

Housing Insecurity During COVID-19

Healthy Housing Initiative

May 11, 2020

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The Wisconsin Partnership Program
Zilber Family Foundation



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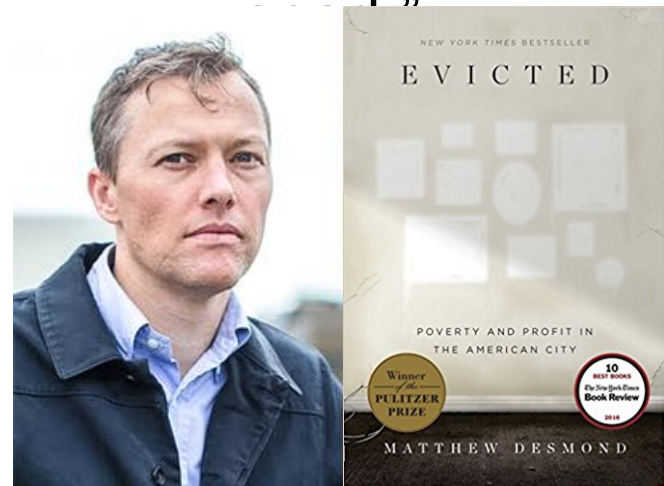
Inspiration



“It is hard to argue that housing is not a *fundamental human need*.”

Decent, affordable housing should be a basic right for everybody in this country.

The reason is simple: without **stable** shelter, everything else falls



We *CAN* Improve Health

Goals of the Healthy Housing Initiative

1. Improve public health and reduce inequities
2. Prevent individuals and families from suffering in this housing crisis
3. Increase civic engagement with policymaking



The Makings of WI's Housing Crisis

Stability

Low-income Wisconsinites are likely to move multiple times per year.
18,592 Wisconsin children are homeless

Quality

Many low-income households in WI do not meet the most basic definition of a healthy and safe home.

Affordability

A majority of low-income Wisconsin households spend more than half of their income on housing.

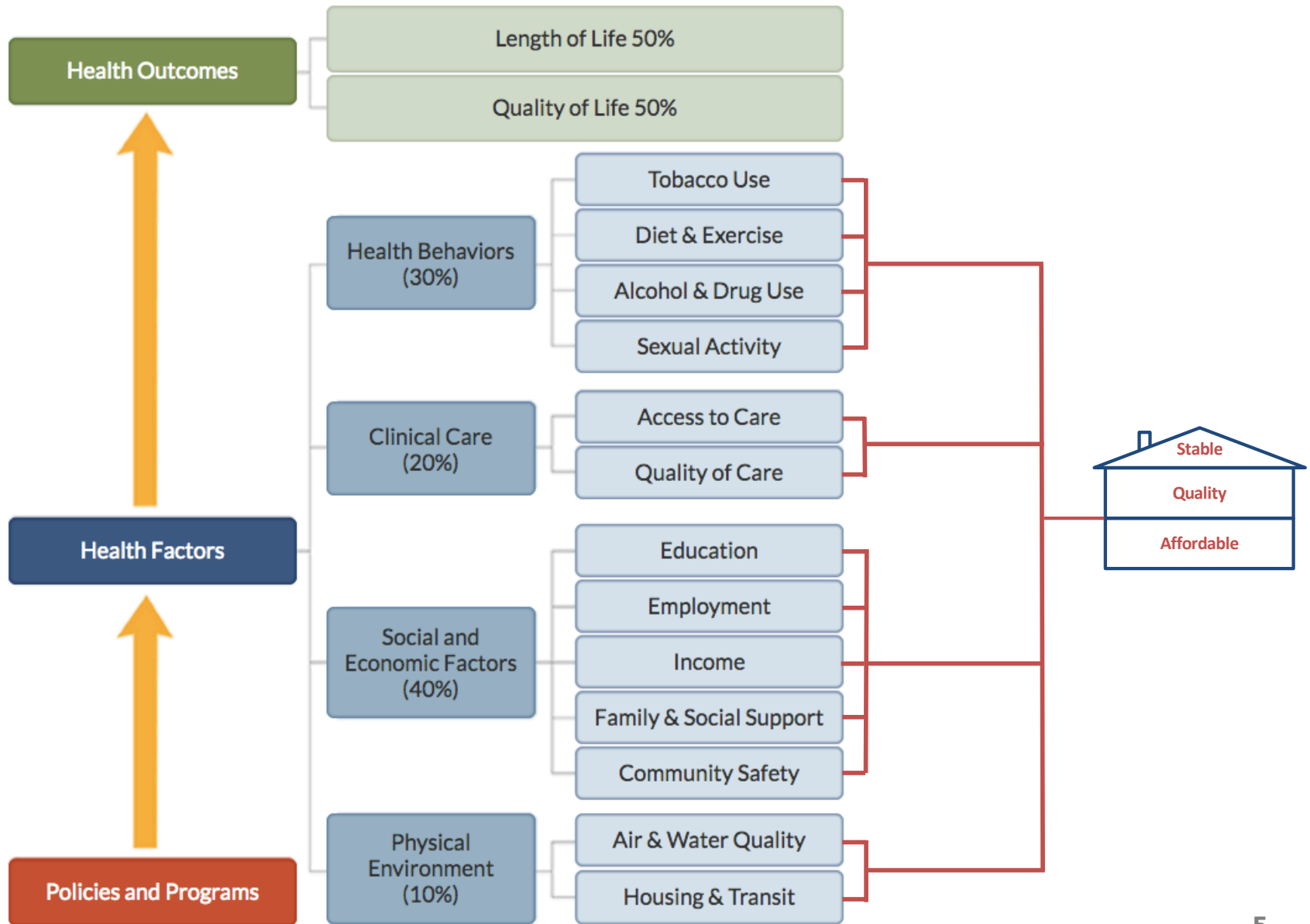


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Housing is Acutely and Directly Linked to Health

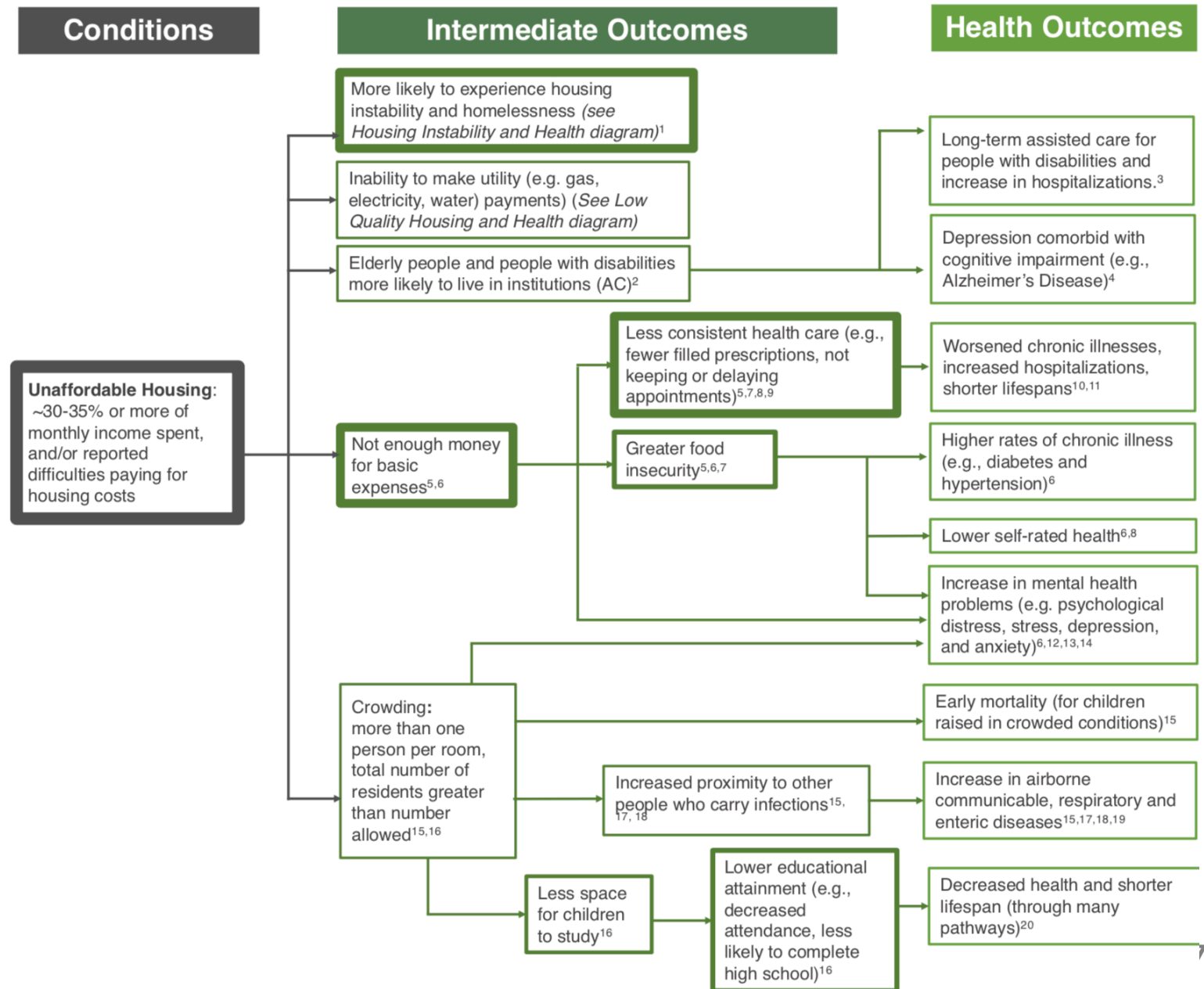


Housing Insecurity is Connected to Health

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



Housing Affordability is Acutely and Directly Linked to Health

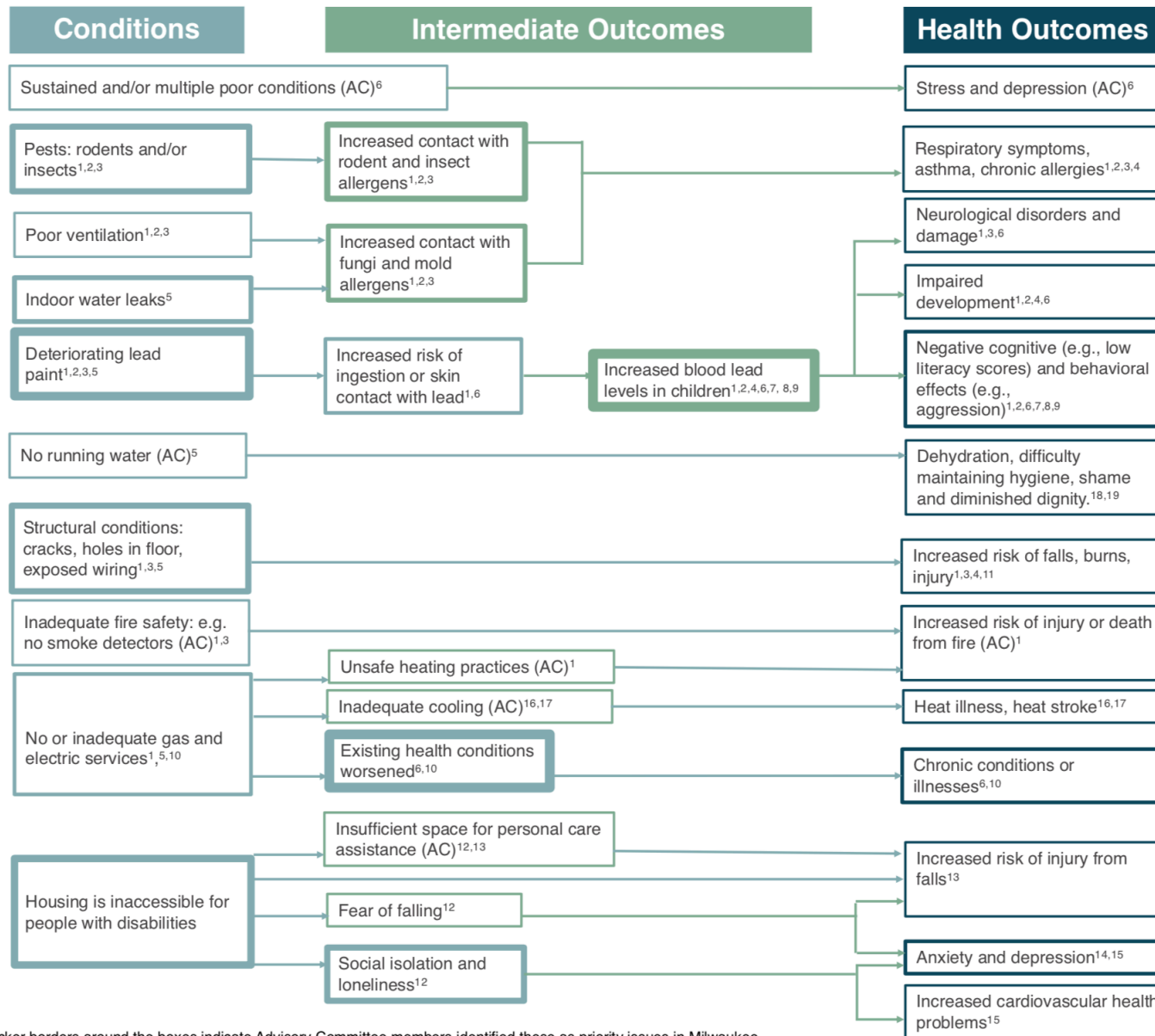


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Housing Quality is Acutely and Directly Linked to Health



Thicker borders around the boxes indicate Advisory Committee members identified these as priority issues in Milwaukee. Boxes which include "(AC)" were added after feedback from the Advisory Committee

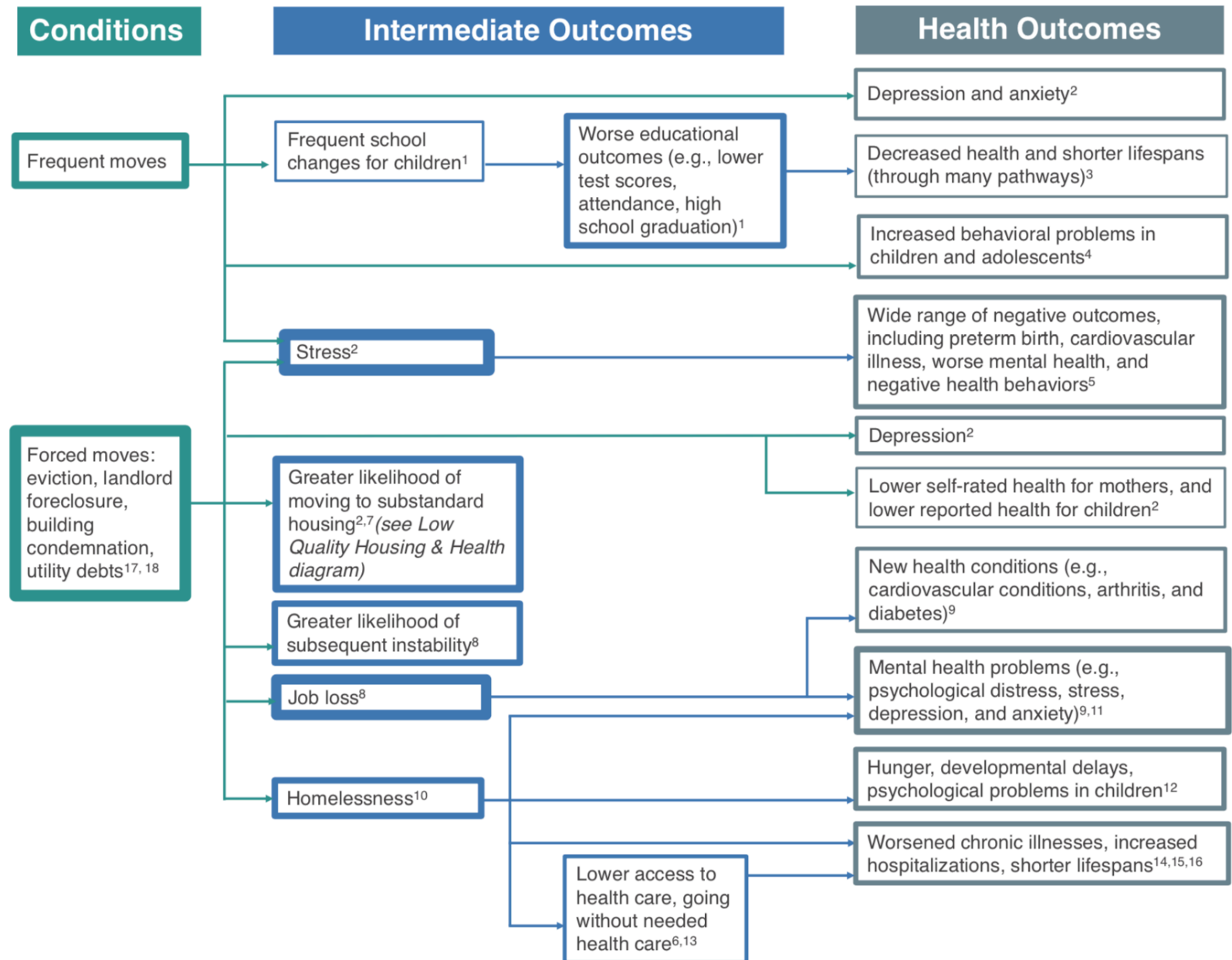


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Housing Stability is Acutely and Directly Linked to Health



What Can We Do?

Other, better choices.



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What did we do?

- Two years of quantitative and qualitative research
- Six focus groups with more than fifty participants
- Five meetings with a more than 20-person Advisory Committee
- Gathered more than 65 potential policy recommendations



Prioritized nearly 30 policy recommendations

Report

HOME IS WHERE OUR HEALTH IS

Policies to Improve the Health of Renters in Milwaukee and Beyond



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FEBRUARY 2020

ppi.communityadvocates.net/HealthyHousing.html

Recommendations: Increase Incomes

- > Raise the minimum wage to \$15 per hour: (State and City or County)
- > Expand transitional jobs programs (Federal, State, and City)
- > Strengthen and modernize the Earned Income Tax Credit and Child Credits (State and Federal)
- > Restore the State Homestead Credit for all low-income households and adjust it for inflation (State)



Recommendations:

Affordable Housing Development

- Increase funding and reform the Low Income Housing Tax Credit (LIHTC) funding formula (Federal and State)
- Preserve expiring LIHTC units (City)
- Establish dedicated funding for the city's Housing Trust Fund
- Increase Employer-Assisted Housing (City)
- End exclusionary zoning (Federal, State, Local jurisdictions in the Milwaukee region)



- Eliminate barriers to inclusionary zoning (State)

Recommendations: Affordable Housing Development

---> Use Tax Incremental Financing for Affordable Housing
(City)

---> Establish Strategic Acquisition Fund (City)

---> Increase funding for Housing Choice Vouchers
(Federal)

---> Provide financial incentives for landlords accepting
Housing Choice Vouchers in high opportunity areas
(Regional or State)



---> Pilot use of Medicaid funds for housing subsidies
(Federal)

Recommendations: Quality

- > License rental units through proactive code enforcement (State and City)
- > Establish lead-safe certification for housing units (City, State, Federal)
- > Expand accessibility accommodation funds (City or County)
- > Support healthcare and community development partnerships (City)



Recommendations: Stability

- > Increase use of tenant-landlord mediation (City, County)
- > Establish a right to counsel for tenants (State, City or County)
- > Enact a just-cause eviction ordinance (City)
- > Reform CCAP (State)
- > Standardize rental agreements (City)



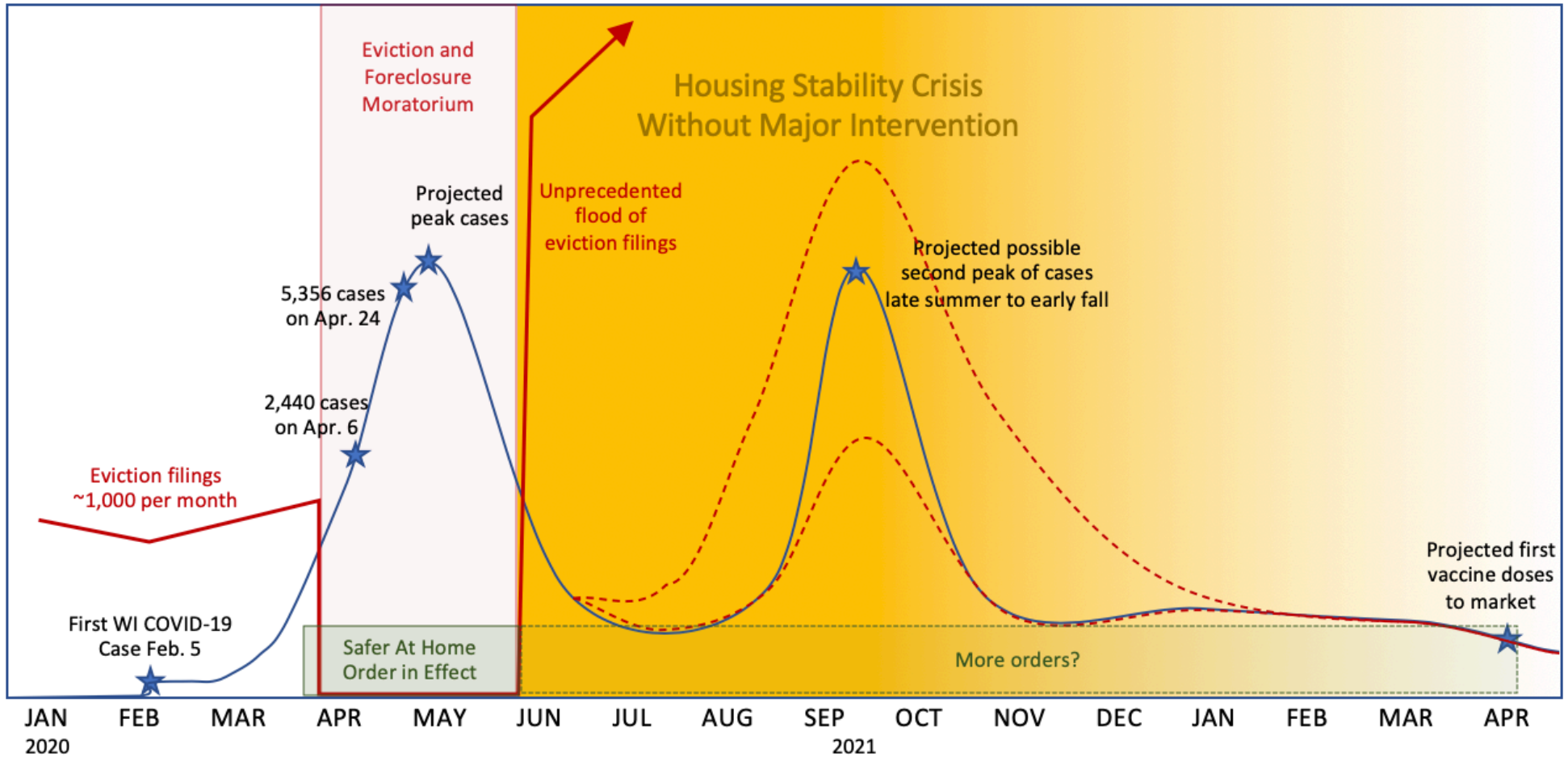
- > Use BadgerCare funds for housing services and expand BadgerCare eligibility (State)

Recommendations: Stability

- > Expand tenant training programs (City or County)
- > Increase funding for Housing First (County)
- > Expand housing supports for formerly incarcerated people (County and City)



Housing Insecurity During the COVID-19 PANDEMIC

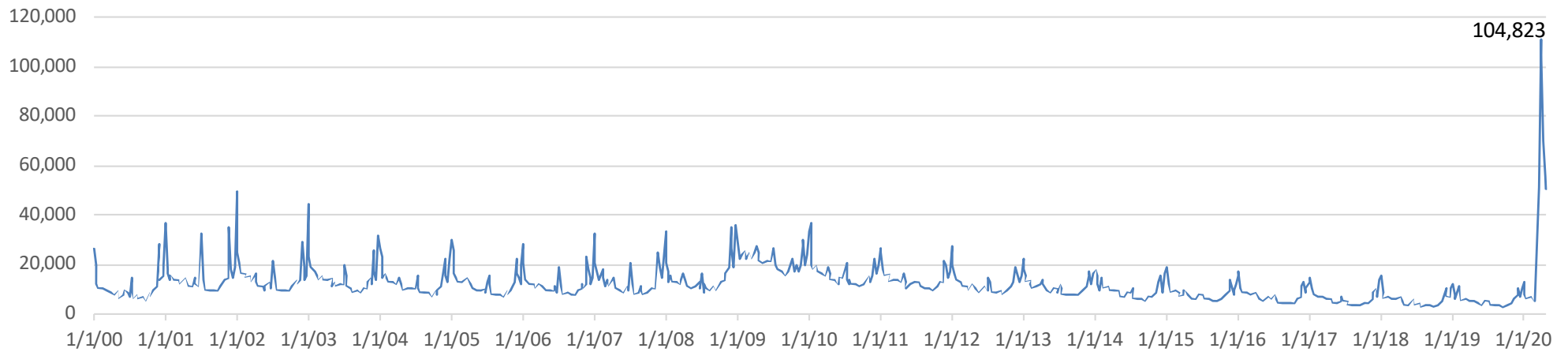


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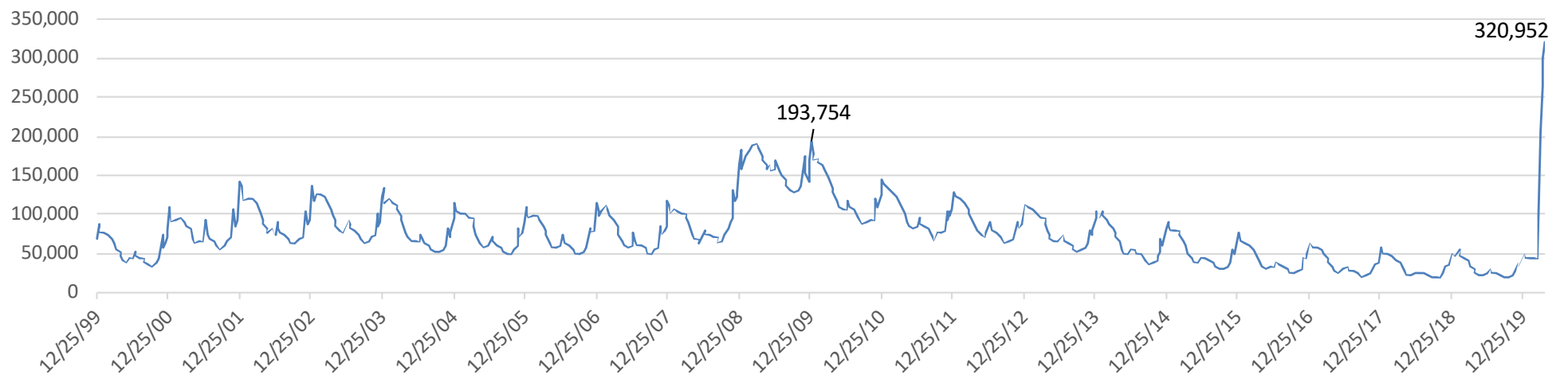
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Economic Insecurity During the COVID-19 PANDEMIC

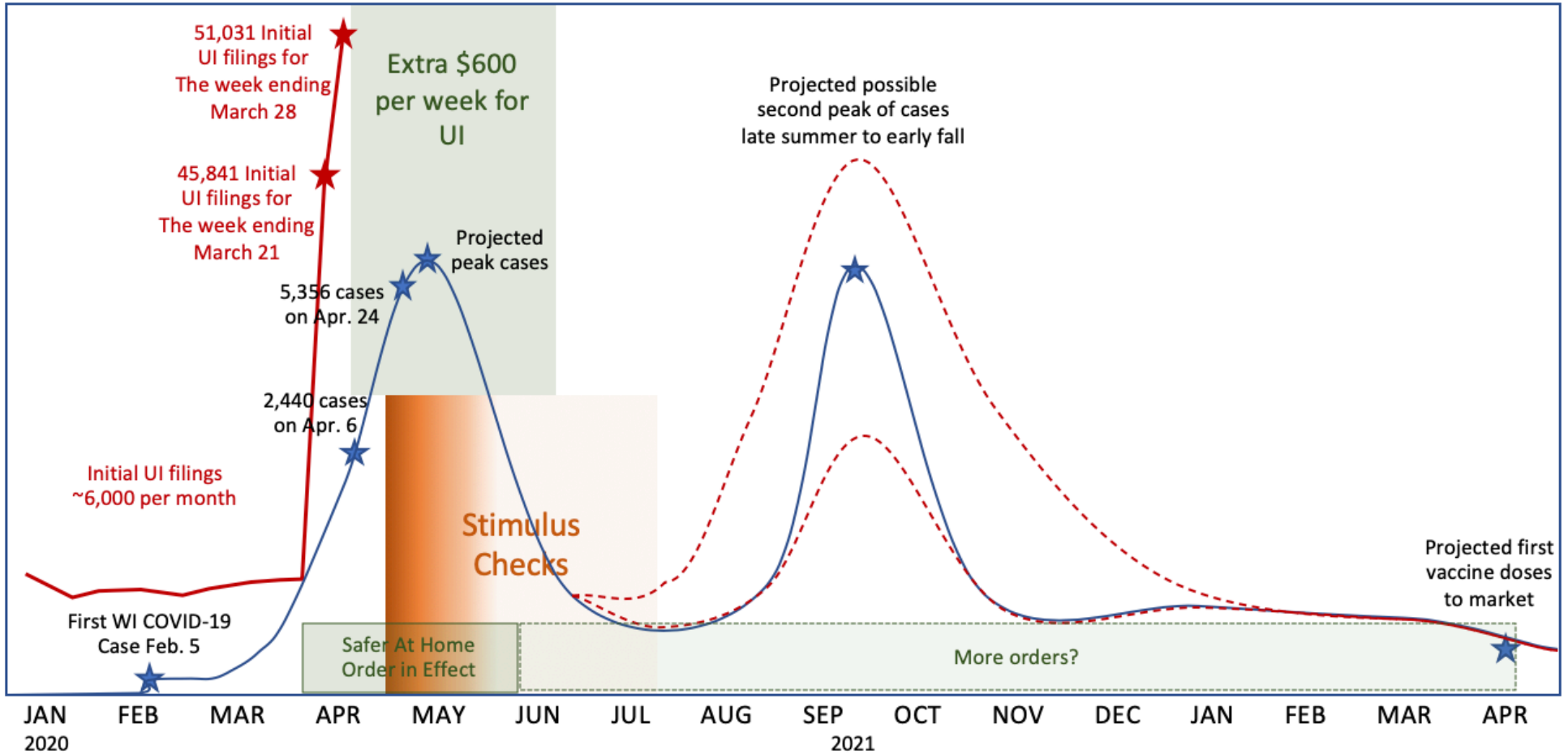
Initial Weekly Claims for Unemployment Insurance



Continued Claims for Unemployment Insurance



Economic Insecurity During the COVID-19 PANDEMIC



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What to Do?

**This housing insecurity crisis
can be prevented
with swift and comprehensive intervention.**



Advocacy Effort

- 1a) \$\$\$ to the WI Department of Administration**
- 1b) \$\$\$ to the WI Department of Corrections and county jails**

- 2) Boost the State Homestead Credit**

- 3) Establish a forgivable loan program for landlords**

- 4) Empower local governments to lead**

- 5) Extend the eviction moratorium order**



Who is this guy anyway?

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