Poverty Matters Conference

Meet "ALICE", Our Neighbor

Susan Wolfgram, Amanda Babb & Mara Langreck

JONAH Affordable Housing Task Force

Eau Claire Tenant-Landlord Resource Center

Lived Experience Advisory Board

Who is “ALICE”?

- ALICE is your neighbor-the folks waiting on you and cleaning up after you in the service industry–cooking for you and making your favorite latte, childcare providers, cashiers, farm workers, personal care aides, housekeepers, delivery drivers, and on and on. ALICE has to work multiple jobs, going without healthcare and childcare. ALICE often does not have reliable transportation but frequently needs to live in a neighboring town because rent is cheaper there but then the car breaks down and there’s no transit to get to work.

ALICE is one emergency away from losing her housing.

For this presentation,

we will focus on housing because,

The Rent Eats First.

~Matthew Desmond:

Evicted & Poverty by America

The ALICE Report

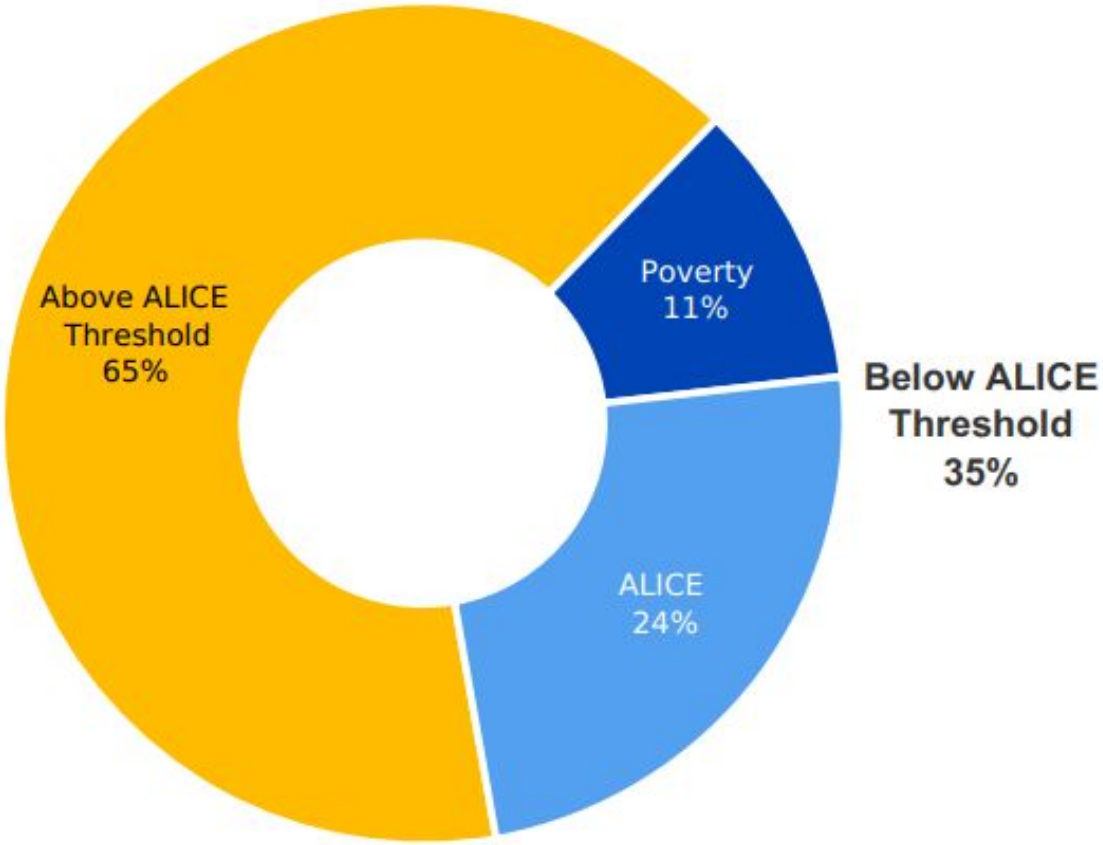
~Asset Limited Income Constrained Employed



[Meet ALICE | United Way of the Greater Chippewa Valley]

Figure 1. Thirty-Five Percent of Wisconsin Households Faced Financial Hardship in 2024

Total State Households: 2,513,972

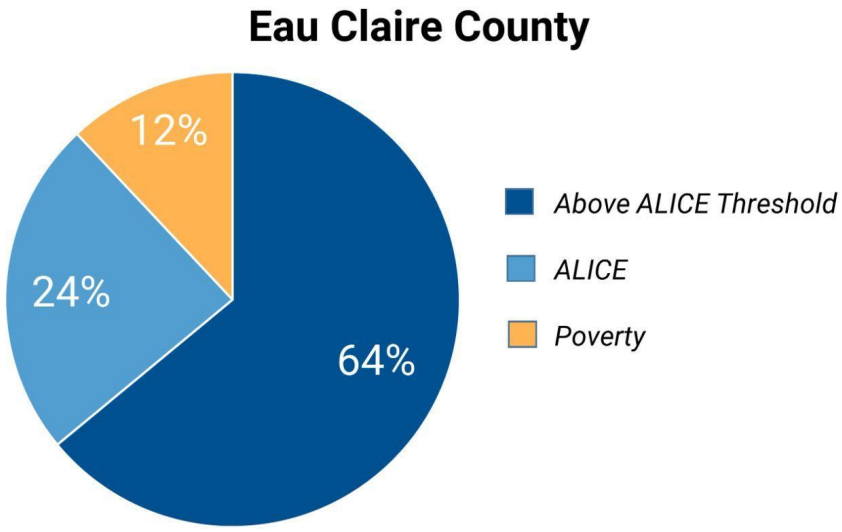


Sources: ALICE Threshold, 2010–2024; U.S. Census Bureau, American Community Survey, 2024

KEY TERMS

- **ALICE**: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households with income above the Federal Poverty Level (FPL) but less than the basic cost of living in their county
- **ALICE Household Survival Budget**: Reflects the minimum costs of household necessities (housing, childcare, food, transportation, health care, and technology) plus taxes, adjusted for all U.S. counties and various household compositions
- **ALICE Threshold**: Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold**: Includes households in poverty and ALICE households combined

Currently in Eau Claire County,



- 36% of our neighbors struggle to make ends meet.
- In the City of Eau Claire, we have 700 households on our Housing Authority Waiting List and growing, often waiting two years or more.

Working my Way to Broke

My Life in the
ALICE Community

by Mara Langreck



JONAH & the AFFORDABLE HOUSING TASK FORCE

Context

Learn more about JONAH

Joining Our Neighbors Advancing Hope

Home Page - JONAH Justice

JONAH is a grassroots community organizing nonprofit. Since 2007, we have been working with people, agencies and organizations to help make our communities healthier, safer and better places for everyone to live and work. Our work is about building community and building capacity to address root causes of poverty and injustice. When one person does better, everyone does better.

Where it started: Base Building

After a JONAH community group read of “Evicted” by Matthew Desmond in the spring of 2018, we were overrun by folks wanting to take action to increase access to affordable housing for our housing insecure neighbors.

Responding to our community, we organized the JONAH Affordable Housing Task Force. Our first meeting was June 18, 2018, and we immediately began collaborating with stakeholders and advocating to make affordable housing, and prioritizing housing for ALICE as a top City priority.





Our Mission Is

To facilitate culture change in Eau Claire City and County so that all stakeholders are informed about the lack of safe, good quality, affordable housing and are motivated to take actions to address it through public and private initiatives.

Local Strategy/Initiatives to Increase Access to Housing for "ALICE"

We can only touch on these; please contact us if you would like to know more, or, how we can support your efforts.

It's all about RELATIONSHIP

- Impacted people
- Other nonprofits
- Religious leaders
- City Council, County Board, Legislators
- University of Wisconsin Eau-Claire
- Chippewa Valley Technical College
- Developers
- Neighborhood Associations
- Business Community
- Funders

Nurture a relationship with a local journalist to keep your issue in front of the community

Julian Emerson

- Julian is a journalist in West Central Wisconsin with over a quarter century of experience. He specializes in investigative journalism and highlighting social justice issues.
- He wrote a series, during the winter of 2013, about homelessness in Eau Claire. For five months he lived on the street.



AND THEN, THE WAKE-UP CALL

September 8th, 2018, Julian published in the Leader Telegram, **"A Tale of 2 Eau Claires"**

- Our community awakened to the crisis of housing insecurity in our city

PACK THE HOUSE!

September 24th, 2018, City Council convened its first Monday Public Comment Period

- We advocated for Monday Public Comment periods before their regular Tuesday Council meeting; Council President at that time-Emily Berge, moved the ask forward.
- Credit to our City Council for making a structural change
- We organized this first one to focus on housing insecurity in our city and lack of affordable housing.
- **The Chambers were packed, including overflow rooms, with housing insecure folks sharing their stories.**

THE RESEARCH

You must provide quantitative data to support your advocacy; however, it is the “both-and” - you also need the qualitative, the stories from your community members to bring the numbers alive.

- The poorest people in the US face the most acute shortages of affordable homes. But the majority of low-income housing financed in recent years is for those earning 50% of an area's median income or above, according to a survey of state housing agencies.

Since 2018, 1000+ units have been built in Eau Claire, many considered "Workforce Housing"

Workforce Housing is considered "affordable," generally targeted towards those earning 80-120% of the County Median Income (CMI).

In Eau Claire, our CMI hovers at $70000/year; looking at households earning $56-$84000/year

Who is included in our "Workforce"?

- Almost 40% of our low-income community members, earning $50,000 and less per year (70% CMI), are also part of our "workforce." (American Community Survey, 2026)
- We need an accurate definition of who is included in the "workforce".

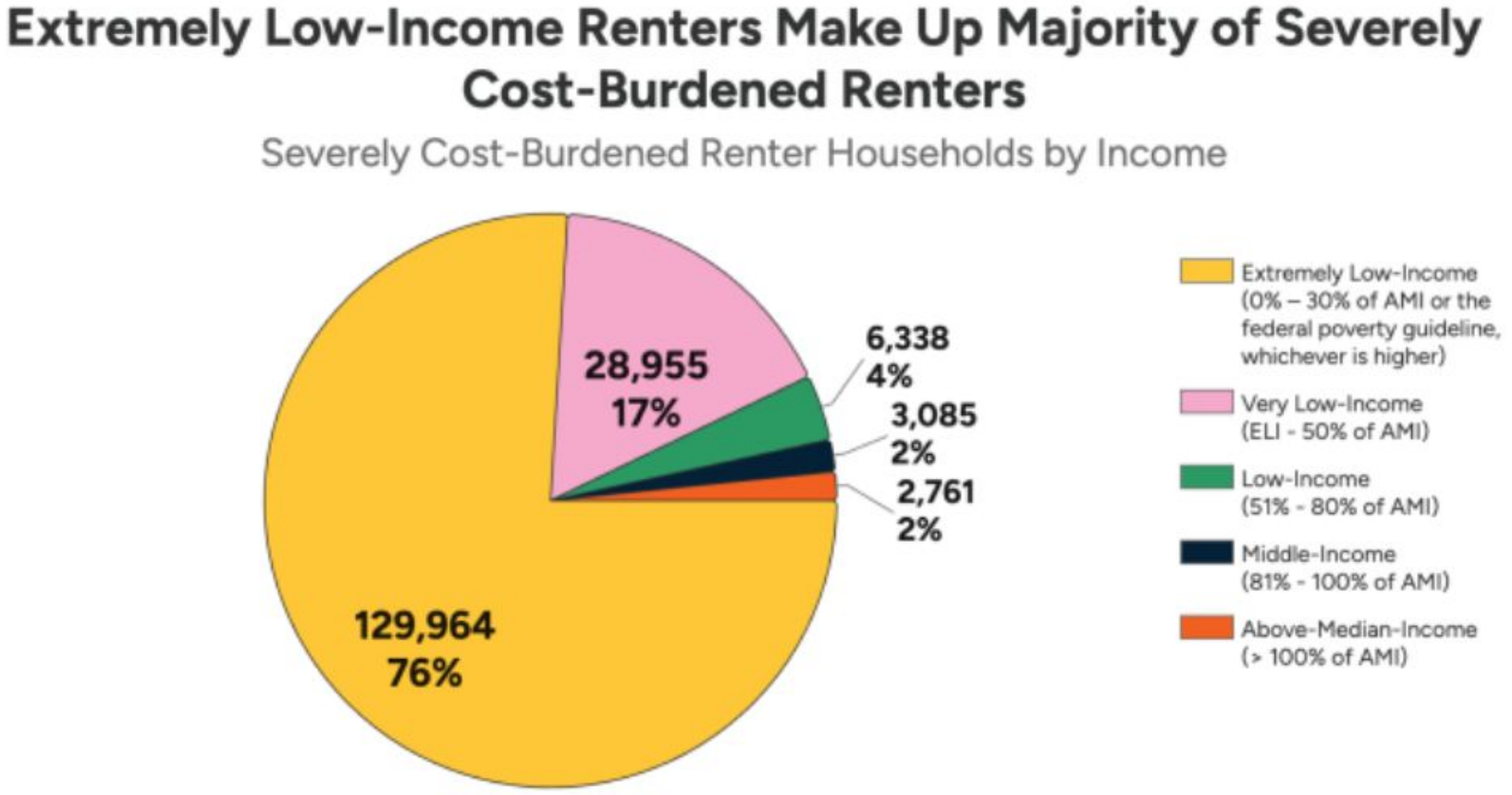
What is "Affordable Housing?"

- **HUD Definition:** Housing expenses ≤30% of gross household income, including utilities, and calculated within the context of the "Area Median Income" (AMI) which hovers close to $70,000 in Eau Claire (Census.gov, 2023).
- **On a spectrum** from those unhoused to those with high rental barriers locked out of housing, to low-wage workers in our service economy, students, our seniors, adults with disabilities, to young professionals, first time home buyers and middle-class families not able to afford a home.
- **It is very challenging for developers to build "new"** for the ALICE community, primarily because of high costs and zoning restrictions which can raise costs.
- **Eau Claire completed a Zoning Code Update** in 2026; we advocated and supported updates that would lower costs for developers
- **We cannot rely on Low Income Housing Tax Credit** (LIHTC) projects; these are too few in rural areas

(LIHTC subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants)

2026 State Housing Profile

by the National Low Income Housing Coalition (NLIHC)



ALICE REPORT

UNITED FOR ALICE

INCREASE YOUR LOCAL GOVERNMENT'S AWARENESS OF YOUR LOCAL ALICE REPORT AND PUT ON BLAST.

Advocate to Increase the Minimum Wage in WI

- **Amid the rising cost of living, advocates gathered in Eau Claire in support of a $20 minimum wage.**
- **It would replace the $7.25 standard that hasn't changed since 2009.**
- **There are 800,000 Wisconsin workers who make less than $20/hour, 30% of workers, and yet in every area of Wisconsin the living wage, the amount needed to afford the basics of life, is over $21 per hour for a single person!**
- Many people who make above the living wage also have trouble making ends meet and getting ahead because their wages are also depressed by the artificially low wage floor in Wisconsin. When the minimum wage is increased all boats are lifted.
- Democratic State Rep. Christian Phelps says the plan is based on cost-of-living estimates from MIT and would take inflation into account.
- "The problem is we've just fallen so far behind, that now we need to make sure that doesn't happen again," said Phelps.
- https://www.weau.com/2026/10/09/advocates-gather-support-20-minimum-wage/?

Advocate to Increase the Minimum Wage in WI

Take action in support

https://secure.ngpvan.com/ay2gKXWeqEaTXBquBV61qQ2

CITIZEN ACTION OF WISCONSIN

“Sit and speak” at the tables where housing justice decisions are being made. Do not wait to be “invited.”

Select examples of where “we take a seat”

- **Susan Wolfgram, Co-Chair AHTF,** serves on the Plan Commission, the Legacy Eau Claire-Comprehensive Plan Advisory Committee, chairs the Community Haven House Advisory Committee, and is Co-Director of the Eau Claire Tenant-Landlord Resource Center.
- **Amanda Babb,** Program Coordinator Eau Claire Tenant-Landlord Resource Center, collaborates throughout the community and provides widespread tenant education. Notable is the recent collaboration with CVTC and UWEC.
- **Mara Langreck**, Co-founder of the Lived Experience Advisory Board, serves on the Executive Committee of the Housing Our Neighbors Planning Collaborative, sits on a number of committees locally, and provides system guidance on the value of peer support informing policy and practice.
- **Paul Savides, Co-chair AHTF,** serves on the Executive Committee of the Housing Our Neighbors Planning Collaborative, the Re-entry Success Planning Committee, the Dairyland Housing Coalition, and Co-Director of the Eau Claire Tenant-Landlord Resource Center.

We were a founding partner forming our regional Chippewa Valley Affordable Housing Task Force in 2018

- Provided 42 stakeholder recommendations to City Council to guide affordable housing work in our region.
- **We advocated for a top priority to be a "Housing Opportunities Commission" at City Council, which was instituted in 2021.**
- Purpose is to guide Council decisions on housing-related issues.

Housing Opportunities Commission

Approved 2021 Structural Change

https://www.eauclairewi.gov/286/Housing-Opportunities-Commission

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Andrew Werthmann & Kate Beaton:
City Council Champions

"*Those closest to the problem are closest to the solution.*"



Solis Circle Altoona Public/Private Collaboration 9.26.19

https://volumeone.org/articles/2019/10/02/208925-altoona-aims-to-add-affordable-housing-with

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Example of “truly affordable” units for the ALICE community

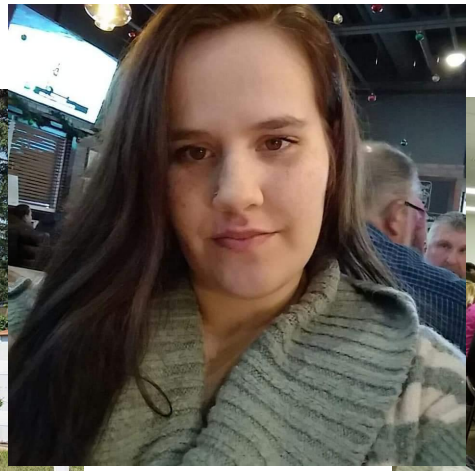


Maple's Mobile Home Park Community

Maples Mobile Home Park to go up for sale | News | wqow.com

- **We organized the residents** of this highly vulnerable neighborhood with their city council representative and city/county staff and representatives, supporting them as they learned how to advocate for themselves.
- **Emily Shields**, property manager, emerged from the grassroots as the neighborhood organizer; attended Leadership Training.
- **To date:** City Staff, DHS, Public Health, and our Task Force collaborated to find alternatives to displacement given uninhabitable conditions of the park. Primary challenge was residents' high rental barriers.
- **City instituted new preventative inspection requirement of mobile home parks.**







Prairie Heights

https://gerrardcompanies.com/prairie-heights-residences-opens-in-tting-new-standard-for-affordable-energy-efficient-housing/

- Our Task Force advocated to City Council and increased awareness in our community to support the completion of this LIHTC (Low Income Housing Tax Credit) project with gap funding from our Affordable Housing Fund (which emerged out of the Housing Opportunities Commission)
- Prairie Heights opened July 2, 2025
- This 60-unit multi-family housing development welcomes individuals and families earning between 30% and 80% of the county median income, offering spacious and modern one, two, and three-bedroom apartments.
- The climate conscious development includes photovoltaic solar panels, geothermal technology, and air-source heat pumps, dramatically reducing the carbon emissions produced by the development and its future inhabitants over the long-term.
- It is the first project of its kind that sets aside a number of apartments for chronically homeless individuals, with on-site wrap-around services provided by WestCAP.

City of Eau Claire:
Landlord Support Program 2021: One Year Pilot

https://volumeone.org/articles/2021/11/24/286560-rent-ready-program-meant-to-help



One Better Way

Day Resource Center - Western Dairyland

- Beginning in 2021, our task force provided leadership in organizing community stakeholders to provide a Day Resource Center, a “one stop shop” for those experiencing homelessness and housing insecurity in our community, including the working homeless or those with income from social security. We meet them where they are at.
- Catholic Charities provide overnight sheltering at Sojourner’s House
- Western Dairyland and Hope Gospel Mission are partners in making this vision a reality
- Amanda contributes hours each week to assist those working to find housing.

Affordable Housing Task Force Yearly Three-Part Series

- Focused on increasing access to housing for the ALICE community.
- May 14, “A Conversation with Developers: How to Build Affordable”
- June 11, “Meet the Eau Claire Tenant-Landlord Resource Center”
- October 8, “Repurposing Spaces to Create Affordable Housing”

CITY COUNCIL ADVOCACY (both passed July 2026)

- An increase in the Flexible Housing Fund from $250,000 to $750,000 and lifting to a Level 1 Priority in the Capital Improvement Budget.
- An amendment to the broad RDA Riverbend and Core District Plans, embedding "Equitable Development Principles" to serve as a lens when development projects move forward to City Council.

Flexible Housing Fund

- These funds may be used for a variety of initiatives that advance the City's affordable housing goals and objectives. Funding may be allocated through a competitive Request for Proposals (RFP) process, with proposals evaluated using an established scoring matrix and reviewed by the Housing Opportunities Commission (HOC) prior to City Council approval.

Equitable Development Principles

1. Protect and preserve the original community, vulnerable tenants and homeowners, from displacement.
2. Encourage the participation of local and regional developers and investors.
3. Engage the impacted community early in planning and decision-making.
4. Focus on equitable economic development by prioritizing local businesses, vital neighborhood services, and local, first-time entrepreneurs.

The Eau Claire Tenant-Landlord Resource Center (TLRC)

Our Task Force saw the need for this resource in 2022 and collaborated with the Tenant Resource Center in Madison to bring to Eau Claire in 2023.



Eau Claire Tenant-Landlord Resource Center

Amanda Babb, Program Coordinator

Susan Wolfgram & Paul Savides, Co-Directors



Mission & Objectives

To advance housing justice, working primarily for the benefit of those with high rental barriers, low income, justice-impacted, and marginalized communities.

We accomplish this by providing advocacy, education, consultation and mediation services that promote positive relations between tenants and housing providers and empower tenants to advocate for themselves.

Intro to Amanda

- Program Coordinator of the Tenant-Landlord Resource Center (TLRC) since 2024
- Experience in subsidized and market-rate property management
- Elected to the Eau Claire County Board of Supervisors and served a two year term from 2022-2024
  - Appointed to the ADRC board and UW-Extension committees
- President of her Neighborhood Association from 2022-2025
  - On the Steering Committee from 2021-2025
- Lived experience being ALICE

Our primary goal is eviction prevention

We encourage tenants to contact us at the first sign of a problem. We provide tenant education, providing support to a tenant to communicate with their landlord to solve a problem, and mediation between parties.

Lessons Learned in Property Management

- Desperation for housing leads to signing a lease without reading it. This leads to lease violations, which can result in loss of housing. Once this cycle begins, the desperation increases, and the pattern can repeat indefinitely.
- Turnover is costly to landlords. It costs housing providers time and money to file the eviction, go to court, advertise and show the apartment, screen applicants, and make the apartment ready for a new tenant. Landlords prefer to avoid these eviction expenses if they can.
- It's easy for small things to snowball out of control for the ALICE population who don't have a cushion.

Education is prevention

- Most housing providers put the responsibility on the tenant to understand housing regulations. A position in property management (especially income-based housing) takes months of training, but tenants are penalized for not understanding those same topics.
- Rather than stepping in to solve issues on their behalf, we want to teach and empower our contacts to advocate for themselves so they know how to handle issues in the future.
- Prevention is difficult to measure, but **any issue left unresolved has the potential to result in eviction.**

TLRC Services

- **Classes** for first time renters, experienced renters, housing providers, and agency staff.
- **Research and education** on regulations, best practices, rights and responsibilities, and understanding leases.
- **Guidance** on conflict resolution with templates to resolve issues, and navigating the eviction process.
- **Mediation**

Website Tour

Visit the "Contact Us" page to request information and resources. Please note that we are not attorneys at TLRC and are not able to offer legal advice. If the tips listed don't feel right to you, ask for more information from a trusted source. You can also reach out to an attorney. Legal resources can be found in the "Tenant Resources" tab of this website.

>> Read More

715.529.2918 info@ectlrc.org

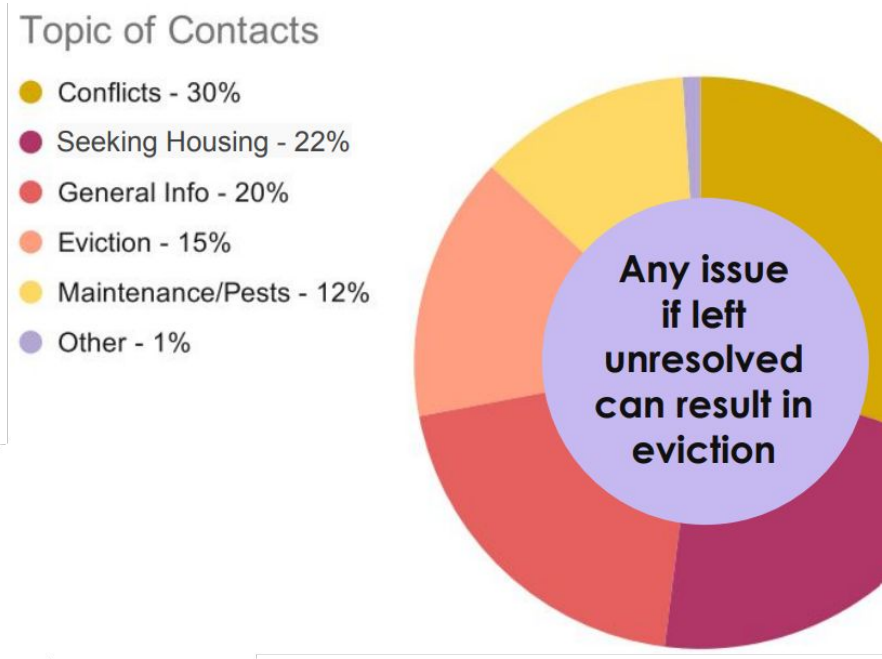
Tenant Resources

EAU CLAIRE TENANT LANDLORD RESOURCE CENTER

Landlord Resources

News / Events | How You Can Help | About | Services | Mediation | Contact Us

ALICE Clientele



- 14% have a history of eviction
- 20% have a legal system history
- 19% were currently unhoused
- 26% have a history of being unhoused
- **65% pay more than 30% of their income on housing**
- 18% did not understand their lease at the time of signing

Representative Example of a Tenant Success

- A family that was new to the country did not understand their tenant rights or responsibilities, which resulted in unpaid utilities and charges to their security deposit after moving out.
- After consulting with us, they understood their new lease and successfully negotiated with their previous landlord to lower the charges to their deposit.

Representative Example of Assisting a Landlord to Resolve an Issue

- A landlord contacted us regarding a reasonable accommodation request from a tenant. The landlord was unclear if the request was, in fact, reasonable.
- After consulting with us, they understood their options and came to an agreement that worked for both tenant and landlord. The tenant was able to move to a different unit in the same building that met their needs rather than terminating their lease early.

Barriers to Housing

- Past barriers such as eviction records, legal charges, low credit score, substance abuse, and lack of rental history are all valid reasons landlords may deny applicants.
- **We meet with these folks to "vet" them with a thorough intake meeting.**
- If criteria are met, we offer housing counseling and a referral to landlords that we have a trusting relationship with.

One eviction can change the trajectory of a family's life and "lock you out" of housing. Multiple evictions destabilize communities.



Elyse and DeAndre an “ALICE” Family

https://youtu.be/MHRNaqjeYbg?si=k_Hpo50Fr31A3dRG

We are committed to advocate for those with a justice-impacted history to access housing as they re-enter our community. Landlords rely on us to thoroughly “vet” potential tenants. Housing folks with high barriers helps in stabilizing communities and promotes housing justice.

Five Takeaways

1. GET EVERYTHING IN WRITING; NO VERBAL AGREEMENTS.

Verbal agreements are legal in Wisconsin, but we highly advise against it. Keep a written record of all correspondence with your landlord or the person you are having difficulty with--emails and texts. Avoid phone conversations when possible. If you are not able to avoid, keep a detailed log of day/time/person you spoke with/as much detail of the conversation as possible

2. UNDERSTAND YOUR LEASE.

Before you sign, make sure you have gone line by line and ask any clarification questions; keep a copy. Do not assume you know what is in the lease. Violating the conditions of your lease can trigger a process that could lead to an eviction.

3. FACE PROBLEMS HEAD ON AND EARLY—THEY WILL NOT RESOLVE THEMSELVES.

If after corresponding in writing regarding the problem and receiving no satisfaction, we would recommend contacting us.

4. AT MOVE-IN AND MOVE-OUT, COMPLETE A CHECK-IN/CHECK-OUT FORM.

Take photos/videos to document everything in the unit: walls, ceilings, floors, doors, lights, appliances, windows, everything. Keep a copy of the form, turn one copy in to the landlord within 7 days, even if they don't ask for it!

- Request a pre-move inspection with the landlord for guidance on what to do to make sure you get as much of your security deposit back as possible.

5. KNOW YOUR RIGHTS.

There's a lot to know, and it can be overwhelming. Visit the State Department of Agriculture, Trade and Consumer Protection's website – specifically, the tenants' rights and responsibilities page – to learn more.

Eau Claire Tenant-Landlord Resource Center Funders:

Eau Claire Community Foundation
For Good. For Ever.

PABLO + GROUP

Eau Claire COUNTY

CITY OF EAU CLAIRE

Women's Giving Circle
A Fund of the **Eau Claire Community Foundation**

MAYO CLINIC HEALTH SYSTEM

With these challenges, we must enter “Solution Talk” and play the “Long Game”

- With a “How can we” lens versus a “Why we can’t”
- Be guided by our neighbors with lived experience.
- Be creative, be curious.

Social Media:

- JONAH
- https://jonahjustice.org/
- https://www.facebook.com/JONAHCV/
- JONAH Affordable Housing Task Force
- https://www.facebook.com/JONAHAffordableHousing/
- Eau Claire Tenant Landlord Resource Center
- https://ectlrc.org/
- https://www.facebook.com/profile.php?id=61555045162992
- Housing our Neighbors Planning Collaborative - Lived Experience Advisory Board
- https://www.eauclairecounty.gov/departments/human_services/housing_collaborative_2



Contact us for Consultation

- Susan Wolfgram

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- Amanda Babb

info@ectlrc.org

- Mara Langreck

maralangreck@gmail.com

Without stable shelter,

Everything else falls apart.

~Matthew Desmond:
Evicted & Poverty by America

QUESTIONS?

We encourage you to contact us!