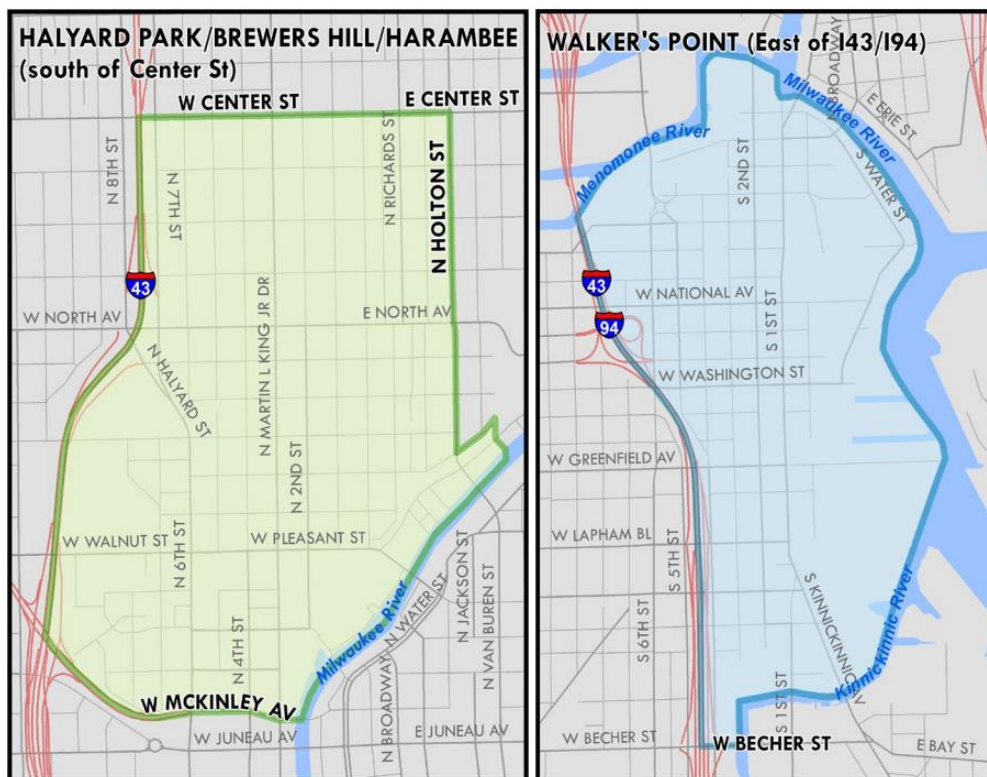


Description of MKE United

- MKE United is a transformative coalition of community, business, and government leaders committed to a shared vision and action plan for inclusive economic growth in the neighborhoods adjacent to Milwaukee’s downtown. MKE United is working to align resources, service providers, and strategies to build economically vibrant and equitable communities. One early strategy, an Anti-Displacement Fund, was initiated as a pilot in late 2019 with support from corporate and philanthropic partners as part of a large catalytic neighborhood fund strategy.

Description of the Anti-Displacement Fund pilot

- Responding to community feedback and concerns of displacement in areas seeing new investment and economic momentum near Milwaukee’s Downtown, MKE United worked to raise commitments to fund a five-year Anti-Displacement Fund pilot. The pilot operates by paying increases in property taxes for long term, low income home owners in neighborhoods adjacent to Milwaukee’s downtown which are experiencing disproportionate tax increases due to increased real estate development and growing assessments. Neighborhoods where these assessed values have increased more than 10% over the city average over the past 5 years (2014-2019), which are also proximate to Milwaukee’s downtown, are: Halyard Park, Brewer’s Hill, southern Harambee and Walker’s Point.



- The pilot program operates by paying a grant to cover tax increases over the 2018 tax bill amount for the length of the pilot for eligible residents.

MKE United Anti-Displacement Fund Pilot



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- Beyond the geographic requirement, applicants had to qualify in the following areas:
 - Owner occupancy for at least five years.
 - Current on property taxes and not subject to foreclosure.
 - Income eligible: at or below the city of Milwaukee median income, as outlined below.

Family Size	Maximum Income Limit*	*Income limits for 2019. Subject to annual adjustment.
1	\$36,575	<i>Note: In certain situations, homeowners who are above the income limit for the program but have received property tax increases of more than \$700 in one year may be eligible for "one time" assistance from the Fund. Please see the Fund website or call the contact number below for additional details.</i>
2	\$41,180	
3	\$47,025	
4	\$52,250	
5	\$56,430	
6	\$60,610	

- The program was rolled out quickly with technical assistance from the City of Milwaukee, administration by Riverworks, and organizing and marketing support from a variety of community partners, notably, Southside Organizing Center, WestCare, and the United Community Center.
- This innovative pilot, modeled after a similar program in Atlanta, Georgia, addresses displacement concerns and ensures long-term neighborhood residents can remain in the neighborhood as development occurs if they choose to, without an undue burden. This helps ensure neighborhood stability and equity by safeguarding historically disadvantaged residents from displacement, allowing them to remain in their homes in an environment of rising property values and real estate taxes.
- So far, we have raised nearly \$400,000 for the pilot out of an estimated \$600,000 required to fund it for five years. We seek to raise a total of \$3 million to ensure a 20-year program, though we are exploring other options for more sustainable, long-term funding. The MKE United partners are committed to long-term solutions to prevent displacement and recognize this is a single model and strategy to address these concerns. However, with the support of all the partners and in the spirit of collaboration, it has been one we have been able to stand up in relatively short order.

Description of goals and objectives for the Anti-Displacement Fund pilot

- Promote community stability in near downtown neighborhoods.
- Ensure equity and choice for neighborhood residents at risk for displacement.
- Preserve unsubsidized affordable housing in the Greater Downtown.



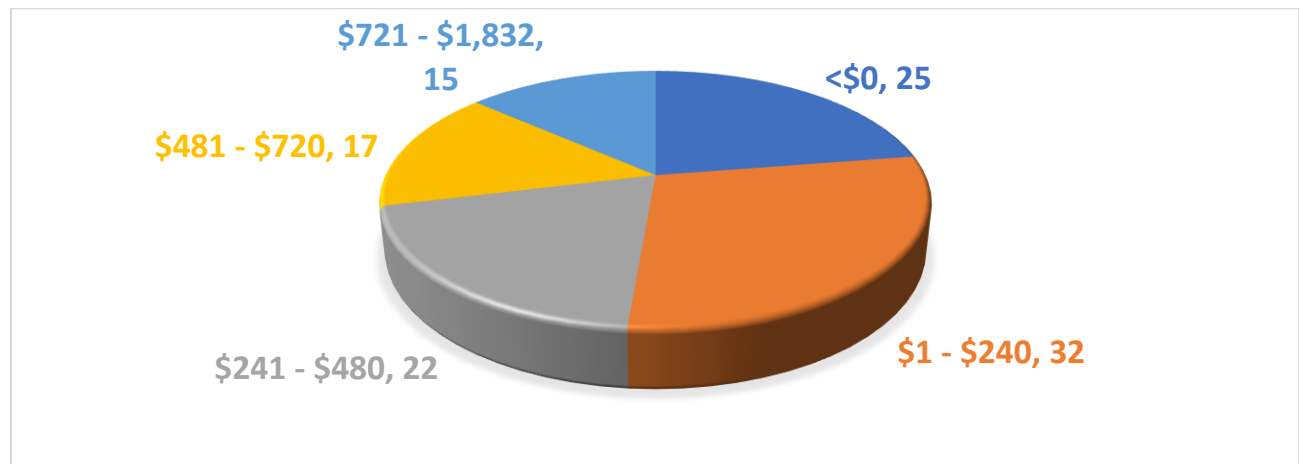
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First Year Results

- The program officially launched on Nov 18, 2019 and accepted applications for the first year of grants through Jan 10, 2020. Our initial target of 100 applications was far surpassed, through a strong effort to get the word out. Through two mailings (to the full geography of 1100 homeowners), door-to-door outreach, and 21 informational and application sessions, we received 156 applications, and 111 were approved.
- Denied households were denied for a variety of reasons, including being over income, having incomplete applications, or being tax delinquent. Wherever possible, referrals were made to other services or resources for ineligible applicants. Numerous referrals were made through discussions with applicants. Three applicants who were not eligible for pilot, took advantage of an additional one-time support grant built into the framework.
- Eighty-six of those approved received property tax assistance with their 2020 tax bill. Twenty-five did not experience a tax increase in 2019, but will likely remain eligible for assistance in future years. The fund provided \$37,381 in tax assistance payments in total.
- Early data from the first year indicates the recipients have largely been elderly individuals on fixed incomes. About ¾ of the individuals volunteering demographic data are individuals of color. Most recipients have also been in their houses long beyond the required five-year time frame, with the average being over 22 years. 80% have had their home in the family for more than a decade.

Data

- **2019 Tax Increase (Assistance from Fund)**
 - Assistance ranged from \$15 to \$1832, with an average payment of \$435.

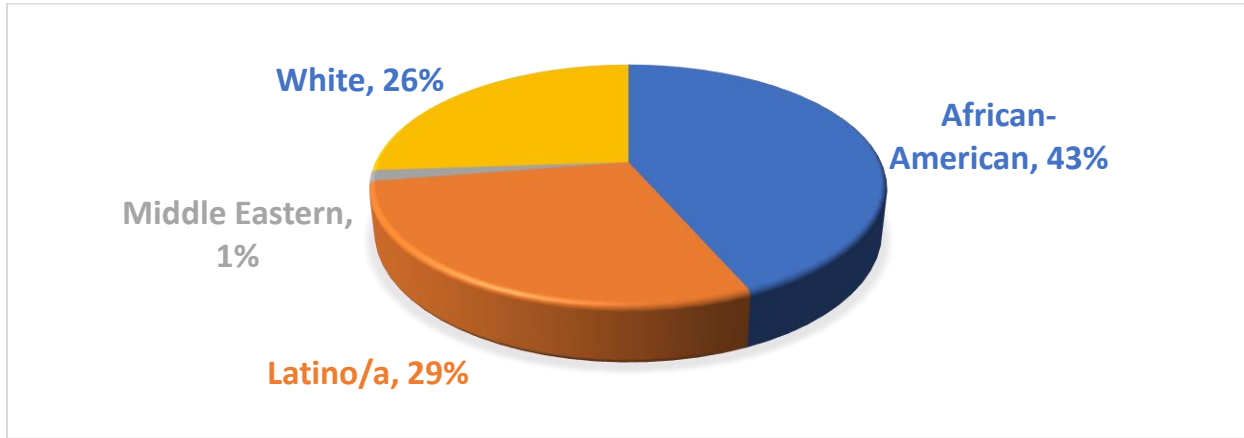


- **Year-over-Year:**
 - Median assessed value 2018: \$71,500
 - Median assessed value 2019: \$87,200
 - Median tax bill 2018: \$1,705
 - Median tax bill 2019: \$2,071

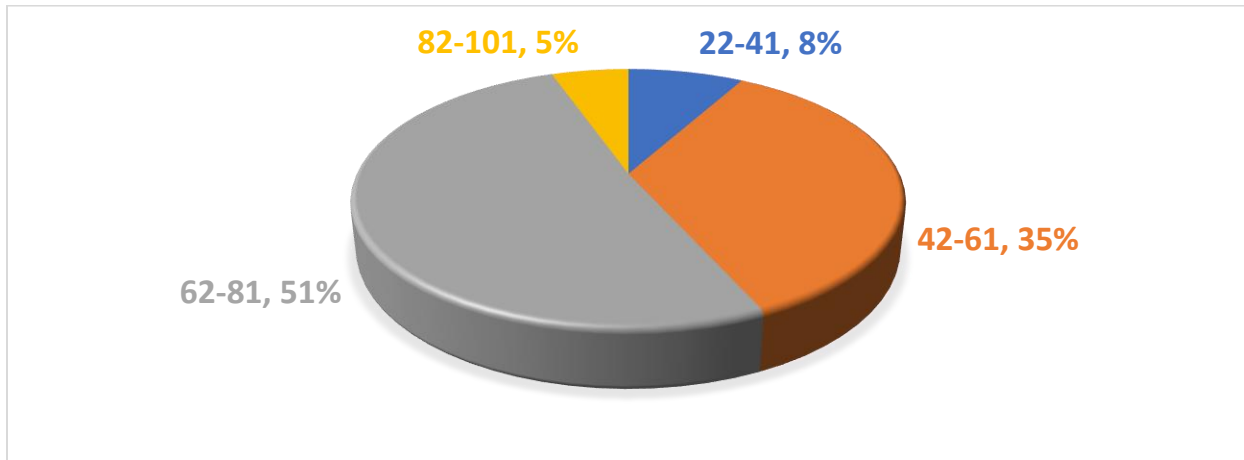
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- **Demographic Data**

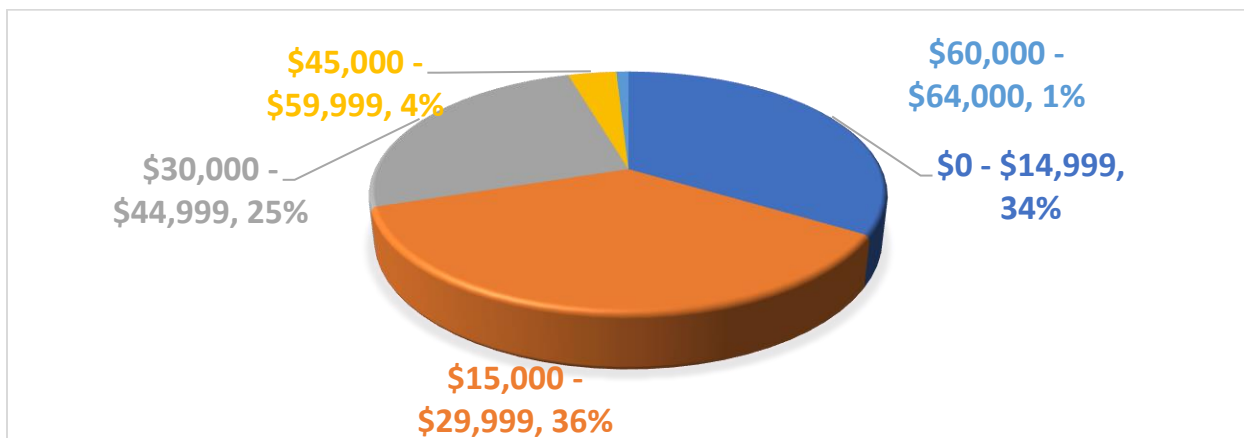
- Enrollees who are considered low income: 100%
- **Race/Ethnicity of Homeowners** (for homeowners where race data is available):
 - 74% of participants are homeowners of color



- **Ages of Enrollees:** 56% of participants are 62 or older



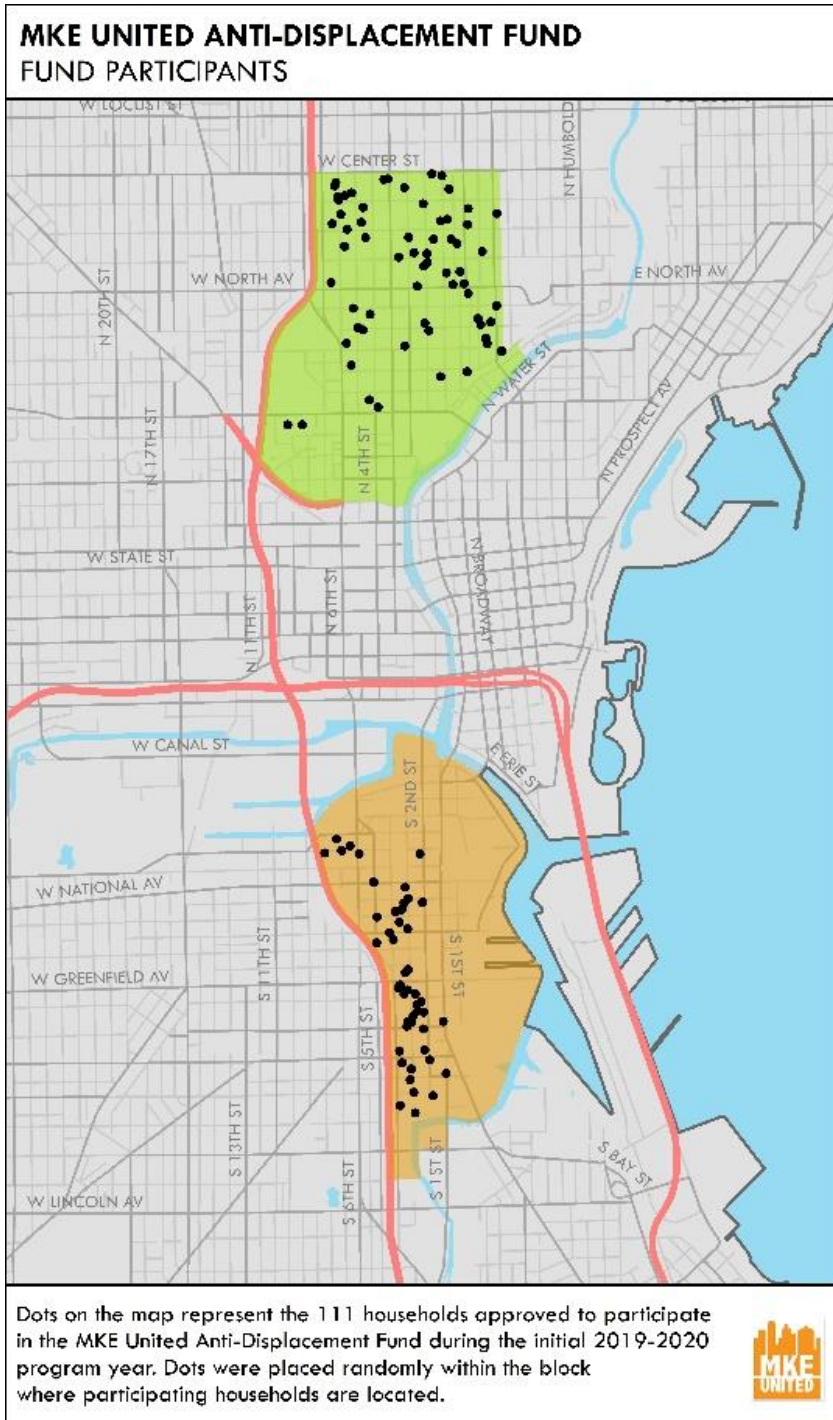
- **Participant Household Income:** Median household income of enrollees: \$21,916



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- **Geographic Utilization**

- 66 Harambee, Brewer’s Hill, Halyard Park homeowners
- 45 Walker’s Point homeowners
- This distribution is consistent with modelled census data regarding estimated numbers of eligible home owners across each geographic footprint.



MKE United Anti-Displacement Fund Pilot



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Other Key Learnings

- Grassroots mobilization and word-of-mouth/referrals are critical to enrollment success.
- Organizing partners want to be included earlier in the planning process.
- A longer enrollment period would allow for a more effective and collaborative enrollment process.
- There is unmet demand for financial counselling resources, prior to moments of crisis.

Credits

- This pilot happened due to a significant amount of hard work and commitments across a variety of partners. Time, energy, political, and financial support made it possible to start this program, including a lot of people working in collaboration and good faith, recognizing our quick timeline was not always ideal. MKE United partner organizations are deeply appreciative of the effort and resources everyone put in to make this happen.
- MKE United Partners: LISC Milwaukee, Greater Milwaukee Committee, Greater Milwaukee Foundation, Milwaukee Urban League, City of Milwaukee.
- Funders: Greater Milwaukee Foundation, Kahler Slater, Kohl Philanthropies, Rinka, Medical College of Wisconsin, Milwaukee Bucks, Milwaukee Bucks Foundation, Zilber Family Foundation, Anonymous
- Fund Administrator: Riverworks
- 3rd Party Eligibility Certification: MEDC
- Outreach and Engagement: Southside Organizing Center, WestCare, United Community Center
- Space and Convening: Arts @ Large, Milwaukee Urban League, Mitchell Street BID, Mitchell Street Library, The VIBE, United Community Center
- City of Milwaukee: Development of the Model and Technical Assistance
- Original Model: City of Atlanta and Westside Future Fund

Additional Resources

- **Website (Bilingual):** <https://www.mkeunited.com/antidisplacementfund>
- **Program Flyer (English):** https://7b468a83-7511-4c51-8250-ea16ce23246c.filesusr.com/ugd/2b1d08_133f65196f0244efbd335e1a2fd0e6f3.pdf
- **Program Application (English):** https://7b468a83-7511-4c51-8250-ea16ce23246c.filesusr.com/ugd/2b1d08_60957baabe8e4f788319fc3a9af3ee13.pdf
- **Program FAQs (English):** https://7b468a83-7511-4c51-8250-ea16ce23246c.filesusr.com/ugd/2b1d08_054c0d84f3c64fe4a5b642394068beed.pdf
- **Program Flyer (Spanish):** https://7b468a83-7511-4c51-8250-ea16ce23246c.filesusr.com/ugd/2b1d08_ed71169525ee4ac9b58072770cfd31b0.pdf
- **Program Application (Spanish):** https://7b468a83-7511-4c51-8250-ea16ce23246c.filesusr.com/ugd/2b1d08_4e0cbb74bf8449e86cd5841813e8dca.pdf

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- **Program FAQs (Spanish):**https://7b468a83-7511-4c51-8250-ea16ce23246c.filesusr.com/ugd/2b1d08_064aeacab923455aaec9ac67d8476ba3.pdf