## COMMUNITY LEADERSHIP 2.0 - Year 2 Pilot Focus Topic: HOUSING

MISSION: To prepare, empower, and activate a statewide cohort of leaders to engage in their local communities differently and be motivated to seek collaborative, solution-focused approaches to challenges that are negatively impacting state and local communities.

## Why Housing? A Defining Community Issue

Housing keeps coming up—in community data, in conversations with civic leaders, and in the struggles of families and workers alike. It's deeply connected to workforce, education, public health, and equity. It seems like the right moment to explore this issue as a community leadership cohort—not only to understand it, but to consider where we can lead.

## Why Housing Is an Ideal "Learning Lab" Focus Topic

Housing is at the center of many cross-sector and regional strategies—making it a perfect topic for deep, systems-level exploration. In addition, it has:

□ Cross-sector relevance: Housing intersects with economic development, caregiving, workforce

	retention, equity, and public health.	
	Clear data and local momentum: There are compelling figures, active statewide initiatives, and multi-sector leadership already in motion.	
	Opportunity for leadership impact: The cohort can explore creative, systems-level solutions—like policy reform, community-led housing models, or advocacy campaigns—to shape equitable outcomes.	
	Momentum for Change: Many local governments and coalitions are launching housing action plans, land trusts, inclusionary zoning, and innovative partnerships.	
Key Aspects of the Focus Topic		
1. Housing Supply vs. Demand		
	Many communities across the U.S. are experiencing a severe housing shortage, especially in fast-growing or economically transitioning regions.	
	According to the National Low Income Housing Coalition, the U.S. faces a shortage of over 7 million affordable and available rental homes for extremely low-income renters.	
2. Affo	rdability Crisis	
	In most U.S. cities, housing costs are outpacing wages. A full-time minimum wage worker cannot afford a one-bedroom apartment at fair market rent in any U.S. state.	
	Even moderate-income earners are increasingly priced out of the market, contributing to displacement and growing economic segregation.	

3. Wor	xforce Housing Gap	
	Essential workers (teachers, healthcare workers, first responders, service industry staff) often cannot afford to live in the communities they serve.  Lack of workforce housing impacts employer recruitment, retention, and overall economic vitality.	
4. Inter	sections with Other Community Priorities	
	Education: Homelessness and housing instability are strongly linked to poor educational	
	outcomes.  Health: Unstable housing is associated with chronic health conditions, mental illness, and lack of	
	preventive care.  Public Safety: Unhoused individuals are more vulnerable to violence, and public systems are strained by the lack of stable housing.	
	Economic Development: Housing scarcity affects regional competitiveness and limits workforce mobility.	
Housing in Wisconsin: A Critical Community Challenge		
Statewide Housing Needs		
	A 2022 Forward Analytics report estimates Wisconsin must build at least 140,000 new housing units by 2030 to keep up with demand. Factoring in additional demographic pressures, that number climbs to 227,000 units <u>Forward Analytics</u> .  More Housing Wisconsin, a coalition of municipal, builder, and realtor groups, echoes this urgency, advocating bold action to address the shortage <u>LWM</u> .	
Afforda	ability & Cost Burden	
	From 2012 to 2023, the median Wisconsin home price climbed 153%, outpacing income growth and fueling financial strain for homebuyers <a href="Community Economic Development">Community Economic Development</a> .  In 2022, nearly 45.4% of renter households were cost-burdened, meaning they spent over 30% of their income on housing—especially in Dane (50.4%) and Milwaukee (50.9%) counties <a href="Wisconsin Policy Forum">Wisconsin Policy Forum</a> .  Among extremely low-income renters, 90% are cost burdened, with a shortage of 128,000 affordable rental units <a href="National Low Income Housing Coalition">National Low Income Housing Coalition</a> .	
Workfo	orce & Rural Housing Gaps	
	The Wisconsin Realtors Association's "Falling Behind" report documents a significant statewide workforce housing shortfall <a href="wra.org">wra.org</a> .  WHEDA's Rural Workforce Housing Initiative has already supported development of affordable rural housing through leveraged financing: over 1,100 multi-family units and renovations for single-family homes <a href="wheela.com">wheela.com</a> .	

## Policy & Momentum

In July 2023, Governor Evers approved a historic \$525 million investment in affordable housing
targeting construction, infrastructure, and renovation efforts Wisconsin Bankers Association.
Adaptive solutions are emerging at the local level—like converting closed school buildings into
affordable apartments. A report found communities such as Randolph and Superior have both
need and creative opportunity <u>WPR</u> .
A June 2025 WPR story highlighted record-high median home prices (~\$340,000) and growing
challenges for first-time homehuvers WPR