

Problem Housing and Property Information Networks

Milwaukee Case Study

By

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Introduction

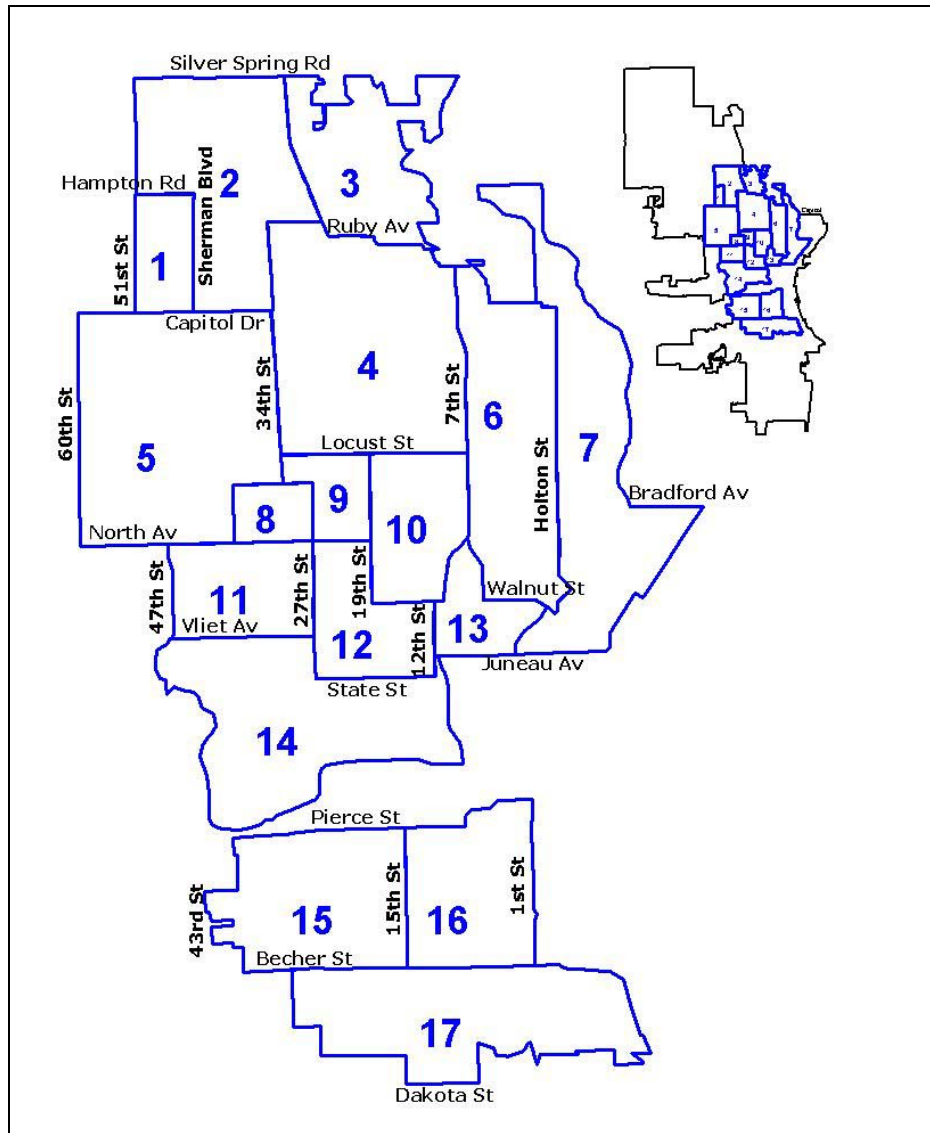
How a frustrated homeowner deals with an uncared for property in his neighborhood can expose the most complex levels of information handling within and between the City and its many community based organizations. There are some steps this person may consider, such as asking for help from his local block group or local community organization, or reporting the code violations directly to the local government. Six months later, after asking for help from community organizations or reporting the violation to the local government, the person finds that the same house reported is still in bad shape with no significant improvement. This is a hypothetical story. However, it is not an unlikely case in the City of Milwaukee. Walking in a part of the inner city, one will find many neglected or boarded up housing units.

In Milwaukee, there are a number of community based organizations (CBOs) working between citizens and local government. Typically CBOs represent the interests and concerns of the property owners in the neighborhoods they work in. Most CBOs are financially assisted by federal grants and programs, mainly by Community Development Block Grant (CDBG).¹ In 2002, the City of Milwaukee was awarded about \$23 million of federal funds to assist lower income families. The neighborhood Strategic Plan (NSP) is one of main projects that that the City of Milwaukee's Community Block Grant Administration manages. In 1998, federal Housing and Urban Development (HUD) accepted the City's Annual Action Plan which allowed seventeen defined neighborhoods to be considered Neighborhood Revitalization Strategy Areas (NRSAs). "The purpose was to bring residents and citizens closer to the planning and prioritization process for outcomes and outputs to make each of the 17 neighborhoods more economically sound, safer places in which to live and do business, and bring service providers into closer scrutiny of those they seek to serve."²

Map1: City of Milwaukee and 17 NSP areas.

¹ In Milwaukee, there are four sources of housing funds and programs. They are: CDBG, HOME (home ownership initiative), ESG (Emergency Shelter Grant) and HOPWA (Housing Opportunities for Persons with AIDS). See more information in the City of Milwaukee, 2002, *Housing and Community Development Consolidated Plan 2000-2004 Executive Summary*.

² City of Milwaukee, 2002, *Housing and Community Development Consolidated Plan 2000-2004 Executive Summary*, p.8.



In 2002, \$2,831,125, or 12% of the CDBG to the City (\$23 million), was allocated to NSP Neighborhood Objectives to remove neighborhood blight.³ Housing is one of main issues of such NSP's coordinating CBOs. Although CBOs have no real legal clout regarding properties, they believe that citizens have a right to protect their properties from any negative images within the neighborhood that affect their property values. By collaborating with both neighborhood residents and landlords, CBOs try to stop neighborhood decline and improve their neighborhoods.

Dealing with local problems CBOs seem to encounter several problems. One problem of CBOs is lack of authority. Another problem is local government's lack of collaboration and slow action with neighborhood problems. Many CBOs complain about how slowly the city government works. One reason for this is a lack of adequate City's staff concerned with housing problems. Through interviewing city officials, it

³ City of Milwaukee, 2002, Housing and Community Development Consolidated Plan 2000-2004 Executive Summary, p.27.

became clear that city departments apparently lack the staff resources to do a thorough and timely job for communities. One solution to this is collaboration between the City and the CBOs. This idea of collaboration, or sharing the tasks in housing code monitoring and enforcement can benefit both CBOs and the City. The CBOs may have more authority by working for the City, and the City can use CBO's staffs to supplement its resource. This paper discusses this collaboration in the current practice of between CBOs and the City from 1999 and 2002. In the first chapter, taking residential property problems in a neighborhood as examples, civic response to the problems as well as collaborative work between the local government and CBOs will be examined.

The second component of this paper is a property data catalog. The City of Milwaukee possesses a variety of data collections that describe many aspects of civic organization. The City also has a long history of data oriented policymaking, such as combating neighborhood decay by identifying the housing code violators using the City's housing code violation records and property data⁴, or making better decisions on renewal of a liquor license by analyzing geographical relationships between liquor shops and incidents of crime using the information from the City Clerk's Office.⁵ However, the use of such information tends to be limited to the city officials. One of the reasons for this lack of data use by the public is the complication of the City's information system. Data are diffused over many city departments, and the kinds of data and their locations are not clear to the public. Another reason of lack of data use by the public is lack of knowledge about the data. For instance, CBOs find it difficult to get the right information about problem properties, such as owners' names and contact addresses. Without navigational information on the data collection, information in the dataset may not be beneficial for public users. The second chapter tries to describe the City's property datasets as a beneficial asset for both the City and the public.

Information facilitates the implementation of decisions. As information technology matures, private and public sectors have realized the importance of information they are dealing with daily and the importance of the systems that hold this information. Many organizations are looking for new technologies that will assist them more efficiently. Gaining competitive advantage requires that private organizations accelerate their decision making process so that they can respond quickly to change. The same is increasingly true of civic organization in terms of tight budgets and hostile citizens. However, despite having mountains of data, many organizations have only a limited ability to process the information they need. One key to enhance the use of data as useful information is having systems that provide the right information, at the right time, and accessible to many audiences.⁶ This strategy is especially beneficial to the problem property strategy for the City, where the issue involves many departments and cuts across several departmental lines. Examining the City's information systems, it was also found that data are scattered over many departments. This situation can be problematic if the City needs to solve problems which affect multiple departments. For instance, to initiate legal actions against a code violating property owner, the City needs to collect data from many departments, such as code enforcement and inspection data from the Department of Neighborhood Services, zoning records from the Department of

⁴ Huxhold, 1991, pp.95-101.

⁵ Huxhold, 1991, pp.112-117.

⁶ Mcfadden, Hofer and Prescott, p.530.

City Development, property assessment data from the Tax Assessor's Office, crime records from the Police and Fire Department, health hazardous violation data from the Health Department. The problems of scattered departmental information systems were discussed by Huxhold, when he examined the information systems of local governments.

Local government organization structures tend to support the "process-oriented" systems because mandates are often used to establish sub-goals for individual offices or departments. This can result in a misalignment between individual and subunit goals with the goals of the organization as a whole because skills and motivation are focused on those sub-goals and organization-wide goals become secondary.⁷

In the last chapter, taking property flipping as an example the current information systems of the City and their flaws will be examined, and then an example case of City's data will be examined. And lastly, the City's new attempts to input local information from CBOs will be briefly examined.

Finally, it should be noted that the initial idea of this study on the collaboration between the City and CBOs came from the citywide project called COMPASS. COMPASS (Community Mapping, Planning and Analysis For Safety Strategies) is a federally funded initiative that aims to build and support collaborative efforts to improve and sustain U.S. cities. Milwaukee was chosen as one of the three COMPASS pilot sites. Two strategies were developed to make the project successful. One is the use of information as a key to success: a community can be bettered if it has a more complete picture of how problems and opportunities are really interrelated. The Milwaukee COMPASS project goes ahead. The second strategy of the project is to make collaboration easier: if both city officials and communities can work together by exchanging information, community problems can be solved effectively. In order to accomplish this, an information system that enables the City to get information directly from CBOs is being tested. In the last chapter, the system of information input from communities will be examined and evaluated.

⁷ Huxhold, 1993, p.64.

A City and Community Based Organizations

The City

The roles of a local government in property management are fundamental to economic development and the sustainability of the environment and protection of civil societies. The roles include: (1) assurance of property rights by an accurate land and real property recording system, (2) collection of land and real property tax, (3) real location of revenues from taxes to provide public services and utilities such as roads, water and sewage infrastructure, (4) enforcement of environmental and other regulations⁸ and (5) market intervention in economically distressed neighborhoods.

In the City of Milwaukee, there are seven departments that govern City's real property management system:

- (1) Assessor's Office
- (2) Department of Administration
- (3) Department of City Development
- (4) Department of Neighborhood Services
- (5) Health Department
- (6) Department of Public Works
- (7) Treasurer's Office
- (8) Municipal Court

Every department governs only a portion of property aspects, and the roles (functions) of each department on real properties vary as described in the below table (Table 1).

Table 1: Functions of the Departments

		Functions:
(1)	Assessor's Office	<ul style="list-style-type: none"> • Maintains parcel maps and information for taxation • Assesses property values
(2)	Department of Administration	(Information and Technology Management Division)
		<ul style="list-style-type: none"> • Manages and distribute property related information to the City departments
(3)	Department of City Development	(Community Development Grant Administration)
		<ul style="list-style-type: none"> • Funds property development projects using federal grants
(4)	Department of Neighborhood Services	<ul style="list-style-type: none"> • Conducts development project research • Manages public land and public housing stock • Manages land use maps • Manages zoning regulation
(5)	Health Department	<ul style="list-style-type: none"> • Inspects real properties (buildings) • Issues building permits and code violation notices • Handles requests and complains on properties from citizens • Assists CBOs
(6)	Department of Public Works	<ul style="list-style-type: none"> • Investigates health and environmental problems • Provides housing lead abatement funds
		<ul style="list-style-type: none"> • Maintains Certified Survey maps • Maintains public infrastructure • Handles requests and complains on public space from citizens

⁸ Dale and McLaughlin, 1999, pp.2-3.

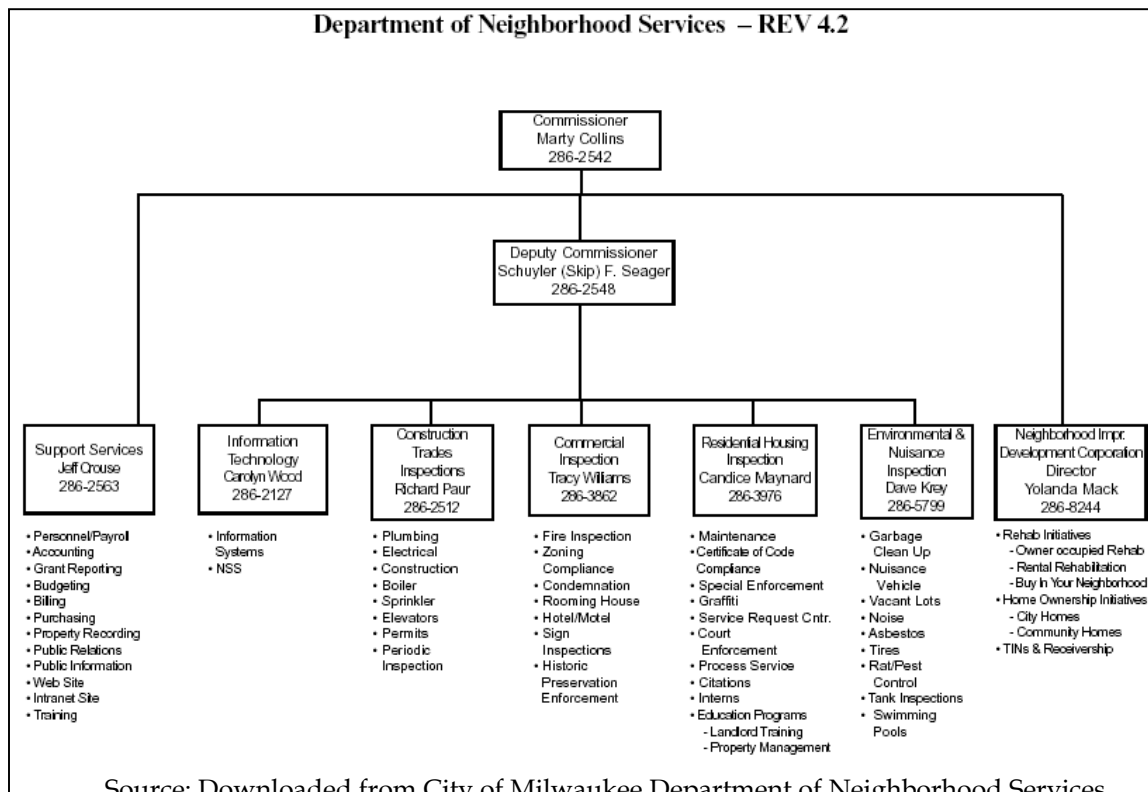
(7)	Treasurer's Office	• Bills and collects property taxes
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Source: Functions were summarized from *City of Milwaukee 2002 Plan and Budget Summary*.

Department of Neighborhood Services

The City of Milwaukee created the Department of Neighborhood Service (DNS) in 1999 as a response to resident concerns that the City response to neighborhood problems had been fragmented, ineffective, and slow. In order to address these concerns, a variety of City programs were consolidated to create DNS.⁹ The department includes the following programs formerly within the three different departments: most positions of the Department of Building Inspection, the Asbestos Program and the Vector Nuisance Program from the Bureau of Consumer Protection and Environmental Health from the Health Department, and the Housing and Neighborhood Development Division from the Department of City Development. Figure 1 shows the current structure of DNS.

Figure 1: Organizational Chart of the Department of Neighborhood Services



Source: Downloaded from City of Milwaukee Department of Neighborhood Services website, <http://www.ci.mil.wi.us/citygov/dns/pdf/maps/DNSORGChartV42.pdf>.

DNS adopts a comprehensive delivery system for neighborhood preservation activities. This is facilitated by bringing related functions, such as inspections, rehabilitation services, and community organization functions together under one department. As a DNS official, Al Garcia, described DNS as “Housing Police” in his

⁹ The City of Milwaukee, 2002 Plan and Budget Summary, p.147.

interview,¹⁰ its primary role is to improve the environment of neighborhoods in the City by enforcing standards for buildings, property, and land use. Such neighborhood improvement in turn helps to protect the safety and health of residents and ensure neighborhood stability.¹¹ The department also uses its enforcement, financial and educational resources to encourage investment in housing and other buildings. There are advantages to having a comprehensive delivery system for neighborhood preservation activities. First, by enabling program managers to coordinate other department activities with those of the neighborhood development division, DNS ensures that interdepartmental programs and operating decisions complement one another. Secondly, lodging all housing related activities in one department, which reports directly to the mayor, not only facilitates their over-all coordination, which should improve their efficiency, but gives the department sufficient clout to direct attention to the need for a comprehensive approach to the City's housing problems and to command the resources necessary to finance the programs.

Collaboration

Having DNS as a central function to bind the City with its citizens, the City of Milwaukee has tried to develop collaboration with CBOs through DNS. In the City's 2000 strategic plan draft, it identified two reasons that collaboration with CBOs was beneficial to strengthen the quality and enhance the value of Milwaukee's neighborhoods. First, CBOs play an important role in reducing crime in residential areas. Second, CBOs provide a sense of community that helps to maintain neighborhood stability.¹²

In 1999, a new initiative called the Building Inspection (BI) Liaison was created between DNS and CBOs. This initiative was a result of partnership between the Milwaukee Block Grant Office and four CBOs. In mid-1990s the Block Grant Office began funding a staff position at four non-profit organizations, Sherman Park Community Association (SPCA), Lisbon Avenue Neighborhood Development (LAND), Harambee Ombudsman Project, Inc (HOPI), and Neighborhood Housing Services of Milwaukee, Inc. (NHS), whose key focus was to promote and organize resident driven housing survey¹³.

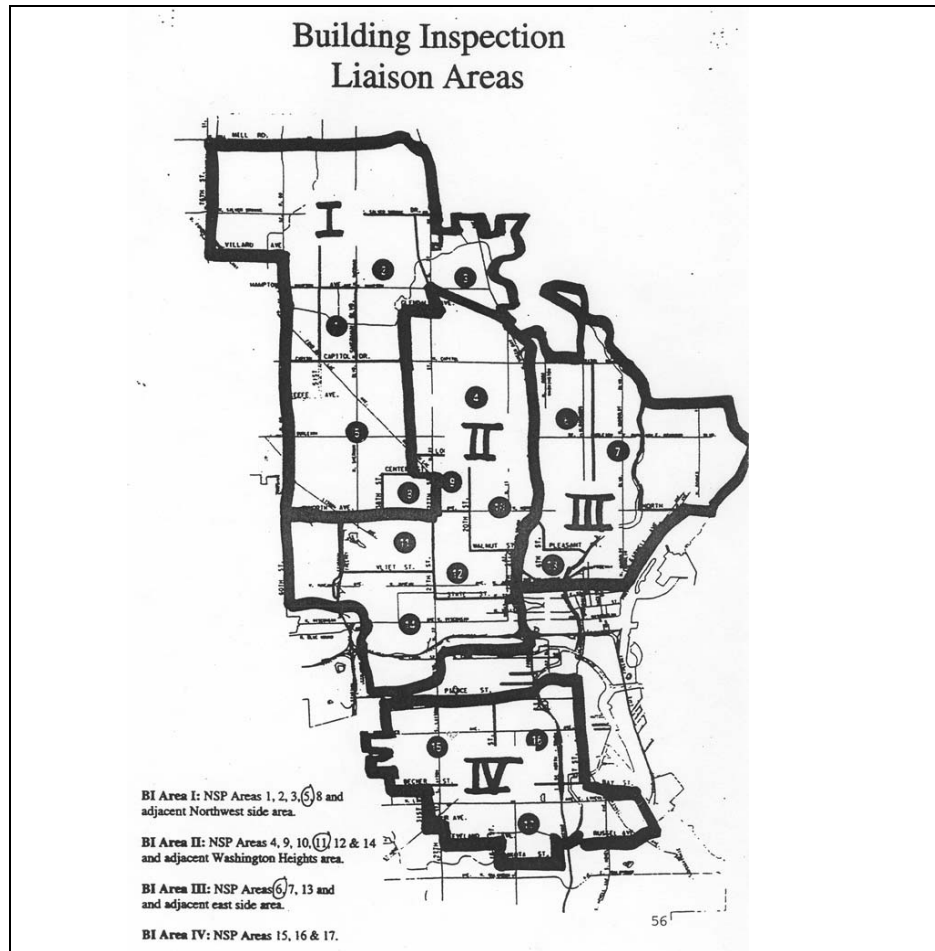
Map 2: Building Inspection Liaison Boundary map (mid-1990s)

¹⁰ Mr. Garcia (DNS)'s interview (March 22, 2002).

¹¹ City of Milwaukee, 2002 Plan and Budget Summary, p.147.

¹² City of Milwaukee, 2000. Strategic Plan – 2000 Draft. pp.20-21.

¹³ According to a copy of their meeting note of July, 1996, their meeting was titled "Neighborhood Organization Participating in Joint Building Inspection/Neighborhood Neighborhood Preservation Efforts."



Source: Mr. Garcia, Building Inspection Liaison, DNS.

The funding supported four staff positions charged with recruiting and training resident volunteers to increase survey activity throughout the block grant area. The four CBOs have worked with the former Department of Building Inspection (DBI) closely and were provided with computers and direct connection to the DBI property information until the same information became available through the City's Web page in 2001. These four CBOs are charged with training the volunteer survey teams, working with DNS staff and inspectors, providing information to the neighborhoods and holding monthly meetings with other CBOs as part of the Neighborhood Strategic Planning (NSP) allocation process. In 2001, the initiative resulted in the Citywide Housing Coalition, a consortium of CBOs and neighborhood volunteers concerned about quality of life issues.¹⁴ The Citywide Housing Coalition currently covers neighborhoods almost equivalent to NSP areas.¹⁵

¹⁴ DNS newsletters, "Neighborhood Grapevine", May - Sept. 2001, Jan. - Apr. 2001, and Mr. Garcia (DNS)'s interview (March 22, 2002).

¹⁵ There are a few NSP coordinating CBOs which do not participate the housing survey that the citywide housing coalition organized.

The idea of this collaboration comes from several sources. First, DNS knows that CBOs are seriously concerned about neighborhood quality, and often have more detailed information on neighborhoods than the City does. Second, DNS has limited resources to investigate neighborhood quality, so it made sense to DNS to get help and information from CBOs which are funded by the City. Third, there was collaboration from the City's Community Block Grant Administration (CBGA). The City's Block Grant Administration knew from the reports of the CBOs that the organizations were engaged in the housing inspection activities. CBGA was looking for ways that CBOs could work with each other not just as individual organizations. Two officials from the CBGA joined the Department of Neighborhood Services (DNS), and started to create the BI Coalition within DNS in 1999.¹⁶

A key part of this collaboration is based on an annual exterior housing survey. Early efforts of dealing with property problems were found in a housing survey manual compiled by Sherman Park Community Association (SPCA) and the City of Milwaukee Department of Building Inspection in 1992¹⁷. Later, DNS and the BI Liaison developed a housing survey method¹⁸. Procedures for the housing survey are as follows. In the spring, the CBOs conduct a housing survey to identify problem properties in the targeted neighborhoods, which are the same area as in the Neighborhood Strategic Planning (NSP) area. After identifying properties that need repairs or that have housing code violations, CBOs send a letter to the property owners asking them for the appropriate repairs. The cost for the letters is covered by DNS. After a certain time period (normally about six months later, thus, in the fall), the same CBOs conduct a follow-up survey of properties identified as problems. If the CBOs find no progress in repairs on the properties, all property information will be forwarded to DNS, and then DNS will initiate enforcement action.

Housing Survey

In 2001, the Building Inspection Coalition conducted the usual housing surveys within the Neighborhood Strategic Planning areas. During the spring, the Building Inspection Liaison survey teams identified over 1,100 properties needing repairs. The Fall Survey determined that more than 500 properties had made the needed repairs or work was underway. Generally speaking, the Building Inspection Liaison survey found owners who occupied the properties were more likely to respond to their letters and fix the problems. After the survey, they created a list of 132 properties in a worst condition, for which they believed emergency and special enforcement were needed (Map 3).

¹⁶ Mr. Garcia (DNS)'s interview (March 22, 2002).

¹⁷ Sherman Park Community Association and City of Milwaukee, Department of Building Inspection.

¹⁸ City of Milwaukee, Department of Neighborhood Services, A note on BI Liaison Survey Process, 2001.

Map 3: Locations of worst houses identified by BI Liaison and 17 NSP areas.

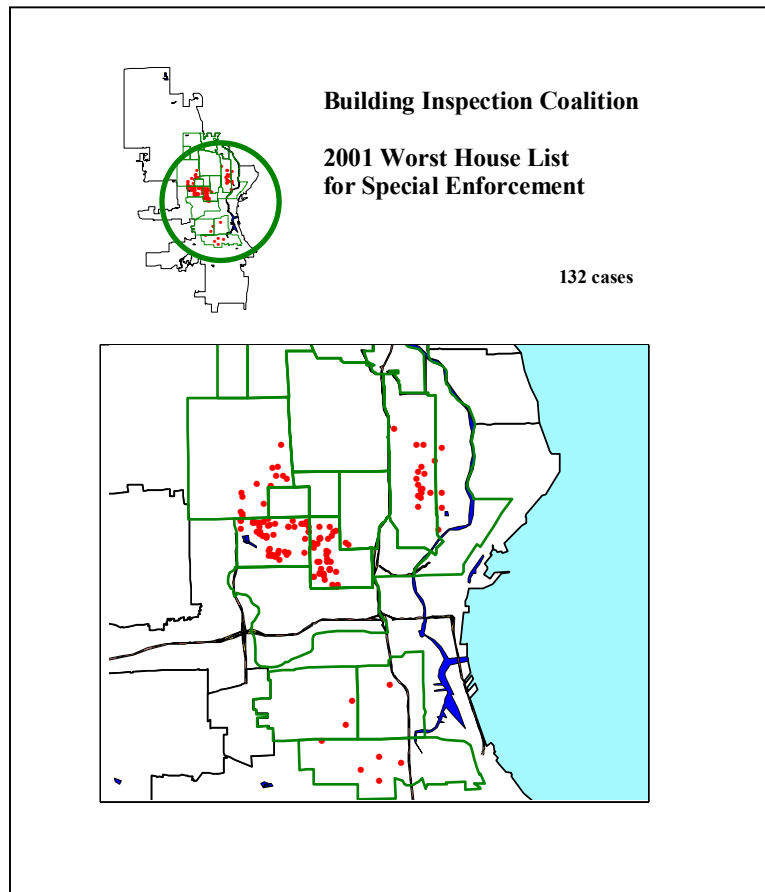


Table 2: Selected characteristics of the worst properties identified by the BI Liaison.

Selected Characteristics	Worst Properties		City Residential Prop. ¹⁹	
	Number	Percent	Number	Percent
Total properties	132	100%	127,673	100%
Not owner occupied	98	74 %	25,550	22.4%
Tax delinquency	59	45 %	7,240	5.7%
Owner not in the City	39	30 %	9,946	7.8%
Owner not in WI	24	18 %	1,496	1.2%
Financial Org. Owned	16	12 %	N/A	N/A
City-Owned	1	0.8 %	N/A	N/A

Source: City of Milwaukee, Master Property File, 2001

Using the City’s Property Master Property File (recorded in January 2001), selected housing characteristics of the properties were analyzed by the author. Characteristics of the properties are as follows (Table 2.) Among 132 cases, ninety-eight properties (74%) were not owner occupied compared to the City average of 22.4%. Fifty-

¹⁹ City’s residential properties are identified in MPROP using CACCLASS code (CACCLASS = “1” means residential property). The City of Milwaukee, Master Property File Documentation, 1999, A-1.

nine properties (45%) were property tax delinquent compared to the City average of 5.7%. The owners of thirty-nine properties (30%) were not living in the City of Milwaukee compared to the City average of 7.8%. The owners of twenty-four properties (18%) were not living in Wisconsin compared to the City average of 1.2%. Sixteen properties (12%) were owned by financial institutions, such as a bank or mortgage company and one property was owned by the City.

Table 3: Neighborhood characteristics of the tracts containing the identified worst properties

Selected Characteristics	Neighborhood		City	
	Number	Percentage	Number	Percentage
Total population	80,130	100%	596,978	100%
White population	19,381	24.2%	298,414	50.0%
Black population	44,880	56.0%	222,943	37.3%
Hispanic population	16,827	21.0%	71,611	12.0%
Total housing units	28,745	100%	249,193	100%
Owner-occupied units	8,338	29.0%	105,286	42.3%
Renter-occupied units	17,074	59.4%	126,873	51.0%
Vacant units	3,333	11.6%	17,034	6.8%

Source: U.S. Census 2000, SF1.

To further examining the neighborhood social and housing characteristics, 2000 U.S. Census data from the Summary File 1 were examined (Table 3.)²⁰ The selected characteristics of the Census tracts where the identified worst properties are located in were as follow. The area has a large proportion of black (56.0%) and Hispanic (21.0%) population compared to the City average of 37.3% and 12.0% respectively. And housing as less owner-occupied (29.0%) compared to that of the City (42.3%) and vacancy rate was higher than that of the City (11.6% and 6.8% respectively.)²¹

Phenomena

Through years of housing surveys, the Building Inspection Liaison found that a significant number of boarded up properties were owned by financial institutions.²² The Building Inspection Liaison suspects property flipping and predatory lending practice by lending institutions as causes of troubled properties. Properties owned by financial institutions are particularly difficult to deal with. In most cases, properties owned by financial institutions are generally not taken care of or simply left as boarded up properties to prevent vandalism. Upon trying to contact the institutions to ask for a plan on the boarded up properties, the Building Inspection Liaison found it difficult to contact them and get the plans. During the interview with one of the Housing Coalition leaders, Fred Curzan from Sherman Park Community Association, mentioned the difficulty in dealing with financial institutions for cooperation to improve their properties. Asked the reason why the institutions hesitate to sell the properties, Mr.

²⁰ 34 Census tracts in which worst houses are located were selected, and then demographic data were summarized for the selected Census tracts.

²¹ It should be noted that different units of analysis were used in the two tables (table 2 and 3): a housing unit was used to analyze housing characteristics with the 2000 Census, while property was used as the unit of analysis with the City of Milwaukee, Master Property Files.

²² Mr. Curzan (Sherman Park Community Association)'s interview (March 6, 2002).

Curzan referred to the bank accounting process. In their accounting system, properties can be on their accounting books with high housing values even though the properties do not have as much value as the book stated. However, if the institution sells the properties, the selling value will be decreased due to proper market value, which results in a loss on their asset.²³

1. Property Flipping

Property flipping refers to the illegal practice of buying and selling properties at rapidly increasing prices, and is increasing in cities.²⁴ Flipping itself is legal. It is a fraudulent practice that makes flipping illegal, such as inflated property appraisals and falsified documents attesting that homes have been renovated. In some cases, private mortgage brokers are involved in providing the false information to lenders. Real estate companies and appraisers can also contribute to the increased risk of improper mortgage practices. As the buying and selling of real estate can be easily done through the Internet,²⁵ estate title transactions become easier than ever. There are seminars or TV commercials by real estate professionals who teach ordinary people how to be successful in the real estate business by using other people's money to buy properties with no down payment. One such real estate professional came to Milwaukee in 2001 to teach how to do "simultaneous closings" – buying a house and selling it at a higher price in the same sitting. Housing in inner cities or foreclosed properties are often a target of property flipping schemes due to inexpensive values.²⁶ Milwaukee County once reviewed the foreclosure sales process concerning the possibility that the foreclosure sales process might somehow facilitate illegal 'property flipping'. The local Federal Bureau of Investigation (FBI) told the Department of Audit that there is little the Sheriff's Department could do to limit the exposure of properties sold at the Sheriff's auctions to property flipping. Also, the local FBI agent further stated that the Sheriff's Department auctions have not been a significant source of properties involved in the cases that the FBI investigated.²⁷

Property flipping is not new to the City of Milwaukee anymore and remains as an unsolved problem. In 1998 Jeff Haehle, living in the suburbs of the Milwaukee metropolitan area, was sentenced a 46-month federal prison term on charges related to a flipping scheme.²⁸ According to the Milwaukee Journal Sentinel, in 2000, Deborah Stanelle, who was sentenced in 1993 to 33 months imprisonment on cocaine distribution and money laundering counts, flipped 20 properties and was indicted for providing false financial information to be submitted to lending institutions through mortgage brokers.²⁹ The 20 foreclosed properties were bought in 1998 by the woman from the

²³ Mr. Curzan (Sherman Park Community Association)'s interview (March 6, 2002).

²⁴ Hagopian, 1999, p.33.

²⁵ According to a study there are more than 200,000 websites related to real estate sales and mortgage lending as of 1998. Dale and McLaughlin, 1999, p.158.

²⁶ Milwaukee Journal Sentinel, Aug. 11, 2001.

²⁷ Milwaukee County Department of Audit, "Audit of Sheriff's Department Foreclosure Property Sales", 1999, p.1.

²⁸ According to Milwaukee Journal Sentinel, conviction of property flipping schema was conducted by the FBI and the Criminal Investigation Division of the IRS. Milwaukee Journal Sentinel, Jan. 11, 2000.

²⁹ Milwaukee Journal Sentinel, Jan. 11, 2000.

Wisconsin Housing and Economic Development Authority (WHEDA) with the promise to sell the homes to owner-occupants.³⁰ Also in 2001, John D. Huber, who was a convicted felon imprisoned in the 1980s for a multimillion-dollar realty scam, was sentenced to a four year prison term on charges related to flipping scheme on more than 200 properties. His firm, Merem Rehab Inc., routinely bought and sold properties at rapidly increasing prices, and submitted documents to banks which were falsified to support inflated mortgages. According to the Milwaukee Journal Sentinel, the appraiser who helped to create falsified documents can be imprisoned for violating their respective duties as a licensed appraiser. It should be noted in the state of Wisconsin, appraisers are not necessarily certified or licensed.³¹

A participant in a scheme can simply walk away from the property, taking along the mortgage derived profit. For example, according to the Milwaukee Journal Sentinel, Merem Rehab Inc. bought a property in the 2500 block of N. 24th St. for \$8,500 in August 1999, and the same day the company sold it to a wife of a man associated with the company for \$23,900. The man who was associated with the Merem Rehab Inc. filed for bankruptcy, listing his debts as about \$1.5 million which he owed to mortgage lenders, according to the Milwaukee Journal Sentinel.³² In another example found by the author,³³ the Merem Rehab Inc. bought a property in the 2100 block of N. 29th St. for \$11,600 in April 2000, and a month later, the house was sold to David Huber, a relative of the company's founder, for \$39,900. On the same day, a mortgage deed was recorded stating that David Huber as well as his wife, Rosemarie Huber, received a \$32,955.38 mortgage loan from a lending institution, Associates Home Equity Services. Later in March 2001, the house was fire damaged according to the property violation records of March 28, 2001 in the Department of Neighborhood Services' web-base database system, NSS.³⁴

Map 4: Locations of properties managed by the Merem Rehab. Inc.

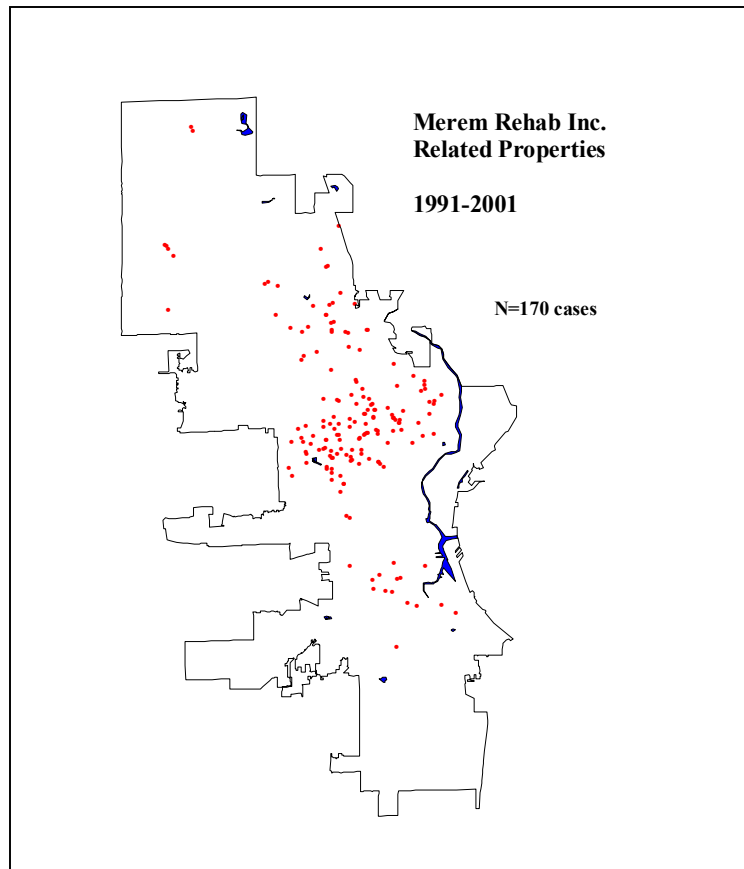
³⁰ Milwaukee Journal Sentinel, Jan. 11, 2000.

³¹ Milwaukee Journal Sentinel, July 13, 2001.

³² Milwaukee Journal Sentinel, November 29, 2001.

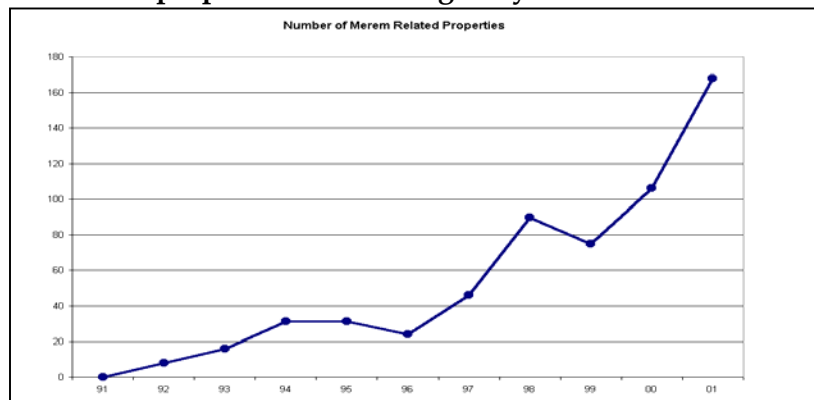
³³ Merem Rehab Inc. related properties were searched at the Milwaukee County Register of Deeds using owner name, then property transactions and mortgage records were checked by examining deeds at the Register of Deeds computer terminal.

³⁴ It has not been confirmed yet if the fire was intentional to get the insurance and if David Huber claimed the fire insurance for the property or not.



Map 4 of 170 properties managed by Merem Rehab Inc., which were identified from the Milwaukee Property Files between 1991 and 2001 by the author, shows that the most properties are located in the inner city of Milwaukee.³⁵ As figure 2 shows, the number of properties related to Merem Rehab. Inc. especially increased between 1999 and 2001.

Figure 2: A number of properties ever managed by the Merem Rehab. Inc., 1991-2001



³⁵ Properties related to Merem Rehab. Inc. were identified from the annual Master Property (MPROP) Files, from 1991 to 2001, under the same condition, (ownername1 or 2 or 3 ="MEREM REHAB" or "C\O MEREM REHAB" or "ROBERT A HUBER" or "DAVID A HUBER" or "ROSEMARIE C HUBER" or "JANETTE L HUBER") or (owneraddr="8405 W FOREST HOME AV" or "5589 MUNICIPAL SQ")

Generally, as an outcome of these property-flipping practices, financial institutions were left holding the mortgage when the investors left. The victims can include lenders, who end up holding mortgages worth more than the properties securing them, and the final buyers of the properties, who pay more for them than they are worth. Another victim could be the whole property assessment system: the City's assessment rolls which become unrealistically skewed with falsely inflated sales prices; comparable sales are no longer comparable; state revenue-sharing formulas based on tax and assessment rolls become tainted.³⁶ Neighborhoods also suffer as the properties go into foreclosure and decline, because most foreclosure properties have little value. It is possible to see the history of housing condition by looking at the historical property code violation records within the Department of Neighborhood Services' Neighborhood Service System. For example, as a response to a service request, 2100 block of N 29th Street property owned by Merem Rehab. Inc. was inspected and DNS inspector left a note that "loose garbage, paper plastic, - rear yard and all other loose debris on property."³⁷

2. Predatory Lending

Another relatively new phenomenon is predatory lending. Predatory lending is a relatively new phenomenon, and does not have a clear definition yet. Some can define any loan that is by subprime lenders, who serve a need by providing credit to those consumers who are not qualified for the conventional market, while some require an enormous amount of evidence of violations of fair lending and consumer law before considering a loan to be predatory. The Metropolitan Milwaukee Fair Housing Council (MMFHC) takes a conservative definition which is:

Subprime lending begins to cross the line into predatory when the lenders prey on unsophisticated consumers with aims to rob borrowers of the equity in their homes, or more specifically when one or more of the following three practices exist: (1) target marketing - targeting to low to moderate income, minority or elderly households. (2) loan provisions - balloon payments, high interest rates, flipping of loans, refinancing, illegal fees, unnecessary insurance, consolidating credit card balances and other debt into mortgage loans. (3) lender behavior - failure to explain terms, high-pressure sales tactics, omission of pertinent information or omission of required documents, failure to provide service, failure to provide lower cost loans to people who qualify for them.³⁸

A study on property foreclosure data in Milwaukee County between 1992 and 2001 in relation to the subprime lender data of Home Mortgage Disclosure Act (HMDA) found that there has been a large increase in the number of foreclosures. Data shows that the number of Sheriff sales in Milwaukee County went from around 500 in 1996 to approximately 1200 in 2000. Although the study concluded that more data is needed to understand more details of predatory lending practices, the increasing risk is undeniable due to the following findings: (1) an increase of subprime market share for home purchase loans - 1.52% in 1995 and 8.15% in 2000, (2) an increase of subprime market

³⁶ Hagopian, 1999, p.34.

³⁷ Appendix 1 shows how DNS's NSSystem organizes such historical property information.

³⁸ "Notes from 'Predatory lending - An Organized Response' November 27, 2001.' This document was written by Metropolitan Milwaukee Fair Housing Council as a follow-up of the meeting.

share for home improvement loans – 2.33% in 1995 and 11.93% in 2000, (3) an increase of subprime market share for refinance loans – 9.64% in 1995 and 21.94% in 2000, (4) an increase in both presence of sub-prime lenders and foreclosures and (5) subprime/manufactured home lenders are responsible for 24.5% of foreclosures in the study period.³⁹

Response to Problem Properties

In this section, the civic response to various types of property related problems will be examined. The types of problems are: (1) housing code violated properties, (2) neglected rental properties, (3) abandoned or vacant properties, and (4) tax delinquent properties. These properties become problematic to communities or the local government when such properties are found clustered in a small area, because the concentration of problem properties contribute to the cycle of neighborhood and business district decline: the troubled properties affect neighboring property owners by lowering the market value of their properties, which reduces their equity, and makes resale of their properties difficult: if the market demand of the area declines the City tax base decreases: if tax revenue declines, the City finds fewer resources to devote to public improvements and maintenance in neighborhoods and business districts.

1. Properties with Code Violations

Housing code enforcement has been used as a strategy of responding to problem properties for the City since the nineteenth-century when slum conditions in cities led to the nation's first response to problem urban properties. The housing code is a list of minimal requirements which deal with the owner's and occupant's duties to keep existing housing at an acceptable level of condition and maintenance. Every house and apartment unit must at least meet these minimal standards. If a building does not meet the requirements contained in the housing code, it is considered to be in violation and repairs or alterations are then required to bring the building up to code standards. Housing inspection in the City has been conducted on either of the following occasions: (1) in response to renters' complaints or (2) when the ownership of a property is transferred to someone other than a member of the immediate family.

The DNS receives over 30,000 complaints per year with 75% of them on residential property. That averages to about 82 per day for every day of the week. In most cases DNS attempts to resolve the matter with a phone call to the owner. The only real exceptions are in cases where an owner has a history of not complying or the conditions are such that they cannot be corrected within a short period of time (typically significant maintenance issues).⁴⁰

The procedure taken by DNS is as follows: After the first inspection by the City's building inspector has been made, the inspector writes up a report of his findings. If he has found any violations, the inspector issues orders and citations to correct the conditions. Then he sends a letter to the owner stating what the violations are and asks that they be corrected by a certain date. In the letter informing the owner of his violations, the inspector will set a date when he will return. The date of the re-inspection is usually 30-90 days from the original inspection to give the owner time in which to

³⁹ Ibid.

⁴⁰ "The DNS Code Violation Process", from DNS's website.

have the work completed or under way. When the compliance date on an order has expired, the inspector may grant an extension of time if the inspector believes that the extension will help achieve compliance. An additional extension can be granted by a supervisor. If the owner has not completed the work in the time required, the order is normally referred for further enforcement actions. Normally prosecution is done in Municipal Court where fines can be levied. The average court ordered fine is over \$800.⁴¹ However, the fine does not terminate the housing code violation. DNS will continue to ask for compliance by reissuing the same order after the deadline for payment of the fine is past.

2. Neglected Rental Properties

The state of Wisconsin protects the rights of tenants, and requires landlords to provide decent, safe, and sanitary housing. Landlords are supposed to screen potential tenants before accepting them to prevent future troubles and to keep the property in a decent condition. The Department of Neighborhood Services (DNS) provides an incentive program, called the landlord training program, which teaches landlords how to protect their property and its neighborhood from troubles. The idea of training landlords came from community policing and the drug-addiction prevention programs. Knowing that most drug dealing in Milwaukee occurred out of rental properties, the City reasoned that “the only people that really could control the situation are the landlords”.⁴² The commissioner of DNS, Marty Collins, surveyed Milwaukee landlords and found that “70 percent of them reported having had destructive tenants at one time or another, yet virtually no landlords were using tenant screening techniques”, due to fear of getting their sued.⁴³ The landlord training program teaches landlords how to discriminate legally and effectively against prospective tenants with destructive histories.⁴⁴

However, not all landlords are responsible, and problems in rental properties remain. There are two types of problems on rental properties: (1) Problem tenants – landlords neglect to screen out tenants and/or rent their properties to tenants who have no respect for their neighbors and cause a public nuisance to communities. (2) Insufficient maintenance – landlords do not respond to the request from tenants to maintain properties to keep a basic living standard.

For the first type of problem, a nuisance abatement program might be taken. The nuisance abatement program was basically created to combat the drug house problem. It is a law enforcement tool that enables local governments to go to court to condemn properties tied to drug activities. Landlords may be arrested due to their involvement directly in drug-related activities in a community. Thus, to avoid the problem, landlords must check tenants before making contracts with them, or must evict them as soon as the landlords know of the drug activities in their properties. If the owner does not abate

⁴¹ Ibid.

⁴² Eggers and John O’Leary, 1995. p.6.

⁴³ Ibid, p.4.

⁴⁴ City of Milwaukee, “Landlord Training Program – Keeping Illegal and Destructive Activities Out of Rental Property”, 1999.

the nuisance after court action or eliminate the environmental conditions that allow for criminal activity to flourish, a receiver is appointed.⁴⁵

The second type of problem is directly related to the tenant's rights. The Community Advocate, a leading community based organization in Milwaukee, works to correct the problem of neglected rental housing. The organization helps tenants who report their complaints. The organization first negotiates with landlords to ask for appropriate repairs, and if the landlord does not respond or improve the situation, it advises tenants to take one of three approaches to solve their problems. The tenants should use the City's rent-withholding program to ask the City to withhold rents and repair the building problems, or initiate an individual rent abatement program, which enable renters to reduce the amount of rent until the landlord fixes the problems, or a mix of the previous two approaches. In either case, Community Advocates will report code violations to the city department, thus the City will also take care of code violation enforcement.

The rent withholding program is operated by the Department of Neighborhood Services. The occupants of a rental unit, including commercial buildings, may apply for rent withholding if the property they rent has an active overdue code violation compliance order. The exceptions to this are licensed rooming houses or owner-occupied duplexes, and situations where the only violation is exterior painting. Rather than paying rent to the owner, the tenant pays the rent to the department. Monthly rent will be spent to fix properties. In some cases, rent withholding funds may be used by the department to make repairs on a property or to pay relocation costs for tenants. The property owner has the right to appeal the department's decision to grant tenants the right to withhold rent. All rent withholding requests require an inspector's approval.

The rent Abatement program is another way to withhold rent from negligent landlords. Under State Law, tenants may abate (reduce) a portion of their rent if conditions are such that a portion of their unit is unusable. Rent abatement is an individual action by the tenant and is not administered by the City.

3. Abandoned Properties

Abandoned properties, such as board ups or vacant properties, are another issue for neighborhoods, because the abandoned properties are not only eyesores to neighbors but also incentives for criminal activities which affect a residential or commercial district's vitality.

In most cases, abandoned properties are obvious from their dilapidated or boarded up appearance. Boarding up is commonly used as a method of vacant housing protection. However, it is not supposed to be a permanent way of protection. In the City of Milwaukee, a property boarded up for more than 6 months is illegal and will be an object of code enforcement. The City also requires a permit to board up properties, but there are many cases where people board up without an official permit. The City used to conduct a boarded up property survey, between 1985-1992, however, currently there is no city-wide official survey to keep track of boarded up properties' records, which is necessary to properly enforce boarded up code violation. CBOs are seeing little interest

⁴⁵ City of Milwaukee, 2002 Plan and Budget Summary, p.54.

by the City on this issue and often complain that the City is especially slow on this problem.⁴⁶

To force the City to take care of abandoned properties, the City Wide Housing Coalition has been developing a strategy using city building code ordinances that were rarely used. The two city ordinances selected are: 200.42, which deals with occupancy and use permits and 218.9, which deals with unsafe or vacant noncompliant buildings.

Ordinance 200.42 states that any property vacant for more than 6 months could be required to obtain an occupancy permit before it is rented. The reason why the ordinance will be useful is because the City Wide Housing Coalition believes that property flipping cases could be prohibited if the City required buyers to fix a long vacant property every time ownership changes. However, there is no requirement for property owners to notify the City of the vacancy period of properties. The City does not survey vacant properties, so there is no systematic way to find out if properties have been vacant for a long time. The ordinance is rarely used.

Ordinance 218.9 calls for boarded up properties to have a viable plan for rehabilitation. If no plan is submitted, the City can either raze the property at the owner's expense or post a 'shaming' sign in front of the property with the owner's name, address and phone number. This has been referred to as the 'shaming ordinance.'⁴⁷ However, again the ordinance is rarely used due to a lack of boarded up survey records in the Department of Neighborhood Services.

4. Tax Delinquencies

Tax delinquency is often a neighborhood, rather than an isolated parcel, phenomenon.⁴⁸ In the City of Milwaukee, a geographic pattern shows that chronic tax delinquent properties (tax delinquent more than a year) are clustered in the central parts of the City. (See map 5 below.) In the 2001 Master Property File of Milwaukee, among all 157,410 properties in the City,⁴⁹ 5.57%, or 8,761 properties are listed as tax delinquent for at least one year, and 1.51% or 2,379 properties are tax delinquent for two years or more. Many studies point out that the likelihood of tax delinquency is high for the negligent or abandoned properties.⁵⁰ As owners of problem properties are often not interested in a long-term holding and wish instead to maximize short-term profits, many are delinquent in paying taxes as well as penalties or the cost to correct deficiencies added to the tax bill.⁵¹ Such owners may walk away from the financial burden by allowing ownership to revert back to the City at the point when the burden is greater than the value of the property itself.

⁴⁶ Mr. Curzan (Sherman Park Community Association)'s interview, (March 6, 2002) and the Housing Coalition Inspection Meeting note (Feb. 2002).

⁴⁷ Sherman Park Community Association, "Sherman Park Today," 2002.

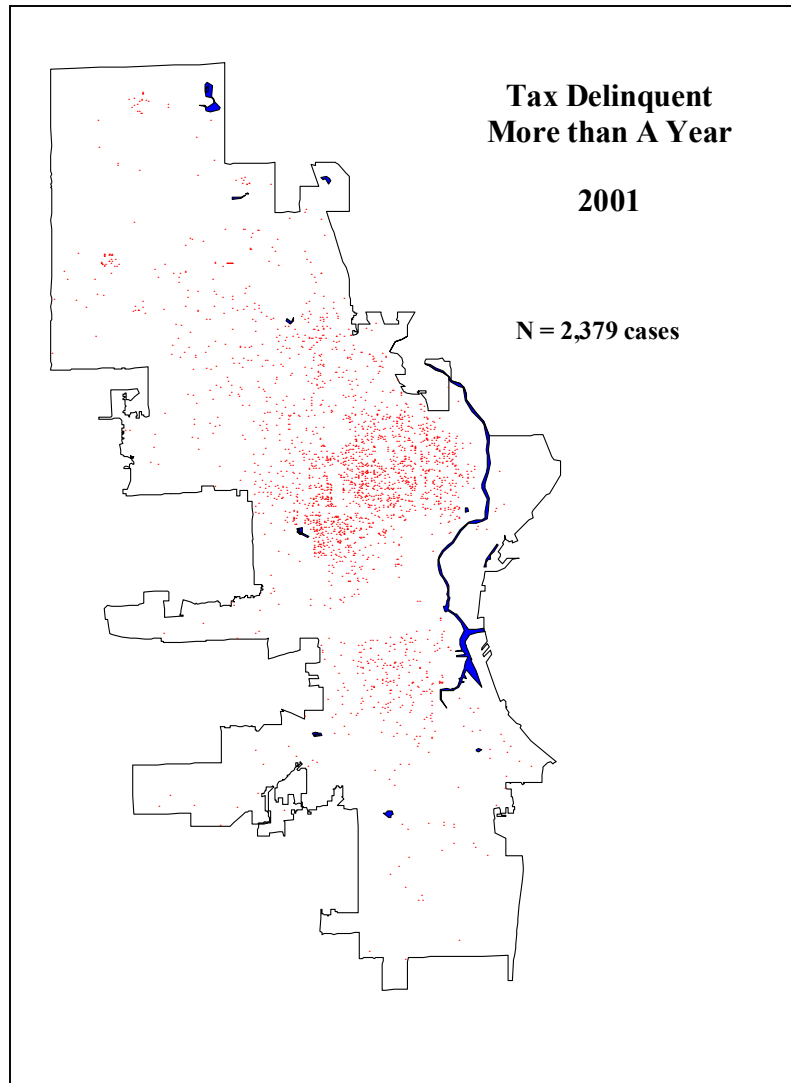
⁴⁸ Listokin 1985, p.6.

⁴⁹ Includes residential and commercial or all kinds of properties.

⁵⁰ Listokin 1985, Accordino and Johnson 2000, Huxhold 1991, p.105.

⁵¹ Listokin, 1985, pp.5-6.

Map 5: Locations of tax delinquent properties two years or over



After a property has been tax delinquent for a number of years, the local government will initiate foreclosure proceedings. This response is commonly referred to as a tax sale. Generally, after the tax sale, there is a specified period of redemption during which the delinquent taxpayer can redeem his property by paying back taxes together with any required interest, penalties and costs. If redemption is not made, then a title perfection or foreclosure procedure follows, and the title passes from the delinquent taxpayer to the person who holds the tax lien – a private party, the municipality, the county, or the state. The legal due process may take up to two years to satisfy.⁵² When the foreclosure procedure is taken at a property, it is called an in-rem (property-directed) procedure. In the City of Milwaukee, tax foreclosures, or tax sales, are initiated by the City Treasurer and prosecuted by the City Attorney.⁵³ According to

⁵² Accordino and Johnson, 2000

⁵³ City of Milwaukee, Dept. of City Development and Dept. of Neighborhood Services, "Housing Strategy," 2001, p.11.

the City of Milwaukee's publication, "Housing Policy," after the Common Council has declared property surplus and established an asking price, a three-step process begins.

Property is first offered to area non-profit organizations for affordable housing and other special uses at a fixed and usually nominal price. Next, property is offered to area residents on an exclusive basis for a limited time. The underlying assumption is that area residents will be highly motivated to preserve their property values and protect their investments; thus, they be will be compelled to perhaps make a higher level of investment and accomplish it in expeditious fashion. If there is no non-profit or area resident interest in tax deed property, it is listed on the open market. Asking prices are intended to be reflective of comparable values in the neighborhood, and are discounted for the estimated cost of major repairs.⁵⁴

By ordinance, offers cannot be accepted from individuals who are tax delinquent on other property, or, who have been convicted for building code violations within the past 12 months. Lead abatement and property "flipping" records are also checked, and negative reports have in fact served as the basis for rejection of offers.⁵⁵

The problem with tax foreclosure as a response to problem properties is that it is time-consuming. With the in-rem procedure, a period of at least one to three years can elapse from initial tax delinquency to final title perfection.⁵⁶ According to the City of Milwaukee, the holding period for tax deed property has been reduced to about 6 months on average as a result of process improvements and ordinance changes over the years.⁵⁷ Also, in 1997, in the City of Milwaukee, the common council passed an ordinance allowing the City Attorney to pursue in-personam (person-directed) actions against property owners and any assets they hold besides the delinquent property in question. The City Attorney expects that this additional tool will make efforts to collect payments owed to the City more effective.⁵⁸

⁵⁴ Ibid, p.12.

⁵⁵ Ibid, p.12.

⁵⁶ Listokin, 1985, p.12.

⁵⁷ City of Milwaukee, Dept. of City Development and Dept. of Neighborhood Services, "Housing Policy," 2001, p.12.

⁵⁸City of Milwaukee, 2002 Plan and Budget Summary, p.54.

Information Catalog

The previous chapter examined what CBOs and the City do and what can be done to combat problem properties. One of important roles of CBOs is an initiation of code or law enforcement by identifying and providing information to the City on problem properties in their neighborhoods. However, as I investigated how CBOs learned what was happening to properties of their concern by using the City's information, it became clear that the CBOs were having difficulty discerning the status of the properties. Asked about problems they encountered when they collected information on problem properties, the interviewees from CBOs pointed out the following four problems:⁵⁹

- (1) Inaccuracy: some information from the city database is not accurate, such as the Department of Neighborhood Services' code violation, and property ownership information.
- (2) Inaccessibility: some information is not available from the City due to limited authorization of the CBOs.
- (3) Time consuming: it takes time for the CBOs to collect enough information to understand the status of problem properties.
- (4) No history: in most data, historical data is not available, such as historical ownership change, property values.

In many cases of investigation, it is information owned by the City that contains pertinent facts on problem properties. However, CBOs cannot easily access the information they need due to authorization limitations and limited information on the resources they need. In the following sections information available from the City which may be useful to understand problem properties will be examined, as well as the way that property data are created through the City's departments.

Property information

Property refers to either the buildings associated with land or more specifically the legal rights attached to the land. There are many aspects that are associated with a property. For this study the aspects that CBOs need are:

- (1) Ownership
- (2) Occupancy
- (3) Value - assessed and sales price
- (4) Land use
- (5) Characteristics
- (6) (Physical) condition
- (7) Finance.

I identified information sources for the seven subjects. Then description and analysis follows. Table 3 assesses the sources on various dimensions. To illustrate the usefulness of the various sources, I have chosen one particular property on the 2100 block of N. 29th St, which was bought and sold through a property-flipping scheme by Merem Rehab Inc.

⁵⁹ Mr. Curzan (Sherman Park Community Association) and Mr. Jernberg (Community Advocates)'s interview, (March 6, 2002 and March 12, 2002 respectively) and the Housing Coalition Inspection Meeting note (Feb. 2002).

Table 4: Property data by Categorical Aspects

	Aspects	Data Source	Data Owner	Completeness*	Accuracy*	Timeliness*	Public Accessibility*
1	Ownership	Deeds	County, Register of Deeds	Good	Very Good	Good	Good
		Real Estate Master Property File	Assessor's Office	Poor	Good	OK	Poor
		Master Property File	Dept. of Administration	Poor	Good	Poor	Very Good
		Property Recording File	Dept. of Neighborhood Services	Good	Good	Very Good	Very Good
		Seller Notification Records	Dept. of Neighborhood Services	Good	Good	Good	Very Good
		Corporate Registration Info System	State, Dept. of Financial Institution	Good	Very Good	Good	Very Good
2	Occupancy (owner-occupied)	Deeds	County, Register of Deeds	Very Good	Good	Good	Good
		Master Property File	Dept. of Administration	OK	Poor	Poor	Very Good
3	Value (Assessed)	Real Estate Master Property File	Assessor's Office	Very Good	Very Good	Very Good	Poor
		Master Property File	Dept. of Administration	Very Good	Very Good	Good	Very Good
	Value (Sales)	Deeds	County, Register of Deeds	Good	Very Good	Good	Good
		Real Estate Master Property File	Assessor's Office	Good	Good	OK	Poor
		Master Property File	Dept. of Administration	Good	Good	Poor	Very Good
4	Land Use	Real Estate Master Property File	Assessor's Office	Poor	Good	Good	Poor
		Master Property File	Dept. of Administration	Poor	Good	Good	Very Good
		Master Address Index File	Dept. of City Development	Very Good	Very Good	Good	Poor
5	Characteristics	Real Estate Master Property File	Assessor's Office	Very Good	Very Good	Very Good	Poor
		Master Property File	Dept. of Administration	Very Good	Very Good	Good	Very Good
6	Condition	Building Permit	Dept. of Neighborhood Services	Very Good	Very Good	Good	Very Good
		Fire Inspection	Dept. of Neighborhood Services	Very Good	Very Good	Good	Very Good
		Housing Code Violation	Dept. of Neighborhood Services	Very Good	Good	Good	Very Good
		Lead Abatement	Health Department	Very Good	Very Good	Good	Poor
		Complaints & Service Requests	Dept. of Neighborhood Services	Very Good	Good	Good	Very Good
		Assessor's Housing Condition Rate	Assessor's Office	Unknown	Unknown	Unknown	Unknown
7	Finance	Tax Delinquency	Dept. of Treasurer	Very Good	Very Good	Good	Unknown
		In-Rem Foreclosure	Dept. of Treasurer	Very Good	Very Good	Good	Unknown
		Master Property File	Dept. of Administration	Good	Good	OK	Very Good
		Deeds	County, Register of Deeds	Very Good	Very Good	Good	Good
		Home Rehabilitation Loan	Dept. of Neighborhood Services	OK	Very Good	Good	Poor

* Evaluative ranking of database qualities are subjective opinion of the author.

1. Ownership

There are at least five data sources which hold ownership information: (1) the registered deeds at the Office of Register of Deeds in Milwaukee county; (2) Real Estate Master Property (REMAST) file at the Tax Assessor's Office of the City; (3) Master Property (MPROP) file at the Department of Administration; (4) Property Recording file and Seller Notification Records at the Department of Neighborhood Services; and (5) Corporate Registration Information System at the Wisconsin Department of Financial Institutions. The data sources of the former three data sources are all the same, registered deeds from the county, which flow from the county to the Assessor's Office then to the Dept. of Administration.

Ownership records on REMAST and MPROP are identical. Although the City often uses MPROP as an internal main source of property information, MPROP is not quite a complete dataset for knowledge of ownership. First of all, there is always a time lag for the information in MPROP. The ownership data is inherited from REMAST which is downloaded from the Assessor's Office about every 6 weeks. By the time the data is all processed at the Department of Administration, the data will be at least three or four months old.⁶⁰ Second, owners' names are not complete: owners' names are recorded for a maximum of three fields, which will miss detailed information in the case of multiple owners. Third, neither MPROP nor REMAST data provides much information to make contact with owners. The owner address field in the MPROP and REMAST files is, in fact, the owner's mailing address, not an owner's home address. The City requires only one address for a property tax bill, thus, the address in the "owner address" could be an address of a third party, not an owner, such as an agency of the owner. Also, there is no telephone number field. It is difficult for CBOs to make contact with owners using the owner's information on the MPROP file.

For example, in the ownership records of the Merem property in the REMAST (and MPROP files), they appear as follows (as of April 2002):

Table 5: Ownership records in the property files

Owner1	David J Huber,
Owner2	Rosemarie C Huber,
Owner3	C O Merem Rehab
Owner Address	8405 W Forest Home Av, Greenfield, WI, 53228

The owner address in this case is an address of the principal office of Merem Rehab Inc, not an address of property owners (title holders), David or Rosemarie C. Huber.

To supplement this shortcoming, the City of Milwaukee adopted an ordinance requiring all property owners to record their ownership and certain other information with the Dept. of Neighborhood Services. This ordinance is new to local governments and original to the City of Milwaukee.⁶¹ The City created specific forms to record property ownership and records about any sale of a property by an owner. The recording system is intended to relieve the previous owner of responsibility for the property. While the primary purpose of the program is to notify owners of building code violations, the information may also be used to inform owners of property-related

⁶⁰ Ms. Olson (DOA)'s interview (March 15, 2002).

⁶¹ Mr. Vieth (DNS)'s interview (March 4, 2002).

ordinance changes when they occur. Additionally, the information is available to the Fire and Police Departments to contact owners if necessary. A problem of the DNS property ownership recording system is that these records tend to depend on the owner's voluntary act, although the city ordinance requires owners to do so. It is owner's responsibility to submit ownership record in a proper form provided by DNS. Not all owners are required to give their information to DNS. In 1997, roughly 72% of residential and 83% of commercial property ownerships were recorded at DNS.⁶²

For example, in the ownership records of the Merem property in the Neighborhood Services Recording system, they appear as follows (as of April 2002):

Table 6: Ownership records in the DNS Recording system file

Owner1	David J Huber
Owner1 Home Address	8405 W Forest Home Av, #202, Greenfield, WI, 53228
Owner1 Home Phone	N/A
Owner1 Work Phone	(414) 425-1001
Owner1 Mailing Address	8405 W Forest Home Av, #202, Greenfield, WI, 53228
Owner2	Rosemarie C Huber
Owner2 Home Address	8405 W Forest Home Av, #202, Greenfield, WI, 53228
Owner2 Home Phone	(414)
Owner2 Work Phone	(414) 425-1001
Owner2 Mailing Address	8405 W Forest Home Av, #202, Greenfield, WI, 53228
Preferred Contact	Jack D Huber (Merem Rehab)
Preferred Contact Address	8405 W Forest Home Av, #202, Greenfield, WI, 53228
Preferred Contact Phone	(414) 425-1001
Operator	Jack D Huber (Merem Rehab)
Operator Address	8405 W Forest Home Av, #202, Greenfield, WI, 53228
Operator Phone	(414) 425-1001
Authorized Agent	Jack D Huber (Merem Rehab)
Authorized Agent Address	8405 W Forest Home Av, #202, Greenfield, WI, 53228
Authorized Agent Phone	(414) 425-1001

The owners' home addresses in this case are actually that of Merem Rehab Inc, not an actual address of property owners (title holders), David or Rosemarie C. Huber.

There is a case of confusion in ownership information from different sources. For example, some owners are not individuals but corporations, such as Limited Liability Companies (LLC). In this case, additional information other than the owner's corporation name and mailing address is needed to make contact with the person responsible for the property, such as contact information with telephone numbers, operator's information, authorized and registered agents information. This information is all covered in the Property Recording file at the Dept. of Neighborhood Services. However, not all corporations follow the mandatory ordinance. In that case, another

⁶² Mr. Vieth (DNS)'s interview (March 4, 2002).

information source becomes useful. One can use the CRIS (Corporate Registration Information System) website of the Wisconsin Department of Financial Institutions. The site provides information on corporations operated in Wisconsin, and will be useful when an owner in the MPROP file is a corporation and there is no record at the Department of Neighborhood Services.⁶³

2. Occupancy

There seems to be little information on the occupancy status of a property. Both deeds at the county and MPROP files contain information on owner-occupied properties. In every deed, there is a line to ask if the property is owner-occupied (homestead) or not.⁶⁴ The MPROP files may not be an accurate source compared to deeds, in which ownership (title) is not formally recorded. Although, the property information comes from the Register of Deeds to the City, the Assessor's Office does not obtain the homestead information from the county (through Chicago Title Insurance Company⁶⁵), due to the reason that homestead information is irrelevant to the property assessment.⁶⁶ Instead of obtaining homestead information from the county, the City (Department of Administration) adds the owner-occupied data to the MPROP file, by comparing the address of the property with the address of the owner. An exact match on these two addresses implies that the owner lives in the building. However, according to a report which dealt with ownership statistics using the MPROP file noted, this assumption can be misleading if the owner does not live in the building yet does have the property tax bill sent to the address, or the owner does live in the building but has the tax bill sent to another address or to a Post Office box.⁶⁷ Unfortunately, there is no data file which contains information on residents if the property is renter occupied.

For example, if the owner occupancy field of the Merem property in the MPROP files is blank, it means the property is not owner occupied.

3. Value

Housing values are available from the Real Estate Master Property (REMAST) file at the Tax Assessor's office and its sub-product, Master Property (MPROP) file at the Department of Administration. Wisconsin Law requires property assessments based on fair market value. The Assessor's Office revalues all property every two years to keep pace with changes in the market. During a revaluation all assessments are examined and adjustments are made where necessary to guarantee that all property is assessed at market value. Estimating the market value of properties is a matter of determining the price a typical buyer would pay for it in its present condition. Some factors the assessor considers are: what similar properties are selling for, what it would cost to replace the property, the rent it may earn, and any other factors that affect value. In addition to the

⁶³ WI, CRIS Record Search: www.wdfr.org/corporations/crispix.

⁶⁴ Owner of a property must fill in the line, "This (is) or (is not) homestead property," on deed forms.

⁶⁵ Chicago Title Insurance Company does obtain homestead information on deeds as a scanned document image (not as indexed electrical data table file type). Mr. Mika (County, Register of Deeds)'s telephone interview (June 2, 2002).

⁶⁶ Answer was obtained from the Assessor's Office over the telephone conversation (June 2002).

⁶⁷ Huxhold, 2000, p.12.

market value consideration, each property's condition will be used to make adjustments to the property value. Appraisers at the Assessor's Office check the physical condition of every property they inspect. The data is recorded and adjustments are made to the assessment depending upon the condition. Positive adjustments are made if the condition is better than average and negative adjustments are made if the condition is worse than average.⁶⁸

For example, in the assessment records of the Merem property in the REMAST (and MPROP files), they appear as follows (as of April 2002):

Table 7: Property Assessment Values

Land	\$2,200
Improvements	\$10,600
Total	\$12,800

It should be noted that all the assessment is totaled on a property base, which means that if there are two single family houses in one parcel (property) the values of the two units will be summed up. Thus, a careful consideration of how many housing units are located in the property lot (parcel) is needed when an assessment value is checked on the City's property files, such as MPROP or REMAST.

In the REMAST and MPROP, there is a file that shows the reason of assessment change (REASON-FOR-CHG). These reasons are: added rooms, basement remodeling, land change, demolished structure, exterior/interior changes, garage, new construction or addition, plumbing added, central air conditioning added, or revaluation or review. In most cases, assessment value changes occur by revaluation or review. However, there is inconsistency in this field coding system historically. For instance, prior to 2001, the values are usually blank. Some careful attention is needed to understand what caused the assessment change.

Unlike assessed property value, property sales price information is difficult to get. The only source of property sales price formally recorded is the registered deed. Every time a property is conveyed from one owner to another, the date of conveyance and the conveyance fee are recorded at the county's Register of Deeds. The conveyance fee is the real-estate transfer (recording) fee levied by the County on the transaction to legally record the change in ownership of a property. This fee is based on the total value of real estate transferred. The transfer fee paid on real-estate transfers after 8/31/81 are computed as: (the real estate value) * .003, thus to calculate the sales price, the conveyance fee must be divided by .003: (conveyance fee) / .003 = (sales price). The transfer fee due on real-estate transfers before 9/1/81 are computed as: (the real estate value) * .001, and to calculate the sales price, the conveyance fee must be divided by .001: (conveyance fee) / .001 = (sales price).

For example, in the conveyance records of the Merem property in the REMAST (and MPROP files), they appear as follows (as of April 2002):

Table 8: Property sales (conveyance) data

Last Conveyance Date	04/2000
Transfer Fee	\$119.70

⁶⁸ Mr. Forntey (Assessor's Office)'s email of May 3, 2002.

Sales value at the last conveyance in April 2000 can be calculated from the transfer fee: $\$119.70 / .003 = \$39,900$, which was more than three times than the 2001 assessment value (\$12,800) and the assessment value of 1999 (\$11,600) and of 2000 (\$11,600).

The property sales price is different from assessed value, and reflects market value more accurately than assessed value. However, this is not always true. Some property transaction takes place outside the market, for example when the City forecloses on a property for nonpayment of property taxes. Or a property may be transferred at less than market value to a person in the owner’s family. Or if the sales price is far more than its market value.⁶⁹ Again the conveyance fee record is a useful tool to calculate the past sales price, though, one must be careful to interpret it as a market value.

4. Land Use

Land use data is available from the Master Property (MPROP) file at the Department of Administration and from the Master Address Index (MAI) file at the Department of City Development. Both use four digit number code based on the Standard Industrial Classification (SIC) code, which identifies the type of activity on the property, except for the residential series code, which were developed locally.

One thing should be noted again. There is a case that a property has more than one structure (building), and in that case, both “Land Use” and “(Housing) Units” codes must be examined to understand the exact structure of the parcel property. “Units” code contains total number of dwelling units for all structures on a property. For example, when there are two single family houses on one parcel, which is a tax base, the land use code for the parcel will be recorded as “single family house” with housing unit code as “2 units”. If there are two single family houses and a two-family house (duplex) on one parcel, the land use code for the parcel will be “two-family house” with housing unit code as “4 units”.

For example, in the land use records of the Merem property in the REMAST (and MPROP files), they appear as follows (as of April 2002):

Table 9: Land use record

Land Use	8810
----------	------

The land use code, 8810, means “residential, single family house”.

5. Characteristics

Property, including both land and buildings, characteristics, such as land area size, building structure and age, garage size and so forth, can be found in Real Estate Master Property (REMAST) file at the Tax Assessor’s Office of the City and Master Property (MPROP) file at the Department of Administration. Also graphical representation of a property, such as size and shape of a parcel, can be found in a Certified Survey Map (CSM) maintained by the City Engineer at the Department of Public Works.

For example, in the property characteristics records of the Merem property in the REMAST (and MPROP files), they appear as follows (as of April 2002):

⁶⁹ Huxhold, 2000. pp.8-9.

Table 10: Property characteristics

Number of Stories	1
Building Type	Old Style
Exterior Wall Type	Asbestos
Year Built	1895
Dwelling Unit	1
Total SQ Feet Floor Area	1409
Total Rooms	7
Central Air Conditioning	No
Basement	Full
Fire Place	0
Garage Type	None
Lot Size	30.0 * 120

Again, all these characteristics are summed up into a parcel level. If there are two single family houses on a property lot, the characteristics in the City's property files are all summed up into one record, not two records.

6. (Physical) Condition

Most description of physical condition of a property is available from files recorded at the Department of Neighborhood Services, such as Building Permit records, Fire Inspection records, Housing Code Violation records, and Complaints and Service Request records. These records are kept historically so that changes of condition over time can be seen.

For example, in the Department of Neighborhood Services records of the Merem property, violation history can be seen as follows (as of April 2002):

Table 11: Property code violation records

Section	Type	Date	Current Status
Nuis/Env/Environmental	Letter	11/20/01	Abatement by owner or contractor
Condemnation	Raze Order	03/09/01	Bids issued -condemnation
Condemnation	Razefile	02/02/01	Bids issued -condemnation
Code	Letter	12/07/00	Complete abatement
Enf/Residential/Special			

Again, all these conditional records are summed up into a parcel level. Sometimes it is difficult to tell where the violation records are located. For example, serious code violation records could be applied to a garage not a house, which is a less important violation compared to the violation on the house.

Other property condition data is in the Assessor's Office. Appraisers in the Office investigate property and evaluate the physical condition. Most times, if internal inspection is not available, the building's condition will be rated by inspecting the property from outside. Appraisers can also check housing code violation records and permit records from Department of Neighborhood Services database to consider the property condition. These condition data will be sent out when assessment is done to

give property owners a chance to correct any possible mistakes which may affect a property's value.⁷⁰

Another important file that tells physical condition of a property is a lead abatement file recorded at the Department of Health. In 1991, the City of Milwaukee passed a Lead Poisoning Prevention and Control Ordinance. The ordinance provides the Health Department with the authority to issue legally binding work orders to property owners when a lead poisoned child has been identified. The work orders specify treatments to remedy lead-based paint hazards. Changes to the ordinance include permanent treatments to window surfaces and components in order to provide longer-term protection to young children and the inclusion of lead-dust clearance tests as a final condition of compliance with orders. The ordinance also includes specific standards for lead hazard reduction projects and lead hazard reduction contractors who conduct this work. All records about both children and housing are kept in a proprietary database management application developed by the Centers for Disease Control and Prevention named STELLAR (Systematic Tracking of Elevated Lead Levels and Remediations).⁷¹

7. Finance

Financial status, such as tax delinquency, is also one of important indicators of a property. Generally speaking, if an owner neglects a property, he or she may also be delinquent in taxes. Some owners of problem properties do not intend to own the property for a long term. The City Treasurer keeps tax delinquency records, the number of years for which there are delinquent taxes due for each property. The data are also transferred to the Department of Administration to be incorporated in the Master Property (MPROP) file.

If after a certain period an owner fails to pay property taxes, the City will initiate foreclosure proceedings on the tax delinquent property. If the latest property transaction (conveyance) is by the tax foreclosure, the record of In-Rem (meaning 'property-directed') foreclosure appears in the conveyance type field of the MPROP file.

Mortgage records are available to the public at the county Office of Register of Deeds. Mortgage is a conveyance of a property by a debtor (called the mortgagor) to a creditor (called the mortgagee) as security for a financial loan with the condition that the property is returned when the loan is paid off by a certain date. The county's Office of Register of Deeds has a computerized historical deed search system which shows deeds numbers and a brief description of records since 1988. For the recent records, after 2000, all image documents of deeds can be also seen at the computer terminal in the Office.

Home Rehabilitation Loan records are kept in the Department of Neighborhood Services, though the records are not publicly available due to privacy issues.

Property Data Flows

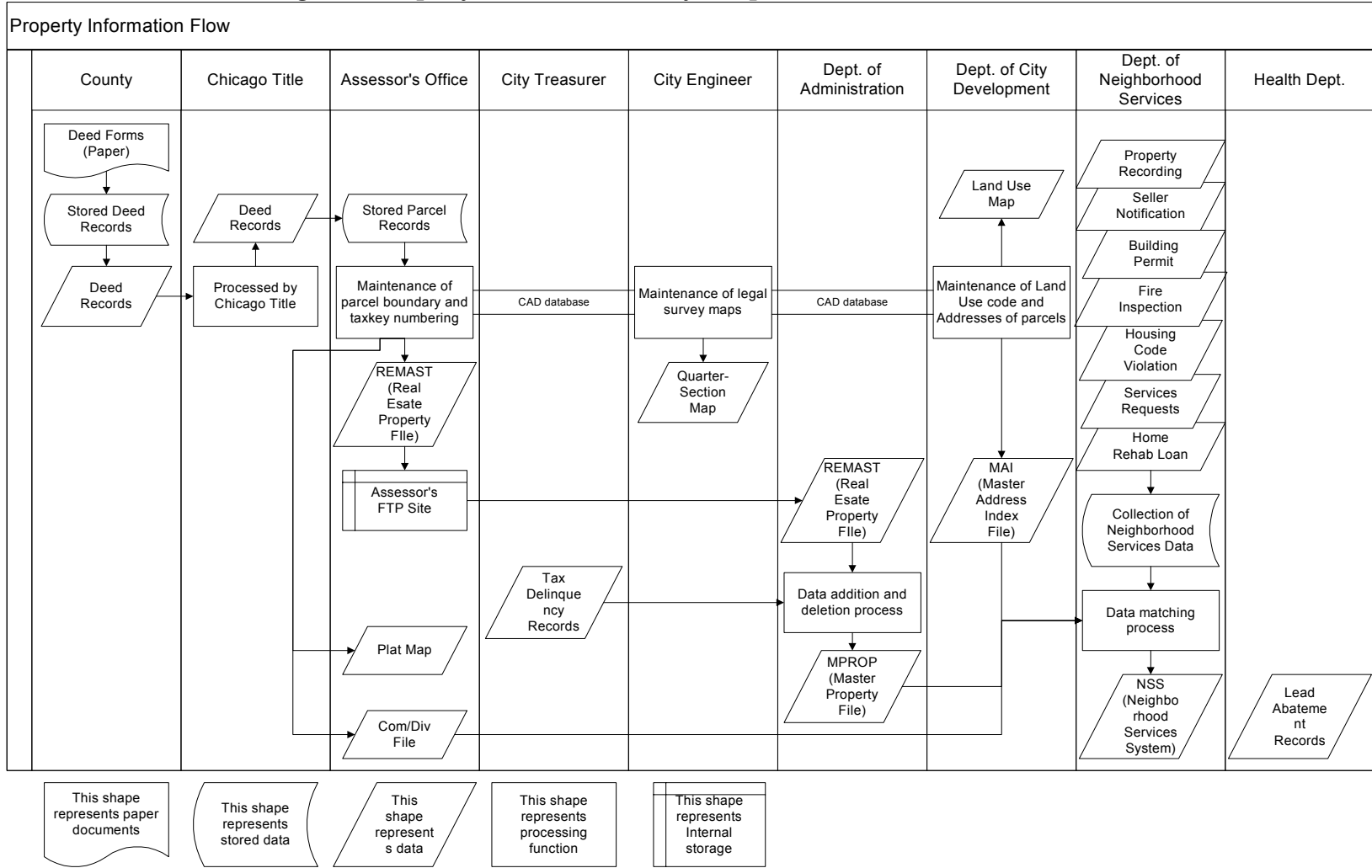
This section examines how data on properties are collected and processed into data files.

Figure 3 describes how data about properties are assembled and flow from departments to departments.

⁷⁰ Mr. Fortney (Assessor's Office)'s email of May 3, 2002.

⁷¹ Mr. Colla (Health Dept.) and Mr. Gaeta (Health Dept.)'s interviews. (Jan. 22, 2002 and March 15, 2002, respectively)

Figure 3: Property datasets in the City's departments and their flow



1. County, Office of Register of Deeds

To create a property tax base, the City needs to know the property ownership, the character and transfer of the rights. In Milwaukee, the county operates a registration system for such rights. The Office of Register of Deeds is a public repository providing for registering documents associated with property transactions (deeds, mortgages, plans of survey, etc.). Registries at the Register of Deeds document certain interests in the land, including information about the nature and spatial extent of these interests and the names of the individuals to whom these interests relate. They also record charges and liens that are rights to retain property against debts, as in the case of mortgages. There are three basic elements in deeds registration: the logging of the time of entry of a property document; the indexing of the instrument; and the archiving of the document or a copy thereof. While there are many types of deed registration systems, they are generally based on three core principles: (1) security – registration of a document in a public office provides some measure of security against loss, destruction, or fraud; (2) evidence – registered documents can be used as evidence in support of a claim to a property interest; (3) notice and priority – registration of a document gives public notice that a property transaction has occurred and, with exception, the time of registration provides a priority claim.⁷²

2. Chicago Title Insurance Company

The City of Milwaukee made a contract with a private firm, Chicago Title Insurance Company, to obtain information on registered deeds at a regular cycle (once a week) that is pertinent to the City's tax assessment tasks, such as legal descriptions and transaction (ex. sales) data of the parcel.⁷³

3. Tax Assessor's Office

The Assessor's Office is a city's department headed by a tax assessor, and is responsible for accurately, uniformly, and fairly judging the value of all taxable properties in its jurisdiction. The Assessor's Office maintains a list of those properties, called the tax assessment roll, which includes information such as ownership, address, land and building value, tax exempt status, and amounts of exemptions.

Based on the legal description of a property, tax assessors either create a new tax base (parcel) or make changes on existing parcels, as when parcels are combined or divided. Assessors maintain both tax key numbers and graphical representation of the parcel (plat map) using Computer Aided Drafting and Design (CADD) system. This CADD system is a shared system among three different departments: the Assessor's Office, Department of the City Development and the City Engineer in the Department of Public Works. Each time a city official from the three departments makes a change, information of the change will be logged so that other officials can know what kind of changes are made by another departments.⁷⁴

A new tax key (parcel identification number) will be given to the new parcel when a new lot is created or when condominiums are created. Tax key number changes

⁷² Dale and McLaughlin, 1999, pp.36-37.

⁷³ Mr. Mika (County, Register of Deeds)'s telephone interview (Feb. 30, 2002).

⁷⁴ Ms. Bronsons (DCD)' interview (March 6, 2002).

in the last three digits will occur when parcels are combined or divided or when streets and/or alleys are vacated. In the City of Milwaukee, combination or division of parcels often occurs. For example, if a homeowner buys an adjacent lot and converts it into a yard, the tax key of the adjoined land will disappear, and the last three digit of the tax key of the new owner will change. This combination and division of parcels are all logged in a file called "com/div file". This file will be circulated in the City, to maintain associations between old and new tax keys in each departmental database.⁷⁵

Figure 4: Taxkey Numbering System

Quarter Section	Parcel	Indicates Parcel
123	- 4567	- 100

Besides legal description of parcels, which mainly describe the size and location of parcels, the Assessor's Office collects property inventory information, such as building characteristics (ex. number of housing unit, rooms), for the assessment purposes. Based on classes of property (i.e. residential, commercial and condominium), different attributes (characteristics) are collected. All data are stored in a city's mainframe database. About every 6 weeks, the Assessor's Office puts a full set and updated Real Estate Master Property File on their FTP intranet site, so that other department can have access to the latest property data of the City.

4. Department of Administration (DOA)

The Information and Technology Management Division (ITMD) in the Dept. of Administration is a key department of the City in terms of information coordination. In 1989, the City implemented a cabinet form of government, and created the Department of Administration to consolidate various administrative and policymaking activities, formerly performed by the Department of Budget and Management Analysis, the Department of Intergovernmental Fiscal Liaison, the Central Board of Purchases, Central Electronic Data Services, and the Community Development Agency. In 2000, the department created a new ITMD to improve management and coordination of the City's information and technology systems. Currently, ITMD fills two information roles. First, ITMD collects, stores, maintains, and disburses city information. Second, ITMD guides development and coordination of information systems policy and makes certain that information is used best in the decision-making process.⁷⁶

About every six weeks, updated property data (REMAST - Real Estate Master Property File) is downloaded from the Tax Assessor's FTP intranet site to the Department of Administration's Oracle database. There is about a three-month lag time at this point since deeds (the original data source) were recorded at the county's Office of Register of Deeds.⁷⁷ Then more variables, such as tax delinquency data from the City Treasurer Office and geographical information, will be added and processed into the

⁷⁵ Ms. Zielinski (DCD)'s interview (Feb. 19, 2002).

⁷⁶ City of Milwaukee, 2002 Plan and Budget Summary, p.41.

⁷⁷ Ms. Olson (DOA)'s interview (March 15, 2002).

Master Property file (MPROP). Not all data from the REMAST file will be included in the MPROP file.

5. Department of City Development

At the Department of City Development, information on the land, such as zoning or land use, is managed. One of the important property related files maintained here is MAI, the Master Address Index File. In the file all addresses of parcels in the City and corresponding tax keys are included as well as the land use code. This file is especially important to look for information of a particular property by address. In most databases in city departments, information is organized by tax key not by address. However, not many people know the tax key of the parcel of their interest, but most know its address. A problem of address records in the property files (MPROP and REMAST) is that they are not always the same as the street (mailing) address. Also, for a duplex property, only one address appears for a property (even though the duplex has two different street addresses) in the property files. For this purpose, the MAI file works as a relationship file between tax key and street address. Having the MAI file as part of the database property query by address become more complete.

6. Department of Neighborhood Service (DNS)

About every six weeks, the DNS's information system requests a copy of Master Property File from the Department of Administration to update the DNS's copy of Master Property File in their departmental information system, the Neighborhood Services System (NSS). The property information in this file may be already between 4 and 6 months old.⁷⁸ Before integrating the new copy with their NSS dataset, taxkeys will be examined to maintain tax key changes by using the "Com/Div" file from the Tax Assessor's Office.

NSS, DNS's own information system, contains computer records. In DNS, more records on properties are daily added to the NSS, such as property ownership records, property transaction records (seller notification), building permits and inspection records. All records are instantly input by the DNS employees into the NSS database system.⁷⁹

⁷⁸ Ms. Olson (DOA)'s interview (March 15, 2002).

⁷⁹ Ms. Wood (DNS)'s interview (Feb. 26, 2002).

Information Systems

In the previous chapter, property data sets were examined. While a variety of data exist from various sources in the City, problems in use of the data remain. First, as was found in property data, being diffused over several city departments, a diffusion in the City information systems was also found. This fragmented information system could be a problem when one tries to assemble data. In this section, the City's current information systems and their flaws will be examined. Then, how the property related data are assembled to solve negligent landlord problems will also be examined. Another remaining problem regarding information issues is a lack of civic participation. As it was found, the CBOs generally have better knowledge of neighborhoods than the City does. However, it was questionable as to how the City could get benefits from the organization's knowledge. Creation of an information sharing system is one solution to this. The City is currently experimenting in creating a system to obtain data from CBOs. At the end of this chapter, this new attempt by the City and the CBOs will be briefly discussed.

Historical Background

The City of Milwaukee has recognized that information is a valuable corporate asset and worked on a strategic plan for information system improvement since the early 1990s.⁸⁰ As of 1992, the City found that its present information technology environment was too complex and supported only specific functional needs by a fraction of potential users. The City also found that there was a problem in information system architecture. At the time, most data were kept in the City's mainframe computer in a hierarchical organization authority system, which made it difficult for the City departments to fulfill their departmental objectives. In 1992's City of Milwaukee Information Technology Plan, initiative of modification and distribution of a city-wide information technology plan was suggested in the first place.

Long-range planning for the effective use of information technology requires anticipating and preparing the City for the constant changes in technology and application that occur. This plan must function as an extension of the City's Strategic Plan and reflect the anticipated information technology directions necessary to support the City's critical initiatives and the individual departments operational needs. The ongoing review/modification of the plan will result in information technology objectives that are better aligned with City objectives, enhance communication between City agencies and facilitate the development of feasible options/directions. The foundation of the plan resides in the combined knowledge of each department's long-range plans, and awareness of technology trends and directions in the industry.⁸¹

Specifically, the City planned an implementation of distributed information systems within the departments. In the reports, the benefits to be obtained and the issues to be monitored in moving toward a new system was listed as below.

Benefits	Issues
<ul style="list-style-type: none">• Increased departmental control.• Increased flexibility within the	<ul style="list-style-type: none">• Increased technology complexity.• Increased difficulty in auditability.

⁸⁰ City of Milwaukee, Information Technology Plan 1992, p.2.

⁸¹ City of Milwaukee, 1992. *Information Technology Plan*. p.11.

<p>departments.</p> <ul style="list-style-type: none"> • Increased departmental accountability. • Increased responsiveness to changing requirements. • Ease of application modification. • Increased user friendliness through incorporation of PC functionality like pull down windows and use of a mouse. 	<ul style="list-style-type: none"> • Potential for decreased data integrity. • Security of data from unauthorized access. • Increased technical support expertise required. • Increased difficulty in quality control. • Potential decrease in easy access to data if standards are not followed. • The redistribution of Information Technology costs city-wide.
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Source: City of Milwaukee, 1992. *Information Technology Plan*. pp.12-13.

By mid 1990s, things had changed. As the City's mainframe information system aged, many departments moved information systems off the mainframe onto newer, more flexible information systems developed by individual departments. Table 11 shows changes in data storage locations between 1992 and the present.

Table 12: Physical Location of Information (Selected Property Information)

Data Name	Year	1992 ^{(1), (2)}	1995 ^{(3),(4)}	Current ⁽⁵⁾
Real Estate and Tax Systems	1988	Mainframe	Mainframe	Mainframe
Master Property File	1978	Mainframe	Mainframe	DOA, Oracle
Master Address Index File	N/A	Mainframe	Mainframe	DOA, Oracle
Property Recording System	1993	Mainframe	DNS, NSS	DNS, NSS
Seller Notification Records	1993	Mainframe	Mainframe	DNS, NSS
Building Permit	1985	Mainframe	Mainframe	DNS, NSS
Fire Inspection	1981	Mainframe	Mainframe	DNS, NSS
Housing Code Violation	1985	Mainframe	Mainframe	DNS, NSS
Complains (Service Requests)	1984	Mainframe	Mainframe	DNS, NSS
Home Rehabilitation	N/A	Mainframe	N/A	DNS, NIDC
Tax Delinquency	N/A	Mainframe	N/A	N/A
In-Rem Foreclosure	1994	Unknown	MICRO	N/A
Lead Abatement	1992	Unknown	Health, STELLAR	Health, STELLAR

Source: (1) City of Milwaukee. *Information Systems Directory (1992)*

(2) City of Milwaukee *Information Technology Plan (1992)*

(3) City of Milwaukee *Information Systems Directory (1995)*

(4) City of Milwaukee *Strategic Information Plan (1996)*

(5) From interviews with the City officials.

This distributed information system architecture created a diffusion of computing powers and controls for the departments. The movement toward departmental information management systems gave each department several advantages, as anticipated in the 1992 Information Technology Plan, such as flexibility and improved responsiveness. Also, this change was designed to help city departments

to transform bureaucratic work processes into more customized and effective work methods that better met their customer's needs.⁸²

Problems

Although departmental information systems provided several benefits to pursue objectives in each department, the changes during the 1990s made another objective difficult to accomplish: organizational strategic objectives. As data are organized at the department level, integrated data presentation for the organizational goals, such as strategic planning, became difficult. Data diffusion also made for a redundancy of datasets over the City. Thus, if the City wants to pursue organizational objectives not departmental objectives, data needed to solve problems must be collected over the different departments and processed to suit organizational strategic objectives. In this section, identified shortcomings of the City's information systems for organizational strategies are discussed, such as: (1) data redundancy, (2) data inaccessibility and inefficient data sharing, (3) lack of history, and (4) parcel based information system.

1. Redundancy

The redundancy of datasets also leads to a redundancy of process, which may not be necessary if departments shared the same dataset from the same data deposit. Also, the redundancy can affect data timeliness since the replicated data generates a time lag compared to a single data source.

A typical example of data redundancy is the core property data originally processed by Assessor's Office. As the property information flow chart in the previous chapter shows, data created by the Assessor's Office is further processed at the Department of Administration, which is then replicated to be distributed to other departments. They are basically the same data sources, registered deeds and Tax Assessor's Real Estate Master Property file. However, as property data goes through processing steps there are modifications so that slightly different versions of property files are created over several city departments.

Redundancy of process occurs when data are replicated. For example, when a taxkey has changed due to parcel merging, assessors make a change in their Real Estate Master Property (REMAST) file, then a copy of REMAST along with a tax combination and division file (com/div file) will be downloaded to the Dept. of Administration, to create a new Master Property File. Then, the department of Neighborhood Services (DNS) asks for a new copy of the Master Property file. Since the Neighborhood Services information system (NSS) uses taxkeys as an indexing attribute in their whole data file system, DNS has to make an adjustment for the taxkey changes within their information systems using the com/div file from the Assessor's office every time when DNS imports new property data from DOA.

2. Inaccessibility

Communication among departments is an important factor in working together for a common issue beyond their boundaries. For instance, as discussed earlier there are many departments which work on a property related issue. Interviews with system managers revealed that not many departments share information. Take housing

⁸² City of Milwaukee, 1996, *Strategic Information Plan*. p.3.

rehabilitation as an example. Both the Department of Neighborhood Services and the Health Department get housing rehabilitation funds through the Block Development Grant Administration in the Department of Administration, though the two departments do not share information on which properties they are serving. In this case, the Block Development Grant Administration works in between the two to coordinate information. It would be more efficient, however, if the two departments could share information directly as well.

Information sharing at database level can also make their operation more efficient. In the Lead Prevention Division of the Health Department, property information such as owner, physical condition, and tax delinquency are critical information in analyzing lead poisoning. However, due to a lack of access to property data from the Assessor's Office and the Department of Neighborhood Services, lead poisoning inspectors currently retrieve necessary property data from the DNS's Internet Neighborhood Services System one property at a time.

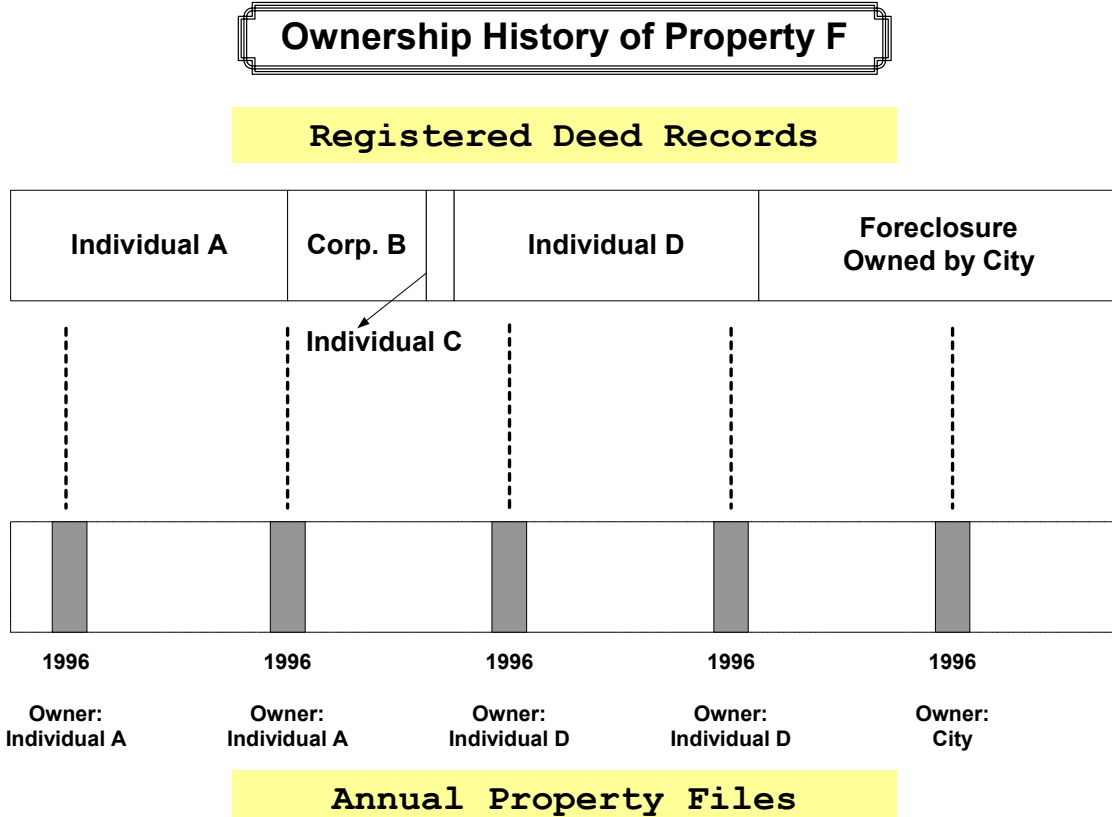
3. Lack of History

Another problem in the City's information system is a lack of a temporal aspect. The time dimension tells the status of an object historically, and is one of the important and principal aspects of information.

Change over time can be seen if data have a time dimension. However, it seems that not many departments are interested in seeing how property conditions have changed over time. First of all, real historical property related files often do not exist.⁸³ There are historical property back up files in the City, but the cycle of back up is not frequent enough to see detailed changes. For example, the City's property files that are collected annually contain various attributes. A problem occurs when one tries to see the changes using chronological files, because those attributes have a different measurement or changing cycle. Assessment values change once a year in April, but ownership and property transfer occurs arbitrarily. Annual history files would be appropriate to see tax assessment changes. However, it is impossible to see the frequency of property sales within a year to investigate property flipping cases because in the files only the latest record of sales date and conveyance fee are kept. For example, figure 5 shows the ownership history from both the registered deeds and the City's property files. In the City's annual property files, ownership of Corporation B and Individual C's names do not appear in the annual property file because these ownership terms were too short.

⁸³ For example, the Master Address Index file that keeps all housing unit address as well as a taxkey of the unit is updated daily without any historical backup files. Thus, it is not possible to tract electronically a history of property changes at a housing unit level. (It can be done manually.)

Figure 5: Example of ownership history in the registered deeds records and property files



If this historical data had a continuous time range, then all changes related to a particular entity could be seen over time. For example, in the continuous historical file, all conveyance data as well as all ownership changes could be kept so that a user could see exactly how properties are transferred and by whom. At the Office of the Register of Deeds, examination of all conveyance records is possible, because all deeds are kept by parcel. The same data are transferred to the City, but the City does not keep these historical records in their information systems.⁸⁴ The City is more focused on the current status of properties, while the historical status of each property is less of a priority. It is possible for the City to show one property's many characteristics, but not a historical change of one specific characteristic of the property. If the City's information systems do not have the capacity to provide such history, CBOs face a problem because they are interested in knowing about a property's history, such as the property ownership changes or sales price changes.

Another problem for the creation of a property's history is a lack of links to the past and future when a taxkey change is occurred. On an occasion of parcel merging or splitting, a new taxkey will be created and there is a loss of relationship to the old taxkeys. There is a com/div file which keeps taxkey changes, but the purpose of this file is for notification of taxkey changes to related departments, and is not publicly available. In the most recent version of REMAST and MPROP files, there are fields (Divorg_year,

⁸⁴ The Assessor's Office said that they keep limited history files for each property only for internal use. Mr. Forntey (Assessor's Office)'s email of Feb. 26, 2002.

Divorg_seq, Drop_year, Drop_seq) that are supposed to keep the parcel combination and division records, however the fields records are currently experimental and not completed yet.

4. Lack of Detail –Parcel Based Management System

The concept of a parcel based management system, often called as multi-purpose cadastral system, is based on the notion that a parcel is the basic spatial unit of human activity. However, such a system may not completely and effectively organize complicated property data attributes. In the City of Milwaukee, it is not unusual to find a parcel having two or more buildings. Buildings could be one duplex with a single-family house with two garages, and all can be located in a single parcel. For example, a code violation recorded at a parcel base does not identify the building the violations is associated with. Managing all property related records at a parcel base may lose the detailed data and thus mislead the data analyst. One must proceed cautiously before all data are summarized into a parcel based data model.

Application

The problems of the current fragmented information systems of the City discussed in the previous section may suggest a need for an integrated information system for property problems. For example, prior to the decentralization of information systems, the City had a history of providing citywide access to integrated summary information via a mainframe computer's query tool, called NATRPTS. NATRPTS is a property data retrieval system and was designed to retrieve various property related data using indexed fields, such as property address, tax key number, property owner name, inspection serial number, permit number. Data came from nine separate data files kept in the City's mainframe database. They were: Master Property File, Housing Code Violation File, Fire Inspection File, Building Permit File, Building Loan Files, Master Address Index, Real Property System File, Building Inspection Complaint File, and DIME file. In NATRPTS, it was possible to analyze the relationships of the data because they all resided in the same mainframe database system. It is unknown exactly when the system disappeared from the City, but it is assumed it was sometime in the late 1990s.⁸⁵ For CBOs as well as for the City's strategic planning, this sort of integrated and subject-oriented information retrieval system is ideal for obtaining information on specific properties at one time.

Unfortunately, the current City's information systems do not have a completely integrated system.⁸⁶ Thus, if one needs to know about a certain issue, one must gather related information from many different departments. For instance, upon conducting a research on flipped properties in order to file a lawsuit to deposit properties from

⁸⁵ The last record about NATRPTS was found in the City of Milwaukee, Information Systems Directory published in July 1995, p.5.

⁸⁶ The ORACLE database in the Information and Technology Management Division of the Department of Administration is actually a prototype of such corporation databases. Copies of data from the other departments can be imported regularly (i.e. data from DNS is imported weekly), for the comprehensive analysis use. However, the system is not complete and does not have real-time access to the departmental databases. Ms. Olson's Interviews (March 5, 2002).

flippers, the city attorney needed to collect data from all over the City.⁸⁷ Data collected for one of such analysis by City Attorney to track down flipping cases were as follow:

- From the Master Property File, MPROP, from the Department of Administration: Property address, Current assessed value, Previous assessed value, Number of units, Owner names.
- From the Neighborhood Service System of the Department of Neighborhood Services: Owner & operator name and address, Owner home phone number, Owner work phone number, Orders, Code violations, Fee, Raze issue, Property & Neighborhood Rating, Rehabilitation estimated cost, Boarded up record, Occupancy record, Code issues.
- From the Treasurer's Office: Delinquent taxes, Special charges included in delinquent taxes.
- From a title search company: First & Second mortgages information.

A vast majority of labor is spent on data collection. City attorneys and paralegals collect data by requesting data from the city departments or by getting data manually by accessing the database over the Internet.⁸⁸

Data analysis by the city Attorney is somehow similar to playing a jigsaw puzzle: Collecting pieces of data one by one, then combining them to create a total picture of the problems of a particular property which must logically support the City's legal action. Sometimes analysis is quantitative. For instance, in a tax foreclosure case, the years of delinquency is an important factor for the legal actions. On the other hand, some analysis must be more qualitative or evaluative. For instance, for a nuisance abatement case, an attorney has to describe unreasonable activities that affect the quality of life of neighborhoods. In order to prove the nuisance activities, an attorney must comprehensively analyze collected data by using a collection of violation records, neighbors and housing inspectors testimonies, or visual proofs of the violations.⁸⁹

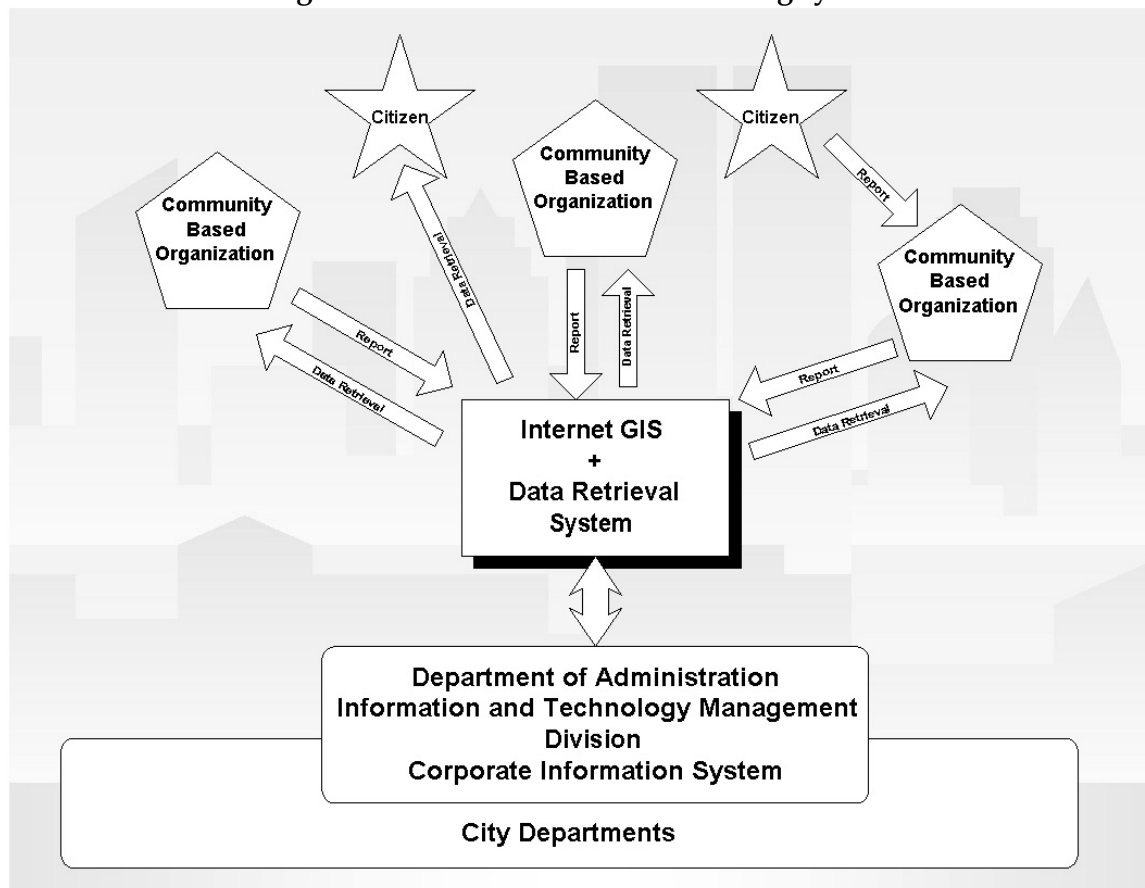
⁸⁷ City Attorney, Mr. Halbrooks's Interview (May 10, 2002).

⁸⁸ City Attorney, Mr. Halbrooks's Interview (May 10, 2002).

⁸⁹ City Attorney, Mr. Halbrooks's Interview (May 10, 2002).

Information Sharing between the City and the Community

Figure 6: Model of information sharing system



Many citizens as well as CBOs are seriously concerned about their neighborhoods, and sometimes know better about the neighborhood than city officials. The City takes the citizen's voice, such as complaints or service requests seriously, though there has not been any systematic way of obtaining such voices from communities.

The City has been experimenting with how to obtain data that CBOs have, such as housing survey records and citizen complaint files. An obstacle to this is that most CBOs data exist as paper files, and few are kept as digital files. Paper filed data are enough for the analysis of a small area, but the City needs to have data as a digital file to effectively manage data from many CBOs. Additionally, it was necessary that CBOs use the same data models to some extent so that the city-wide data can be organized and analyzed in the same way. Thus, the first step the City took was providing a data management system over the Internet to obtain housing survey data as a first trial. Certified CBOs were given access codes. At any time, each organization is able to access the website, and enter survey data using a data entry interface. Data input will be sent to the City's corporate database system residing in the office of the Department of Administration (DOA). Any problems or questions the organizations may encounter will be supported by the DOA's technical assistants. Data will be updated within the DOA information system, and be accessible for retrieval by each organization to their own computers. The collected data will contain the housing survey result as well as

some property information that the City has, such as owners' names, mailing address, latest code violation history (updated every week) and tax delinquency. Using the data assembled at the City the organizations will be able to send housing survey result reports to owners more easily. The idea of Internet based data management system pleased both the City and CBOs.

A question was asked: How will the data be used within the city departments? As an owner of the corporate database system, DOA is going to analyze the housing survey data for its policy-making use. However, it is not clear at this moment how the data from the organizations can be integrated into another department's information systems. For one thing, the housing survey is a variable data source to identify boarded up properties and the Department of Neighborhood Services may want to use the same data. Currently, the Department of Neighborhood Services manages boarded up property permits, and supervises the permitted boarded up term. One of problems of boarded ups is that not all boarded ups are reported to the City. Thus, it would be beneficial for both the CBOs and the Department of Neighborhood Services if the data were integrated into the Neighborhood Service Systems of DNS to be used as part of the department's official records.

Another example of the use of community based organization's data is in the use of data from the organization as testimony and witness to problem properties. When the city attorney files a lawsuit against problem landlords, DNS's housing inspectors help to testify in court on the distressed housing conditions. If the CBOs housing survey records are kept as a part of the City's property records, then their survey results could be used as official testimony.

Conclusion

In this paper, I have tried to describe three topics: (1) property related problems and approaches that the City as well as CBOs take, (2) property related datasets of the City and how they are constructed, and (3) information systems of the City and their drawbacks for an organizational problem solving approach.

In the first chapter, first, it was found that the City and the Department of Neighborhood Services appear to lack the staff resources to address all property related problems. Second, it was also found that CBOs generally have more detailed local information concerning their neighborhoods. Thus, it made sense that the City work collaboratively with the CBOs to share the burden of monitoring neighborhood properties and even initiating the code enforcement process by conducting housing surveys. The chapter found how the City and CBOs respond to the problems calls for immediate and innovative ways to combat illegal code violation activities. Although the City of Milwaukee uses a variety of techniques to address these problems, including aggressive code enforcement, rent withholding, building code ordinances, and tax foreclosure, troubled properties still remains.

In the second chapter, examining the City's property related datasets and how they flow within the City, rich but redundant data sources were discovered. To describe one aspect of property, such as ownership or housing condition, there are sometimes several ways. Examining the natures of each dataset, such as accuracy, timeliness, completeness and accessibility, it was found that most datasets have several shortcomings within the structure. It was also found that data in the City are diffused over the City's departments even for the same subject, such as properties. It is strongly recommended to users to understand the nature of these data before using them. Creation of a navigational system or summary information about their data sets, known as metadata or an information catalog, is also recommended for the City. Such metadata or information catalog may not only help the users to identify the location of data, but also extends the use of data to the public. Another discovery from the study is that not all information is stored in a database. Sometimes, valuable information is not stored in the database. For example, when a building inspector inspects a property, some information, which is not easily categorized in data fields (i.e. impressions or subjective judgments on the property condition), tend to be omitted.

In the last chapter, the problems of the City's information systems, such as potential use of data, and an innovative information input system between the City and the community were examined. As the City's information bases grow, the City's information systems became more fragmented. The fragmented structure of information systems may inhibit the making of proper organizational policies. The problems the city attorney faced in prosecuting property flipping shows that the need for collective data analysis from many sources. If the City and the public have more access to the comprehensive data collections, such property analysis will become easier.

The experimental information sharing system offered by the City is an example of the new phase in civic participation. Although the CBOs are still restricted in terms of authority, the problem property information system helps the City to accelerate its legal actions.

One finding through this study is a lack of defensive or early detection system of illegal activities in the City. For example, the City knows that property flipping harms neighborhoods, and should be eliminated as quickly as possible. In the City, detection of

potential illegal flipping is possible at the Assessor's Office. The City of Milwaukee Assessor's Office developed computer software that uses transaction data to identify flippers.⁹⁰ The potential flipped properties can be identified with multiple sales within a short time frame whose sale price is not consistent with the assessment. Results obtained from the software are turned over to the IRS, the United States Attorney's Office, and the District Attorney's Office. However, the purpose of the system is not prevention of the flipping. Currently, the property flipping detection is taken at the Assessor's Office only at a request base.⁹¹ It raises a question: If the system and information is available to find illegal activities, why not use it before it is too late to stop the property and the neighborhood decline. Unfortunately, the system only works at the Assessor's Office and the neighborhood decline is not the Office's agenda. If the information and the system were available to other departments, the use of them would be more beneficial.⁹² In this case, an information sharing system beyond departmental boundaries is recommended as a way to prevent further decline of neighborhoods.

⁹⁰ Hagopiana, 1999. Mr. Hagopiana is a city attorney in the City of Milwaukee.

⁹¹ Email from Mr. Fortney (Assessor's Office) of May 10, 2002.

⁹² Another issue on the property flipping report created by the Assessor's Office could be accuracy. As of 1999, Milwaukee county Department of Audit examined the report generated by the City's Assessor's Office and commented that "In its current form, the report does not appear to contain enough information to distinguish between property transacted sales and illegal flipping." (Milwaukee County Department of Audit, 1999, p. 7.)

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Interviews

1. City of Milwaukee

Assessor's Office

- Ms. Pat Zielinski (Appraiser), in person interview. Feb. 19, 2002. 10-11am. Interview noted. Ms. Zielinski is in charge of property split/merge changes. She generates or modifies both electric maps and data in case of property split/merges.
- Mr. David Forntey (System Analyst & Administration Supervisor), Email exchanged. Feb 26 & May 3, 2002. Telephone interview March 8, 2002. 2 pm. Interview was noted. Mr. Forntey is in charge of information systems of the Assessor's Office.

City Attorney

- Mr. David Halbrooks (Assistant City Attorney) & Ms. Angelique M. Pettigrew-Davis (Paralegal) In person interview. May 10, 2002. 9-10:30am. Interview was tape recorded. Mr. Halbrooks and Ms. Pettigrew-Davis deal with nuisance property prosecution.

Department of Administration (DOA)

- Ms. Nancy Olson (GIS Manager) In person interview. March 15, 2002. 1:30-2:15pm. Interview was tape recorded. Ms. Olson is in charge of DOA's information system including GIS implementation.

Department of City Development (DCD)

- Ms. Tammy L. Bronson (Geographic Information Specialist) In person interview. March 6, 2002. 9-11:30am. Interview was noted. Ms. Bronson is in charge of Master Address Index file updates in corporation with the Assessor's Office and City Engineers.

Department of Neighborhood Services (DNS)

- Mr. James Styers (Administrative Specialist) In person interview. Feb. 20, 2002. 2-3pm. Interview was noted. Mr. Styers is in charge of DNS's property recording systems.
- Mr. Mike Vieth (NIDC Program Manager) In person interview. March 4, 2002. 1-2:15pm. Interview was noted. Mr. Vieth coordinates CBO activities in relation to DNS.
- Ms. Carolyn Wood (Information System Manager) In person interview. Feb. 26, 2002. 2-3:15pm. Interview was noted. Ms. Woods is in charge of NSS (Neighborhood Services System).
- Mr. Alvaro E. Garcia (Grant Monitor) In person interview. March 22, 2002. 10-11:15am. Interview was noted. Ms. Garcia coordinates the City Wide Housing Coalition and Building Inspection Liaison activities.

Health Department

- Mr. Robert Colla (CLPPP, Program Manager) In person interview. Jan. 22, 2002. 1-2:15pm. Interview was noted. Mr. Colla is in charge of Children Lead Prevention Program.
- Mr. Richard Gaeta (CLPPP, Inspection Supervisor) & Ms. Mary Smith (CLPPP, Grant Monitor) In person interview. March 15, 2002. 10-11:30am. Interview was tape-recorded. Mr. Gaeta supervises of Lead inspection team. Ms. Smith coordinates Community Development Block Grant related activities within Health Department.

Department of Public Works

- Mr. Tom Staats (Map&Plot) In person interview. Feb. 19, 2002. 1-2pm. Interview was noted. Mr. Staats is in charge of plot map requests.

2. Milwaukee County

Office of Register of Deeds

- Mr. Paul Mika. (Manager) Telephone interview. Feb. 30, 2002 and July 2, 2002. Mr. Mika coordinates data dissemination to title insurance companies and municipalities in Milwaukee County.

3. Community Based Organizations

Sherman Park Community Association

- Mr. Fred Curzan. In person interview. March 6, 2002. 3:30-5pm. Interview was noted. Mr. Curzan is in charge of the City Wide Housing Coalition monthly meetings.

Community Advocates

- Mr. Eric Jernberg. In person interview. March 12, 2002. 10-11am. Interview was noted. Mr. Jernberg is in charge of Rent-withholding program and rent abatement program.

4. Meetings Attended

- Milwaukee Neighborhood Organization COMPASS workshop, Jan. 9:30-12pm.
- The City Wide Housing Coalition Meeting, March 7, 2002. 10-11:30am.
- The City Wide Housing Coalition Meeting, March 14, 2002. 10-11:30am.
- The City Wide Housing Coalition Meeting, May 9, 2002. 10-11am.

Interview Method

1. Interviewees from the City who are applied to one of the following criteria were chosen:
 - Those who are in charge of the department's information system.
 - Those who are in charge of property data maintenance.
 - Those who are in charge of property related activities.
2. Interviewees from the CBOs who are applied to one of the following criteria were chosen.
 - Those who work for property related activities.
 - Those who are a member of the city-wide housing coalition of Milwaukee.
3. Interviewees were contacted via email or telephone first, then a meeting appointment was made if the interviewee has time to conduct in-person interview. If the interviewee is not available for the in-person interview, telephone interview was conducted instead.
4. Questions asked for the city officials. (Questions were varied depending on the person's work field.)
 - Information system mechanism.
 - Names of other departments as data sources or data recipients.
 - Problems of the information system or datasets.
 - Frequency of contact with CBOs.
5. Questions asked for CBOs:
 - Methods of data collection, from either community or the City.
 - Names of departments and the section the organization contacts.
 - Names of datasets or records they often use.
 - Problems of the City's system and information system.

Appendix 1: DNS Neighborhood Services System examples

Neighborhood Service System, DNS

City of Milwaukee Neighborhood Services System

Property Search Criteria

Taxkey:	<input type="text" value="3492106000"/>
	OR
Street Direction:	<input type="text"/>
Street Name:	<input type="text"/>
Street Type:	<input type="text"/>
From House#	<input type="text"/>
Thru House# (optional for range)	<input type="text"/>
	OR
Recorded Owner's Last Name	<input type="text"/>

Enter either Taxkey, Street Name (and optionally House# range), or Recorded Owner's Last Name, then press "Submit"

Main List of Property Related Record List

City of Milwaukee Neighborhood Services System

Note: Department of Neighborhood Services (DNS) pending special charges are not included on this web site for technical reasons. The proper way to obtain information on such charges is to request a title search in writing to DNS (there is a \$30.00 fee per address for this service). The property owner will be responsible for any special charges assessed on the tax bill in cases where a title search was not requested in writing.

Property List

Taxkey: 349-2106-000

Taxkey	Address	Ownership	Violations	Srv Requests	Permits
349-2106-000	2152-52 N 29TH ST	View	View	View	View

1. Ownership

Property Names Summary			
Created 11/20/02 12:17	Address: 2152-	2152	N 29TH ST
=====			
Real Estate Master File Information			
Owner	Taxkey:349-2106-000		
DAVID J HUBER	Land use:	8880	#Units: 1
ROSEMARIE C HUBER	Lot size:	3600	
C\O MEREM REHAB	Year Built:1895		
2511 S 43RD #206	Conveyance Date:	04/00	Type:WD
MILWAUKEE WI	53207-0000	Name Change Date:	03/19/02
		Building Area:	1409
		First Floor Area:	1069
=====			
Recording information			
Application Number:	53688	Type:	Change in ownership
Date Received:	04/05/00	Ownership Transfer Date:	04/03/00

Neighborhood Services Recording Names			

Owner			
DAVID J HUBER			
Ownership type: Titleholder			
Home:[414] - ()	Work:[414] 425-1001 ()		
Street Address		Mailing Address	
8405 W FOREST HOME AV #202	8405 W FOREST HOME AV #202		
GREENFIELD	WI 53228	GREENFIELD	WI 53228

Owner			
ROSEMARIE C HUBER			
Ownership type: Titleholder			
Home:[414] - ()	Work:[414] 425-1001 ()		
Street Address		Mailing Address	
8405 W FOREST HOME AV #202	8405 W FOREST HOME AV #202		
GREENFIELD	WI 53228	GREENFIELD	WI 53228

Preferred Contact			
JACK D HUBER			
DBA: MEREM REHAB			
Home:[414] 000-0000 ()	Work:[414] 425-1001 (DISC)		
Street Address		Mailing Address	
8405 W FOREST HOME AV #202	8405 W FOREST HOME AV #202		
GREENFIELD	WI 53228	GREENFIELD	WI 53228

Operator			
JACK D HUBER			
DBA: MEREM REHAB			
Home:[414] 000-0000 ()	Work:[414] 425-1001 (DISC)		
Street Address		Mailing Address	
8405 W FOREST HOME AV #202	8405 W FOREST HOME AV #202		
GREENFIELD	WI 53228	GREENFIELD	WI 53228

Authorized agent			
JACK D HUBER			
DBA: MEREM REHAB			
Home:[414] 000-0000 ()	Work:[414] 425-1001 (DISC)		
Street Address		Mailing Address	
8405 W FOREST HOME AV #202	8405 W FOREST HOME AV #202		
GREENFIELD	WI 53228	GREENFIELD	WI 53228

2. Violation History and Violation Details

City of Milwaukee Neighborhood Services System										
Violation History				Address: 2152 N 29TH ST Taxkey: 349-2106-000						
Curr Distr	Section	Record Type	Serial #	# Orig Viols	Original Inspect Date	Compliance Date	Current Status	Final	Last Status	Original Inspector
428	Nuis/Env/Environmenta	Letter	3479091	1	11/20/01	11/30/01	Abatement by owner or contractor	Yes	11/30/01	MCKEAN, TOM
592	Condemnation	RazeOrdr	3186021	12	03/09/01	05/02/02	Razed by city-condemnation	Yes	05/02/02	SCHULZ, PAUL
592	Condemnation	Razefile	3149071	1	02/02/01	05/02/02	Razed by city-condemnation	Yes	05/02/02	SCHULZ, PAUL
90	Code Enf/Residential/Special	Letter	3100531	1	12/07/00	01/16/01	Complete abatement	Yes	01/16/01	CORTEZ, ROGER

City of Milwaukee Neighborhood Services System	
Violation Detail	
for Serial#: 3186021	
Address: 2152 N 29TH ST Taxkey: 349-2106-000	
Description	Detail
1 Wall structure fire damaged	.
2 Roof structure fire damaged	.
3 Roof sheathing fire damaged	.
4 Roof covering fire damaged	.
5 Exterior finishes fire damaged	.
6 Exterior trim fire damaged	.
7 Door units fire damaged	.
8 Window units fire damaged	.
9 Interior wall coverings fire damaged	.
10 Interior ceiling coverings fire damaged	.
11 Interior floors fire damaged	.

3. Service Request History and Service Request Detail

**City of Milwaukee
Neighborhood Services System**

Srv Request History	Address: 2152 N 29TH ST
	Taxkey: 349-2106-000

Curr Distr	Section	Srv Request Number	Srv Request Date	Current Status	Final	Last Status	Response By
423	Nuis/Env/Nuisance	153135	09/16/99	Closed-verified	Yes	09/20/99	PITCHFORD, EUGENE
423	Nuis/Env/Nuisance	128554	02/23/99	Closed-verified	Yes	02/26/99	PITCHFORD, EUGENE
48	Code Enf/Residential/South	95860	11/04/97	Closed-verified	Yes	11/12/97	.

**City of Milwaukee
Neighborhood Services System**

Srv Request Detail	Address: 2152 N 29TH ST
for Request Number: 128554	Taxkey: 349-2106-000

Description of Service Request

Loose garbage, paper plastic, - rear yard and all other loose debris on property

Response

CLEAN UP ORDER PENDING

4. Permits

**City of Milwaukee
Neighborhood Services System**

Permit History	Address: 2152 N 29TH ST
	Taxkey: 349-2106-000

Curr Distr	Section	Permit Description	Permit #	Permit Date	Current Status	Final	Last Status
006	Plumbing/Plumbing	Plumbing-Seal/Abandon	469236	04/29/02	Closed	Yes	04/30/02
001	Condemnation	Razing	469235	04/29/02	Closed	Yes	04/30/02

APPENDIX 2: Database Catalog

1. Deeds
2. Milwaukee Real Estate Files (REMAST)
3. Milwaukee Master Property File (MPROP)
4. Master Address Index File (MAI)
5. Property Recording Systems
6. Seller Notification
7. Building Permits
8. Fire Inspections
9. Housing Code Violation
10. Complaints & Service Request
11. Home Rehabilitation Loan
12. Licenses
13. Tax Collection System
14. In Rem, Foreclosure
15. Lead Abatement Program

Name	Name (AKA)
Milwaukee Real Estate Files	REMAST
Agent Name	Implementation Year
City, Tax Assessor's Office	1988
Description	
Property information database created and managed by tax assessor's office. This is less a system than it is a collection of programs and processes which provides integrity for all the real estate property in the city.	
Purpose	
This file is used to produce assessment rolls, tax rolls, tax bills, and any real estate reports needed for tax assessors.	
Variables	
Property address, ownership, current and previous assessment data including exempt codes, most recent sale, record status and classification, detailed description of properties, and legal description for each parcel. Variables vary depending on a type of estate (commercial, residential, condominiums, etc.)	
Data Source	
Chicago Title Insurance Company	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcel
Historical Files	
According to Assessor's Office, partial history files are available	
Quality Memo	
Assessor's office collect deed records from the contracted private firm, Chicago Title. Chicago Title regularly (once a week) obtain deed records in a form of both paper and electric data from county, register of deeds. Assessor's office receives new information on parcels which is only pertinent to their purpose. Mortgage data on property is not included, which the office used to obtain through Chicago Title. Due to the third party intervention between the County and the City, there is always a time lag of parcel information change. The data are used only for the City's internal use, and is not accessible to the public.	

Name	Name (AKA)
Milwaukee Master Property File	MPROP
Agent Name	Implementation Year
City, Department of Administration	1975
Description	
A computerized inventory of all properties. It contains more than 90 elements of data describing each of the approximately 160,000 properties in the city.	
Purpose	
Created in 1975 to provide current and accurate property information with enough flexibility to be accessed in a variety of ways in the various departments, such as Assessor's Office, City Treasurer, City Engineer, City Development.	
Variables	
Based on most of REMAST variables (such as property address, ownership, current and previous assessment data including exempt codes, most recent sale, record status and classification), more variables are added, such as geographical data component (census tract, block, alderman district), land use code, tax delinquency.	
Data Source	
REMAST (City, Assessor's office). MAI (City, City Development), Tax delinquency data (Office of Treasurer)	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcel
Historical Files	
Annually for 1976 to present. Monthly only for recent files.	
Quality Memo	
Data is quite accurate, though users must understand that there is always a time lag in the data and may not reflect the latest information on parcels. Although data is accurate, some fields are not standardized, i.e. owner names appeared differently by property. This dataset is a collection of secondary data, which come from several different sources. For example, property conveyance data might not reflect the latest conveyance data, which originally come from county's register of deeds through data processed at Chicago Title and then Tax Assessor's office.	

Name	Name (AKA)
Master Address Index Files	MAI
Agent Name	Implementation Year
City, Department of City Development	1983
Description	
Collection of information on current parcels and housing units. There are two main components, taxkey (parcel) and address (housing unit).	
Purpose	
Creation of relational table which connects housing units and parcels, so that information matching between address and parcel can be possible.	
Variables	
Taxkey, Plink (parcel link key), address, zipcode, landuse, last update date, mail status, building type (residential or commercial).	
Data Source	
City Engineer address information, Tax Assessor's parcel Combine/Devine file, occasionally US postal service office address information is used,	
Internal Update Cycle	Unit of Data Analysis
Daily	Address
Historical Files	
No	
Quality Memo	
This file only focuses on current information. There is only one MAI file which is constantly updated. Parcel information is updated after receiving update notice from Tax Assessor's office and City Engineer. Computer stations of responsible person at the three departments are connected and update information should reflect instantly.	

Name	Name (AKA)
Property Recording Systems	
Agent Name	Implementation Year
City, Department of Neighborhood Services	1993
Description	
<p>Ownership information of all non-owner occupied properties. Exception to this recording requirement include owner-occupied 1 and 2-family residential properties where the ownership is recorded with the Milwaukee County Register of Deeds, owner-occupied condominium units, jails, convents, monasteries, parish rectories, parsonages and similar facilities, hospitals and residential facilities licensed by the city or the state of Wisconsin or government-owned buildings.</p>	
Purpose	
<p>This data file was created to make a timely contact with owners for the event of an emergency, landlord information checking, and speedy resolution of complaints.</p>	
Variables	
<p>Taxkey, property address, land lord name(s), operator's name & contact information, authorized agent name and contact information, preferred contact person's name and contact information.</p>	
Data Source	
<p>DNS Property Recording Application Form</p>	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcel
Historical Files	
<p>N/A</p>	
Quality Memo	
<p>According to the survey of 5 years ago, almost 72% of residential properties and 83% of commercial properties which were required to be recorded were recorded. This recording rate is expected to improve. This is public data and most recent owner information can be accessed to DNS's Neighborhood Services System (NSS) website.</p>	

Name	Name (AKA)
Seller Notification	
Agent Name	Implementation Year
City, Department of Neighborhood Services	1993
Description	
It is used to inform the City about a sale of a property by an owner.	
Purpose	
This will relieve previous owner of responsibility for property.	
Variables	
Taxkey, property address, new and old owner's names and contact information, such as address and telephone numbers.	
Data Source	
DNS Seller Notification Form	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcel
Historical Files	
N/A	
Quality Memo	
This data collection started with property recording system in 1993. Although property owners are required to report the property sale to the City, completeness of registration is unknown.	

Name	Name (AKA)
Building Permits	
Agent Name	Implementation Year
City, Department of Neighborhood Services	1985
Description	
Records of building permit request, inspection processes. Each permit is tracked until it has been completed or canceled.	
Purpose	
To keep track of all building permit processes.	
Variables	
Taxkey, permit number, description, date or requested, date of inspection, current status, last status, contractor name, contractor fee, estimated cost.	
Data Source	
DNS inspection forms	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcel
Historical Files	
Recent historical data is available over internet	
Quality Memo	
Building Inspection data are entered daily at an DNS's computer station. This is public information and can be accessed on DNS's Neighborhood Services System (NSS) website.	

Name	Name (AKA)
Fire Inspections	
Agent Name	Implementation Year
City, Department of Neighborhood Services	1981
Description	
This data provides a variety of information about fire inspections performed by the Building Inspection Department.	
Purpose	
To keep track of fire inspection processes.	
Variables	
Taxkey, property address, owner name(s), number of building, building type, number of extinguishes, number of violation, inspection fee.	
Data Source	
DNS inspection forms	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcel
Historical Files	
N/A	
Quality Memo	
Fire Inspection data are entered daily at a DNS's computer station. Detailed fire violation data is included in the housing code violation system. This is public information and can be accessed at DNS's Neighborhood Services System (NSS) website.	

Name	Name (AKA)
Housing Code Violation	
Agent Name	Implementation Year
City, Department of Neighborhood Services	1985
Description	
This data provides information about property code violations.	
Purpose	
To keep track of property code violations.	
Variables	
Taxkey, property address, owner name(s), violation descriptions, number of violation, inspection fee.	
Data Source	
DNS inspection forms	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcels
Historical Files	
Recent historical data is available over internet	
Quality Memo	
Property Inspection data are entered daily at a DNS's computer station. This is public information and can be accessed at DNS's Neighborhood Services System (NSS) website.	

Name	Name (AKA)
Complaints & Service Request	
Agent Name	Implementation Year
City, Department of Neighborhood Services	
Description	
Records of citizen and aldermanic complaints that come into the Department of Neighborhood Services. The action taken by the inspector is also recorded. Daily management reports are produced to make sure complaints are handled in an accurate, timely manner.	
Purpose	
To keep track of complaints and responses.	
Variables	
Taxkey, service request date, request description, current and last status, final status, inspector's name, response description.	
Data Source	
DNS inspection forms	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcels
Historical Files	
Recent historical data is available over internet	
Quality Memo	
This is public information and can be accessed at DNS's Neighborhood Services System (NSS) website.	

Name	Name (AKA)
Home Rehabilitation Loan	
Agent Name	Implementation Year
City, Department of Neighborhood Services	1982
Description	
<p>Neighborhood Improvement Development Corporation (NIDC, a part of the Department of Neighborhood Services) operates several housing preservation and rehabilitation programs. The records are maintained in a NIDC's database, separated from NSSystem.</p>	
Purpose	
<p>To monitor program progress.</p>	
Variables	
<p>Application number, loan type, applicants names & addresses, property address, property purchased price, request data, approved/cancelled date, status, several inspection due dates, progress notes, geographical codes.</p>	
Data Source	
<p>Loan application forms, inspection forms.</p>	
Internal Update Cycle	Unit of Data Analysis
Daily	Address
Historical Files	
<p>N/A</p>	
Quality Memo	
<p>Data are organized by property address level, not parcel level. Data will be exported to be imported into NSSystem about weekly. Although NIDC is a part of DNS, the section and a database is treated differently. Access to this information is strictly prohibited.</p>	

Name	Name (AKA)
Licenses	
Agent Name	Implementation Year
City, City Clerk	1985
Description	
This system records and updates data concerning all individuals having or applying for licenses.	
Purpose	
To manage license applications.	
Variables	
License number, name, date of birth, sex, address, city, agent (if any), and whether the license was granted.	
Data Source	
License application forms.	
Internal Update Cycle	Unit of Data Analysis
Daily	N/A
Historical Files	
N/A	
Quality Memo	
N/A	

Name	Name (AKA)
Tax Collection System (including delinquency data)	
Agent Name	Implementation Year
City, City Treasurer	1984
Description	
<p>The City Treasurer is responsible for all property tax collection functions for the City. This includes property tax bill preparation, establishment of property tax account receivables, payment processing, and delinquent account collection. Upon determination of a property tax rate, this system provides the means to prepare property tax bills and establishes the requisite tax account receivables. The system facilitates current, installment, and delinquent property tax account billing, collection, and payment processing.</p>	
Purpose	
To manage real estate tax collection process.	
Variables	
Taxkey, tax account number, owner's name(s) and address, property address, amount due, amount paid, balance due, date of delinquency and delinquency status.	
Data Source	
Own system.	
Internal Update Cycle	Unit of Data Analysis
N/A	Parcel
Historical Files	
N/A	
Quality Memo	
N/A	

Name	Name (AKA)
In Rem, Foreclosure	
Agent Name	Implementation Year
City, City Treasurer	1994
Description	
<p>The City Treasurer is responsible for all property tax collection functions for the City, including delinquent real estate tax. Property ownership information from Chicago Title and tax account data from the City Treasurer's Tax Collection system are merged to create the various documents required to pursue an in-rem foreclosure action against the owners of delinquent tax parcels.</p>	
Purpose	
<p>To facilitate the foreclosure on delinquent tax parcels by the city. The system allows the tracking and monitoring of each foreclosure file's progress.</p>	
Variables	
<p>Taxkey, tax account number, owner's name(s) and address, property address, amount due, amount paid, balance due, date of delinquency and delinquency status.</p>	
Data Source	
<p>Own system.</p>	
Internal Update Cycle	Unit of Data Analysis
N/A	Parcel
Historical Files	
N/A	
Quality Memo	
N/A	

Name	Name (AKA)
Lead Abatement Program (STELLAR)	
Agent Name	Implementation Year
City, Department of Health	1992
Description	
STELLAR is a public domain database system created by the Centers for Disease Controls (CDC). Health Department manages all lead related data in the system.	
Purpose	
To keep track of lead patient health conditions and abatement process of lead risk housing.	
Variables	
There are two main components, (1) patient and (2) housing (address). (1) includes patient names, age, address, lead blood level, and other lab results. (2) includes address, exterior and interior inspection, lead risk level, abatement progress.	
Data Source	
Medical lab, Health Department Inspection forms.	
Internal Update Cycle	Unit of Data Analysis
Daily	Patient: Address
Historical Files	
Available	
Quality Memo	
Access to the data is strickly prohibited.	

Name	Name (AKA)
Deeds	
Agent Name	Implementation Year
County, the Office of Register of Deeds	N/A
Description	
Deeds are written documents that are signed and delivered when one person conveys land or other realty to another. A deed may assure the extent of the conveying party's ownership or, if the party is uncertain of the precise extent, he issues a quitclaim (i.e., a sale), without description, of whatever he may own. Deed registration provides a means for registering legal documents only; it does not register title to a property.	
Purpose	
Recording of rights in land through deeds. County provides a service to register documents associated with property transactions.	
Variables	
Recorded date & time, type of deeds, associated parties name (such as grantor & grantee), legal description of land, parcel identify number (PIN), recording fee	
Data Source	
Deed registration forms	
Internal Update Cycle	Unit of Data Analysis
Daily	Parcel
Historical Files	
All data are kept at the register of deeds	
Quality Memo	
All recorded deeds are kept almost permanently. Deeds recorded prior to 2000 can be accessed only at the counter. Deeds recorded after 2001 can be accessed at the computer station in the County Court House.	