

# CDA All Allies Meeting

2025 QI March 11, 2025

## **AGENDA**



- I. Resident Council Update
- II. Celebrating 2024
- III. Plans for 2025
- IV. Displacment Data Planning
- V. What's Next











# **Resident-Led Approach**

Who we are: The Resident Advisory Council on Housing (RACH) is a committed group of 14 residents from 11 neighborhoods and growing!

What we want: To empower Milwaukee residents to shape affordable housing initiatives.

How we effect change: Our council reflects diverse experiences and perspectives from various neighborhoods, ensuring every voice is heard!





# **2025 Black Advocacy Day**

- ☐ Hosted by the Wisconsin Legislative Black Caucus and community partners.
- ☐ Kicked off with a faith walk around the Capitol, followed by engaging discussions and workshops on issues facing Black Wisconsinites.
- □ Rev. Dr. Marcus Allen called for intentional support and unity in the fight for justice.
- □ Keynote panel featured inspiring leaders discussing health inequalities, education gaps, housing, and mental health needs.
- □ Rev. Walter Lanier reminded us that listening to communities is crucial for effective services. Let's make sure all voices are heard!











# **Peer Training: National Best Practices**



We're excited to attend the National Community Reinvestment Coalition event from March 24-27th, thanks to the generous sponsorship from the Zilber Family Foundation!

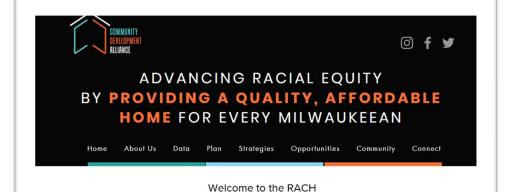
Why are we attending? It's all about creating real opportunities for all Americans to thrive, and your voice as resident council members is essential in shaping the future of our communities.

How will we make an impact? By connecting with inspiring leaders and changemakers, we'll have the chance to share our insights and experiences.

What will we achieve? We'll engage in meaningful discussions to explore important ideas and tackle tough questions together. This collaboration will help us develop solutions that promote wealth-building and well-being for everyone.







Resident Advisory Council on Housing



RACH Members participating in CDA's Conference on 9/17/2024

The **Resident Advisory Council on Housing (RACH)** is a dedicated group supported by the Community Development Alliance (CDA), committed to empowering Milwaukee residents in shaping initiatives that promote affordable housing. Comprising 14 diverse residents, RACH ensures that the voices and experiences of our neighborhoods guide our work.

**2025 Nominations Coming Soon** 

Check out the latest updates:

Council Impact: Council members, neighborhood stories are vital in guiding our efforts and ensuring every voice is included and tracked within a system.

We Want to Hear From You!

Your community feedback is crucial for shaping the RACH initiatives and making sure our community feels heard and represented within a system.

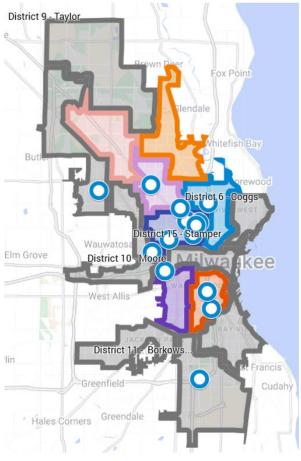
www.housingplan.org/council



# **UPDATE: RACH Expansion of Neighborhoods**



#### **2024 Existing Council Footprint**



Amani, Borchert Field, Lindsay Heights, Nash Park, Martin Drive, Merrill Park, Mitchell West, Sherman Park, Silver City, Walker's Point and Washington Park

# 2025 Self & Peer Nominations Process

In addition to self-nominations, the council will also accept peer nominations to encourage community participation for a total of 20 members. This process allows for (10) new residents and organizations to nominate their peers, fostering a sense of collaboration and support within the community.

Suggested Neighborhoods from feedback:

Burnham Park
Clarke Square
Garden Homes
Granville Station
Heavenwoods
Kinnickinnic River

Layton Park
Lincoln Park
Metcalfe Park
Midtown
Muskego Way
Walker's Point



# **UPDATE: RACH Expansion of Neighborhoods**



# March 12 – April 1, 2025



For more information on 3/12/2025: www.housingplan.org/council

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We build systems, communities & homes

# 2024 Highlights











2024
Balanced
Score Card

67/60 New Homes 76/60 Acquired Homes 665/660 New Homeowners

**Impact** 

2/2 New Funders895 Gross Attendance90% Net Promoter Score

Allies

# Internal

**3/2** Process Improvements **6** mos. Op. Reserve **0%** Employee Vacancy

# Learning

52/36 Resident Collab.2/1 National Presentation200/120 Training Hours





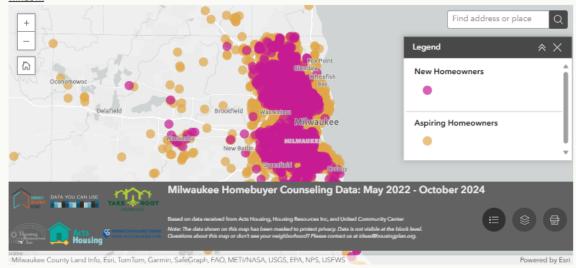
# ADVANCING RACIAL EQUITY BY PROVIDING A QUALITY, AFFORDABLE HOME FOR EVERY MILWAUKEEAN

Home About Us <u>Data</u> Plan Strategies Opportunities Community Cor

## Data

#### Milwaukee Homebuyer Counseling Data

This map serves to show all individuals who have entered homebuyer counseling through the partner agencies and the subset of those individuals who have purchased a home. The locations of these individuals are masked to protect their identities, with the locations being randomized within a certain radius of the true location, and the dots not being visible as a user zooms in to a certain level on the map. With this map, one can toggle boundaries, including State Assembly Districts, State Senate Districts, County Supervisory Districts, City Aldermanic Districts, and various neighborhood boundaries. For each boundary, a user can click on a district/neighborhood and see the counts of aspiring and new homeowners within the boundary. Click here to view in a new window.





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**New Homeowners** 





# ADVANCING RACIAL EQUITY BY PROVIDING A QUALITY, AFFORDABLE HOME FOR EVERY MILWAUKEEAN

Home

About Us

Data

Plan Strategies

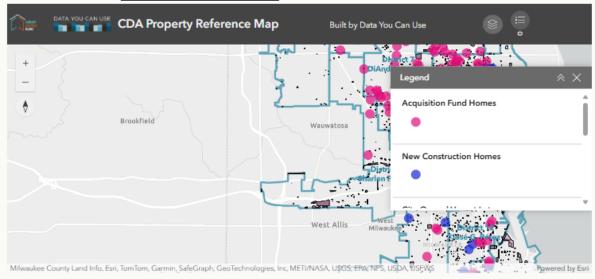
Opportunities

Community

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### Property Reference Map

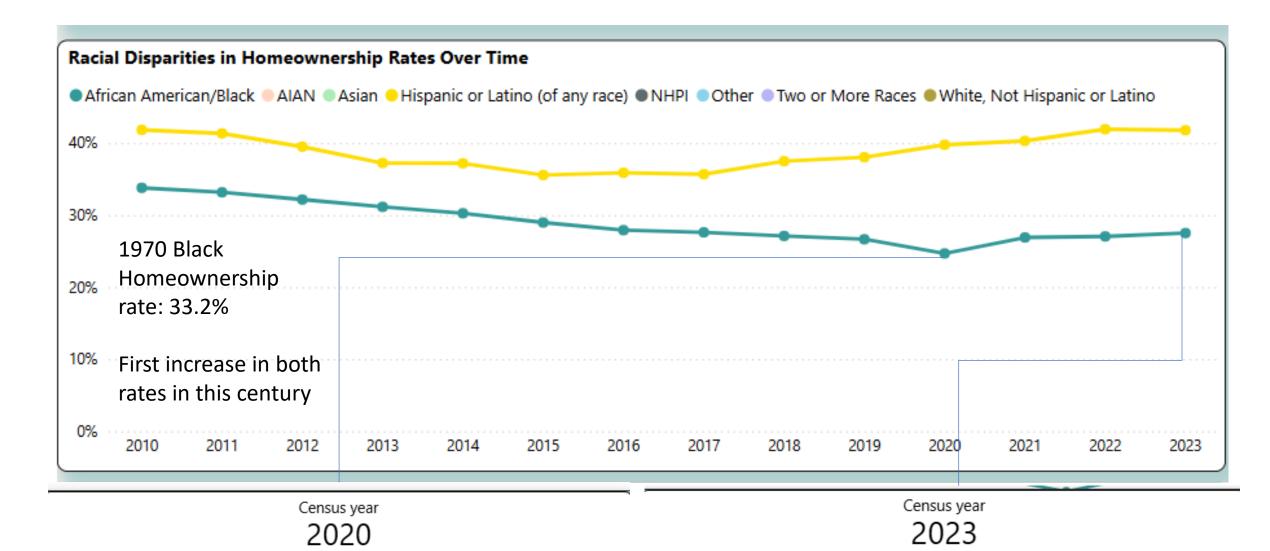
This map shows the vacant lots, property sales, acquisition fund, and new construction homes built in the City of Milwaukee. Selectable boundaries include City Aldermanic Districts and various neighborhood boundaries, and selectable layers include 2020-2023 property sales, total vacant lots, City-owned vacant lots, privately-owned vacant lots, and zoning codes. Also displayed are the homes purchased through the acquisition fund and are new construction homes. The locations of these homes are masked to protect identity, with the locations being randomized within a certain radius of the true location, and the dots not being visible as a user zooms in to a certain level on the map. The user can click on each parcel to see the associated MPROP information or property sale information, and can click on each boundary to see the summary of property sales, vacant lots, acquisition fund homes, and new construction homes. Click here to view in a new window.





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**New & Rehab Homes** 



Race/Ethnicity	Homeownership %	# of Owner Occupied Homes
African American/Black	24.69%	
Hispanic or Latino (of any race)	39.77%	
Total	24.69%	

Race/Ethnicity	Homeownership %	# of Owner Occupied Homes
African American/Black	27.51%	
Hispanic or Latino (of any race)	41.79%	
Total	27.51%	

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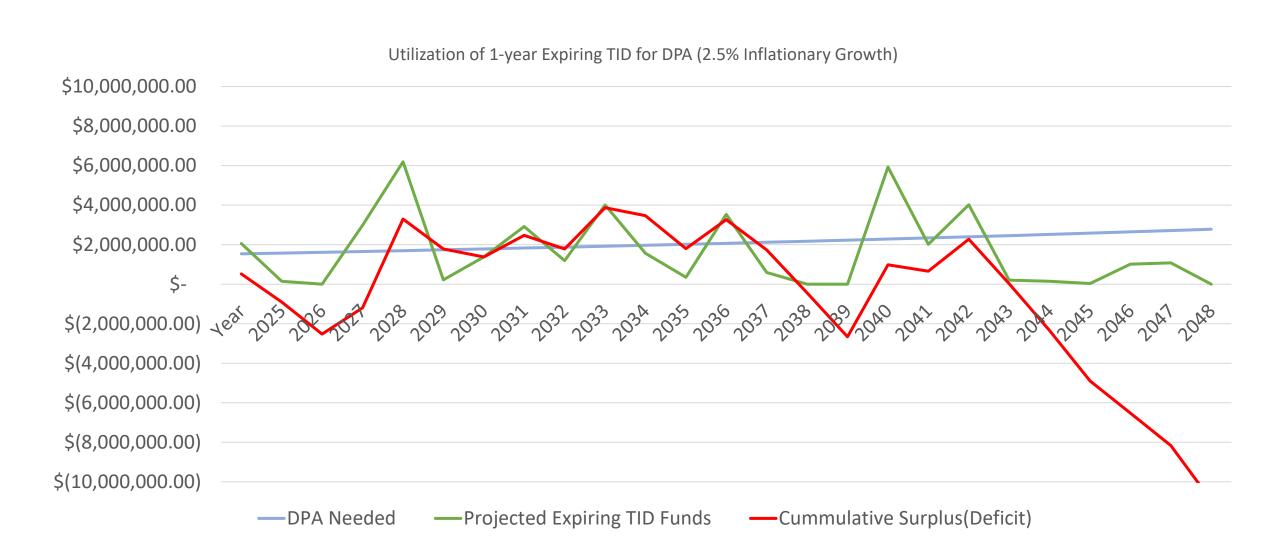


# COMMUNITY Annual Objectives & Key Results

	2022	2023	2024	2025	2026
Grow Down Payment Assistance & Homebuyer Counseling by 10% Each Year	Build System to track Baseline	Set Baseline: 600	660	725	800
Vacant Lots to Entry Level Homes: develop a sustainable system of 100 new homes per year	Baseline: 20/year	40/year	60/year	80/year	100/year
Acquisition Fund: develop a sustainable system to acquire 100 homes per year	Build and Fund new system	Set Baseline: 40/year	60/year	80/year	100/year
Alternative Lending: develop a sustainable system to lend to 200 families per year on the bench		Develop Business Plan	Launch & Measure Baseline	TBD	TBD

## DPA: ADDITIONAL DPA RESOURCES NEEDED





### ENTRY LEVEL HOMES: COORDINATED BACKBONE TIDS



#### HARAMBEE COORDINATED BACKBONE TID





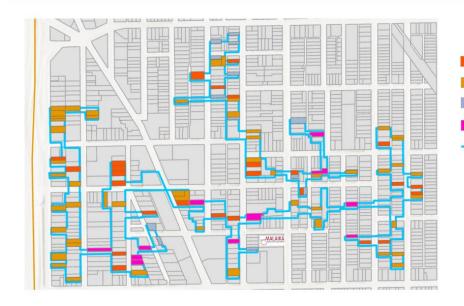
VACANT LOT - PRIVATE (26)

VACANT LOT - CITY (XX)

CITY OWNED STRUCTURE (XX)

ECE HOMES (10 LOTS, 8 HOMES)

TID BOUNDARY





#### COORDINATED BACKBONE TID





## **ACQUISITION FUND: LIHTC TO HOMEOWNERSHIF**

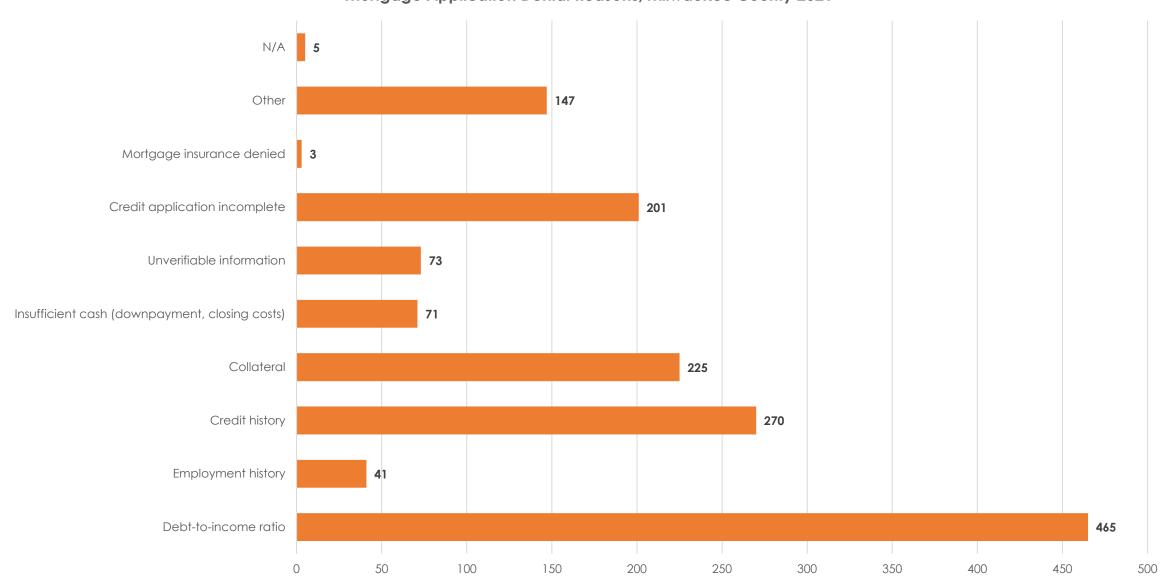




# ALTERNATIVE LENDING: OPPORTUNITY MORTGAGES



#### Mortgage Application Denial Reasons, Milwaukee County 2021



### HOMEOWNER BILL OF RIGHTS



# Homeowner & Future Homeowner

# **BILL OF RIGHTS**



a policy agenda for accomplices to advance racial equity in housing.



## Existing homeowners and residents have the right to thrive in their homes without being displaced

- Keeping family and community networks intact is key to a thriving community.
- Factors that need to be addressed include: property taxes, insurance costs, utility costs, maintenance costs, and displacement that may be caused by the development of higher income housing.



## Future Homeowners have the right to attain entru-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.



## Everyone has the right to attain safe, quality housing

- Abundant rental opportunities attainable at current incomes will allow families to enjoy the benefits of housing stability and save for homeownership.
- Factors that need to be addressed include: pricing rental homes so that they are attainable for families making \$15/hour or less, and holding landlords accountable for maintaining a safe, quality, energy efficient home.

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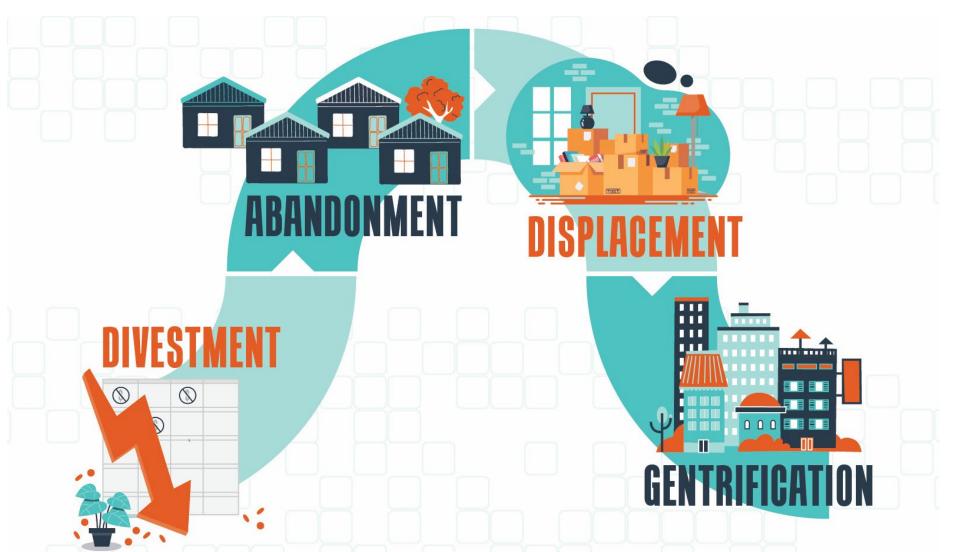


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Drawing on the definition provided in Phillips, M., Smith, D., Brooking, H., & Duer, M. (2021). Re-placing displacement in gentrification studies: Temporality and multi-dimensionality in rural gentrification displacement. Geoforum, 118, 66–82. (citied by Robinson, Nicole, PhD "Recidivism Among Black Men Living in Racialized and Carceral Neighborhoods and the Role of Gentrification" (2022). Theses and Dissertations. 2935.)





## Why Measure?

Without continued investment, a neighborhood is less attractive to homeowners and eventually abandonment is likely.

### **How to Measure?**

- I. Private Divestment Measures
  - a. # of Private Mortgages Issued
  - b. # of homeowners
- II. Public Divestment Measures
  - a. Road Conditions
  - b. Parks Conditions
  - c. School Enrollment
  - d. Transit Ridership

## What would end product look like?

Phase I: Year over year comparison table for each neighborhood

Phase II: Interactive Map





## Why Measure?

Outside investors bleed properties of rent until abandoned, causing displacement of vulnerable families.

### **How to Measure?**

- I. # of vacant residential lots
- II. # of vacant homes (USPS data)
- III. # of total homes

## What would end product look like?

Phase I: Year over year comparison table

for each neighborhood

Phase II: Interactive Map



	2012	2017	2022	ls 2012 - 2022 Difference Significant?
Total Housing Units	9,962 (± 119)	9,485 (± 158)	9,474 (± 455)	Yes↓
Vacant Housing Units	1,852 (± 249)	1,527 (± 211)	1,573 (± 224)	No
Occupied Housing Units	8,110 (± 274)	7,958 (± 237)	7,901 (± 478)	No
Owner-Occupied Housing Units	2,336 (± 239)	1,866 (± 190)	2,088 (± 329)	No
Renter-Occupied Housing Units	5,774 (± 307)	6,092 (± 275)	5,813 (± 423)	No

Data Source: 2008 - 2012, 2013 - 2017, and 2018 - 2022 American Community Survey 5-Year Estimates, table DP04. Significance is calculated at 90% level.

	2012	2017	2022	ls 2012 - 2022 Difference Significant?
Total Population*	21,216 (± 1,058)	20,640 (± 986)	18,128 (± 1,269)	Yes↓
Income in the past 12 months below poverty line	10,122 (± 922)	8,655 (± 786)	6,203 (± 771)	Yes↓

Data Source: 2008 - 2012, 2013 - 2017, and 2018 - 2022 American Community Survey 5 Year Estimates, table B17001. \*Note: The total population number for this table shows for the total population for whom poverty status can be determined – in this case, slightly fewer people from the neighborhood. Significance is calculated at 90% level.





## Why Measure?

Displacement causes devastating outcomes to both families and communities. We need to understand historical trends in order to create better strategy.

### **How to Measure?**

- I. # of families at each income level (divided into 5 income levels)
- II. # of families by race

## What would end product look like?

Phase I: Year over year comparison table

for each neighborhood

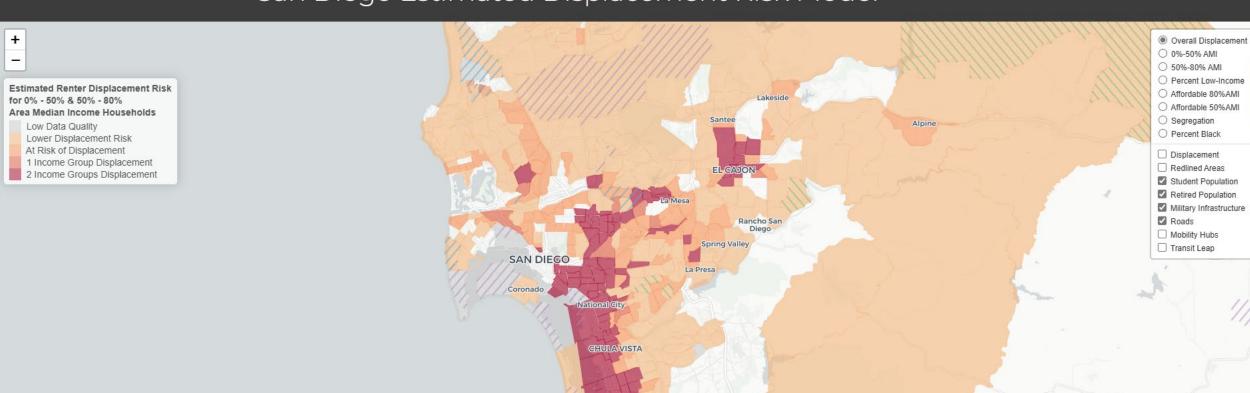
Phase II: Interactive Map

TECATE

Leaflet | Urban Displacement Project, @ OpenStreetMap contributors @ CARTO, Map tiles by Stamen Design, CC BY 3.0 — Map data @ OpenStreetMap contributors



## San Diego Estimated Displacement Risk Model







### Why Measure?

Divestment, Abandonment, and Displacement can be reversed by creating homeownership opportunities for families making \$50,000 or less. But when a neighborhood is gentrified, these investment strategies can be cost prohibitive. We need to understand historical trends to create better strategy.

### **How to Measure?**

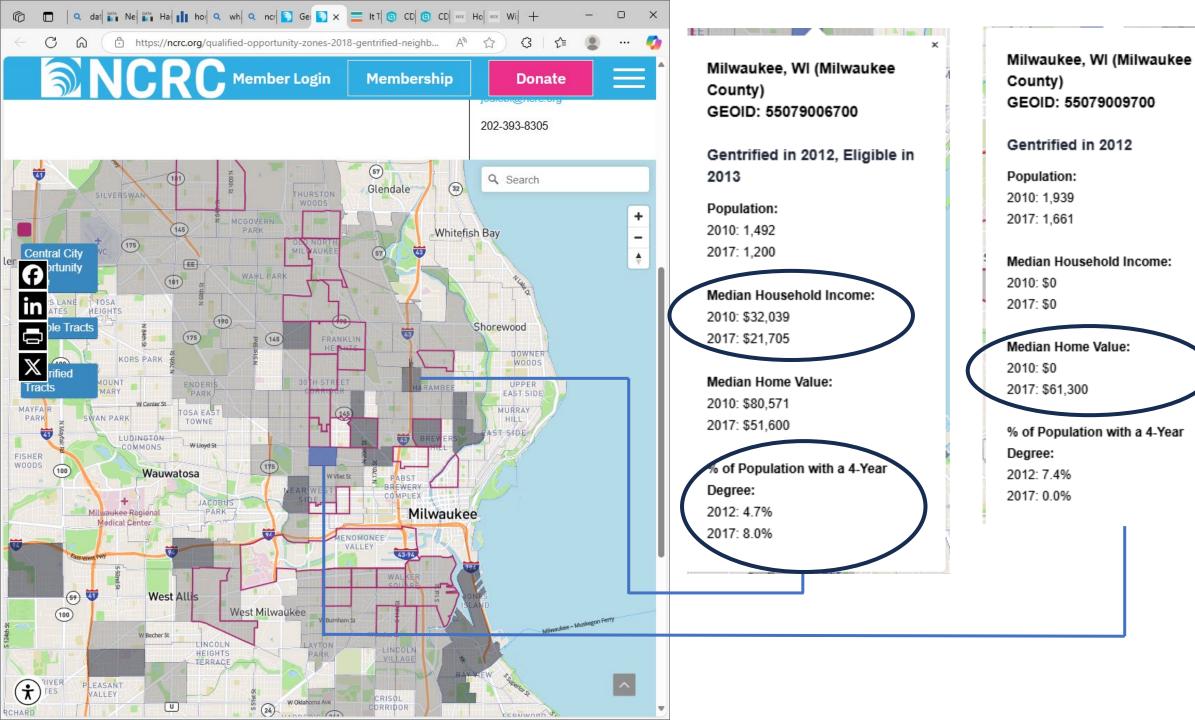
- I. # of high value mortgages
- II. Growth in assessed value compared to city average

## What would end product look like?

Phase I: Year over year comparison table

for each neighborhood

Phase II: Interactive Map





1. How useful would these Displacment Measures be useful to your work?

2. Is there anything missing or that you would add?

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# Save the Dates!



Next Generation Homes Tour May 16, 2025 9:00 AM – 1:00 PM

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

## **CLOSING SURVEY**



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?