [Metcalf Park Community Bridges](#)
- [Milwaukee Community Land Trust](#)
- [VIA CDC's Turnkey Renovation Program](#), deed restriction tied to CDBG HOME
- [Strong Blocks](#)
- [Madison Area Community Land Trust](#)
- [Los Angeles Neighborhood Investment Company \(NICO\)](#)
- Limited equity cooperatives, e.g. [Astor Row](#)
- [Baltimore's Black Women Build](#)
- [LISC's Housing Development Training Institute \(HDTI\)](#), training CDC staff in real estate development, [LISC Milwaukee's ACRE](#) for commercial real estate



Create or
stimulate
alternative
lending

Potential Strategies

- A localized lending Pool
- Localized secondary market
- Policy measures

Examples or work in progress

- City of Milwaukee, DTI requirements
- Self Help Credit Union - alternative credit history and credit building loans
- [Acts Lending](#) (including rehab loans), [Habitat for Humanity](#), [Wisconsin Board of Commissioners of Public Land](#)
- [NACA](#), [Homewise](#) (Santa Fe) and others;

- Direct to consumer CDFI's in other markets, e.g.
- [Small Dollar Loan Program](#)
- [Detroit Home Mortgage](#)
- [ShoreBank](#), Neighborhood Housing Services Association, (NHSA)/Neighborworks single family mortgage secondary market ([closed 2010](#)); attempted "rescue refi" pool at WHEDA

2

Black & Latino Homeowner Gap

Preservation & Anti-Displacement

Committee Participants

Amy Sorenson	Revitalize Milwaukee
Lynnea-Katz Petted	Revitalize Milwaukee
Cinthia Hernandez	Via CDC
Emmett Gross	HRI
Jason Boothe, Sr.	City of Milwaukee
Jermaine Alexander	Sherman Park NID
Jose Perez	Aldersperson
LaQuondra Shaw	Northwestern Mutual Foundation
Lynnea Katz-Petted	Revitalize Milwaukee
Michael Gosman	ACTS Housing
Ryan Schone	Journey House
O'Connor, Steph	DNS
Coretta Herring	Riverworks Development Corporation
Aaron Helt	NIDC
Sam Leichtling	City of Milwaukee
Stephanie Mercado	16th ST Community Health Centers
Cordella Jones	Fuse Fellow- DCD

Build trust
between
DNS &
homeowner
s in need

Remove language,
legal status,
credit, and
tenure barriers to
homeowner
resources

Better
communicate
existing
resources.

Fund
innovative &
non-traditional
programs to
assist
homeowners
with repairs

Provide
enhanced post-
purchase
homeownership
counseling

Develop
resources and
policies to
lessen
property tax
burden

Expand
Individual
Development
Accounts
(IDA)

Use surveys as
proactive
strategy to
code
enforcement

2

Black & Latino Homeowner Gap

Preservation & Anti-Displacement

Recommended Priorities



Fund
innovative &
non-traditional
programs to
assist
homeowners
with repairs

1



Provide
enhanced post-
purchase
homeownership
counseling

2



Develop
resources and
policies to
lessen
property tax
burden

3



Fund
innovative &
non-traditional
programs to
assist
homeowners
with repairs

Potential Strategies

- Increase funding for existing successful programs
- Reduce barriers in current programs
- Adjust current programs, and/or develop new programs to provide homeowners with needed resources for home repair
- Explore potential economies of scale

Examples or work in progress

- [Neighborhood Improvement Districts](#)
- [City of Milwaukee Compliance Loan Program](#)
- [Tool Loan Program](#)
- [Revitalize Milwaukee](#)

- [Housing Resource Portal of New York](#)
- [Acts Lending](#)
- [Strong Homes Loan](#)
- [Milwaukee Habitat Critical Home Repair](#)



Potential Strategies

- Design post-purchase counseling that meets the need
- Increasing the number of Black and Latino homeowners utilizing post-purchase counseling
- Provide a safety and maintenance plan
- Provide information about specific home improvement financing options
- Support contractor selection

Examples or work in progress

- [Pew Research](#)
- [Post Purchase Education and Counseling](#)
- [Post Purchase Counseling - HUD](#)
- [HUD Counseling module 4.2](#)
- [WWBIC IDA program](#)



*Develop
resources and
policies to lessen
property tax
burden*

Potential Strategies

- Support programs targeted to housing stability for Black and Latinx homeowners (e.g. deferred payment loans)
- Identify & implement policy measures
- Fund early warning system

Examples or work in progress

- [Gentrification disproportionately affects minorities](#)
- [WHEDA Tax Deferral Program](#)
- [British Columbia Canada tax program](#)
- [MKE United Anti Displacement Tax fund](#)

3

Rental Units for families
making \$7.25 - \$15/hour

Production & Conversion of Higher AMI Units

Committee Participants

Don Bernards, Baker Tilly

Que El-Amin, Scott Crawford, Inc.

Rafael Garcia, Community First

Nadiyah Groves, Office of Governor Tony Evers

Cordella Jones, City of Milwaukee - DCD

Kailyn Kennedy, Common Council President Johnson's office

Matt Melendes, LISC Milwaukee*

Pat Mueller, HW Properties

*indicates Committee Chair

Kaylin Nuss, Housing Authority of the City of Milwaukee

Joe Peterangelo, Wisconsin Policy Forum

Maria Prioletta, City of Milwaukee - DCD

Shreedhar Ranabhat, WHEDA

Leah Redding, City of Milwaukee - DCD

Evan Reed, Forward Community Investments

Keith Stanley, Near West Side Partners

Jeff Towne, WHEDA

Mikal Wesley, Urbane Communities

Brianna Sas-Pérez, VIA CDC (facilitator)

Create tax credit policies that increase incentives for 20-50% AMI development.

Grow programs that provide equity for smaller or aspiring landlords to purchase & require affordable units

Engage in federal advocacy to bring more federal tax credit dollars to Wisconsin.

Centralize resources for local landlords

Support the expansion of HACM's Rental Assistance Demonstration (RAD) project.

Change zoning laws & policies. Inclusionary Zoning

System to match people to available units within their price range

Increase pathways & education/support for homeownership

Ensure fiscal stability of nonprofits who provide community support & services

Incentivize mixed-income communities

Advocate for changes to HUD's Fair Housing and Equal Opportunity Site and Neighborhood Standards.

Streamline existing funding requirements to eliminate administrative burdens

Marketing changes to "low income" & "affordable housing.

Change appraisal practices that undervalue homes in communities of color

Support universal rent assistance

3

Rental Units for families making \$7.25 - \$15/hour

Production & Conversion of Higher AMI Units

Recommended Priorities

Support pathways for local residents & smaller landlords to offer units from \$500 - \$650

1

Create tax credit policies that increase incentives for \$500 - \$650 units

2

Create and support inclusive strategies to combat racism and address segregation

3



Support
pathways for
local residents &
smaller
landlords to
offer units from
\$500 - \$650

Potential Strategies

- Grow programs that provide equity for smaller and aspiring landlords to purchase & then require X% of units to be affordable
- Centralize resources for local landlords

Examples or work in progress

- WHEDA is currently considering lending for the production of income-restricted units outside of LIHTC such as pre-development loans for landlords.
- [City of Milwaukee OWNS Program](#) which incentivizes existing homeowners to buy City of Milwaukee owned properties, for rental purposes, in their neighborhood
- City of Madison is trying to figure out how to get 2-4 units covered and city is using gap funding to go towards 20-50%
- City of Milwaukee Strategic Acquisition Fund - explored but not developed yet
- Right of First Refusal Programs for tenants and nonprofits to preserve affordable housing - [Chicago SRO ordinance](#), [Washington DC Tenant Opportunity to Purchase Act \(TOPA\)](#)
- HACM recently launched a new landlord portal, where landlords can post their units for Section 8 vouchers; due to privacy reasons they are not sharing whether a landlord is local or not.



Create tax credit policies that increase incentives for \$500 - \$650 units

Potential Strategies

- Make modifications to QAP scoring
- Advocate for more federal allocation of credits to Wisconsin
- Greater utilization of other financing options
- Changes to rent averaging
- Property tax exempt LIHTC units



Create and support inclusive strategies to combat racism and address segregation

Potential Strategies

- Beyond the City of Milwaukee – Metro Solutions
- Require affordable units
- Permitted use
- Areas of opportunity
- Voucher education
- Housing Education

Examples or work in progress

- City of Milwaukee is currently reviewing the zoning code, reviewing building on accessory lots
- City of Milwaukee TIF, TID policy: all developments must include a % of affordable housing
- [City of Madison is exploring “by right” zoning policies](#) to streamline process and cost for small projects

4

Rental Units for families
making \$7.25 - \$15/hour

Preservation, Anti-Displacement, Eviction Reduction

Committee Participants

Andi Elliott	Community Advocates
David Cialdini	Milwaukee County
Kate Wolf	WHEDA
Kori Schneider Peragine	Metropolitan Milwaukee Fair Housing Council
Kristi Luzar	Urban Economic Development Association (UEDA)
Ray Hill	CommonBond Communities
Willie Smith	Northwest side CDC
Amy Turim	City of Milwaukee - Real Estate Manager
Anna Wierick	Near West Side Partners
Maria Prioleta	City of Milwaukee
Joe'Mar Hooper	Safe and Sound
Tonya Fonseca	City of Milwaukee
Cordella Jones	Fuse - Fellow DCD

Policy
Changes for
subsidized
units

Add cost
externalities to
irresponsible
landlords (e.g.
abandoned
properties,
licensing)

Policy for
matching rent
with value of
property

Acquisition
Fund to get
properties to
responsible
landlords.

Rent
Control

Matching
landlords
with
tenants

Capacity for
Preserving,
Managing, Holding
expired subsidized
units

Wrap
around
services

4

Rental Units for families
making \$7.25 - \$15/hour

Preservation, Anti-Displacement,
Eviction Reduction

Recommended Priorities



Capacity for
preserving,
managing,
holding expired
subsidized units

1



Acquisition
fund to get
properties to
responsible
landlords

2



Policy changes
for subsidized
units

3



Capacity for
preserving,
managing,
holding expired
subsidized units

Potential Strategies

- Monitoring system to ID expiring units
- Recruit ACRE grads to redevelop expiring projects
- Support nonprofits to recapitalize units
- Wraparounds for voucher recipients
- Increased set asides for preservation of units
\$500 - \$650
- QAP Changes - bonus points for expiring units
- Plan for expiring units

Examples or work in progress

- [Where are Affordable Units at Greatest Risk for Expiring?](#)
- [What Happens When Affordability Restrictions Expire for Half a Million Homes?](#)
- [What Happens to LIHTC Properties After Affordability Requirements Expire?](#)
- [Property Acquisition Funds](#)
- [LISC Milwaukee Acre Program](#)



Acquisition
fund to get
properties to
responsible
landlords

Potential Strategies

- Bulk property purchase
- Flexible financial products
- Geographically targeted acquisition
- Honor tenants' rights, provide Wraparound Services
- Focus on \$500 - \$650 units via CLTs, Land Banks, and Cooperative Housing

Examples or work in progress

- [Regional Equity Development Fund](#)
- [Denver Transit Oriented Development Fund](#)
- [City of Boston Vacant Site Acquisition Fund](#)
- [The Rise of the Corporate Landlord](#)



Policy
changes for
subsidized
units

Potential Strategies

- Reducing segregation
- Universal vouchers
- Enforcement Capacity
- Additional funding

Examples or work in progress

- [Washington DC Housing Production Trust Fund](#)
- [America has a Housing Segregation Problem. Seattle may just have the solution.](#)
- [White Paper on Anti-Displacement Strategy Effectiveness](#)

1

Homeowner
Offense

2

Homeowner
Defense

3

Rental
Offense

4

Rental
Defense

1

Create an acquisition fund to acquire properties for homeownership for BIPOC families

Fund innovative & non-traditional programs to assist homeowners with repairs

Support pathways for residents & smaller landlords to offer units from \$500 - \$650

Capacity for preserving, managing, holding expired subsidized units

2

Create alternative (home)owner-ship structures & physical structures

Provide enhanced post-purchase homeowner counseling

Create tax credit policies that increase incentives for \$500 - \$650 units

Acquisition fund to get properties to responsible landlords

3

Create or stimulate alternative lending

Develop resources and policies to lessen property tax burden

Create and support inclusive strategies to combat racism and address segregation

Policy changes for subsidized units

For Collective Action, which ones would you tackle first?

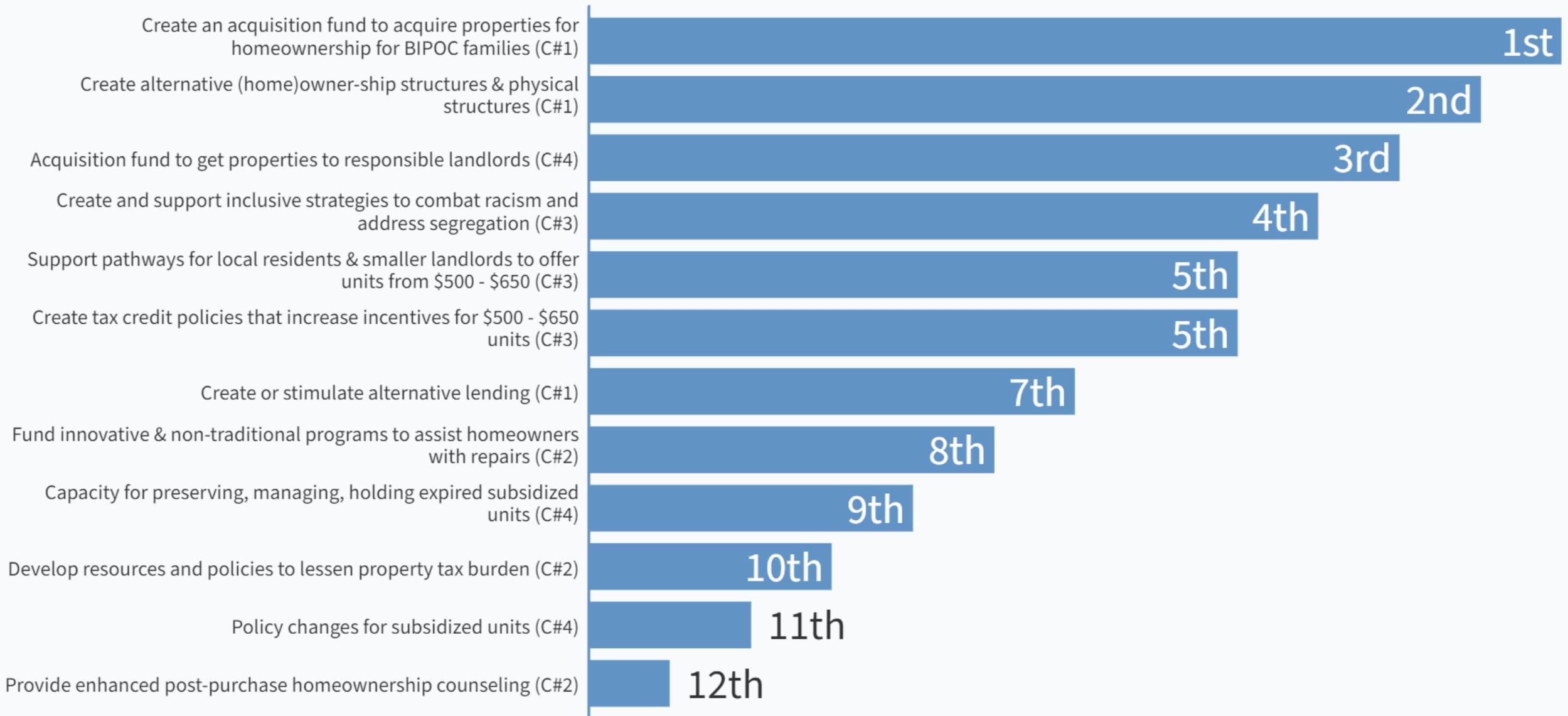
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Impact

-
- Create an acquisition fund to acquire properties for homeownership for BIPOC families
 - Fund innovative & non-traditional programs to assist homeowners with repairs
 - Capacity for preserving, managing, holding expired subsidized units
 - Support pathways for residents & smaller landlords to offer units from \$500 - \$650
 - Create alternative (home)ownership structures & physical structures
 - Provide enhanced post-purchase homeowner counseling
 - Create tax credit policies that increase incentives for \$500 - \$650 units
 - Acquisition fund to get properties to responsible landlords
 - Create or stimulate alternative lending
 - Develop resources and policies to lessen property tax burden
 - Create and support inclusive strategies to combat racism and address segregation
 - Policy changes for subsidized units

Requires Collective Action

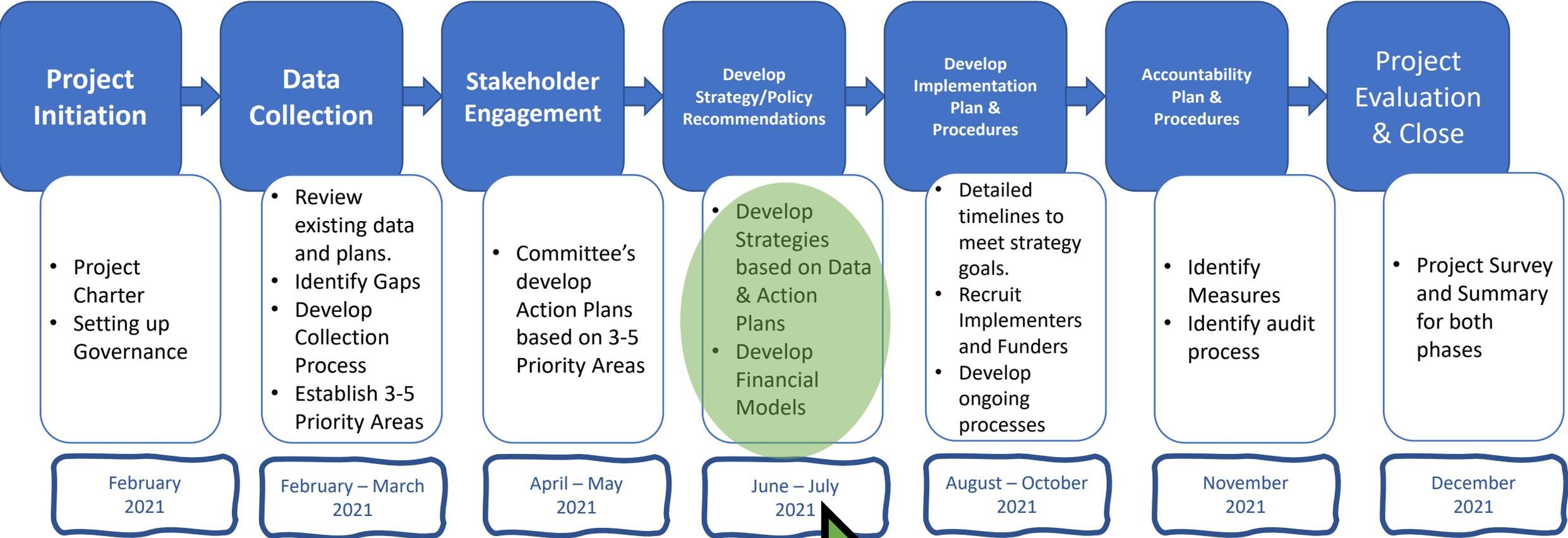
Please rank in order of priority:



Milwaukee Affordable Housing Plan - Process

Phase 1 Planning Process – 6 Months

Phase 2 Planning Process – 6 Months



Need to narrow down priorities through Quarterly Meeting, Program Committee, Executive Committee