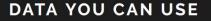
Housing Data Users Group February 11, 2021 | 12-1 PM Welcome!

- Please introduce yourself in the chat (name and organization)
- Complete the poll



FROM PEOPLE YOU CAN TRUST

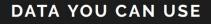
Housing data Users Group Reclaiming Our Neighborhoods (RON) Agenda

Welcome and Overview- Amy Rohan

Overview of Local Data Sources - Amy Rohan

Property Dynamics in Milwaukee - Nick Downer

Q&A and Announcements



FROM PEOPLE YOU CAN TRUST

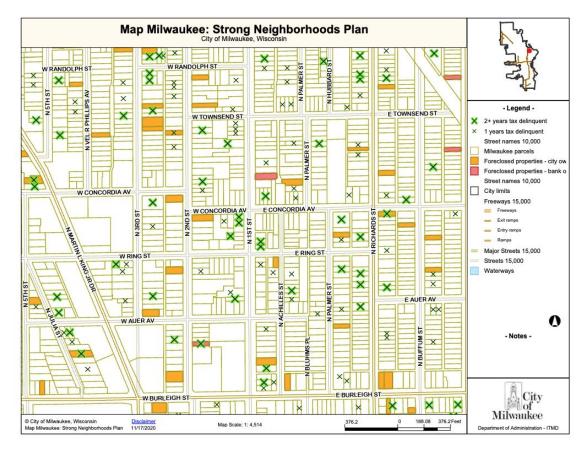
Goals of the RON Housing data Users Group

- → To establish and sustain a Housing Data Users Group that will convene RON partners, other neighborhood groups and stakeholders interested in available and new housing-related data
- → To provide practical recommendations for housing data users in accessing reliable sources and using the data in a way that reflects their organizational capacity and mission
- ➔ To create a community of practice in order to align resources, develop strategies and share best practices

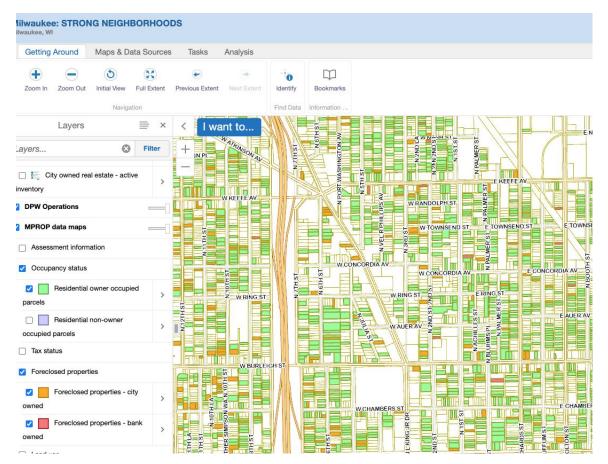


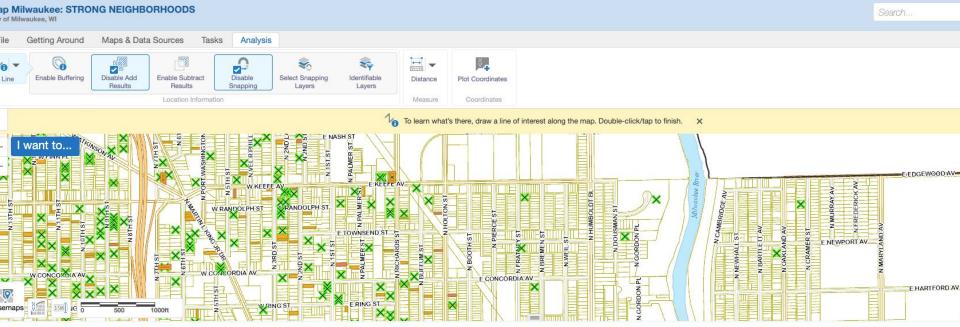
Answering essential questions with MPROP (Master Property) data

MPROP Data Documentation PDF



Identifying the problem





Identify Results (8)

preclosed propert	ies - b	ank owned 🗙	Forec	osed prope	erties	- city owned 🚞	×	Residential owner or	cupie	ed parcels 🗙 🗌 Milwaukee	par	rcels X					Switch to List
OBJECTID	4	TAXKEY	YR	ASSMT	*	CHK_DIGIT	\$	House Number Low	÷	House Number High	h	House Number Suffix	Street Direction 👙	Street Name	*	Street Type	view results in list form
2729994100		2729994100	2020					636		636			w	ATKINSON		AV	Zoom to All Zoom to extent of all re
2731743113		2731743113	2020					274		274			E	KEEFE		AV	Show Buffer Options
2830889000		2830889000	2020					3308		3310			N	7TH		ST	Identify features near t
2812419100		2812419100	2020					300		302			E	BURLEIGH		ST	Export to CSV Export results to CSV
2812420100		2812420100	2020					306		308			E	BURLEIGH		ST	Export to XLSX
2820611000		2820611000	2020					128		128			E	BURLEIGH		ST	Export results to XLSX
2821710000		2821710000	2020					434		436			w	BURLEIGH		ST	Export to Shapefile
2831088000		2831088000	2020					616		618			W	BURLEIGH		ST	Export results to Shap
																	Run a Report

Search Address

WELCOME to MyMilwaukeeHome's fresh mobile-friendly look!

ENTER the property address.

Then SCROLL down to the section you need and

TAP or CLICK the header to expand or close the section.

123A	Dir 🗸 🖌	Unit	Submit Address	
------	---------	------	----------------	--

Links~

Other Property Links

Map Milwaukee

Where Do I Vote

Assessor's Office Property Data - Search by Taxkey, Address, or Address Range

Property Tax Information

Property Recording, Violations, Service Requests, Permits

Special Improvement Bond Information

Map Milwaukee: Property Data and Interactive Mapping

WELCOME to MyMilwaukeeHome's fresh mobile-friendly look!

ENTER the property address.

Then SCROLL down to the section you need and

TAP or CLICK the header to expand or close the section.

	419	W V KEEFE AV V	Unit	Submit Address
--	-----	----------------	------	----------------

My Property Information~

Street/Parking	Info^
Neighborhood Name:	HARAMBEE
Census Block 2000:	4001
Census Tract 2000:	6900
Census Block 2010:	3003
Census Tract 2010:	6900
To access tax record information online see the City Tre	
Polling Location:	See Details
Property Registration, Code Violations, and Permits:	See Details
Special Assessments:	see details
NOTE: Assessments change annually in April. Please se	e City Assessor's details for specific date.
Year Built:	1953
Current Assessment:	View City Assessor's details
Property Owner Of Assessment Record:	STATE BANK OF TEXAS, ,
Tax Key:	2822206000
My Property:	419 W KEEFE AV 53212

Child Education ^

Business Info^

Services^

Where Do I Vote/Voting Location including Sample Ballot if available^





Showcases

These datasets represent the most popular and important information requested by the public.

Map Milwaukee Portal

Official Website of the City of Milwaukee MyMilwaukeeHome





0

Current Milwaukee Fire Dispatched Calls for Service

//data.milwaukee.gov/showcase/mv-milwaukee-home

0

Resources and Links

→ MPROP Data Documentation <u>PDF</u>

Milwaukee's Master Property database and field descriptions

→ <u>City of Milwaukee Open Data Portal</u>

Public datasets available for download by topic

→ Map Milwaukee Portal

Mapping tool with a variety of applications, targeted data and functionality

→ My Milwaukee Home

Search by address for data on ownership, tax delinquency, code violations and more

→ <u>City of Milwaukee Housing Resources</u>

Home rehab products for homeowners struggling to afford critical repairs

- <u>Strong Homes Loan</u>
- <u>Compliance Loan Program</u>

Housing Data Users Group Presentation: Feb 11, 2021

Property Dynamics in Milwaukee



LISC MILWAUKEE

November 2020

Who assembled this report, and why?



LISC MILWAUKEE

Nick Downer (nick@landgrid.com) Bess Earl and Matt Melendes (EEarl@lisc.org, Mmelendes@lisc.org)

Findings



Some neighborhoods are seeing notable gains in property value, while many others are disproportionately falling behind.

Properties along the lakefront and on the western edges of the city are seeing rapid increase in value. Meanwhile, other neighborhoods are not keeping pace.

Dive right in: p.5



Neighborhoods where landlords make the greatest profits are also some of the most distressed housing markets.

Because rent prices don't necessarily correspond to structure value, landlords are profiting from the poor and from neighborhoods where buildings are low-cost.

Dive right in: p.11

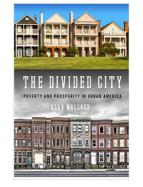


Gathering additional data can help us better understand how to improve neighborhoods.

Being able to visualize data helps us understand, prioritize and more efficiently use the resources we have to improve quality of life for all residents.

Dive right in: p.16

Don't just take our word for it!



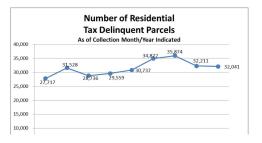
<u>Allan Mallach –</u> <u>Divided City</u>

Results

Do the Poor Pay More for Housing?

Figure 1 shows the bivariate correlation between neighborhood poverty and exploitation found in the MARS/MPROP/MTTR merged data.⁵ Rental units in neighborhoods with less than 15% poverty rates have exploitation rates around 10%. There, rents sum to the value of property in around 10 years. But in high-poverty neighborhoods, those with 50%–60% poverty rates, exploitation more than doubles as annual rents amount to 25% of property values. A substantial shift also appears between black and nonblack neighborhoods: a 10%–15% median exploitation rate in minority-black neighborhoods to a 20%–25% rate in majority-black neighborhoods.

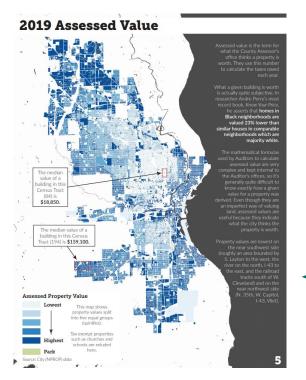
2019 research by Matt Desmond



<u>Housing Dynamics: Fra</u> Ford / WRLC

1.

Some neighborhoods are seeing notable gains in property value, while many others are falling disproportionately behind.



Adjusted Change

Raw Numbers

Who's losing ground? Relative values, 2015-2019

Between 2015 and 2019, the median assessed home value in the city of Milwaukee as a whole rose \$12,400 (about 11%).

Rising values are generally good news for homeowners. This is because although there is an increased amount to pay in taxes, real estate is by far the biggest source of wealth for most Americans; major renovations of 'moving up' to better accommodations over time is often only possible if your current home is gaining value.

This map shows that recent gains in property value are not evenly distributed across the city. By calculating the amount that a given property deviated from the median in both years, then finding the difference, we're able to

e difference, we're able to get a good look at which properties are effectively losing ground relative to the city as a whole.

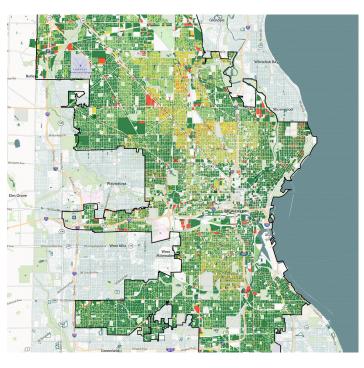
Why is this important? Vell, for starters, it makes clear that the opportunities and challenges one faces in real estate vary widely depending where you live and we know that where you live tends to be very closely tied to your race, ethnicity, and income.

Large Increase (gain of \$10,000 or more) Increase (gain between \$1 and \$9,999) Decrease (loss between \$1 and \$9,999) Large Decrease (loss of \$10,000 or more)

relative gains or losses.

Change in relative value over time We calculated the difference in each properties' value from the median in 2015 and 2019, finding the change between those numbers to determine

Source: City (MPROP) Data Note: this map excludes properties which had an assessed value of \$0 in both 2015 and 2019.



Raw Change: "did this property go up or down in value?"

Who's losing ground? Relative values, 2015-2019

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> Why is this important? ell, for starters, it makes clear that the opportunities and challenges one faces in real estate vary widely depending where you live and we know that where you live tends to be very closely tied to your race, ethnicity, and income.

Adjusted Change: "how did this property's value change *relative to others*?"

Change in relative value over time

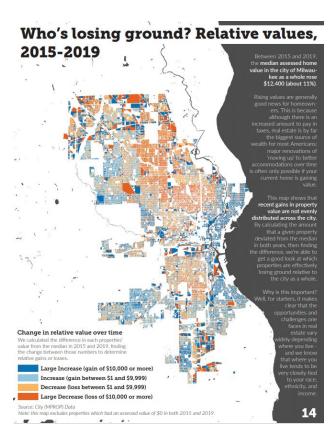
We calculated the difference in each properties' value from the median in 2015 and 2019, finding the change between those numbers to determine relative gains or losses.

Large Increase (gain of \$10,000 or more
Increase (gain between \$1 and \$9,999)
Decrease (loss between \$1 and \$9,999)
Large Decrease (loss of \$10,000 or more

Source: City (MPROP) Data Note: this map excludes properties which had an assessed value of \$0 in both 2015 and 2019.

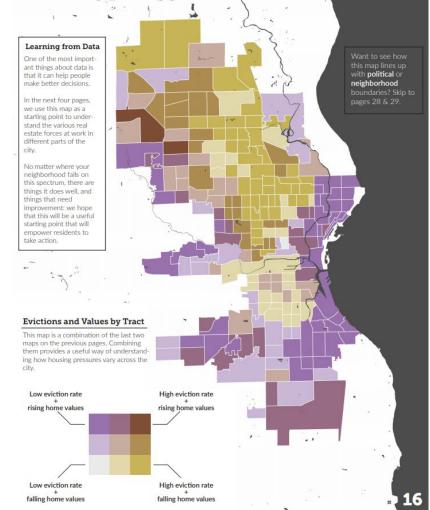
4 1

Ok – so what?



Having good data can help us plan better – it also helps communicate the issue at hand.

Tract Typology: Evictions and Value



2.

Neighborhoods where landlords make the greatest profits are also some of the most distressed housing markets.

Rent to Value Ratio

A gross income multiplier is method of seeing the ratio c income to value. Darker tracts o the map are areas where tenant are paying rents that are hig relative to median structure value

A perhaps more commonly-usec term to describe the relationship between income and investment value is known as the "cap rate" These rates go one step further by taking into account the expenses of owning that property (taxes, maintenance, etc.) for a more accurate view into profitability. Because good data on "true" rents and costs do not exist, we've opted to use the gross income multiplier which car be calculated from Census and property value data

Matthew Desmond's 2019 work on landlords, profits, and poverty using real costs and revenues provided by landlords (referenced at the end of this report) finds that on balance, being a landlord in a distressed neighborhood is more profitable than being a landlord in a non-distressed neighborhood even after accounting for expenses. This is because the marginal increase in maintenance and other costs that can often come with rentais in distressed neighborhoods are far outweighed by lower costs in taxes and mortgage payments due to the simple fact that the building is worth less. Hence, it's likely that tracts where tanants are paying a higher percentage of their structure's value are also likely to be places where it's more profitable to be a landlord.

11

This tract (85) has the highest rate in the city - 26%. This means that in less than 4 years, the median renter living here has paid their landlord enough to cover the value of the structure they live in. **Rent to Value Ratio** Less than 7% Between 7 and 10% As shown on this map, rate of retun is a simple calculation: Imedian total rent/median.home valuel. Between 10 and 15% It should be noted that number of units per structure was not Between 15 and 20% taken into account in an attempt to provide a conservative More than 20% estimate. Because many distressed census tracts contain older housing stock and therefore more multi-family units, it's likely that Source: Census data (ACS 2018 5YE) in many distressed tracts the rate of return is higher than what's shown here.

balance, being a landlord in a distressed neighborhood is more profitable than being a landlord in a non-distressed neighborhood even after accounting for expenses. This is because the is worth less. Hence, it's likely that tracts where tenants are paying a higher percentage of their structure's value are also likely to be places where it's more profitable to be a landlord

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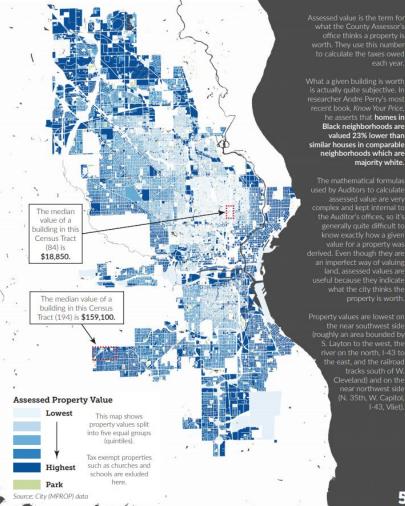
Source: Census data (ACS 2018 5YE)

housing stock and therefore more multi-family units, it's likely that

in many distressed tracts the rate of return is higher than what's shown here.

Rent to Value Ratio

2019 Assessed Value



majority white.

11

Rent to Value Ratio

value is known as the "cap rate"

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Rent to Value Ratio

Less than 7% Between 7 and 10% Between 10 and 15% Between 15 and 20% More than 20%

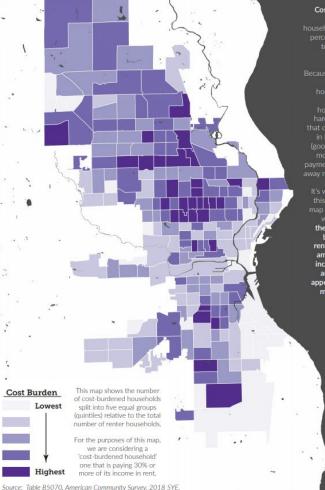
Source: Census data (ACS 2018 5YE)

Cost burden is a measure

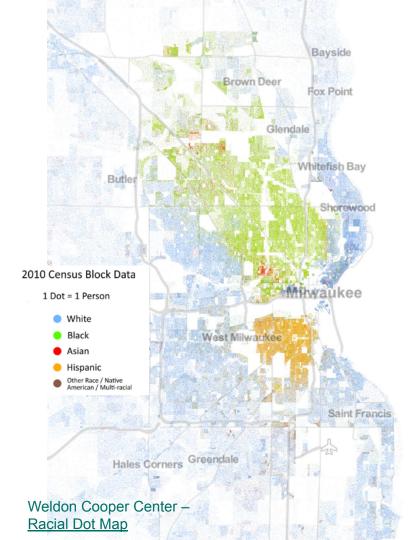
there substantial overlap between places where renters are paying a large amount of their monthly income to housing costs, and the places where it appears that landlords are making the most profit.

Cost Burdened Renters

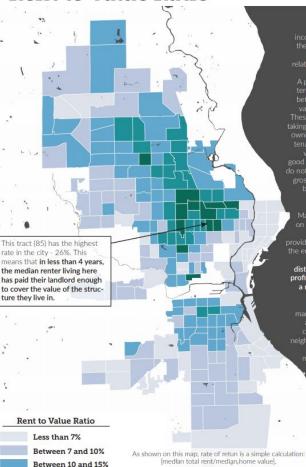
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10



Rent to Value Ratio



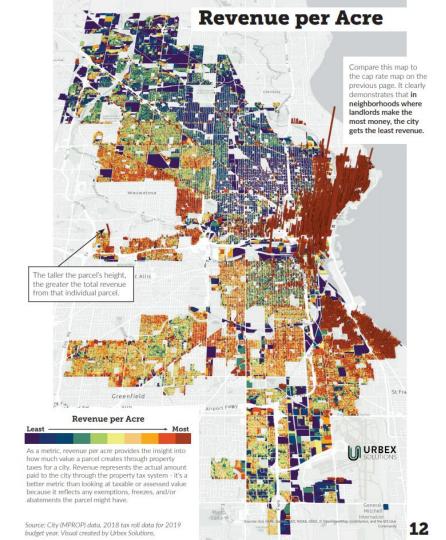
Between 15 and 20%

More than 20%

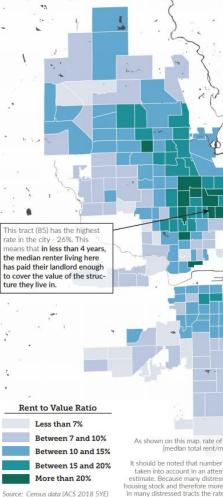
Source: Census data (ACS 2018 5YE)

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Rent to Value Ratio



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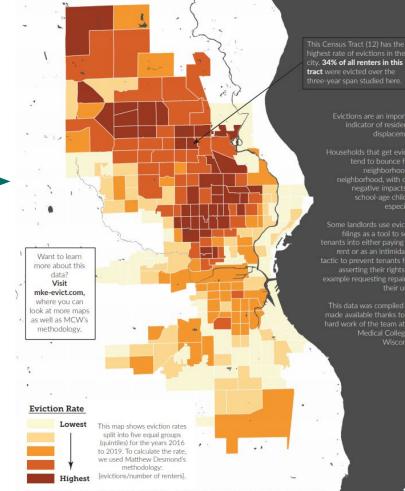


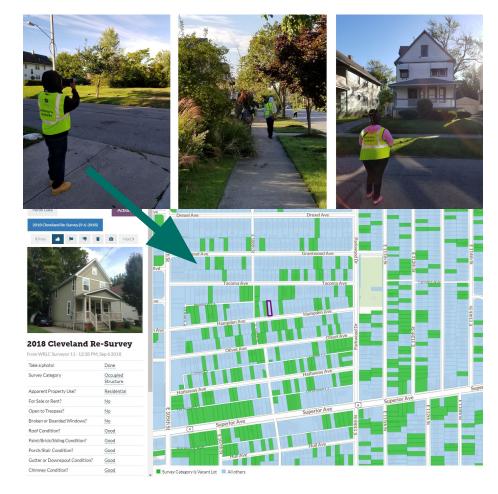
Gathering additional data can help us better understand what's happening in our neighborhoods (and ID solutions!)

Whitefish Baw

See more on Milwaukee evictions here

Eviction rates in Milwaukee





HOT SPOT & COLD SPOTS Vacant Structures Cold Spot: vacant structures are dispersed Not significantly different than random Hot Spot: vacant structures are clustered

Current, detailed data is key to determining targeted strategies that can help neighborhoods.



Communities at the Crossroads Study (Cleveland / WRLC)

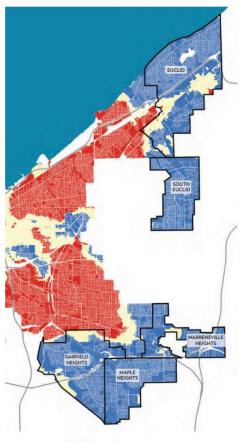


FIGURE 7.02 Areas where distressed properties are concentrated (Hot Spots) and dispersed (Cold Spots),

2018 Cleveland Resurvey (Cleveland / WRLC)

Community Driven Growth:

WEST DALLAS

A Roadmap for Dallas Equitable Development Survey Report January / February 2019



Key Findings



Overall, residents were happy with their neighborhoods.

This was reflected both in 'quality of life' ratings (shown by neighborhood on the following pages) as well as in qualitative responses.

Most residents perceive their neighborhood as safe.

In each neigborhood, more than 50% of respondents rated their neighborhood as a 5 or higher on a scale of 1-7; less than 25% of respondents rated their neighborhood a 3 or lower.

Feelings about neighborhood school quality vary by neighborhood.

In West Dallas and the Bottom, more than 80% of residents rated their school quality as a 5 or higher on a scale of 1-7. That number was 50% in the Forest District (interestingly, during the SWOT analysis Forest District respondents also rated schools as one of their neighborhood's greatest strengths.) On the other side of the scale, the percentage of residents rating school quality a 3 or lower were 11.2% (West Dallas), 3% (the Bottom), and 25% (Forest District).

Some areas of immediate need identified by residents were clear, including:

- Litter picked up
- Additional street lighting in some areas

Additional, long-term community desires for the neighborhood include:

- Better schools
- Closer amenities (restaraunts, gas stations, dog parks, grocery stores, etc)
- More jobs (both locally and in general)
- Improved security

5

ECONOMY

Program lays out roadmap to fight blight in Dallas

The effort identified what it believes could turn around three Dallas neighborhoods mired by disinvestment.



It can also help us figure out whether things we're currently doing are having the intended effect.

	2015	2018
% Occupied Structure (percentage of all structures)	84%	88%
% Vacant Structure (percentage of all structures)	16%	12%
% of Structures ranked as A or B (noted to be in excellent or good condition)	68%	67%
% of Structures ranked as C (noted to be in fair condition)	23%	27%
% of Structures ranked as D or F (noted to be in a deteriorated or hazardous condition)	9%	<mark>6</mark> %
% of Structures ranked as condemned A, B, or C and vacant D or F (noted as a likely candidate for demolition)	9%	7%
% Vacant Land (percentage of all parcels designated as vacant lot, parking lot, or park)	26%	32%

Demolitions since 2015 Richmond Heights Brate East Cleveland Heid Beachwood Pepper Pike Newburg

NEIGHBOR TO NEIGHBOR

THE FIRST DETROIT PROPERTY TAX FORECLOSURE CENSUS

HELPFUL PROGRAMS

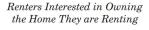
EXEMPTIONS

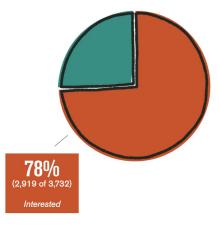
ALL OF THE 24,089 RESIDENTS that spoke with Neighbor to Neighbor surveyors received information relevant to their housing situation that could inform their path out of tax foreclosure. Canvassers also collected responses to questions that could lead towards tax foreclosure policy changes.

The majority of homeowners reported they would qualify for the City of Detroit's Homeowner's Property Tax Assistance Program (HPTAP), when shown the income guidelines. The HPTAP offers up to a 100% exemption for the current year's property taxes owed by homeowners with low incomes. The HPTAP is a critical but underutilized tax foreclosure prevention tool.

Most of the renters expressed interest in owning the home they rent if it should become available for purchase due to tax foreclosure.

Owners Potentially Eligible for Property Tax Exemption





Owners Who Feel They Would Benefit From Monthly Property Tax Payment Options



underlying or structural issues. 75% (4,631 of 6,192) 75% Prefer a monthly navment option **RESIDENTS LACK** HOMEOWNERS NEED ERASE TAX DEBT PAYING FOR TENANTS WANT THE Read the full Neighbor to Neighbor report here INFORMATION ON TAX MORE OPPORTUNITIES FOR VULNERABLE PROPERTY TAXES FIRST CHANCE TO BUY TO GET PROPERTY TAX HOMEOWNERS MONTHLY WOULD BE DELINQUENCY AND TAX FORECLOSED

RENTAL PROPERTIES

Finally, detailed data can also lead to calls for policy changes to fix

EASIER

What Happened to the Auctioned Properties?

Home ownership is not appropriate for everyone, and there is nothing intrinsically unethical about investors purchasing properties to re-sell or to rent. Indeed, too few affordable rental properties can impose a significant hardship on low-income households. What matters from the perspective of neighborhood residents and the city as a whole is the extent to which landlords act responsibly; maintaining their properties in good repair and paying their property taxes on time. Our study provides evidence that speaks to these matters.

Based upon data that Wayne County provided. 37% of properties with structures that were purchased in the 2017 auction were unoccupied at the time. Approximately one year later, we found that 54 of those 3.987 parcels had become vacant lots. As for the balance, 41% appeared to be unoccupied.



2014





MICHIGAN

Michigan Supreme Court says counties can't profit from tax foreclosures

Paul Egan Detroit Free Press

Published 3:35 p.m. ET Jul. 17, 2020 | Updated 7:33 p.m. ET Jul. 17, 2020



37% of properties with structures that were purchased in the 2017 auction were unoccupied at the time.

Approximately one year later 41% of the 3,987 parcels appear to be unoccupied.

Detroit Free Press

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DETROIT

Housing advocates call on Gov. Whitmer, Detroit leaders to repay overtaxed homeowners

Nushrat Rahman Detroit Free Press Published 8:00 a.m. ET Jan. 14, 2021 Updated 10:40 a.m. ET Jan. 14, 2021

G **Y X** View Comments

Housing advocates on Wednesday evening called on Gov. Gretchen Whitmer and local leaders to investigate inflated property taxes in Detroit and provide options for over-assessed homeowners to get a refund.

The Coalition for Property Tax Justice - which held an online convening - called on Detroit Mayor Mike Duggan to create a fund to compensate overtaxed Detroit homeowners, Wayne County Treasurer Eric Sabree to stop foreclosing owneroccupied homes until the city fixes what the group calls "systemically illegal property tax assessments," and Whitmer to order the State Tax Commission to investigate tax assessments.

U.S. Rep. Rashida Tlaib, D-Detroit, Cornel West, and Rev. William Barber II joined the conversation, which drew more than 600 online viewers, and was capped off with a performance by The Clark Sisters.

"We have a situation in Detroit where unconstitutional property tax assessments are rapid. They lead to illegally inflated property taxes that Detroiters cannot afford to pay, which has led to foreclosure rates we haven't seen since the Great Depression," said Bernadette Atuahene, a professor at Chicago-Kent College of Law who has studied overassessment in Detroit and the leader of the Coalition for



More Stories



Southbound I-75 closed after





Notice our new look? As you get used to things, please let us know



Housing data Users Group

- ★ Housing data Users Group Meetings
 - Thursday, March 11, 2021, 12-1pm
 - Thursday, May 13, 2021, 12-1pm
- ★ Contact <u>amy@datayoucanuse.org</u> to be added to the list

Health data Users Group

★ Health data Users Group Meetings

- Wednesday, April 21, 2021, 12-1pm
- Wednesday, July 21, 2021, 12-1pm
- ★ SAVE THE DATE: Data Day, Wednesday, October 20, 2021
- ★ Contact <u>amy@datayoucanuse.org</u> to be added to the list



Contact



Nick Downer, Chief of Data

Strategies and Special Projects Loveland Technologies <u>nick@landgrid.com</u>

Dr. Katie Pritchard, President Data You Can Use <u>katie@datayoucanuse.org</u>

Amy Rohan, Data & Research Analyst Data You Can Use

amy@datayoucanuse.org