

# HOME IS WHERE OUR HEALTH IS

## Policies to Improve the Health of Renters in Milwaukee and Beyond

### 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				✓		
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					✓	

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
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				✓	✓	
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				✓		

Table 3. Policies to Increase Housing Stability for Renters (cont'd)

Policy recommendations	Levels of action					
	City of Milwaukee	Milwaukee County	Other jurisdictions in the Milwaukee region	State of Wisconsin	Federal Government	Other
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

## Acknowledgements

This is the executive summary of the report *Home Is Where Our Health Is: Policies to Improve the Health of Renters in Milwaukee and Beyond*, authored by Human Impact Partners and Community Advocates Public Policy Institute. To find the full report, references, and additional policy briefs, visit [ppi.communityadvocates.net/HealthyHousing.html](http://ppi.communityadvocates.net/HealthyHousing.html). For additional information or to get involved in advocating for the policies recommended here, contact Mike Bare at [mbare@communityadvocates.net](mailto:mbare@communityadvocates.net).

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