

FOUNDATION FOR RURAL HOUSING, INC.

Testimony of Foundation for Rural Housing, Inc. in support of the Wisconsin Opportunity Act Senate Bill 467 & Assembly Bill 508

Submitted to the Members of the Senate Committee on Local
Government, Small Business, Tourism and Workforce Development & the
Assembly Committee on Housing and Real Estate

My name is Jennifer Fasula, the Director for the Foundation for Rural Housing, Inc. (FRH). Our mission: Creating, educating, and supporting self-sufficiency in low-income, rural households. We provide housing and other economic assistance across rural Wisconsin, serving 69 of 72 counties and tribes. As part of our work, FRH receives a contract from the Department of Administration's Division of Energy, Housing and Community Resources (DEHCR) to provide onetime financial assistance to those at risk of homelessness. With this support, we provide funding in the following areas:

- Delinquent rent;
- Security Deposit;
- Past due property tax when at risk of a tax lien;
- Past due mortgage when at risk of foreclosure;
- Past due utilities when at risk of eviction due to the unpaid utilities.

As part of our efforts, we routinely receive calls and applications for help that reflect the often-hidden crisis of rural housing instability and homelessness in rural parts of the state. While requests for assistance represent a range of household incomes, most of our clients are at or below 50% of County Median Income (CMI). Without emergency assistance, many of these households will fall into homelessness.

In the month of December 2019, we fielded 480 incoming calls on our 800 number from individuals and families at risk of losing their housing. Additionally, we received approximately 380 applications for assistance during the same month.

On average, about a quarter of those applying were approved and will receive a onetime payment of \$400.00 toward resolving their housing crisis. The others were denied typically for inability to pay their housing expenses going forward or because their housing was determined to be unaffordable by the standard of it representing more than 50% of their income.

While several indicators suggest the overall economy is doing well, jobs are plentiful, and unemployment is at an all-time low, many rural Wisconsin families are struggling to meet their most basic needs, including a roof over their head. Passage of the Act would help address some of the most pressing economic needs of rural Wisconsin. Specifically, this bill would increase Critical Assistance funding from a current level of \$250,000 annually to \$400,000, allowing our agency to

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serve approximately twice the individuals across rural Wisconsin. Additionally, increased funding of the Skills Enhancement Funding, as proposed in the legislation, would assist our efforts to pair employment concerns with housing stability through our Employer Resource Network (ERN), a program that partners with private sector businesses to offer low to moderate income workers on site time with a Success Coach

We urge swift passage of Senate Bill 467 & Assembly Bill 508.