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ADDRESSING THE SHORTAGE



How Northeastern Wisconsin can solve its affordable housing crisis

Jeff Bollier Green Bay Press-Gazette | USA TODAY NETWORK – WISCONSIN

Hernan and Erika Bustos have a lot to look forward to in their new home: attached garage, their own bedroom, and, especially, a pantry.

The couple and their four children right now are crammed into a two-bedroom apartment in Hilbert, a village about 20 miles southeast of Appleton. Their two older children, Hernan Jr. and Adrian, share one room while the younger kids, Diego and Santiago, sleep in their parents' bedroom. The hot water goes out periodically and old, rusty baseboard heaters mean large utility bills in winter. The lack of storage space forces them to place groceries wherever they can, usually within reach of the kids.

"The groceries don't last that long," Erika Bustos said.

Five years of hoping, hard work and applying with Fox Cities Habitat for Humanity will pay off in December when the family moves into a three-bedroom ranch home in Menasha. Hernan and Erika applied three times before being selected, and spent those five years working hard to improve their finances to be eligible for the housing program.

The Bustoses are one of the success stories among the thousands of

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ABOVE: Erika and Hernan Bustos gather with their children Diego, right, and Santiago, outside of their new Habitat for Humanity home in Menasha.

BELOW: Inside a new Habitat for Humanity home in Menasha. PHOTOS BY WM. GLASHEEN/ USA TODAY NETWORK-WISCONSIN



HIDDEN HUNGER

Pantries play an important role during pandemic



Benita Mathew Green Bay Press-Gazette USA TODAY NETWORK – WISCONSIN

GREEN BAY - I've been reporting on food insecurity since my days at a student newspaper in college, but the first time I realized just how many students face hunger or wonder where their next meal will come from was in high school.

I was surprised to learn just how many of my friends' families went to pantries — often in secret because of the stigma that still surrounded it.

Once in college, I talked to students on University of Wisconsin-Madison's campus who protested against a dining plan that required a mandatory deposit of at least \$1,400 for dorm dining halls.

Now, as a reporter for the Green Bay Press Gazette, I've met parents picking up dinners for the week at food pantries in Green Bay and volunteers who have worked for years at the same church to make sure parishioners can rely on their stock of food.

Whether it's a college campus, church, or suburban town, one message has always remained clear: Hunger often goes unnoticed, but affects more residents than you realize.

And during a pandemic, that need for food assistance has only grown.

In Wisconsin, there are more than half a million food insecure people. While those numbers have improved since the height of the pandemic, there are still one in five children facing hunger since before the pandemic, according to Feeding America Eastern Wisconsin, which serves pantries throughout central and northeastern Wisconsin.

Pantries play a vital role in our communities to provide nutritious meals for people who have come to rely on them during the week. Residents can show their support for the food pantries by participating in the annual Stock the Shelves campaign.

How you can help: Stock the Shelves campaign

Stock the Shelves is an annual campaign by the USA TODAY NETWORK-Wisconsin in partnership with Feeding America Eastern Wisconsin that encourages readers to donate money to help fight hunger in their local communities.

Since 2010, Stock the Shelves has

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Clients pick through sandwiches in 2020 at Paul's Pantry in Green Bay. USA TODAY NETWORK-WISCONSIN

USA TODAY

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Housing

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northeastern Wisconsin families struggling to find suitable, affordable housing at a time of low vacancies and rising prices.

The struggle to afford a home, a cornerstone of the American Dream, can rob families of a sense of security, harm their mental health and limit opportunities for work. Yet when it comes to addressing the shortage of affordable housing, the numbers are daunting.

To understand the scope of the problem, reporters at The Post-Crescent in Appleton and Green Bay Press-Gazette spent five months speaking with dozens of northeastern Wisconsin residents about the struggle to find suitable and affordable housing, and its impact on their lives. We also interviewed nonprofit service providers, municipal planners, home builders, Realtors, housing advocates and community leaders working on the issue. Here's what we learned:

- Studies show a family starts to struggle with basic necessities when housing costs exceed 30% of their monthly income. Families with housing costs above that level are considered housing cost burdened. Families that spend in excess of 50% of their income on housing are considered severely cost burdened.

- Whether they own or rent, almost one of every four households in Brown, Outagamie and Winnebago counties are housing cost burdened. About 10% of all households of the region's 245,000 households, are considered to be severely housing cost burdened.

- Wisconsin needs to add almost 120,000 rental units for extremely low-income households, such as a family of four that earns \$25,000 a year. That income equals 30% or less of a community's median income. Appleton needs about 2,900 more rental units for less than \$650-per-month while Green Bay is projected to need 3,700 similarly priced units.

- A Green Bay worker earning \$15.20 an hour, the mean wage for renters, would have to work 45 hours a week to afford a two-bedroom apartment at current fair-market rates, according to National Low Income Housing Coalition calculations.

- The pace of new home and apartment construction plummeted when the housing market collapsed in the late 2000s and has yet to recover. Building new, affordable housing has become even more difficult due to steep increases in material and labor costs. Developers who want to build housing for low-income families are increasingly dependent on state and federal tax credits that are in short supply.

- People who receive Housing Choice vouchers, also called Section 8, have a difficult time finding landlords willing to accept the the federally subsidized rent assistance payments. This forces people to live in substandard homes or be homeless.

- Low-income families that rely on benefits like vouchers and food and child care assistance can face a sudden and disproportionate loss of those benefits as they work to improve their household income, an effect known as the "benefits cliff."

Communities are beginning to understand the scope of the challenge. The National Low Income Housing Coalition called attention to the national need with reports like The Gap and Out of Reach. And the Wisconsin Realtors Association's 2019 report Falling Behind highlighted a statewide need for more housing units and suggested steps communities could take to help builders add more.

Cora Haltaufderheid, executive director of Greater Green Bay Habitat for Humanity, said the public needs to recognize the impact housing has on families in their own communities. She urged the region to continue discussions sparked by the newspapers' recent coverage.

"Continue the dialogue. It's lengthy and it's long, but it's going to provide results in the end," Haltaufderheid said, adding that recent reporting is "making a difference."

Programs like Fox Cities Habitat's homebuyer program, which seek to help families like the Bustoses

About this series

Our homes are our refuge, a source of safety and security, and often our biggest investment. But for more and more families in northeastern Wisconsin, that safety and security are undercut by a desperate search for an affordable home to buy or rent.

One of every three households in the region struggles to afford basic needs: shelter, food, technology, transportation and health care. Local businesses have a hard enough time finding workers; that task is harder when potential employees can't find a decent place to live.

Journalists from The Post-Crescent in Appleton and the Green Bay Press-Gazette, as part of a collaboration called the NEW (Northeast Wisconsin) News Lab, interviewed experts and people with firsthand experience to reveal how this housing shortage became a crisis, what it will take to resolve it, and how it impacts the people who live through it every day.

take control of their housing situation, are just one part of the equation.

The program partners with families to provide a no-interest mortgage on a new home if they live in substandard housing, overcrowded conditions, spend more than 30% of their monthly income on housing, qualify for housing assistance, or cannot find suitable housing.

Participation in the program requires hard work to repair the family's finances and prepare for homeownership as well as a contribution of "sweat equity."

For Erika and Hernan Bustos, that meant making some adjustments during construction. Hernan's employer, Worthington Industries, allowed him to switch to second shift so he could be at the build site for eight hours before going to work. Erika would deliver ice cream to the site on hot days, but also found she had a knack for construction, too.

The couple looks forward to telling their children stories, once they're older and can understand, about why this home is so special.

"We can tell our kids we built this house," Hernan Bustos said.

Meet your neighbor, ALICE

Housing agencies are working to address the shortage of affordable housing in northeastern Wisconsin, but their efforts can only make a small dent in a massive shortage that affects the more low- and middle-income families each year.

Fully addressing the shortage will take a long-term commitment in both the public and private sectors, Green Bay Mayor Eric Genrich said.

"We definitely have the mindset and the will to do what's necessary to meet the need, especially in the area of affordable housing, but we've got a lot of work in front of us," Genrich said. "A lot of people may wonder why we don't have more going on: It's because it's complicated and expensive."

Among the challenges is resistance in some communities to housing developments for lower-income households, said Chris Boland, vice president of consumer lending at North Shore Bank and chair of the NeighborWorks Green Bay board.

"We have to overcome the stigma that affordable housing means problems," Boland said.

Housing advocates and families searching for adequate housing say those negative stereotypes, essentially that lower income households make for bad neighbors, do not line up with reality.

Those who struggle to afford housing often work multiple jobs just to get by. They often face impossible decisions as they try to balance work with family obligations.

One in three households in Brown, Outagamie and Winnebago counties earns less than the federal poverty level (\$26,500 for a family of four) or does not make enough to afford a basic household budget. Data also shows more than one-third of renter households in the

three-county region (37%) spend so much on housing they don't have enough money left for other essentials.

Families that need assistance to pay rent or can't find suitable, affordable homes face even more daunting struggles, including waiting lists for housing assistance, a maze of programs to navigate and a shortage of transitional housing that can help them rebuild their lives. In some cases, that means homelessness. Some live in their cars, others turn to motels.

Discrimination by landlords disproportionately increases the difficulty of finding suitable housing for Black and Hispanic households, persons with disabilities and the LGBTQ+ community.

Affordability issues are not limited to the lowest income households: In Brown County, a family of four is still considered "low income" if they make \$65,850 a year, or 80% of the county's median income. That income is almost \$3,000 short of what that family would need to afford the basics, according to a United Way Wisconsin report.

Families above the poverty line that struggle with household expenses are known as ALICE households, a United Way Wisconsin description that's short for asset limited, income constrained and employed.

The ALICE population is growing. Fast. The percentage of families that fit this description rose 42% between 2007 and 2018, to 550,000 households in the state. In northeast Wisconsin, about one-third of households fit the ALICE definition.

Complicating the affordability equation, homes and apartments are in very short supply and have grown more expensive as a result. And the pressure is building as the population grows. Brown County grew by 20,000 people while Outagamie and Winnebago counties added 18,000 residents over the past decade, 2020 census data shows.

Wages have not kept up, making matters worse. Median rent in the region has increased about 50% since 2000; median wages are up around 30%.

The need for more housing units spans the range of prices and will only grow. Green Bay area Realtor Sandra Ranck said more families are considering moving to northeastern Wisconsin after more people shifted to remote work during the pandemic.

"With a lot of work-from-home jobs, people are shifting locations," Ranck said. "They're coming here because of affordability, safety and schools."

Interviews with families, housing advocates, planners, builders, Realtors and other real estate industry sources identified multiple solutions and ideas to help improve local results.

Give nonprofits land, let them do their thing

Nonprofit housing agencies like NeighborWorks Green Bay and Habitat for Humanity have worked to address the affordable housing shortage for decades.

Greater Green Bay Habitat for Humanity has built more than 125 homes since it was established 34 years ago. Haltaufderheid said the region has "taken some significant leaps" recently to address the need for affordable housing. Habitat, for example, built half of its homes, 63, in its first 25 years of operation; in the last

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nine years, it's built 61 homes.

Haltaufderheid, who will retire at year's end, said housing organizations know how to build affordable housing and could help more families if they had more land with which to work.

"Put affordable housing in the hands of people who do it. Government can do roads and policies, but it's not like that in housing," she said. "Set the stage, help with the funding and get out of the way. If an organization like ours could get 10 acres of land to plot out our next project, we could literally go in with a couple of builders and do it."

Increase government aid for affordable housing

Communities have also started to get serious about adapting to meet affordable housing needs.

Green Bay has set aside more than \$1 million collected via tax incremental financing districts for affordable housing projects. Appleton is now allowing residential property owners to add accessory dwelling units, small attached or detached units on a single-family lot.

Calls for the state to authorize WHEDA, the Wisconsin Housing and Economic Development Authority, to award more low-income housing tax credit dollars have come from across the state, from rural areas to the biggest cities. During a June meeting with affordable housing developers, Gov. Tony Evers noted the \$35 million in WHEDA low-income housing tax credits awarded this year will create 2,300 new apartments across Wisconsin.

Yet many proposals were turned down due to a lack of funds.

"It's a lot, but we need a lot more," Evers said. "Now is the time to address the affordable housing and workforce housing shortage in the state. It's critical to dismantling systemic racism and overcoming obstacles that keep people from achieving their full potential."

Make it easier to build more

Cities and villages have recognized the old ways of housing development — zoning codes that produce unconnected areas with uninterrupted rows of single-family home subdivisions, separate

shopping districts and concentrated high-density housing — are holding back new construction of affordable workforce and lower-income housing.

They're now turning to mixed-use developments that combine retail and residential uses that serve a variety of income levels. Those projects create new walking-distance spaces for cafes, salons, markets, schools, clinics and other essential services. Such developments help create "complete neighborhoods" that meet residents' daily needs, regardless of income, without requiring a trek across town to a grocery store or doctor's office.

Municipalities also have begun to review zoning codes and other land use regulations to identify ways to allow more housing units to be built at lower cost.

The changes could be tweaks to subdivision guidelines to allow smaller lots or narrower streets and rolling curbs, changes that can increase the number of units built and cut developers' base costs.

Among the changes under consideration are reducing requirements for large lots, wide streets with traditional curbs and gutters and other requirements that drive up developers' costs. Tom McHugh, a Fox Valley homebuilder, sees a need and demand for smaller, less-expensive homes, but said land use regulations, material costs and subdivision developer covenants make it harder to build them.

"There's a definite need for (smaller homes)," McHugh said. "There's just no way to build that new inventory anymore, period. It just can't be done because there's no subdivisions that allow it."

A surge in construction in homes at or below the \$200,009 price range would not only be within reach of ALICE families, it would also relieve pressure on lower-income families who are competing for the same dwellings that ALICE families now occupy, said Dr. Kurt Paulsen, a University of Wisconsin-Madison professor of urban planning and author of the "Falling Behind" report on Wisconsin's housing shortage.

"What we're seeing now is that affordability crisis is creeping up the income scale because of the overall shortage of housing," Paulsen said. "So even a teacher who makes \$50,000 (a year) is having difficulty finding a home to purchase anywhere in the state."

'One-stop shop' for those who need help

Nonprofits like Appleton-based Pillars and Green Bay-based St. John's Homeless Shelter prioritize housing before working with their clients on any underlying, systemic issues that contributed to evictions or homelessness. Their approach puts an emphasis on mixed-income housing that includes spaces to make more social connections that can decrease cost of living and increase individual satisfaction.

Those who have struggled to afford housing said it is difficult to think straight when you're losing your home.

Green Bay resident Amber Edwards was homeless for a time after her landlord sold the duplex her family lived in and now leads financial literacy classes at Circles Green Bay. She said a one-stop shop to help people find out what assistance is available, their eligibility, and the local programs that can best help them would be a huge help at a time when most families deal with a lot of stress and anxiety.

"We have resources here, but without somebody there providing literally a comprehensive tour of resources, you really don't know where to start," Edwards said. "I literally didn't know where to start. I just had to keep making appointments and making phone calls and hunting down resources until I got what I needed."

This need extends to home buying assistance, as well, Boland said. Buyers don't always realize they might be able to get help with closing costs or down payment assistance.

"There are so many programs out there that people don't know about," Boland said.

Encourage employers to help, which helps them

Employers have a role to play whether directly, as Dane County businesses have done in creating the Dane Workforce Housing Fund to help finance development of workforce housing, or indirectly, by raising wages, which enables families to afford better housing.

In Green Bay, JBS Foods donated 29 acres to Green Bay for housing development, and American Foods Group partners with NeighborWorks-Green Bay to offer employees who want to buy a home up to \$8,600 in down payment assistance.

Companies across industry sectors have started to aggressively increase starting wages and offer sign-on bonuses to attract workers amid a statewide shortage. But that still does not make up for the chasm that opened between wages and rents over the last 20 years.

"It's a fairly obvious point: Housing becomes more affordable if wages are higher," Genrich said.

"I think that's an area of the puzzle, certainly, where the private sector can play a really big role. The more people make a living wage, the more they can afford decent housing."

Understand needs, avoid stereotypes

Education, in many forms, will be key if communities want to meet their residents' needs for adequate housing.

Landlords say tenants need to understand the rules and laws regarding renting and that they face stereotypes just as renters do. Tenants say landlords need to understand that past evictions or poor credit are not always indicators of future performance.

Housing and homeless advocates have called for increased protection from discrimination for holders of Housing Choice vouchers, a key federal housing program that subsidizes rent for very low-income households. Education, they argue, can help landlords overcome stereotypes and understand that the program helps stabilize renters' finances and ensure the rent is paid.

Housing advocates spoke often about the stigmas faced by low-income individuals and families as they try to find stable housing. Families struggling with housing often said it can leave them feeling like they failed their family or that something is wrong with them.

Haltaufderheid said education and communication are vital if northeastern Wisconsin communities want to develop enough affordable housing to meet the need. She said the recent coverage by the Press-Gazette and Post-Crescent has helped to start those conversations.

"I really feel like people are learning," she said. "It starts with information and education. It's making changes."

USA TODAY NETWORK-Wisconsin Reporters Natalie Brophy and Nusaiba Mizan contributed to this report.

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