



## What's Housing Got to Do With It?

On average, housing costs are the single largest expense for Wisconsin families. The ability to make their rent or mortgage payment affects a family's ability to afford other household necessities, such as food, clothing, medicine and transportation. As housing costs rise and incomes shrink or stagnate, families come under increasing financial pressure. Housing is an expense you must pay every month; you can't postpone it when you hit a rough financial patch like you can a new coat or air conditioner. This puts families in a financial squeeze which in turn affects children's health, nutrition, safety and well-being. There is also an issue of quality with regard to the available stock of affordable housing. A lot of the housing that lower-income families can afford is older and potentially less safe, presenting hazards like mold and lead paint. Poor quality, unaffordable housing makes it harder for families to escape poverty, and makes their lives worse.

It's clear that for children to thrive - physically as well as emotionally and economically - safe and affordable housing is absolutely essential. Safe, affordable housing is integral to the creation of a comfortable environment that nurtures children, ensures their physical well-being, and connects them with their communities. It is a key ingredient in the formula for future success.

### How Is Wisconsin Doing Right Now?

Wisconsin has a dedicated network of housing providers, advocates and public employees working to ensure efficient and comprehensive delivery of housing services. But there are not enough resources available to address the problem adequately. It is generally accepted that a household can afford to spend 30 percent of its income on housing. Low-income families have a very hard time finding housing within that range. Nearly half of Wisconsin's low-income families pay more than one-third of their income for housing. And there are significant problems with much of the housing low-income families can afford. Approximately 455,000 dwellings in Wisconsin have lead hazards, of which about 80,000 are occupied by families with young children. Homelessness is also a big problem in the state. Every night, over 2,000 Wisconsinites go to sleep without a stable, regular roof over their head. Almost a third of these individuals are children.

## What Can Wisconsin Do in the Future? Policy Recommendations to Move Us Forward

- 1. Create A Statewide Housing Trust Fund:** Housing trust funds use money from dedicated revenue streams to support affordable housing at the local level. The funding may be used for preserving or producing affordable homes or for financial assistance to low-income households to help them with mortgage or rent payments or security deposits. A housing trust fund would also create jobs and spur economic development. It would also allow policy-makers and advocates to focus on homelessness prevention and access to housing for people with disabilities.
- 2. Eliminate Childhood Lead Poisoning:** Wisconsin should move quickly to adopt the recommendations of the Wisconsin Childhood Lead Poisoning Elimination by 2010 Committee, created to ensure that the state completes the work of eliminating lead hazards from Wisconsin's housing stock. We should also create a state revolving loan fund to assist landlords and homeowners in replacing windows in older (pre-1950s) homes with new, lead-free windows. By allowing Wisconsin's children to grow up in lead-free homes, this would help give kids the best possible chance for healthy physical and cognitive development.
- 3. Expand Local Flexibility to Address Housing Issues Locally:** Many communities in Wisconsin are working on local strategies to expand affordable housing. Unfortunately, certain state statutes currently on the books limit the communities' ability to address their own housing problems with their own resources. Wisconsin should change those laws and allow communities to more easily create and expand affordable housing through local initiatives, thereby reducing homelessness and helping families become more stable.

## Take Another Step Forward in Your Advocacy!

**Take the pledge to be part of the Vision 2020 Campaign** to End Child Poverty in Wisconsin and get updates on affordable housing and other poverty-related issues and how you can take action to make a difference. Sign the pledge card and get involved at: [http://www.2020wi.org/pledge\\_card.html](http://www.2020wi.org/pledge_card.html)

**Visit the Wisconsin Community Action Program Association (WISCAP) or Vision 2020 website** to learn more about affordable housing issues in Wisconsin. <http://www.wiscap.org/index.asp> or <http://www.2020wi.org/>

**Join the Housing Trust Fund Coalition** to support the creation of a statewide Affordable Housing Trust Fund as an effective and long overdue response to the growing problem of access to affordable housing across Wisconsin. Join the coalition by contacting WISCAP at (608)244.4422 or visiting [www.wiscap.org](http://www.wiscap.org).