



**AN UNWAVERING
PATH FORWARD TO
HOUSING JUSTICE**
NATIONAL LOW INCOME HOUSING COALITION

Building from the Roots Up

Advocating for Deeply Affordable Housing

About NLIHC



*Dedicated to achieving **racially and socially equitable** public policy that ensures **people with the lowest incomes** have **quality homes** that are **accessible and affordable** in communities of their **choice**.*

- **ENGAGE** in research and produce resources to educate lawmakers and the public about the need for affordable homes
- **MOBILIZE** Coalition members and supporters across the country to advocate for equitable housing policy.
- **SHAPE** public opinion about low-income housing issues through media engagement and organizing.

The background features a light blue gradient with several abstract, semi-transparent blue geometric shapes. These include squares of various sizes and orientations, some overlapping, and large, curved shapes that resemble stylized hills or waves. The overall aesthetic is clean and modern.

The Housing Affordability Crisis

The Gap

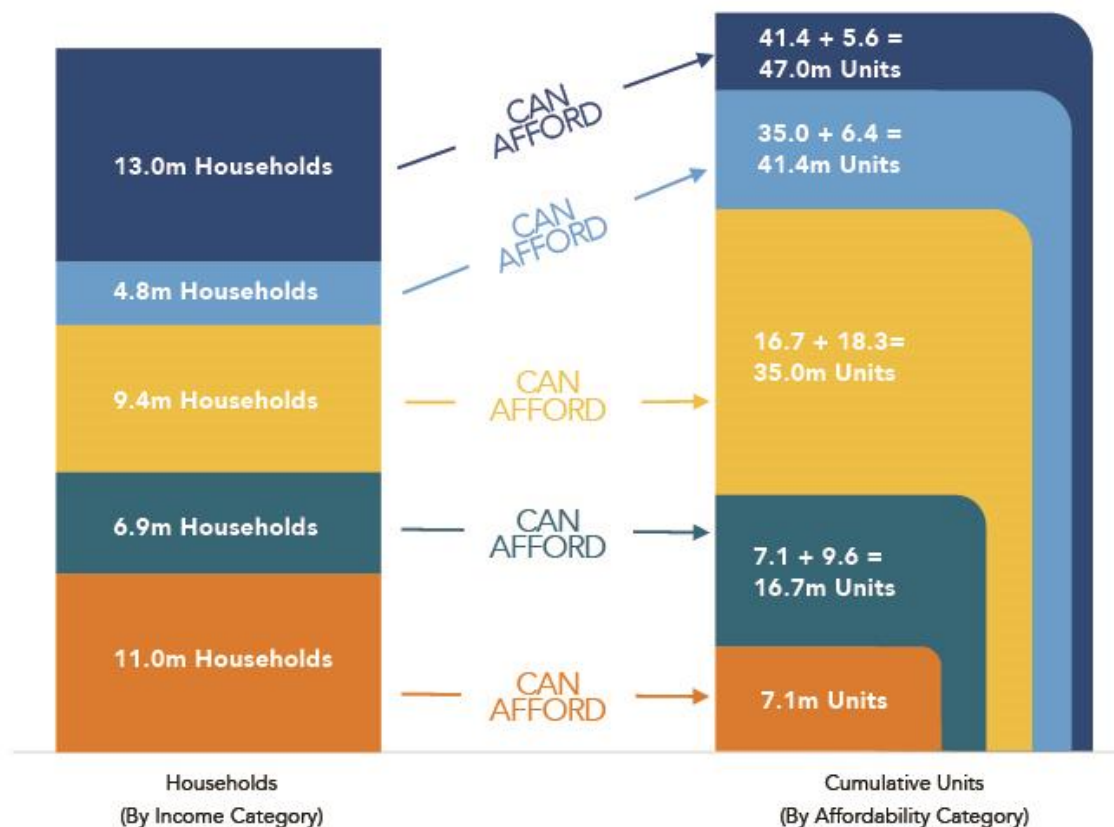


- No state has an adequate supply of affordable rental housing for the lowest-income renters.
- Extremely low-income (ELI) households face a shortage of 7.3 million affordable and available rental homes, nationally, resulting in 34 affordable and available homes for every 100 ELI households.
- Black (19%), Latino (13%), and Indigenous (16%) households are disproportionately ELI renters and disproportionately impacted by this shortage.
- ELI renters are more likely than other renters to spend a large share of their income on rent.

THE GAP

RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2022 (IN MILLIONS)

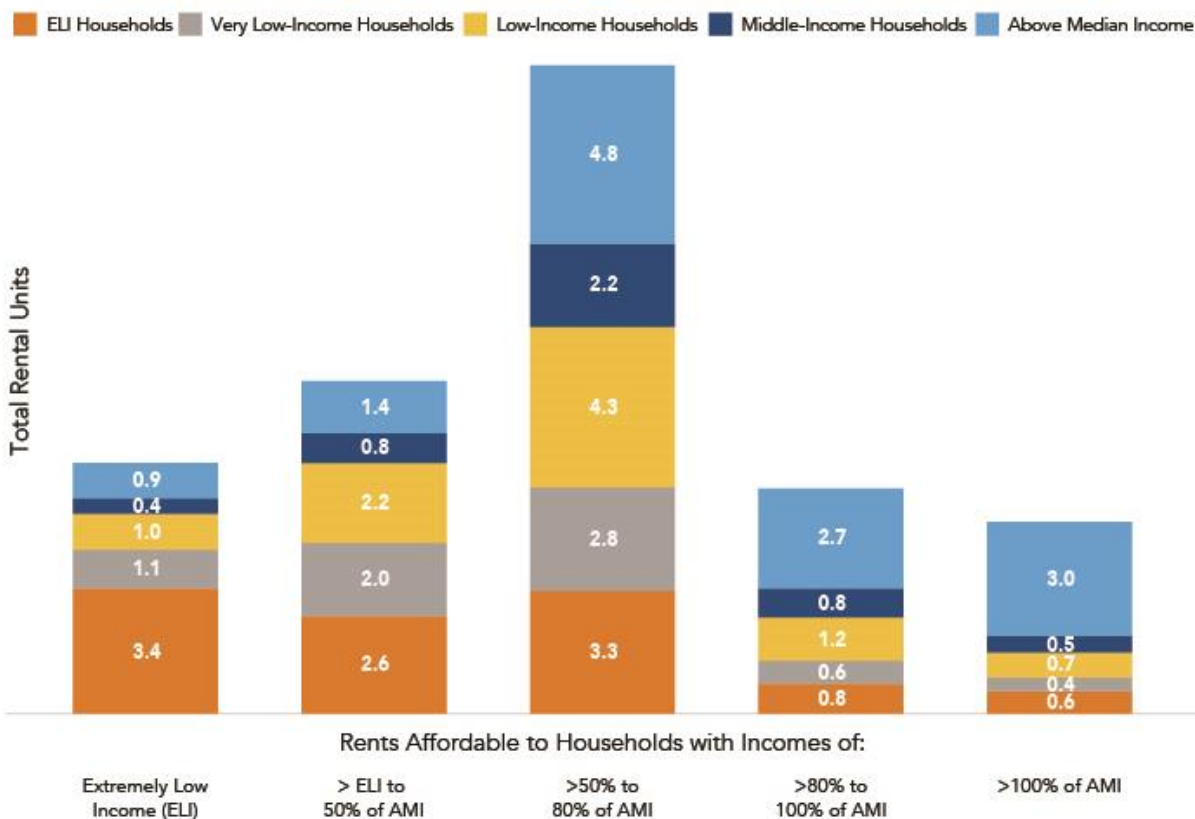
■ Extremely Low-Income
 ■ Very Low-Income
 ■ Low-Income
 ■ Middle-Income
 ■ Above Median Income



SOURCE: 2022 ACS PUMS.

THE GAP

NEARLY 4.1 MILLION EXTREMELY LOW-INCOME RENTERS LIVE IN HOUSING THAT COULD OTHERWISE BE AVAILABLE TO LOW-TO-MIDDLE INCOME RENTERS
 DISTRIBUTION OF HOUSEHOLD INCOME BY RENTAL COSTS

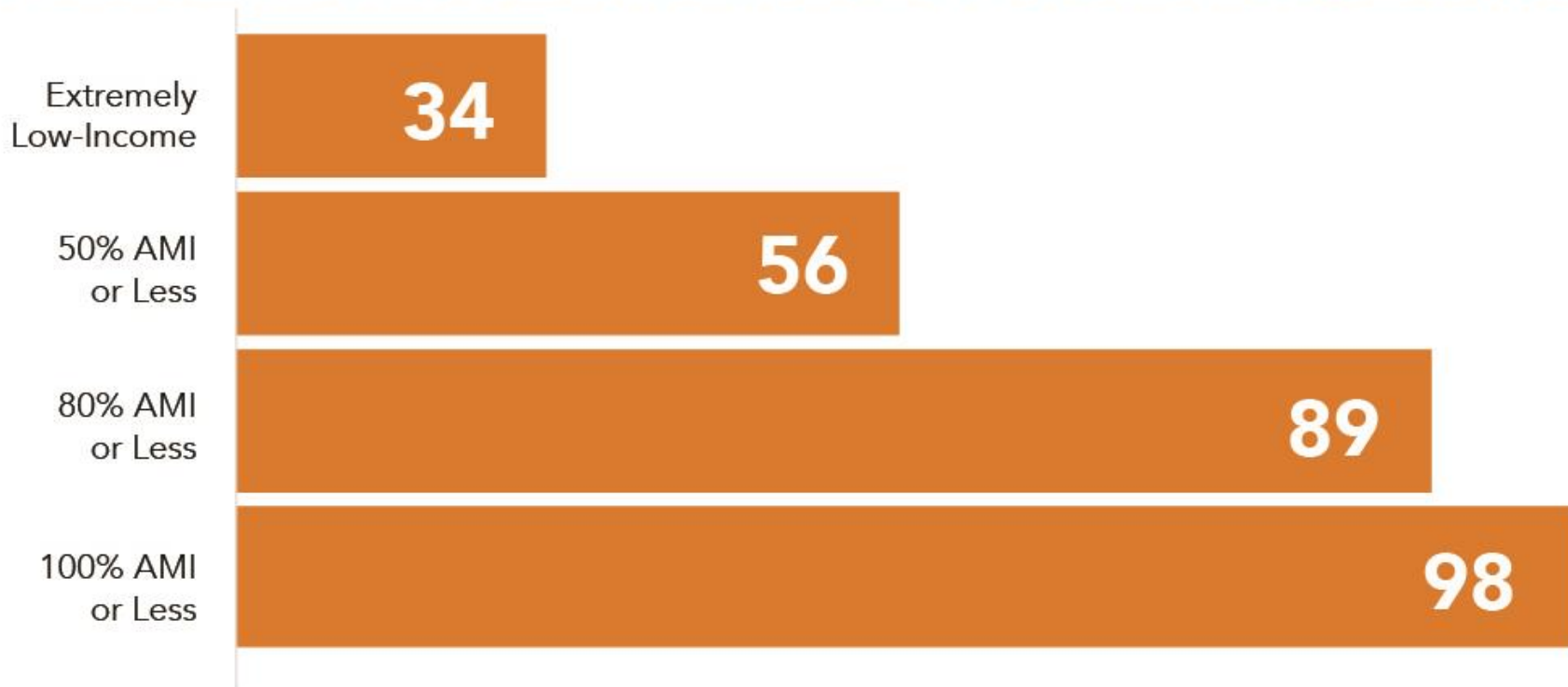


Note: AMI = Area Median Income. Graph does not include vacant units or units without complete plumbing and kitchen.
 SOURCE: 2022 ACS PUMS.

THE GAP

THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME

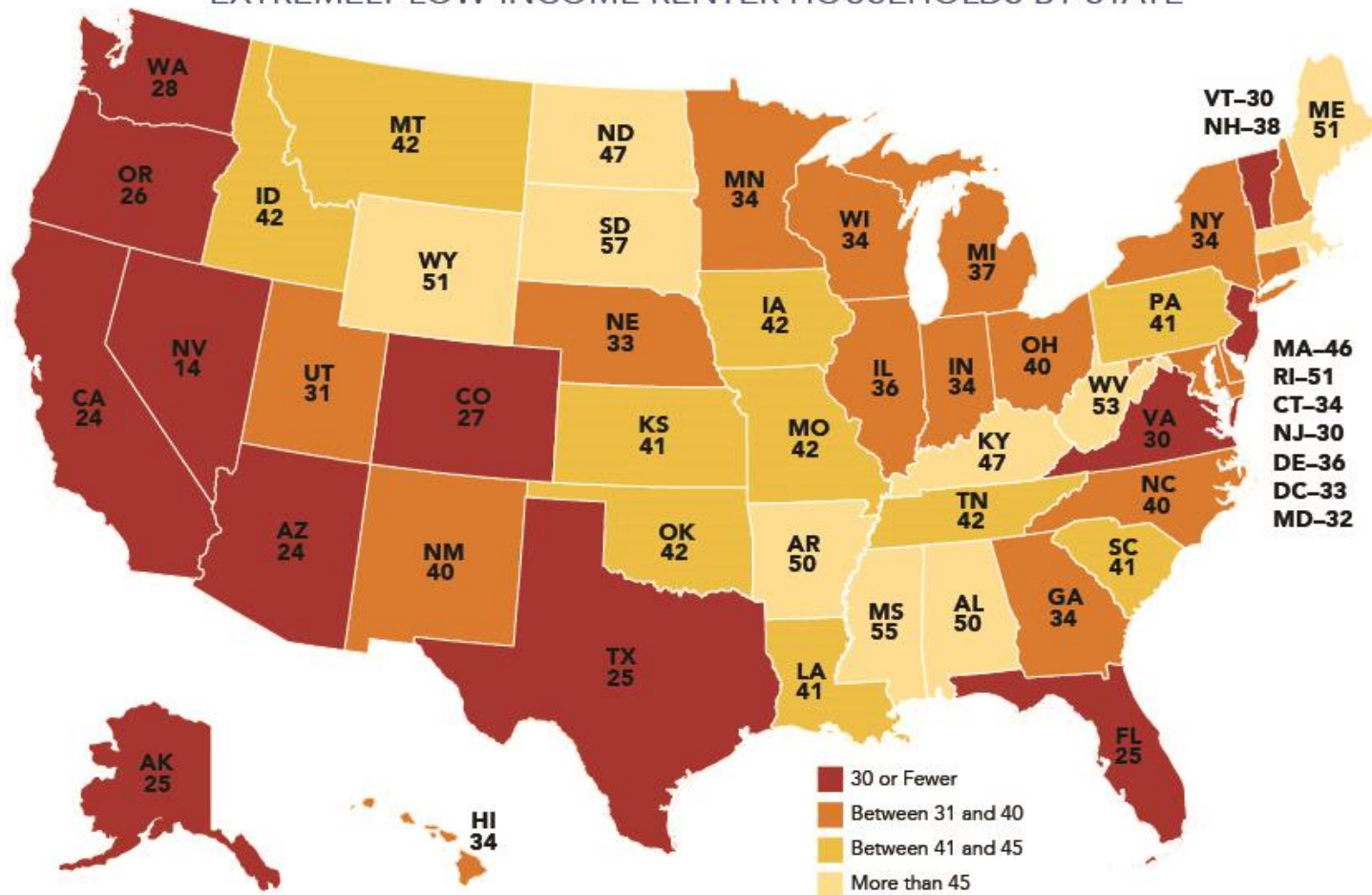
AFFORDABLE AND AVAILABLE RENTER HOMES PER 100 RENTER HOUSEHOLDS, 2022



SOURCE: 2022 ACS PUMS.
AMI = AREA MEDIAN INCOME

THE GAP

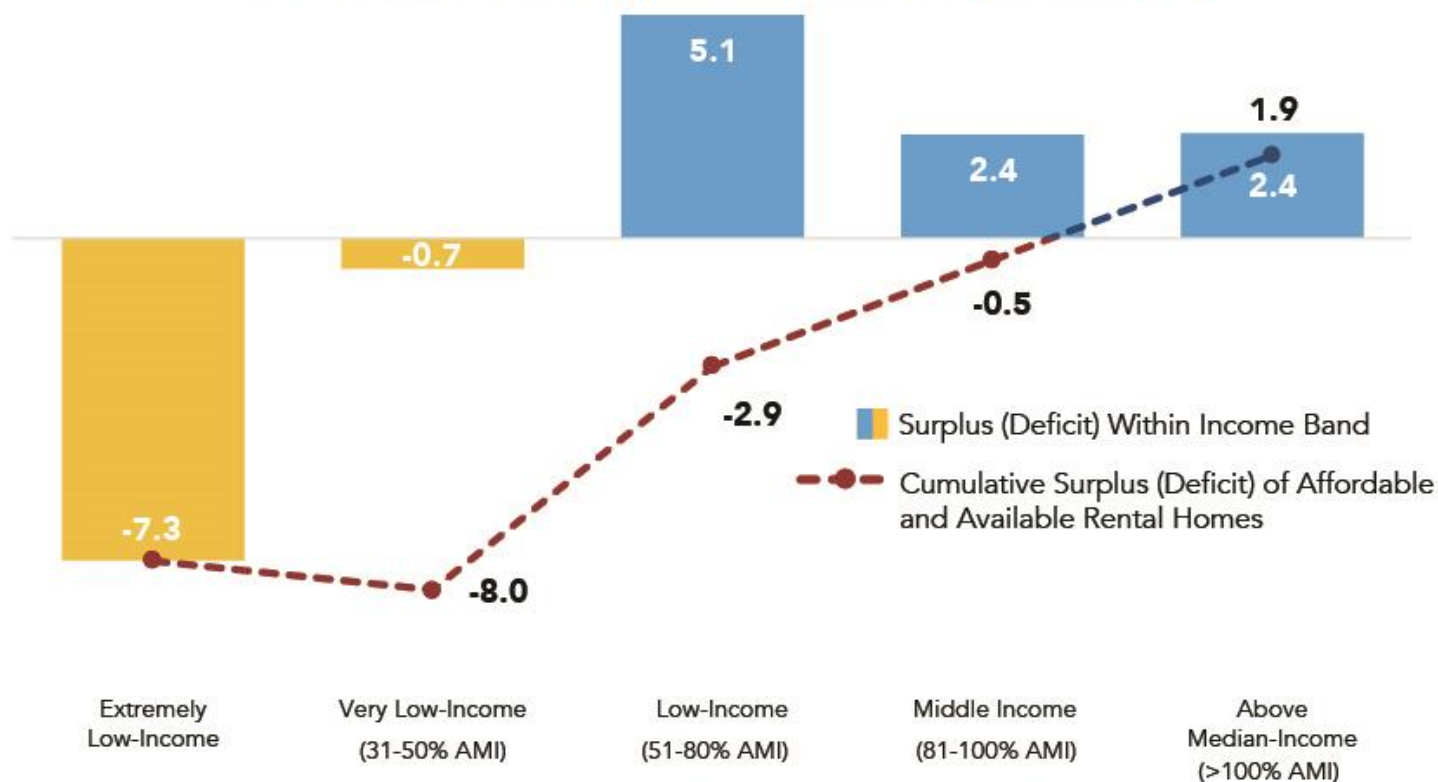
RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100
EXTREMELY LOW-INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low-income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. SOURCE: NLIHC TABULATIONS OF 2022 1-YEAR ACS PUMS DATA.

THE GAP

THE MOST SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING IS FOR EXTREMELY LOW-INCOME RENTERS
INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES, 2022 (IN MILLIONS)

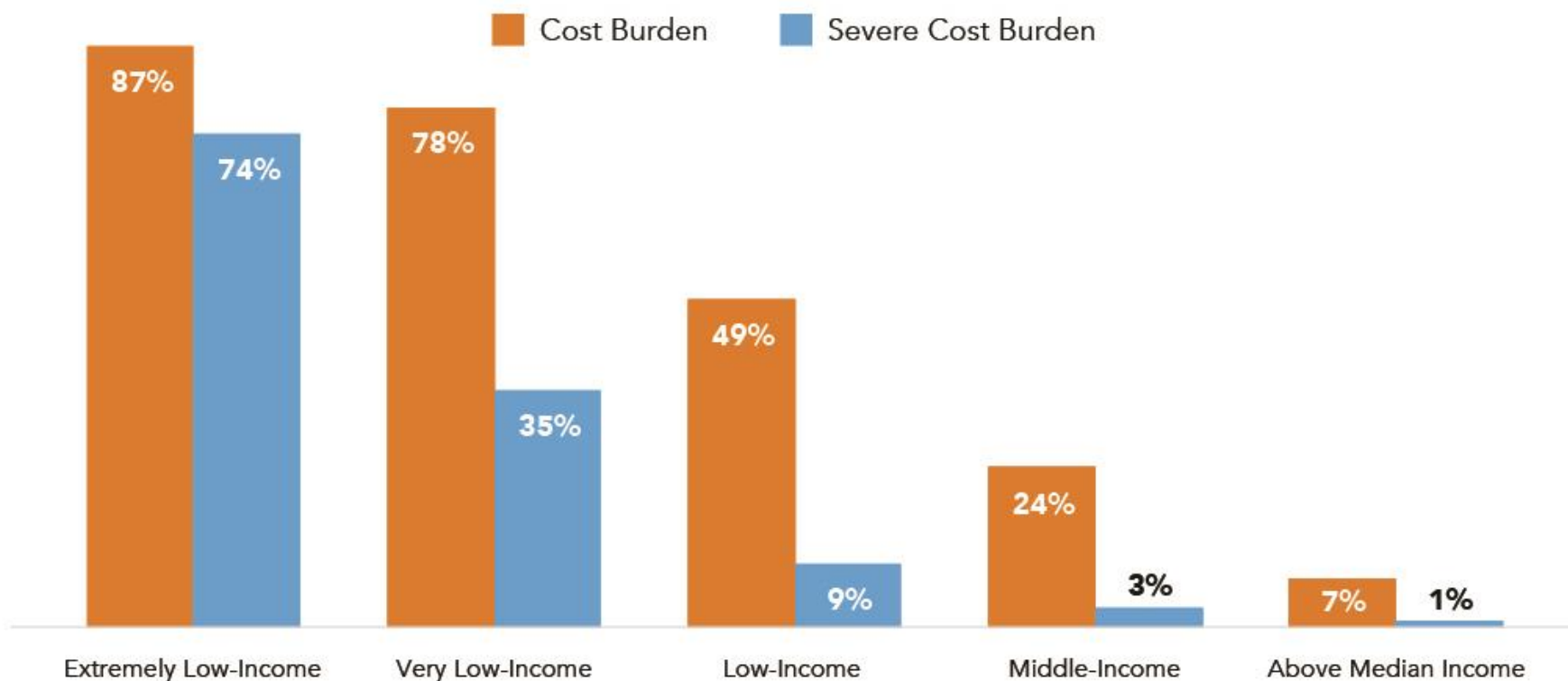


SOURCE: 2022 ACS PUMS.
AMI = AREA MEDIAN INCOME

THE GAP

EXTREMELY LOW-INCOME HOUSEHOLDS DISPROPORTIONATELY EXPERIENCE SEVERE HOUSING COST BURDENS

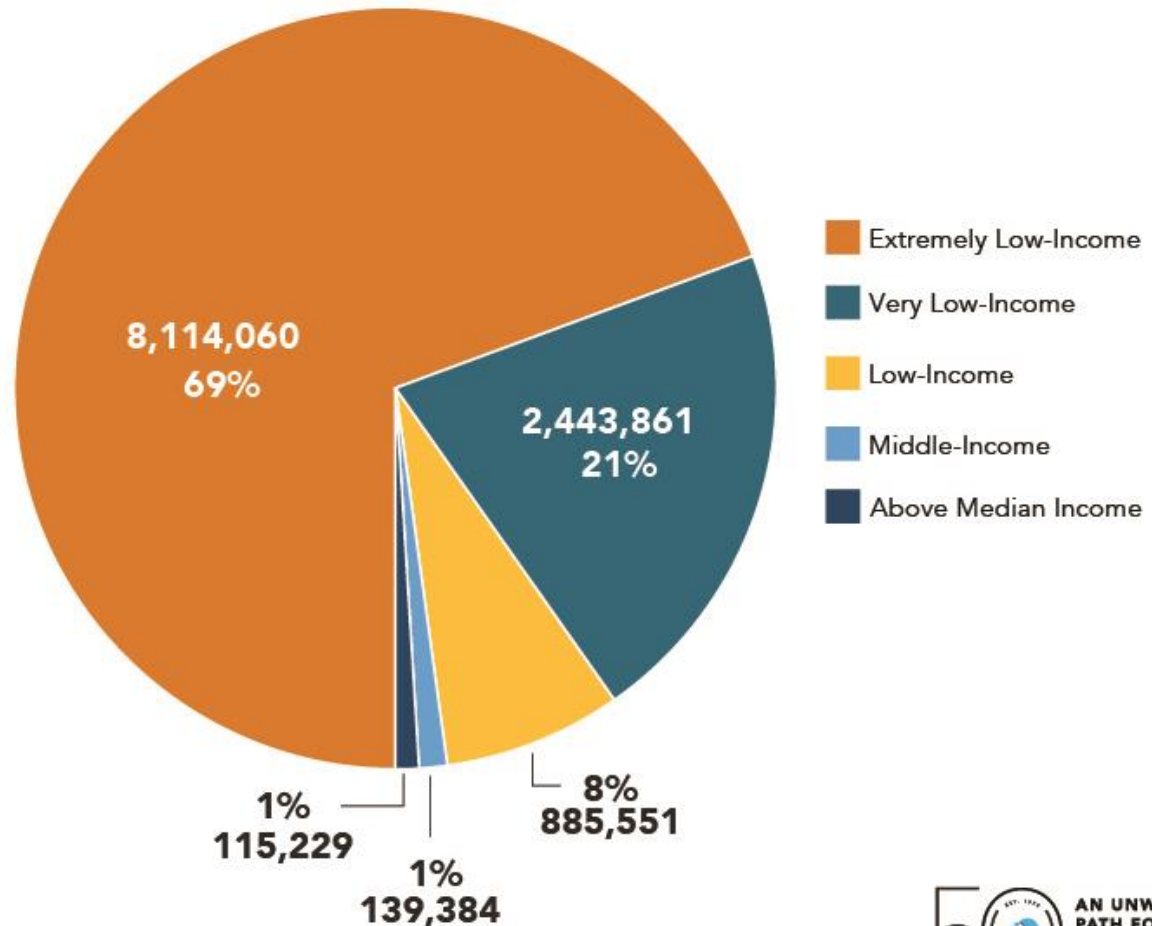
RENTER HOUSEHOLDS WITH HOUSING COST BURDENS BY INCOME, 2022



SOURCE: 2022 ACS PUMS.

THE GAP

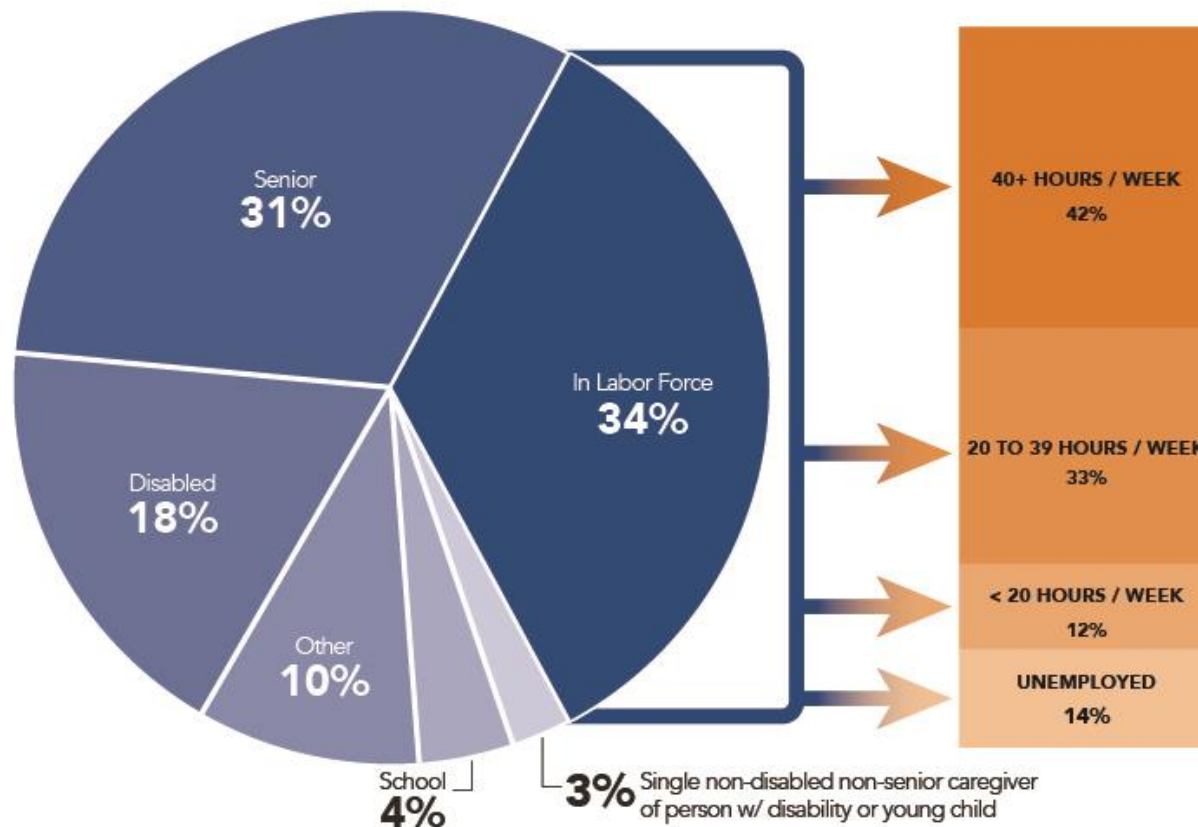
EXTREMELY LOW-INCOME RENTERS MAKE UP
MAJORITY OF SEVERELY COST-BURDENED RENTERS
SEVERELY COST-BURDENED RENTER HOUSEHOLDS BY INCOME, 2022



SOURCE: 2022 ACS PUMS.

THE GAP

MOST EXTREMELY LOW-INCOME HOUSEHOLDERS ARE IN LABOR FORCE, ARE SENIORS, OR HAVE A DISABILITY

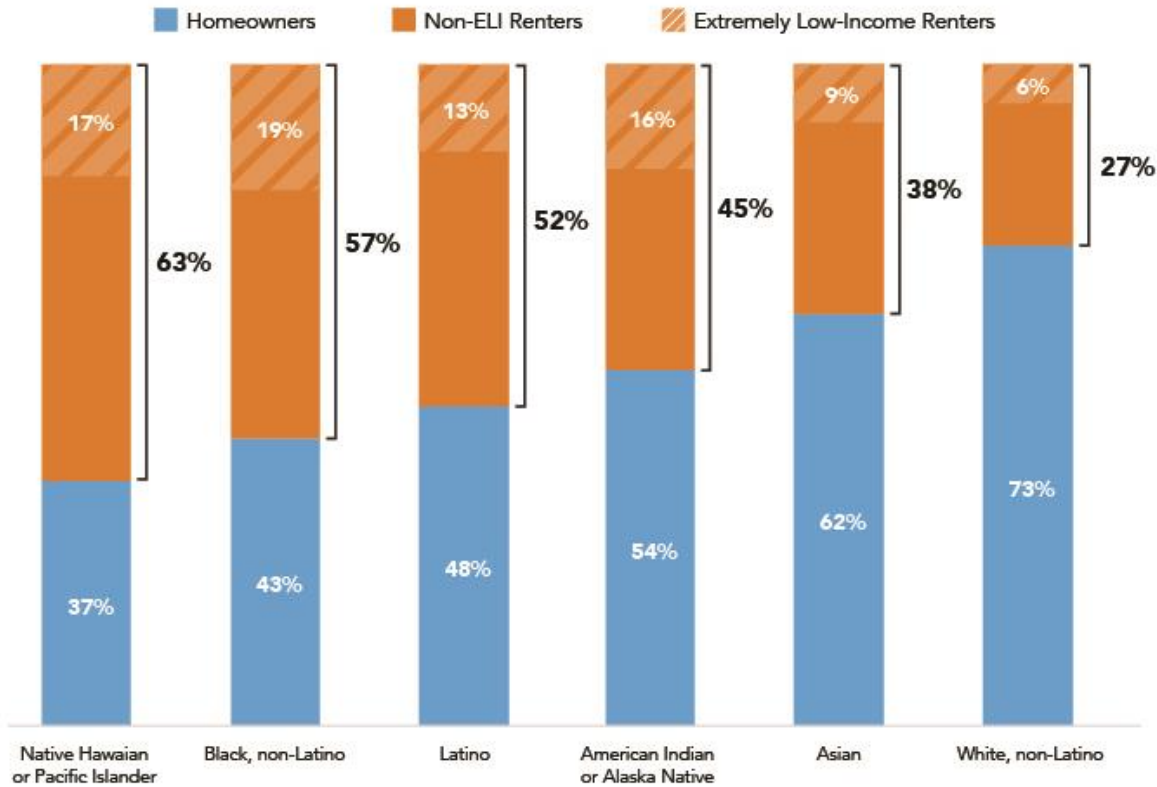


Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Senior means householder or householder's spouse (if applicable) is at least 62 years of age. Disabled means householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. Working hours refers to the number of hours usually worked by householder and householder's spouse (if applicable). School means householder and householder's spouse (if applicable) are enrolled in school. Thirteen percent of extremely low-income renter households include a single adult caregiver, 53% of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week. SOURCE: 2022 ACS PUMS.

THE GAP

BLACK HOUSEHOLDS ARE THREE TIMES AND LATINO HOUSEHOLDS ARE TWO TIMES MORE LIKELY THAN WHITE HOUSEHOLDS TO BE RENTERS WITH EXTREMELY LOW INCOMES

SHARE OF HOUSEHOLDS BY TENURE

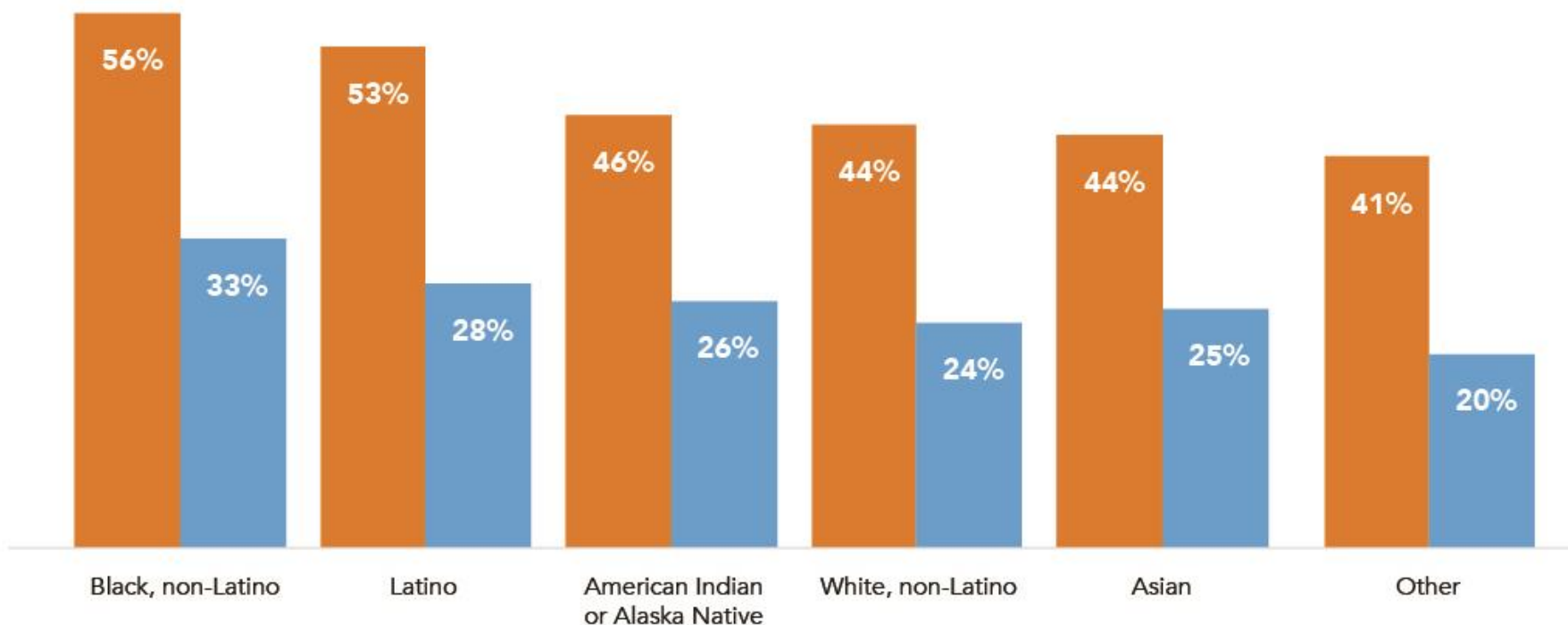


SOURCE: 2022 ACS PUMS.

THE GAP

BLACK AND LATINO RENTERS EXPERIENCE HIGHER RATES OF HOUSING COST BURDEN THAN WHITE RENTERS
SHARE OF RENTERS WITH COST BURDEN, BY RACE AND ETHNICITY

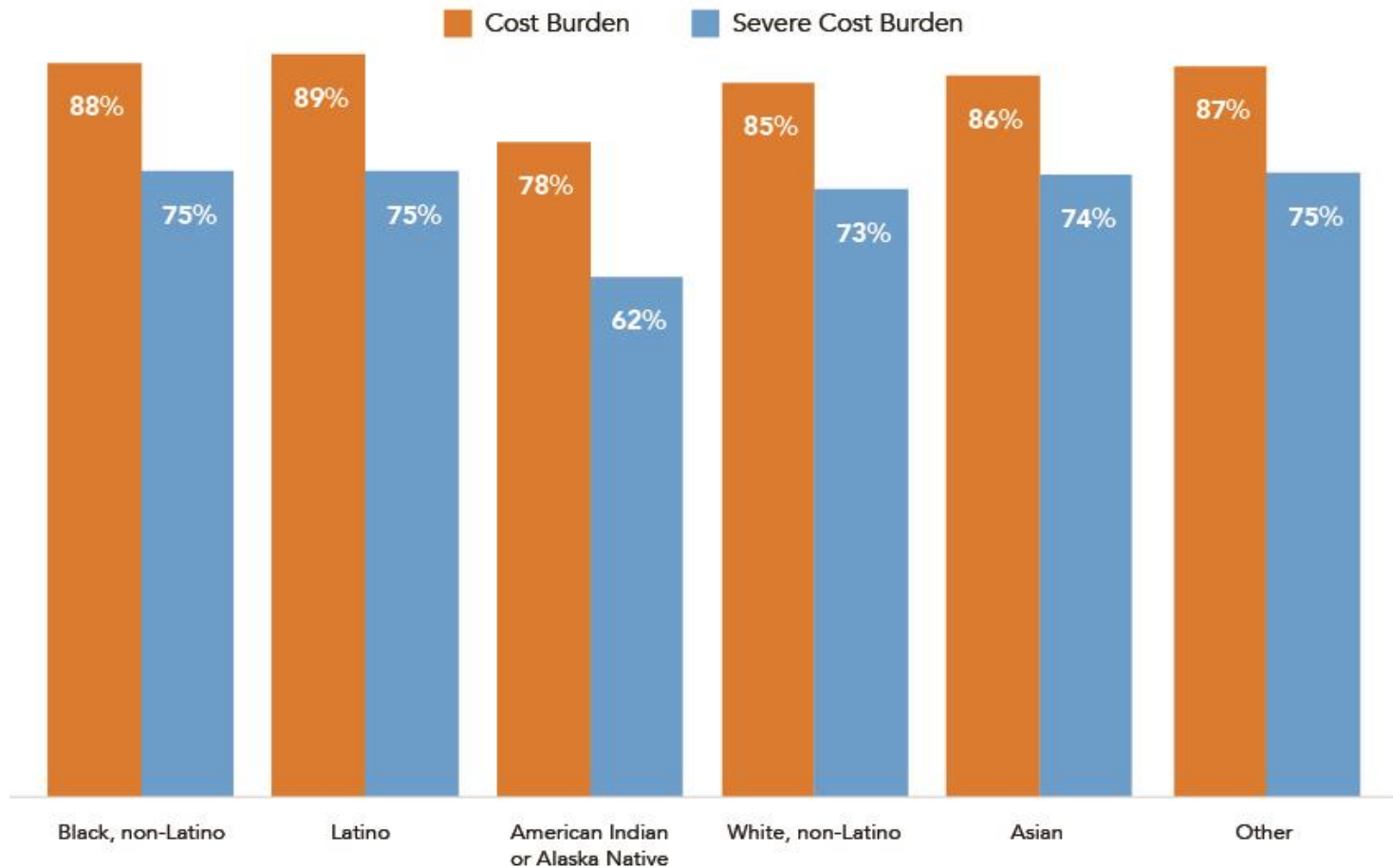
■ Cost Burden ■ Severe Cost Burden



SOURCE: 2022 ACS PUMS.

THE GAP

SHARE OF EXTREMELY LOW-INCOME RENTERS WITH COST BURDEN, BY RACE AND ETHNICITY

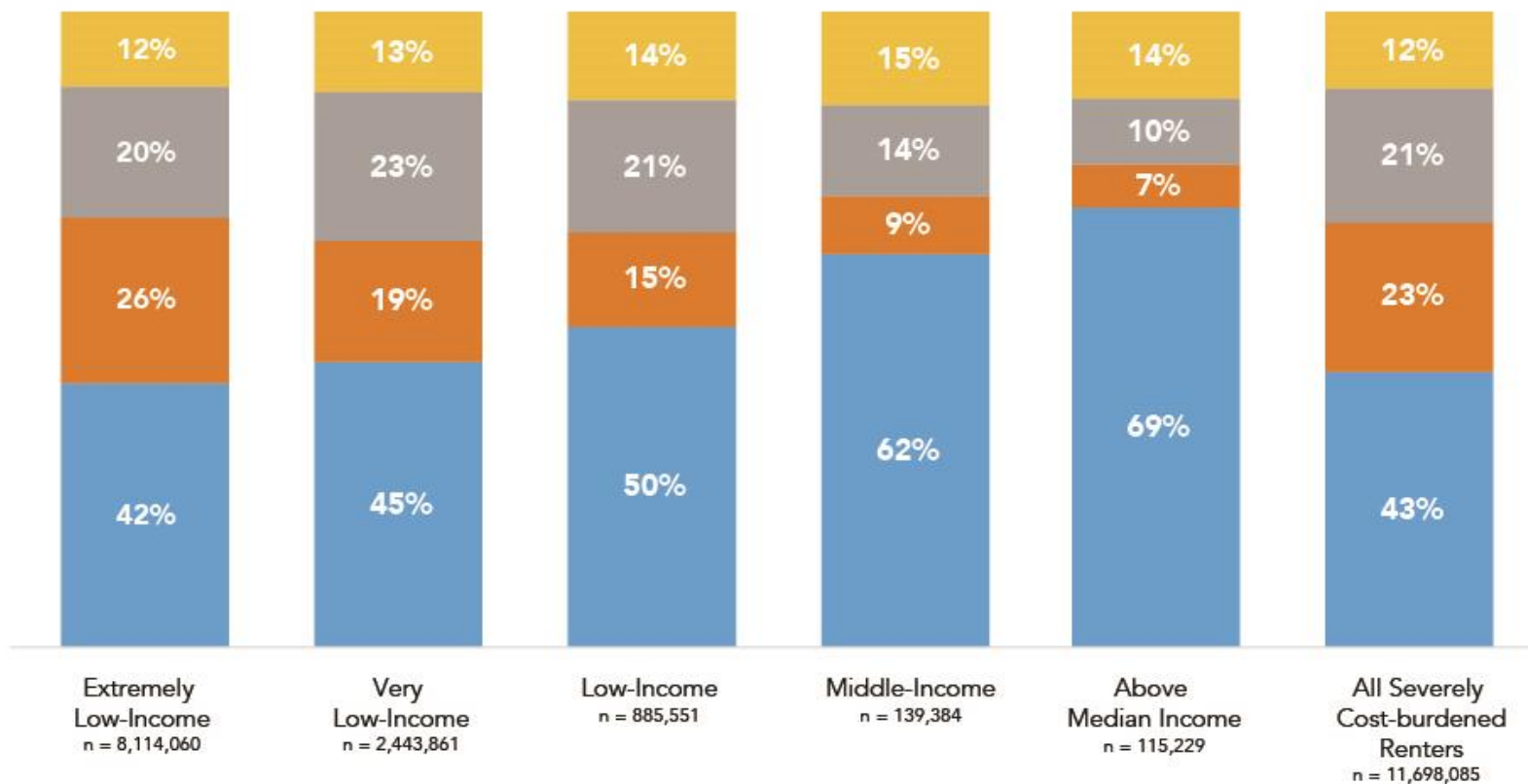


SOURCE: 2022 ACS PUMS.

THE GAP

RACE AND ETHNICITY OF SEVERELY COST-BURDENED RENTERS BY INCOME

■ White, non-Hispanic
 ■ Black, non-Hispanic
 ■ Latino
 ■ Other



SOURCE: 2022 ACS PUMS.

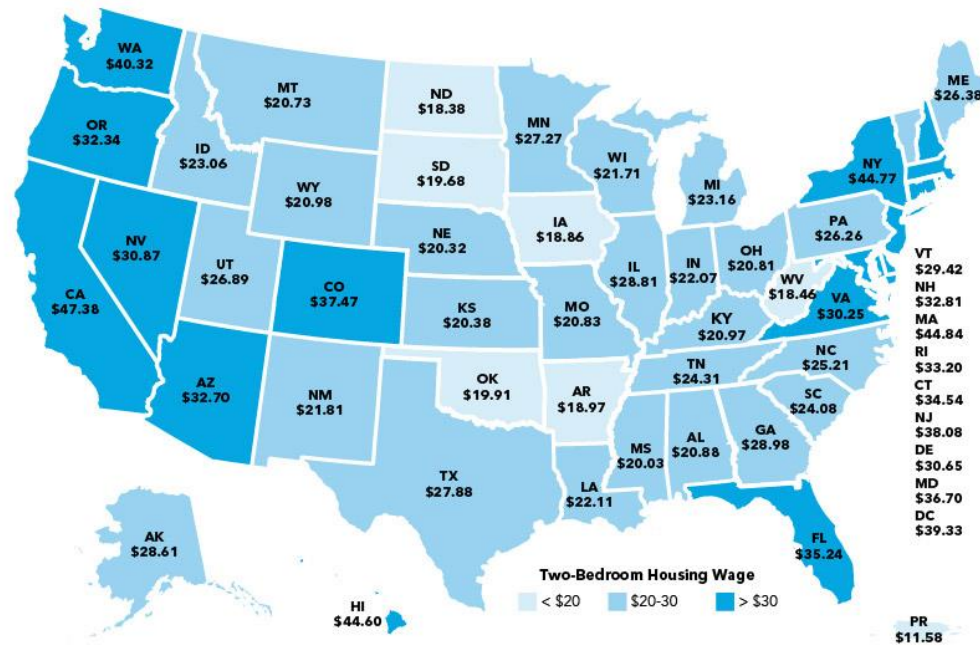
Out of Reach



- Despite rising wages, cooling inflation, and low unemployment, low-wage workers and other renters continue to struggle with the cost of rent.
- In no state, metropolitan area, or county is the federal minimum wage—or the prevailing state/local minimum wage—sufficient to afford the fair-market rent (FMR) for a modest one- or two-bedroom home.
- In 2024, a full-time worker needs to earn an hourly wage of **\$32.11** on average to afford 2-bed FMR (**\$1,670/mo**), **\$26.74** for 1-bed FMR (**\$1,390/mo**).



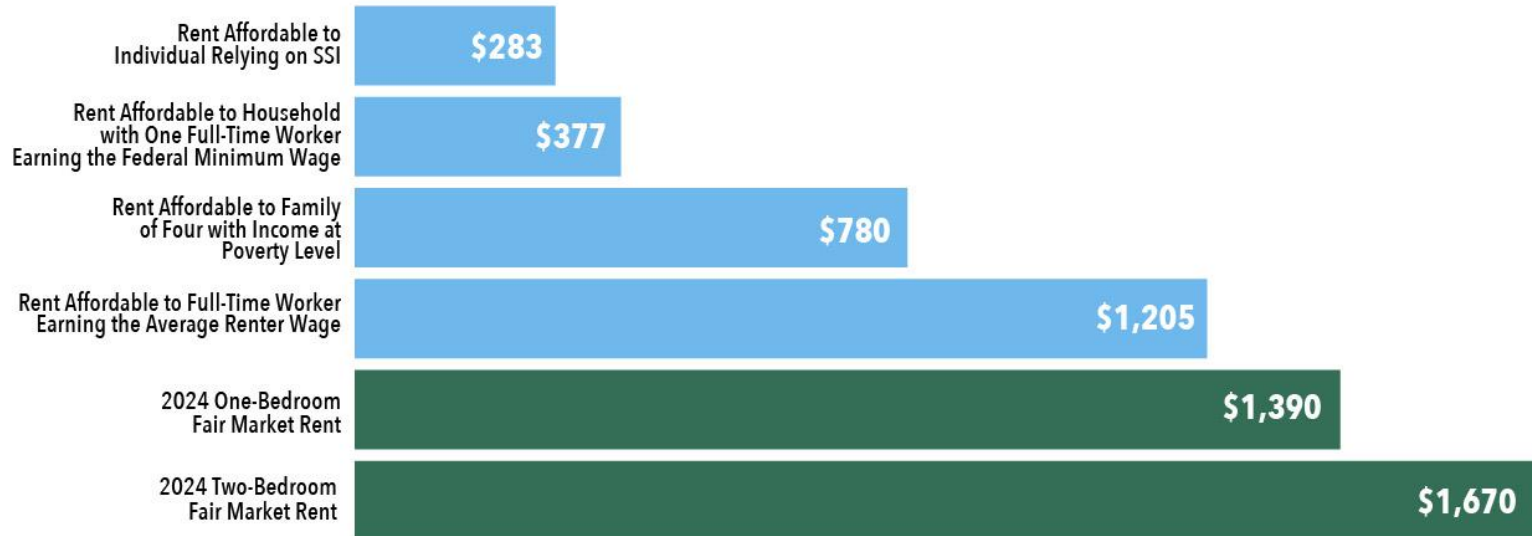
2024 TWO-BEDROOM RENTAL HOUSING WAGES



This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a TWO-BEDROOM RENTAL HOME, without paying more than 30% of income.



RENTS ARE OUT OF REACH





STATE RANKING #36*

WISCONSIN

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,129**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,764** monthly or **\$45,163** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

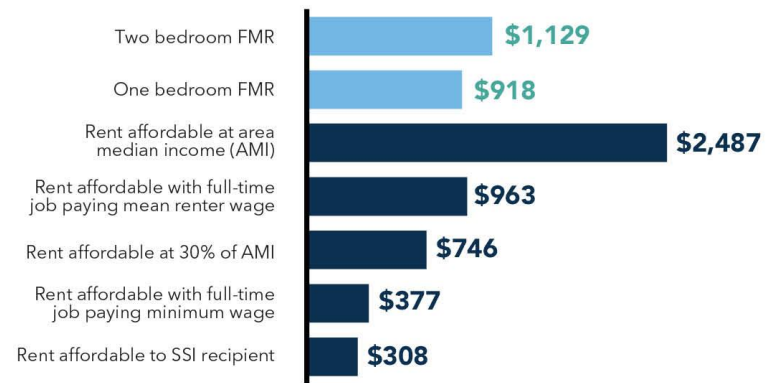
\$21.71
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **WISCONSIN**:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.51
2-Bedroom Housing Wage	\$21.71
Number of Renter Households	783,898
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$31.19
Kenosha County HMFA	\$26.94
Madison HMFA	\$26.38
Milwaukee-Waukesha-West Allis MSA	\$22.50
La Crosse-Onalaska MSA	\$21.58

120 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	97 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)	3 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	2.4 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
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MSA – Metropolitan Statistical Area; HMFA – HUD Metro FMR Area.
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

2024 WISCONSIN HOUSING PROFILE

Across Wisconsin, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Ron Johnson and Tammy Baldwin

KEY FACTS

186,679
OR
24%

Renter Households with extremely low incomes

-123,864

Shortage of rental homes affordable and available for extremely low income renters

\$29,120

Average income limit for 4-person extremely low-income households (state level)

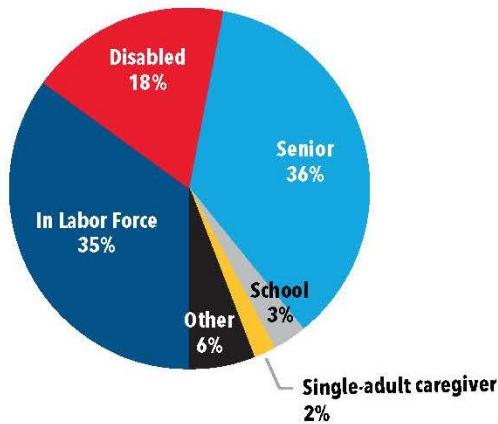
\$45,163

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

72%

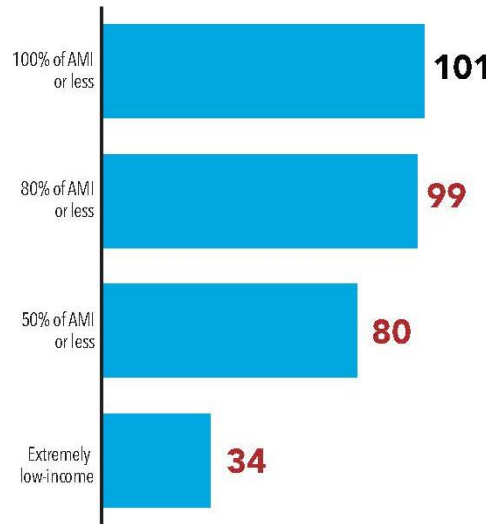
Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



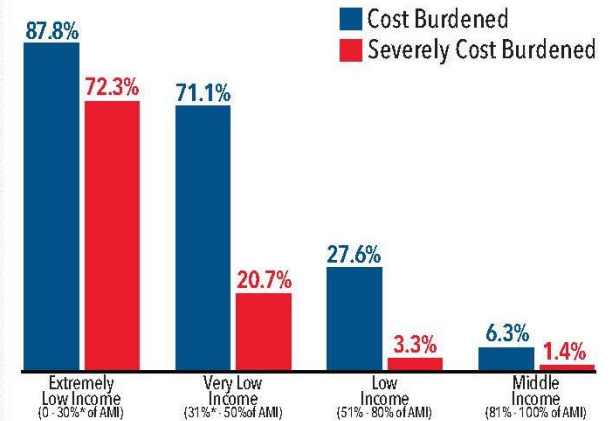
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 13% of extremely low-income renter households are single adult caregivers, 53% of whom usually work more than 20 hours per week. Source: 2022 ACS PUMS.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2022 ACS PUMS

HOUSING COST BURDEN BY INCOME GROUP



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2022 ACS PUMS

The background features a light blue gradient with several abstract geometric shapes. On the left, there are three squares arranged in a staggered pattern. On the right, there is a large, complex shape composed of several overlapping triangles and a curved top edge, resembling a stylized mountain or a large letter 'A'.

The Solutions

HoUSed: Universal, Stable, Affordable



- Campaign to advance anti-racist policies and achieve large-scale, sustained investments and reforms necessary to ensure that ELI renters have affordable places to call home in the communities of their choice.
- Four pillar policy objectives:
 1. **Bridge the gap between incomes and housing costs**
 2. **Expand and preserve the supply of rental homes**
 3. **Provide emergency rental assistance**
 4. **Strengthen and enforce renter protections**

Build and Preserve the Supply of Affordable Rental Homes



Key Legislation:

- **Affordable Housing Tax Credit Improvement Act (S.1557, H.R.3238)** – Expands the Housing Credit by 50% over five years and makes important reforms to help the program better serve families with the lowest incomes. Also includes reforms to help build more housing in rural and tribal areas.
- **Yes In My Backyard Act (S.1688, H.R.3507)** – The bill requires Community Development Block Grant (CDBG) jurisdictions to report on actions taken to address zoning and land use barriers.
- **Homes for All Act (H.R.7191 in the 117th Congress)** – This bill invests \$1 trillion to create 9.5 million new public housing apartments and 2.5 million homes through the national Housing Trust Fund.

Bridge the Gap Between Incomes and Rent



Key Legislation:

- **Family Stability and Opportunity Vouchers Act** (S.1257, H.R.3376)—This bill would provide 250,000 new housing vouchers, paired with counseling services to help families with children move to communities of their choice.
- **Choice in Affordable Housing Act** (S.32, H.R.4606) – The bill expands access to affordable housing options by removing barriers to landlord participation in HUD’s Housing Choice Voucher (HCV) program.
- National Renters’ Tax Credit

Stabilize Families During Crisis to Prevent Evictions



Key Legislation:

- **Eviction Crisis Act** (S.2182 and H.R.8237 in the 117th Congress) –Establish a permanent version of the pandemic ERA program by creating a national housing stabilization fund to help families facing a financial shock avoid eviction. (awaiting reintroduction)

Strengthen and Enforce Renter Protections



- Affordable, stable, and accessible housing and robust housing choice are the foundation upon which just and equitable communities are built.
- The power imbalance between renters and landlords puts renters at greater risk of housing instability, harassment, and homelessness, and it fuels racial inequity.
- Congress should enact legislation that establishes vital renter protections such as
 - Prohibit source of income discrimination
 - Create “just cause” eviction protections
 - Expand the Fair Housing Act to ban discrimination based on sexual orientation, gender identity, marital status, and source of income
 - Ensure access for people exiting the criminal legal system by ending arbitrary screening and eviction policies, including prohibiting blanket bans and one-strike policies.
 - Establish rent-gouging protections for renters and require landlords disclose all fees prior to lease-signing.
 - Support tenant organizing
- A [National Tenants Bill of Rights!](#)

The Impact



- Housing is linked to nearly every measure of having a quality life:
 - Racial equity
 - Education
 - Health
 - Economic mobility
 - Housing Stability
- Advancing the policy objectives of these pillars will ensure that all people can thrive regardless of who they are and where they live.

Connect with NLIHC



- Resources:
 - *The Gap*: www.nlihc.org/gap
 - *Out of Reach*: www.nlihc.org/oor
 - *HoUSED* campaign fact sheets: www.nlihc.org/housed
 - Legislative Action Center: www.nlihc.org/take-action
- Contact Information
Thaddaeus Elliott
Housing Advocacy Coordinator (Wisconsin)
telliott@nlihc.org