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## Wisconsin Affordable Housing Network Newsletter

**April 2023**

### Get Involved in Your Affordable Housing Network!

We need your involvement, ideas and action to be part of a process of positive change amid our housing crisis. Our next meeting is Thursday May 4 at 9am.

General Meetings are the 1st Thur. of the month at 9am (Next will be May 4th) - Zoom - Recording of April meeting (^Q3b.nVU)

Join a sub-committee!

- **Innovative Strategies** – Recording (aU.9Ye1!); Meets every 4th Thur. 11am - Zoom
- **Affordable Homeownership** – Recording (8p^E#na?); Meets every 3rd Tue. 11am - Zoom
- **Affordable Rental Housing** – Recording (9M4##gQV) ; Meets every 3rd Thur. 11am - Zoom
- **Technical Assistance** – Meets every 4th Thur. 9am – Zoom

### INTRODUCING!!!!



The Network's Technical Assistance subcommittee will launch a lunchtime speaker series lunchtime will be on the 2nd Wednesday of the month from 12 pm-1 pm. Our first two sessions will feature join Kori Schneider Peragine of the Metropolitan Milwaukee Fair Housing Council and Robin Palm a planner for the Village of Mt. Pleasant. The first conversation, on Wednesday, May 10, will feature a conversation on zoning as a tool for exclusion. Then on June 14, Kori and Robin will lead a discussion on affirmatively furthering fair housing.

Here is the link for the Discussion Series!

## **WAHAN (Wisconsin Affordable Housing Action Network) New Name Primary Election**

WAHAN is changing its name! Since this group is a democracy and not an autocracy, we want YOU to be involved in picking the new name! Please follow the instructions and fill out this [form](#) by our May 4th meeting, to determine the top three candidates. Like any good election campaigning and backstabbing will not be frowned upon!

## **Organizational Spotlights: Habitat Promotes Workforce Housing in WI!**

Habitat for Humanity of Wisconsin is excited to announce our support for legislation that would create a \$100 million workforce housing program to address the significant shortage of homes in Wisconsin for an important segment of its citizens. We support the draft bill (LRB-0497/P2) requested by Senator LaTonya Johnson. As you are aware, there are many structural and financial barriers to homeownership that affect hard-working Wisconsinites.

1. Home prices have risen 50% over the past 10 years with an 11.7% increase in the past year alone; the median home price in Wisconsin has risen to \$262,500 and the 30-year fixed mortgage rate is 6.3%. (WRA Feb. 2023)
2. The average down payment for a home in Wisconsin is \$27,400, which is more than what 92% of renters in the state can afford.
3. Housing stock has never fully recovered to the pre-Great Recession levels when 20,000-30,000 homes were constructed annually.
4. The statewide net new construction number for 2022 is at 1.71% which is short of the 9% inflation rate; impacting communities' tax bases, services, and citizens' quality of life.

Meanwhile, employers need workers, but one of the reasons this need cannot be met is the current shortage of affordable housing.

Habitat for Humanity of Wisconsin has a solution for this crisis:

The Wisconsin Workforce Housing Program proposed by Habitat is a \$100M program designed to provide gap financing for Wisconsin first-time home buyers with incomes up to 120% of area median income (AMI). The program funding would come from General Purpose Revenue.

The gap financing supplements a conventional mortgage and may be layered with other financial assistance programs. It is available for owner-occupied new and existing single-family homes which may need to be rehabbed. gap financing is a 0% interest loan, with repayment beginning in year six, or at sale or transfer. Those with lower income levels qualify for a percentage to be permanently deferred for each year they continue to occupy the home, encouraging stability. The loan amount is up to \$100K (adjusted annually for inflation) with eligibility on a sliding scale based on income and family size and fund availability.

Our objective is to make homeownership more affordable for homebuyers, and we would like to create more housing stock for Wisconsin employers to help them meet their staffing needs.

We are building a base of support for our initiative with the majority of 33 Habitat for Humanity affiliates across Wisconsin in favor of this legislation. We are in communication with legislators from both parties, and we seek community support from all stakeholders to solve this workforce housing crisis. We ask organizations to review and register in favor of draft bill LRB-0497/P2.

## Take Action to Prevent Federal Budget Cuts: New Resources to Support Your Advocacy!

Courtney Cooperman – Housing Advocacy Organizer – NLIHC

The National Low Income Housing Coalition's latest edition of *The Gap: A Shortage of Affordable Rental Homes* finds that there are only 35 affordable and available rental homes for every 100 extremely low-income renters in Wisconsin. 69 percent of Wisconsin's lowest-income renters are severely cost-burdened, meaning they dedicate more than half their income to rent and utilities. This data underscores the urgent need for significant public investments to expand the supply of homes that are affordable and accessible to renters with the greatest needs. However, at a time when more renters are struggling to keep a roof over their heads, the federal government is at risk of moving in the wrong direction and slashing resources for housing and homelessness programs.

Conservative Republicans in the U.S. House of Representatives are calling for steep spending cuts to non-defense programs – including HUD's and USDA's vital affordable housing programs – and counterproductive work requirements in exchange for lifting the debt ceiling, which is the legal limit on the amount of money that the US government can borrow to fulfill its financial obligations. Because Congress must take action on the debt ceiling to avoid defaulting on its debt and causing financial catastrophe, Republicans have significant leverage to demand these cuts, despite their narrow majority in the House.

In response, the Biden administration has provided state-by-state data illustrating that the proposed budget cuts are not just abstract numbers—they would have a devastating impact on the lives of tens of millions of Americans. According to HUD Secretary Marcia Fudge, proposed budget cuts would make it “impossible to stave off mass evictions” that would affect hundreds of thousands of Housing Choice Voucher recipients and other residents of federally subsidized housing. The White House estimates that approximately 7,000 Wisconsinites would lose access to housing assistance if proposed cuts were enacted.

Now is the time for advocates to reach out to their members of Congress and urge them to reject any cuts to housing and homelessness programs in the FY2024 budget! Use the Opportunity Starts at Home campaign's action tool to send a message directly to your members of Congress and call upon them to protect vital housing investments. You are encouraged to customize the template letter and add state or local data from *The Gap* report to show your legislators the dire need for housing investments in the communities they represent.

For further information and advocacy resources, please contact Courtney Cooperman, housing advocacy organizer at NLIHC, at [ccooperman@nlihc.org](mailto:ccooperman@nlihc.org).

### Milwaukee Update (thanks to our friends at the Community First, Inc.)

Community First is a nonprofit founded in 2011, to continue the mission of the YMCA of Metro Milwaukee. For the last decade, Community First has been the largest volume producer of the Neighborhood Improvement Project (NIP) in the City of Milwaukee. Community First eliminates health and safety hazards in homes and repairs major deferred maintenance items.

The NIP program is designed for homeowners who have owned and occupied their single-family home or duplex for at least five years and require major repairs. Repairs must have a minimum cost required for work of at least \$5,000 and no more than \$24,500. Some projects that may qualify include abatement of building code, violations, maintenance, and mechanical work. These efforts enable residents to remain in their homes while providing significant economic opportunities for small, local contractors. By providing these resources, Community First preserves home ownership, curtails foreclosures, and revitalizes neighborhoods.

In 2021, Community First completed the Historic 37th Street School Senior apartments, an adaptive reuse development consisting of 49 units of affordable senior housing. A project that took an old vacant school into a vibrant home for local seniors.

In 2022, Community First partnered with the Federal Home Loan Bank of Chicago (FHLB) under its Diverse Developer Initiative to act as a pipeline for diverse developers in Milwaukee and surrounding areas. Community First hired recent Associates in Commercial Real Estate (ACRE) graduate professionals. ACRE is a (Marquette University Sponsored) industry-supported initiative that recruits and retains people of color for careers in commercial real estate.

## **"You gotta have" Faith Based Housing Summit**

"There are about 350,000 churches in US and 100,000 may close by 2030." And "We are on the cusp of a giant shift in purpose and ownership of houses of worship in the US that will change the very social fabric of our communities." These are two statements made by Rev. Mark Elsdon at a recent Faith-Based Housing Summit in Madison convened by Wisconsin Faith Voices for Justice and the Wisconsin Council of Churches to explore how the faith community can work to address the affordable housing crisis in Wisconsin.

There are a variety of ways that faith communities are entering into the conversation about affordable housing. Some are facing the reality mentioned above head-on and exploring how they can transform underutilized properties into housing and/or community space. For example, St. John's Lutheran Church and Christian Northside Assembly in Madison are both tearing down their buildings to build 130 lower-cost units and 125 lower-cost units respectively. Others, like Orchard Ridge United Church of Christ, are engaging in projects to provide rent support and other resources to help low-income families obtain and maintain stable housing.

Faith Communities are also looking at how they can be a voice in the public square for social change. Possible avenues for advocacy can include advocating on a federal, state, and local level for policies. This might include advocating for increased funding for affordable housing, advocating locally for changes in zoning laws, or organizing their local communities to show up in support of new projects to counter the NIMBY phenomenon and show faith in support for affordable housing. JONAH, an interfaith community organizing group in Eau Claire, has an Affordable Housing taskforce that has been working on a variety of levels and affordable housing has become the #1 priority of their City Council.

The WCC and WFVJ plan to continue the conversation through ongoing task forces and hosting more housing summits around Wisconsin to bring this vision to more faith communities across the state. They hope to host their next summit in Wausau and are currently in conversation with local faith communities and organizations to begin this work.

For more information, or to join in this effort, please reach out to Rev. Breanna Illéné at WCC at [illene@wichurches.org](mailto:illene@wichurches.org) or Rabbi Bonnie Margulis at WFVJ at [wifaithvoices4justice@gmail.com](mailto:wifaithvoices4justice@gmail.com)

## **Springtime for Action!**

"Spring into Action" with NLIHC during a two-week mobilization effort between May 8 and May 19 to oppose deep budget cuts and urge Congress to invest in affordable housing and homelessness programs at the scale needed!

Check out the NLIHC [site](#) to learn more and get involved!

**You can spotlight your work, organization or issues in upcoming newsletters by reaching out to [mfields@wiscap.org](mailto:mfields@wiscap.org) or [aheldt@wiscap.org](mailto:aheldt@wiscap.org)**