

Community Voice for Change: Housing

*“Housing is absolutely essential to human flourishing.
Without stable shelter, it all falls apart.”*

- Matthew Desmond

Oct 2019

Coming Together to Get Ahead
Community Voice for Change

Neighbors Helping Neighbors

St. Vincent de Paul
Waukesha County



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Section 1: A Note from CTGA

Welcome to our third edition of the Community Voice for Change report. Our team at Coming Together to Get Ahead (CTGA) continues to be grateful for the opportunity to bring community members to the table to look at key issues. **The topic of this report is housing.**

When we first polled members of the community to identify the biggest barriers to getting ahead financially, housing came up as the biggest, most pressing issue. There was a big range of key issues within the topic, including affordability, availability, homelessness, safety, quality, and accessibility. We hosted three nights to hear the experiences, concerns, and possible solutions from the group. **These conversations are captured in this report.**

Our journey into housing began with the question *“What do we mean when we say housing?”* Often, we picture houses and apartments, but the group brainstormed many other types of homes. These included: mobile homes, friends’ couches, shelters, dorms, huts, tents, jails, transitional housing, and cars. We then moved on to the question *“Is housing a universal right?”* to which most agreed it was. Where it became more difficult to unpack was the follow-up question *“If it is a right, then whose responsibility is it?”* We unpack that question more in Section 3: How is Our Table Unique.

We began our second night looking at homelessness in our community. We had heavy discussions around the visibility, severity, and urgent needs in working on this specific issue. You will read about some of the experiences of individuals who have experienced homelessness in our community in this report. You will also hear from some community members and organizations who are hard at work on homelessness.

We also spent a good deal of time looking at affordability and availability of housing, trying to capture the experiences of many in our community who have run into issues with this. With the housing costs continuing to rise, combined with our minimum wage not being a living wage, housing costs are keeping people from getting ahead financially.

We hope this report provides you with new information and awareness, a greater understanding for personal challenges with housing, and a motivation to work towards a healthier and more financially stable Waukesha County.

About CTGA

For those of you unfamiliar with CTGA, it is St. Vincent De Paul program that has been working on individual financial stability and community change in Waukesha County for the last 5 years. We use the Bridges Out of Poverty model in our work. Bridges is a community engagement model which reduces barriers to success posed by economic class differences among people and groups.

CTGA is dedicated to making a difference. In addition to hosting Getting Ahead Workshops for individuals and Poverty Seminars for community members, we are now hosting Community Voice for Change (CVC) events once a month. CVC is an opportunity for everyone to come to the table and share their experiences, with an eye for change. We polled the community to identify the key barriers in Waukesha County that keep people and the community from thriving. These topics rose to the top of the list: Employment, Mental Health, Housing and Transportation. To read more about the structure of CVC, we invite you to view the CVC overview attachment sent with this report.

Thank you for being a part of the change, The CTGA team

Section 2: Why are We at the Table

We discuss why it is important to look at housing in Waukesha County. Everyone must have the resources needed to live a stable life. We consider lack of affordable, accessible, safe housing to be barriers for individual and community stability.

We come together at the CVC table to have conversations about the results of insecure housing in our community.

Did you know that rent for a 2-bedroom apartment at fair market value in Waukesha County is \$918/month?

Did you know that the annual income needed to afford a 2-bedroom apartment at fair market value is \$36,720?

To make these numbers work, families earning minimum wage need 2.5 full time jobs just to have a place to live. ¹

Those taking part in the housing conversation agreed on strategies to increase the possibility that basic housing was in reach for all households. Our recommendations line up well with the goals of others in our county who also recognize how important secure housing is to a thriving community.

The United Way of Greater Milwaukee & Waukesha County recently reported:

“Everything starts with the home. Whether it’s an address so you can be employed or being able to stay in the same school all year, or having a place to cook a healthy meal together – we know that the root of all good things is a sense of place and sense of home. Many families in our community are one missed rent or mortgage payment away from homelessness. Housing plays a critical role for families and communities...”

We know:

- *Health problems can be exacerbated by the lack of stable housing. High medical bills can leave a person unable to pay for housing.*
- *Frequent school moves, high rates of absenteeism and low achievement for kids in school can be attributed to frequent changes in a family living situation.*
- *Opportunities for employment and financial stability are at risk without permeant housing.”*

The Regional Housing Plan for Southeastern Wisconsin: 2035 outlines goals for our region – successful communities of the future will be well planned, efficient and diverse.

“Implementation of plan recommendations presented in this report will:

- *Help provide decent and affordable housing for all residents of the Region*
- *Support economic development of the Region by providing housing affordable to the existing and projected future workforce of the Region;*
- *Help provide enough subsidized housing to meet the needs of very low-income households, and also help address the problem of dilapidated, substandard and unsafe housing in the region.”* ²

Those who were at the CVC Housing table understand that plans and goals are only the first step. We all must be committed to make basic housing within reach of everyone in our community.

¹ Wisconsin, Waukesha County Housing Wage/ Housing Costs/Areas Median Income (AMI) Renters. Out of Reach 2019 National Low Income Housing Coalition
² A Regional Housing Plan for Southeastern Wisconsin: 2035. Prepared by the Southeastern Wisconsin Regional Planning Commission, March 2013

Section 3: How is Our Table Unique

We engage those in poverty, the middle and wealth class to share their experiences with housing over dinner. We do this knowing that many people in poverty are problem solvers and people in the middle and wealth class help set up structures and are decision makers.

“The Bridges Out of Poverty model is not a program. Bridges concepts are used to help prevent poverty, support people in transition and create communities where everyone can live well.” (Bridges Out of Poverty)¹

We use the Bridges model to look at four different causes of poverty:

Individual Behaviors and Circumstances

Community Conditions

Exploitation

Political and Economic Structures



The four causes of poverty are important in understanding the issues and barriers with housing. As we mentioned in **A Note from CTGA**, it can be tough to break down who is responsible for someone’s housing and what makes it a right. For example, most people don’t believe you have a right or entitlement to a 4-million-dollar lake house with a view, but you do have a right to a home that is safe, accessible and affordable. But breaking that down further, the group looks at the difference between someone who is working or on disability, that still can’t afford rent versus someone who can’t afford rent because they spent all their money shopping. Does it change if they spent all their money on medical bills because they are underinsured?

This conversation directly captures how the four causes of poverty play into housing. Yes, there is a personal responsibility, to make housing and living within your means. But what if your community has a shortage of affordable housing? What if market values continue to grow or your landlord wants to evict you to be able to charge more? What if federal housing assistance programs are becoming more limiting?

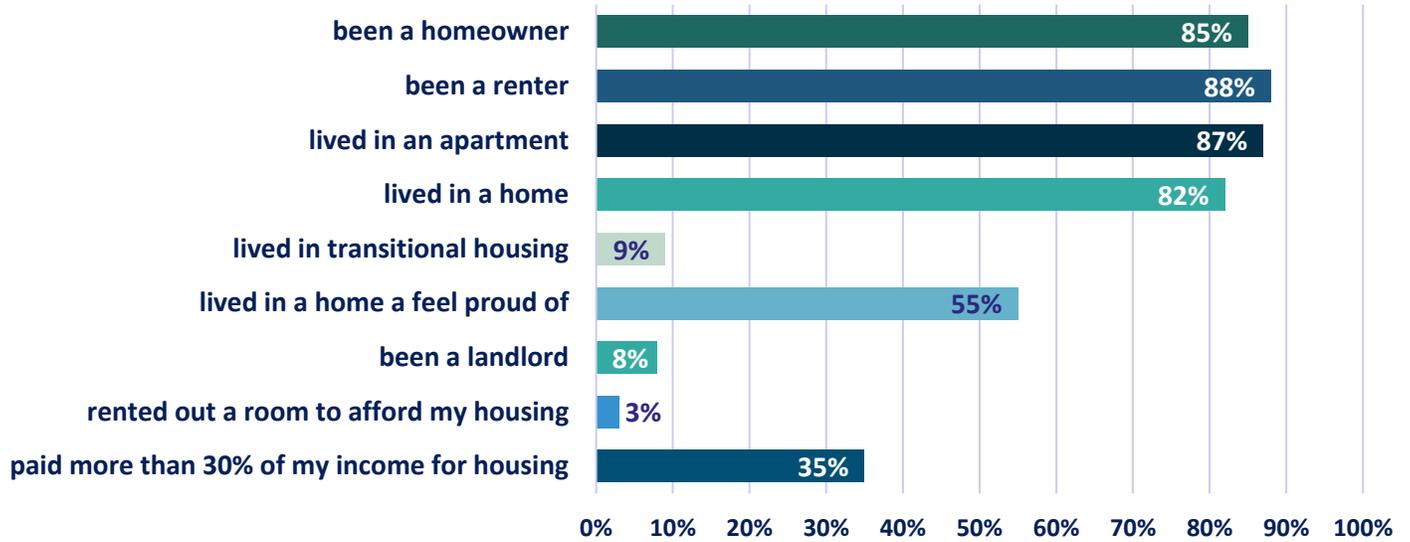
As we have with the other topics, we used an activity to further delve into this issue. This activity greatly highlighted the need for us to address housing at many levels, ranging from the individual all the way up to political and economic structures.

1. Ruby K. Payne, Ph.D., Philip E. DeVol, Terie Dreussi Smith. Training Supplement for Bridges Out of Poverty.

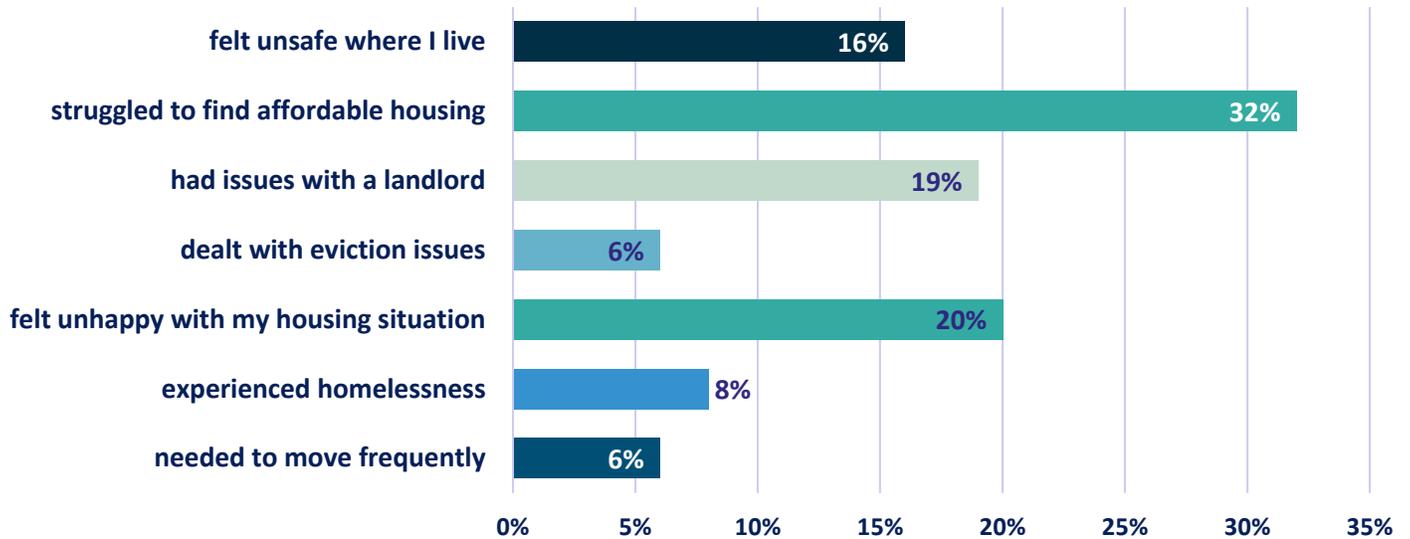
Section 4: Who's at the Table

Everyone who attended a CVC event on the topic of housing completed an anonymous survey at the end of each evening. The survey items are designed to capture the range of experiences with housing “in the room”. The first graph captures the general experiences with housing whereas the second graph represents the experiences specifically in Waukesha County. Individuals checked as many items as applied to themselves.

Survey Responses: In general I have...



Survey Responses: In Waukesha County I have...



These categories tell many stories of what is going on in our community. One key response was that over 30% of individuals surveyed indicated they have struggled to find affordable housing in Waukesha County. This affirms why we are doing this work.

Section 5: Sharing Our Experiences

Community Voice for Change participants shared their experiences with housing as it affects getting ahead, being financially stable and thriving in Waukesha County.

Looking at housing, what is working in Waukesha County?

Safety and Security

“House, I grew up in Brookfield was safe - perfect size for our family, my father worked on making it special, great school, close to everything.” “The house I bought was perfect for my children, great schools, parks close, safe, affordable.” “The home I grew up in was in a safe neighborhood, I could walk to school, had a park at the corner, close neighbors.” “Farmhouse, lots of rooms, good neighborhood”, “very safe neighborhood”, “safe neighborhood, walked everywhere.” “Being able to find safe areas and having some type of access to them.” “Safe, big yard, friends in the neighborhood, spent time at neighbor’s houses, we knew our neighbors.”

Stability and Belonging

“We love our home in the town of Waukesha and have lived there for over 30 years.” “We built a home in 1997 and lived there for 26 years.” “Every family memory with our children was in that home...birthdays, sacraments, graduations and holidays were spent in this home.” “In WI for 33 years – safe, comfortable, happy life with some challenges.” “Good place to raise a family.” “Close neighbors and community, children have lots of opportunities, brand new home.” “A sense of belonging, permanence, true ownership, growing family, great community.” “Father worked hard to provide for a big family and a big home.” “I designed and built this home. My husband and I worked hard.” “Rented an apartment, small but my own space,” “Small but in my own space.”

Convenience

“House was close to school, park in back (behind the backyard)”, “close to work”, “transportation available”, “school close, close to transportation, bus line, playground down the block”, “convenient location”, “mixed neighborhood, close to shopping and restaurants.” “More room than any other home, new construction, could choose certain amenities, outside maintenance taken care of.” “Waking up in the morning and hearing birds sing outside of the window; my own washer and dryer.”

Looking at housing, what isn’t working in Waukesha County?

Availability and Affordability

“It was also very difficult to find a house in Waukesha county.” “Very little housing available after WWII, lived with grandparents; ok for me, hard for grandparents.” “My parent’s first house was bought for \$16,000 in 1950. They really wanted a different house, but it cost \$20,000 and they said they couldn’t afford it.” “No garage, had to scrape car in winter, noisy neighbors, no green space outside, no pets allowed.” “I live in Waukesha and pay \$875 for a 2 bed 2 bath. But I can only afford it because we have two incomes.” “I depend on my daughters because it is too expensive to live here.” “I rent a 2 bed/1 bath apt, with a basement and laundry appliances for \$890 but have to work a full time and a part time job, plus share living costs with 3 others.” “I live in a shared 2 bed 2 bath apt and pay \$960, the management is horrible, and the space is not enough for the price.” “Increased rent.” “The rent is too expensive. I pay \$875 monthly.” “Currently, I live in a 2-bed apt, but rent is expensive for the amount of space we have for 4 people.” (Translated from Spanish)

Sharing Our Experiences (Continued...)

Money and Support

“Family member lent us a home to use for two years to get back on our feet.” “In Waukesha county I depend on my daughters.” “Family support.” “Strong family ties.” “Lived in subsidized housing from birth until age 4. Did not realize it was subsidized until I was an adult.” “Never had enough money.” “Rental house– early marriage, baby, money struggles.” “In my 1st house, pregnant with first child, changed to working part time, money tight.” “My 8th place was new building- large difficult lot, recession hit, money very tight.” “Having the money to be able to pay for housing.” “Having a job to be able to have money to pay for housing.”

“Budgeting.” “Rented home as a child due to poor budgeting.” “In my home country I never worked more than 8 hours a day, I never had to because I made enough. But here, I work more and not have enough. There is a heavier load here where you work more but have less. Whereas in Venezuela I worked less and had more.”

(Translated from Spanish)

Safety

“Parents rented upper level for most of the time before purchasing; surrounded by factories and taverns (pollution was an issue); didn’t feel safe-factory workers were outside.” “Icy stairs-outside, on a highway – unsafe for kids to play.” “Neighborhood became drug infested – moved.” “Drug infested – not safe – serious crime.” “Pollution.” “Lack of safety.” “We could just afford the house, smaller than the one I grew up in, smaller than my adult siblings’ houses, felt unsafe, daughter’s friend in kindergarten murdered in an armed robbery, cement brick thrown through front window on Christmas Eve.”

Resourcefulness

“Apartment above a gas station – 5 people, 2 bedrooms, purchased a 25# bag of flour and used it all month; learned to make stuff to feed 2 adults and 3 small kids.” “Early on experiences that’s just what it was; didn’t know any differently.” “Learning to feed family with little.” “Learn to be content and organized, stay positive, be resourceful, creative with what you have.” “Small two-bedroom house, slept on a rollaway bed until boarding school.” “Very tight budget, lived frugally.”

Space, Privacy and Shared Living

“Lived in a rooming house at college: no individual space, hard to study or sleep because of constant activity from others.” “Next a small apartment – bought most of furnishings from former tenant and relatives.” “Next bought small house.” “When I came to the US, we first lived in a 1-bedroom apartment where we lived for one year. It was nice and safe, but we needed more space.” “Dealing with the proximity of others/smokers.” “No control over others.” “Noisy neighbors.” “No green space.” “1 bath, 4 kids.” “No garage.” “No Privacy.” “I moved to a different country and lived in a shared bedroom with friends.” “I moved into the center of that city and it is a lot better. Currently, I live in a shared apartment in Waukesha.” “Living with incompatible people”, “7 people in a one-bedroom apartment”, “shared a bedroom with a messy sister – no privacy.”

Section 6: Stats That Make Us Think

For those households at 30% or less of the area median income, there are only 25 available and affordable housing units per 100 households. ¹

The National Low-Income Housing Coalition recently provided this information using US Census data. In the Milwaukee, Waukesha, West Allis region there is a lack of affordable and available housing units. This information is calculated using the median area income as a benchmark. Income above or below area median income affects the number of housing units a household can find and afford.

Those gathered for the CVC housing discussion focused on the shortage of affordable housing. Not surprisingly, other reasons included money. There are more people not making enough money to pay high rents. New housing is focused on the wealthy. Landlords need a decent rent to cover their mortgages. Demand for housing exceeds supply so some can't afford rent and pushes the rent up for others. Another reason there is lack of affordable available housing is attitude. Neighbors may not be accepting of affordable housing due to fear of crime, trash, decreased property values. The attitude is often "not in my back yard".

Our group also considered on who was responsible for the shortage. We concluded many people share the responsibility for the lack of affordable, available housing: neighbors, community leaders, municipalities, and society. Builders, bankers, investors, politicians and government also have responsibility to support affordable housing. Finally as a CVC group, we listed what is needed to fill the gap in affordable housing and recommend these actions: address the finances of housing, identify the leadership housing development and be a part of the decisions by making our voices be heard, focusing on community education and involvement, building public awareness, and by removing the stigma of affordable housing.

765 people in Waukesha county experiencing homelessness. ²

In looking at the statistic on homelessness in Waukesha County, our group had many questions and concerns about it. The biggest one that came out of it was "Is this number accurate?" When they do the count, does it capture people living in their cars or on couches, people not wanting to be counted, those experiencing mental health concerns, individuals in hospitals or jails? Another concern with the count was the time of day it is occurs, and if this contributes to under-reporting. We also looked at while there are some great resources for those experiencing homelessness in Waukesha County (Like Hebron House, St. Vincent de Paul), winter conditions make any number or statistic that much more frightening. This conversation generated large interest to do more work for and with those experiencing homelessness.

1. Wisconsin, Waukesha County Housing Wage/ Housing Costs/Areas Median Income (AMI) Renters. Out of Reach 2018 National Low-Income Housing Coalition

2. Homelessness in Wisconsin. WIBOSCOC. December 2016. <https://www.wiboscoc.org/uploads/3/7/2/4/37244219/waukesha.pdf>

Section 7: Stories of Housing

We asked people to share their own personal stories about housing. These stories highlight the impact that the lack of adequate housing has on our ability to thrive. The stories make the point that housing is a basic necessity and without it, one can experience many difficulties in reaching any stability.

It's All About Owning a House

Before I bought my house, I lived in an apartment. I didn't like renting. A loud neighbor lived below us; he was always screaming at his kids. I felt I had no control in my apartment building. I like to clean late at night after my work shift but didn't feel I should. Someone else's actions might really affect us.... what if someone was careless and started a fire? In fact, that did happen after we moved out. A yard is really important to me. The apartment didn't have a yard. When you live in the city you need space and privacy.

Four years ago, I was able to buy a small house. It is 100 years old. It was neglected. Its needs were catastrophic. But it had a big yard although it was overgrown, full of rocks and wires. My daughter could walk to school. I could walk to work so even if I had car problems we could manage. I took my daughter to see it...and she loved the house so I moved forward. I was able to get a loan for the down payment. The loan was \$4000 and it is paid off now. My mortgage payment is less than my rent was. I got my mortgage through FHA. Sellers sometimes don't want to sell to a person working through FHA but my credit was good and they wanted to get rid of the house.

My Getting Ahead goal was to pay off my house by the time my daughter graduated from high school. I may not be able to do that. Stuff happens – I had to buy a car. But it is still a goal. A house is a lot of work and there are costs to maintain the property. The basement flooded and that was a \$1500 repair. A huge tree in the yard sadly had to be taken down but I got a good price on that. I have learned I have to be tough. Because I am a young woman, contractors think I don't know anything and are not fair. My daughter and I had a list of summer projects we could do ourselves to save money. I feel my daughter and I are making great memories in our 100-year-old home complete with its amazing yard which we have reclaimed!

Being an Advocate for Housing

I have found it very difficult to help individuals with low income find rental properties in Waukesha County. The most distressing situations, several of which I am dealing with now, are individuals who are elderly and/or disabled and simply can no longer afford their rent. They are unable to increase their income so will need assistance to meet basic needs for the long term. My colleagues and I are finding it very difficult to navigate the system and get any assurances that help can be provided in a timely manner. Waiting for eviction and looking for a shelter is something we want to avoid for anyone, especially for the elderly and disabled. Calls to the lists of subsidized apartments go unanswered. Messages are not returned. There must be a way to facilitate services for these very vulnerable people.

Stories of Housing (Continued...)

A Long Path to Home and Family

It's all about my son. I have had a lot of changes in housing but in the end, I have always wanted a good safe place for my son. I lived in Racine for 30 years but drove up to Waukesha when I learned my son could get better help for his disabilities in Waukesha. My son and I moved in with my brother for 5 months but my brother and I didn't even get along as kids and he did not understand my son's disability. We had to move.

I drove into the county on Hwy 83, saw a nice-looking apartment complex and decided to check it out. I had some money saved so it worked out. I could pay the deposit and move in. My son lived in a mental health facility in another county. Things worked out well for 14 years. I had a job cleaning at the apartment complex and stayed there until the apartment was purchased by a corporation. Rent increased and I lost my job cleaning. It all happened so quick. I never thought the new owner would raise the rent. I couldn't handle it and my credit went way down. For three months I stayed with someone else in the building but that wasn't really allowed. When the new owner learned I was living there, I had 10 days to move. I slept in my car a couple of nights. During all of this time my son continued to live in a mental health facility. I didn't get to see him as much as I wanted to.

Once again, I was just driving and saw a sign that said "Rooms to Rent". I had not stayed in a shared house before. I didn't have money for a deposit but the landlord was very nice and said we would work it out. It has been a good experience. People come and go and for the most part we have gotten along even though there are rough patches. There is one kitchen we share. Sometimes I wish I had my own bathroom. But I have a little garden in the back. I can sit on the patio. My son may soon be moving into the area; I will see him more often and that will be a good thing.

The Journey to Access Affordable Housing

My process for applying for low income housing was stressful in the beginning because you have to do everything online, which is hard if you aren't good with computers. I had to prove my income, and then apply for subsidized housing and it can take up to 2-3 years, maybe even 4 years. For me it was over 2 years waiting. Once people are on it, they stay on it. Which is okay, but no new housing is opening up for those of us who are waiting. We need to expand housing authority itself. More workers, more services because there are way more families in Waukesha needing housing. We need more actual physical housing, like with Habitat for Humanity, who is building houses- if it could go to low income families. Now that I am in affordable housing in Waukesha, I love it. It's peaceful and I wouldn't trade it for anything. I am so proud of myself and my community for helping me get to this point. I couldn't have gotten it done without help.

Section 8: Program Spotlight

We talked to a local non-profit in our community that was identified by the group as being important to our work on housing.

WHAT is SOPHIA?

SOPHIA (Stewards of Prophetic, Hopeful, Intentional, Action) is a coalition of broad-based faith communities and organizations in Waukesha County. It is an organization that unites people with common values to have a powerful voice in their communities; to stand together to change injustices. SOPHIA is a nonpartisan 501(c)3 organization and a member of the statewide network WISDOM. www.sophiawaukesha.org

WHY does SOPHIA work on housing?

SOPHIA's Housing Task force works to change discriminative housing practices and promote inclusive neighborhoods so that people that work in Waukesha County can live and raise their families here. Although race is rarely cited by opponents of multifamily housing or planned housing developments, neighboring property owners have attended public meetings and hearings to oppose multi-family, low-income tax credit housing, and other types of housing that they perceive will have a negative effect on surrounding property values and neighborhood safety. Decisions to deny multi-family or high-density developments are based on concerns that minorities will occupy such housing.

A current workforce shortage in Waukesha County changes the narrative and provides the incentive and urgency for county officials to promote affordable housing.

HOW does SOPHIA work on housing?

SOPHIA's housing taskforce has been meeting with public officials, developers and neighborhoods to ensure that all people are represented at the table when housing initiatives are considered so that all workers have the opportunity to live in the communities in which they work.

SOPHIA members believe that through dialogue, crucial conversations and relationships, historical patterns of discrimination can be mitigated. Decisions being made today about housing and jobs can result in thriving neighborhoods for future generations.

SOPHIA'S Housing Task Force meets the 3rd Monday of Each Month
Their Next meeting is Monday, October 21, 7:00-8:30 PM
First Congregational UCC | 100 E Broadway, Waukesha WI 53186
Contact: Betty Groenewold, bjgroenewold@gmail.com

All Are Welcome!!

Section 9: What's Next

We discuss options on what you can do to further the conversation on housing and invite you to our next topic on transportation.

This report is being distributed to over 700 individuals and organizations in our community, including non-profits, churches, businesses, schools, and elected officials.

What can you do?

- Continue the conversation and share this report. Use this report for awareness and understanding. Share it with those close to you and those in your community.
- Learn more about your local, elected officials and their take on these issues. Engage them to work with us for change. Vote!
- Work for change. In your own life. In your own family and friends. In your community.
- If this issue, and report, sparked something for you – look for ways to get involved.

Here are a couple of organizations in our community doing this work:

- Hebron House
- Habitat for Humanity
- Housing Coalition
- St. Vincent de Paul
- SOHPIA
- United Way

**What topic is up next for CVC:
Transportation**

Wednesday, October 23rd

Wednesday, December 4th

**These events are located at First United Methodist Church,
121 Wisconsin Ave in Waukesha, from 6-8pm**

To join us for any/all of these evenings, or if you have any questions, please contact our office at 262-547-0654 or ctga@svdpwaukesha.com