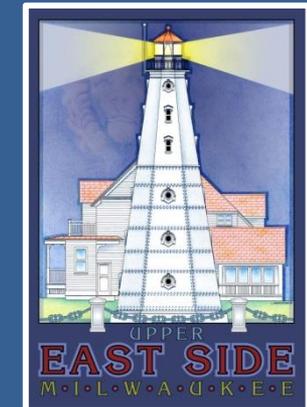
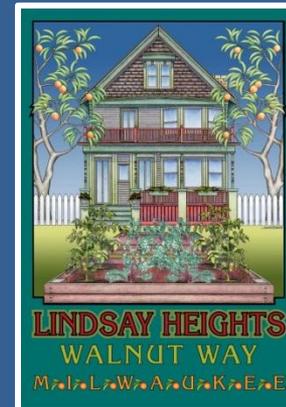
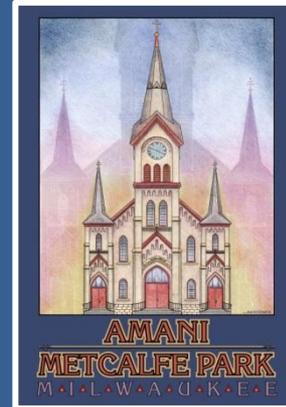
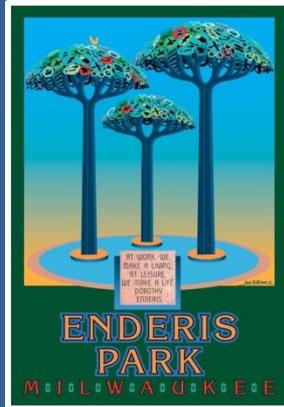
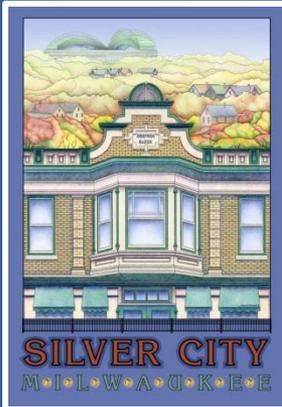
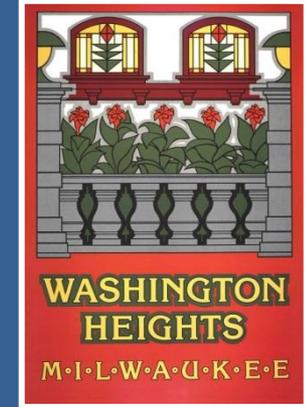
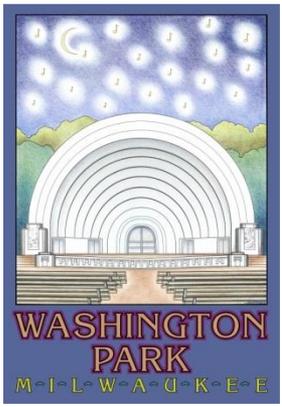
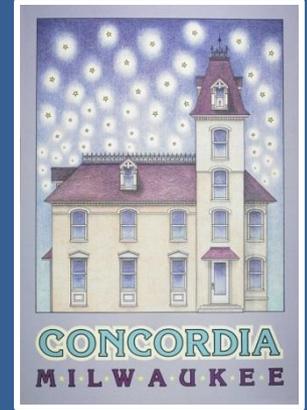
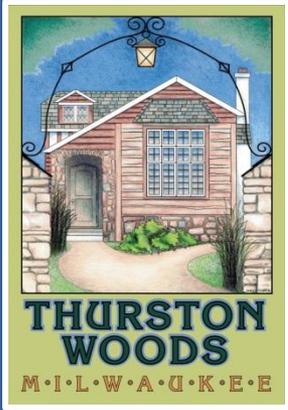


# City of Milwaukee



# Department of City Development



- Planning
- Economic Development
- Redevelopment Authority
- City Real Estate
- Neighborhood Commercial Corridors
- **Housing and Neighborhood Development**

# Department of City Development

A Development Agency – but it's

*...More than addressing the real estate*

*Milwaukee and Eau Claire – both recognize that sustainable neighborhood change is dependent on more than physical improvement and the involvement and support of residents and community stakeholders is key*

# Milwaukee and Eau Claire Shared Challenges and Priorities

- Increasing owner occupancy
- Addressing older housing stock
- Declining resources
- Disinvestment and nuisance properties

# Neighborhood Improvement Development Corporation (“NIDC”)

- Non-Profit 501 (c) 3 Corporation
- Housed within City Government at the Department of City Development
- Independent Board of Directors
- No Staff – Operates under a cooperation agreement with the City
- Mission – “Promote redevelopment in City neighborhoods and improve the quality of life for City residents”



*Neighborhood Improvement  
Development Corporation  
In partnership with the City of Milwaukee*



# NIDC's Activities Over the Years

- Applied for and received grants to support neighborhood activities
- Acquired and developed residential properties
- Lending partnerships to implement new loan products
- Piloted new housing programs

# NIDC

## *Advantages:*

- As a non-profit, can accept and receive donations
- Flexibility – good vehicle for implementing pilot programs and testing new approaches
- Responsive – better able to move quickly to respond to neighborhood challenges and opportunities
- Staffed by Department employees – helpful in that many “back office operations” don’t have to be built

# NIDC – Guiding Principles

## TARGETING

*Traditional resources have declined – so need to direct them in a way that results in a visible impact for City neighborhoods*

## NEIGHBORHOOD INVOLVEMENT

*Work with residents to not only improve the physical condition of the neighborhood, but the quality of life as well*

## LEVERAGE RESOURCES

*Whenever possible, partner or consider non-traditional housing resources*

# Examples:

- Targeted Investment Neighborhoods
- Community Improvement Project Program
- Tax Incremental Districts

# Milwaukee Targeted Investment Neighborhood Program (“TIN”)

- Focus efforts in a small geographic area (6-12 blocks) for a period of 3 years
- Provide resources to improve physical condition of residential properties and neighborhood and strengthen and support owner occupancy
- Partner with local neighborhood organization to address quality of life issues



# Target investment Neighborhood Program

## TIN Selection Process

- Local neighborhood organizations can apply for a TIN in their neighborhood on an annual basis
- Selection criteria include: Neighborhoods with strong base of owner occupancy, strong community partner, engaged residents, evidence of ongoing reinvestment by property owners
- Internal City review team reviews applications, tours neighborhood with neighborhood organization and makes selections



# TIN Partnership - City's Role

- Provide loans (repayable and forgivable) for home repair (funded with federal HOME dollars)
- Technical Assistance for property owners for rehab projects – (creation of scope of work and assistance in the bidding and project monitoring processes)
- Collaboration with other City Departments to address quality of life issues e.g., Department of Neighborhood Services (Building Inspection), Milwaukee Police Department
- Community Improvement Project Grants to encourage resident involvement, build leadership and improve neighborhood



# TIN Partnership – Neighborhood Organization Role

- Conduct outreach to neighborhood residents to inform them about TIN resources
- Work with City to address quality of life issues
- Encourage and sponsor projects and events that increase resident involvement and build neighborhood leadership

# Community Improvement Project Program

- “A little can go a long way”
- Provides matching grants of up to \$4,000 for residents to undertake projects that encourage resident involvement and improve their neighborhoods
- Grants amounts can be as small as a few hundred dollars – up to the maximum allowed
- Resident matching funds can come from private donations, organization funds, or in-kind contributions of goods and services.

# Amani Community Garden



- Residents worked together to install garden
- Planted fruit and vegetables
- Built a bench and “little library”
- Project cost - \$600

# Lincoln Village Beautiful Blocks



- Resident group worked together to undertake landscape improvement projects in their neighborhood
- Improvements including plantings, flower boxes, tree planting
- Local artist guild contributed landscape designs for homeowners
- Local university extension donated plants

# Thurston Woods Yellow Chair Project



- Residents worked together – purchased and assembled Adirondack chairs for their front porches/yards
- Held a “painting event” and celebration



# Milwaukee Buffalo Trail Topiary



- Partnership between local Native American Arts Group and Church
- Created buffalo topiary along trail adjacent to river as well as planted gardens
- Local Church and neighborhood residents maintain topiary and gardens and distribute vegetables and herbs through food pantry

# Scarce Resources – Utilizing Tax Incremental Districts to fund neighborhood housing activities

- Tax Incremental Districts traditionally used to fund public improvements or large scale development projects
- Expand traditional TID –capture residential neighborhood around major project to provide resources for home rehabilitation

# Housing TID Example

## Industrial TID with Residential Component



Drew TID boundary for large scale industrial project to include surrounding neighborhood and created \$500,000 forgivable loan pool for exterior improvements to residential properties

New industrial development

Surrounding residential neighborhood

# TID's for Housing

- Wisconsin Statutes – 66.1105 (6) (g) provides that after a Tax Incremental District has paid off its costs, it can be extended for one year and the funds can be used to improve housing in the City
- The housing does not have to be located within the TID district
- 75% of the funds must be used to benefit affordable housing – 25% can be used to improve the housing stock in the City
- City of Milwaukee has utilized about \$1 million to create new loan program for homeowners to address essential home repairs.

**NIDC**  
2015-2016 Biennial, 2017-2018  
Milwaukee, WI 53201  
(314) 286-5850 | nidec@milwaukee.gov  
www.milwaukee.gov/NIDC

**CITY OF MILWAUKEE**  
**STRONG**  
NEIGHBORHOODS PLAN

Neighborhood Improvement  
Development Corporation  
a partnership with the City of Milwaukee

**STRONG HOMES LOAN PROGRAM**

**STRONG HOMES LOAN PROGRAM**  
Loans can be used for emergency and essential repairs, including:  
- Leak or overflowing toilet, sink, or tub  
- Repair or replace existing plumbing system if there is an active leak affecting habitable rooms, if homeowner's insurance has been cancelled due to the need to repair water seeping, or if the roof has reached the end of its useful life  
- Repair or replace a non-functioning furnace / boiler ("no heat")  
- Replace a non-functioning water heater  
- Repair leaking water piping if there are active leaks into habitable rooms, or if water gets in entering the house  
- Repair collapsed sewer laterals between house and street tap  
- Repair leaking water laterals between house and street tap  
- Repair serious electrical hazards  
- Repair hazardous structural conditions (including falling porches)  
- Repair/replace deteriorating siding, exterior trim or falling exterior paint (on house only)  
- Correct a condition that is a threat to health and safety

**Notes on Qualifying:**  
- Applicant must own the property being repaired and pay all property taxes, mortgages and utility payments, or an approved guarantor who agrees to pay for the repairs and provide satisfactory evidence that applicant has credit worthy, has a history of making payments on time, and has sufficient household income to support the proposed loan program. The maximum loan is \$10,000. Available portions of loan may be limited by individual lender. Loan proceeds cannot be used for: the city; homeowner's maintenance; or in the case of a construction loan for a new home, must have construction that will be completed over the repair's complete. Additional guidelines apply.  
- Applicants with income between 80% - 120% Area Median Income whose outstanding mortgage balance is less than 90% of the current City Assessed Value of their property must attempt to secure a conventional home equity loan prior to applying for the program. For potential borrowers in this category, a pre-approval letter from a traditional bank or credit union is also needed. For details of the details of the program, please contact the NIDC. Home Loans Program must be established with the STRONG application.

**Promoting Preserving sustainable HOMEOWNERSHIP**

**PARTIALLY FORGIVABLE LOANS**  
for emergency and essential home repairs

Applications available starting January 1, 2016

Maria Prioletta

City of Milwaukee Department of City  
Development

[mpriol@milwaukee.gov](mailto:mpriol@milwaukee.gov)

Department of City Development  
[city.milwaukee.gov/dcd](http://city.milwaukee.gov/dcd)