

2025 | MILWAUKEE

# NEIGHBOR TO NEIGHBOR



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# ABOUT THIS REPORT

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This report is the culmination of the Neighbor to Neighbor campaign in Milwaukee, which was conducted in summer and fall 2024. Neighbor to Neighbor is a canvassing effort created by Rocket Community Fund that aims to connect residents with critical resources related to housing, internet access, utility assistance and more. Neighbor to Neighbor also collects data from residents to identify community needs and inform future investments.

The Neighbor to Neighbor campaign was managed in partnership with INPOWER and United Way of Greater Milwaukee & Waukesha County. Over a four-month door-to-door and online survey campaign, Neighbor to Neighbor partners sought to connect with 8,000 Milwaukee households at risk of displacement. In total, canvassers collected 6,453 quality responses spanning both renters and homeowners living in neighborhoods with high instances of eviction filings and/or property tax foreclosures.

A summary of key findings is presented in this report.



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# THANK YOU

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**NEIGHBOR TO NEIGHBOR** was only possible with the support of neighborhood organizations, Milwaukee residents and others. The Rocket Community Fund would like to thank everyone involved in this project, including:

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# OUR FINDINGS

## 1. WIDESPREAD CONCERN OVER PROPERTY TAX INCREASES

**93% of homeowners surveyed expressed concern over potential increases to their property tax bill.** This finding tracks with broader analysis of the Milwaukee housing market, which shows housing prices increasing rapidly in recent years. According to Wisconsin Policy Forum data<sup>1</sup>, the median sales price of homes in Wisconsin increased by 53.3% between 2017-2022. During those same years, the state's median household income increased by only 19.7%. This gap is even more acute in Milwaukee, where the median income is \$51,888 compared to \$75,670 statewide.

As cost pressures intensify, Milwaukee homeowners risk missing their mortgage and/or tax payments, which can ultimately lead to losing their home. Neighbor to Neighbor data revealed that 29% of respondents were late on their mortgage or tax payment within the last 12 months.

**93%** *of homeowners surveyed expressed concern over potential property tax bill increases.*

## 2. MIXED AWARENESS OF PROPERTY TAX EXEMPTION AND EVICTION SUPPORT PROGRAMS

While there are resources available to assist low-income residents facing tax foreclosure, such as the Wisconsin Homestead Exemption, there is mixed awareness of these programs. According to Neighbor to Neighbor data, more than half (54%) of homeowner respondents were not aware of exemption programs that could help them reduce their tax obligations.

Renters face similar challenges with 61% of renter respondents indicating they don't know where they would get support if facing eviction even though there are legal services available through Eviction Free Milwaukee and the State of Wisconsin's Emergency Assistance grants. According to the Eviction Lab at Princeton University<sup>2</sup>, there were 13,058 eviction filings in Milwaukee in 2024 out of 193,202 renter households for a roughly 7% eviction filing rate. This figure represents nearly half of the 26,535 eviction filings in the state of Wisconsin.

**54%** *more than half (54%) of homeowners surveyed were not aware of exemption programs that could reduce their property taxes.*

1 <https://wispolicyforum.org/research/home-prices-outpace-incomes/>  
2 <https://evictionlab.org/eviction-tracking/milwaukee-wi/>

# OUR FINDINGS

## 3. HOMEOWNERSHIP REMAINS A PRIORITY FOR MILWAUKEE RESIDENTS

In addition to collecting quantitative data, Neighbor to Neighbor canvassers also speak with residents and gather qualitative data about their experiences. One of the recurring themes from these conversations was the importance of homeownership, particularly the sense of stability it provides and the opportunity to create generational wealth.

One homeowner surveyed expressed this sentiment eloquently saying, “For me, what [homeownership] means is stability. I have somewhere to go. I have the ability to pull up to the house, turn the key, and know that it’s mine and nobody can put me or my children out, that we have somewhere to go and call home and just relax. This is us. This is ours. It means everything to me and my children.”

According to Neighbor to Neighbor data, 64% of renters expressed interest in homeownership programs. However, renters are aware of the challenges inherent to purchasing a home, particular saving for a downpayment. As one renter explained, “I’m able to save some money here and there, but not a significant amount to where I could see [homeownership] being in the near future for me. But I’m almost 30, and that’s what’s kind of scary to me because I look at family members that were able to already have a home at my age and friends and their families where only a couple of my friends now actually own homes. And that’s kind of a reality hit for me, is that it’s not just me, it’s my friends, too.”

Like the mixed awareness around eviction defense and property tax foreclosure resources, many homebuyers may not be aware of the affordable mortgage products on the marketplace that can help them achieve their goals. Many lenders, including Rocket Mortgage, have introduced affordable mortgage products that do not require significant down payments and are aimed at serving first-time homebuyers. For example, Rocket’s One+ requires a 1% down payment from the homebuyer and is matched by a 2% grant from Rocket Mortgage.



**64%** of renters surveyed expressed interest in homeownership programs.

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# OUR FINDINGS

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## 4. ESTATE PLANNING IS ESSENTIAL TO PRESERVE HOMEOWNER WEALTH

For many Americans, their home is their largest asset and the most essential tool for creating intergenerational wealth. This is especially true in cities like Milwaukee where home values are increasing and driving wealth gains for owners. However, according to the Urban Institute, “when a homeowner with heirs passes away without a will, their property becomes an ‘heirs’ property’... which must go through probate” which can cost the heirs 3 to 10% of the estate’s total value.

Through Neighbor to Neighbor, 61% of homeowners surveyed reported that they have not made an estate plan to guide what happens to their property when they pass away. However, most respondents (51%) expressed interest in developing an estate plan to protect their assets.

**61%** *of homeowners surveyed reported that they have not made an estate plan.*





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# RECOMMENDATIONS

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**COLLECTING DATA** through Neighbor to Neighbor is only the first step. Rocket Community Fund is committed to using this data to inform potential future investments alongside community partners.

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## **INCREASE AWARENESS OF HOUSING AND UTILITY ASSISTANCE PROGRAMS**

There are multiple programs designed to help low-income Milwaukee homeowners address property tax concerns. For example, the Wisconsin Homestead Exemption provides a refundable income tax credit for qualified homeowners facing property tax burdens. Additionally, homeowners in select downtown-adjacent neighborhoods can benefit from MKE United's Anti-Displacement Fund program, which Rocket Community Fund supported with a \$300,000 investment in 2023.

There are also programs focused on reducing utility expenses, like the Wisconsin Home Energy Assistance Program (WHEAP), so that residents can gain greater financial flexibility. However, a number of these programs are temporary or become oversubscribed, which can lead to frustration for residents.

Homebuyer education centers, credit counselors, real estate agents and mortgage lenders can all be resources for homebuyers as they explore affordable mortgage products and the steps they need to take to be ready to purchase a home.

We recommend proactive outreach to eligible households through ongoing canvassing, community events and other neighborhood-centered outreach. The Neighbor to Neighbor model works because it meets residents where they are and provides accurate resource information.

## **CONTINUE SUPPORTING RIGHT TO COUNSEL EFFORTS FOR RENTERS AT RISK OF EVICTION**

Right to Counsel programs are essential to ensure that renters are not displaced unfairly by landlords, who often have greater financial and legal resources to pursue eviction cases. Sustained investment in Right to Counsel programs will help protect at-risk renters and generate a positive economic return for Milwaukee by reducing displacement and its negative associated costs.

Eviction Free MKE, which is administered by United Way of Greater Milwaukee & Waukesha County and the Legal Aid Society of Milwaukee, is one of these Right to Counsel programs providing free legal representation for low-income Milwaukee County residents facing eviction. The Milwaukee County Board of Supervisors Finance Committee approved an amendment to allocate \$250,000 in funding for the same program, which is part of a broader Right to Counsel effort first adopted by the city in 2021. In fall 2024, Rocket Community Fund committed \$250,000 to support the Eviction Free MKE program. We encourage others philanthropic and public partners to join us in this important effort.

According to an independent evaluation of the program's first three years from global advisory firm Stout<sup>3</sup>, Milwaukee County "likely realized fiscal benefits and economic activity benefits of at least approximately \$23.3 million as a result of EFM [...] For every \$1 spent on EFM, Milwaukee County likely realized at least \$4.66 in fiscal benefits and economic activity benefits."

## **INVEST IN HOMEOWNERSHIP READINESS AND SAVINGS PROGRAMS**

While rising property values present a unique challenge for low- and middle-income homebuyers, it is unquestionable that homeownership is the best long-term path to financial security and generational wealth. We recommend investing in programs that focus on

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3 <https://www.stout.com/-/media/pdf/evictions/stout-first-annual-independent-evaluation-eviction-free-milwaukee-clean.pdf>

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# RECOMMENDATIONS

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homeownership readiness, budgeting and downpayment assistance. One example is the Rocket Wealth Accelerator program, which was launched by Rocket Community Fund and Local Initiatives Support Corporation (LISC) in 2022 in Detroit, Cleveland, Atlanta and Milwaukee. The program provides clients with coaches who will work with them to improve their ability to meet emergency needs and build credit. In addition to coaching, the Rocket Wealth Accelerator also provides matching dollars for participants' savings plans, with up to \$500 for people with large-dollar goals such as purchasing a home or vehicle, and up to \$300 for those with short-term or emergency savings goals.

## **SUPPORT ESTATE PLANNING TO PROTECT ASSETS**

The wealth gained from homeownership can be transformational for future generations as long as it is preserved in the family. With property values increasing in Milwaukee, this is a good time to engage homeowners in making a plan for what happens to their property when they pass away. We recommend investing in research that identifies prime candidates for probate and estate planning services and to further invest in a network of housing counselors and legal services agencies that are equipped to provide estate planning support.





We invite you to join us. For more information on Neighbor to Neighbor and other Rocket Community Fund programs, visit [RocketCommunityFund.org](https://RocketCommunityFund.org).

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