Welcome to Milwaukee's Community Assembly on Housing!

City of Milwaukee

Sponsored by:
The Office of the Mayor of Milwaukee

MAIN STREET AGENDA
COMMUNITY ASSEMBLY ON HOUSING

PRESENTED BY

WISCONSIN
UNIVERSITY OF WISCONSIN-MADISON

Robert M. La Follette School of Public Affairs

Division of Extension
Community Development Institute

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Schedule of Events

8:30 - 9:00 am	**Check In**
9:00 - 9:30 am	**Welcome & Opening Conversation**
9:30 - 10:30 am	**Morning Presentations** **Presentation by Lafayette Crump,** Milwaukee Commissioner of City Development **Presentation by Larry Kilmer,** Housing Development Director, City of Milwaukee
10:30 - 10:45 am	**Break**
10:45 - 11:45 am	**Identifying Milwaukee's Housing Needs and Priorities** Small group discussions
11:45 - 12:00 pm	**Share Out and Sticker Activity**
12:00 - 12:30 pm	**Lunch Break**
12:30 - 2:00 pm	**What should the City of Milwaukee do?** Rotating small group conversations exploring ideas brought up in the morning activity
2:00 - 2:15 pm	**Break**
2:15 - 2:45 pm	**Voting** Paper ballots will be shared for anonymous voting on recommendations.
2:45 - 3:00 pm	**What Happens Next & Closing** Final reflection, next steps, opportunities to remain involved, participant evaluation, and stipend information.
3:00 - 3:30 pm	**Optional: Networking and Socializing**

Presenters:



Lafayette L. Crump, J.D., is the City of Milwaukee Commissioner of City Development, a position in the Mayor's cabinet. He leads a team dedicated to growing Milwaukee's population, bringing and keeping jobs in the city, increasing density, facilitating the development of affordable and equitable housing options, and preparing Milwaukee and its residents for economic success in an increasingly technologically-based economy. He serves on numerous corporate and community-based boards, including Safe & Sound, City Forward Collaborative, the Titan 100 Board, the Salvation Army, Federal Home Loan Bank of Chicago, University School of Milwaukee, Milwaukee College Prep, Harbor District, Menomonee Valley Partners, Milwaukee Economic Development Corporation, and The Water Council.



Larry Kilmer, II is the Housing Development Director for the City of Milwaukee's Department of City Development. In this role, he oversees the department's housing efforts including TIF for housing development, subsidy programs for single-family and multifamily affordable housing rehabilitation and construction, owner occupant down payment assistance and housing rehabilitation loan programs, and housing policy work. Larry has over 16 years of diverse experience in affordable housing and real estate development including past experience overseeing the City of Madison's housing authority and managing the housing rehabilitation division for the Milwaukee-based non-profit Acts Housing. In 2017, he received the Housing Development Finance Professional Certification through Grow America (NDC). Additionally, he is an Adjunct Assistant Professor of Urban Planning at UW-Milwaukee and previously a Lecturer in the Real Estate and Urban Land Economics Department at UW-Madison.

What is a Community Assembly?

A community assembly is a gathering of community members who collaboratively learn, discuss, and make recommendations about a specific issue. Community members are selected randomly. This ensures the group reflects the variety of backgrounds and perspectives in the community.

Benefits of a Community Assembly

Research shows assemblies increase citizens' knowledge and engagement of local issues, help people talk across differences, and work together to solve shared problems. These all make a community a better place to live.

How will it work?

Not all community assemblies look the same. The number of participants, length of assembly, and scope of the problem can vary. All assemblies should have three main parts: education, deliberation, and decision-making.

> First, participants will hear from a range of experts to learn more about the problem.
>
> Then, you will engage in discussions and activities to help you make sense of what you've learned. These activities are designed to help you consider different perspectives, weigh trade-offs, and explore potential solutions.
>
> Finally, participants will work together to create recommendations to share with the city.

What if we disagree?

One of our goals for the assembly is to build agreement around the best solution. However, it's okay if not everyone agrees. Towards the end of the day, you will all vote on recommendations for the City of Milwaukee. Recommendations that get 80% or more votes are considered to have "reached consensus." However, recommendations that don't reach consensus are also included in our report. We distinguish between those that received majority support (>50%) and those that did not. This makes sure all voices are heard.

What Makes a Good Recommendation?

It's important that recommendations are guided by **you** as assembly participants. However, some guidelines can help ensure recommendations are impactful. A strong recommendation is **specific**, **actionable**, and **feasible**.

Specific- No one here is expected to be an expert or have all the answers, but including some detail in your recommendations helps your voice be heard. For example, rather than saying "build more housing," consider what kind of housing, where it should be located, and who it should target.
Actionable- Think about what steps the city or other stakeholders could take to move towards your goal.
Feasible- Considering the constraints faced by city and other stakeholders' helps us create recommendations that could realistically be implemented.

What can recommendations be about?

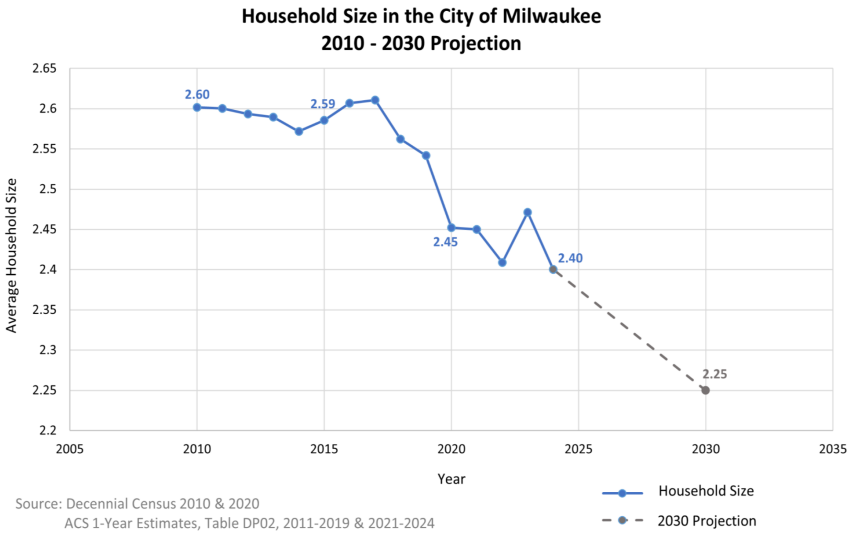
You might consider recommendations about local policies, development, or even the decision-making process. We encourage you to think broadly and not feel limited to what you propose. At the same time, we recognize coming up with ideas from scratch can be challenging, so we've included some examples of approaches other communities have taken.

Housing in Milwaukee

Milwaukee Demographics

Population and Household Size

Milwaukee is Wisconsin's largest city, with about 577,235 residents. The population has been relatively stable since 2000, but households are getting smaller and one-person households are growing: the average household fell from 2.6 people in 2010 to 2.4 in 2024. This affects what type of housing is needed.

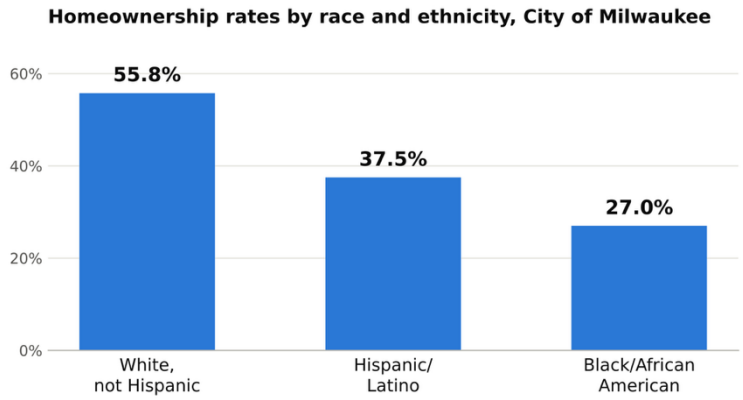


Source: Housing Affordability Report 2025 (U.S. Census Bureau)

Renters and Owners

In 2024, 58% of Milwaukee households rent and 42% own; homeownership has declined by about 9 percent since 2010.

There are large gaps in homeownership rates between racial groups. 55.8% of white households own their homes, compared with 37.5% of Hispanic households and 27.0% of Black households.

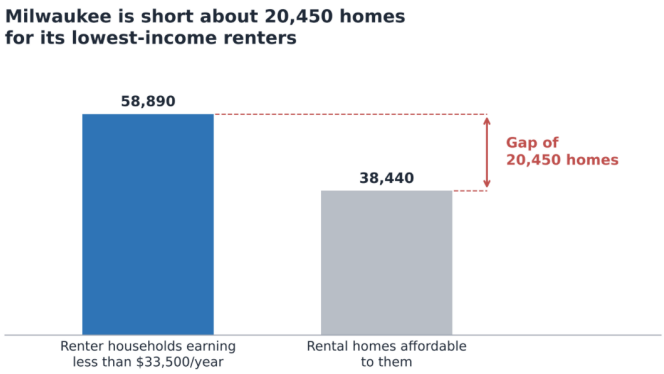


Source: Housing Element 2025 (renters and owners); Milwaukee's Collective Affordable Housing Strategic Plan

Rent

In 2023, 51% of Milwaukee renter households spent over 30% of their income on housing expenses. In all, about 97,900 households were cost burdened, including just under 70,000 renters and roughly 28,000 owners. Additionally, 33,800 renter and owner households spent more than half their income on housing.

In 2025, RentCafe ranked Milwaukee the 5th most competitive rental market in the country. In 2024, there were about 12 prospective renters for each available unit. The average asking rent of about $1,250 a month takes an income of roughly $50,000 to avoid being cost burdened.



The rental shortage is the worst for the lowest income renters. In Milwaukee, 58,890 renter households earn less than $33,500 a year, but only about 38,440 rental homes would be affordable to them, a gap of about 20,450 homes.

Source: Housing Affordability Report 2025; Housing Element 2025; Zillow 2026

Home Values

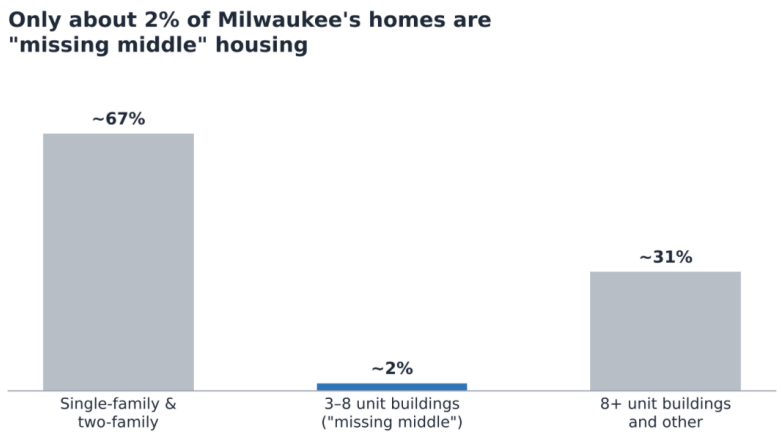
The median assessed value of a single-family home, duplex, or condo was $180,700 in 2025, up 20% from 2024. Rising home values put a strain on low-income homeowners, especially seniors on fixed incomes.

Construction costs have risen sharply in recent years. For example, homes that one Milwaukee developer expected to cost about $250,000 each to build in 2021 were reported in 2024 to cost about $400,000 each.

Source: Housing Affordability Report 2025 (City of Milwaukee Department of City Development); Johnson, 2025

Housing Types

About two-thirds of Milwaukee's housing units are in single-family and two-family homes. About 26% are in apartment buildings with 8 or more units, and about 6% are in mixed-use buildings. Only about 2% are what is called “missing middle” housing, with three to eight units per building.



Source: Housing Element 2025 (City of Milwaukee Property File, 2024).

Age of Housing

Over 42% of Milwaukee’s housing was built before 1940; 32% was built between 1940 and 1959. Thus, almost 75% of Milwaukee’s homes were built before 1960. Older homes can be less energy efficient and require costly repairs and many have more bedrooms than today’s smaller households need.

Source: Housing Element 2025

New Construction

Milwaukee has been fully built out for over 30 years, so nearly all new housing is infill (building on vacant or underused lots in already developed areas). Between 2002 and 2024, the city gained about 24,000 housing units and lost about 9,800, mostly to demolitions after the foreclosure crisis. About 80 percent of the new units are in large buildings of 25 or more units; only about 2,500 were single-family or two-family homes. In 2025, permits were issued for 168 newly built units. After counting conversions and the 106 units that were demolished, the city gained a net 136 units.

Source: Housing Affordability Report 2025

Vacant Land

About 4,900 vacant parcels (1,411 acres) are zoned to allow housing, and the city owns 2,870 of them. The city markets them to developers and sells them as side lots. However, much of the city's vacant land is in areas where building a market-rate home costs more than the expected sale price. It's challenging to utilize vacant land for owner-occupied housing given the cost of construction.

Source: Housing Affordability Report 2025

Subsidized Housing

At the start of 2024, the Housing Authority of the City of Milwaukee (HACM) managed 7,641 Housing Choice Vouchers, which about 5,900 households were using. HACM also manages about 2,196 public housing units. Its main voucher waiting list last accepted applications in December 2021 and remains closed.

Source: Affordable Housing Online (n.d.); Housing Authority of the City of Milwaukee (n.d.)

Zoning

According to the 2025 Housing Affordability Report, the City of Milwaukee's Zoning Code is permissive of housing development in nearly every district. About 60% of Milwaukee's land allows for some form of housing.

In 2025, the Common Council approved two provisions to the City of Milwaukee's Zoning Code: allowing Accessory Dwelling Units, as a limited use wherever single- and two-family homes are allowed, and creating a new RT5 district. RT5 is intended mainly for two-family homes but also allows single-family homes and small apartment buildings of 3 to 8 units.

Source: Housing Affordability Report 2025; Housing Element 2025

What Milwaukee Is Already Doing

The Housing Element

On July 15, 2025, the Common Council adopted the Housing Element of the City's Comprehensive Plan. It set out seven priorities: housing choice and access, repairing homes and neighborhoods, intergovernmental collaboration and legislative advocacy, homeownership, anti-displacement, economic resilience, and walkable neighborhoods. It builds on the 2021 Collective Affordable Housing Strategic Plan, whose ten-year goals include building 8,800 new affordable rental homes.

Current initiatives

- **Down Payment Assistance:** The Milwaukee Down Payment Assistance (DPA) Program provides up to $7,000 to Milwaukee renters looking to purchase a home in the city of Milwaukee.
- **Fixing up vacant homes:** Homes MKE renovates vacant, tax-foreclosed homes owned by the city and sells for homeownership. By the end of 2026, it will have rehabilitated 104 homes.
- **Home Rehabilitation Loans:** The City of Milwaukee has a portfolio of housing rehabilitation loan resources available to current, eligible homeowners to make emergency, essential, and code compliance repairs to their homes.
- **Other paths to ownership:** The Milwaukee Community Land Trust and the ACTS Strategic Acquisition Fund both launched in 2021 with city support.
- **Large affordable projects:** For example, The Corliss, supported by City tax incremental financing, has 576 units for households earning 40–80% of area median income, including 144 for seniors. It is the largest privately owned affordable housing project in Wisconsin history.

New State Law: “Truth in Planning”

The Legislature passed Assembly Bill 453, and Governor Evers signed it on April 2, 2026, as 2025 Wisconsin Act 173. It requires cities’ zoning to align with their comprehensive plans and requires them to approve certain residential rezoning requests within 90 days, such as when the land is already planned for housing and the housing supply falls short of demand. It also lets cities extend a Tax Incremental District (TID) by up to two years instead of one to support housing. The law takes effect January 1, 2028.

Source: Housing Element 2025; Housing Affordability Report 2025; City of Milwaukee Mayor's Office, Year of Housing; Wisconsin Legislature, AB 453

Glossary of Commonly Used Terms

Accessory Dwelling Unit (ADU): Smaller living space on the same lot as a single-family home, could be attached or detached from the home. Also known as in-law suites.

Area Median Income (AMI): Mid-point of income where half of households in an area make more and half make less. AMI is often broken down based on the number of people in a household. Sometimes called County Median Income or CMI.

Cost-burdened: Any household that spends more than 30% of their monthly income on rent, mortgage payments, or other housing costs

> Severely cost-burdened: Any household that spends more than 50% of their monthly income on rent, mortgage payments, or other housing costs

Land bank: public or non-profit entity which acquires vacant or deteriorated properties to temporarily hold until they can be transferred to an owner which aligns with community goals

Community Land Trust (CLT): a land use model in which a community-based organization owns and "stewards" land in order to preserve affordability. Typically, this involves signing a long-term lease agreement with a homeowner who will own the house but not the land, thus significantly decreasing the purchase price. In return for the discounted price, the homeowner agrees to (eventually) sell their home at a below market rate to another low-income family.

Low-Income: Households are considered low income if they make 80% of the area median income (AMI) or less, 'very low income' if they make 50% of the AMI, and 'extremely low income' if they make 30% of the AMI or less

Low Income Housing Tax Credit (LIHTC): federal program that uses tax credits to incentivize private developers to build, acquire, or rehabilitate affordable housing. LIHTC properties are required to set affordable rents for 30 (sometimes 15) years

Market Rate Housing: Housing that is priced based on supply and demand, without government subsidies

Missing Middle Housing: Refers to medium-density housing that can offer a range of affordability, including multi-unit structures (e.g. duplexes, triplexes, or townhomes) or detached units with shared open spaces (like cottage courts or cluster houses)

Ordinance: a law adopted by the local government

Public Housing Authority (PHA): government body which administers public housing assistance; PHA jurisdiction sizes vary; Wisconsin has 127 housing authorities, mostly operating at the municipal level

Section 8 Vouchers: Federal rental assistance program for low-income households to use in privately-owned rental properties. Also referred to as Housing Choice Vouchers or just vouchers.

(Note: Section 8 assistance is distributed through local Public Housing Authorities (PHAs). It is not an "entitlement program", meaning that a household meeting all eligibility criteria is not guaranteed to receive assistance.)

Rapid Re-Housing: Time-limited rental assistance program for households experiencing homelessness, ranging between 3 and 24 months of assistance

Section 202: Federally subsidized housing for low-income adults age 62+

Section 521: Rental assistance issued by the United States Department of Agriculture (USDA); primarily supports multi-family housing properties in rural areas.

Site-built Housing: Homes built primarily or completely at its permanent location; also called stick-built housing

Subsidized Housing: Any housing in which the cost of housing is reduced through local, state, or federal programs

Short-term rentals (STRs): furnished rooms or homes rented on a short-term basis (<30 days), often through online platforms like Airbnb or Vrbo

Tax incremental district (TID): a small geographic area designated for redevelopment using tax incremental financing

Tax incremental financing (TIF): a tool that allows cities to fund community development projects by borrowing against expected future tax growth.

Workforce housing: Housing affordable to low to middle income households. Definitions vary widely, usually between 60% and 120% AMI

Zoning: Set of rules for how sections of land can be used; includes rules about function (residential, commercial, mixed, etc.), density (units per building, lot size, etc.), and other rules (parking requirements, visual requirements, setbacks/distance from property line, etc.)

For Further Reading

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