

HOME IS WHERE OUR HEALTH IS

Policies to Improve the Health of Renters in Milwaukee and Beyond



COMMUNITY ADVOCATES
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ppi.communityadvocates.net/HealthyHousing.html

EXECUTIVE SUMMARY

Access to affordable, safe, and stable housing is a basic building block for the health and well-being of people, families, and communities. We all seek to live in a home that is free from hazards and structurally sound, to be able to choose when and why to move somewhere new, and to not have to choose between paying housing costs and buying groceries.

Who has access to affordable, quality, and stable housing across Wisconsin and in the Milwaukee region? The answer to that crucial question is shaped by current and historical policies and practices that have led to, and that maintain, racial and economic segregation and inequities. To name just one example, 16 out of 18 Milwaukee suburbs as well as many urban neighborhoods used racially restrictive covenants which restricted where African Americans could live and severely hampered their opportunities to build wealth through home ownership.



Racially restrictive covenants, attached to individual home deeds or subdivisions, stated that property could not be sold or rented to non-White buyers, and were extremely common in the Milwaukee region from the 1920s through the 1960s. The use of these covenants was supported by the Federal Housing Administration and was not made illegal until the Fair Housing Act of 1968.

Key federal, state, and local policy changes can improve housing outcomes, advance racial and economic equity, and cultivate healthier communities. In Milwaukee, where the majority of households live in rental housing, a key component to this is crafting policies that improve outcomes for renters. Policymakers and decisionmakers can use the Healthy Housing Initiative's recommendations in this report to improve housing and health outcomes in Milwaukee and across Wisconsin.

Housing is a major determinant of health

The health impacts of affordability, quality, and stability in housing are deeply intertwined.

Available affordable housing ensures that people can pay their housing costs while still having enough money left over to cover basic needs like food, utilities, and health care.

Falling behind on rent payments is associated with higher stress levels and mental health conditions. In turn, chronic stress is associated with the development of chronic medical conditions ranging from heart disease, to diabetes, to cancer. Children living in a household that struggles to make rent are also more likely to experience depression.

The quality of housing has extensively documented effects on physical health. Poor housing quality contributes to acute and chronic health problems. The presence of pests and mold can cause or exacerbate respiratory conditions like asthma. Exposure to lead through deteriorating lead-based paint, lead dust, or lead in water severely harms the development of children's brains and nervous systems. Safety concerns like broken stairways and handrails, faulty or missing smoke detectors, and damaged electrical wiring can lead to fires, injury, and even death.

Housing stability means having a regular place to live, and having control over if and when you move. Moving is stressful even under the best circumstances. Having to move frequently, or being evicted, can throw people’s lives and health into turmoil, and is especially harmful to children’s well-being and educational outcomes. In its most extreme form, housing instability can mean experiencing homelessness, which is associated with a wide range of harms to health. An eviction or forced move can lead to on-going housing instability and chronic stress in the future.

Figure 1: Connections Between Housing Quality, Stability, and Affordability



In Milwaukee, affording rent is difficult without livable wages

Working, the main thing you wanna pay first is your rent and then you'll be like 'OK I'm gonna have to pay the light bill next month' and then . . . the kids always need something. . . . You know you have to have food, they gotta have beds . . . so then two months come and the light bill is \$1,000, you know you gotta pay \$600 for it to get caught up so here goes your rent . . . so which one do you wanna do?

—Tenant Focus Group Participant

Whether housing is affordable in a city or region depends both on the cost of housing and on renters' incomes. Recent research on Milwaukee's rental housing shows that while many people struggle to afford their housing, these problems are often driven more by limited access to well-paid jobs rather than high housing costs.

Wisconsin is 1 of 21 states with a minimum wage equal to the federal minimum: \$7.25 per hour. Based on federal housing affordability guidelines, a person would have to work 91 hours per week at that rate to afford a home at the median rent cost in Milwaukee County.

The policy recommendations to address housing affordability are divided into key areas to reflect the multiple approaches that are needed: raising incomes, expanding the supply of affordable housing, and advancing fair housing and inclusion across the region.



About the recommendations and levels of action:

While we use “policy” as shorthand, these recommendations include both public policies and programs run by nonprofit or private organizations. For each policy recommendation, the following tables indicate the geographic scope of action to enact recommended changes. Some recommendations are targeted at the local level, while others require changes in state or federal policy. Especially for policies focused on expanding and preserving affordable housing, local strategies should be pursued within Milwaukee and in other cities in the metro area to increase the availability of affordable housing across the region. Non-governmental partners that are key to creating and implementing the policy recommendations are listed in the “Other” category.

Table 1. Policies to Expand Rental Housing Affordability

Policies to raise household incomes	Levels of action					
	City of Milwaukee	Milwaukee County	Other jurisdictions in the Milwaukee region	State of Wisconsin	Federal Government	Other
1. Raise the minimum wage to \$15 per hour	✓	✓	✓	✓	✓	
2. Expand transitional jobs programs	✓	✓		✓	✓	
3. Strengthen and modernize the Earned Income and Child Tax Credits				✓	✓	
4. Restore the State Homestead Credit				✓		

Table 1. Policies to Expand Rental Housing Affordability (cont'd)

Policies to preserve and increase the availability of lower-cost housing	Levels of action					
	City of Milwaukee	Milwaukee County	Other jurisdictions in the Milwaukee region	State of Wisconsin	Federal Government	Other
5. Preserve expiring subsidized housing units	✓		✓			
6. Support employer-assisted housing	✓		✓			Employers
7. Expand tax incremental financing for affordable housing development	✓		✓	✓		
8. Establish strategic acquisition fund for affordable housing	✓		✓			Philanthropic foundations
9. Support community land trusts for rental housing	✓	✓	✓			
10. Support healthcare and community development partnerships	✓	✓	✓	✓		Health care providers
11. Expand and improve the Low-Income Housing Tax Credit program					✓	
12. Set aside additional Low-Income Housing Tax Credits for nonprofit developers				✓		
13. Expand the National Housing Trust Fund					✓	
14. Increase funding for Housing Choice Vouchers					✓	
15. Pilot the use of Medicaid funds for direct housing subsidies				✓	✓	

Table 1. Policies to Expand Rental Housing Affordability (cont'd)

Policies to further fair housing and increase affordability across the region	Levels of action					
	City of Milwaukee	Milwaukee County	Other jurisdictions in the Milwaukee region	State of Wisconsin	Federal Government	Other
16. End exclusionary zoning	✓		✓	✓		
17. Eliminate barriers to inclusionary zoning	✓		✓	✓		
18. Adopt Small Area Fair Market Rents for Housing Choice Vouchers	✓	✓	✓			
19. Prohibit discrimination against renters using Housing Choice Vouchers			✓	✓		
20. Provide financial incentives for landlords accepting Housing Choice Vouchers in resource-rich areas	✓	✓	✓	✓		

Milwaukee's housing stock is in poor condition

We also have water from the rain coming from the ceiling and even the snow is leaking. We try to call and text [the landlord] and they say they will come and fix it but we have lived there four years and I haven't seen anything.

—Tenant Focus Group Participant

The City of Milwaukee has some of the oldest rental housing stock in the state, and high rates of substandard housing. Substandard housing affects people of every race in Milwaukee, and people with moderate incomes as well as low incomes. Yet poor housing conditions are not evenly distributed by race: In the Milwaukee region, 15% of African American renter households are living in inadequate housing compared to 10% of White renter households.

Ensuring that rental housing is of decent quality and physically safe requires a proactive approach to addressing quality, both through code enforcement generally and through a specific focus on lead safety.

Table 2. Policies to Improve the Quality of Rental Housing

Policy recommendations	Levels of action					
	City of Milwaukee	Milwaukee County	Other jurisdictions in the Milwaukee region	State of Wisconsin	Federal Government	Other
21. License rental units through proactive code enforcement	✓			✓		
22. Establish lead-safe certification for rental units	✓			✓	✓	
23. Expand accessibility accommodation funds	✓					Community organizations
						Philanthropic foundations

Evictions are widespread and have long-term consequences

We hear that . . . a lot of landlords will let you rent with evictions but those are the ones you have to watch out for because those are the ones that say 'You've got evictions, so you need to live here.'

—Tenant Focus Group Participant

About 5,500 households experienced eviction in the City of Milwaukee in 2018. The most recent data on regional eviction rates, which measure the number of evictions per 100 renter households each year, show that the city's rate of 4.3% is far higher than surrounding counties. There are also stark inequities in eviction by neighborhood, race, and income level. While the population of Milwaukee is 38% African American, with a 25% poverty rate, the combined population of the 10 neighborhoods with the highest eviction rates is 73% African American and has a 40% poverty rate.

Policies can improve housing stability and health by increasing services for tenants facing eviction and other forms of instability. These include mediation, legal representation, and training along with programs specifically for people facing homelessness or returning to their communities from incarceration.

Table 3. Policies to Increase Housing Stability for Renters

Policy recommendations	Levels of action					
	City of Milwaukee	Milwaukee County	Other jurisdictions in the Milwaukee region	State of Wisconsin	Federal Government	Other
24. Expand tenant-landlord mediation		✓				Law schools
						Philanthropic foundations
25. Establish a right to counsel for low-income tenants facing eviction		✓				
26. Enact a just cause eviction ordinance	✓	✓		✓		
27. Standardize rental agreements	✓					Landlords
28. Use Medicaid funds for housing services and expand BadgerCare eligibility				✓		
29. Establish a rental resource center and expand training opportunities	✓	✓				Community organizations
						Philanthropic foundations
30. Increase funding for Housing First		✓		✓	✓	Philanthropic foundations
31. Reform the Consolidated Court Automation Programs (CCAP)				✓		
32. Expand housing supports for formerly incarcerated people	✓	✓	✓	✓		Affordable housing providers

Authors and Acknowledgements

Authored By

Logan Rockefeller Harris, MCP, MPH
Martha Ockenfels-Martinez, MPH

In partnership with:

Academic and Research Partners

Marah A. Curtis, Vilas Distinguished Achievement Professor, School of Social Work, University of Wisconsin-Madison

Yaidi Cancel Martinez, PhD Completed 2019, Urban and Regional Planning, University of Wisconsin-Madison

Geoffrey R. Swain, University of Wisconsin School of Medicine (retired) and Public Health and City of Milwaukee Health Department (retired)

Community Advocates Public Policy Institute Healthy Housing Initiative Staff

Mike Bare, Research and Program Coordinator

Deborah Heffner, Housing Strategy Director

Lisa Kaiser, Communications Specialist

Julie Kerksick, Senior Policy Advocate

Kari Lerch, Deputy Director

With additional support from Emily Franco, University of Minnesota Law School, and Kourtney Nham, Sukhdip Purewal Boparai, Yeri Shon, Maribel Sierra, and Ana Tellez, Human Impact Partners.

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Contact Information

Mike Bare

Community Advocates Public Policy Institute

mbare@communityadvocates.net

<https://ppi.communityadvocates.net>

(920) 242-1639

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About Community Advocates

Community Advocates provides individuals and families with advocacy and services to meet their basic needs, and has worked with families around housing issues for more than 40 years. Community Advocates established the Public Policy Institute in 2008 to work toward preventing and reducing poverty while improving the quality of life for individuals and families in Milwaukee and throughout Wisconsin. The Public Policy Institute targets poverty in a number of ways – by working to reduce it through nonpartisan changes to relevant public policies and laws, by preventing its effects through public health efforts, and by increasing opportunity and wellness for low-income people by fostering factors related to success, resilience, and well-being.



About Human Impact Partners

Human Impact Partners (HIP) brings the power of public health to campaigns and movements for a just society through research, advocacy, capacity building, and field building. HIP's mission is to transform the policies and places people need to live healthy lives by increasing the consideration of health and equity in decision making.

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ABOUT THIS REPORT

This report reviews policy recommendations developed by the Healthy Housing Initiative to improve rental housing affordability, quality, and stability in Milwaukee and across Wisconsin. It is designed to be a resource for advocates and policymakers to show how rental housing conditions are connected to health and how policy changes can improve housing and health outcomes.

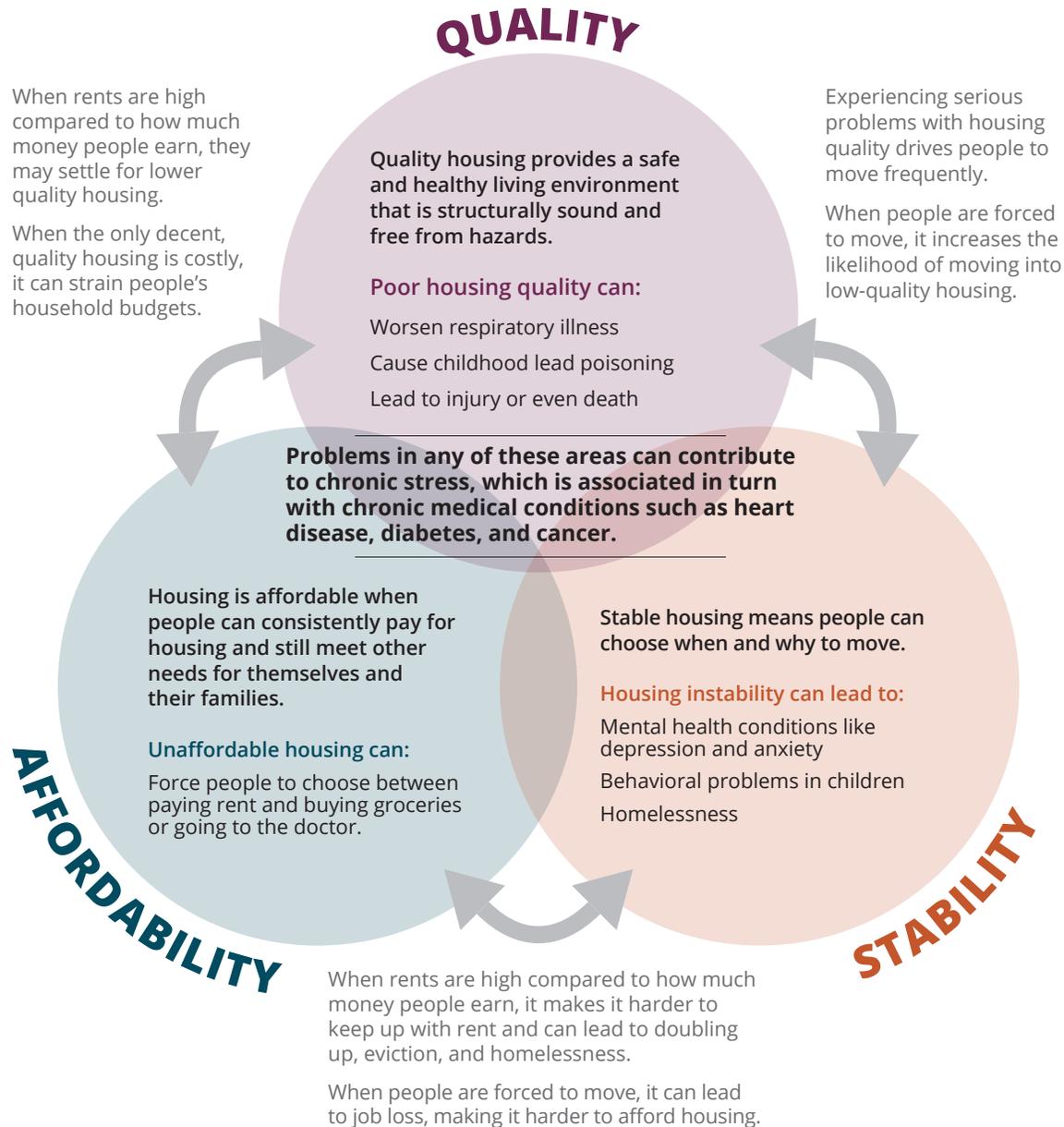
About the Healthy Housing Initiative

The Community Advocates Public Policy Institute launched the Healthy Housing Initiative (HHI) in January 2018. This five-year initiative is funded by the Wisconsin Partnership Program at the University of Wisconsin School of Medicine and Public Health. The HHI is focused on improving rental housing conditions by addressing three major themes: the availability of *affordable* rental housing, the *quality* of rental housing, and the housing *stability* of renters. The goal of the HHI is to illustrate the connections between housing and health in order to create opportunities for policymakers at all levels to recognize and act on policies that can improve housing and health outcomes, and therefore improve the health of all Wisconsinites. The HHI includes research collaboration with Human Impact Partners and with academic experts in housing and health at the University of Wisconsin-Madison.

A focus on rental housing affordability, quality, and stability

The bulk of this report presents recommendations organized around the themes of affordability, quality and stability for renters in Milwaukee and Wisconsin. Each of these issues has profound impacts on health and well-being, and they are also intricately connected to each other. **Figure 1** shows just some of the ways that these issues can influence one another, as well as select examples of how they can affect health. Much more detailed diagrams showing how housing affordability, quality, and stability can affect health are available in [Appendix A](#).

Figure 1: Connections between rental housing affordability, quality, and stability, and how they are linked to health



We devote a chapter to each of these three issues, where we provide context on the scope of the issue in the Milwaukee region, and explain how the issue connects to health. We include evidence from focus groups with tenants and housing providers about how Milwaukee residents experience the health effects of housing problems.

Policy recommendations target multiple issues and levels of government

Each chapter presents policy recommendations that can improve rental housing conditions, health, and health equity in Milwaukee and across the region. While we use “policy” as shorthand, these recommendations include both public policies and programs run by nonprofit or private organizations. Since housing affordability, stability, and quality are so closely related, many of the policy recommendations affect all three issues. The policies are categorized according to which issue they are intended to target most directly.

Each policy recommendation includes:

- A basic description of how it works to improve rental housing conditions
- The policy actors or geographic scope of the organizations involved

When available we also include:

- Information about who is working on this policy in Milwaukee and Wisconsin
- Evidence related to how the policy can improve housing and health outcomes
- Links to additional resources with guidance on policy development and implementation
- Examples of how these policies have been implemented successfully

How the Healthy Housing Initiative selected these policies

The recommendations in this document were selected based on input from multiple sources:

- We reviewed existing reports and initiatives with recommendations to improve housing in Milwaukee. (For more information on these reports see [Appendix B.](#))
- The Healthy Housing Initiative Advisory Committee shared policy ideas and assisted in evaluating recommendations based on their potential to improve rental housing, health, and equity.
- We conducted focus groups with tenants who have had direct experience with problems related to rental housing affordability, quality, and stability, who shared both the major issues that needed to be addressed along with proposed solutions. (For details on the focus group methods see [Appendix C.](#))
- We presented policy proposals at numerous community meetings and gathered feedback and information on local priorities.
- We discussed specific proposals with subject matter experts to refine proposals.

How to get involved

The Community Advocates Public Policy Institute is looking to engage individuals, advocates, and policymakers with diverse perspectives on housing policies in Wisconsin and how they affect health. We invite people to join us in advocating for the policies recommended in this report and advancing understanding about how housing and health are acutely and directly linked in order to address major housing issues in Milwaukee, Wisconsin, and across the country. To get involved or learn more, please contact the project lead, Mike Bare, by phone at (920) 242-1639, or by email at mbare@communityadvocates.net.

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INTRODUCTION

Housing is a platform for the health and well-being of people and communities.

The Healthy Housing Initiative envisions strong and healthy communities that have housing to meet everyone's needs:

- Housing is available that people at a variety of incomes can afford while also being able to meet their other basic needs.
- Homes are safe, free from hazards like lead, pests, and mold that harm residents' well-being.
- People and their families can stay in their housing without having to move frequently or experience homelessness.
- Housing policies are designed to advance racial equity and improve health for low-income people.

Creating these healthy communities requires policies that improve housing outcomes for renters, who make up the majority of people living in Milwaukee. Just over half of the households in Milwaukee County live in rental housing, while nearly 3 out of every 5 households in the City of Milwaukee are renters.¹ But too many renters have little money left after paying for housing to meet basic needs for themselves and their families, live in unsafe housing, and face persistent housing instability. Current policies and practices mean that lower-income renters are excluded from living in many of the region's suburbs, because affordable rental housing is unavailable. Through collaboration and policy changes at multiple levels, it's possible to meaningfully improve housing and to create healthier communities for everyone.

Historical and current policies lead to racial and economic inequities in housing

Creating communities with housing that supports everyone's health and well-being requires addressing historical and current practices that have created deep racial and economic inequities in the Milwaukee region and across the United States.

"Redlining" practices were sanctioned by the federal government beginning in the 1930s, at the same time that the newly formed Federal Housing Administration introduced insured mortgages to support homeownership in response to the Great Depression.² "Residential security" maps, used in Milwaukee and hundreds of cities across the country, defined urban neighborhoods that were racially integrated or home predominantly to people of color as "hazardous" for investment.³ The maps color coded these neighborhoods red, hence the term redlining.³ This meant that African American families could not access home mortgage loans to purchase homes in these neighborhoods.

At the same time, African American families were prevented from purchasing or renting homes in predominantly White neighborhoods through the use of racially restrictive covenants. These covenants, attached to individual home deeds or subdivisions, stated that property could not be sold or rented to non-White buyers.⁴ The use of such covenants was recommended by the Federal Housing Administration, and they were extremely common both within the City of Milwaukee and surrounding suburbs from the 1920s through the 1960s.⁵ 16 out of 18 Milwaukee

suburbs used racially restrictive covenants to maintain segregation, and the practice was not made illegal until the Fair Housing Act of 1968.^{4,6} African Americans who did try to purchase or rent homes in predominantly White urban neighborhoods and suburbs often endured threats, violence, and vandalism.^{2,7}

Together, these policies systematically excluded African Americans from homeownership at a time when White families benefited from federally insured mortgages and other subsidies for homeownership and suburban development.² Because homeownership is so key to building intergenerational wealth in the United States, this has contributed to a staggering and persistent racial wealth gap.⁸ African American renters were limited to areas with rental units of higher cost and lower quality than comparable White renters who did not face a restricted rental market.⁵ More recently, banks targeted African American and Latinx^a households in the years before the Great Recession for subprime mortgage loans, and these households then disproportionately experienced foreclosure and loss of wealth.^{9,10}

Systematic exclusion followed by “race neutral” policies maintain segregation

Today, policies that are technically “race neutral” continue to shore up the patterns of segregation. These include zoning codes that prevent apartment buildings from being constructed in suburban areas, local opposition to affordable housing development, and legal discrimination against people who receive rental vouchers.^{2,5} These practices prevent lower-income people of all races from living in resource-rich suburbs in the Milwaukee region.

State laws limit Milwaukee from taking action, and federal support is insufficient

Combined, these discriminatory practices have led to the high levels of racial segregation that persist in the Milwaukee region, restricting African Americans to neighborhoods with the oldest housing stock and deteriorating housing conditions. The State of Wisconsin has continued to pass laws that make it more difficult for local cities and towns to ensure that rental housing is well maintained, and that limit the ability of tenants and advocates to fight evictions or issues with housing quality in these neighborhoods.¹¹ Federal investment in rental housing for low-income people has been inconsistent for decades, while the government has continued to subsidize homeownership for middle- and high-income households through policies such as the home mortgage interest tax deduction.¹²

Policy change can support health for low-income renters and advance racial equity

Policy changes can shift these patterns of disinvestment and segregation to ensure that all people in the region, especially people of color and lower-income households, have access to safe, affordable, and stable housing. Addressing historical and ongoing discrimination will require using an explicit *equity* approach, which recognizes the harms of government-sanctioned segregation and targets resources to the communities that most need them. This means investing in improving housing conditions in low-income neighborhoods as well as making wealthy suburbs more inclusive. The recommendations laid out in this report can help build a region where tenants everywhere can afford housing and exercise their rights, where communities of color have safe and healthy rental housing, and where everyone has greater access to resource-rich neighborhoods throughout the region.

^a Latinx is a gender-neutral term for Latino or Latina.



A focus on equity: key terms

Health equity means that everyone has a fair and just opportunity to be as healthy as possible. Achieving health equity requires removing obstacles to good health. These include poverty, discrimination, deep power imbalances, and their consequences, such as lack of access to good jobs with fair pay, quality education and housing, and safe environments.

Health inequities are differences in health outcomes between population groups that are systemic, socially produced, unjust, and preventable. Health inequities are rooted in broader social inequities and can be eliminated and prevented by addressing the distribution of power and resources in our communities.

Both these terms adapted from Braveman P, Arkin E, Orleans T, Proctor D, and Plough A. What Is Health Equity? And What Difference Does a Definition Make? Princeton, NJ: Robert Wood Johnson Foundation, 2017 and Whitehead, M. "The Concepts and Principles of Equity and Health." International Journal of Health Services: Planning, Administration, Evaluation 22, no. 3 (1992): 429–45. <https://doi.org/10.2190/986L-LHQ6-2VTE-YRRN>.

Racial equity is achieved when racial identity no longer systematically exposes certain groups of people to risks or grants other groups of people advantages in socioeconomic and life outcomes, and when people who most need the resources required to thrive are prioritized to receive them. The process of racial equity means that those who are most impacted by historic and current structural biases and injustices are leading or are meaningfully engaged in efforts to prioritize issues, to craft and implement solutions, to develop accountability measures, and to monitor progress.

Adapted from The Center for Social Inclusion. "What Is Racial Equity?" Our Work, 2017. <https://www.centerforsocialinclusion.org/our-work/what-is-racial-equity/>



Key concept: Chronic stress

This report frequently references research and shares focus group findings about how housing problems contribute to stress. Everyone has experienced short-term stress at some point, which is a normal part of life and can even be beneficial by helping people adapt to challenges and build resilience. But more and more research shows that chronic, unmitigated stress can lead to a wide variety of both mental and physical health problems and is especially harmful for developing children.

Stress becomes damaging when someone experiences sustained stress around issues in their life that they have little ability to control, and they lack supports to manage it.¹³ Good-paying jobs, opportunities to build wealth, and high quality education can provide material and social resources that help people cope with stress and use it to their advantage.¹³ Without supports like these, stress is more likely to harm health.

Our bodies naturally respond to stress by releasing hormones, including cortisol and adrenaline, to our organs. In the short term these hormones make us feel alert and suppress regular bodily functions that aren't necessary in acutely stressful situations.^{14,15} Blood flow is increased and blood sugar is released to our muscles, supporting the "fight or flight" reactions that humans have developed to respond to life-threatening situations.¹⁶

Constant, chronic exposure to elevated levels of these hormones can harm health in a number of ways:

- Chronically elevated blood pressure, contributing to stroke and heart disease
- Chronically high blood sugar, leading to obesity and diabetes
- Chronic immune system suppression, leaving people more vulnerable to infection, cancer, and autoimmune disease^{13,14,17}

Chronic stress in early childhood can interfere with healthy brain development and affect health into adulthood.¹⁸ Researchers have coined the term "toxic stress" to describe persistent, repeated, or intense stress in young children without protective adult support.¹⁸ The cumulative effects of family poverty, including housing problems, can contribute to toxic stress.^{19,20}

The serious and widespread impacts of chronic, unmitigated stress on health mean that policies that reduce chronic stressors have significant potential to improve a wide variety of health outcomes for children, adults, families, and communities.

CHAPTER 1

Expand rental housing affordability

For low-income renters in Milwaukee and across Wisconsin, paying a large portion or even the majority of their income towards their housing costs is the norm. This leaves people without money left to cover basic needs, precipitates housing instability, and harms mental health and physical health. Addressing housing affordability will require multiple policy approaches, including raising incomes, expanding funding for the preservation and construction of affordable housing, and ensuring that cities across the Milwaukee region do their fair share.

Problems with housing affordability are common and contribute to racial inequities

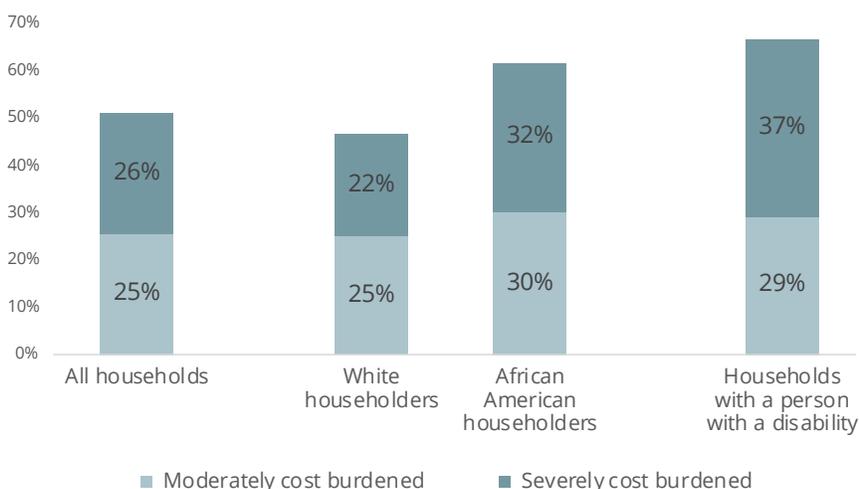
Whether housing is affordable in a city or region depends both on the cost of housing and on people's incomes. Researchers and policymakers often discuss housing affordability — and collect data on it — using the measure of “housing cost burden,” or “rent burden” when specifically discussing renters. Households are considered “cost burdened” if they spend over 30% of their income on housing, and “severely cost burdened” if they spend over 50% of their income on housing. For people with low incomes, high cost burdens are common. In Milwaukee County, 2 out of 3 renter households with extremely low incomes pay more than 50% of their income^b towards their rent.²¹

Inequities in income by race and by disability status also mean that rental housing affordability is not distributed evenly, as seen in **Figure 2:**

Figure 2: Rental housing cost burden by race and disability status in the Milwaukee region (Milwaukee, Ozaukee, Washington, and Waukesha counties)

Moderately cost-burdened households pay 30–50% of income for housing, and severely cost burdened households pay over 50% of their income for housing.

Source: 2015 American Housing Survey, Table 10



^b “Extremely low income” refers to households making less than either 30% of the area median income (AMI) or the federal poverty guideline, whichever is greater. AMI is the median income in a given metropolitan area. In 2019 a 4-person family in the Milwaukee metro region making under \$25,750 per year was considered extremely low income.



About the terms **housing units, households, and householders**

The data sources used in this report generally report on housing issues using these terms:

Housing unit: A house, apartment, group of rooms, or single room that one or more people live and eat in and can be accessed through an outside door or shared hallway.

Household: One or more people who live together in the same housing unit. A household with multiple people can be a family or a group of unrelated people.

Householder: The person (or one of the people) who owns a housing unit or whose name is on a lease of a rental housing unit. If this doesn't apply to anyone in the house, any adult living in a housing unit can be designated the "householder."

Adapted from the US Census Bureau "Housing Definitions and Explanations" available at <https://www.census.gov/housing/hvs/definitions.pdf>

Access to livable wages is a major influence on Milwaukee's housing affordability

Recent research on Milwaukee's rental housing stock and on incomes shows that while many people struggle to afford their housing, these problems are often driven more by limited access to well-paid jobs rather than high housing costs.²² The median cost of renting a home in Milwaukee County is \$861 per month, which is relatively low compared with peer counties, but about one in three jobs in the county don't provide sufficient wages to be able to afford the median rent.^{22,23} This clearly indicates that raising people's incomes must be part of the strategy for tackling housing affordability.

Housing affordability is linked to our health

When housing is available that people at all income levels can afford, it helps to ensure that people have sufficient resources to pay for other essential needs, like food, utilities, and health care. Affordable housing also supports mental health and well-being by reducing chronic stress and associated chronic medical conditions, and protects people from eviction and homelessness.

When housing is unaffordable, people limit spending on basic needs

Households that pay less than 30% of their incomes toward their housing spend more on food, and low-income families who gain access to affordable housing are more likely to have enough nutritious food and to report better health.²⁴ People paying too much of their income toward their housing may also forgo health care — high housing cost burdens are associated with limited access to health care and higher hospitalization rates, and health care access tends to worsen as competing demands like housing costs increase.²⁵

Focus group participants in Milwaukee shared that the cost of rent and utilities often competed with other needs for themselves or their families:

[S]ometimes I gotta tell my children: 'You know you can't eat that 'cause I don't have enough food,' and that does make me feel bad because as a mother I want to spoil them. I want to give them whatever they want and need, but . . . now I have to tell them 'Keep the heat at a certain level.' They wanna turn it up higher, but then again they're getting sick now, especially my two sons.

—Tenant Focus Group Participant

Working, the main thing you wanna pay first is your rent and then you'll be like 'OK I'm gonna have to pay the light bill next month' and then . . . the kids always need something . . . You know you have to have food, they gotta have beds . . . so then two months come and the light bill is \$1,000, you know you gotta pay \$600 for it to get caught up so here goes your rent . . . so which one do you wanna do?

—Tenant Focus Group Participant

A lack of affordable housing leads to chronic stress

Living in housing that is affordable also supports people's mental health and protects against chronic stress. Falling behind on rent payments is associated with higher stress levels and mental health conditions, including anxiety attacks, and children in these households are more likely to experience depression.²⁶ Notably, some research has found that housing unaffordability affects people's mental health above and beyond the strain caused by general financial hardship.²⁷ This ongoing stress, which can contribute to chronic physical health problems like heart disease and diabetes, is also something that focus group participants had keenly experienced¹³:

That's the same stress that you feel as working people, there's no outlets left. If you get sick . . . [have] surgery or whatever . . . where is that coming from?

—Tenant Focus Group Participant

Struggles with affordability are also closely linked to other housing problems. When people consistently can't afford their rent, they face eviction. And when wages are low compared to rents, people are more likely to settle for low-quality housing.

Addressing housing affordability will require multiple approaches, and so the following policy recommendations are divided into sections to reflect these approaches: raising incomes, expanding the supply of affordable housing, and advancing fair housing and inclusion across the region.

Policies to raise household incomes

The policies below focus on tackling housing affordability through raising people's incomes. This includes ensuring that jobs pay decent wages, growing access to employment through transitional jobs, and expanding and updating tax credit programs that support low-income people and their families. Raising incomes will not only support housing affordability, but also health and well-being more generally: higher household incomes are one of the strongest predictors of better health across multiple physical and mental health outcomes, for people of all ages.²⁸



Structure policies to avoid cliff effects

When raising wages and social supports, it's important to design policies to avoid "benefit cliff effects." This refers to a sudden drop in public benefits that people can experience as their earnings increase and they are no longer eligible for means-tested programs. Benefit cliffs can lead to an overall *loss* in income even as earnings rise, or to a loss of crucial supports such as health care or childcare.²⁹ Tenants in Milwaukee are concerned about this problem: multiple focus group participants raised issues about cliff effects, as did tenants at neighborhood organization meetings attended by Healthy Housing Initiative staff. In adopting any of the policies discussed in this section, policymakers need to assure that benefits taper, rather than abruptly end, as incomes rise.

1. Raise the minimum wage to \$15 per hour

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Establish federal \$15 per hour minimum wage, tied to inflation 	<ul style="list-style-type: none"> • Federal Government
If the United States does not increase the federal minimum wage:	
<ul style="list-style-type: none"> ✓ Establish statewide \$15 per hour minimum wage, tied to inflation 	<ul style="list-style-type: none"> • State of Wisconsin
If Wisconsin does not increase the statewide minimum wage:	
<ul style="list-style-type: none"> ✓ Repeal the preemption prohibiting local governments from setting minimum wages above the state minimum 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✓ Establish local \$15 per hour minimum wage, tied to inflation 	<ul style="list-style-type: none"> • City of Milwaukee • Milwaukee County • Other cities and/or counties in the Milwaukee region

Wisconsin lags behind in ensuring a livable wage for its residents

The federal minimum wage is \$7.25 per hour, which should be more than doubled to \$15 per hour and tied to inflation. Wisconsin is one of 21 states with a minimum wage equal to the federal minimum.³⁰ Furthermore, State Assembly Bill 748 enacted in 2018 prevents local governments in Wisconsin from setting minimum wages above this floor.³¹ Using the 30% of income threshold for housing affordability, one person would need to work 91 hours per week at \$7.25 an hour to afford a home at the median Milwaukee County rent.^{22,c} To put this another way, someone would need to make over \$16 per hour at a full-time job to afford the median county rent. There is robust evidence that higher minimum wages lead to higher incomes and lower poverty rates for families with low incomes.³² This makes it more likely that families will be able to afford their rent, and research has also found that raising the minimum wage is associated directly with health benefits, like decreased tobacco use and greater access to health care.^{33,34}

Examples

- **New York, California, Washington, DC, Illinois, Maryland, Massachusetts, and New Jersey** have laws in place to reach a state minimum wage of \$15 within several years.³⁰
- Dozens of cities have local minimum wage ordinances as well, including **Saint Paul** and **Minneapolis** in Minnesota, with laws in place to reach a \$15 per hour minimum wage within the next several years, and increase it with inflation.³⁵

Key Resource

- The National Employment Law Project's [Raise the Minimum Wage Campaign](#) includes resources related to minimum wage policies and campaigns across the country.

c This estimate uses a calculation from the report "The Cost of Living" published by the Wisconsin Policy Forum (see endnotes for full citation), updated using data from the 2018 American Community Survey.

2. Expand transitional jobs programs

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Increase funding, diversify funding sources, and expand the geographic reach of transitional jobs programs ✓ Use transitional jobs programs to train people to address lead hazards and other housing quality problems 	<ul style="list-style-type: none"> • State of Wisconsin • Milwaukee County • City of Milwaukee
<ul style="list-style-type: none"> ✓ Increase funding for transitional jobs 	<ul style="list-style-type: none"> • Federal Government

Transitional jobs can increase employment

Transitional jobs (TJ) programs provide short-term subsidized employment to people who are un- or underemployed, and give employers an opportunity to test a business model and/or a potential employee. These programs have been shown to improve earnings and health during participation, and in some cases increase full unsubsidized employment after program participation.³⁶ Within Milwaukee specifically, there is an opportunity to incorporate a focus on improving housing quality into TJ programs. The City of Milwaukee Department of Neighborhood Services, housing developers, and nonprofit organizations have identified a shortage of contractors as one barrier to making improvements to housing in the region.

Transitional jobs are an important area of advocacy for the Public Policy Institute, which helped found Milwaukee’s Transitional Jobs Collaborative and worked for the passage of the state’s current TJ program, which is only available in some areas.^{37,38} The state program has bipartisan support but depends on federal funding that is under the control of the state legislature, and has limited eligibility rules.

Example

The **Amani Housing Strategy in Milwaukee** is a neighborhood-based collaboration funded by the Northwestern Mutual Foundation to address housing affordability and quality in the Amani neighborhood. It includes Ezekiel Community Development Corporation, which provides paid job training for neighborhood residents with barriers to employment, including a history of incarceration, in the rehabilitation of homes.^{39,40}

3. Strengthen and modernize the Earned Income and Child Tax Credits

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Expand and modernize the Earned Income Tax Credit to increase the overall credit, improve it for childless adults, and pass the Working Families Tax Relief Act ✓ Incorporate pilot programs for periodic payments of tax credits into EITC or Child Tax Credit expansion 	<ul style="list-style-type: none"> • Federal Government
<ul style="list-style-type: none"> ✓ Increase the amount of the state supplement to the EITC and CTC, expand it to include childless adults, and incorporate periodic payment options 	<ul style="list-style-type: none"> • State of Wisconsin

The Earned Income Tax Credit supports health and housing stability

The Earned Income Tax Credit (EITC) is a federal tax credit for low- and middle-income working families, which is crucial for keeping millions of people across the country out of poverty. The credit rises with earnings and primarily benefits working families with children, although working adults without children are eligible for a much smaller credit.⁴¹ Many states, including Wisconsin, have state-level supplemental EITCs. Wisconsin's EITC is set at a percentage of the federal credit, but is only available to people with children, not to childless adults.⁴² The federal and state EITCs are both refundable, meaning that if the amount of the credit is larger than the amount of taxes someone owes, they will still receive a refund check for the full credit amount.

There is extensive evidence that larger federal and state EITCs support health and well-being.^{43,44} There is also evidence specifically tying the EITC to housing outcomes: people who receive the EITC commonly use it to pay for rent and utilities, and recent research has found that higher credit amounts at the state and federal levels are associated with greater housing stability, especially for single moms.^{45,46}

The Child Tax Credit provides additional support to families with children

The Child Tax Credit (CTC) complements the EITC with additional credits for working families with children. The value of the CTC rises with household earnings up to \$2,000 per child under 18, and is available to families with much higher incomes than the EITC.⁴⁷ The CTC is only partially refundable and is not available to families with very low or no incomes. This means that families who earn less money and therefore owe less taxes receive fewer CTC funds, while higher-income families disproportionately benefit. In spite of these limitations, the CTC works in combination with the EITC to bring millions of adults and children out of poverty.⁴⁷ Some states offer supplemental CTCs, but Wisconsin does not.

Working Families Tax Relief Act would increase credits

The Working Families Tax Relief Act, federal legislation introduced in 2019 that the Public Policy Institute actively supports, would expand both the EITC and CTC. This would raise incomes for lower-income households significantly, increase benefits for people without children, and create a new credit specifically for people with children under 6, reflecting the considerable research on the importance of stable family income in early childhood.⁴⁸ Key aspects of the legislation include:

- Expanding the EITC by about 25% for families with children
- Making the CTC fully refundable
- Creating a larger fully refundable Early CTC for families with children under 6
- Raising the EITC for parents who don't live with their children
- Increasing the maximum EITC and income limits for adults without children

Periodic payments could improve housing stability

In addition, the fact that tax credits are paid out annually in a lump sum is not well matched to the monthly costs, such as rent payments, of most low- and middle-income households.^{49,50} Evidence suggests that paying out benefits periodically (such as monthly) would do more to support housing stability — for example, research from Wisconsin shows that regular payment of child support is associated with fewer moves, even holding the dollar amount of support constant.⁵¹ The expansion of the EITC and CTC should be paired with pilots to further test the effectiveness and feasibility of making periodic, rather than annual, payments.

Key Resources



- The Center on Budget and Policy Priorities' [Working Families Tax Credits](#) site collects explainers, research, and analyses of policy proposals related to tax credits for low-income people and families.

Examples

- **New York State's Noncustodial Parent Earned Income Credit** is a credit for parents who don't live with their children, and the **Paycheck Plus Trial in New York City** offers a credit to single adults, including people without children. Evaluation of these policies have shown increases in income, employment, and child-care payments (for parents).^{52,53}
- The **Chicago EITC Periodic Payment Pilot** in 2014 paid out EITC refunds quarterly. 90% of people who received periodic payments preferred quarterly payments to a lump sum, and participating households reported greater disposable income and less stress.⁴⁹

Pair expanded tax credits with outreach

Tax credits are only effective if eligible people receive them — and already about 20% of eligible workers don't claim the Earned Income Tax Credit.⁵⁴ Local organizations and service providers should expand outreach efforts to ensure that every eligible household receives credits, particularly if policy changes mean that more people qualify for the credit.

4. Restore the State Homestead Credit

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Restore the Homestead Credit for all low-income households 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✓ Update the credit amount to reflect inflation since 2011 	
<ul style="list-style-type: none"> ✓ Automatically adjust the credit for inflation going forward 	

Homestead Credit provides tax relief for low-income renters, but needs to be updated

Wisconsin's Homestead Credit is a state tax credit for low-income renters and homeowners with incomes lower than approximately \$25,000 per year, and in 2018 it offered a maximum credit of \$1,168.⁵⁵ The Legislature froze the income threshold for this credit in 2011, even while much of the state's tax code is automatically adjusted for inflation. Furthermore, the state budget approved by the Legislature in 2017 eliminated the credit for households with no earned income, unless they are elderly or have a disability.⁵⁶

A consistent, inflation-adjusted Homestead Credit would make a small contribution towards balancing the treatment of renters and homeowners in the tax code. People who own their homes receive tax benefits through the home mortgage interest tax deduction, which is regressive in that it disproportionately benefits wealthier households: those with the highest incomes and largest mortgages receive the most tax savings.⁵⁷ The Homestead Credit, which is aimed at lower-income households, helps provide some counterbalance to the regressive nature of the home mortgage interest tax deduction.

Policies to preserve and increase the availability of lower-cost housing

The following policies are aimed at expanding the supply of affordable housing in the Milwaukee region. At the local level, this includes actions like preserving subsidized housing units, using tax increment financing to fund affordable housing development, and establishing funding to acquire land for affordable housing in key locations. These local strategies should be pursued within Milwaukee *and* in other cities in the metro area to increase the availability of affordable housing across the region. (The region here is defined as the four-county metro area: Ozaukee, Milwaukee, Washington, and Waukesha counties.) Recognizing that cities cannot address housing affordability alone, we also recommend increased federal support for low-income housing development and rental vouchers, and bringing in new resources from employers and Medicaid funding.

5. Preserve expiring subsidized housing units

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Develop a comprehensive preservation inventory for housing units with expiring affordability restrictions 	<ul style="list-style-type: none"> • City of Milwaukee
<ul style="list-style-type: none"> ✓ Target funding to maintain these units and preserve their affordability 	<ul style="list-style-type: none"> • Other cities in the Milwaukee region

Cities need to plan ahead to preserve existing affordable housing

Many dedicated affordable housing units that receive some form of government subsidy are required to remain affordable for a specific period of time. For example, the federal [Low-Income Housing Tax Credit program](#) (LIHTC), which began in 1987 and provides the largest source of funding for the construction of new affordable housing, has 30-year affordability restrictions. The units built in the LIHTC program's early years are now reaching the end of this period, and between 2020 and 2029, the restrictions on hundreds of thousands of units across the country will expire.^{58,59} When the required period of affordability ends, the owners of these buildings could convert them to market-rate units with rents that are beyond the reach of moderate- and low-income households.

In cases where these buildings are owned by mission-driven nonprofits that want to maintain their affordability, they may need resources for maintenance and improvements. In cases where buildings are owned privately, particularly in gentrifying neighborhoods where property values are rising, owners may convert them to market rate in the absence of new subsidies or a change in ownership. Preservation is especially important in order to maintain affordable housing stock in revitalizing or gentrifying neighborhoods where health-supporting resources are increasing along with housing costs.

City of Milwaukee intends to adopt preservation strategy, all cities should act

According to data from the Wisconsin Housing and Economic Development Authority (WHEDA), Milwaukee County is home to about 2,500 LIHTC units that are expiring within the next 10 years. Preserving units in the City of Milwaukee is part of Mayor Tom Barrett’s plan to build or improve 10,000 housing units over the same period.⁶⁰ The Department of City Development’s *Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee* also identifies creating a formal preservation strategy as a priority action, and the Department has drafted a concept paper for a strategic acquisition fund.⁶¹ All cities across the region should act to track these units and ensure they remain affordable.

Key Resources

- [The National Housing Preservation Database](#) maintained by the Public and Affordable Housing Research Corporation and the National Low Income Housing Coalition identifies at-risk properties and compiles preservation resources.
- [Preserving the Existing Stock of Dedicated Affordable Rental Housing](#), a policy brief by Local Housing Solutions, reviews policy mechanisms for preservation.

Example

- **Massachusetts** passed a state affordable housing preservation law which gives the state Department of Housing and Community Development the “right of first refusal” to purchase housing with expiring subsidies. The state partners with a community development finance institution that both maintains an **Expiring Use Database** and provides financing and technical assistance to nonprofit affordable housing developers to preserve affordable units.⁶²

6. Support employer-assisted housing

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Establish or expand programs to support employees in finding and paying for rental housing 	<ul style="list-style-type: none"> • Employers in the City of Milwaukee • Employers in other cities in the Milwaukee region

Employer support for renters can benefit both employees and employers

Employer-assisted housing programs are typically operated by private- or public-sector employers and provide financial assistance for their employees to obtain housing near where they work. They tend to be operated by large employers and serve middle-income households. Employers in turn can benefit through improved recruitment and retention of employees.⁶³ These programs often take the form of providing support for homeownership, such as providing additional funding for down payments, and Milwaukee has been home to at least one such program operated by Aurora Health Care.⁶⁴ (Health care provider and community development partnerships can also include employer-assisted housing.) Employer-assisted housing can also support renters through financial assistance for initial deposits, ongoing rental payments, or direct investment in affordable housing development.⁶⁵

While these programs are ultimately led by employers, local nonprofit organizations can play an advocacy role and act as conveners, for example by pooling funds from multiple businesses and helping with program administration. The public sector can also convene private employers to share information or even match employer contributions.⁶⁵

Key Resource

- The Greater Minnesota Housing Fund's Employer-Assisted Housing Resource Guide includes information for employers as well as community leaders looking to support program development.

Examples

- The **Near West Side Partners** collaborative in **Milwaukee** provides homeowner and rental assistance for employees of Near West Side businesses. Renters who sign a lease with a landlord that has received the collaborative's "Good Neighbor" designation for positive contributions to the community can receive an incentive payment of up to \$500.⁶⁶
- The **First Homes Program** in **Rochester, Minnesota**, pooled funds from more than 100 local businesses, including major assistance from the Mayo Clinic, to support the construction of hundreds of affordable rental apartments and homes for sale. The homes available for purchase use a community land trust model, which means they will stay permanently affordable.⁶⁷

7. Expand tax incremental financing for affordable housing development

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Reform the tax incremental financing (TIF) statutes to better empower municipalities to use this tool for affordable housing development 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✓ Continue or begin to use TIF to fund affordable housing, both through tax incremental district extensions and the creation of new districts 	<ul style="list-style-type: none"> • City of Milwaukee • Other cities in the Milwaukee region

TIF can direct rising property tax revenues to affordable housing

Tax incremental financing^d (TIF) or districts (TID) are a public financing strategy intended to encourage economic development in areas designated as “blighted,” though the scope of the financing has expanded. Within these districts, a city can issue bonds or public funds to pay for infrastructure or other improvements to spur private development expected to lead to increased property values. Over the life of a TID (generally 15-20 years), this increase in tax revenue, or the “tax increment,” is then used to repay debts from the city’s investments.⁶⁸ While it’s not primarily an affordable housing tool, TIF funds can be designated for a wide range of affordable housing investments, including new development, as well as preservation and rehabilitation of existing housing.⁶⁹ Some uses of TIF have been criticized for subsidizing private development in areas that are already gentrifying and for diverting tax revenue from other uses, particularly schools.⁷⁰ But when TIF is targeted towards affordable housing it can be a useful way of generating funding rapidly to preserve and expand affordability in areas seeing increased investment and demand.⁶⁹

City of Milwaukee is already using TIF for affordable housing

Wisconsin law allows cities to extend the life of a TID for one year in order to invest the tax increment in affordable housing and rehabilitation.⁶⁸ The City of Milwaukee has used this option on 9 TIDs within the city, and has also drafted policy guidelines on creating TIDs with the express purpose of supporting affordable housing development as part of the mayor’s plan to create or preserve 10,000 affordable homes over 10 years.⁷¹ 6 TIDs have been created for this purpose since 2016.

Key Resources



- Local Housing Solutions provides an overview of [tax increment financing for affordable housing](#).

^d The term “tax increment financing” is also used frequently, but Wisconsin uses “tax incremental financing.”

8. Establish a strategic acquisition fund for affordable housing

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Establish a strategic acquisition fund to purchase land and buildings for affordable housing 	<ul style="list-style-type: none"> • City of Milwaukee • Other cities in the Milwaukee region • Philanthropic foundations and lenders

Strategic funds mean cities can quickly acquire land or buildings in key locations

Acquisition funds provide ready pools of money for use in purchasing land or buildings to create or preserve affordable housing. These are especially useful to preserve affordability in areas where the housing market is “heating up” and there is development competition from the private sector. For nonprofit developers, assembling financing to purchase land or buildings can be complex and time consuming, making it difficult to compete with for-profit developers. Support from a strategic acquisition fund allows them to act rapidly when opportunities present themselves.

Cities have used this strategy to facilitate affordable development near planned and existing public transit, and it is a key priority in the Milwaukee Department of City Development’s *Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee*.⁶¹ The plan notes that strategic acquisition funds could be used to maintain affordability in the King Drive/Bronzeville and Walker’s Point/Harbor District neighborhoods as they are served by the streetcar extension, and neighborhoods throughout the Near West Side that could be served by bus rapid transit.

Example

- **Denver** developed a **Regional Transit Oriented Development Fund** in 2010 to provide low-cost loans for affordable housing developers to acquire land and properties along current and planned public transit routes. The fund is a partnership between the national community development organization Enterprise Community Partners, public agencies, and local philanthropies, and has supported the creation or preservation of at least 1,354 affordable homes. Repaid loans are cycled back into the fund for future projects.⁷²

9. Support community land trusts for rental housing

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Establish community land trusts and/or support nonprofit land trusts with public resources 	<ul style="list-style-type: none"> • City of Milwaukee • Milwaukee County • Other cities and/or counties in the Milwaukee region
<ul style="list-style-type: none"> ✓ Include affordable rental housing ✓ Ensure strong community representation in governance 	<ul style="list-style-type: none"> • Community land trusts in the Milwaukee region

Community land trusts create permanently affordable housing

Community land trusts (CLTs) are a model for creating permanently affordable housing, for both homeowners and renters. Broadly, CLTs are nonprofit community-based organizations that serve as custodians of land so that it permanently serves a public good, which could include housing, agriculture, or community commercial space. The nonprofit retains permanent ownership of the land and provides long-term leases to residents or other users, while buildings constructed on the land can be owned by individuals or businesses.⁷³

In the context of housing, CLTs are best known for providing owner-occupied housing through a “shared equity model” that allows homeowners to build wealth while also ensuring that homes remain affordable when they are sold. However, many CLTs also lease land for affordable rental housing, in some cases providing explicit opportunities for renters to work towards homeownership through “lease-to-own” programs.⁷⁴ Some CLTs specifically focus on purchasing and rehabilitating existing housing, meaning they have a role to play in improving housing quality, and then keeping that improved housing stock affordable. Local governments can support CLTs in a variety of ways, including through local housing funding streams, such as Community Development Block Grants, and by transferring city-owned properties to CLTs.⁷³

Key Resources



- The Grounded Solutions Network’s [Resource Library](#) provides a wide variety of documents related to creating and managing CLTs, including a directory of CLTs across the country.

Example

- **The Albany Community Land Trust** in New York State acquires and rehabilitates homes for renters and homeowners. It provides opportunities for tenant leadership by reserving seats on its board specifically for renters.⁷⁵

10. Support health care provider and community development partnerships

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Establish or expand investments in rehabilitating and producing affordable housing 	<ul style="list-style-type: none"> • Health care providers in the Milwaukee region
<ul style="list-style-type: none"> ✔ Facilitate collaboration between health care providers and community development organizations 	<ul style="list-style-type: none"> • State Department of Health Services • City of Milwaukee • Milwaukee County • Other cities and/or counties in the Milwaukee region

Health care providers can take action to improve housing conditions

Hospitals and other health care providers, like community clinics, see in their daily practice the ways that housing conditions affect the well-being of their patients and communities. In response, health care providers have begun to take a more active role in connecting their patients to housing services and in directly investing in housing and community development activities. Investments can include grants or loans to rehabilitate low-quality housing and construct new affordable housing.⁷⁶ Hospitals often act as anchor institutions within cities, and improving housing can both address root causes of the health problems they treat and improve their connections to the communities they serve.

Health care providers in Milwaukee want to engage in improving housing

In Milwaukee, a number of existing collaborations could expand with further coordination and support. These include but are not limited to:

- Children’s Wisconsin is in the exploratory stages of their Housing Opportunities Made to Enhance Stability (HOMES) project. Their goal is to partner with housing and child welfare systems to support housing outcomes and health for their patients.⁷⁷
- Sixteenth Street Community Health Centers’ Environmental Health Department improves social and environmental conditions on the Near South Side of Milwaukee, and is growing their work on housing conditions.⁷⁸
- Ascension Hospital’s Saint Joseph campus in Sherman Park is exploring community partnerships to address a variety of root causes of health in the neighborhood, including housing.⁷⁹

Key Resources

- [Partnerships for Health Equity and Opportunity: A Healthcare Playbook for Community Developers](#) by the Build Healthy Places Network discusses approaching partnerships from the perspective of community development organizations.
- [Affordable Housing Investment: A Guide for Nonprofit Hospitals and Health Systems](#) by the Urban Institute provides a guide for health care providers.

Example

- The **Healthy Neighborhoods, Healthy Families** initiative in **Columbus, Ohio**, was formed in 2008 as a collaboration between local nonprofit Community Development for All People (CD4AP) and Nationwide Children's Hospital. Nationwide works with CD4AP to invest in housing redevelopment as well as workforce development to prepare residents for living wage jobs in the hospital. Since the project's inception, housing vacancy in their target neighborhoods has decreased by 50%, 350 existing homes have been improved, and they've completed a 58-unit low-income housing development with integrated workforce development programs open to the entire community.⁸⁰

11. Expand and improve the Low-Income Housing Tax Credit program

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Pass the Affordable Housing Tax Credit Improvement Act into law 	<ul style="list-style-type: none"> • Federal Government

LIHTC is the main source of funding for constructing new affordable housing

The primary source of funding for construction of new below-market-rate rental housing (also referred to as “subsidized” or “affordable” housing) is the federal Low-Income Housing Tax Credit program (LIHTC). The LIHTC program, launched in 1986 with bipartisan support, is administered by the US Treasury Department and gives private companies that invest in affordable housing a dollar-for-dollar reduction in the taxes they owe.⁸¹

LIHTC credit amounts are allocated to states based on population and then distributed by state agencies through a competitive application process called a Qualified Allocation Plan. Developers that are awarded credits must provide a percentage of their units at rents affordable to low-income households, and these units must remain affordable for a minimum of 30 years.⁸¹ LIHTC is not focused on creating housing for people with the lowest incomes, and projects that create “deeply affordable” housing generally incorporate other sources of federal or state assistance, including from the [National Housing Trust Fund](#).^{e,81}

In Wisconsin, LIHTC is administered by the Wisconsin Housing and Economic Development Agency (WHEDA). WHEDA’s Qualified Allocation Plan awards credits based on a number of factors, including sustainable building design, proximity to services like transit or high-performing schools, and financial readiness.⁸²

^e Specifically, developers awarded credits must provide at least 20% of their units at rents affordable to households below 50% of Area Median Income (AMI) or 40% of their units at rents affordable to households below 60% of AMI.

Federal law changes would expand LIHTC and address some limitations

It's complex and costly for developers to prepare LIHTC applications, and because the awards are so competitive, many applicants in a given year do not receive credits. Tax credits are also an unstable funding mechanism because their value is subject to market fluctuations and changes in the tax code. The Tax Cuts and Jobs Act of 2017, for example, drastically reduced corporate tax rates, making credits less valuable to the corporations that most commonly invest in LIHTC.⁸³

In spite of these limitations, LIHTC remains the main resource for affordable housing development, and proposed bipartisan federal legislation would expand the program and target populations with the highest needs. The Affordable Housing Tax Credit Improvement Act includes provisions to:

- Increase the amount of credits by 50%
- Stabilize the value of credits to create greater certainty for projects
- Target credits to housing for people who are extremely low income and/or have experienced homelessness
- Increase credits available in rural and Native American communities⁸⁴

This legislation is supported by key national affordable housing organizations including the National Low Income Housing Coalition and National Council of State Housing Agencies.^{85,86}

Key Resources



- The National Low Income Housing Coalition's [fact sheet](#) summarizes the need for the Affordable Housing Tax Credit Improvement Act and key aspects of the legislation.

12. Set aside additional Low-Income Housing Tax Credits for nonprofit developers

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Expand the Low-Income Housing Tax Credit (LIHTC) set aside for nonprofit housing developers 	<ul style="list-style-type: none"> • Wisconsin Housing and Economic Development Authority (WHEDA)

In addition to [broad expansion and reform of LIHTC](#) at the federal level, at the state level more credits could be targeted to nonprofit, mission-driven housing developers. These are the developers that are most likely to prioritize community development and affordable housing goals, to combine funding sources to target units to very low-income families, and to work to keep housing affordable even after LIHTC requirements expire.⁸⁷ All states are required by federal law to set aside at least 10% of credits to nonprofit developers through their Qualified Allocation Plan, and WHEDA's nonprofit set-aside is currently 10%.^{82,88} As long as these federal requirements are met, states have flexibility to adjust set-asides, and so can expand the percentage of credits specifically for nonprofit developers. Qualified Allocation Plans can be adjusted each year, meaning that WHEDA could make incremental changes to the nonprofit set-aside and assess the impact on how credits are awarded moving forward.

13. Expand the National Housing Trust Fund

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Increase funding for the National Housing Trust Fund 	<ul style="list-style-type: none"> • Federal Government

National Housing Trust Fund supports very low-income rental housing

[LIHTC](#), the primary source of support for constructing subsidized housing, does not target households with the lowest incomes. The National Housing Trust Fund was established in 2008 as part of the Housing and Economic Recovery Act, and first allocated funding to states in 2016. It is specifically focused on housing for people with the lowest incomes, and 90% of funds must go towards the creation, preservation, and/or operation of rental housing.^{89,f}

In Wisconsin, WHEDA awards these funds to developers through a competitive process, and they can be combined with other resources such as LIHTC. The Trust Fund is a crucial resource for creating housing for those with the greatest needs.

Key Resource

- The National Low Income Housing Coalition has a [fact sheet](#) on the National Housing Trust Fund, including links to state allocation plans and information about advocacy efforts to expand the fund.

^f Specifically, the Housing Trust Fund targets households with “extremely low incomes,” which are below 30% of Area Median Income, and those with “very low incomes,” which are below 50% of Area Median Income.

14. Increase funding for Housing Choice Vouchers

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Increase funding for Housing Choice Vouchers 	<ul style="list-style-type: none"> • Federal Government

Housing Choice Vouchers pay for recipients to rent housing on the private market

The Housing Choice Voucher Program (HCV), the largest rental assistance program in the country, is administered by the US Department of Housing and Urban Development (HUD) and directed locally by public housing authorities. HCVs are sometimes referred to as “Section 8” vouchers based on the section of the federal housing act that originally authorized them.

The majority of HCVs are tenant-based, meaning that recipients use them to rent housing on the private market through property owners who choose to participate. (Outside of Milwaukee County, which prohibits landlords from discriminating against voucher holders, landlords in the region can elect not to rent to tenants solely because they are using vouchers. [Prohibiting this discrimination](#) across the state and region is a separate recommendation.) People who receive vouchers pay approximately 30% of their income towards their rent, while the public housing authority pays the balance directly to the landlord. The amount that landlords receive for vouchers are called Fair Market Rents, which are determined by HUD at the metropolitan level (or in some cases at the ZIP Code level if a housing authority uses [Small Area Fair Market Rents](#)).

Federal guidelines make households eligible for HCVs if they make 80% or less of the Area Median Income (AMI) for a metropolitan area. Individual housing authorities can set their own goals, for example by targeting very low-income households, people experiencing homelessness, or people experiencing intimate partner violence.⁹⁰ Units rented with HCVs must meet housing quality standards set by HUD and are regularly re-inspected, although they don't require lead hazard inspections, which should be addressed through [lead-safe certification](#).⁹¹

HCVs support housing stability, but most eligible people don't receive them

In Wisconsin in 2017, 58,700 people in 27,300 households gained affordable housing through vouchers, but 3 out of 5 eligible low-income households paid over 30% of their income towards their rent and did not receive vouchers or other housing assistance.⁹² Local public housing authorities primarily distribute vouchers through a lottery system and maintain waitlists that open periodically. Waitlists across the country are extremely long because HCVs are in such high demand, and so are closed in many places. In Milwaukee, vouchers are administered by the Housing Authority of the City of Milwaukee and by the Milwaukee County Housing Division. Their waitlists were last open to all eligible applicants in 2015 and 2016 respectively, although in mid-2019 the Milwaukee County Housing Division did accept applications for a limited number of vouchers specifically for people experiencing homelessness or moving out of supportive housing.⁹³⁻⁹⁵

There is ample evidence that HCVs reduce homelessness and instability for families that receive them and support better outcomes for kids.^{96,97} Funding for HCVs from the federal government has been unstable in the last decade, although tenant-based rental assistance including vouchers saw a 2.7% increase in 2019 federal budget, reversing losses in previous years.⁹⁸ While serious expansion of this program has not been on the table for a long time at the federal level, some US politicians and policymakers are including this as part of proposed housing policy reforms, including designating HCVs as an entitlement program available to all eligible households.⁹⁹

Key Resource

- The Center on Budget and Policy Priorities' Policy Basics series provides an [overview of HCVs](#), and its website compiles research on vouchers' use and effectiveness.

15. Pilot the use of Medicaid funds for direct housing subsidies

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Establish a pilot program to test the use of Medicaid funds for direct housing subsidies 	<ul style="list-style-type: none"> • Federal Government
If the federal government does not take action:	
<ul style="list-style-type: none"> ✓ Fund a pilot program to provide direct housing subsidies for Medicaid recipients who are housing unstable or severely rent burdened 	<ul style="list-style-type: none"> • State of Wisconsin

Medicaid funds can be used for housing services, but not directly for housing costs

Federal law currently supports the use of Medicaid funds for housing-related services, and Wisconsin is pursuing a waiver to cover these services. However, even if the waiver is approved, these funds cannot be used to *directly* pay for housing costs, such as rental or mortgage subsidies, vouchers, or affordable housing construction. This is also true for Medicaid Home and Community-Based Service waiver programs operated in Wisconsin, which provide services outside of institutional settings for people receiving Medicaid (these include the IRIS, FamilyCare, and Children’s Long Term Support Programs).¹⁰⁰

Using Medicaid funds for housing could improve health and decrease costs

Using Medicaid dollars to pay directly for people’s housing could meaningfully advance both housing and health outcomes, given how crucial housing is to health. It could also ultimately lead to savings in downstream health care costs: providing people covered by Medicaid with supportive housing has shown Medicaid savings and decreases in the use of high-cost institutional care.¹⁰¹ The Centers for Medicare & Medicaid Services (CMS) recently approved a waiver for 2 to 4 pilot projects in North Carolina that will permit the use of Medicaid dollars for one-time security deposits and first month’s rent, indicating potential flexibility at the federal level to permit use of funds for direct housing payments.^{102,103} However, since already scarce Medicaid funds are also needed to pay for medical services, the approach should be further piloted to assess its benefits or any potential adverse consequences.

Policies to further fair housing and increase affordability across the region

All cities across the region should pursue strategies to expand affordability. The next set of recommendations is aimed explicitly at eliminating barriers that limit the availability of affordable housing and exclude low-income people and people of color from many resource-rich suburban communities in the four-county Milwaukee region. These policies include changing zoning rules that prohibit or make it nearly impossible to construct new affordable housing, and enacting changes that mean more people are able to use their Housing Choice Vouchers in areas outside of central Milwaukee.

16. End exclusionary zoning

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Mandate that local municipalities eliminate zoning rules that prevent the construction of multifamily and/or affordable housing 	<ul style="list-style-type: none"> • State of Wisconsin
<p>If Wisconsin does not take action at the state level:</p>	
<ul style="list-style-type: none"> ✓ Eliminate zoning rules that prevent the construction of multifamily and/or affordable housing 	<ul style="list-style-type: none"> • City of Milwaukee • Other cities in the Milwaukee region

Exclusionary zoning is common and prevents affordable housing from being built

Local zoning rules govern what types of buildings are allowed where. This includes building use, such as residential or commercial, and the type and size of residential buildings, including whether multifamily apartment buildings are permitted. City-level zoning codes are generally made through comprehensive plans that are developed every 10 or more years, while plans for specific neighborhoods may be made more frequently. Exclusionary zoning refers to rules that make it difficult to create low-cost housing, for example:

- Allowing only single-family homes
- Requiring that homes are built on large lots
- Limiting buildings to low height limits
- Requiring costly architectural details
- Requiring high parking minimums
- Disallowing accessory dwelling units or “granny flats”

Zoning changes on their own will not create housing affordable to people with very low incomes, but they are often necessary to make the construction of new subsidized housing feasible. The most recent regional housing report completed by the Southeastern Wisconsin Regional Planning Commission in 2013 found that just 1.6% of developable land in the Milwaukee metro area was zoned for densities that could potentially accommodate affordable housing.¹⁰⁴

Exclusionary zoning maintains segregation and reinforces NIMBYism

Exclusionary zoning maintains racial and economic segregation and prevents significant additions to the housing supply in wealthier cities and neighborhoods.² Overriding a city's zoning code for an individual project generally requires a special "conditional use permit." When affordable housing is proposed this can create opportunities for "not in my backyard," or NIMBY, opposition, which often prevents housing from being constructed or leads to a reduction in units.¹⁰⁵ Addressing exclusionary zoning is gaining traction in cities across the country as well as at the federal level, where a number of housing policy proposals include provisions to make federal grants dependent on reducing exclusionary zoning.¹⁰⁶

Because so much of the segregation in the Milwaukee region is a result of exclusionary policies in suburbs, zoning codes need to change across the region. This could happen through local updates or through state law guiding local codes. Research on cities across the country has found that state involvement in land use planning is associated with lower levels of economic segregation.¹⁰⁷

Examples

- Minneapolis overhauled the city's zoning in 2019 as part of the **Minneapolis 2040** comprehensive plan, including allowing triplexes to be built in all parts of the city, and eliminating parking minimums in new development.¹⁰⁸ The planning process involved extensive outreach beyond traditional meetings, including city staff attending community events rather than only inviting residents to meetings hosted by the city.
- In 2019, **Oregon** passed the nation's first statewide ban on single family zoning, requiring cities with populations over 10,000 to permit duplexes in all residential areas, and the Portland metro area to allow "fourplexes" and similar housing.¹⁰⁹

Resources

- Local Housing Solutions provides overviews on [zoning for greater residential density](#) and for [lower-cost housing types](#), including further examples and guidance for implementation.

17. Eliminate barriers to inclusionary zoning

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Repeal the preemption on local inclusionary zoning ordinances 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✓ Assess the feasibility of implementing inclusionary zoning policies 	<ul style="list-style-type: none"> • City of Milwaukee • Other cities in the Milwaukee region

Inclusionary zoning harnesses the private sector for new affordable housing

Inclusionary zoning (also called “inclusionary housing”) policies either mandate or encourage that a percentage of new housing development within a certain area — it can be a neighborhood, a city, or a state — is affordable at below-market-rate rents. Currently in Wisconsin, local jurisdictions are prevented from adopting mandatory policies by Wisconsin Act 243 enacted in 2018.¹¹⁰

There are hundreds of inclusionary zoning policies across the country and they vary widely, although the target percentage of housing units that are below market rate is most often between 10% and 20%.¹¹¹ Some policies require that developers construct below-market-rate housing within the same development as market-rate housing, some allow construction at a different site within the same neighborhood, and many permit developers to pay an “in-lieu” fee that can be used to support affordable development across a city or region.¹¹¹ These policies also frequently offer incentives to offset the cost of providing affordable units, such as higher height limits or reductions in other impact fees.

Policies should reflect local context and can increase economic integration

It is important that inclusionary zoning policies are tailored to the local market context and flexible enough to respond to changes in the housing market. They tend to work best in “hot-market” areas with lots of demand for new development, since the number of new affordable units are dependent on the amount of market-rate housing that is built.¹¹¹ While this does not apply to the City of Milwaukee as a whole, some neighborhoods, like those around downtown, are seeing sustained and continued development, and market conditions will continue to shift throughout the city.¹¹² Inclusionary zoning can also be a tool for bringing more affordable housing to the region’s suburbs — research on policies across the country has found that they successfully create affordable housing in low-poverty neighborhoods.¹¹³

Key Resources

- [Inclusionary Housing: Creating and Maintaining Equitable Communities](#) by the Lincoln Land Institute is a comprehensive guide to inclusionary policies, including information on economic context, policy design and implementation, and addressing legal concerns.
- [Inclusionaryhousing.org](#) by the Grounded Solutions Network includes an interactive guide to existing inclusionary zoning policies and considerations for creating new policies.

18. Adopt Small Area Fair Market Rents for Housing Choice Vouchers

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Adopt Small Area Fair Market Rents for voucher payments (contingent on sufficient funding from HUD) 	<ul style="list-style-type: none"> • Public housing authorities in the Milwaukee region

Small Area Fair Market Rents account for local variation in rents

Amounts for Housing Choice Voucher payments are set by the US Department of Housing and Urban Development (HUD) using “Fair Market Rents,” which for many years were set only at the metropolitan level. However, there can be wide variation in market-rate rents by neighborhood, with higher rents in neighborhoods that provide greater access to resources like high-quality schools. When vouchers don’t cover rents in wealthier neighborhoods, recipients often aren’t able to find housing in these areas, and the program can reinforce the patterns of racial and economic segregation created explicitly by federal and local law throughout the 20th century.^{2,114} (This issue is further compounded by discrimination against voucher holders.) Setting rents at the metropolitan level can also lead to overpaying landlords in neighborhoods where rents are lower.

In an effort to expand access to all neighborhoods for voucher holders, HUD passed a Small Area Fair Market Rents (SAFMR) rule in 2016, which sets rents at the ZIP Code level rather than the metropolitan level. SAFMRs are now required by HUD in 24 metropolitan areas across the country, but the Milwaukee region (which includes Milwaukee, Waukesha, Washington and Ozaukee counties) is not one of them. Any region that is not required to use SAFMRs can petition HUD to adopt them.

Rents do differ significantly across the region. For a 2-bedroom home in 2019, HUD fair market rents were:

- \$918 at the Milwaukee metropolitan level (currently used to set voucher payments)¹¹⁶
- \$820 for SAFMR in ZIP Code 53233 in the City of Milwaukee
- \$1,380 for SAFMR in ZIP Code 53005 in Brookfield¹¹⁷

Demonstration projects found SAFMRs increase access to resource-rich neighborhoods

In demonstration projects that preceded the wider adoption of SAFMRs in 2016, participating jurisdictions found that a greater percentage of voucher holders moved to “high-opportunity” neighborhoods, defined by low poverty rates, high quality schools, access to employment, and environmental quality.¹¹⁸ They also found that in some cases households living in lower rent areas saw their rent burdens increase when the value of their voucher went down.¹¹⁸ Public housing authorities can take a variety of measures to protect these households, such as phasing in changes in vouchers payments, or maintaining higher payment standards for already participating households.¹¹⁴

SAFMR adoption needs sufficient funding for staffing and administration

Providing more opportunities for voucher holders to move to resource-rich neighborhoods is an important goal that would support health for low-income families. However, conversations with fair housing advocates in Milwaukee, who are very much in support of this goal, show that there is real concern that without increased funding for staffing and administration, the costs of administering the program could lead to a reduction in available vouchers and increased rent burdens for some households. Thus, SAFMRs should be pursued as long as funding is sufficient to avoid these unintended consequences.

Key Resources



- The Center on Budget and Policy Priorities’ [Guide to Small Area Fair Market Rents](#) provides background on the policy and guidance for public housing authorities on implementation.

19. Prohibit discrimination against renters using Housing Choice Vouchers

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Add discrimination against renters using Housing Choice Vouchers to the state law prohibiting discrimination based on source of income 	<ul style="list-style-type: none"> • State of Wisconsin
<p>If Wisconsin does not take action at the state level:</p>	
<ul style="list-style-type: none"> ✓ Ban discrimination against renters using Housing Choice Vouchers 	<ul style="list-style-type: none"> • Cities and/or counties in the Milwaukee region

Banning discrimination helps ensure people with vouchers can use them

In order to use Housing Choice Vouchers, recipients need to find landlords on the private market who are willing to accept them. If they aren't able to find housing within 60 days, they may have to forfeit their voucher. Advocates have reported that voucher holders in suburban areas of the Milwaukee region, for example in Waukesha County, often have difficulty finding landlords who will accept vouchers within that timeframe.

Wisconsin state law prohibits discrimination by landlords based on “legal source of income,” but courts have interpreted this law as excluding Housing Choice Vouchers, meaning voucher holders are not legally protected from discrimination.¹¹⁹ Milwaukee County adopted an ordinance explicitly prohibiting landlords from discriminating against voucher holders in 2018, but other counties in the region have yet to follow suit.¹²⁰ Laws that ban this discrimination are associated with a significant increase in the percentage of landlords that accept vouchers and with higher rates of success in finding a rental unit for voucher holders.¹²¹

Key Resources



- The Poverty & Race Research Action Council provides an [overview of source-of-income non-discrimination laws](#), including an annual guide to state and local laws.

20. Provide financial incentives for landlords renting to Housing Choice Voucher recipients in resource-rich areas

Actions	Levels of Action
If there is not sufficient funding to implement <u>Small Area Fair Market Rents</u>:	
<ul style="list-style-type: none"> ✔ Establish financial incentives for landlords renting to Housing Choice Voucher recipients in resource-rich areas 	<ul style="list-style-type: none"> • State of Wisconsin • Public housing authorities in the Milwaukee region

Small Area Fair Market Rents for Housing Choice Vouchers (HCVs) may be challenging to implement given the need for sufficient funding for public housing authorities. In the shorter term, financial incentives that encourage property owners to rent to voucher holders in high-opportunity neighborhoods could help expand access to these neighborhoods.

Examples

- **Illinois’s Housing Opportunity Tax Savings Program** grants property tax abatements to property owners who rent to HCV recipients in certain low-poverty areas.¹²²
- The **Chicago Housing Authority** will give landlords renting to HCV holders in areas with a poverty level below 20% and a low violent crime rate an additional one-time lump sum equal to the monthly rent. Housing Authority staff have reported that these payments encourage more landlords to accept vouchers.¹²³

CHAPTER 2:

Improve the quality of rental housing

People and families need housing that is safe and healthy — structurally sound, free from toxins like lead or mold, free from safety risks like electrical wiring hazards or unsafe stairways, and with basic necessities like heat and potable water. Healthy home environments also serve to support children’s development and their educational achievement. Much of the rental housing in Milwaukee that people with low incomes can afford is in poor condition, but there are clear policy choices available to improve housing quality. Ensuring that everyone has decent housing will require proactive approaches to address health hazards.

Much of Milwaukee’s housing stock is in poor condition

The median age of rental housing in Milwaukee County is 64 years, and in the City of Milwaukee it’s 68 years, making it among the oldest in the state.^{22,124} Aging housing requires maintenance, which can be costly and thus put on hold. Thousands of households across the Milwaukee region struggle with low quality housing: the American Housing Survey estimates that more than 23,000 rental households in the metropolitan area have housing categorized as “moderately inadequate,” with another 5,300 renting “extremely inadequate” housing.^{125,g} Although this data is only available at the regional level, over half the rental housing in the region is located in the City of Milwaukee. Given the advanced age of Milwaukee’s housing stock, the majority of the region’s substandard housing is likely located in the city.

Substandard housing affects people of every race in the Milwaukee region, and people with moderate incomes as well as low incomes. But racial segregation and many years of disinvestment in communities of color mean that poor housing conditions are not evenly distributed by race: 15% of African American householders renting their homes are living in inadequate housing compared to 10% of White householders.^{126,h} Racial disparities persist when looking only at households with incomes over 200% of the federal poverty line: 10% of these African American renters are living in inadequate housing compared to 6% of White householders.¹²⁶ Renters with disabilities at all income levels are also more likely to live in substandard housing: 14% of households with someone with a disability live in inadequate housing, compared to 11% of households without someone with a disability.¹²⁷

g The American Housing Survey (AHS) defines housing units as inadequate or severely inadequate based on a combination of factors related to the housing structure, plumbing, heating, and electricity, and upkeep. For full definitions of these terms see <https://www.census.gov/programs-surveys/ahs/tech-documentation/def-errors-changes.html>

h The AHS only provides data on race for the “head of household,” which is why the term “householder” is used here.

Housing quality is linked to our health

In focus groups with tenants, poor-quality housing was the most common issue mentioned by participants. Participants wanted housing that was safe and well-maintained — but for many low-income households, the only housing available to them had a range of hazards, including:

- Failing heating and electrical systems
- Leaks
- Mold
- Broken roofs, floors, walls, windows, doors, door locks, and railings
- Infestations of bedbugs, cockroaches, and mice
- Lead hazards

Poor housing quality contributes to acute and chronic health problems

These issues affected people’s health and well-being in the short term and contributed to chronic health problems in the long term. Participants described how mold and poor indoor air quality exacerbated asthma in their children, and in one case a reaction to bed bugs led to a child’s hospitalization. Many tenants also described constant stress, and in some cases feelings of shame that they experienced when dealing with poor conditions.

Tenants’ experiences are well supported by a large body of public health research across the United States and the world on how housing quality affects health. In homes without adequate gas and electric services, people’s chronic health conditions can worsen.^{128,129} Other structural problems like cracks in the wall, holes in the floor, and exposed wiring are also linked to an increased risk of injury through falls and burns.^{128,130–132} Faulty or missing smoke detectors can lead to injury and even death from residential fires.¹³²

Children who are exposed to pests and mold in their homes have a higher likelihood of experiencing asthma and chronic allergies.^{130,131,133} This means that kids are more likely to miss school, adversely affecting their overall school readiness and educational outcomes.¹³⁴ Educational attainment in turn is key for supporting good health throughout people’s lives.¹³⁵ Asthma is a major issue in Milwaukee: the county’s asthma emergency room visit and hospitalization rates are the highest and second highest in the state.¹³⁶ There are also severe racial inequities both in asthma prevalence and in poor outcomes. African Americans in Wisconsin are about 6 times more likely than White people to be hospitalized for asthma.¹³⁶ Given the evidence that poor housing quality is associated with asthma, this indicates that racial inequities in housing may be contributing to racial inequities in health.¹³⁷

The stress and anxiety that focus group participants described is also documented in previous research. For example, research has found that living with problems like leaks, pests, and broken windows is harmful to mental health, especially for mothers, and that improving these housing conditions is likely to improve mental health.¹³⁸

Preventable exposure to lead in the home is deeply harmful

Exposure to lead in the home is one of the most harmful and long-lasting ways that poor housing quality can affect health — especially for young, growing children. Much of Milwaukee’s housing stock was constructed before the federal government banned the use of lead paint in 1978. Based on estimated age of the housing stock, there are likely over 120,000 housing units that could have lead hazards from deteriorating lead-based paint within the City of Milwaukee.¹³⁹ Because many of these homes are concentrated in high poverty areas and in poor condition, Milwaukee’s lead exposure risk ranks among the highest in the nation, and disproportionately affects low-income neighborhoods, African American communities on the North Side, and Latinx communities on the Near South Side.¹⁴⁰ These racial and economic inequities in lead exposure are mirrored in communities across the country.^{141,142}

Deteriorating lead paint is the primary source of lead exposure for children. Paint dust and paint chips settle on windowsills, floors, and in soil, where children ingest them through normal behavior such as putting their hands in their mouths. People can also be exposed at home through drinking water that passes through lead service lines or internal plumbing that contains lead. After ingestion, lead is distributed to organs and accumulates in the body over time — exposure is measured through blood lead levels, and no level of lead in blood is considered safe.¹⁴³ Lead is a neurotoxin that increases risk for a wide variety of irreversible developmental and cognitive harms for children, including learning difficulties and impulse control problems.¹⁴⁴ There is strong evidence that childhood lead poisoning rates at the population level are closely correlated with overall rates of criminal justice involvement for adolescents and adults.¹⁴⁴ Therefore, lead poisoning is a major concern for everyone — it affects our school systems and our communities as a whole.

Tenants face challenges getting landlords to address issues with housing quality

In focus groups, both tenants and housing service providers expressed frustration with attempting to get some landlords to address problems with housing quality. Some had tried for a long time to get their landlords to fix problems:

We also have water from the rain coming from the ceiling and even the snow is leaking. We try to call and text [the landlord] and they say they will come and fix it, but we have lived there four years and I haven’t seen anything.

—Tenant Focus Group Participant

Others were afraid to speak up, fearing retaliation from their landlords. These fears highlight the close relationship between housing quality and stability. Although tenants are legally protected from retaliation — such as eviction — for reporting issues with housing quality, most tenants did not feel that these protections were effective.¹⁴⁵

Landlords or management companies have so much over your head, a lot of people are actually scared to call the health department or the city for aid because they come back on you and tell you 30 days — sometimes not even 30 days, you get a 5 day [notice] to get out. If you call and you live in an apartment building you better not give your name, you give somebody else's name.

—Tenant Focus Group Participant

Recent analysis of evictions and code violations by the Medical College of Wisconsin found that in the City of Milwaukee from 2016-2018, about 3,500 evictions were filed against tenants living in buildings where a code violation specifically related to housing quality had been recorded in the previous 90 days.¹⁴⁶ While this doesn't prove that evictions were filed in retaliation, it does indicate, at a minimum, that tenants are experiencing instability in buildings that also have problems with quality.

Policies to improve the quality of existing rental housing

Ensuring that rental housing is decent and physically safe will require a proactive approach to addressing quality, both through general code enforcement and a specific focus on lead safety, and funding accessibility improvements for renters with disabilities. Given the concentration of older, low-quality housing stock within the City of Milwaukee, these recommendations are primarily targeted at the city.

21. License rental units through proactive code enforcement

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Repeal the restrictive fee structure for local code inspection programs ✓ Repeal the preemption on local rental licensing and certification programs 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✓ Establish a proactive code enforcement program for rental housing 	<ul style="list-style-type: none"> • City of Milwaukee Department of Neighborhood Services
<ul style="list-style-type: none"> ✓ Establish a licensing program for rental housing 	<ul style="list-style-type: none"> • City of Milwaukee

Proactive code enforcement protects tenants from retaliation

Residential code enforcement in the City of Milwaukee is led by the Department of Neighborhood Services (DNS) and primarily relies on complaints to trigger an inspection. Repair orders can also be made by inspectors who observe code violations in the course of their work. While tenants are legally protected from retaliation for making complaints to DNS, tenants and housing service providers in focus groups indicated that in practice tenants do experience retaliation and that it prevents them from contacting DNS regarding even serious quality issues. Proactive code enforcement policies take the burden of responsibility off of tenants, lessening the likelihood of harassment or retaliatory eviction for making complaints.

Wisconsin state law currently limits cities' ability to recover costs

Milwaukee previously had a proactive code enforcement program targeting specific neighborhoods with high rates of housing problems, but in the last several years the Wisconsin Legislature and governor limited the ability of local governments to run these programs. 2015 Wisconsin Act 176 prohibited local governments from maintaining or enacting new proactive rental inspection programs.¹⁴⁷ A subsequent law change, 2017 Wisconsin Act 317, re-established local governments' right to enact proactive rental inspection programs in certain districts.¹⁴⁸ However, this law also preempted local rental licensing and certification programs, which are a key mechanism for code enforcement, and placed restraints on inspection fees, making it impossible

for a municipality to recover the costs of a proactive program.¹⁴⁸ Building out a robust municipal proactive code enforcement program will require changing these state law preemptions. Several evaluations of proactive code enforcement programs have found reductions in cases of dangerous code violations and an increase in properties brought up to standard.¹⁴⁹

Policy should be collaboratively designed to maximize health improvements

Developing a comprehensive proactive code enforcement program will require coordination and careful design. Because proactive enforcement will require changes to state law, and because there is significant community support for addressing environmental lead hazards, it may work best to begin with an expanded [lead-safe certification program](#) and build towards a broader housing quality program. Some important elements to incorporate into proactive code enforcement policies are:

- Working closely with residents and advocates to create a program that meets community needs
- Ensuring that stricter enforcement does not lead to temporary or permanent displacement and housing instability, through careful rollout of the program and provision of temporary accommodations
- Working to prevent or mitigate any additional costs being passed on to tenants
- Expanding training programs for contractors, potentially through collaborating with transitional jobs and workforce development programs
- Training code inspectors to recognize violations that are more likely to harm health and prioritizing these violations

Key Resources



- Change Lab Solutions' [A Guide to Proactive Rental Inspections](#) and [Up to Code: Code Enforcement Strategies for Healthy Housing](#) provide guidance for developing proactive inspection programs focused on health and well-being.
- The Urban Institute report [Strategic Housing Code Enforcement and Public Health](#) shares findings from Memphis, Tennessee, about how code enforcement can prioritize improving residents' health.

Example

- **Boulder, Colorado**, requires a license for all rental units, which must pass an inspection at registration and then every four years or on change of ownership. Units with code violations that do not pose an immediate threat to health and safety can receive a temporary license while their owners work to bring the unit into compliance.¹⁵⁰

22. Establish lead-safe certification for rental units

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Establish a lead-safe housing certification program for rental units 	<ul style="list-style-type: none"> • City of Milwaukee Department of Neighborhood Services • City of Milwaukee Health Department • City of Milwaukee Water Works
<ul style="list-style-type: none"> ✔ Increase funding for lead remediation 	<ul style="list-style-type: none"> • Federal Government • State of Wisconsin

Policy should protect children from lead poisoning before it happens

Milwaukee is home to many residential properties with lead hazards, and the cognitive and health risks presented by childhood lead poisoning are extremely serious. Given limited resources, Milwaukee’s current approach to addressing lead poisoning prioritizes environmental remediation and case management for children with elevated blood lead levels. Children’s blood lead levels are reported to the City of Milwaukee Health Department’s Home Environmental Health Division, which follows up on elevated blood lead levels.¹⁵¹ This includes performing lead risk assessments on associated housing units, recommending use of lead-removing water filters when appropriate, coordinating remediation of deteriorating lead paint hazards and providing care coordination and case management services for families. Lead service line replacement is led by Milwaukee Water Works.¹⁵²

Proactive lead hazard control is a key method of primary prevention of childhood blood poisoning. In public health terms, primary prevention means *preventing* disease or injury from occurring, while secondary prevention is focused on early detection and treatment of health problems. Abating lead hazards at a housing unit where there is currently a child with an elevated blood lead level can be considered to be a form of secondary prevention. However, it also functions as primary prevention in the sense that removal of lead hazards will prevent children living there in the future from exposure. With sufficient public investment and oversight, it’s possible to eliminate residential lead hazards before children are exposed and harmed, and to advance racial and economic equity in the process.¹⁵³

Lead abatement in homes reduces exposure to lead dust

Abatement programs focused on lead paint hazards have been found to be effective at reducing lead dust and exposure when they follow evidence-based practices, use well-trained abatement specialists, and have clear enforcement mechanisms to ensure that abatement occurs in a timely and safe manner.^{144,154} A [rental licensing program](#) broadly targeting housing quality should be paired with lead-safe certification, which will require coordination across a variety of agencies that currently address lead. Lead-safe certification should also apply to housing rented through the [Housing Choice Voucher](#) program, as currently the quality standards for these units do not include lead safety.¹⁵⁵

The City of Milwaukee piloted a housing-based primary prevention initiative — the Community Lead Safe Zones ordinance — in the early and mid-2000’s focused on removing lead paint hazards in two high risk target areas. It used an innovative community organizing model to partner with local organizations on program design and outreach, and aspects of this program could serve as a useful model for a new ordinance.¹⁵⁶ Like with [proactive code enforcement](#), expanded lead-safe certification should involve both deep community engagement and collaboration across public agencies, including the Department of Neighborhood Services, the Health Department, and Water Works.

Removing lead hazards from all homes in Milwaukee will be expensive and will likely require increased commitment at the state and federal levels to bring in sufficient funding to address this basic health need.

Key Resources



- The Health Impact Project’s [10 Policies to Prevent and Respond to Childhood Lead Exposure](#) reviews evidence-based policies to prevent lead exposure from multiple sources.
- The National Center for Healthy Housing and the National Safe and Healthy Housing Coalition’s [Find It, Fix It, Fund It: A Lead Elimination Drive](#) includes more than 50 recommendations at the federal level to eliminate lead hazards.
- The National Center for Healthy Housing’s [Tactical Thinking: Housing Codes and Lead Poisoning Prevention](#) site compiles resources on addressing lead hazards through code enforcement.
- Human Impact Partners’ [Achieving Equity in Lead Poisoning Prevention Policy Making](#) summarizes deliberations from a national meeting to improve the consideration of equity in lead poisoning prevention.
- Community Advocates Public Policy Institute’s blog covers local needs, challenges and opportunities in [Addressing Childhood Lead Poisoning Prevention in Milwaukee](#).

Example

- **Rochester, New York’s Lead Ordinance**, which is focused on lead paint hazards, issues certificates of occupancy for rental housing units constructed before 1978. It relies on visual inspection, and in parts of the city that are designated as high risk based on elevated blood lead level data, housing units also have to pass a dust-wipe test. Housing units with violations must control lead-based paint hazards and pass a third-party clearance test before receiving a certificate. Evaluation of this law found that it was associated with reduced blood lead levels in children and did not negatively affect the housing market.¹⁵⁴

23. Expand accessibility accommodation funds

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Establish a dedicated funding source for accessibility accommodations in rental housing 	<ul style="list-style-type: none"> • City of Milwaukee • Philanthropic foundations • Community organizations

Accessible housing supports health and safety

Accessibility accommodation funds pay for home modifications for people with disabilities who rent their homes. Living in accessible housing supports mental and physical health for people with disabilities. When people live in homes that aren't accessible, it can lead to injury from falls as well as social isolation, bringing risks of anxiety, depression, and cardiovascular problems.¹⁵⁷⁻¹⁵⁹ Funding to support accommodations is especially important because people with disabilities are more likely to be living in poverty: 34% of people with disabilities in the City of Milwaukee are living in poverty, compared to 23% of people without disabilities.¹⁶⁰

Additional resources are needed to serve low-income renters with disabilities

While the Fair Housing Act requires landlords to accept “reasonable accommodations” for people with disabilities, many substantive adaptations are not covered and must be made at the tenant’s expense.¹⁶¹ Resources do exist to support low-income *homeowners* through Revitalize Milwaukee, a nonprofit organization serving people living in Milwaukee and Waukesha counties, but it does not serve renters.¹⁶² A dedicated funding source to help ensure the safety and independence of people with disabilities should be paired with expanded outreach and case management to ensure that people who could benefit from funds are aware of and able to access them. Potential funding options include public sources such as Community Development Block Grants or Milwaukee’s Housing Trust Fund, as well as private philanthropic funding.¹⁶¹

Example

- In **Washington, DC**, the Department of Aging and Community Living’s **Safe at Home Program** provides safety adaptations to reduce risk of falls for low-income homeowners and renters who are seniors and/or adults with disabilities. Funds are accessible to households below 80% of Area Median Income.¹⁶³

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CHAPTER 3:

Increase housing stability for renters

Housing stability means having a regular place to live and having control over if and when you move. Moving is stressful even under the best circumstances, and having to move frequently, or being evicted, can throw people’s lives and health into turmoil, and is especially harmful to children’s well-being. In its most extreme form, housing instability can mean homelessness, which is associated with a wide range of harms to health. In many cases, housing instability is rooted in unaffordability, but it should also be addressed by expanding tenants’ rights and access to services that help people get into and stay in their housing.

Evictions are widespread and disproportionately harm African Americans in Milwaukee

Eviction, the legal process of expelling a tenant from a housing unit, is associated with a wide range of harms to health, and Milwaukee’s eviction crisis has been well documented.¹⁶⁵ In the City of Milwaukee in 2018, more than 12,700 evictions were filed and over 5,500 households were evicted.¹⁶⁶ The eviction rate in 2018 within the city was 4.1%, meaning there were more than 4 legal evictions for every 100 renter households.^{i,166}

The most recent regional data available, shown in **Table 1**, shows that eviction rates are much higher in Milwaukee County, and particularly within the City of Milwaukee, compared with other counties in the region.

Table 1: Eviction rates in the Milwaukee region and United States in 2016

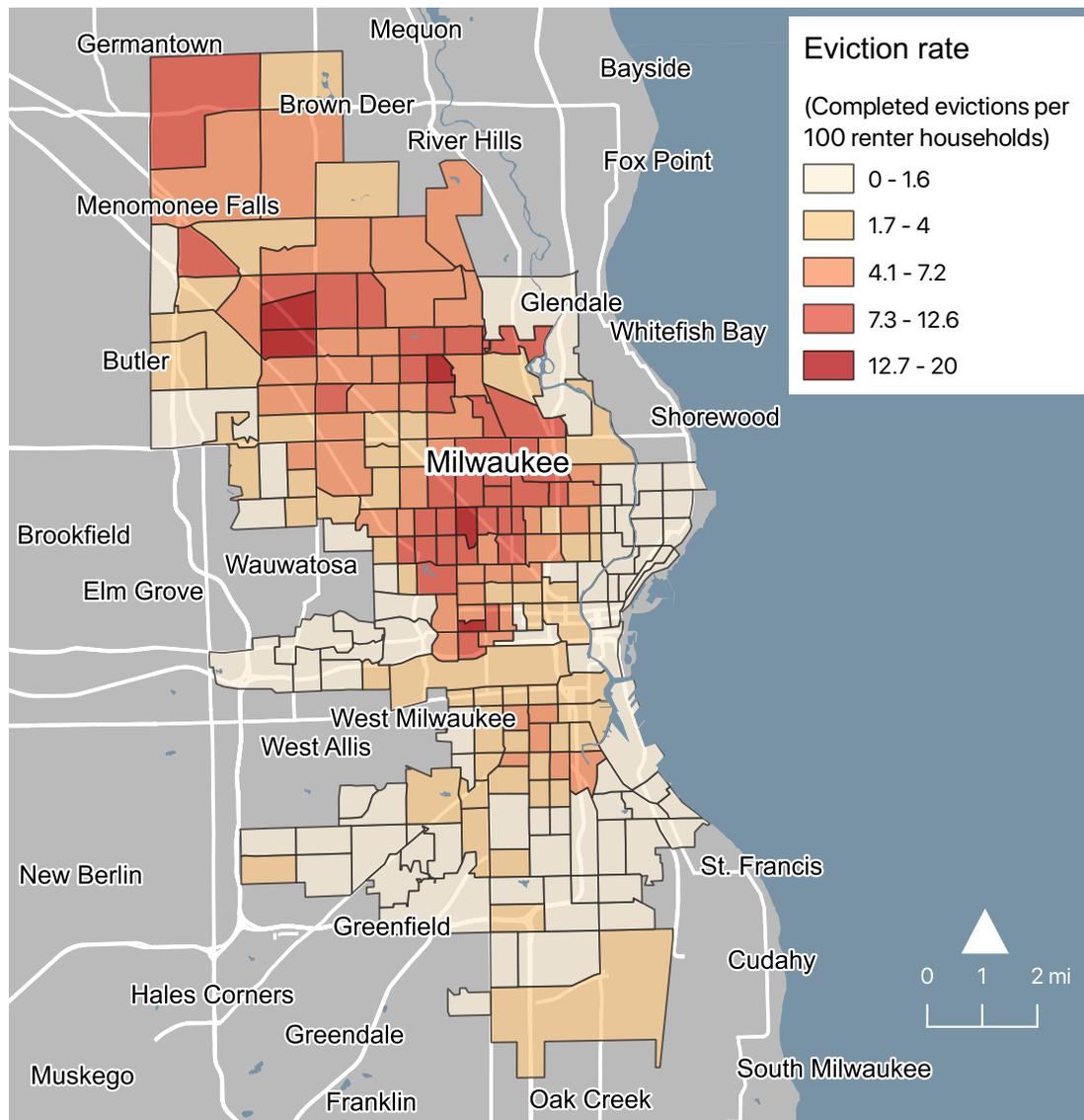
	2016 Eviction Rate
City of Milwaukee	4.3%
Milwaukee County (including the City of Milwaukee)	3.3%
Ozaukee County	0.5%
Washington County	1.0%
Waukesha County	0.5%
United States	2.3%

Source: Princeton University Eviction Lab, <https://evictionlab.org/>

i Eviction data can include duplicate households if they experience eviction more than once per year.

There are stark inequities in eviction by geography. In the 10 neighborhoods with the highest eviction rates, the rates range from 11% to 20%.¹⁶⁷ Segregation means that there are also major racial inequities across neighborhoods: While the population of Milwaukee is 38% African American, with a 25% poverty rate, the combined population of the 10 neighborhoods with the highest eviction rates is 73% African American and has a 40% poverty rate.¹⁶⁷⁻¹⁶⁹ Previous research has found that African American women in particular are harmed by eviction.¹⁷⁰ **Figure 3** shows a map of eviction rates by census tract across the city.

Figure 3: Eviction Rate in 2018 by Census Tract in Milwaukee



Source: Medical College of Wisconsin Institute for Health Equity Division of Epidemiology, <https://mke-evict.com/>

Renters face other forms of instability and challenges accessing housing

Eviction data only counts cases that have gone through the court system and so certainly undercounts “informal evictions,” such as when tenants are threatened with eviction and leave without the case being filed. These data also miss the experience of people who move involuntarily because their housing is not affordable or because it is in poor condition. Given the known problems with housing quality and affordability in Milwaukee, and the number of formal evictions, these types of instability are also likely to be common among low-income renters. Moreover, some people have difficulty accessing stable housing in the first place, for reasons that go beyond affordability or eviction. Landlords are often reluctant to rent to people who have been incarcerated and/or experienced long-term homelessness.

An eviction record makes it hard to find good housing and build financial security

Involuntary moves are associated with moving to lower-quality housing and to neighborhoods with higher rates of poverty and violence.¹⁷¹ Renters with an eviction record often have trouble finding good quality housing or responsive landlords, an issue which was very commonly discussed by focus group participants. Eviction records are publicly available online via the Consolidated Court Automation Programs (CCAP) database coordinated by the Wisconsin Court System. Completed eviction cases can remain on a renter’s public record for 20 years, while evictions that are filed and dismissed remain for up to 2 years.¹⁷² In focus groups, tenants expressed their frustration that they can continue to be punished for an eviction that happened many years ago. Others noted that an eviction record meant that they could only rent housing from landlords who took advantage of their insecurity:

We hear that . . . a lot of landlords will let you rent with evictions but those are the ones you have to watch out for because those are the ones that say ‘You’ve got evictions, so you need to live here.’

—Tenant Focus Group Participant

The lasting consequences of eviction also include harm to future employment and earnings, making it harder for people to establish stable incomes that could support housing stability.¹⁷³

Housing stability is linked to our health

The prevalence of eviction and other forms of housing instability undermine the health of individuals and communities. Housing instability is acutely stressful for people and families and can lead to additional instability and chronic stress in the future.

Stable housing is especially key for children’s health and educational achievement

Stable housing is key for supporting mental health, especially for mothers and their children. Mothers who were evicted in the previous year experienced more material hardship and parenting stress, higher rates of depression, and worse self-reported health for themselves and for their children.¹⁷³ Higher rates of material hardship and depression persisted for at least 2 years after eviction. Involuntary moves are also associated with homelessness, likely the most extreme form of housing instability, which comes with a host of physical and mental health risks.¹⁷⁴ The mental health effects of eviction and the cycle of hardship were familiar to many focus group participants:

Stress, anger, bitterness and all plays into your overall mental health. It depletes your energy. . . . [Tenants] have multiple evictions on their name now, and now the cycle is repetition where they’re . . . more set on survival skills than sustaining themselves for a long period of time.

—Service Provider Focus Group Participant

I had seizures ‘cause we’re so stressed out, we don’t know if we’re gonna get evicted. I’m stressed out. I have people come clean my apartment, I pay for people to fix my stuff ‘cause I’m scared to contact my landlord.

— Tenant Focus Group Participant

Housing instability in particular makes it difficult for kids to succeed. The stress that parents experience can decrease their ability to provide supportive parenting, and frequent moves are associated with behavioral problems for school age children.¹⁷⁵ Frequent moves also interfere with kids’ education. Housing instability means it’s more likely that kids will miss school or change schools frequently, which can affect long-term educational attainment, a strong driver of adult health outcomes.^{135,176} In addition to effects on individual children, high rates of turnover among students can affect the educational attainment of everyone in a school or classroom.¹⁷⁷

Policies to increase housing stability for renters

The policy recommendations below will improve housing and health by increasing services for tenants who face eviction, barriers to accessing housing, and other forms of instability. These services include mediation, legal representation, and training, along with programs specifically for people experiencing homelessness or returning to their communities from incarceration. Improving stability also means changing laws so that tenants can't be evicted without good reason, and that eviction records don't prevent people from accessing good housing for many years.

24. Expand tenant-landlord mediation

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Expand funding for tenant-landlord mediation, along with outreach to potential clients 	<ul style="list-style-type: none"> • Milwaukee County • Wisconsin law schools • Philanthropic foundations

Mediation can prevent eviction and benefit both tenants and landlords

Tenant-landlord mediation works to try to prevent evictions or find solutions to other disputes. In cases where tenants and landlords are willing to work together to find a mutually beneficial solution, mediation can be very effective, avoiding the costs of eviction for landlords, the record of an eviction on a tenant's record, and the adversarial process of a court case. However, the current programs in Milwaukee County only have capacity to serve a small number of people and many landlords and tenants are unaware of the option.¹⁷⁸

Mediate Milwaukee offers both pre- and post-filing services in eviction cases and is funded through the Milwaukee County Clerk of Courts.¹⁷⁹ From January through October of 2019, Mediate Milwaukee assisted in 80 pre-filing eviction cases, and in 90% of those cases found resolutions other than filing and judgment in court. During that same period they mediated 68 eviction cases that had already been filed in court. 90% of those cases initially resulted in mediated agreements and dismissal of the eviction action, and 67% of the mediated agreements were still in place in October.

25. Establish a right to counsel for low-income tenants facing eviction

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Establish a right to counsel for low-income tenants facing eviction 	<ul style="list-style-type: none"> • Milwaukee County

Court cases are challenging for tenants, and legal representation is limited

Eviction cases in Milwaukee take place in small claims court. Currently, someone facing eviction from private housing in Milwaukee has access to limited, same-day representation 3 to 4 days a week through Legal Action of Wisconsin’s Eviction Defense Project, based in the Milwaukee County Courthouse. Tenants can also obtain extended representation from Legal Action of Wisconsin and the Legal Aid Society of Milwaukee when these organizations have staff capacity.¹⁷⁸ Other pro bono representation may be available from private attorneys and other organizations in the community. With extended representation, lawyers are able to do additional research, prepare documents in support of a client’s case, and attend multiple court dates. However, the majority of tenants facing eviction do not have representation.

Court can be confusing and difficult to navigate for tenants facing eviction, an issue that both tenants and service providers discussed in focus groups. Participants described a system in which judges and landlords are entirely comfortable and familiar. Tenants, on the other hand, are often in crisis as they face the enormous stress of the loss of their home. As one housing counselor at Community Advocates put it:

I always try to warn people that what’s fair and what’s legal are not the same thing. So tenants go to court and they think ‘well I’m gonna tell this judge this and I’m gonna win.’ . . . The landlords, this is their business, they know what check marks they’re trying to accomplish.

— Service Provider Focus Group Participant

Legal representation means better outcomes for tenants

When eviction cases do go to court, tenants with counsel have better outcomes, and expanding legal aid is already a priority for advocates working to prevent eviction in Milwaukee. Expanded funding for legal aid in New York City beginning in 2013 led to a major drop in evictions, and when the city implemented a limited right to counsel in 20 ZIP Codes in 2017, those neighborhoods saw a steep decline in eviction proceedings compared with other areas.^{180,181} A pilot program similar to Milwaukee’s Eviction Defense Project in Lansing, Michigan, found a reduction in the rate of formal and informal evictions, as well as a reduction in defaults when tenants don’t show up to their court dates.¹⁸²

Key Resources



- [The National Coalition for a Right to Counsel](#) tracks legislation and provides guides to developing and implementing expanded access to counsel in civil cases.
- NYU’s Furman Center published [Implementing New York City’s Universal Access to Counsel Program: Lessons for Other Jurisdictions](#), a report with lessons learned from the first year of New York City’s right to counsel.

Examples

- In 2017, **New York City** was the first city in the country to enact guaranteed counsel for tenants in certain ZIP Codes who were facing eviction and had incomes below 200% of the federal poverty line, as well as free legal advice for all residents regardless of income.¹⁸¹ The program began in targeted neighborhoods with a 5-year phase-in plan to cover the entire city.
- **Newark, New Jersey**, which is a more comparable city to Milwaukee than New York, emulated this policy and passed a right to counsel ordinance at the end of 2018.¹⁸³

26. Enact a just cause eviction ordinance

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Amend or clarify state law to allow local municipalities to adopt just cause eviction policies 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✓ Enact a just cause eviction ordinance 	<ul style="list-style-type: none"> • City of Milwaukee • Milwaukee County

Just cause eviction policies prevent tenants from being evicted without reason

Just cause eviction statutes clearly and simply list reasons for which landlords or owners may evict tenants, and generally prohibit landlords from evicting tenants because their lease has expired or they are on a month-to-month rental agreement, including if these agreements are verbal. Research has found that rates of both eviction filings and completed evictions within a city decrease after a just cause eviction ordinance is passed.¹⁸⁴

According to anecdotal evidence from legal aid attorneys in Milwaukee, a significant number of people face eviction simply because of expired or month-to-month leases. A just cause ordinance should also protect tenants from eviction in cases of landlord foreclosure. These rules do not prevent lawful evictions for reasons like nonpayment of rent and lease violations. In order to be effective, just cause rules need to include enforcement mechanisms for tenants, such as clear and expedited legal processes to contest unjust evictions, fines to landlords for noncompliance, and/or opportunities for tenants to pay their rent into escrow accounts while contesting evictions.¹⁸⁵

Enacting just cause eviction in Milwaukee will likely require changes to state law

According to legal aid attorneys a local just cause eviction ordinance would likely require changes to Wisconsin state law, specifically state statute 704.19, within Chapter 704, which addresses landlord and tenant law. This section states that a “periodic tenancy,” whether month-to-month or year-to-year, can be terminated “at-will” by either a landlord or tenant.¹⁸⁶ This statute should be amended or clarified to permit local jurisdictions to adopt just cause policies.

Key Resources



- Policy Link's All-In Cities [Policy Toolkit](#) includes an overview of considerations for crafting and implementing just cause eviction ordinances.
- Temple University's [Local Policy Surveillance Program](#) reviews characteristics of just cause eviction policies across the country.

Examples

- **Seattle's Just Cause Eviction Ordinance** protects tenants from eviction except in the case of 18 specific reasons.¹⁸⁷ It does not apply to "terminating lease contracts," which specify a date on which the lease will expire. Allowable reasons for eviction include:
 - Tenant does not pay rent after receiving a pay or vacate notice
 - Tenant does not comply with a notice to either comply with the terms of their lease or leave the property
 - Owner wishes to sell the property (they must give 90-days written notice prior to the sale)
 - Owner wishes to move into the property or have an immediate family member move into the property for use as their principal residence (they must give 90-days written notice prior to move in)
- **Massachusetts' Post-Foreclosure Just Cause for Eviction** law protects tenants living in foreclosed properties by giving them the right to continue paying rent to the new owner. In most circumstances, the tenant can only be evicted for just cause, such as violating a lease agreement or failing to pay rent.¹⁸⁸

27. Standardize rental agreements

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Establish a standard rental lease, translated into multiple languages, and require its use by landlords operating within the city 	<ul style="list-style-type: none"> • City of Milwaukee
<ul style="list-style-type: none"> ✔ Translate additional lease provisions into other languages as needed 	<ul style="list-style-type: none"> • Landlords

Standard leases simplify rental agreements and add transparency for renters

A standard lease serves as a basic tool for tenants to understand their rights and responsibilities, as well as the responsibilities of their landlords regarding maintenance and housing quality. In focus groups with tenants, we heard from many tenants who were renting homes with no leases, who never received copies of their leases, or were charged for repairs or utilities they believed to be their landlord’s responsibilities — like being charged \$10 for changing a lightbulb. In a focus group with Southeast Asian refugees in Milwaukee, tenants also shared that language barriers prevented people in their communities from understanding their leases and their responsibilities as tenants, in some cases leading to eviction.

A required standard lease for all rentals in the city would make it easier for tenants to know their rights and responsibilities and ensure an enforceable contract in the case of landlord-tenant mediation or a legal dispute. It would not preclude landlords from adding additional provisions specific to their properties. While state statute prohibits landlords from charging tenants for basic repairs, stating this information clearly in a standard lease would increase transparency for renters.¹⁸⁶ This could also simplify tenant training and outreach, since all tenants would be covered by similar rental agreements.

Examples

- As of 2018, **Toronto** requires a standard lease, and if a landlord does not provide one, tenants have the right to withhold one month’s rent and to terminate their agreement early.¹⁸⁹ Landlords are permitted to add items to the lease, such as stipulations about guests or other specifics regarding the property.

28. Use Medicaid funds for housing services and expand BadgerCare eligibility

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Submit a waiver to the federal Centers for Medicare and Medicaid Services in order to use Medicaid funds for housing services 	<ul style="list-style-type: none"> • Wisconsin Department of Health Services
<ul style="list-style-type: none"> ✓ Expand BadgerCare eligibility to cover adults with incomes up to 138% of the federal poverty line 	<ul style="list-style-type: none"> • State of Wisconsin

Medicaid waivers can help pay for services that support housing stability

As of 2015, the federal Centers for Medicare and Medicaid Services (CMS) has granted waivers to some states allowing them to use Medicaid funds for “prevention,” including services designed to help Medicaid-eligible populations find and stay in housing. (Funds cannot be used to directly pay for people’s housing, which is why piloting the use of Medicaid for housing subsidies is a separate recommendation.)

Multiple states have received these waivers and federal guidance from the Medicaid and CHIP Payment and Access Commission allows the following uses:^j

- *Individual housing transition*, such as helping people locate and apply for housing
- *Individual housing-sustaining services*, such as tenants’ rights training and education, and connecting clients to community resources to prevent eviction
- *State-level housing-related collaborations*, such as involvement in planning activities or building partnerships between state and local agencies

States reporting results from these initiatives have shown considerable reductions in Medicaid spending when individuals and families receive housing services.¹⁰¹ Wisconsin is currently planning on submitting a waiver to use Medicaid funds for housing-related services in 2020. This waiver will focus on people who are homeless or at risk of homelessness, and the Department of Health Services has stated they intend to set guidelines that allow them to serve as many people as possible.¹⁹⁰

^j Examples adapted from *Medicaid’s Role in Housing*, 2018. <https://www.macpac.gov/publication/medicaids-role-in-housing/>

Expand BadgerCare coverage to reach more people

This waiver would have a greater impact if more low-income Wisconsinites were eligible for BadgerCare (Wisconsin's main Medicaid program). Currently, all adults with incomes under the federal poverty line are eligible for BadgerCare. The Affordable Care Act provides federal funding to states to expand Medicaid eligibility to uninsured people with incomes up to 138% of the poverty line. Wisconsin's Legislative Fiscal Bureau has determined that expanding BadgerCare eligibility under the Affordable Care Act in the 2019-2021 budget would have covered 82,000 more people and saved \$324.5 million in state tax dollars over the budget period.¹⁹¹

Key Resources



- CSH (The Corporation for Supportive Housing) has compiled a [Summary of State Actions](#) on how Medicaid waivers have been used to support housing goals.
- The Kaiser Family Foundation's brief, [Linking Medicaid and Supportive Housing: Opportunities and On-the-Ground Examples](#), provides detailed examples and considerations for implementation.

Examples

- **Louisiana** uses Medicaid funds for its permanent supportive housing program, which primarily serves very low-income individuals with disabilities. Services covered by the funds include housing search assistance and application support, move-in services, and mediating tenant-landlord negotiations. They've reported a 95% housing retention rate among participating households, and a 24% reduction in acute Medicaid costs after someone is housed.¹⁰¹
- **California** used its 2015-2020 Medicaid Waiver to fund **Whole Person Care Pilot Programs** across the state, many of which focus on people experiencing or at risk of homelessness. The **Alameda County Health Care Agency's** program includes street outreach, housing quality improvement for group living facilities, and comprehensive services to help people find and stay in housing.^{192,193}

29. Establish a rental resource center and expand training opportunities

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Partner to create a rental resource center 	<ul style="list-style-type: none"> • Community organizations in Milwaukee County
<ul style="list-style-type: none"> ✓ Expand funding to streamline training and resources for tenants, landlords, and service providers 	<ul style="list-style-type: none"> • City of Milwaukee • Milwaukee County • Philanthropic foundations

Creating a hub for services to prevent eviction is a priority in Milwaukee

The Eviction Prevention Coalition, a group of stakeholders meeting in Milwaukee since 2018, have identified the need for a unified clearinghouse — ideally a physical location, website, and call center — where tenants and landlords can get connected to resources, services, and learn about their rights and responsibilities.¹⁷⁸ The coalition has proposed a rental resource center, which could potentially be located in Community Advocates’ downtown office building, which already offers a number of housing services. The center would foster increased collaboration among service providers, tenant advocates, and landlords to streamline access to supports that could increase housing stability and prevent eviction. As these services (such as [mediation](#) and [legal representation](#)) expand, the center could also help ensure that tenants and landlords are aware of new policies and assistance.

A resource center can expand training opportunities for tenants and landlords

In focus groups, tenants discussed uncertainty about their rights and mentioned practices like paying rent in cash without a receipt (and subsequently facing eviction with no record that rent had been paid), or confusion about responsibility for paying utilities. Service providers have also reported common misconceptions among tenants regarding how much rent they can withhold in response to health and safety concerns, putting them at risk of eviction for non-payment.

Trainings that educate tenants and landlords about their rights and responsibilities have the potential to change outcomes for renters and reduce the risk of problems like eviction happening in the first place. Expanded trainings could also provide the opportunity to build trust, collaboration and capacity to change policy among participants. These could build on existing services in Milwaukee, including:

- Community Advocates Housing Department’s one-hour session, presented as needed in the community, which provides information, referrals, and advocacy services regarding rights and responsibilities for tenants and property owners
- The City of Milwaukee Department of Neighborhood Services’ Landlord Training Program

The rental resource center could serve as a hub for streamlining training and developing new educational resources for tenants, landlords, and service providers, such as tips for specific situations, videos, podcasts, train-the-trainer courses, and peer support programs.

Key Resources

- The City of Milwaukee Department of Neighborhood Services has information about how to register for their free [Landlord Training Program](#), along with educational materials for both landlords and tenants.
- Community Advocates [Tenant-Landlord Programs](#) describe currently available housing services, including trainings.
- The [Rent Smart](#) curriculum offered through University of Wisconsin-Extension provides useful content for tenant trainings.

30. Increase funding for Housing First

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Increase funding for Housing First 	<ul style="list-style-type: none"> • Milwaukee County • State of Wisconsin • Federal Government • Philanthropic foundations
<ul style="list-style-type: none"> ✓ Collaborate with local organizations to ensure that people who are placed in housing and want access to additional supportive services receive them 	<ul style="list-style-type: none"> • Milwaukee County Housing First

Housing First addresses homelessness by providing housing without preconditions

Homelessness is an extreme form of housing instability and is deeply harmful to people’s health and well-being. Housing First programs operate on the principle that people experiencing homelessness should be provided housing without preconditions. Milwaukee County has a successful Housing First program in place that houses people experiencing chronic homelessness primarily by using [Housing Choice Vouchers](#) to place them in privately owned housing. Their evaluations show that the program contributed to a decrease in people experiencing homelessness from about 1,500 in 2015 to 900 in 2017, and reduced health care and legal spending by more than enough to pay for the program’s cost.¹⁹⁶

Service providers in Milwaukee have found that in some cases Housing First participants do not receive services related to additional needs beyond housing, such as substance use treatment, employment supports, or other supportive services. Expansion of the program should include connecting participants to additional services that can support their health and well-being.

31. Reform the Consolidated Court Automation Programs (CCAP)

Actions	Levels of Action
<ul style="list-style-type: none"> ✓ Reform CCAP so that evictions dismissed in court do not appear on public records, and to significantly reduce the length of time completed evictions remain on records 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✓ Make reforms to CCAP as part of broader policy changes that include making it easier for people to expunge criminal and civil records 	<ul style="list-style-type: none"> • State of Wisconsin

Eviction records are publicly available for years and limit access to housing

In Wisconsin, once a tenant has received an eviction notice, a record of that notice goes into the Consolidated Court Automation Programs (CCAP) database coordinated by the Wisconsin Court System. These eviction records, along with criminal records, are publicly searchable by anyone, including potential landlords. An eviction can stay on a person’s CCAP record for 2 to 20 years, and stays on for 2 years even in eviction cases that have been filed and dismissed.¹⁷² Wisconsin Act 317, enacted in 2018, authorized changes to CCAP so that completed evictions must remain public for “at least 10 years.”¹⁴⁸ As of yet the Court System has not taken action to reduce the amount of time that completed evictions are public. Having an eviction record, even for a dismissed eviction, can limit tenants’ and their families’ ability to access safe and affordable housing in the future, and is part of the reason that people who are evicted often end up in lower-quality housing and/or neighborhoods with fewer resources.¹⁹⁷⁻¹⁹⁹

In focus groups, many tenants with eviction records stated that they were discriminated against for having an eviction record, that they were left only with the option of renting from the “worst landlords,” and that they were being punished for mistakes they had made many years ago:

The biggest struggle that I faced was the evictions, you could make a mistake when you were 18 when you didn’t know better and then you’re still penalized when you’re 35 . . . it’s like there are no avenues for second chances.

—Tenant Focus Group Participant

One housing counselor stated that even in cases when a tenant is threatened with an eviction that is clearly unwarranted, he often advises them not to take the case to court to avoid the consequences of an eviction filing on their CCAP record.

Examples

- **California** seals records at the point of filing, and they are only made publicly available if the landlord prevails within 60 days.²⁰⁰
- The **Minnesota** State Legislature is considering legislation that seals eviction filings unless the landlord prevails and would erase completed eviction records after three years.²⁰¹

32. Expand housing supports for formerly incarcerated people

Actions	Levels of Action
<ul style="list-style-type: none"> ✔ Increase funds available via the Department of Corrections for people leaving incarceration to access housing 	<ul style="list-style-type: none"> • State of Wisconsin
<ul style="list-style-type: none"> ✔ Implement HUD's guidance on limiting the use of arrest and conviction records to screen potential tenants 	<ul style="list-style-type: none"> • Public housing authorities in the Milwaukee region • Affordable housing providers in the Milwaukee region

Stable housing supports the health of formerly incarcerated people

People returning to communities from incarceration often struggle to find stable housing and face barriers both in the private housing market and in subsidized housing. Yet stable housing is a key predictor of success for formerly incarcerated people and is associated with better health outcomes, greater likelihood of employment, and decreased likelihood of criminal activity.²⁰² In addition to reducing restrictions on affordable housing, people leaving incarceration in the Milwaukee region should receive targeted funds and services to help them access stable housing. Research with affordable housing providers has found that in most cases, residents who have criminal records have no increased likelihood of housing problems like lease violations or failure to pay rent.²⁰³ Housing supports for formerly incarcerated people are an important strategy for advancing racial equity, as racial disparities in the criminal justice system nationwide, and in Wisconsin in particular, are extreme.

In focus groups with tenants, several participants discussed their frustration that formerly incarcerated family members were not permitted to live with them in subsidized housing, despite certainty that sharing their home would promote their family's well-being:

Trying to get [my father] onto my lease has been such a struggle . . . [He's] been clean for 10-plus years but when they do the background check [his criminal record] pops up. Even though it's not me and I'm the one paying the bills . . . He just had surgery. . . not that long ago . . . and either he's homeless or he lives with me.

—Tenant Focus Group Participant

Banning all people with arrest or conviction records violates housing law

The Public Policy Institute staffs both the Milwaukee County Reentry Housing task force and its parent, the Milwaukee Community Justice Council's Reentry Council, which aims to reduce recidivism in Milwaukee by 50% within 5 years. One of the task force's current efforts is to ensure that housing authorities in the Milwaukee area are using and publicizing the latest guidance from the US Department of Housing and Urban Development (HUD). HUD has issued guidance that blanket restrictions on people with a criminal conviction or arrest history are a violation of fair housing guidelines because of their disparate impact on people of color.²⁰⁴ Local public housing authorities historically have had a great deal of discretion in allowing formerly incarcerated people to access housing benefits, so it is important to ensure that they have adopted HUD's latest guidance.²⁰⁵

Key Resources



- Vera Institute's [Opening Doors to Public Housing](#) specifically covers reducing barriers to public housing for formerly incarcerated people.
- [The Reentry and Housing Coalition](#) has compiled a variety of resources related to legal and reentry services and promising practices for housing people returning to the community from incarceration.
- [Success in Housing: How Much Does Criminal Background Matter?](#) details the findings of research with nonprofit housing providers in Minnesota, showing that in most cases people with criminal records were no more likely to have housing problems like lease violations or non-payment of rent.

Example

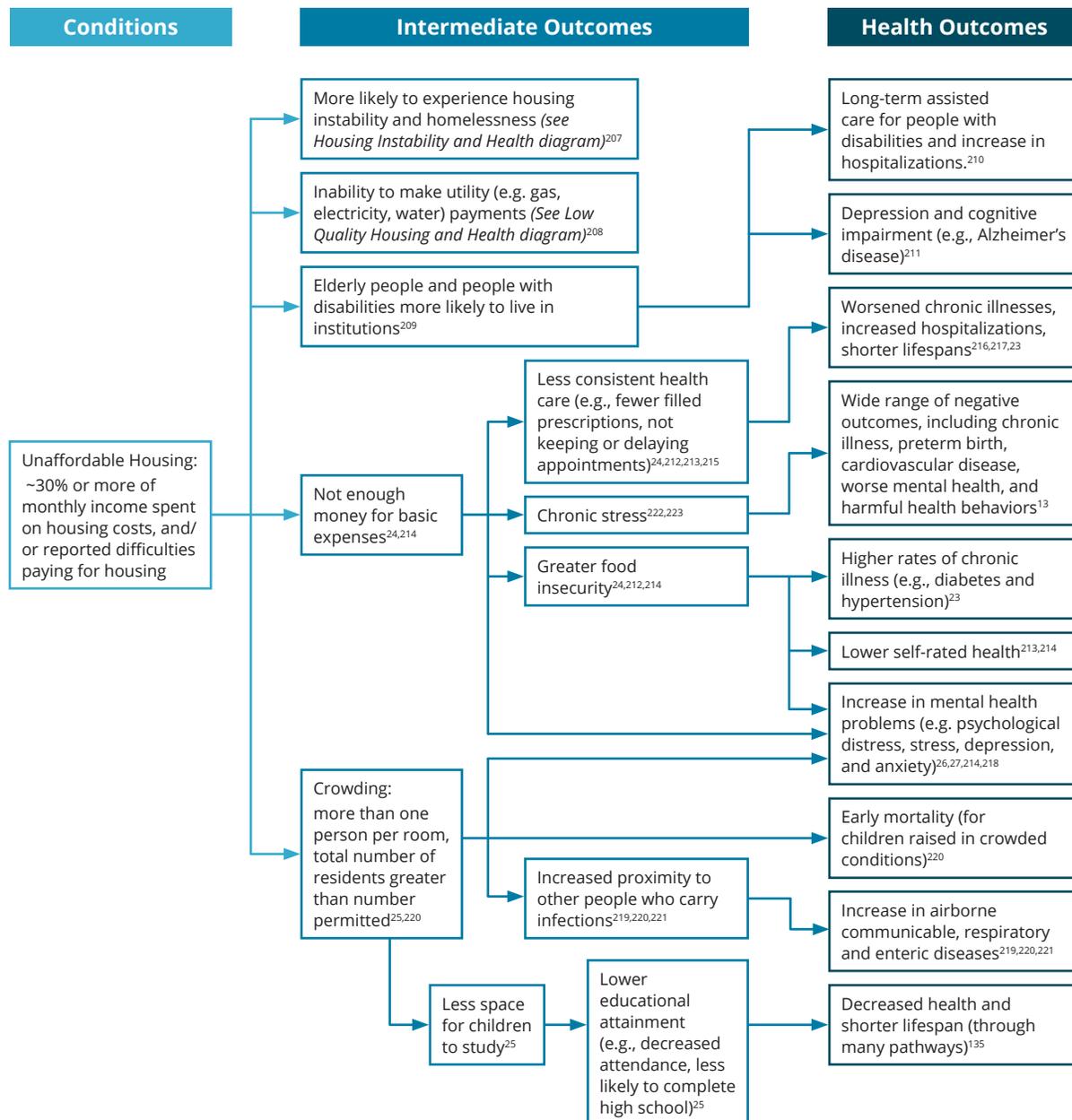
- The **Los Angeles Housing Authority's Demonstration Re-entry Program** allows families with Housing Choice Vouchers to reunite with formerly incarcerated family members who would not otherwise be eligible to join the household because of their incarceration record.²⁰⁶

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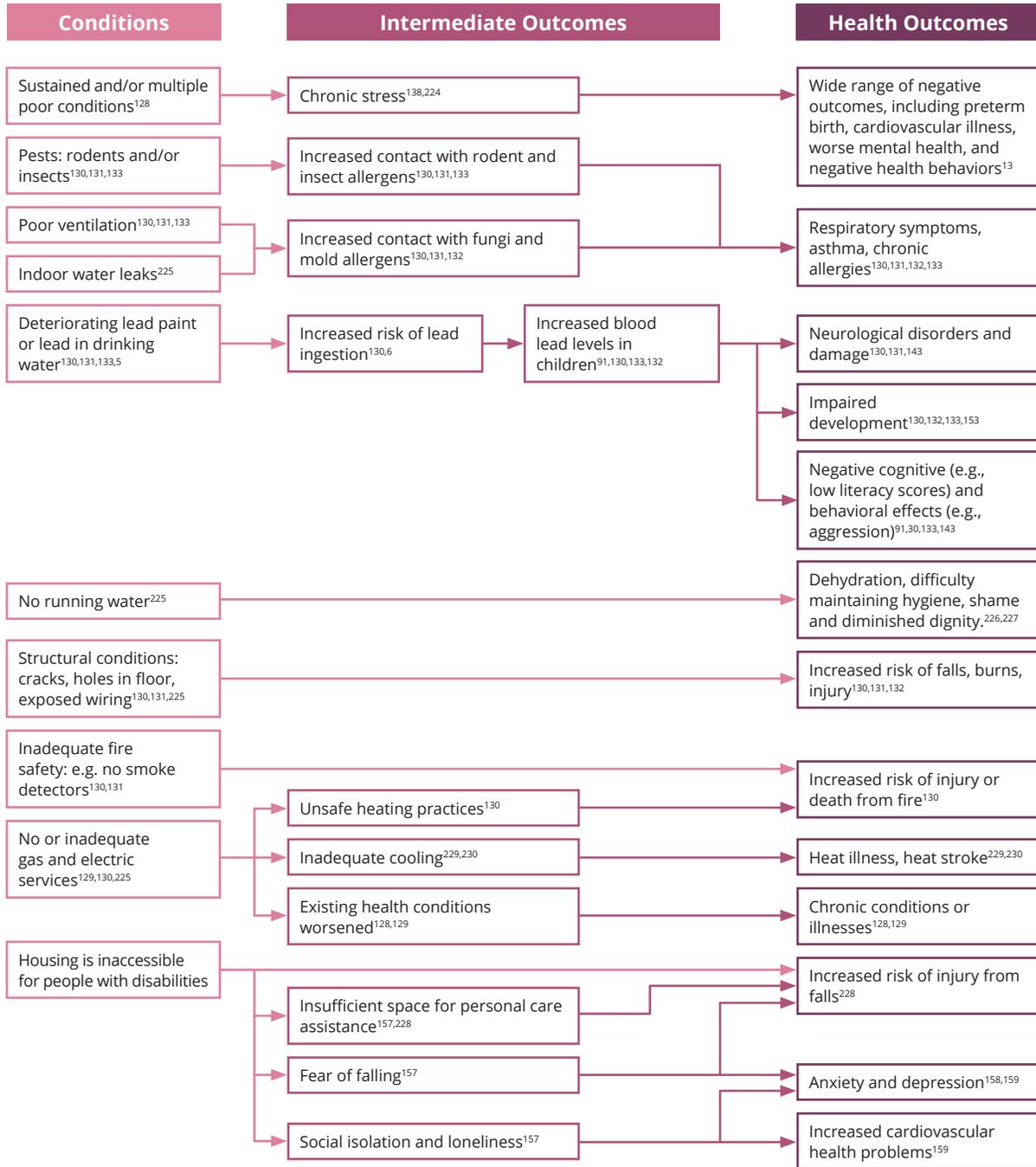
Appendices

Appendix A: Pathway diagrams on housing and health

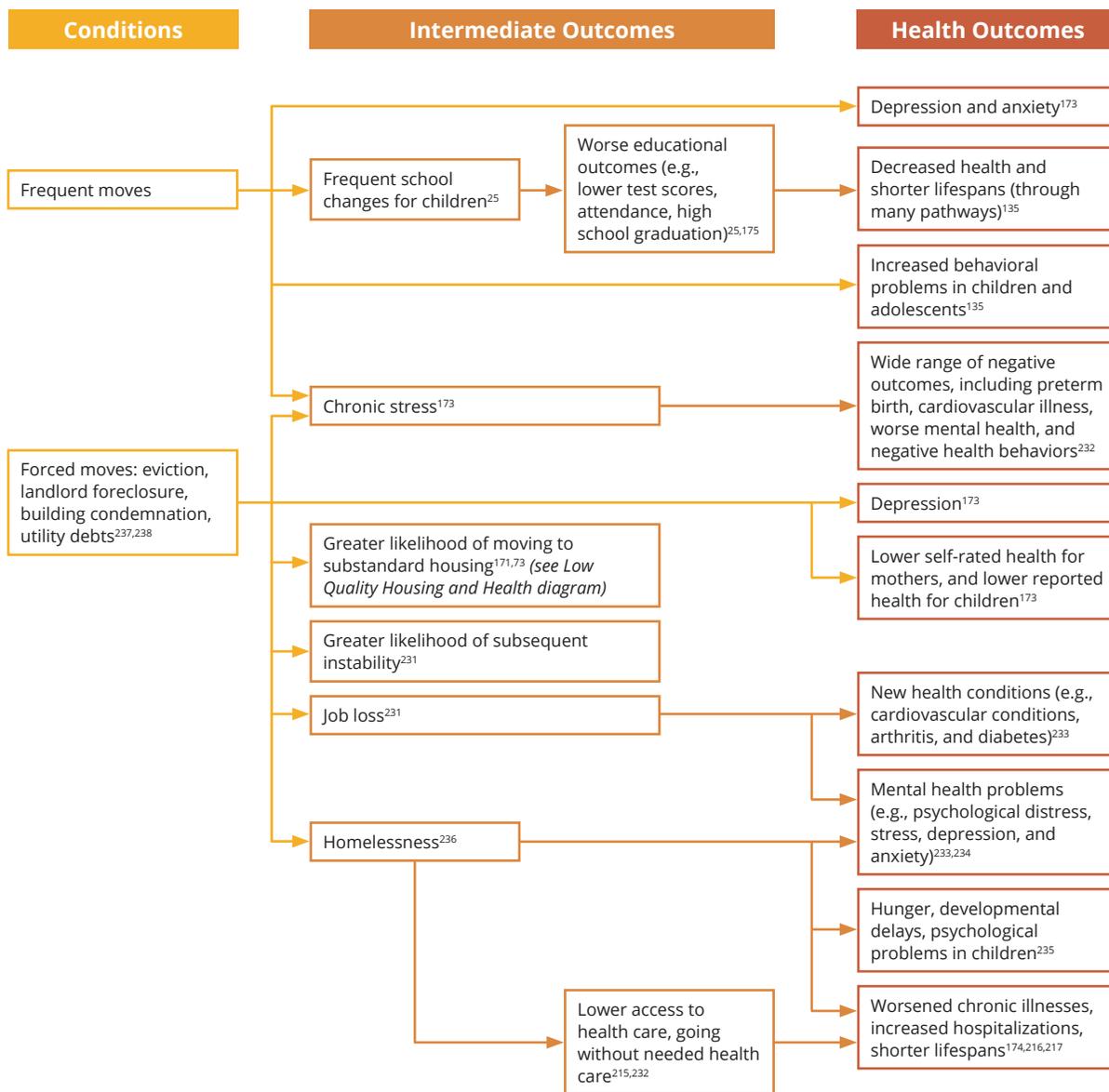
Unaffordable Housing & Health



Low Quality Housing & Health



Housing Instability & Health



Appendix B: Previously Published Reports and Recommendations

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Appendix C: Focus Group Methods

The Healthy Housing Initiative held 7 focus groups in Milwaukee in October 2018. 6 of these groups were held with tenants, and the host organizations and number of participants are listed below:

Tenant Groups	Participants (51 total)
Southeast Asian Education Development of Wisconsin, Inc. (SEAED)	7
Our Savior's Lutheran Church, Central City Churches Outreach Food Pantry	15
Walnut Way Conservation Corp. - 2 groups	14
Community Advocates	8
Layton Boulevard West Neighbors	7

A seventh group was held with 4 service providers and included staff members from Community Advocates, Near West Side Partners, Inc., and Columbia St. Mary's Community Services Programs.

Focus group questions focused on the three core themes of the Healthy Housing Initiative: housing quality, affordability and stability, along with their relationship to health and well-being. Focus group transcripts were coded and analyzed using Dedoose software using flexible coding methods to identify major themes.²³⁹

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