COMMUNITY DEVELOPMENT ALLIANCE

Protecting Aging Neighbors - Thriving in Place

Poverty Matters Conference
October 29th, 2026

Welcome!



Johanna Jimenez

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www.housingplan.org

COMMUNITY DEVELOPMENT ALLIANCE

Mission and Vision



COMMUNITY DEVELOPMENT ALLIANCE

Vision

Advance Racial Equity, by providing a quality affordable home for every Milwaukeean

Mission

Systemwide collaboration to advance racial equity in housing.

Collective Impact













[Collective Impact Forum]



Resident Advisory Council on Housing

Neighborhood Organizations

Policy Council

Funders Council

Public & Private Sector

Implementors

COMMUNITY DEVELOPMENT ALLIANCE

Board of Directors

Dr. Rania & Patrick Dempsey
Christine Symchych & Jim McNulty



Homeownership challenges are **Complex**. Solutions must be **Collective**. CDA brings us together to create lasting **Change**

Collective Impact Approach

Strategies, Tools, and Partnerships that empower residents to remain and flourish in their communities, especially in the face of rising costs, displacement pressures, and shifting neighborhood dynamics.

- **Home Buyer Support Systems**
- **Landlord Accountability Systems**
- **New Construction Systems**
- **Protecting Aging Neighbors from displacement**

Collective Action is needed at the Local, State, and Federal levels

A Story of Displacement



Reasons my family was displaced:

- Non-Affordable Rent
- Bad Landlord
- Unsafe Conditions
- Multi-Family-Small Place
- Foreclosure

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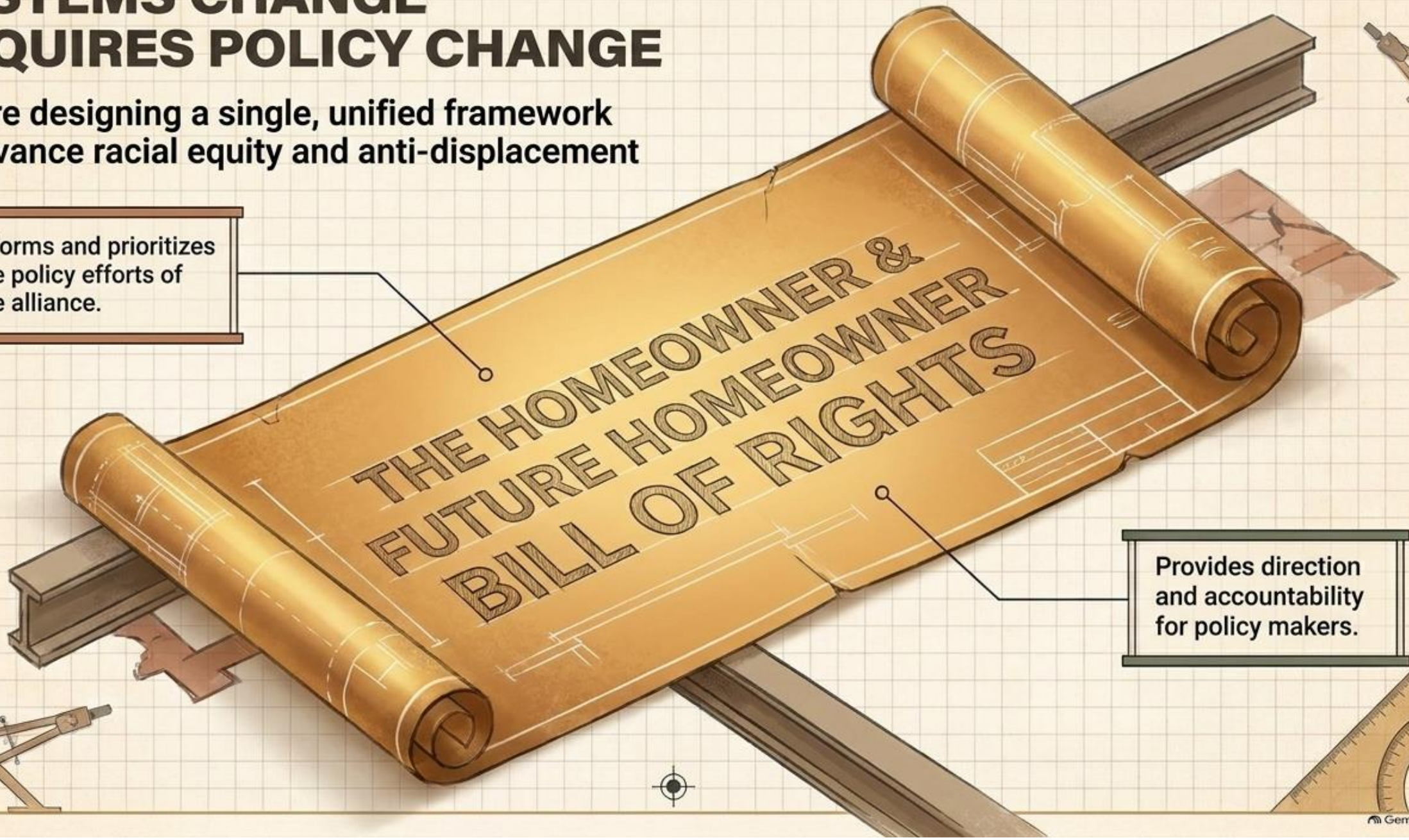
A Homeownership Journey



SYSTEMS CHANGE REQUIRES POLICY CHANGE

We are designing a single, unified framework to advance racial equity and anti-displacement

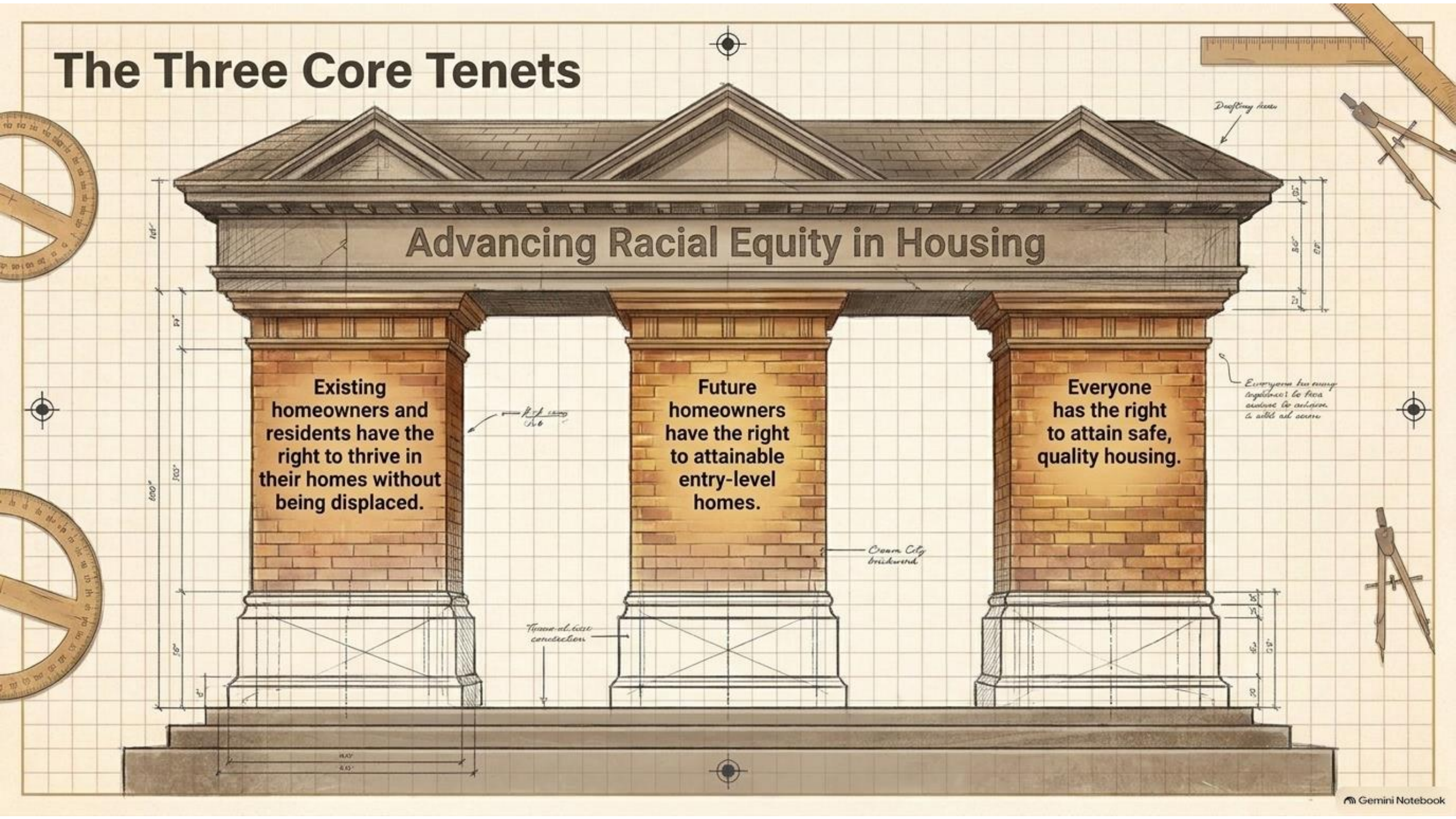
Informs and prioritizes the policy efforts of the alliance.



Provides direction and accountability for policy makers.

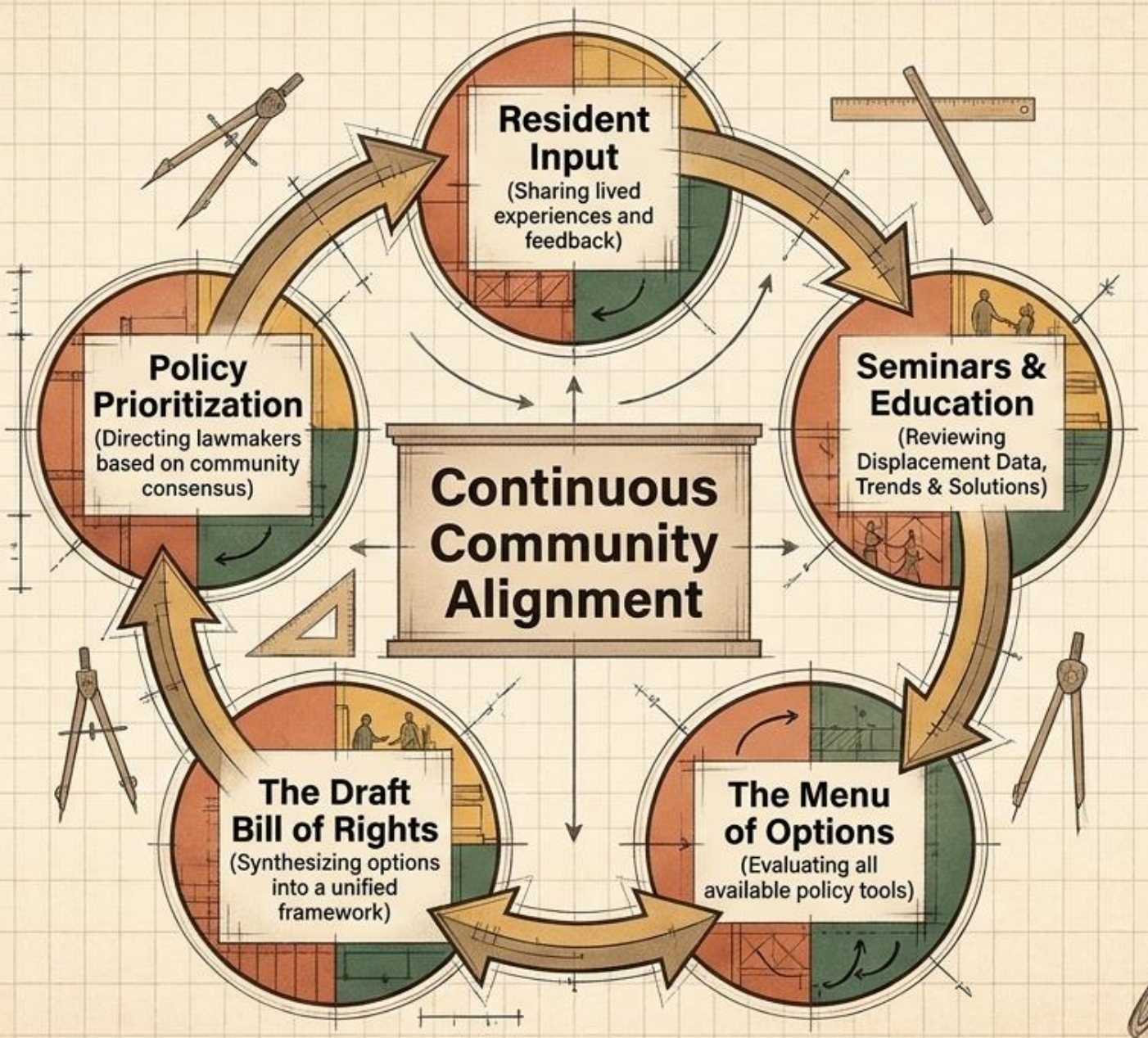
Gemini Notebook

The Three Core Tenets



Gemini Notebook

The Co-Creation Loop



Gemini Notebook



The HBOR – Phase 1 is a direct result of the priorities we have heard from residents.

Preserve Vacant Lots for Attainable Homeownership

Vacant city homes only for Attainable Homeownership

Tenant Opportunity to Purchase Act (TOPA)

Lower property tax rate for seniors

COMMUNITY DEVELOPMENT ALLIANCE

Protecting Aging Neighbors by lowering property taxes

PROTECTING OUR AGING NEIGHBORS: THE CRISIS OF SENIOR DISPLACEMENT

THE DISPLACEMENT CRISIS



162,000

WISCONSIN SENIORS AT RISK

Aging homeowners currently face displacement due to high housing cost burdens.

37%

OF INCOME SPENT ON HOUSING

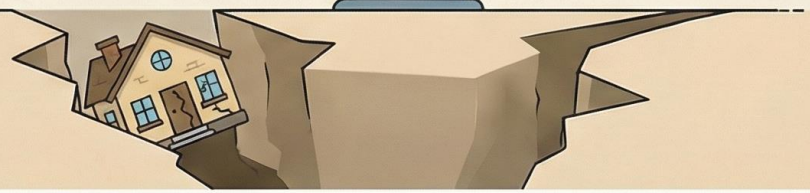
Average Social Security recipient exceeds safety threshold by 7%.



30%

"COST BURDENED" THRESHOLD

Seniors spending over 30% of income on housing are at high risk.



POLICY PATHS TO PROTECTION



THE "SENIOR FREEZE" MODEL



Freezing tax bills at current amounts regardless of future assessment increases.

EXPANDING THE HOMESTEAD CREDIT

CURRENT CREDIT VALUE
$8,000 INCOME: **$1,158**
$24,000 INCOME: **$48**

TARGETED RELIEF NEED
$1,755 (AVG. NEED)

Increasing credits to match modern Social Security levels between $22,000 and $33,000.

CONSTITUTIONAL & LEGISLATIVE CHANGE

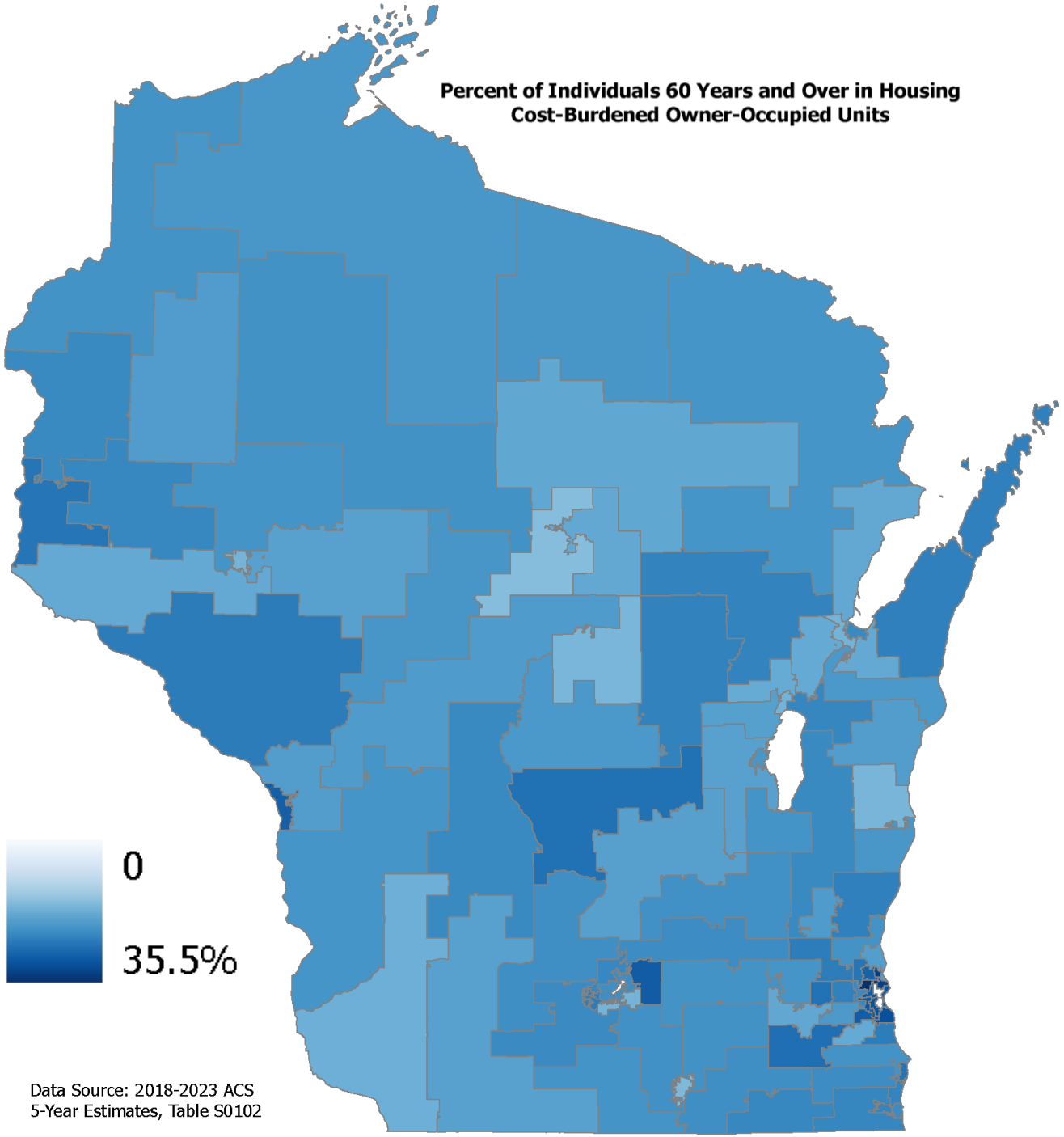


Seeking a "Uniformity Clause" exception to allow for local senior tax relief.



ENSURING HOUSING STABILITY FOR LONG-TERM RESIDENTS

NotebookLM



Aging Homeowners at risk of Displacement

162,000

Wisconsin



Average Social Security
Benefit for married couple: $32,868

Taxes **($10,000)**

Water & Utilities	**($ 3,000)**
Maintenance	**($ 0)**
Total	**($13,000)**

Percent of Income
Spent on Housing: **40%***

Anything above 30% is considered housing cost burdened and at risk of displacement.

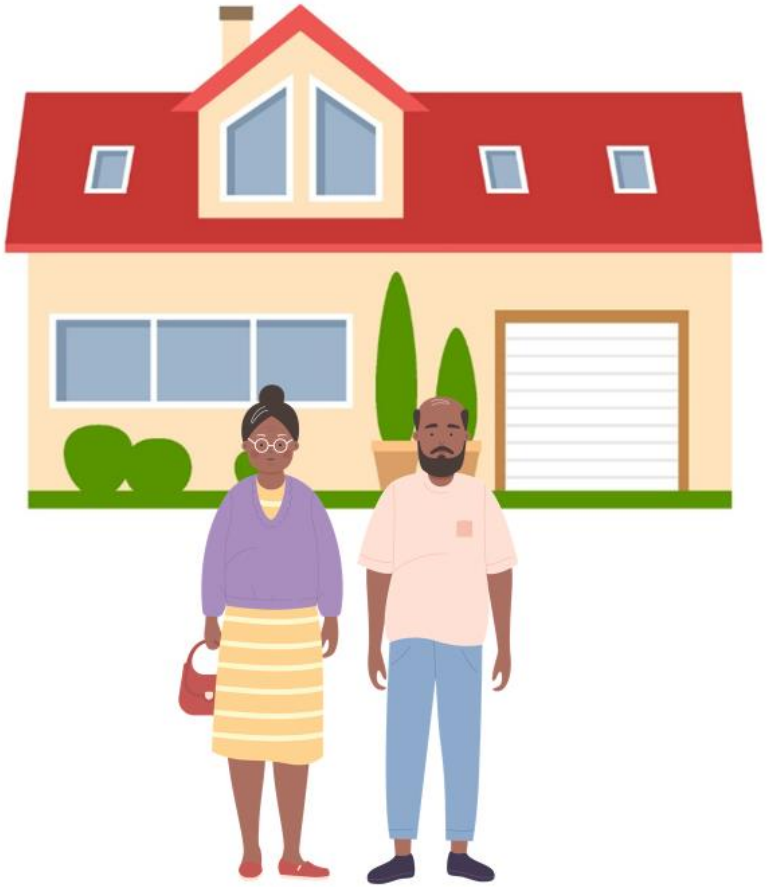


Average Social Security Benefit for individual: $21,432

Taxes	**($ 5,000)**
Water & Utilities	**($ 3,000)**
Maintenance	**($ 0)**
Total	**($ 8,000)**

Percent of Income Spent on Housing: 37%*

Anything above 30% is considered housing cost burdened and at risk of displacement.



Minimal but Meaningful Relief Available

- Interest Free Installment Plan
- Homestead Credit
- WHEDA Property Tax Deferral Loan Program
- Anti-Displacement Fund
- MKE Property Tax Appeals Project, Community Advocates
- Interest-free loans | Milwaukee | MJFLA



Homestead Income Tax Credit

- A credit for 80% of property taxes paid.
- Claim on your state income taxes
- Credit for family making $8,060 or less: $1,168
- Credit for family making $24,000: $48

Wisconsin Legislative Fiscal Bureau, Informational Paper 24, 2025.



WHEDA Property Tax Deferral Loan Program

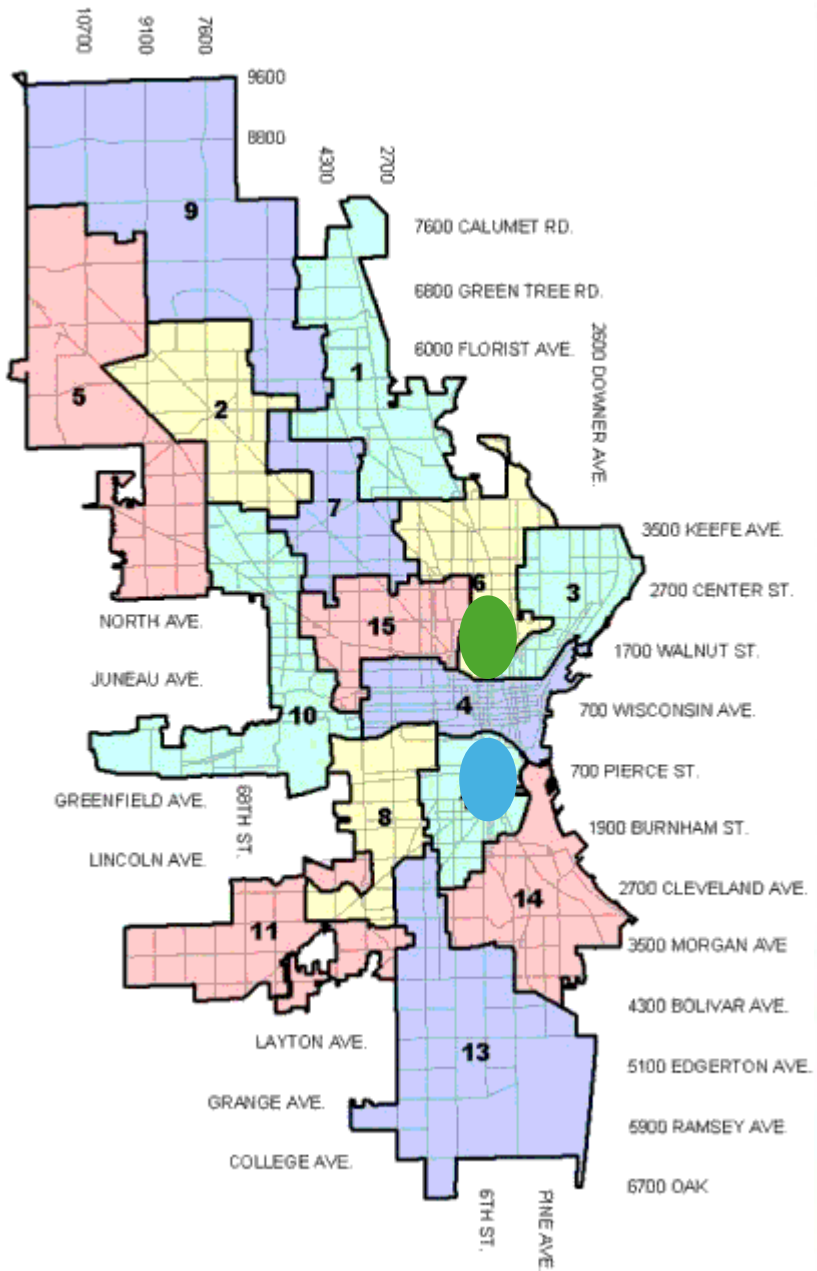
- Convert home equity into cash to pay property taxes
- 65 or older, or qualifying veteran
- Income less than $20,000
- Maximum loan of $3,525 for single person, $7,050 two persons
- Paid on sale of home
- 2024 Interest rate: 9%

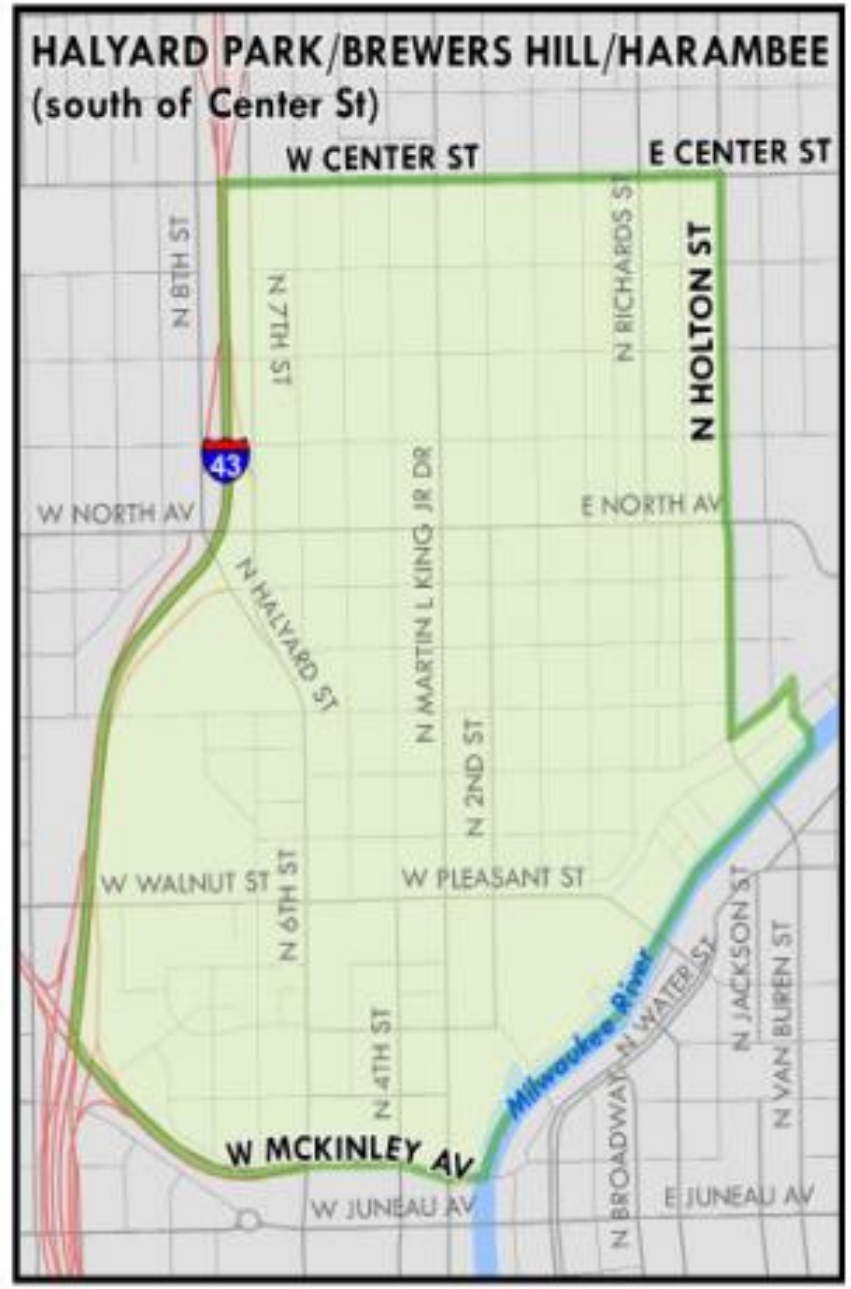
Wisconsin Legislative Fiscal Bureau, Informational Paper 28, 2025.



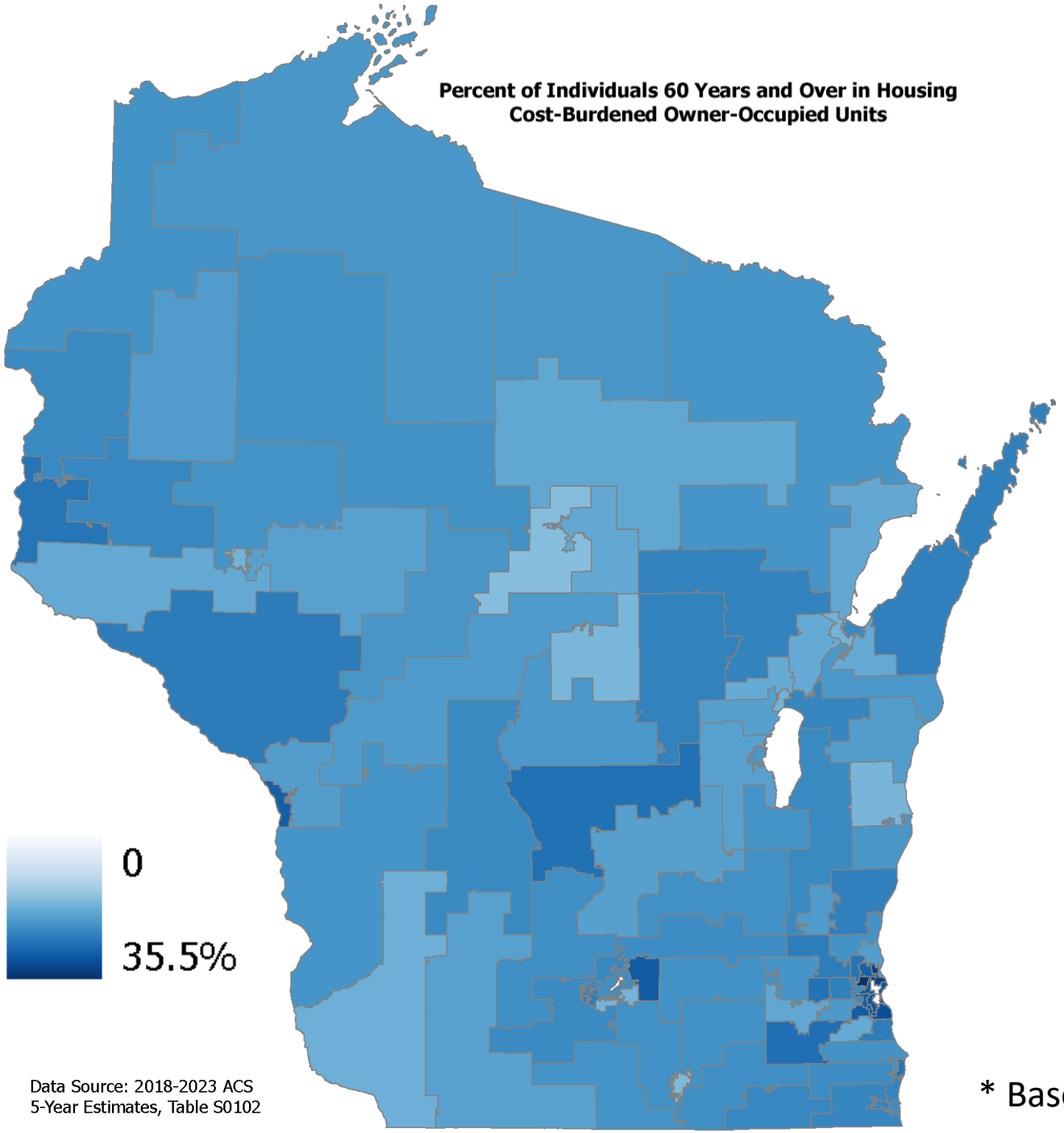
Anti-Displacement Fund

- Must have owned home since 2015
- Income limit of $45,850 for a family of 2 (average $24,768)
- Pays difference between current tax bill, and baseline tax bill
- Average annual payment $1,755. Max has been $4,671.
- Approximately 85 homeowners/year. $561,015 distributed.
- Limited to Halyard Park/Brewers Hill/Harambee (South of Center), and Walker's Point (east of I-94)


10700
9100
7600
9600
8800
4300
2700
7600 CALUMET RD.
6800 GREEN TREE RD.
6000 FLORIST AVE.
2600 DOWNER AVE.
3500 KEEFE AVE.
2700 CENTER ST.
1700 WALNUT ST.
700 WISCONSIN AVE.
700 PIERCE ST.
1900 BURNHAM ST.
2700 CLEVELAND AVE.
3500 MORGAN AVE
4300 BOLIVAR AVE.
5100 EDGERTON AVE.
5900 RAMSEY AVE.
6700 OAK
NORTH AVE.
JUNEAU AVE.
GREENFIELD AVE.
LINCOLN AVE.
LAYTON AVE.
GRANGE AVE.
COLLEGE AVE.
68TH ST.
6TH ST.
PINE AVE.
1
2
3
4
5
6
7
8
9
10
11
13
14
15


HALYARD PARK/BREWERS HILL/HARAMBEE
(south of Center St)
W CENTER ST
E CENTER ST
N HOLTON ST
N 8TH ST
N 7TH ST
N RICHARDS ST
N MARTIN L KING JR DR
N 2ND ST
N HALYARD ST
43
W NORTH AV
E NORTH AV
W WALNUT ST
W PLEASANT ST
N 6TH ST
N 4TH ST
Milwaukee River
N WATER ST
N JACKSON ST
N VAN BUREN ST
N BROADWAY
W MCKINLEY AV
W JUNEAU AV
E JUNEAU AV


WALKER'S POINT (East of I43/I94)
Menomonee River
Milwaukee River
BROADWAY
E ERIE ST
S WATER ST
S 2ND ST
43
94
W NATIONAL AV
S 1ST ST
W WASHINGTON ST
W GREENFIELD AV
W LAPHAM BL
S 5TH ST
S 6TH ST
S KINNICKINNIC AV
Kinnickinnic River
W BECHER ST
E BAY ST



Annual Assistance Needed for Aging Homeowners*

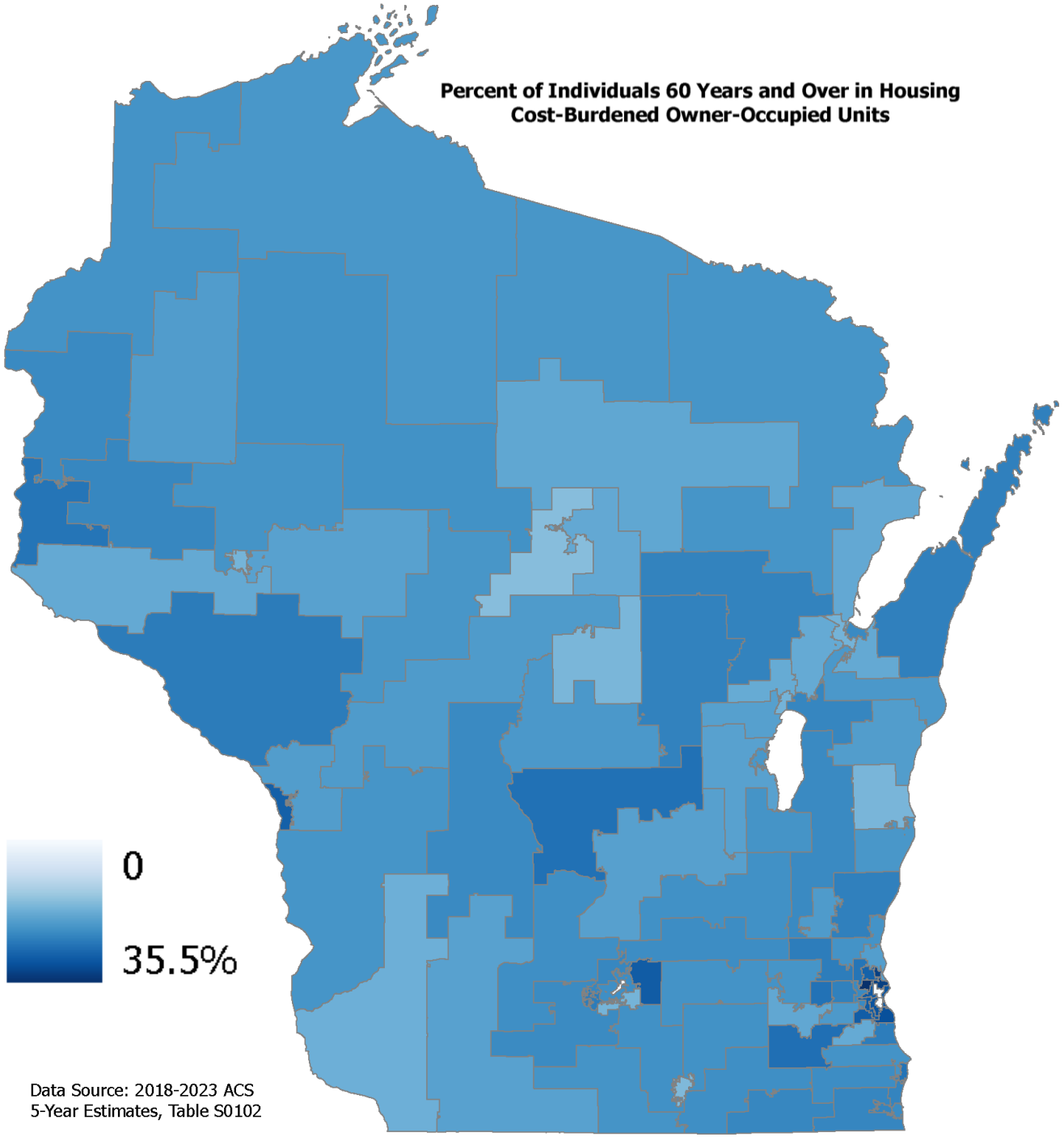
$284.3 Million

Wisconsin

$38.6 Million

Milwaukee County

* Based on estimated assistance of $1,755/homeowner



- **Root cause is unlikely to be city property tax rate**
- **Root cause is unlikely to be that assessments are inaccurate**
- **Root cause is likely that rising market conditions are causing unaffordable property tax payments for aging neighbors on a fixed income.**

Policy change is needed

Wisconsin's Uniformity Clause

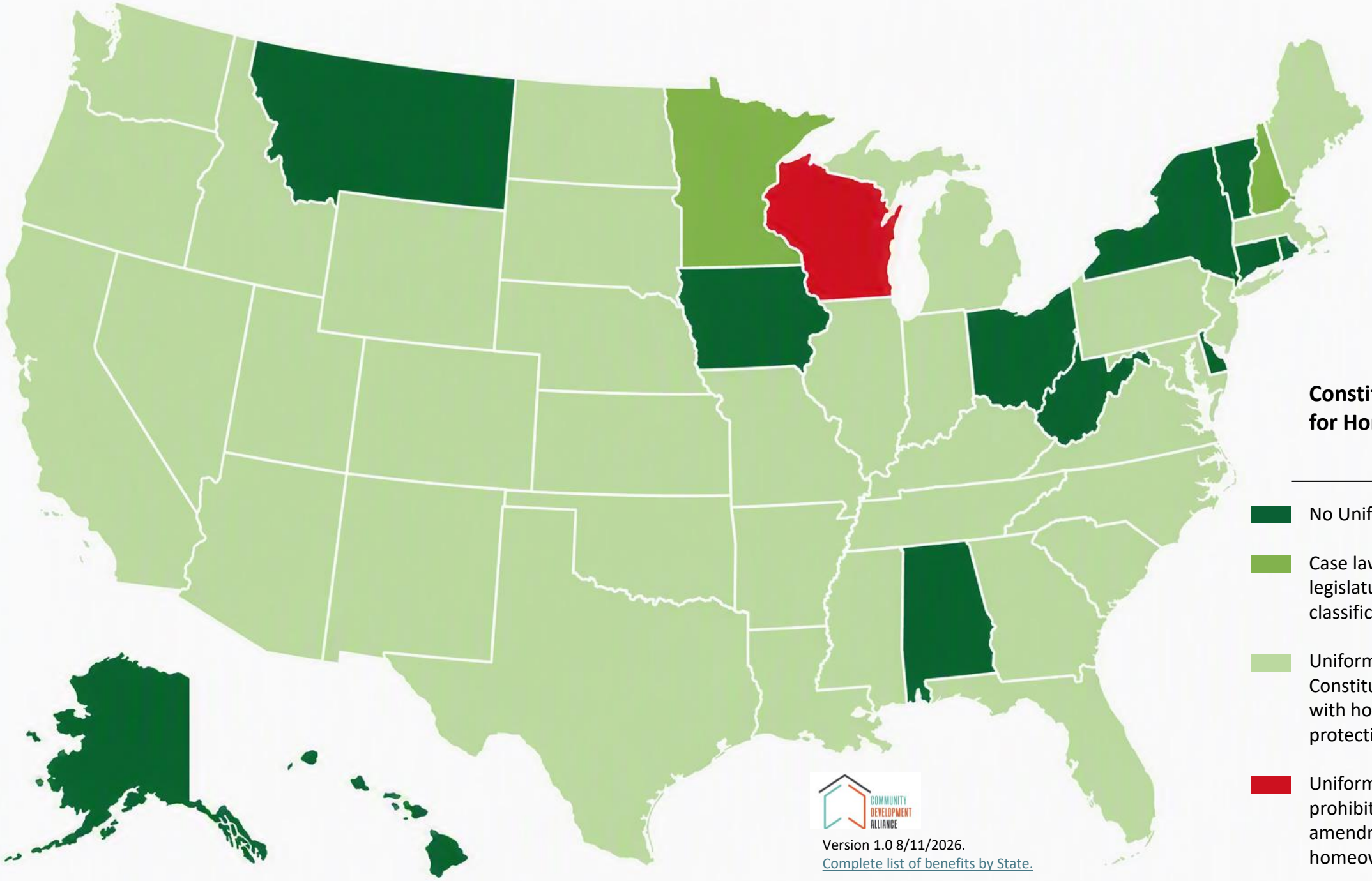


The Uniformity Clause

Joe Kreye
legal services manager

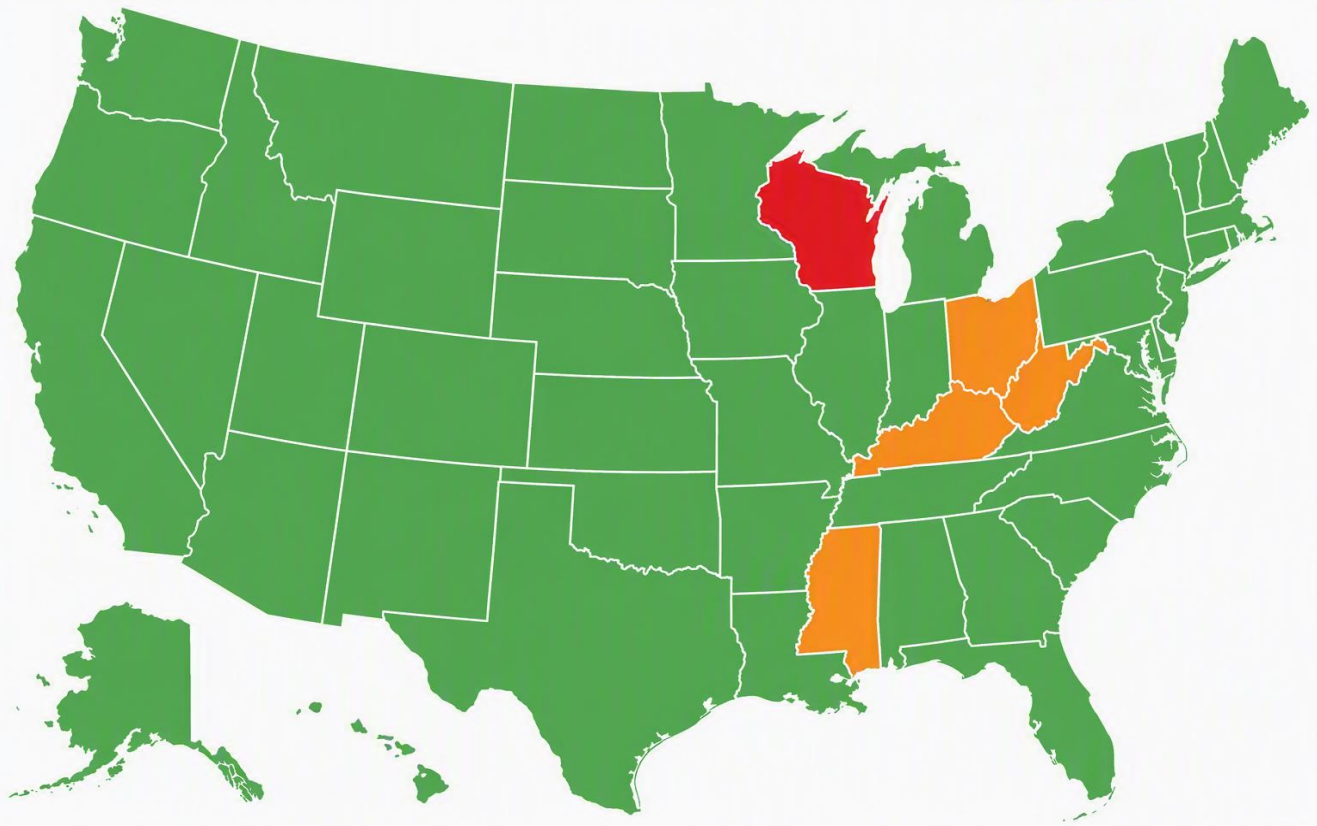
[The Uniformity Clause]

Wisconsin Constitution, Article VIII, Section I
Rule of taxation uniform; income, privilege and occupation taxes. The rule of taxation shall be uniform but the legislature may empower cities, villages or towns to collect and return taxes on real estate located therein by optional methods. Taxes shall be levied upon such property with such classifications as to forests and minerals including or separate or severed from the land, as the legislature shall prescribe. Taxation of agricultural land and undeveloped land, both as defined by law, need not be uniform with the taxation of each other nor with the taxation of other real property. Taxation of merchants, stock-in-trade, manufacturers materials and finished products, and livestock need not be uniform with the taxation of real property and other personal property, but the taxation of all such merchants, stock-in-trade, manufacturers, materials and finished products and livestock shall be uniform, except that the legislature may provide that the value thereof shall be determined on an average basis. Taxes may also be imposed on incomes, privileges and occupations, which taxes may be graduated and progressive, and reasonable exemptions may be provided.



Version 1.0 8/11/2026.

Complete list of benefits by State.



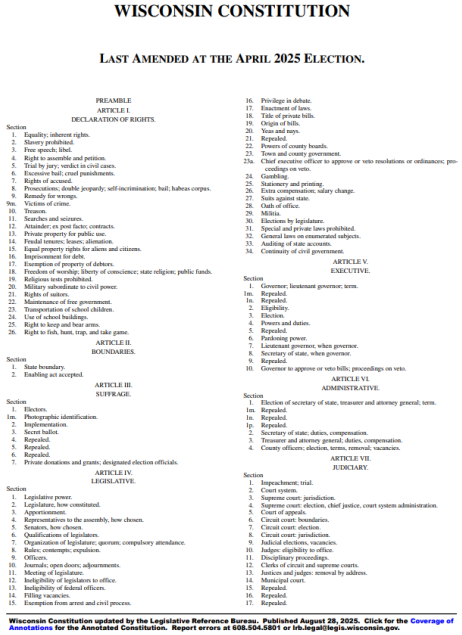
Types of Protections for Aging Neighbors

- Substantial protections in the form of lower rates, assessment freezes, exemptions, or caps. Primarily for low-income seniors and sometimes for all seniors or all homeowners.
- Some protection in the form of a meaningful credit for seniors at or below 150% of the federal poverty line. Often low property tax states (see table below).
- An average credit of $490, and no credit for families at 150% of federal poverty line.

Estimated Credit Value in 5 Least Protective States *(2-person senior household, 150% poverty level, $200K home value)*

	Wisconsin	West Virginia	Mississippi	Ohio	Kentucky
Estimated Credit	$0	$120	$300	$500	$600
Effective Property tax Rate	1.53%	0.58%	0.65%	1.41%	0.83%
Home Value	$ 200,000	$ 200,000	$ 200,000	$ 200,000	$ 200,000
Average Taxes	$ 3,060	$ 1,160	$ 1,300	$ 2,820	$ 1,660
Less Credits	$ -	$ 120	$ 300	$ 500	$ 600
Tax Burden of Senior Couple	**$ 3,060**	**$ 1,040**	**$ 1,000**	**$ 2,320**	**$ 1,060**

State Constitutional Change



WISCONSIN CONSTITUTION

LAST AMENDED AT THE APRIL 2025 ELECTION.

PREAMBLE

ARTICLE I.
DECLARATION OF RIGHTS.

Section
1. Equality; inherent rights.
2. Slavery prohibited.
3. Free speech; libel.
4. Right to assemble and petition.
5. Trial by jury; verdict in civil cases.
6. Excessive bail; cruel punishments.
7. Rights of accused.
8. Prosecutions; double jeopardy; self-incrimination; bail; habeas corpus.
9. Remedy for wrongs.
9m. Victims of crime.
10. Treason.
11. Searches and seizures.
12. Attainder; ex post facto; contracts.
13. Private property for public use.
14. Feudal tenures; leases; alienation.
15. Equal property rights for aliens and citizens.
16. Imprisonment for debt.
17. Exemption of property of debtors.
18. Freedom of worship; liberty of conscience; state religion; public funds.
19. Religious tests prohibited.
20. Military subordinate to civil power.
21. Rights of suitors.
22. Maintenance of free government.
23. Transportation of school children.
24. Use of school buildings.
25. Right to keep and bear arms.
26. Right to fish, hunt, trap, and take game.

ARTICLE II.
BOUNDARIES.

Section
1. State boundary.
2. Enabling act accepted.

ARTICLE III.
SUFFRAGE.

Section
1. Electors.
1m. Photographic identification.
2. Implementation.
3. Secret ballot.
4. Repealed.
5. Repealed.
6. Repealed.
7. Private donations and grants; designated election officials.

ARTICLE IV.
LEGISLATIVE.

Section
1. Legislative power.
2. Legislature, how constituted.
3. Apportionment.
4. Representatives to the assembly, how chosen.
5. Senators, how chosen.
6. Qualifications of legislators.
7. Organization of legislature; quorum; compulsory attendance.
8. Rules; contempts; expulsion.
9. Officers.
10. Journals; open doors; adjournments.
11. Meeting of legislature.
12. Ineligibility of legislators to office.
13. Ineligibility of federal officers.
14. Filling vacancies.
15. Exemption from arrest and civil process.
16. Privilege in debate.
17. Enactment of laws.
18. Title of private bills.
19. Origin of bills.
20. Yeas and nays.
21. Repealed.
22. Powers of county boards.
23. Town and county government.
23a. Chief executive officer to approve or veto resolutions or ordinances; proceedings on veto.
24. Gambling.
25. Stationery and printing.
26. Extra compensation; salary change.
27. Suits against state.
28. Oath of office.
29. Militia.
30. Elections by legislature.
31. Special and private laws prohibited.
32. General laws on enumerated subjects.
33. Auditing of state accounts.
34. Continuity of civil government.

ARTICLE V.
EXECUTIVE.

Section
1. Governor; lieutenant governor; term.
1m. Repealed.
1n. Repealed.
2. Eligibility.
3. Election.
4. Powers and duties.
5. Repealed.
6. Pardoning power.
7. Lieutenant governor; when governor.
8. Secretary of state; when governor.
9. Repealed.
10. Governor to approve or veto bills; proceedings on veto.

ARTICLE VI.
ADMINISTRATIVE.

Section
1. Election of secretary of state, treasurer and attorney general; term.
1m. Repealed.
1n. Repealed.
2. Secretary of state; duties, compensation.
3. Treasurer and attorney general; duties, compensation.
4. County officers; election, terms, removal; vacancies.

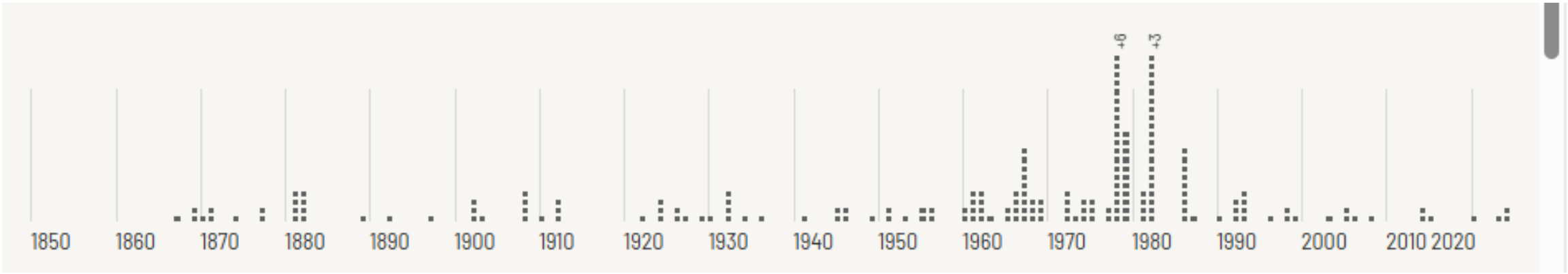
ARTICLE VII.
JUDICIARY.

Section
1. Impeachment; trial.
2. Court system.
3. Supreme court; jurisdiction.
4. Supreme court; election, chief justice, court system administration.
5. Court of appeals.
6. Circuit court; boundaries.
7. Circuit court; election.
8. Circuit court; jurisdiction.
9. Judicial elections, vacancies.
10. Judges; eligibility to office.
11. Disciplinary proceedings.
12. Clerks of circuit and supreme courts.
13. Justices and judges; removal by address.
14. Municipal court.
15. Repealed.
16. Repealed.
17. Repealed.

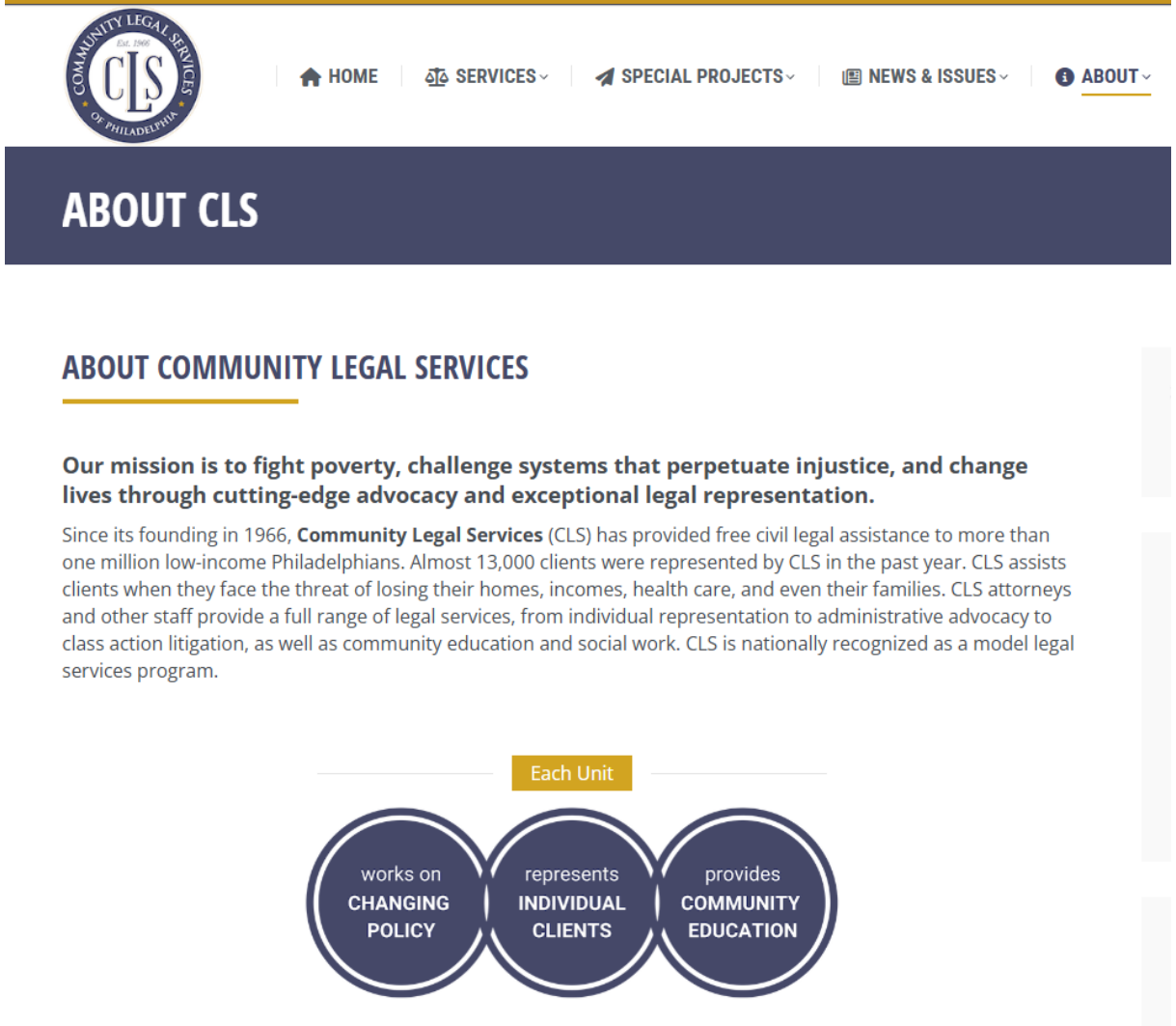
Wisconsin Constitution updated by the Legislative Reference Bureau. Published August 28, 2025. Click for the Coverage of Annotations for the Annotated Constitution. Report errors at 608.504.5801 or lrb.legal@legis.wisconsin.gov.

- Requires approval by two sessions of the legislature (e.g. 2025-2026 Session and then 2027-2028 Session)
- Then requires statewide referendum.
- Has been amended 152 Times.
- 17 times in the last 20 years.

[Ballot Initiative and Referendum in Wisconsin]
[Wisconsin Constitution – Ballotpedia]
[Amendments to the Wisconsin Constitution | 50 Constitutions]



COMMUNITY DEVELOPMENT ALLIANCE



Philadelphia's Longtime Owner Occupants Program (LOOP)

[About Community Legal Services - Community Legal Services]

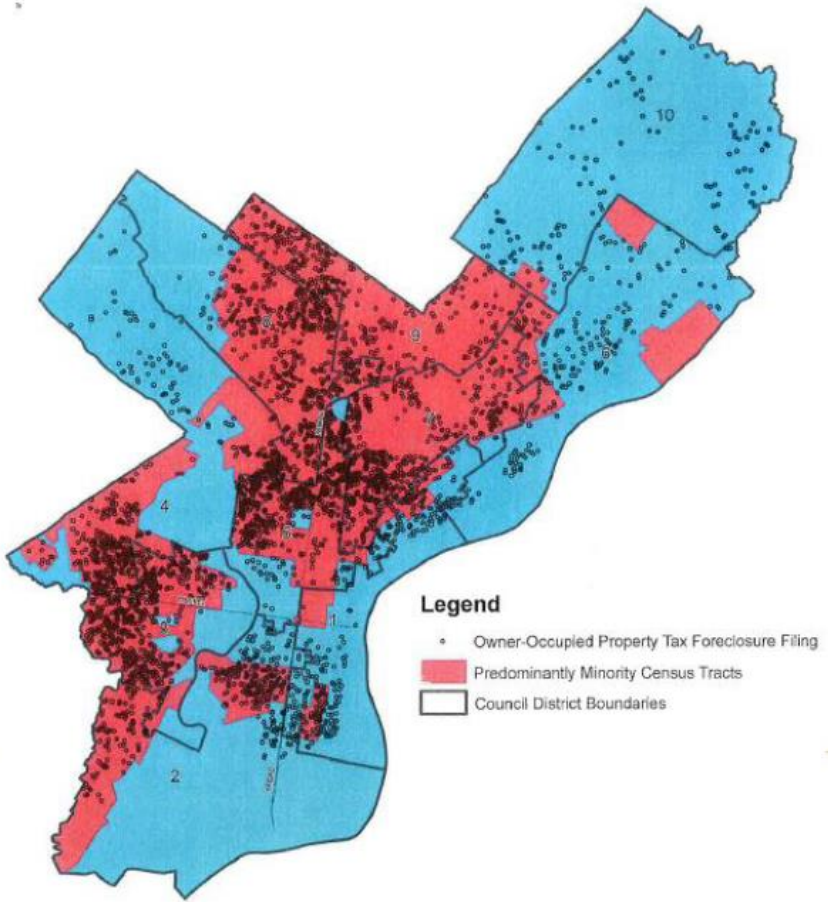
Property taxes in Philadelphia

- Actual value initiative (AVI) in 2014
- City conducts periodic re-assessments
- Tax rate has not changed (1.3998%)
  - Revenue is split between general fund and school district
- Without tax relief, an increase in assessed value = increase in tax bill
- Collection via foreclosure
  - Between 2010 and 2015, City increased foreclosures filings by 1,200% (from 1,000/year to over 10,000/year)
  - Property taxes became the #1 reason clients sought help at our North Philadelphia office

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Why are property taxes a legal services issue?

- Primarily affects low-income and senior homeowners
  - Intergenerational family homes with tangled titles
- Asset preservation
- Racial justice

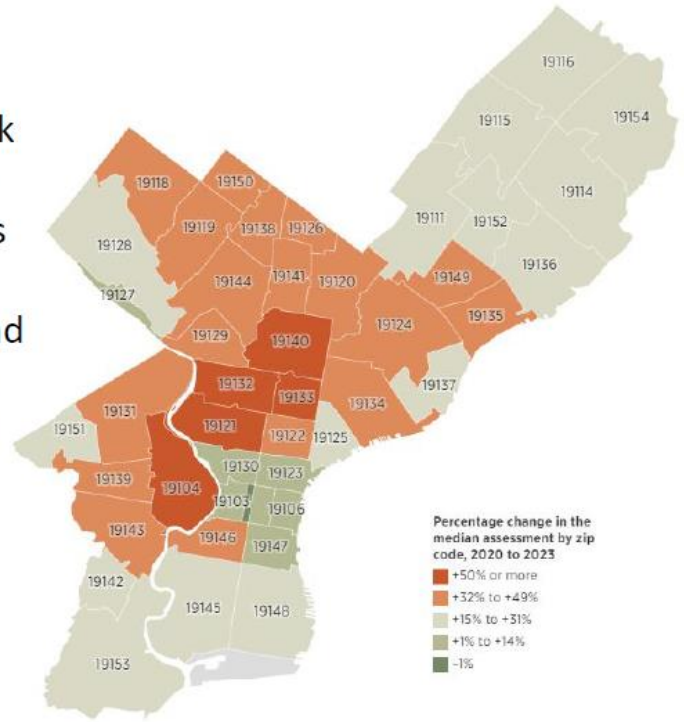


COMMUNITY DEVELOPMENT ALLIANCE

Rising Assessments

- In 2023, assessed value of residential properties increased by 31% citywide, but increases are much higher in certain neighborhoods
- In 2025, assessed value increase by another 19%

- **Racial disparities:** As the share of Black residents increase in a neighborhood, the accuracy of assessments decreases
- **Regressivity:** Low-value properties tend to be over-assessed, while high-value properties tend to be under-assessed



Map: KASTURI PANANJADY and JOHN DUCHNESKIE / Staff • Source: Office of Property Assessment

COMMUNITY LEGAL SERVICES OF PHILADELPHIA

Legal Framework

- **Uniformity clause:** "All taxes shall be uniform, upon the same class of subjects, within the territorial limits of the authority levying the tax, and shall be levied and collected under general laws."
  - Pa. Const. art. VIII, § 1

- **Tax relief violates uniformity, unless there's an exception**

- **All local tax relief requires three things:**
  - Exception to uniformity in state constitution
  - State enabling legislation
  - Local ordinance

COMMUNITY DEVELOPMENT ALLIANCE

Tax Relief Programs

- Homestead Exemption
- Senior Freeze
- Low Income Tax Freeze
- Longtime Owner Occupants Program

COMMUNITY DEVELOPMENT ALLIANCE

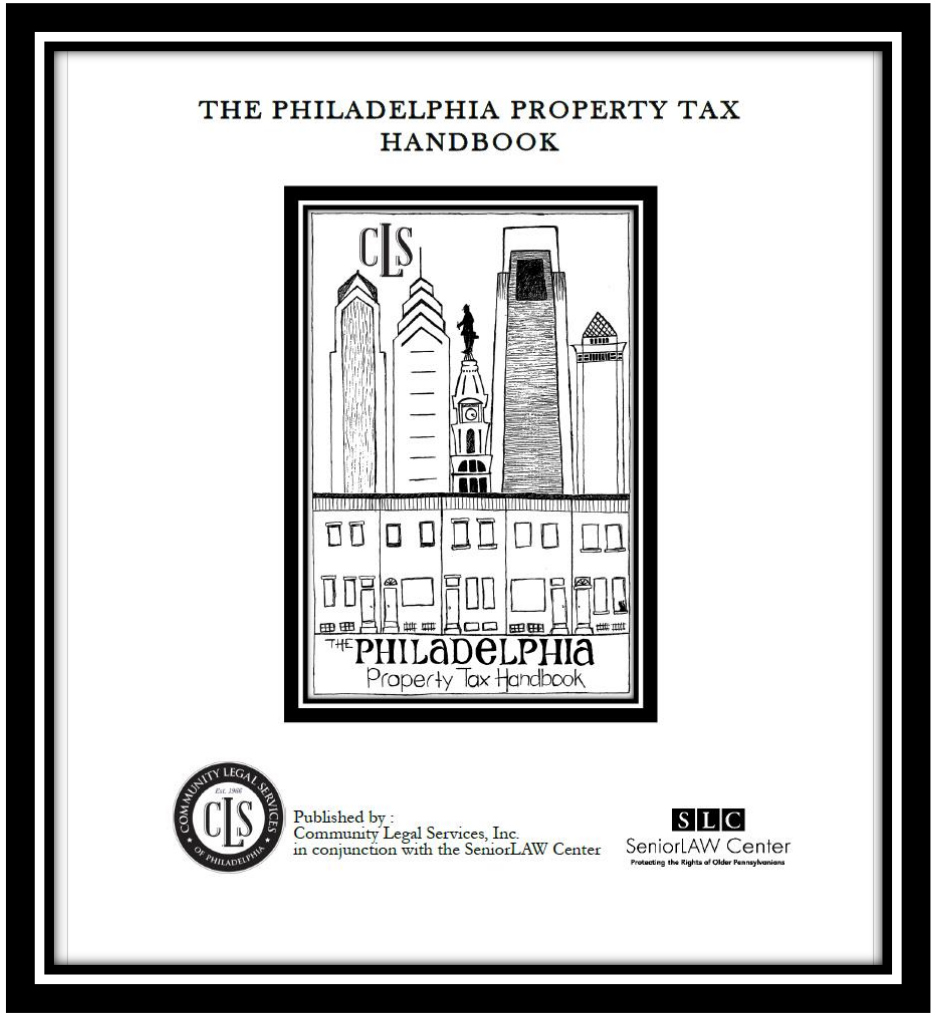
Longtime Owner Occupants Program (LOOP)

- Intended to protect longtime homeowners from dramatic assessment increases
- Caps the extent to which assessment may increase and freezes that value going forward
- **Eligibility**
  - Owner must have owned and lived in property 10+ years
  - Income must be less than 120% of Area Median Income
  - No age requirement
  - **Assessed value must have increased 50%+ from one year to the next OR 75% over preceding five years**
- Cannot have LOOP and Homestead at same time
- Local ordinance imposes $35m limit on total cost of program
- *72 P.S. § 4749.1 et seq.; Phila. Code § 19-3901 et seq.*

Key aspects of LOOP

- **Initial goal:** To ease sudden tax spikes for homeowners following the citywide property value reassessment.
- **Eligibility (initial):** Property owners who saw their certified market valuations more than triple from 2013 to 2014 could qualify.
- **Eligibility (current):** Eligibility requirements have been adjusted over time. Currently, homeowners may be eligible if their property assessment increased by at least 50% from the previous year or at least 75% over the past five years.
- **Benefits:** LOOP limits the assessment increase, thereby reducing property taxes for eligible homeowners.
- **Usage:** A 2015 Pew study found that LOOP was used most substantially in neighborhoods around Center City.

More information: [Apply for the senior citizen Real Estate Tax freeze | Services | City of Philadelphia]



COMMUNITY DEVELOPMENT ALLIANCE

Bipartisan support for property tax relief

Pennsylvania Party Control: 1992-2025

One year of a Democratic trifecta • Twelve years of Republican trifectas

Scroll left and right on the table below to view more years.

Year	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Governor	D	D	D	R	R	R	R	R	R	R	R	D	D	D	D	D	D	D	D	R	R	R	R	D	D	D	D	D	D	D	D	D	D	D
Senate	R	D	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R
House	D	D	D	R	R	R	R	R	R	R	R	R	R	R	R	D	D	D	D	R	R	R	R	R	R	R	R	R	R	R	R	D	D	_

Search



Lessons learned

- Start with seniors
- Emphasize local flexibility
- Develop data / build coalitions
- Leverage crisis points
- “Property tax policy IS affordable housing policy”

Protecting Aging Neighbors from displacement- State Level



[City of Milwaukee Legislative Package 2025-2026]

"The City/Town/Village of _____ supports reducing the property tax burden of aging neighbors vulnerable to displacement, through an exception to the Uniformity Clause."

Take Action!

Real change requires collective power.

1. Join the Badger State Housing Alliance-See Flyer

2. CDA is committed to collaborating with municipalities to advance statewide legislation that strengthens and supports local governments. Scan the QR Code to visit our policy webpage.

3. Partner with other municipalities statewide, recognizing that housing justice requires coordination at every level of government.

4. We are in this for the long haul—building lasting structures of advocacy and policy change that will sustain communities for generations.



Thank You!!

Gracias



Johanna Jimenez

Policy & Advocacy Director

Johanna@housingplan.org

www.housingplan.org