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**How a lack of affordable housing crimps lives, economy in northeast Wisconsin**

*By Jeff Bollier, Green Bay Press-Gazette*

Amber Edwards spent most of the last three years trying to find a place she could afford to live.

In 2018, Edwards’ landlord told her the Green Bay duplex where she lived with her 2-year-old daughter and her daughter’s father had been sold and that the new owners planned to live there.

She found herself selling off possessions, struggling to afford medical care, losing her car and experiencing homelessness — along with feeling like she failed as a mom.

Even as she began to get back on her feet with a new job, a cause for celebration could quickly turn into terror.

“About three months after I started my position, I had … finally gotten my budget under control and I got a raise,” Edwards said. “And it launched me into another spiral where my rent and FoodShare benefits dropped off immediately. My responsibility for (health care) and rent went up over $600. I lost my food benefits and most of my child care.”

For an increasing number of northeastern Wisconsin residents, housing is taking a bigger chunk of their income as rents and home prices rise and the marketplace struggles to build enough affordable units.

That is creating a human as well as an economic crisis. Without more single-family homes and apartments, growth could be choked off with employers desperate to fill job openings.

The issue, long on the radar of charity organizations, has quickly shot up the priority list of local governments, community groups and business leaders.

The city of Green Bay recently set aside money to help encourage the construction of more affordable housing. Nonprofit and community leaders in Brown County and the Fox Cities created special advisory groups to get families back on their feet and into apartments. Development groups have identified housing and high-speed internet as the most critical needs to boost business.

“The market, the way it is right now, definitely is shining a spotlight on the lack of available housing,” said Rebecca Deschane, vice president of talent development for New North Inc., a group that focuses on growing the region’s economy. “It’s not that you maybe can’t afford what’s out there, it’s that there’s just not enough.”

Beyond pie charts and statistics that demonstrate the shortage of places to live, the issue is deeply personal, particularly for Edwards, who was homeless for a time. She recovered with the help of [Circles Green Bay](https://www.gbcommunitychurch.com/article/circles-green-bay/), a Green Bay Community Church program that helps adults break the cycle of poverty with the help of community partners.

She remembers the day she dropped her daughter’s father off at St. John’s Homeless Shelter and spent weekends at the Brown County Central Library. Now she’s happy to be standing on her own. She found an apartment where she’s been able to reunite her household, and she landed a full-time, customer service job. She’s also helping others chart their own path to self-sufficiency.

Her struggle, though, isn’t far from her mind.

“It took me three years to get there, and I live in constant fear of it all falling apart. It doesn’t go away, the fear, the anger, the trauma. I still work two jobs. I still live paycheck to paycheck. And I know for absolutely certain that I will take care of my daughter and I will be fine. But the fear of losing it all all over again will never go away.”

**Rent taking a bigger bite of budgets**

According to a report by United Way of Wisconsin, about a third of the state’s households make less than the federal poverty level ($26,500 for a family of four) or earn so little they qualify as[ALICE households](https://cdn.ymaws.com/www.unitedwaywi.org/resource/collection/43E6EC24-E027-4746-9F04-560DF5565E56/Wisconsin_ALICE_Report,_2020.pdf).

ALICE is short for [Asset Limited, Income Constrained and Employed](https://www.unitedwaywi.org/page/ALICE#:~:text=ALICE%C2%AE%2C%20an%20acronym%20for,living%20outpaces%20what%20they%20earn.). Such families make more than the federal poverty amount but not enough to afford basic needs such as housing, food, transportation, child and health care.

The state’s ALICE population is growing fast, up 42% between 2007 and 2018, to almost 550,000 households.

More than one in 10 of those families live in just two counties in northeastern Wisconsin: Brown and Outagamie account for 58,000 homes where people live above poverty but their income isn’t enough to make ends meet.

Those families face tough financial choices that can have a spiraling effect on their lives.

“Skimping on essentials, from food to health care, leads to greater long-term problems. Failure to pay bills on time leads to fees, penalties and low credit scores, which in turn increase interest rates, insurance rates and costs for other financial transactions (from check-cashing fees to payday cards),” United Way Wisconsin wrote in its[2020 ALICE report](https://cdn.ymaws.com/www.unitedwaywi.org/resource/collection/43E6EC24-E027-4746-9F04-560DF5565E56/Wisconsin_ALICE_Report,_2020.pdf). “And without enough income to cover current and unexpected expenses, ALICE households cannot save for future expenses like education, retirement or a down payment on a house.”

The hardship caused by a lack of affordable housing is especially painful in places like Brown County where a growing population adds pressure to a construction market that hasn’t kept up with demand. The need is particularly strong for quality apartments and homes that won’t cost families more than 30% of their annual income.

What’s significant about 30%?

That’s the amount the federal government figures a household can spend on housing and still have enough left over for other basic needs and discretionary spending. If you spend more than 30% of your income on housing, you are considered “housing cost burdened.”

The burden has grown as incomes have failed to keep pace with housing costs. In Brown and Outagamie counties, for instance, rents increased more than 50% since 2000 while median household income rose about 30%.

In Brown, Outagamie and Winnebago counties, almost 33,000 renting households — nearly four out of every 10 renters —spend more than 30% of their monthly income on housing. In 2010, it was three out of every 10 renters.

Meanwhile, the housing industry, battered by the crash during the Great Recession a decade ago, focused on building upper-end homes, condos and apartments.

“Any new construction on the market is out of reach for a low- or moderate-income family,” notes John Weyenberg, president and CEO of Fox Cities Habitat for Humanity, a nonprofit that helps families transition into home ownership.

**Affordable apartments tough to find**

Chuck Andrews, of Menasha, knows the dilemma all too well.

The 35-year-old traffic coordinator at Woodward Radio Group has been living with a roommate while looking for a place for himself and his 2-year-old daughter. For more than two years, he’s searched for a well-kept one- or two-bedroom Fox Valley apartment for around $500 to $600 where he can help raise his daughter.

“I’m missing out on so much time with (my daughter) simply because I don’t have the space,” Andrews said. “It’s really depressing and stressful.”

One of the biggest barriers he’s encountered is his credit score, which he said is not the best. Adding to the challenge is his salary: He makes too much to qualify for rental assistance or low-income housing, but not enough to afford the new, luxury units being added to the market.

“What I’m finding is, there’s all these great apartments out there, but they’re all low-income places, and I make just, just too much to be qualified for low-income, but not enough to get a place of my own,” Andrews said.

The[Wisconsin Realtors Association](https://www.wra.org/PressRelease/FallingBehind/) estimates new house and apartment construction in the state’s 20 largest counties from 2006 to 2017 fell nearly 20,000 units short of what was needed to keep up with demand. By some recent estimates, northeastern Wisconsin will need to build hundreds of rental units and homes each year just to keep up with population growth estimates through 2040.

In the Green Bay area alone, a[2020 housing market study](https://greenbaywi.gov/DocumentCenter/View/6110/Green-Bay-Housing-Market-Study-2020?bidId=) found the city will need to build up to 7,400 rental units and 9,100 owner-occupied units to meet projected housing demand through 2040. Half of the rental units and 20% of owner-occupied units would need to be affordable to low-income households.

The construction of luxury apartments hasn’t gone unnoticed by advocacy groups and individuals looking for better places to live that fit their budgets.

In the Green Bay area, newer apartment buildings offer rents starting around $900 for a studio and $1,600 for a two-bedroom. Apartments in the Green Bay Packers’ almost-completed Titletown Flats building start at $1,395 a month for a 438-square-foot studio apartment and max out at $3,495 a month for a three-bedroom, two-bathroom unit. In Appleton’s River Heath development, a one-bedroom unit rents for $1,275 while a two-bedroom unit starts at $1,800.

“It doesn’t make sense. Why are we building all these nice looking apartments if we have people living on sidewalks and on the street and in the park?” asked Eva Cruz of Casa ALBA Melanie, a resource center founded in 2012 that helps the Green Bay area’s Latino community connect with services and assistance programs.

Cruz and Maria Plascencia answered the deluge of calls to Casa ALBA Melanie from Latino families seeking help with housing that began in March 2020 as the coronavirus hit the region’s Latino community hard.

In some cases, whole families were infected with COVID-19 at one time and struggled to continue working to afford housing, food and other basic needs. Special donations helped Casa ALBA provide cash assistance to more than 200 of the most vulnerable families, but even some housing units with rents below $1,000 are too expensive for families working long hours for low wages.

“Families are struggling both with or without assistance,” Cruz said. “And the new units are still not affordable to people. Nine hundred dollars is too much for a family of four or five. They do not make enough to afford them. It’s not reasonable.”

**People of color most in need**

Some groups of people bear a disproportionate share of the shortage. Median wage data shows Black, Latino, Asian and women workers make significantly less than white men in the region. United Way of Wisconsin found a disproportionate number of such households fall below the ALICE threshold, as well.

Based in Green Bay, [We All Rise: African American Resource Center](https://www.weallriseaarc.org/) estimates 75% of its 1,000 clients are in need of housing assistance, more than any other service it provides. Assistance with security deposits and the first month’s rent is the center’s largest expense. The organization has helped hundreds of families find housing in the Green Bay area since opening in 2017 and counts onseveral proactive landlords to help serve its clients.

Still, Samantha Oscar, a psychologist at We All Rise who also handles housing assistance, said the organization has a binder full of applications from families who still need help with suitable housing. They prioritize cases where families are sleeping in their car or a motel.

People in northeastern Wisconsin said they often suspect they are victims of housing discrimination because of the color of their skin or their ethnicity.

Marion Scott of Oshkosh tried for about two months to find a larger two-bedroom apartment than the one she has lived in for the last five years. She eventually gave up, convinced that past financial troubles and racial discrimination were too large a hurdle.

She acknowledges her search was complicated by the fact that she fell on hard times in the past that resulted in several misdemeanors and evictions, but she’s since turned her life around.

Still, it seemed landlords were hesitant to give her a chance even though she had a steady job and solid recent rental history. Scott, 60, suspects that’s because she’s Black.

“When people see that I’m Black, they don’t want to rent to me,” Scott said. ‘That’s how I feel, because what other reason could there be? If you have a good job, even offer to pay two months’ security deposit, they still don’t want you? They seem to look for reasons not to rent to you.”

Scott said she was never late with her rent during the five years she’s lived in her current apartment. She had a stable job as a certified nursing assistant at the Wisconsin Veterans Home at King until she recently hurt her back at work. She had saved up enough money for a security deposit and several months’ rent before she began looking for two-bedroom apartments with rents between $600 and $800 a month.

But she became so frustrated after she was repeatedly rejected for apartments that she decided to stay at her current place and save money to buy a house.

**Housing shortage worries employers**

Employers in the region cite retaining and recruiting workers as their top priority, and housing is “a piece of the puzzle,” said Kelly Armstrong, the Greater Green Bay Chamber’s vice president of economic development. She noted the need spans price ranges and that companies have recognized they can remove barriers to employment if they get creative with incentives such as child care.

“We certainly see a trend with employers thinking outside of the box when it comes to the whole package (for employees),” Armstrong said. “Employers are looking at more comprehensive strategies that remove barriers to employment.”

“Employers used to not worry about housing at all. As more and more of them see the challenge to recruiting tied to this, they’re starting to wonder if they need to play a role in that,” notes Noel Halvorsen, president and CEO of NeighborWorks Green Bay, an agency that prepares families for home ownership, provides financial assistance to low-income families and develops affordable apartments and homes.

The sheer number of housing units communities need to build is only half the challenge. Spikes in material and labor costs have made the idea of building out of the shortage less feasible. Additionally, local zoning and land use rules limit opportunities to build less expensive and higher-density housing affordable to lower income households.

“There’s just people who can’t find homes,” Halvorsen said. “We’ve got to build more, build different, and we’re being stymied by high construction costs, a lack of land to develop. Every community has different rules and regulations.”

**From navigating ‘a nightmare’ to guiding others**

Edwards said families working their way out of homelessness face a similar challenge navigating the aid system and impossible choices between food, car repairs, housing, child care and health care.

“It launched us into so many layers of conflict and problems. Navigating the system, the appointments, the classes … all of it was just a nightmare,” she said. “It really was. Without the resources available in this community, I was very, very close to just walking away and going home (to Indiana), packing up my family and going home because I felt this city had failed me.”

She qualified for a Section 8 housing voucher through a federal housing program that subsidizes rent for lower income families, but she couldn’t find a landlord who accepted the voucher.

Edwards eventually talked a landlord into accepting a housing voucher in 2020 and again has adequate housing for herself, as well as her co-parent and her daughter, now 5. Her Circles Green Bay support network, with her since she started in April 2018, connected her to help applying for jobs and reliable transportation. She graduated Circles last summer and has navigated the loss of vital benefits that comes with growing wages.

Edwards wasn’t done with Circles, though. In December, she was hired part-time as a trainer. Her first group graduates June 14.

“Three years ago, I sat in that training room broken and homeless and having no idea what I was going to do about it,” she said. “I get to stand in that same space today and help other people find their strength. This is my chance to make sure it doesn’t happen to anybody else.”

*Contact Jeff Bollier at (920) 431-8387 or jbollier@gannett.com. Follow him on Twitter at*[*@GBstreetwise*](https://twitter.com/GBstreetwise)*. USA TODAY Network-Wisconsin reporters Nusaiba Mizan and Natalie Brophy contributed to this report.*

**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.