

# Resident Engagement Session

**Saturday January 31, 2026**

Cordella Jones, Resident Collaboration Director

[cordella@housingplan.org](mailto:cordella@housingplan.org)



A large, stylized graphic for "Time to Climb". The word "Time" is in orange, "TO" is in white, and "Climb" is in yellow. A blue circular icon with a mountain and a flag is overlaid on the "TO".

Time

Time to Climb

## Time To Climb



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



Homebuyer Counseling Partners



Vacant Lots to Entry Level Homes Partners Collaboration Partners



Collaboration Partners



# Open Ended Question

In your own words, explain how stable housing can influence one of the following areas: education, crime reduction, employment, or health. Why do you think this area is important for community well-being?



## Stable Housing Can ...



**IMPROVE  
DROPOUT  
RATES BY 30%**



**REDUCE  
CRIME  
BY 20%**



**INCREASE  
EMPLOYMENT  
RATES BY 20%**



**IMPROVE  
HEALTH  
BY 18%**



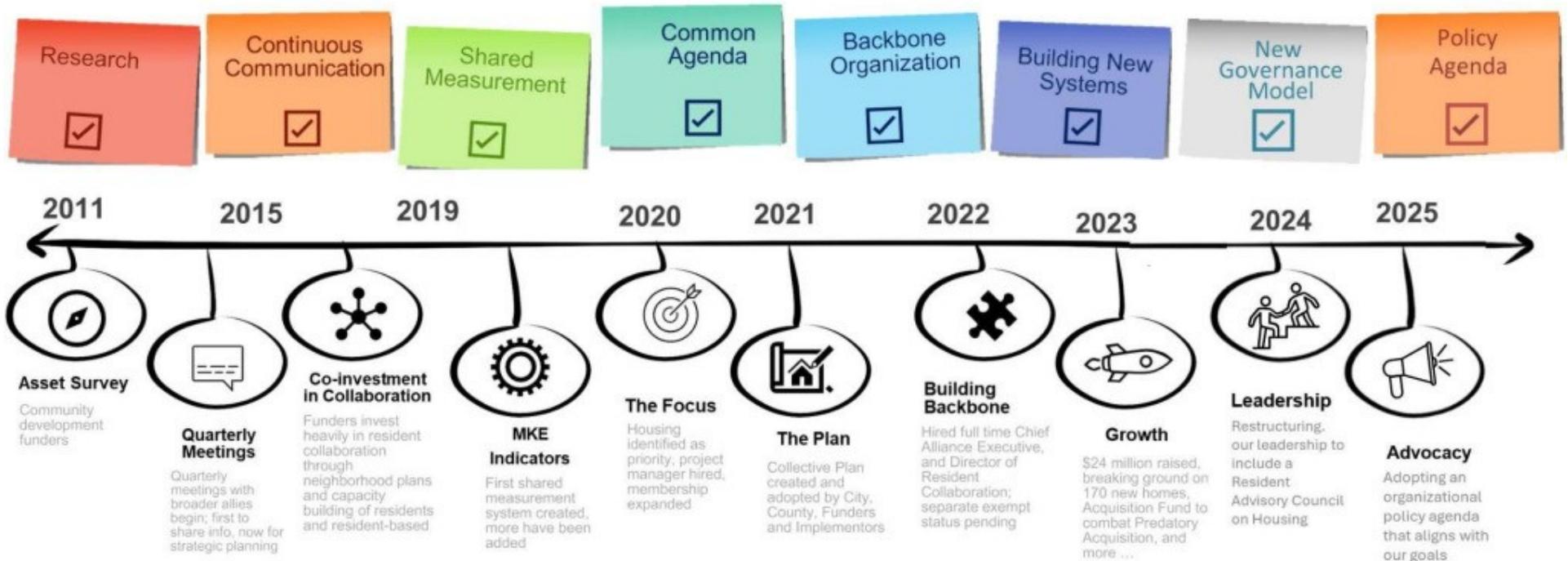
# Poll

Stable housing can improve dropout rates, reduce crime, increase employment, and improve health. Which of these benefits do you think has the greatest impact on community well-being?

- Improving dropout rates
- Reducing crime
- Increasing employment
- Improving health



# Maturity of the Alliance

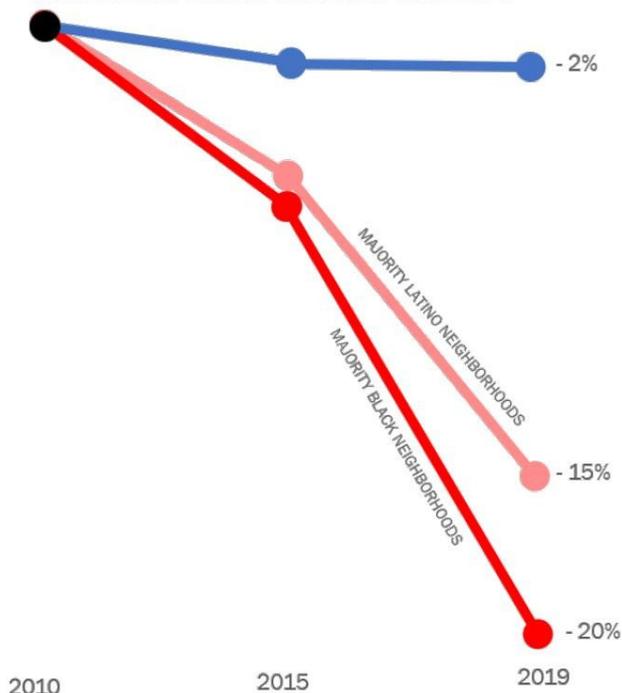




# Urgent Need for Supporting Homeownership



PERCENT DROP IN HOMEOWNERSHIP SINCE 2010



Source: Comparison of Milwaukee County ACS Census Tables P2 (Race, 2010) and B2118 (Homeownership)

**MILWAUKEE IS  
LOSING 1,000  
HOMEOWNERS OF  
COLOR EVERY YEAR**

**NEED SYSTEMS TO SUPPORT  
1,000 NEW BLACK & LATINO  
HOMEOWNERS EACH YEAR**

# Multiple Choice

## What percentage drop in homeownership has Milwaukee experienced among majority Black neighborhoods since 2010?

- 20%
- 2%
- 15%
- 30%

**How many homeowners of color is Milwaukee losing each year?**

- 1,000
- 500
- 2,000
- 750

## What is the annual goal for supporting new Black and Latino homeowners?

- 1,000 new homeowners
- 500 new homeowners
- 2,000 new homeowners
- 750 new homeowners



# Defining Affordable Housing for Milwaukee



**AFFORDABLE HOUSING IS WHEN A HOME IS AVAILABLE FOR 30% OF A FAMILY'S INCOME**



**FOR FAMILIES LIKE EARLY CHILDHOOD EDUCATORS THAT'S \$650/MONTH**



**WITH GOOD POLICY A QUALITY AFFORDABLE HOME IS AVAILABLE FOR EVERYONE**



*Early Childhood Educator, Healthcare Aide, Warehouse Worker*

**AN EDUCATOR MAKING \$12 AN HOUR CAN AFFORD A RENTAL HOME FOR \$650/MONTH, OR A \$45,000 HOME**



*Teacher, Firefighter, Postal Carrier*

**A TEACHER MAKING \$24 AN HOUR CAN AFFORD A RENTAL HOME FOR \$1,250/MONTH, OR A \$100,000 HOME**

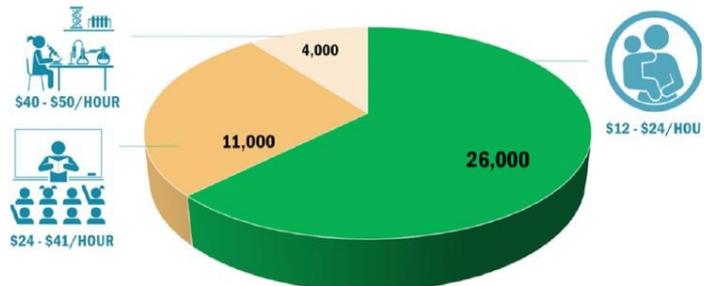


*Architect, Professor*

**A PROFESSOR MAKING \$40 AN HOUR CAN AFFORD A RENTAL HOME FOR \$2,500/MONTH, OR A \$240,000 HOME**

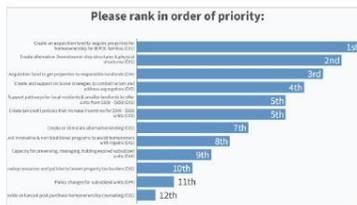
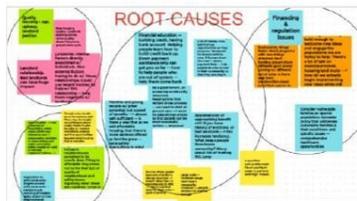
## NUMBER OF BLACK & LATINO FAMILIES NOT CURRENTLY HOMEOWNERS

*MILWAUKEE COUNTY, WISCONSIN*





# Collective Objectives



<p><b>1 Homeowner Offense</b></p> <ul style="list-style-type: none"> <li>Create an acquisition fund to acquire properties for BPOC tenants</li> <li>Create an acquisition fund to acquire properties to rent to BPOC tenants</li> <li>Create or stimulate alternative housing</li> </ul>	<p><b>2 Homeowner Defense</b></p> <ul style="list-style-type: none"> <li>Create incentives and programs to attract homeowners with credits</li> <li>Provide incentives and programs to attract homeowners with credits</li> <li>Develop policies and programs to increase workforce</li> </ul>	<p><b>3 Rental Offense</b></p> <ul style="list-style-type: none"> <li>Support policies for low-income families to buy homes in BPOC neighborhoods</li> <li>Create an acquisition fund to acquire properties to rent to BPOC tenants</li> <li>Create and improve policies to increase workforce and address workforce</li> </ul>	<p><b>4 Rental Defense</b></p> <ul style="list-style-type: none"> <li>Capacity for preserving existing housing and building new housing</li> <li>Acquisition fund to get properties to responsible landlords</li> <li>Policy changes for workforce</li> </ul>
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Growing homebuyer counseling & down payment assistance (DPA) by 10% each year



Creating an Acquisition Fund to purchase 100 homes per year from landlords and return them to homeowners



Converting 100 vacant lots to entry level homes each year



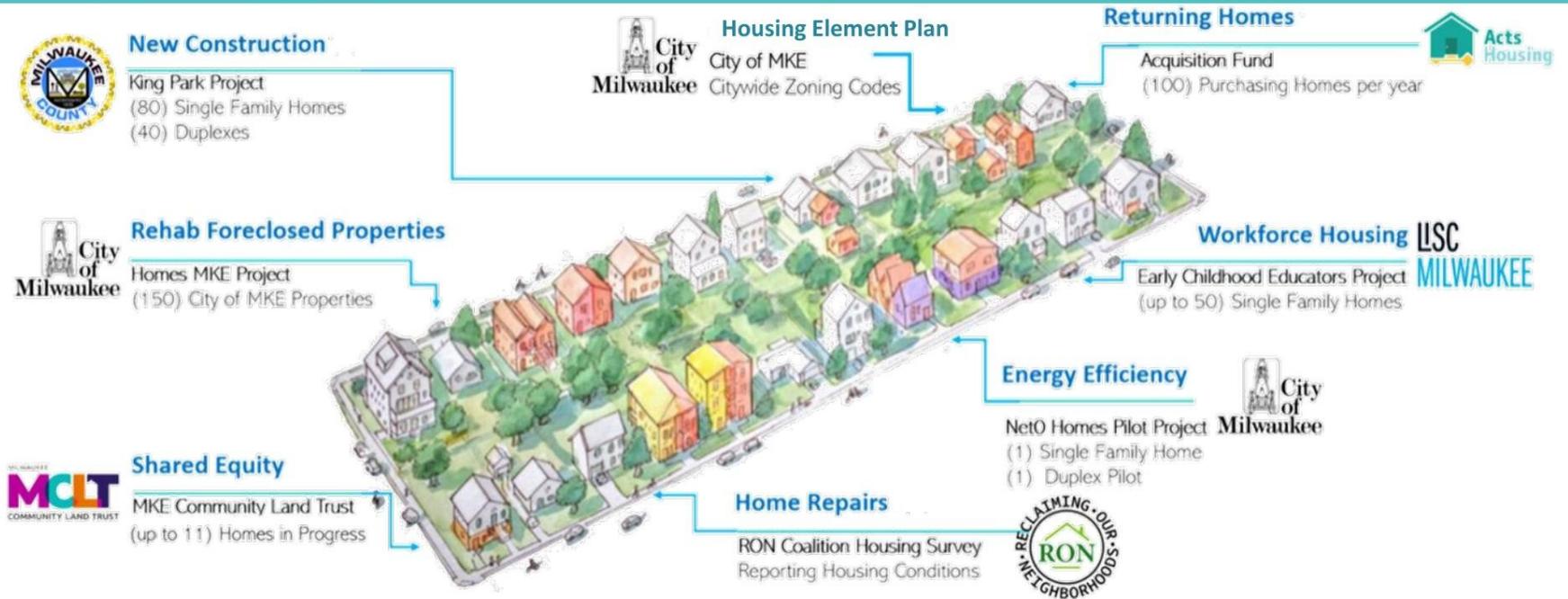
Creating opportunities through home mortgages based on rental history and 40-60% debt-to-income (DTI)



Protecting Vulnerable Families from Displacement



# Our Collaborative Approach



**OTHER DEVELOPERS**





# Our Adapted Frameworks



**Vision:** Advance Racial Equity, by providing a quality affordable home for every Milwaukeean

**Mission:** Systemwide collaboration to advance racial equity in housing.

**Whole Person.** We recognize that housing is not the only social determinant of health and will lend our **support to other efforts that share our values**, including wrap-around services and increased wages.

**Whole Community.** Housing is a regional amenity, and we need to work with our regional neighbors on effective solutions. **Systems that have led to racial segregation must be dismantled to allow for people to freely choose where they want to live.**



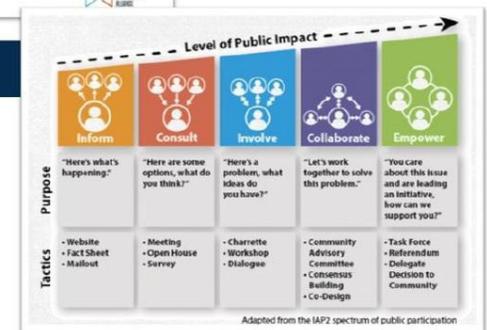
GOVERNMENT ALLIANCE ON RACE & EQUITY



COLLECTIVE IMPACT



PUBLIC PARTICIPATION

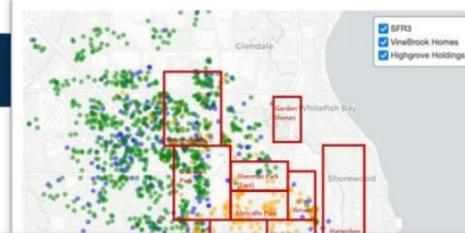




# Data Driven Approach



## Investor-Owned Properties



This out-of-state investment trend is largely driven by 3 private equity backed firms, all of which mainly target Milwaukee's north side. They collectively own over 1,400 houses, up from 17 five years ago.

*John Johnson*  
*Marquette Law School*

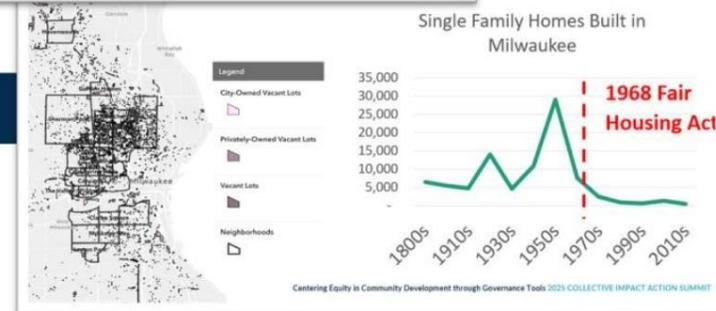
Tools 2025 COLLECTIVE IMPACT ACTION SUMMIT



## Existing Inventory Purchased



## New Construction Production





# Collective Data Impact

www.housingplan.org/data



### Housing Data Dashboard



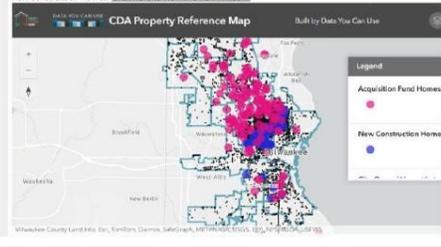
### Property Reference Map

### DATA YOU CAN USE



### 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 2x 2023 property sales, total vacant lots, City-owned vacant lots, privately-owned vacant lots, and zoning codes. Also displayed are 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 at a user zooms in to a certain level on the map. The user can click on each parcel to see the associated MPRCP information or print sale information, and can click on each boundary to see the summary of property sales, vacant lots, acquisition fund homes, new construction homes. [Click here to view in a new window.](#)



### 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.](#)



### Homebuyer Counseling Data



Acts Housing



Housing Resources Inc.



United Community Center  
Centro de la Comunidad Unida



# Down Payment Assistance



**WORTH DOWN PAYMENT ASSISTANCE PROGRAM**

**Eligibility for the Program**

The WORTH Down Payment Assistance Program offers grants up to \$8,000 to support first-time home buyers in achieving homeownership. To apply for the program:

- You must complete 8 hours in Home Buyer Counseling with a HUD Certified Home Buyer Counseling Agencies (HBCAs) based in Milwaukee (see list to the right)
- You must be a first-time home buyer purchasing a home in Milwaukee County (e.g. not owned a home within the last 3 years) and purchasing a single family homes, duplexes, and condos.
- There are separate funds available for families living at or below 60% of HUD Area Median Income (AMI) and 100% AMI. Depending on funds available, your income must be at or below:

Household Size	60% AMI	100% AMI
1	\$42,900	\$71,500
2	\$49,020	\$81,700
3	\$55,140	\$91,900
4	\$61,260	\$102,100
5	\$66,180	\$110,300
6	\$71,100	\$118,500

**Additional Resources**

Purchasing a home is a significant financial commitment, but there are various down payment assistance programs available that can be combined to make this goal more achievable. Funds are limited and additional rules apply, discuss these options with your home buyer counselor. Depending on your income, you could be eligible for up to \$30,000 of down payment assistance, including, but not limited to:

- Housing Cost Reduction Initiative (HCRI):** Up to \$8,000
- Milwaukee Home Down Payment Assistance:** Up to \$7,000
- WORTH Down Payment Assistance:** Up to \$8,000
- Contact your HUD certified home buyer counseling agency today for more info.**

The WORTH Down Payment Assistance Program is funded by the Wealth Opportunities Restored through Homeownership program of Wells Fargo.

**WELLS FARGO**

**Get Started with a HUD Certified Home Buyer Counseling Agency**

**Acts Housing**  
 2414 W. VULET ST  
 MILWAUKEE, WI  
 53205 Phone: (414)933-2215  
 actshousing.org

**Housing Resources Inc**  
 7830 W. Burleigh Street  
 Milwaukee, WI 53222  
 Phone: (414)461-6330  
 hri-wi.org

**United Community Center**  
 Centro de la Comunidad Unida  
 1028 South 9th Street  
 Milwaukee, WI 53204  
 (414) 384-2100  
 www.unitedcc.org



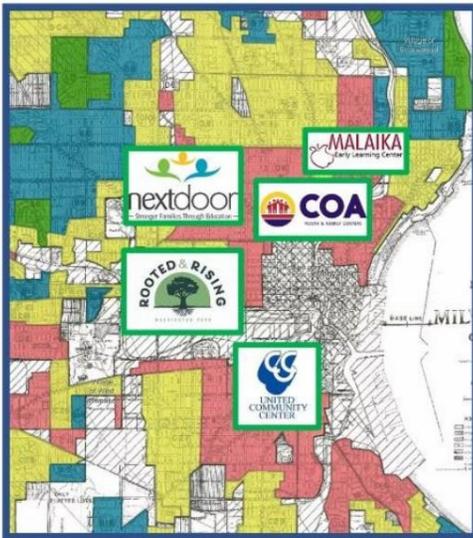
Purchasing a home is a significant financial commitment, but there are various down payment assistance programs available that can be combined to make this goal more achievable. Funds are limited and additional rules apply, discuss these options with your home buyer counselor. Depending on your income, you could be eligible for down payment assistance, including, but not limited to:

- Housing Cost Reduction Initiative (HCRI), up to \$8,000
- Milwaukee Home Down Payment Assistance, up to \$7,000
- WORTH Down Payment Assistance, up to \$8,000
- Other resources may also be available.

Contact a HUD certified Home Buyer Counseling Agency (HBCA) today for more information. Here is a list of Milwaukee based are listed below, click on the logo to be redirected to their services.



# Early Childhood Education Homeownership



## Early Childhood Education (ECE) Educator Homes



### New homes for ECE Educators

40 new homes exclusively for ECE Educators!



### How do I apply?

#### Qualifications

- Employee or owner of a licensed ECE provider
- Directly provide or supervise classroom instruction
- Earn \$49,920/year or less
- First time homebuyer

#### Application

Applications are accepted at anytime until all homes are reserved. As homes become available there will be a lottery where an eligible ECE educator will be matched with a home buying opportunity. Applications require a home buyer counseling certificate, loan pre-approval letter, and employer letter. Start working with a HUD Certified Home buyer counseling Agency today!  
[www.housingplan.org/dpa](http://www.housingplan.org/dpa)

### Sharing the opportunity with future homeowners

#### What is shared equity?

Each home costs over \$250,000 to build, but through the generosity of public and private partners interested in supporting ECE Educators, these homes are being offered for around \$100,000. This investment is intended to last multiple generations, so if you ever sell the home, there is a requirement to sell the home at an affordable price to the next qualifying homeowner. This allows you to earn equity and another deserving family to benefit from the home if you ever sell it.

#### Will I own the home?

Yes! The home will be owned by you and you can paint the walls the way you want, improve your home, have pets, transfer the home to your kids, and if you ever need to, you can sell the home at any time to another qualifying homeowner.

#### What is a deed restriction?

Your home's deed will be recorded with the County Register of Deeds, like all other homes, to prove you own the property. A Deed Restriction is also recorded to remind everyone of the resale restriction.

#### How much can I resell the home for?

Here is an example, if you purchase the home for \$105,000, and you decided to sell the home 10 years from now, you could sell the home for about \$117,500. By this time your outstanding mortgage may be as low as \$70,000. Your sale of the home would result in more than \$40,000

of equity. There are, however, rules to follow if you want to take out a second mortgage.

#### Am I required to sell the home?

No. You do not ever need to sell your home unless you want to. You can even transfer the home to your kids. The resale restriction only comes in to place if you decide to sell the home. Restrictions may vary depending on funding source, complete details available by scanning the QR code below.

Scan for more information



## 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](http://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.



# King Park / Midtown Neighborhood



## KING PARK / MIDTOWN NEIGHBORHOODS

**NEW HOMES CURRENTLY UNDER CONSTRUCTION**

CDA and our accomplices are working to build 90 single-family homes by Milwaukee Habitat for Humanity. If you are interested in purchasing these homes the first step is to register with Habitat for Humanity at [milwaukeehabitat.org](http://milwaukeehabitat.org). These homes will be sold for about \$120,000, resulting in a monthly mortgage payment of around \$1,000.

In addition, the Emem Group is building 20 duplex buildings – creating a total of 40 new homes! The duplex units will initially be rental-only for the first 15 years, with monthly rental fees of less than \$1,000. After 15 years, these units will be sold to homeowners. Applications are not yet open, so please subscribe to the CDA email list on our website to be notified when applications have opened.

There are multiple designs for the new homes to be built in King Park and Midtown:

- Milwaukee Habitat for Humanity model;
- Emem Group duplex model; and
- 25-foot wide lot model.




**WHAT IS A COORDINATED BACKBONE TID?**

- **Coordinated:** Home builders like Habitat for Humanity and Emem Group will coordinate with CDA to build in a specific geographic area to maximize the amount of tax increment generated.
- **Backbone:** A TID boundary is drawn as narrowly as possible by defining a "backbone" of vacant parcels that run through the area with "arms" extending out to capture additional vacant lots. It is also referred to as a "backbone" because of the coordinated effort provide the backbone for new construction and homeownership.
- **Tax Incremental District (TID):** A TID allows for a municipality to provide financial support within the designated area, using the future taxes that will be collected on the property and home to repay the cost of investment.
- **A TID is not a new tax.** It is important to note that a home constructed with TID funding receives the same tax bill as a home outside of the TID.

The TID boundary in King Park and Midtown includes 73 vacant lots. Currently, these vacant lots pay zero property taxes. A lot with a \$100,000 home would pay about \$2,500 in taxes each year. Under the state TID law, we can capture this \$2,500 every year for the next 25 years, resulting in a contribution of about \$50,000 from the city to build each house. The remaining construction costs we will generate from foundations or public grants funding.

Scan QR-Code for additional information.




### TAX INCREMENTAL DISTRICT

CDA and our accomplices already have 166 quality, affordable homes in the construction pipeline. Entry-home production has doubled from 20 to 40 with the ultimate goal of building 100 new homes each year in Milwaukee.

Each home costs about \$250,000 to build.

Many of these new homes are being built with the support of State and County American Rescue Plan Act (ARPA) funds, which are scheduled to be exhausted in 2024.

To raise resources to continue to build entry-level homes, CDA is working with the City of Milwaukee to use a coordinated backbone Tax Incremental District (TID).



## King Park Backbone TID

### Increment Generated

Present Value 25 Year: \$2.3 M

### Project Support

Emem Duplexes: \$1.6 M

Habitat Homes: \$0.7 M





# Harambee Neighborhood Initiative



## Harambee Homeownership Initiative

**18 NEW CONSTRUCTION HOMES EVERY YEAR**

**New Affordable Homes:** Over the next four years, 18 new affordable single-family homes will be constructed in the Harambee neighborhood each year.

**Homes for Early Childhood Educators:** Out of these 60 homes, eight will be specifically designated for Early Childhood Educators (ECE). They will be sold for approximately \$105,000 each, with an estimated payment of around \$900/month.

**Affordable Habitat Homes for Residents:** The remaining homes will be Habitat Homes, sold at an appraised value expected to be around \$148,000 each. A 0% second mortgage subsidy will ensure these homes are affordable for families earning \$35,000 or more, with an approximate cost of \$910/month.

**Home Restrictions:** All homes will have income restrictions and other affordability requirements to ensure they remain accessible to existing residents.

**SUPPORTING EXISTING RESIDENTS**

Currently, there are 172 residents in Harambee eager to buy an affordable home. However, in the past three years, only 42 have found suitable options in the neighborhood. This initiative aims to help up to 60 families transition from renting homeowners to actual homeowners.

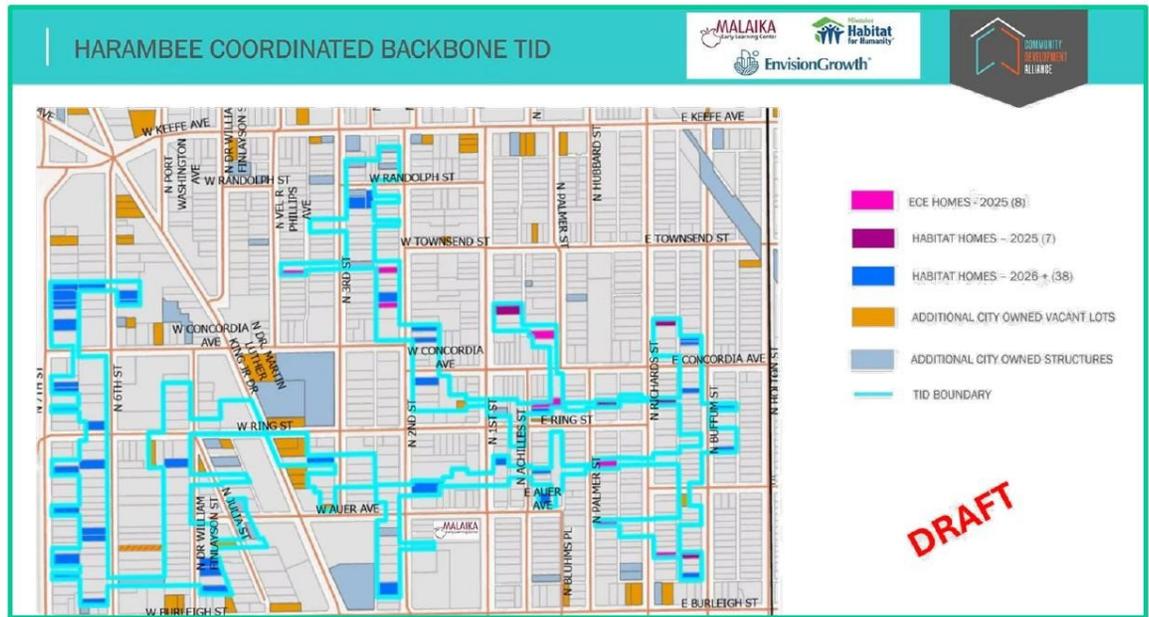
Existing residents will also be eligible for Habitat's homeownership program and additional resources through an anticipated Targeted Investment Neighborhood (TIN) in the area.

**WHAT IS A COORDINATED BACKBONE TID?**

- Coordinated Home Builders like Habitat for Humanity and Envision Growth will work together with CDA to strategically build in a designated geographic area, maximizing the tax increases generated from these developments.
- Backbone: A TID boundary is drawn as narrowly as possible by defining a "backbone" of vacant parcels that run through the area with "arms" extending out to capture additional vacant lots. This coordinated effort also provides the backbone for new construction and homeownership in the neighborhood.
- Tax Incremental District (TID): A TID allows for a municipality to provide financial support within the designated area by using future property taxes collected to repay the investment costs.
- It's important to clarify that a TID is not a new tax. Homes built using TID funding will receive the same tax bill as homes outside the TID.

The TID boundary in Harambee includes 61 city-owned vacant lots that currently pay no property taxes. For example, a lot with a \$100,000 house would generate around \$2,500 in taxes each year. Under state TID law, we can capture this annual tax revenue for the next 20 years, contributing about \$50,000 from the city for each home built. The remaining construction costs will be funded through foundations or public grants, generating approximately \$2.8 million for affordable homeownership.

Scan QR Code for map and address list





# Amani Neighborhood Initiative



## You could become a proud Amani HOMEOWNER!



### Early Childhood Education (ECE) Educator Homes



Check out our citywide map of ECE homes being built near these agencies:



### Upcoming New Construction Plans

**New Affordable Homes:** We're excited to share that over the next four years, we are planning to build 20 brand new affordable single-family homes each year in the Amani neighborhood!

**Homes for Early Childhood Educators:** Out of these 90 homes, six will be specifically designated for Early Childhood Educators (ECE). They will be sold for approximately \$105,000 each, with an estimated payment of around \$900/ month.

**Income Restrictions:** All homes will have income restrictions and other affordability requirements to ensure they remain accessible to existing residents.



### Other New Affordable Home Options



Single Family Homes



Homes for ECE Workers



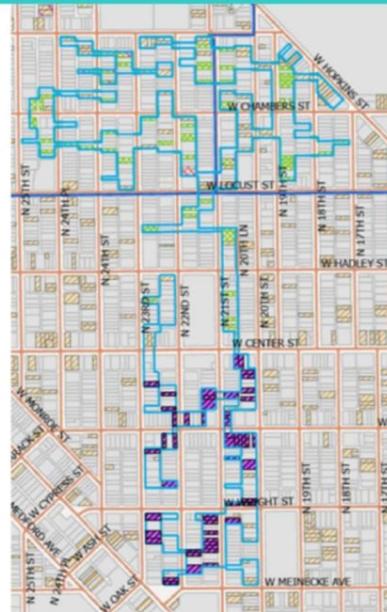
Alternative Model Homes

Stay Connected: [www.housingplan.org/amanihomes](http://www.housingplan.org/amanihomes)

Last Updated: 10/27/2025



## COORDINATED BACKBONE TID



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



## Our Pivot



How are we effectively **integrating community voices into our decision-making processes** to promote equitable outcomes across Milwaukee's affordable housing sector?



# Poll

What is the most effective way to ensure community voices are included in affordable housing decision-making?

- Community advisory councils
- Public surveys and feedback
- Town hall meetings
- Social media campaigns

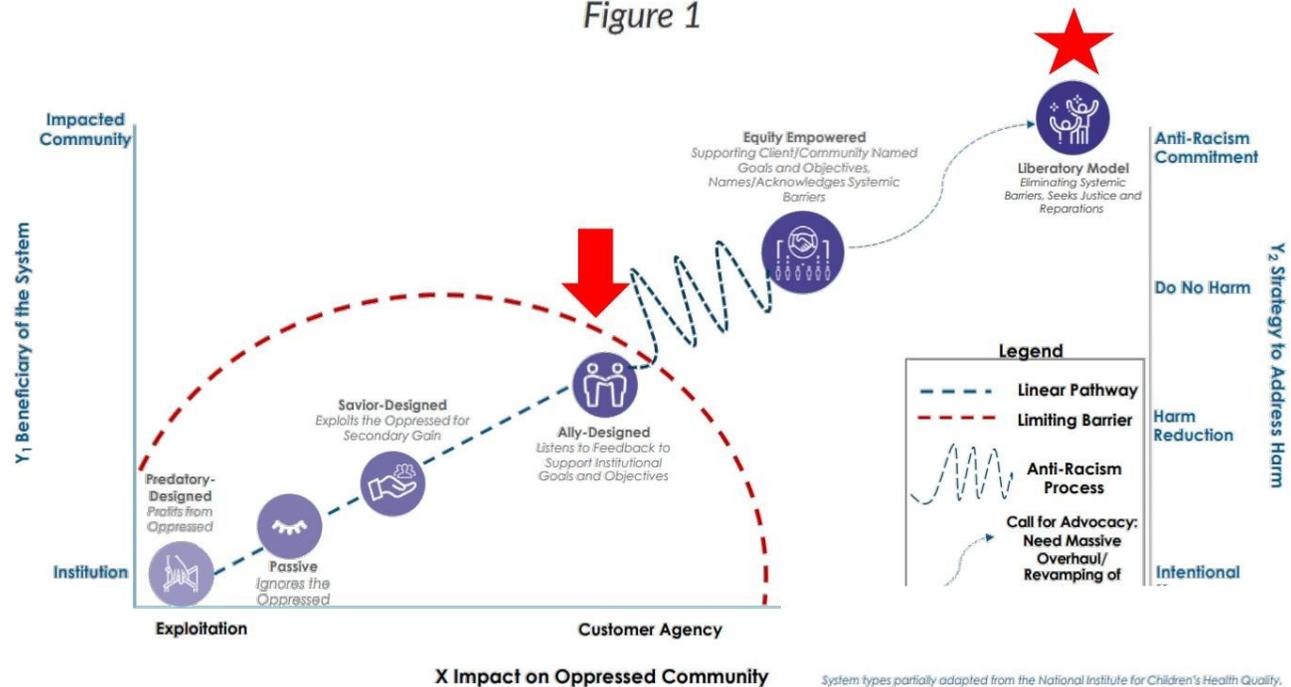


# Public Participation Strategy



## Landscape of System Design: Institutional Reflection

Figure 1

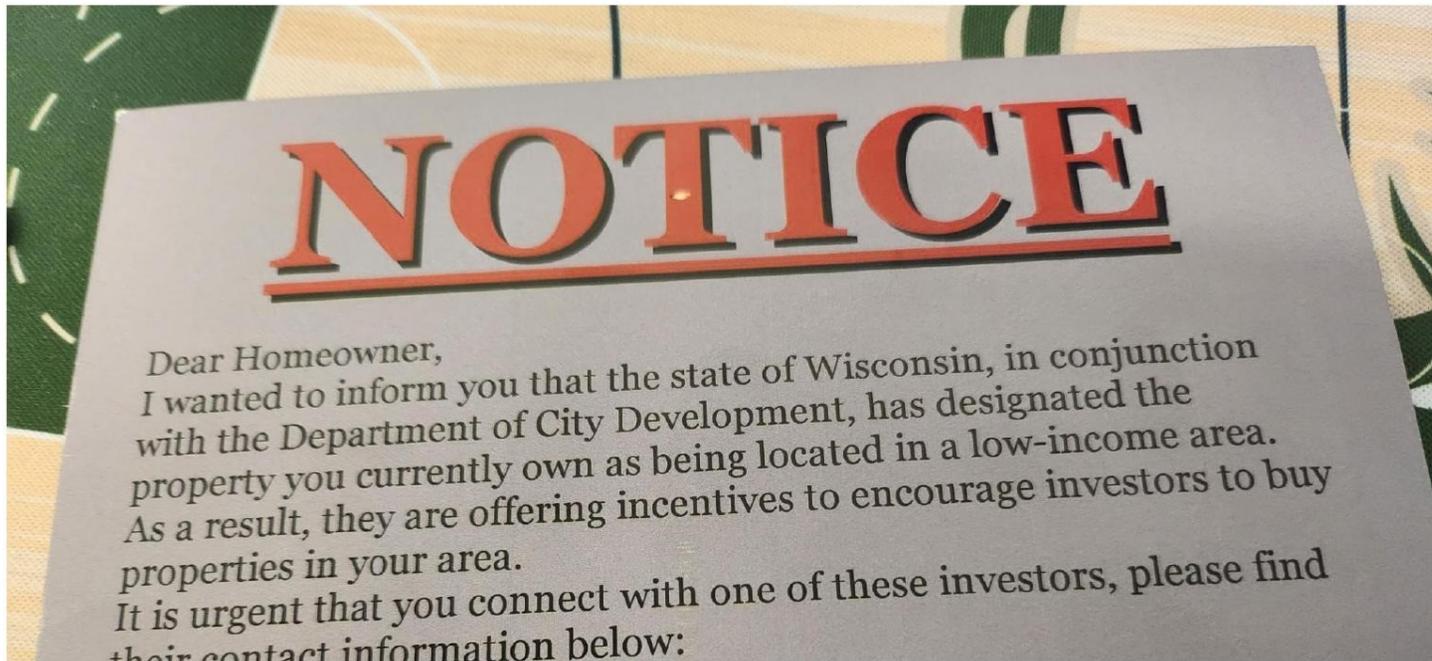


System types partially adapted from the National Institute for Children's Health Quality.  
<https://www.nichq.org/insight/savior-designed-equity-empowered-systems>

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<https://www.nichq.org/insight/savior-designed-equity-empowered-systems>



In Realtime...





## Digital Daily

# Atlanta City Council approves ban on commercial harassment of residents

Roz Edward  
November 3, 2020



### Atlanta City Council Approves Legislation to Ban Commercial Harassment of Residents

The Atlanta City Council approved legislation Monday to prohibit commercial harassment by investors seeking to intimidate and pressure Atlanta homeowners into selling their properties for prices far below the estimated fair market value (Legislative Reference No. 20-O-1668).

The legislation notes that while Atlanta has seen increases in home values, legacy residents are missing out on those profits by selling their homes at artificially low amounts. Fulton County property records indicate that such predatory

- [Atlanta Ordinance Banning Commercial Harassment](#)



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

Click on the image to access the presentation







# Areas the State has Pre-empted



Statute	Brief Description
Wis. Stat. § 66.0104(2)(b)	No requirements on landlords with respect to security deposits
Wis. Stat. § 66.1010	No eviction moratoriums
Wis. Stat. § 66.0104(2)(e)4.	Cannot require that a rental unit be certified, registered, or licensed, and cannot require owner to register or obtain a certification or license relating to owning or managing residential rental property
Wis. Stat. § 704.07(5)	Rent abatement ordinances only allowed if related to deficiency in conditions that materially affect the health/safety of the tenant or substantially affect the use and occupancy of the premises
Wis. Stat. § 706.22(2)(a)1m.	Cannot restrict real property owner's ability to sell, transfer title or refinance property by requiring the owner to take certain actions or pay a related fee, to show compliance with certain actions, or a fee for failing to take certain actions

Statute	Brief Description
Wis. Stat. § 706.22(2)(a)2m.	Cannot restrict ability of purchaser to purchase or take title to real property by requiring the buyer to take certain actions or pay a related fee, to show compliance with certain actions, or pay a fee for failing to take certain actions
Wis. Stat. § 66.1015(1)	Cannot regulate amount of rent or fees charged for use of rental unit (see <i>Apartment Ass'n of S. Cent. Wis.</i> case above)
Wis. Stat. § 66.1015(3)	No inclusionary zoning requirement
Wis. Stat. § 138.052	Cannot regulate financial institution's lending/loan practices



# Multiple Choice

## Which of the following is NOT restricted by Wisconsin state law?

- Ability of purchaser to buy property without certain actions
- Eviction moratoriums
- Regulation of landlord security deposits
- Rent abatement ordinances related to health and safety

## What does Wisconsin law prohibit landlords from requiring?

- Certification or license relating to owning rental property
- Collecting rent on time
- Providing maintenance
- Allowing pets

## Which zoning requirement is NOT allowed under Wisconsin law?

- Inclusionary zoning requirements
- Building permits
- Occupancy limits
- Safety inspections



# Multiple Choice

## What is the primary mission of the Community Development Alliance?

- To advance racial equity by providing quality affordable homes for every Milwaukeean
- To build luxury housing in Milwaukee
- To reduce taxes for homeowners
- To promote commercial real estate development

## Which of the following is NOT one of the collective objectives?

- Growing homebuyer counseling and down payment assistance
- Creating an Acquisition Fund to purchase homes from landlords
- Building a new sports stadium
- Protecting vulnerable families from displacement

## What does stable housing help improve?

- Dropout rates, crime rates, employment rates, and health
- Only employment rates
- Only crime rates
- Only health

## What is a key approach used by the CDA to promote affordable housing?

- Collaborative partnerships among community groups, funders, and government
- Building only luxury homes
- Ignoring community input
- Focusing solely on commercial development

## Why is integrating community voices important?

- It promotes equitable outcomes and ensures decisions reflect community needs
- It slows down the decision-making process
- It increases costs unnecessarily
- It reduces transparency



# Our Collaboration Mission Statement



The best community results happen when **individual goals align into a shared strategy**. We move from strategy to action by building trust with one another, balancing diverse interests, and following through on our commitments. We collaborate with residents, funders, practitioners and future allies through **continuous two-way communication, equitable representation, and achieving results together.**





# Process Driving our Work: IAP2 Spectrum, Values & Ethics



*IAP2's mission is to provide public participation practitioners around the world with the tools, skills, networking and training opportunities to **advance and extend the practice of public participation.***

[www.iap2usa.org](http://www.iap2usa.org)

## Spectrum of Public Participation

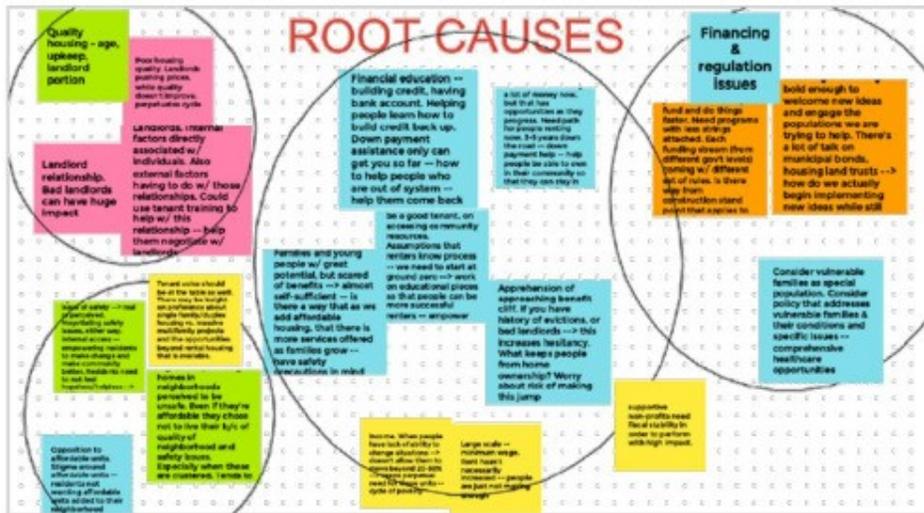
		INCREASING IMPACT ON THE DECISION 				
		INFORM	CONSULT	INVOLVE	COLLABORATE	EMPOWER
PUBLIC PARTICIPATION GOAL		To provide the public with balanced and objective information to assist them in understanding the problem, alternatives, opportunities and/or solutions.	To obtain public feedback on analysis, alternatives and/or decisions.	To work directly with the public throughout the process to ensure that public concerns and aspirations are consistently understood and considered.	To partner with the public in each aspect of the decision including the development of alternatives and the identification of the preferred solution.	To place final decision making in the hands of the public.
	PROMISE TO THE PUBLIC	We will keep you informed.	We will keep you informed, listen to and acknowledge concerns and aspirations, and provide feedback on how public input influenced the decision.	We will work with you to ensure that your concerns and aspirations are directly reflected in the alternatives developed and provide feedback on how public input influenced the decision.	We will look to you for advice and innovation in formulating solutions and incorporate your advice and recommendations into the decisions to the maximum extent possible.	We will implement what you decide.



# Public Participation: Redefining



**THE BEST COMMUNITY RESULTS HAPPEN WHEN INDIVIDUAL GOALS ALIGN INTO A SHARED STRATEGY.**





# Public Participation Strategy



Empowered residents making their voices heard! Engaging with elected officials to shape our community together!



## PARTICIPATORY BUDGET HEARINGS

This is your chance to voice your ideas and priorities for our community's budget. We want to hear from you and work together to make our neighborhood an even better place to live. Your input is invaluable, and every voice matters! We look forward to seeing you there!

### Important Dates to Know

- **May to September**  
Executive Budget Development
- **July 9**  
Mayor's Public Budget Hearing
- **September 3**  
RACH Meeting with City of MKE Staff
- **September 23**  
Mayor submits Proposed Budget
- **October 4 - Testimony Opportunity**  
Finance & Personnel Committee reviews proposed executive budget
- **October 10 - Opportunity w/ Mayor Johnson**  
RACH on the budget
- **October 18 - Testimony Opportunity**  
Joint Public Hearing on the budget
- **October 31 - Budget Amendment Day**  
Finance & Personnel Committee



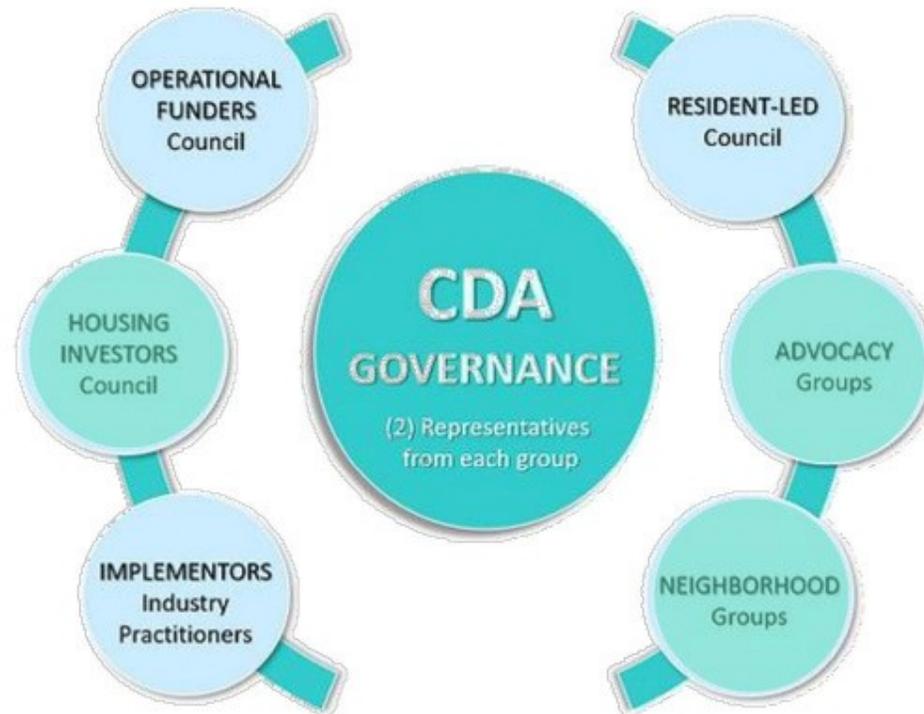
WE ADVOCATE AT ALL LEVELS



CONFERENCE



# New Leadership Restructure



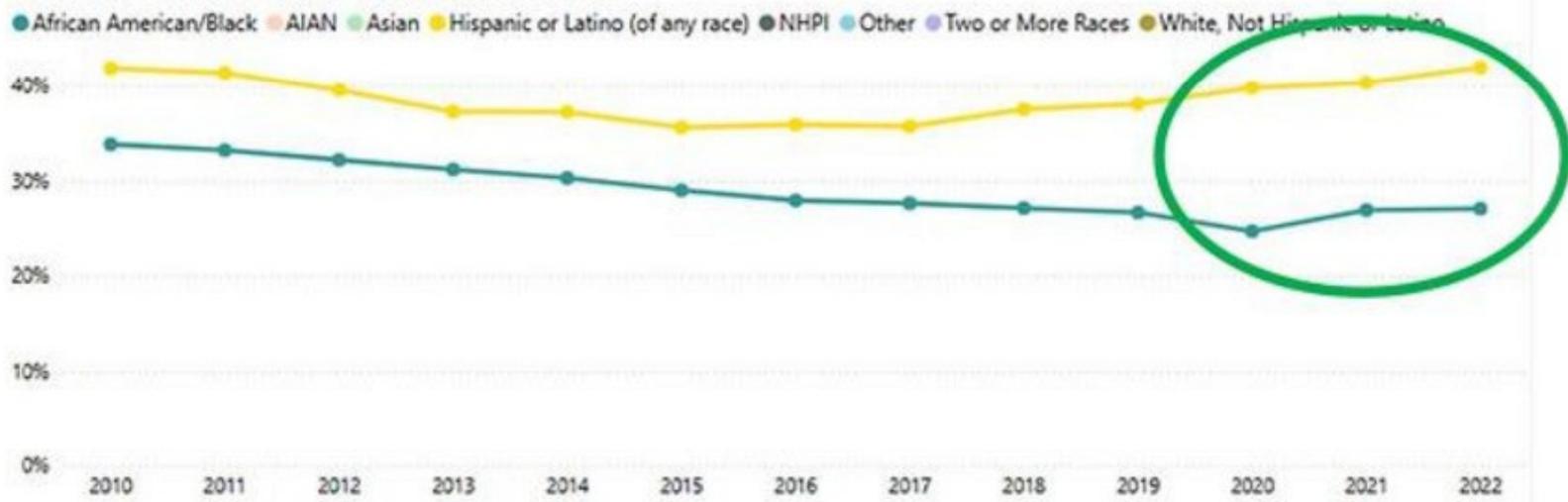


# Collective Impact Approach



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.

**Racial Disparities in Homeownership Rates Over Time**





# Debunking the Myths



## Financial and affordability

- Myth: I can't afford a home right now.
- Myth: A larger down payment guarantees a better deal.
- Myth: Renting is always cheaper in the long run.
- Myth: I'll never get approved for a loan.

## Market and timing

- Myth: I must time the market perfectly to save money.
- Myth: Home prices will crash after I buy.
- Myth: Waiting for rates to drop is always best.



## Property and condition

- Myth: All homes listed are in good condition.
- Myth: I'll overpay in a competitive market.
- Myth: Bigger is always better.

## Long-term commitments

- Myth: If life changes, I'm stuck.
- Myth: I won't keep up with maintenance.

## Process and paperwork

- Myth: The process is overwhelming.
- Myth: I'll incur hidden costs.

^drawables\_instructions\_text



## Collaborate Board

### Group Vision Board



# Draw It



global\_submit



Video



<https://np1.nearpod.com/redirection/api360cities?handle=the-calling&username=nearpod&secret=ed1443d2def659498e282b2f59f25198db4a3d38c049a33e5ccb533427f6cb44>



Randy Schenkhardt / 360cities.net