



Low-Income Housing: Where Do We Go Next?

LWVDC Virtual Public Issues Forum
Tuesday, April 12, 2022
7:00 PM - 8:15 PM via Zoom

Justice Castañeda - Executive Director, Common Wealth Development, Inc.
Olivia Parry - Senior Planner, Dane County Planning & Development Department
Matt Wachter - City of Madison Director of Planning and Community and Economic Development (PCED)
Susan Jennik – moderator, LWV Dane County Board Member and Program Director

“We can start with housing, the sturdiest of footholds for economic mobility. A national affordable housing program would be an anti-poverty effort, human capital investment, community improvement plan, and public health initiative all rolled into one.”

-- Matthew Desmond

“The standard of 'affordable' housing is that which costs roughly 30 percent or less of a family's income. Because of rising housing costs and stagnant wages, slightly more than half of all poor renting families in the country spend more than 50 percent of their income on housing costs, and at least one in four spends more than 70 percent.”

-- Matthew Desmond

League of Women Voters positions on housing



LWVUS – National positions

“Responsibility in the nationwide effort to achieve equality of opportunity for access to housing resides with government at all levels and with the private sector—builders, lending institutions, realtors, labor unions, business and industry, news media, civic organizations, educational institutions, churches, and private citizens.”

“The continued existence of patterns of discrimination depends on the covert support of community leaders, institutions, and residents. Award or withdrawal of federal contracts and placement of federal installations should be used as levers to change this covert support.”

“There should be continued evaluation to provide a basis for revision and strengthening of all procedures so that equality of opportunity for access to housing can be accomplished.”

LWV of Dane County

“Responsible inclusive zoning, building and housing codes, and community planning; periodically updated and effectively administrated and enforced, to prevent blight and preserve housing stock.... Use of local, state and federal funds, as well as other financial incentives, for redevelopment and rehabilitation of housing.... Effective public relations and information on plans and objectives to stimulate citizen understanding and participation.”

Discussion Questions

1. What factors have led to racial discrimination in housing?
2. What are some models of housing development that are designed to help low-income families?
3. What are some types of housing that are being developed to help the housing shortage in Madison and Dane County?
4. What can be done to increase home ownership of people of color in Dane County?
5. What can the League do to help?

Critical housing shortages

There is a critical lack of low-income and affordable housing in this country. According to one article, [minimum wage workers](#) are not able to afford rent anywhere in the U.S. under widely used spending guidelines. “Nationally, about [45% of all renter households](#) spend more than 30% of their pretax income on rent – the widely recognized threshold of affordability.”



Similarly, Dane County faces a housing crisis. Thousands of “Dane County residents ... can’t find housing including senior citizens on fixed incomes; school teachers, entry level professionals, maintenance and service sector employees; families with children and single parent families; and those with disabilities...” according to the [Dane County Housing Initiative](#).

Justice Castañeda, the Executive Director of the non-profit Common Wealth Development notes that “new housing developed with the label '[affordable](#)' isn't always [very affordable](#).” In fact, “affordable” housing is typically “[barely accessible to the bottom three percentile](#) in the county.” According to a 2019 study of Dane County’s housing needs across income brackets, “Over 12,000 very-low-income households pay [more than 50% of their income](#) in rent in Dane County; of those, 2,200 are seniors.”

“The expansion in the number of new households added to Madison each year puts [pressure on Madison's housing market](#), which has not grown at a fast enough rate to accommodate this growth.” It is expected that Madison “... will need 10,000 new homes in five years to meet projected housing needs.”

New housing may sometimes crowd out lower-cost housing units. “Much of the existing affordable housing that many of our neighbors need is being lost.... Lower-cost, affordable units are often found in [older or smaller housing stock](#), like converted houses, and are regularly the first kinds of housing being targeted for demolition and replacement with far more expensive units.”

There also may be tension between residents and the city regarding what type of housing should be built. For instance, in south Madison, residents want [more single-family houses](#), while the city would like to have more multi-family buildings.

Racial discrimination in housing

“There has been a long history of [housing insecurity for people of color](#) in the United States due to racially targeted policies and widespread discrimination, particularly within the rental housing market. These policies and practices continue to keep people of color in poverty.”

“Through purposeful policy decisions, the federal government created a system in which housing and homeownership became critical to the economic stability and upward mobility of families. But those same policies also [routinely excluded Black Americans](#).”

In Madison, “[redlining, racially restrictive covenants](#), financing inequality, and other policies ... have prevent[ed] people of color from moving into predominantly white neighborhoods. ... [and] locked into place certain patterns of development for different neighborhoods of Madison.” Gentrification also feeds into racial discrimination in housing.

“The result of ... [discriminatory housing practices](#) among Black people and people of color are a main driver for the country’s housing affordability crisis.”

This discrimination affects Black households who rent as well as those who would like to own their own homes. In fact, only about “[15% of Black households](#) in Madison own their homes.” Nationally, the rate is three times greater than the Madison rate. The same report found that 72% of whites in Wisconsin own their homes.

Justice Castañeda said that “...buying a house, which helps families build generational wealth, is [out of reach](#) for most low-income families.”

Funding

Federal, state, and local government agencies are addressing the need for housing by making funds available to create low-income and affordable housing, often working with non-profit and other organizations. Over the last year, Dane County has considered funding for various projects, including affordable housing. Three articles about affordable housing in Dane County are linked here: [Dane County funding 1](#), [Dane County funding 2](#), [Dane County funding 3](#).

If you are interested in more information on funding for housing, this article explains how [funding for affordable housing](#) works.

Different models of housing development

Many approaches are being taken to create more housing, around the world and in Dane County. This video shows innovations adapted to [different places and cultures](#) around the world, with sustainability in mind.

[Housing trust funds](#) are one way to provide housing for extremely low-income families.

[The social housing model](#) is one of several low-cost housing models. Examples for [low cost, permanent housing](#) are described here, citing international models and US local activism (this article contains explanations and refers to many resources).

[Shared equity housing](#) is another option used to help people own their own homes, as described in these two articles: [Alternative path to building wealth](#) and [Is your neighborhood gentrified?](#)

Projects to increase available housing in Madison

As one way to meet the need for more affordable housing units, consideration is being given to allowing a limited number of [taller buildings](#) in Madison. For instance, St. John’s Lutheran Church in downtown Madison is working on plans to create a [10-story building](#) in place of its current building. The main floor will include a sanctuary and other spaces. The remaining nine floors will hold “122 housing units, about 85% [of which] will be set aside for those earning below 60% of Dane County median income, or \$55,680 for a family of three.... The apartment mix includes studios, one- two- and three-bedroom units.”

Additional housing is being created by converting [hotels to housing](#), building [modular houses](#), and building [tiny houses and mission camps](#). Some projects focus on creating "[green](#)" homes.

The non-profit organization [Habitat for Humanity](#) continues to provide homes for people who would not otherwise be able to afford to own a home.

One example of a building project underway in Madison is the [Bayview](#) project.

Actions

Contact your alderperson (or another local representative, depending on where you live) or Dane County supervisor, as well as your neighborhood association (if you have one). You can ask them about issues such as progress on budgets that include money for housing, encourage them to support housing for low-income families, and bring up housing issues you learn about.

Examples include asking your city and county representatives and neighborhood association:

- “I want information on how [proposed new housing projects in your neighborhood] will affect the neighborhood”
- “Please add me to your email list”
- Support low-income housing projects
- Ask for a presentation about a proposed housing project by the developer

You can also ask them about issues related to housing and other topics that are presented in LWVDC forums, Lively Issues, book clubs and discussion groups to spread information and encourage involvement.

You can also encourage friends and neighbors to support low-income housing initiatives.

There are also numerous organizations that help people with housing challenges. They often need volunteers to help. Some non-profits in Dane County and links to more organizations are listed below.



Other sources of information

Definitions

[Definition of terms used in Dane County and the City of Madison](#) such as “public housing,” and “subsidized housing.” Content from NESCO, North/Eastside Senior Coalition

Wisconsin

<https://nlihc.org/housing-needs-by-state/wisconsin>

<https://lwm-info.org/DocumentCenter/View/5566/WI-Zoning-Guide-Final-2-2022>

State of Wisconsin zoning guide

Dane County

<https://danecountyplanning.com/Planning>.

Dane County Housing Initiative (DCHI)

The number of housing units in [eight communities in Dane County](#) and other statistics are available at this website.

[Dane County Housing video](#) (VIDEO): Dane County Housing partnered with Tweedee Productions to produce this long-form educational video about the affordable housing crisis in our county.

Madison

Check the [City of Madison Mayor's blog](#) for current plans and actions in Madison.

This site has [information about programs administered by the DPCED Housing Authority](#) in the City of Madison.

[Section 8 Voucher policies](#) explains Madison’s policies in the Section 8 Administrative Plan.

[Public Housing policies](#) in the Admissions and Continued Occupancy Plan, City of Madison.

[City of Madison Annual Plan](#) for housing, 2021.

[Annual report submitted to HUD](#) by the City of Madison -- see the Resources tab of the website. Includes facts about CDA Housing Operations.

The [Equal Opportunities Ordinance 39.03](#) addresses alleged discrimination based on 28 protected classes in the city of Madison. The [City of Madison Department of Civil Rights](#) provides a list of the 28 protected classes and other information.

Non-profits

[Dane County Housing Initiative](#). Lists resources on a variety of housing issues.

[United Way housing](#) Various projects to help people with housing

[YWCA Madison housing and shelter](#) Projects to help with shelter and housing

The organization “[movin' out](#)” helps people with disabilities with housing.

The Urban League of Greater Madison has a [home ownership program](#) that helps Black families buy homes.

[Madison Roots](#) also works to help Black families buy homes.

A search for “Housing” at the [MadisonGives](#) site will bring up a list of non-profits that deal with housing in Dane County.

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