

A SHARED VISION

How Milwaukee's Community Development Alliance Seeks to Advance Racial Equity Through Quality, Affordable Housing



WISCONSIN
POLICY FORUM

Rapidly rising housing costs have made housing affordability a top concern throughout the United States. In communities like Milwaukee with high poverty rates and stark racial disparities, the problems are particularly acute. Milwaukee’s homeownership rate has been low and slowly declining for many years, while over half of its renters spend more than they can afford on housing. The data show these issues disproportionately affect the city’s Black and Latino populations.

In response to these challenges, Milwaukee’s Community Development Alliance (CDA) turned its focus to housing in 2020 and led an effort in 2021 to develop a [collective affordable housing strategic plan](#). The CDA is an alliance of area foundations, local and state government agencies, community and neighborhood organizations, financial institutions, resident groups, and other housing allies. The plan sets goals for closing Milwaukee’s racial disparities in housing over 30 years by preserving and expanding affordable housing opportunities in both the homeowner and rental markets through a range of strategies.

Since the plan’s completion, the CDA has focused on several strategies designed to boost homeownership among Black and Latino families, raising \$26 million in grants and equity for its work and leveraging millions

more in development value. It currently is supporting the construction of 166 entry-level homes by several partner organizations and has created an \$8 million acquisition fund that is being used to purchase properties from landlords for sale to homebuyers; to date, 40 properties have been acquired through that fund and eight of those have been rehabbed and sold.

In this report, we lay out the process by which the CDA and its partners developed a collective housing plan. We discuss key actions, practices, and tools as well as important lessons learned and ongoing challenges that leaders in other cities should consider in pursuing similar efforts. We organized this assessment into three phases: the initial work that created a foundation for the planning effort; the planning process itself; and the work that has occurred since to effectuate the plan.

GROUNDWORK AND PROJECT GENESIS

A number of important developments set the stage for the pursuit of a collective housing plan in Milwaukee. During the years preceding the planning project, a network of local organizations strengthened their relationships with one another, developed a common vision for collective impact on housing and racial equity, and fortified the CDA as a backbone organization with staff who could provide strategic leadership and



Attendees of the CDA’s 2023 “Forever Affordable” event discuss actions needed to develop and support sustainable affordable housing. (All photos courtesy of the Community Development Alliance unless otherwise noted.)



coordination for their efforts. In this section, we describe important actions and insights from this period.

Creating a vehicle for collective impact – Trusting relationships are key to collaboration on shared priorities. In Milwaukee, the formation of the CDA in 2013 created a valuable foundation for relationship building among organizations engaged in or supportive of community development work. The CDA organized quarterly convenings of those organizations, with each meeting focusing on a different topic. This helped to build connections and trust between many key partners, including the city of Milwaukee and several local foundations, community development financial institutions (CDFIs), and neighborhood organizations. It also helped the foundations and CDFIs understand one another’s funding priorities and find areas where their visions aligned.

Generating consensus to focus on housing – For several years, the CDA continued to facilitate conversations on varying community development issues, but in 2019 and 2020, leadership transitions at several partner organizations presented an opportunity for the alliance to rethink its agenda. Many CDA leaders and participants wanted the group to have a clearer direction by focusing on a shared priority issue. It quickly became evident that housing was their most tangible common priority.

At the time, local foundations were discussing the need to understand the scale of the city’s housing challenges and what it would take to close existing gaps.

Meanwhile, Milwaukee’s mayor had created an [initiative](#) that aimed to support 10,000 affordable housing opportunities over 10 years with city resources, and Milwaukee County had set a goal of becoming the [healthiest county in Wisconsin](#) and identified housing as an important social determinant of health.

Identifying the need for a plan and collective action – Research played a role in pointing out the need for a plan to guide Milwaukee’s housing efforts. In 2020, a Wisconsin Policy Forum [report](#) recommended that the city of Milwaukee consider developing a strategic housing plan with clear objectives and accountabilities, which the city lacked at that time. It also concluded that city leaders and local philanthropic organizations could seek to work more cooperatively to address mutually recognized gaps in existing housing efforts. CDA leaders

say this report was integral to its decision to pursue a collective housing plan.

Establishing a focus on racial equity – Several factors led the CDA to commit from the outset to focus the plan on achieving racial equity. Both the city of Milwaukee and Milwaukee County had [declared racism a public health crisis](#), while the Greater Milwaukee Foundation (a key leader in the CDA) had made racial equity its [overarching priority](#). Data showed that deep racial disparities in homeownership rates and other housing conditions existed in the city and larger metro area. It was also acknowledged that past discriminatory practices such as redlining had contributed to Milwaukee’s racial disparities in housing and wealth.

Securing city government’s commitment to a collective plan – As the largest public sector housing provider in Milwaukee with the most flexible funding sources, it was essential to have city government at the table. In response to the Policy Forum’s report, Milwaukee’s Common Council passed a [resolution](#) in January 2021 directing several city departments that administer housing programs to create a joint housing plan. The CDA then advocated for developing a collective housing plan that would involve numerous public and private sector organizations and could also serve as the city’s plan. Some Common Council members initially pushed back on the idea of private sector involvement but eventually signed on. The commitment of local foundations to increase their support for housing made it more attractive to city leaders to dedicate staff time and resources to the collective effort.

Taking advantage of funding opportunities – The efforts were also motivated by rare opportunities to attract resources in support of Milwaukee’s housing efforts. With a large tax increment financing (TIF) district slated to close, city leaders saw an opportunity to take advantage of a provision in state law allowing such districts to be extended for one year to support affordable housing programs and services citywide. This would provide an infusion of \$6.5 million, and local foundations expressed interest in contributing additional resources to create a larger impact.

The COVID-19 pandemic also was starting to present federal funding opportunities, and CDA leaders believed that having a plan in place could better position Milwaukee to attract those and other resources. The October 2021 budget cycle for both the city of



Milwaukee and Milwaukee County was a driving force behind the project timeline because it included the allocation of federal pandemic relief funds.

As one local leader put it, “a key takeaway is that a crisis can provide a once-in-a-generation opportunity to address a long-standing problem.” Some noted, however, that there was a feeling that the CDA’s planning process was rushed due to pressure to get the project finished quickly for funding purposes.

Becoming a backbone organization – Planning efforts take time and energy. To develop a collective housing plan effectively, the CDA had to mature and hire dedicated staff. To oversee the development of the plan, the organization hired a full-time project manager (now the CDA’s “Chief Alliance Executive.”) The city of Milwaukee also secured a [FUSE fellow](#) whose position was entirely focused on the project (and who later was hired as the CDA’s Resident Collaboration Director). Dedicated staff gave the CDA far more capacity, as those individuals were not prone to distractions from competing priorities.

Choosing the right leaders – To manage such a complex project with many partners, several allies said it was important to have a leader with high-level project management skills; a solid understanding of housing issues; credibility with government, philanthropic, and community groups; and the ability to navigate politics. To keep the project and alliance of organizations moving forward without getting bogged down in internal disagreements, they said it was also important for that leader to be willing to make difficult decisions but also be a good listener who is able to reflect, accept feedback, and change their approach. The ability to inspire partners to stretch their ambition and capacity was also identified as a valuable trait.

The leader the CDA hired as its Chief Alliance Officer had extensive and relevant experience in both the public and private sectors, which had given him strong and wide-ranging skills and connections. He had served as Milwaukee County’s chief operating officer, where he worked to eliminate chronic homelessness, and as the county’s economic development director, where he led efforts to redevelop a large area of county-owned land in downtown Milwaukee. He was also a core member of the leadership team that made Milwaukee County the first locality in the United States to declare racism a public health crisis and to develop a strategic plan to



Milwaukee’s CDA is led by Chief Alliance Executive Teig Whaley-Smith and Resident Collaboration Director Cordella Jones.

combat racism. In his private sector career, he had led a firm that developed affordable housing.

In Milwaukee, strong leadership was needed even before the CDA hired a project manager. It was critical to have foundation leaders who were committed to the project and to racial equity, perceived as credible by many different partners, and willing to take a risk on an ambitious project that some may otherwise have perceived as unrealistic. Allies specifically noted the leadership of the Zilber Family Foundation’s executive director, Gina Stilp, who served as the CDA’s chair, for exemplifying these qualities and for her “incredible balance of patience and urgency.”

While the CDA’s leadership has been widely lauded, given the plan’s specific objective of eliminating housing disparities for the city’s Black and Latino populations, some allies said it would have been ideal to have a person of color leading the planning effort. Some allies expressed concern that the project manager and foundation leader who were the initial faces of the planning effort are both white. At the same time, they said the most important consideration is results.

PLAN DEVELOPMENT PROCESS

Producing a collective housing plan with the involvement of numerous public and private partners was a challenging and multifaceted undertaking. Doing so required defining the project’s objectives and the roles of various collaborators; designing a structure and process for developing a plan; and carrying out the project, from data analysis and strategy development to writing and publishing the plan and obtaining key endorsements. Below, we summarize the planning process and important lessons learned.



Utilizing existing tools and frameworks – Rather than reinventing the wheel, the CDA used collective impact, racial equity, and public participation tools that already existed and were widely used nationally. A [report](#) by the Spark Policy Institute and ORS Impact of Seattle was a key resource for the CDA’s collective impact model, showing that while the alliance already had several elements of collective impact underway, two critical elements (a common agenda and a backbone organization) had been missing prior to the planning project. The Government Alliance on Race and Equity’s (GARE) [toolkit](#) provided a lens through which to evaluate the planning process and the plan’s potential to improve racial equity.

CDA staff also were trained in the International Association of Public Participation [model](#), which stresses collaborating rather than just informing the community when conducting planning. As explained further below, however, the CDA initially relied on existing neighborhood plans rather than engaging in a new resident collaboration process. Consequently, the alliance did not pursue direct resident collaboration in a meaningful way until the plan had been completed and the focus had shifted to implementation.

Establishing a mission, vision, and project charter – To get the leaders of CDA-aligned organizations on the same page about the purpose, goals, and guiding principles of the planning effort, the CDA developed a mission (“systemwide collaboration to advance racial equity in housing”), vision (“advancing racial equity by providing a quality, affordable home for every Milwaukeean”), and set of shared values utilizing the tools noted above. It also created a project charter, which laid out the structure and process that would be used to generate the plan, the roles and responsibilities of key individuals and committees, and a project budget and timeline.

Creating a project structure and process – To help guide the planning effort, the CDA developed a number of committees with different roles and responsibilities. Since the organization lacked a governance structure previously, it created an “executive committee” comprised of high-level representatives of key partner organizations, including the city of Milwaukee’s development commissioner and leaders from several area foundations. Other members of the executive committee represented residents, nonprofit housing developers and service providers, and neighborhood

organizations. The executive committee provided overall guidance for the project and was ultimately responsible for approving the project charter and the strategic plan.

A “program committee” made up of staff members who lead housing programs and initiatives from those same organizations was created to advise the plan. CDA leaders said it was critical to involve individuals with housing expertise in decision making and not just executive directors.

A “project team” comprised of individuals representing housing service providers was formed to lead the week-to-week work of the planning effort, bringing updates and items that required strategic decision-making to the program and executive committees.

Four “action teams” were created to bring input into the plan from a broad set of organizations engaged in housing services and activities. This was deemed critical as many of those organizations are involved in implementing the plan.

A “funder’s council” also formed to allow foundation partners to coordinate efforts on funding the CDA itself and their respective support for housing programs and services.

While each of these groups had defined roles, some allies said the structure and process was somewhat confusing and likely could have been streamlined somewhat, such as by combining the program committee and project team.

Analyzing the city’s affordable housing challenges – To ground the planning effort, it was important to understand the nature and scale of the city’s housing needs. City staff analyzed data and determined that approximately 32,000 additional rental units and 32,000 homeownership opportunities were needed over 30 years to eliminate the city’s racial disparities in housing. Those housing opportunities had to be at prices that matched the incomes of Black and Latino families in the rental and homeowner markets. The analysis also showed a need for all types of units, from single occupancy to larger units that could accommodate families with children.

Having these numbers showed how large the problem was and also gave CDA partners a clear story to present to their boards of directors about the project’s goals. The data made the problem less abstract and gave the



CDA targets to pursue. It also provided a shared set of metrics for all of the partners to track.

While having quantitative data was essential, it was also important to gather input from neighborhood plans and from community organizations. As one local housing leader put it, “We needed to understand what we could learn from data about conditions and opportunities for improvement in neighborhoods, but without the community perspective that data was insufficient.”

Deciding when and how to engage residents – Early in the planning process, a decision was made to rely on resident input that had been used to shape several recently completed neighborhood plans rather than starting over by asking residents for their views on the city’s overall housing needs. CDA leaders felt it was clear from those plans that residents wanted action on housing, and they did not want “to ask them the same questions again.” They also felt some pressure to complete the plan relatively quickly to help position the effort to attract federal American Rescue Plan Act (ARPA) funding that would soon become available.

This was a somewhat controversial decision, and some allies said the CDA’s initial approach to resident engagement should have been different. They said early engagement of residents is essential to building trust and noted that neighborhood needs are always changing and that vulnerable populations most impacted by the city’s housing problems should have been surveyed. One suggestion was that at minimum, the CDA should have engaged residents to share what they had synthesized from recently completed plans and research and to ask for their feedback.

CDA leaders acknowledge that their approach to resident engagement has been a learning process. One foundation leader said that funders often ask the organizations they support to provide perspective on what is happening in the community and equate that with listening to the community. During the planning process, community leaders said that was not good enough.

An important lesson learned was the need for transparency about how resident input was sought and used. Based on feedback from collaborators, the CDA changed how it described the plan from “resident-led” to “resident-informed” and developed a policy to engage in “continuous resident collaboration.” Allies said the

CDA showed commitment to this policy by dedicating roughly \$250,000 to it in its budget.

Identifying strategies to address local housing needs – Having analyzed the scale of Milwaukee’s housing gaps for Black and Latino families, the next step was to identify potential ways to produce the units and homeownership opportunities needed to close them. The planning effort was organized into four focus areas and the CDA created an “action team” for each one. Two were charged with identifying “defensive” strategies for preserving existing affordable housing stock in the rental and homeowner markets, while two others focused on identifying “offensive” strategies for producing a greater supply of new affordable housing opportunities in the rental and homebuyer markets.

Each action team was comprised of 20 to 30 representatives of CDA-aligned organizations with relevant expertise, and each had a designated chair. The action teams were facilitated by contracted individuals who were known and trusted leaders on the city’s north (predominantly Black) and south (predominantly Latino) sides. They met weekly for four weeks to discuss challenges and generate ideas and potential strategies. Between meetings of the action teams, the CDA’s project team met to distill their input and plan the next meetings.

After generating long lists of ideas, the next step was to narrow them to shorter sets of recommended strategies. The action teams ranked the strategies they had identified, and those that rose to the top were further vetted by the CDA’s program committee for inclusion in the plan.

Estimating project costs – It was important to break down the ultimate goal of 32,000 new Black and Latino homeowners into manageable pieces. Given the documented loss of roughly 1,000 homeowners of color per year in Milwaukee during the 2010s, the CDA set a goal of adding 1,000 new Black and Latino homeowners per year moving forward. This would necessitate a 30-year effort, but allies also were interested in developing a plan for the first 10 years.

Based on Milwaukee’s identified housing needs and the strategies included in the plan, cost estimates were made for the first 10 years of plan implementation. For each strategy, the estimates note both existing resources that could be used and the amounts needed



from new or expanded funding sources. Estimates were made using existing reports and plans, project team experience, and partner engagement.

Securing endorsements from key players – Gaining the official support of local governments, foundations, and housing organizations was valuable in showing shared commitment to achieving the plan’s goals. CDA leaders said having that support from major partners also helped to bring in resources for plan implementation. The city of Milwaukee’s Common Council and the Milwaukee County Board of Supervisors both passed [resolutions](#) endorsing the plan. The boards of two large local foundations, two major nonprofit housing “implementors,” and a local coalition of homeownership-related service providers also endorsed it. Allies noted that inviting Common Council members into the planning process helped to diffuse skepticism and increased buy-in from city government.

FROM PLAN TO ACTION

Since late 2021, the CDA and its partners have been working to implement the collective housing plan. After selecting an initial set of priority strategies, the alliance has worked to bring in financial resources and direct them to housing service providers and nonprofit developers. It also has vastly expanded its resident collaboration efforts and begun to develop systems for tracking funding and program data to evaluate progress. We summarize important steps and lessons from the first two years of plan implementation below.

Prioritizing strategies – Deciding on how many strategies to focus on initially was difficult, but CDA leaders said it was important to choose a relatively small number to make implementation manageable and impactful. The alliance’s leadership committees narrowed the strategies included in the plan to four initial priorities by considering what already had proven effective or had potential for immediate action. It was then important to communicate that those strategies were the initial priorities but that others could rise to the top over time.

The CDA’s four initial priority strategies all relate to homeownership, as opposed to rental housing. This was, in part, because there appeared to be more opportunities and support for reducing Milwaukee’s racial homeownership disparities. Those priority strategies were expanded homebuyer counseling and

down payment assistance; efforts to develop new starter homes on vacant lots; a new “acquisition fund” designed to purchase homes and sell them to homebuyers before investors can buy and convert them into rentals (an issue that had emerged as a [local concern](#)); and alternative lending that allows homebuyers to access mortgage loans based on their rental histories rather than credit scores and at higher debt-to-income ratios.

Attracting resources to support plan implementation – Several Milwaukee leaders said having a plan has enhanced fundraising efforts. It has helped to attract new resources, including \$15 million in ARPA funds and a \$7.5 million Wealth Opportunities Restored through Homeownership (WORTH) grant from Wells Fargo. Four local foundations have begun directing resources to housing services based on the priorities included in the plan, as has the city of Milwaukee’s Housing Trust Fund.

Although the plan has helped with fund development, one local leader suggested that other cities creating collective housing plans should consider what it means for a foundation or local government to sign on as a supporter. For example, will it guide their funding decisions? Does it reflect commitment of a certain dollar amount or percentage of an organization’s total giving? One option would be to approach plan implementation like a capital campaign by preparing a budget and then defining what it means for funding organizations to sign on based on their size and type.

One challenge CDA leaders have identified is attracting financial support for the staffing and administration needed to carry the plan forward, including for fund development and policy advocacy work. They said



In 2022, the CDA received a \$7.5 million WORTH grant from Wells Fargo to help implement Milwaukee’s housing plan.





An \$8 million “acquisition fund” is being used to purchase homes like these and sell them to homebuyers before investors can buy and convert them into rental properties. (Photo: Acts Housing)

foundations and some corporations are willing to provide support for organizations like the CDA, but that individual donors typically prefer to support specific programs or projects.

Committing to resident collaboration – The CDA stepped up its resident collaboration efforts considerably as it shifted to plan implementation. In 2022, the alliance contracted with two grassroots organizations to assist in a series of listening sessions on the city’s north and south sides, where they introduced the plan and sought input on how residents would like to see the initial strategies carried out. In 2023, the CDA hired a full-time resident collaboration director as its second staff person and held 33 collaboration sessions with residents to inform ongoing implementation efforts. An existing [coalition of neighborhood organizations](#) also became an important partner in the CDA’s ongoing resident collaboration work.

In 2024, the CDA will shift its approach to resident collaboration again by launching a “resident council” that will include representatives from neighborhood organizations who will meet regularly to discuss the work of the CDA and its partners and the city’s ongoing housing needs.

Based on feedback during the planning process, the CDA is also changing its governance structure in 2024 to add more community voices to its 12-member executive committee. Under the planned model, two representatives from the resident council will serve on

the executive committee along with two each from neighborhood groups and advocacy groups (see figure on the following page). The CDA’s funders council (foundations), housing investors council (financial institutions), and housing “implementor” partners (nonprofit developers and service providers) also will each have two committee representatives.

Stipends are provided to residents for their participation in the CDA. Alliance leaders say resident input is essential, residents are not paid by their employers to participate (as others who serve on CDA committees are), and they have many competing priorities, so it is important to compensate them for their time. They said it is also crucial to schedule meetings when it works for residents (generally in the evenings) and to meet in the neighborhoods where they live or virtually.

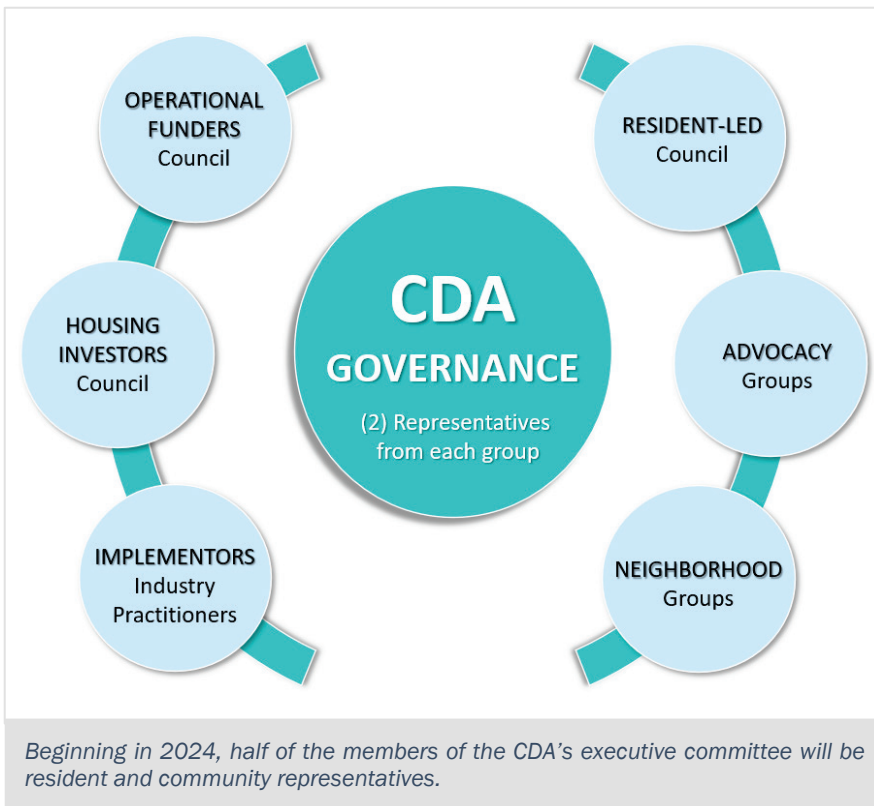
Using clear language and storytelling – In both the housing plan and communications with residents, CDA leaders have learned the importance of using widely understandable language. For example, they avoid jargon like “area median income” and “rent burden” and instead explain those concepts using dollar amounts and examples.

Storytelling is another tool that has proven effective in communicating about housing problems and potential solutions. For example, the CDA’s Chief Alliance Executive frequently shares a story about the cost of his grandparents’ modest starter home relative to their income in the 1950s, and the financial tools that were available to them as a white family at that time. He notes the discriminatory practices that restricted families of color from accessing those financial tools in



The CDA works with several partner organizations to engage residents on how to implement housing strategies in Milwaukee.





heavy competition for philanthropic support. In addition, some organizations are better positioned to share quality, program-level data than others; an intermediary can help those without well-developed reporting capabilities to provide data that can be used in a meaningful way.

The CDA's data sharing efforts are still a work in progress. It has developed processes to track the dollars it generates and utilizes for particular strategies and is strengthening its ability to track the number of households and housing units its efforts (and those of its partners) support. It also has partnered with Milwaukee County to track key population performance indicators. However, its leaders say that some of the source data are still incomplete and not yet strong enough to use in strategic decision making.

the past and the sharp growth in the size and cost of new houses over the past several decades, which has made homeownership much more difficult to attain for many Black and Latino families.

Additionally, in 2023, the CDA's annual conference included a partnership with Ex Fabula, a local nonprofit that assists residents in developing and sharing their own stories.

Sharing data to track progress – Collecting and analyzing data across multiple organizations is challenging but necessary for tracking collective impact. One thing that helped the CDA was a major grant it received that required all of the organizations it supported to report on their activities and outcomes. Several organizations that provide homebuyer counseling and down payment assistance now share quarterly updates with a local nonprofit called [Data You Can Use](#), which synthesizes it to produce reports and maps.

Involving an intermediary like Data You Can Use has been effective, in part, because they are a trusted entity with whom many organizations feel safe to share data. One key reason is that they are not a funder, as local service providers might be more reluctant to share outcomes data with a funding organization in light of

Looking forward, the CDA hopes to play a liaison role that could make collective reporting, tracking, and disbursement for its initiatives easier for its partner organizations. This would involve organizations reporting to the CDA only, who in turn would report on behalf of all partners to the foundations and government organizations that support the work.

Keeping allies informed and engaged – To provide ongoing updates on its activities and progress in implementing the housing plan, and to seek input on emerging challenges, the CDA continues to organize quarterly virtual meetings for its partners and allies. Those meetings typically attract dozens of participants and are open to anyone who wishes to attend. CDA leaders also frequently give presentations and participate in discussions throughout the community.

As the CDA selects strategies on which to focus and organizations to support, it invites scrutiny for its perceived ability to “pick winners and losers.” To sustain trust and keep allies engaged, CDA leaders say it is critical to be transparent about how funding decisions are made and who is making them.

ADDITIONAL ONGOING CHALLENGES

A number of other issues pose challenges to implementing certain pieces of Milwaukee's collective





Groundbreaking for development of 80 entry-level homes by Milwaukee Habitat for Humanity in partnership with Milwaukee County (Photo: Milwaukee Habitat for Humanity)

housing plan, which could be relevant to similar efforts in other cities. Some pertain to areas where more engagement or resources are needed, such as:

Bringing in new partners – The CDA identified banks as a cohort they hoped to engage in supporting housing plan implementation. Its outreach efforts brought three of the six largest banks in the area (and one smaller bank) to the table to provide operating support, but alliance leaders had hoped for more. In the future, the CDA’s strategy for bringing in new partners will be cross-sector and based on who is interested in supporting work focused on achieving racial equity.

Sustainability of funding support – While the plan helped to attract one-time resources from both the public and private sectors, some funding sources (like ARPA) will run out soon and it remains to be seen whether the CDA can generate a sustained increase in financial support for local housing efforts. As one ally put it, “My concern is that when some of the shine comes off of the plan, will there be the long-term commitment to really reach its goals?”

Other challenges pertain to market forces that have made it more expensive to produce and purchase houses, including:

The rising cost of a “starter home” – For a variety of reasons, including increased safety and energy requirements, higher material costs, and inflation,

homes are much more expensive to build now than they were in the 1950s. Even an entry-level home on a small city parcel costs \$250,000 to build in Milwaukee today, which is more than what homebuyers the CDA is targeting can afford (typically \$125,000 or less). The supply of contractors and subcontractors in Milwaukee also may be limiting the city’s collective capacity to produce new housing at a modest price.

High interest rates – After several years of historically low interest rates, the average rate on a 30-year fixed-rate mortgage rose rapidly in 2022 and was [7.76% nationally](#) as of November 2, 2023. This has made purchasing a home more expensive for those the CDA’s partner organizations serve.

The CDA is currently grappling with several other “big picture” questions about its role and activities to advance the housing plan, including how it directs resources.

Role and timing of policy advocacy – The CDA is considering if and when to advocate on a number of issues, including landlord and investor regulations, tax incentives for affordable housing investments, property tax exemptions for certain properties such as senior housing, and continued or expanded public funding for existing housing programs. The alliance is discussing how much to focus on regulation versus resources to support the plan’s goals, while accounting for the political landscape.

Shifting “mental models” – The CDA has helped to shift public thinking on some housing issues, such as by providing historical context for how people of color were excluded from accessing entry-level homes, and by framing the trend of investors purchasing large numbers of homes in low-income Milwaukee neighborhoods for conversion to rentals as “predatory” acquisition. Alliance leader are considering what its role is in influencing public awareness and action on other issues, such as racial segregation in the metro area.

Leadership by people of color – Milwaukee’s housing plan identifies representation as a core value, stating that people of color should be represented in all sectors of leadership that develop and implement housing solutions. This value was evident in the plan’s development and in the governance of CDA. At least 50% of the members of the CDA’s executive committee and most other planning subcommittees were people of



color, and the vast majority of residents involved in the its resident collaboration work are people of color.

However, CDA allies have identified a disconnect between the leadership of organizations implementing the housing plan and the alliance's value of representation. So far, roughly half of new homeowners have been supported by one white-led organization, while the other half have been supported by three other organizations led by people of color. A white-led organization also is playing the biggest role in the production of new and rehabbed homes. Allies say that systemic advantages have helped white-led organizations grow larger than those led by people of color over time, giving them greater capacity for fundraising, data collection, public relations, and marketing. This results in more funding opportunities for white-led organizations, which in turn creates more capacity and continues an inequitable cycle.

The CDA and its allies are committed to improving representation in the plan's implementation. Current strategies include joint fundraising, in-kind data support and technical assistance, and elevating organizations of color through media campaigns. The CDA has adopted a robust procurement policy to maximize its utilization of vendors of color and has adapted its requests for proposals to remove institutional bias. It also has committed to tracking and reporting on its partnerships with organizations led by people of color to monitor progress and inform future strategies.

CONCLUSION

Our assessment highlights the many important building blocks that contributed to the creation and initial implementation of Milwaukee's housing plan. The effort was built on a shared vision for confronting the area's racial disparities through housing interventions, with numerous public and private sector organizations engaged in a collaborative effort that no individual entity could fully carry out on its own.

While still a work in progress with many ongoing challenges, Milwaukee's story highlights a number of lessons that leaders in other cities can learn from and use in developing similar housing plans or pursuing collective impact efforts on other priority issues.

