

**The Economic and Social Benefits of
Affordable Housing Development**
Examining the Impact of Movin' Out in Southcentral Wisconsin
Prepared for Movin' Out

Report by:
Michael Caniglia
Amy Fottrell
Will Henkes
Benjamin Olneck-Brown
Sarah Osborn

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**Robert M. La Follette
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For Bella Sobah, tireless advocate and fierce changemaker.

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FOREWORD

This report is the result of collaboration between the Robert M. La Follette School of Public Affairs at the University of Wisconsin–Madison and Movin’ Out, Inc., a nonprofit housing organization. This project offers valuable research for Movin’ Out and provides graduate students at the La Follette School the opportunity to demonstrate their policy analysis skills as the culmination of their degrees.

The authors of this report all are enrolled in the Workshop in Public Affairs. At the La Follette School, students study the craft of policy analysis and public management. Although studying policy analysis is important, there is no substitute for engaging actively in applied policy analysis as a means of honing policy analysis skills.

Movin’ Out is an exemplary community-based organization working on behalf of affordable housing in Wisconsin. Movin’ Out is unique in the state with its focus on providing high-quality housing for people with disabilities, as well as low-income families in general. Movin’ Out reached out to the La Follette School to develop this research partnership with the University of Wisconsin–Madison. This report includes an analysis of administrative data, as well as interviews and other research, with the goal of helping Movin’ Out improve housing services for people statewide.

I am grateful to Movin’ Out for partnering with the La Follette School on this project. The students have collectively contributed hundreds of hours to this project, and in the process have developed critical insights about housing policies and programs. The La Follette School is proud of their efforts, and I hope that this report proves valuable for Movin’ Out and its clients across the community.

J. Michael Collins
Professor of Public Affairs
May 2020
Madison, Wisconsin

EXECUTIVE SUMMARY

Wisconsin faces an affordable housing crisis. This issue acutely impacts the state’s most vulnerable, especially those with disabilities. The more than 670,000 Wisconsinites with disabilities are disproportionately low-income and elderly. Movin’ Out, Inc., a Madison-based nonprofit organization, specializes in creating housing opportunities for people with disabilities, meeting a critical need in the state. This report investigates the affordable housing crisis in Wisconsin, the social and economic benefits of affordable housing development, and barriers facing affordable housing developers and people with disabilities in the housing market. This report also identifies metrics to better quantify Movin’ Out’s community impact and recommends strategies affordable housing developers can use to overcome community opposition to development projects, as well as policy changes to increase Wisconsin’s supply of accessible affordable housing.

Data from the U.S. Census and evidence from interviews with disability rights activists and housing experts show gaps in the supply of accessible affordable housing in Wisconsin. More than 43 percent of renting households in Wisconsin are cost-burdened, meaning that they spend more than 30 percent of their income on housing. These burdens are more severe for people with the lowest incomes. People with disabilities make up more than a quarter of the very low-income renters in Wisconsin; for this population, lack of physically accessible units compounds severe cost burdens.

Movin’ Out has developed more than 1,000 affordable rental units across urban, suburban, and rural communities in Southcentral Wisconsin since 1995. Approximately one-in-four of those units are accessible for an individual with a disability—25 times the national rate. Continuing and expanding this work requires funding, funding that Movin’ Out can better attract by quantifying their social and economic impacts on residents and communities.

This report’s findings and recommendations are rooted in an in-depth literature review, economic impact analysis, review of programs in other states, and more than a dozen interviews with state and local stakeholders. These research methods provided a comprehensive portrait of the policy environment surrounding affordable housing development for people with disabilities in Wisconsin.

The provision of affordable, stable housing has long-term benefits for residents and taxpayers in the areas of healthcare, education, and criminal justice. For instance, investments in housing can reduce Medicaid expenditures, boost college attainment, and diminish involvement in the criminal justice system among housing-insecure individuals.

An economic analysis of the one-year impact of four Movin’ Out developments found that the organization added over \$100 million to the economy and created 490 jobs. These estimates validate the need to expand affordable housing statewide.

The table below shows the economic impact analysis of a sample Movin’ Out development project that opened in 2016. Pinney Lane Apartments in Madison generated a one-year economic impact of \$37.3 million and 162 jobs.¹

ESTIMATED ONE-YEAR ECONOMIC IMPACTS OF PINNEY LANE PROJECT

Impact area	Employment (# of jobs)	Total income (millions)	Industry sales (millions)
Construction	138	\$13.3	\$18.2
Affordable Housing	24	\$2.2	\$3.6
Total	162	\$15.5	\$21.8

¹ Employment refers to construction jobs, as well as lasting jobs in property management and for nearby businesses. Total income includes income from this employment, as well as rental and interest payments. Industry sales refer to added revenue for local industries as a result of the development. Construction refers to benefits created by the construction of the project, while Affordable Housing refers to benefits created by adding the residents of the development to the economy.

Despite their significant positive impact on communities, Movin' Out and other affordable housing advocates face barriers in the form of community opposition ("Not-In-My-Backyard," or NIMBYism) and policy hurdles to development, including inadequate funding and regulatory obstacles. The report concludes with an analysis of these barriers and a series of recommendations for Movin' Out, which are summarized below:

Recommendations

1. Movin' Out should consider conducting an annual survey of residents. This will provide the data needed to quantify the social impacts of housing provision, for their tenants and their communities.
2. While Movin' Out is consistent in using best practices for pre-development community engagement, including early and informal meetings with community leaders and evidence-based public information campaigns, the organization should continue to invest in strategic outreach. In particular, Movin' Out should consider partnering with municipalities to pioneer creative and accessible public meeting design and facilitation.
3. As Movin' Out considers future development opportunities, it should prioritize building in high-opportunity Census tracts.
4. Movin' Out should capitalize on its expertise to advocate for state- and local-level changes to regulations and policies related to affordable housing. This includes filing written public comments on regulations related to affordable housing development, testifying before governmental bodies, and participating in advocacy coalitions. A foundational advocacy agenda addressing barriers to affordable housing developers and barriers to individuals with disabilities in the housing market could include:
 - a. Encouraging the State of Wisconsin to create a new flexible source of affordable housing funding by increasing real estate transfer fees by 0.03 percentage points, generating \$9.5 million annually for a statewide affordable housing trust fund;
 - b. Advocating that the State amend fair housing laws to be "substantially equivalent" to federal standards, opening up new federal funding streams for fair housing enforcement;
 - c. Encouraging the State and local governments to adopt zoning policies aimed at speeding affordable housing development, including repealing exclusionary zoning that prohibits multifamily development and expanding by-right zoning for targeted categories of affordable housing;
 - d. Encouraging the State and local governments to review and amend any regulations that delay the development process or drive up costs for nonprofit developers, including minimum parking requirements for multifamily projects.

These recommendations can help Movin' Out maximize its impact on tenants and communities and grow the supply of affordable and accessible housing in Southcentral Wisconsin. By adopting policies that support the growth of the affordable housing stock, policymakers can help ensure that Wisconsinites of all abilities live in safe, affordable housing.

INTRODUCTION

MOVIN' OUT: PRIORITIZING HOUSING NEEDS FOR THOSE WITH DISABILITIES

Decades after the demolition of towering public housing projects in Milwaukee and throughout the country (Cahill 2011), nonprofit developers are more critical than ever to addressing affordable housing needs in Wisconsin. The demand for affordable housing is especially acute for people with disabilities. More than 200,000 Wisconsinites with disabilities pay more than 30 percent of their income on rent and utilities, a level widely considered unaffordable (Institute on Disability 2019). Although the affordable housing shortage is a critical problem in Wisconsin, little research has gauged the economic and social effects of nonprofit groups' contributions to the state's affordable housing stock. The absence of key impact metrics makes it more difficult for organizations to show the benefits that new housing developments bring to communities.

Movin' Out, a Madison-based organization, has supported the development of over 1,000 affordable rental housing units in the state. It is one of Wisconsin's most prominent nonprofit developers. In addition to increasing the supply of multifamily affordable housing, Movin' Out has helped 1,600 households, including individuals experiencing permanent disabilities, achieve or retain homeownership through housing counseling and home rehabilitation (Movin' Out 2020). Movin' Out's housing rehabilitation efforts strive to increase accessibility for homeowners with disabilities. Although Movin' Out's projects span from Milwaukee to Platteville, most of its developments are in Southcentral Wisconsin.

Movin' Out specializes in providing supportive units designed to help people with disabilities live independently in community-integrated settings. The nonprofit organization was formed by parents of children with disabilities with the goal of expanding housing opportunities for people with physical and cognitive disabilities. Today, the organization allocates nearly one-in-four rental units in its developments to people with disabilities (Movin' Out 2020). Although the organization does not provide direct personal care support, it works with a broad array of service partners who specialize in assisting clients with the tasks and activities of daily living. The supportive rental units are integrated among other affordable apartments with people who do not have disabilities. Movin' Out officials say the approach encourages tenants to interact with community members of all abilities. By including people with diverse abilities and incomes within the apartment building, the organization avoids creating a community characterized by concentrated poverty or disabilities.²

Movin' Out

Mission. Expand access to inclusive, affordable, high quality housing for people of all abilities.

Organization. 501c(3) nonprofit organization with 10 staff members and a 13-person board of directors.

Activities

- Home ownership assistance for adults with permanent disabilities.
- Home renovation assistance for adults with permanent disabilities.
- Integrated multifamily affordable housing construction (some sites are mixed use as well).
- Scatter sites with multiple housing types.

² Movin' Out's approach toward integrative housing mirrors best practices. For instance, the federal Section 811 program does not provide funding for affordable housing projects that designate more than 25 percent of their units for individuals with disabilities (NLIHC 2019a).

This report investigates the economic and social benefits of multifamily affordable rental housing developments, particularly those designed to meet the needs of tenants with disabilities. It also suggests ways to accelerate construction by reducing costly regulatory barriers and defusing community concerns. This report provides one of the first research studies that comprehensively reviews impacts of affordable housing development for those with disabilities.

Movin' Out Project Pipeline	
Ace Apartments (Madison, WI)	<ul style="list-style-type: none"> • 48 apartment units • Over 80% of units reserved for people making 60% or less of area median income (AMI) • 11 units designated for either individuals with permanent disabilities or veterans. • Cost = \$18.5 million • Funding from multiple streams (Movin' Out 2019)
Ruxton Apartments (Platteville, WI)	<ul style="list-style-type: none"> • 71 apartment units • 60 units reserved for people making 60% or less of AMI • 15 units designated for people with permanent disabilities • Cost = \$14 million • Funding from multiple streams (Auerback 2019)

A one-year economic impact analysis of four Movin' Out developments found that the organization added over \$100 million to the local economy and created 490 jobs. If we assume that the organization's existing projects generate the same impact per unit, the one-year impact for all of Movin' Out's developments would be 2,500 jobs and over \$550 million. These estimates can be useful for Movin' Out to secure additional funding and advocate for expanding affordable housing statewide.

PURPOSE, SCOPE, AND LAYOUT OF THE REPORT

Public and private funding for affordable housing construction is competitive in Wisconsin. Movin' Out must successfully demonstrate its impact to achieve its goal of expanding the supply of affordable housing units for people with disabilities. This report provides Movin' Out stronger evidence to effectively market its success with funders and the public.

This report concentrates on the benefits of new, multifamily affordable rental housing development for people with disabilities. Wisconsin's housing stock is older than the national average (Wisconsin DOA 2015). Older units are not typically accessible to people with disabilities, making the preservation of older units less effective in meeting demand for accessible and affordable housing stock than building new, accessible units.

The report begins by demonstrating the need for affordable housing for people with disabilities in Wisconsin. After a review of the evidence regarding the impacts of affordable housing for people with disabilities, the report summarizes estimates of the economic impact of four Movin' Out affordable housing developments in Wisconsin. Finally, the report analyzes regulatory and social barriers inhibiting fair housing development for those with disabilities. The report concludes with recommendations to advance affordable housing for people with disabilities. These recommendations are summarized as matrices in Appendices A and B, which target policymakers and Movin' Out, respectively. Movin' Out may use these matrices as handouts during its advocacy efforts.

AFFORDABLE HOUSING IN WISCONSIN

The Internal Revenue Service (IRS)'s Section 42 Low-Income Housing Tax Credit (LIHTC) program allots credits to states' housing finance agencies, which investors purchase to fund affordable housing development. The Wisconsin Housing and Economic Development Authority (WHEDA) administers the state's competitive LIHTC allocation process. Last year, Wisconsin awarded nearly \$25 million in federal income tax credits to affordable housing developers – the state's largest source of funding for affordable housing construction (WHEDA 2019). Two years ago, Wisconsin lawmakers added to the state's affordable housing toolkit by creating a state housing tax credit program for jurisdictions with fewer than 150,000 residents (Wisconsin Legislature 2017). In 2019, WHEDA used the program to allocate more than \$7.3 million in state income tax credit awards.

States and localities also use other funding sources to support affordable housing construction and rehabilitation programs. For instance, the Section 811 program managed by the federal Department of Housing and Urban Development (HUD) allocates funding to the states for the creation of supportive housing for people with disabilities (NLIHC 2019a). However, the program is chronically underfunded. In FY2020, Congress appropriated only \$200 million toward the program, relative to \$55 billion for other affordable housing and voucher programs (NLIHC 2020). In addition, allocations to local governments from the federal Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) help further subsidize the construction of housing for low-income populations. (For a full list of federal programs that support affordable rental housing, see Appendix D.) Some municipalities, including Madison, also appropriate local monies toward affordable housing. Madison provides loans and grants to reduce costs for developers (City of Madison 2020). However, because the allocations come from neither general appropriations nor a designated funding source, they are not considered an affordable housing trust fund.

Rents in parts of Wisconsin have increased by more than 20 percent since 2011, squeezing low-income and working-class populations (HUD 2020; HUD 2011). Organizations such as Movin' Out fill a critical need as the state endures an ongoing crisis in housing affordability. More than 43 percent of renting households in Wisconsin are housing cost-burdened, meaning they spend more than 30 percent of their income on housing-related expenses (Census Bureau 2020). Among the state's residents with disabilities, one-in-three lives in a cost-burdened household (Institute on Disability 2019). The National Low Income Housing Coalition identified a statewide shortage of more than 125,000 units when calculating affordability needs for very low-income people earning 30 percent or less of area median income (AMI) (Aurand 2020). In addition, those with disabilities comprise 27 percent of Wisconsin's very low-income renters (NLIHC 2019b). Movin' Out is one of the few organizations that dedicate resources toward helping residents with disabilities achieve independent housing in Southcentral Wisconsin.

CRISIS POINT: AFFORDABLE HOUSING NEEDS FOR PEOPLE WITH DISABILITIES

For centuries, state and local governments confined people with disabilities to institutional settings. However, in the landmark case *Olmstead v. L.C.* (1999), the Supreme Court ruled that states must place people with disabilities in the most socially integrated settings possible, so long as both the individuals and their medical professionals' consent. The Court's decision provided new opportunities for people with disabilities to achieve independent lives in their communities (HHS 2018). Nevertheless, a lack of supportive housing negatively impacts the lives of many people with disabilities. National data indicate that between 200,000 and 300,000 of the most impoverished non-elderly people with disabilities live in nursing homes (Schaak et al. 2017). Stakeholders interviewed for this report say that more than 20 years after *Olmstead*, the state is still struggling to house Wisconsinites with disabilities.

As Wisconsin's affordable housing crisis intensifies, there is a growing need to expand housing options for people with disabilities. Census data indicate that more than one-in-ten of the state's residents have a disability – nearly 670,000 Wisconsinites.³ In fact, there were 60,000 more residents with a disability in the state in 2018 than there were in 2010 (Census Bureau 2020). This reflects national trends that demonstrate a growth in the population of people living with disabilities (Krueger 2017). Older people are among the most likely to experience a disability. More than 30 percent of Wisconsin residents age 65 and older self-identify as experiencing a form of disability, while only 4 percent of those under age 18 report having a disability. Nearly 10 percent of working age (18-64) Wisconsinites have a disability (Census Bureau 2020). As shown in Figure 1, ambulatory (i.e., walking), cognitive, and hearing disabilities are among the most common issues.

³ Because Movin' Out conducts affordable housing development projects throughout the state, we use state-wide data.

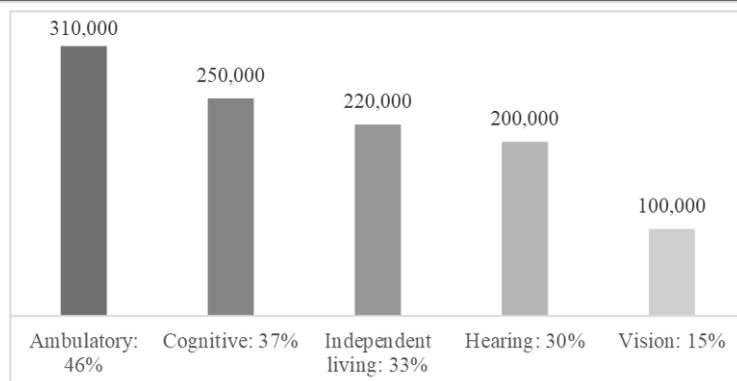
Wisconsinites with a disability are particularly economically vulnerable. Only one-in-four is employed. The median income for a person with a disability in Wisconsin is \$21,500, approximately \$15,000 less than the median income for a person without a disability (Census Bureau 2020).

Nationally, 3.5 million non-elderly, very low-income renter households include someone with a disability (Watson et al. 2017). Many of these households rely on monthly Supplemental Security Income (SSI) to support their daily needs. In Milwaukee, the fair market rent for an efficiency apartment costs more than three-quarters of the value of the monthly SSI benefit amount. In Madison, the entire SSI payment would not even cover fair market rent for an efficiency (Figure 2) (HUD 2020; Wisconsin DHS 2020). It is not surprising that people who rely on SSI often live on the cusp of eviction and homelessness (Desmond 2016).

National research suggests that the U.S. housing stock is poorly equipped to support people with disabilities. More than 15 million Americans experience a cognitive disability and about 21 million experience

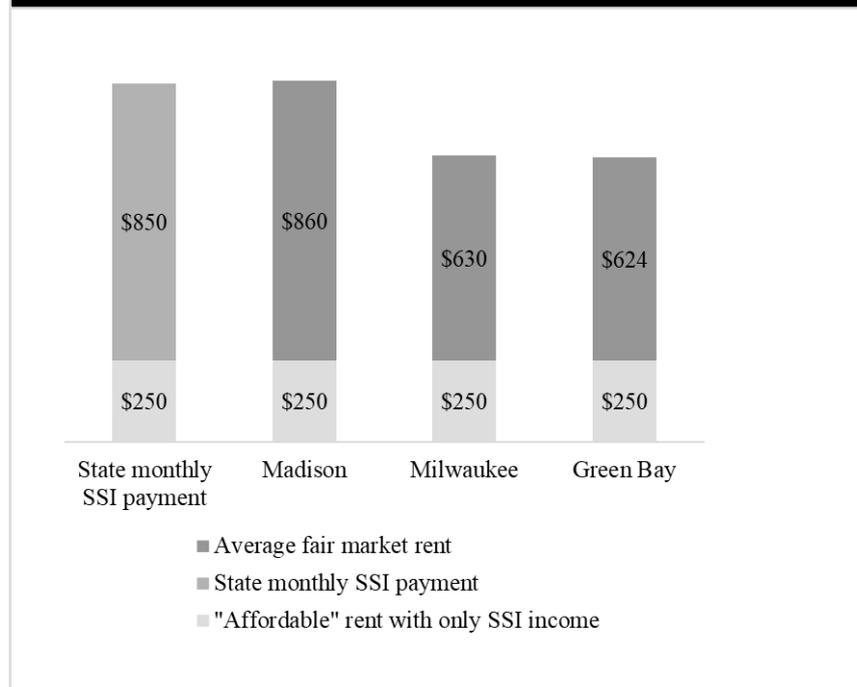
an ambulatory disability (Census Bureau 2020). As of 2011, only 0.15 percent of housing units in the United States were wheelchair accessible. Ultimately, less than 1 percent of households with a wheelchair user live in units completely accessible to a wheelchair (Bo'sher et al. 2015). These alarming statistics align with findings from interviews with disability rights advocates in Southcentral Wisconsin: there is a shortage of affordable housing designed to meet the needs of people with physical and cognitive disabilities. Naturally occurring affordable housing (NOAH) units without subsidies tend to be older and built before changes in building codes that added accessible features like wider doors, ramps, and grab

FIGURE 1. AMBULATORY AND COGNITIVE DISABILITIES ARE THE MOST COMMON CONDITIONS AMONG WISCONSINITES WITH DISABILITIES



Source: American Community Survey 2018

FIGURE 2. SSI BENEFITS ARE NOT ENOUGH TO PAY FAIR MARKET RENT FOR AN EFFICIENCY APARTMENT



Source: HUD FY2020 Fair Market Rent Documentation System

bars. Newer units, built to meet the standards of the Americans with Disabilities Act (ADA) of 1990, are more likely to be accessible and unaffordable to someone with a low income.⁴

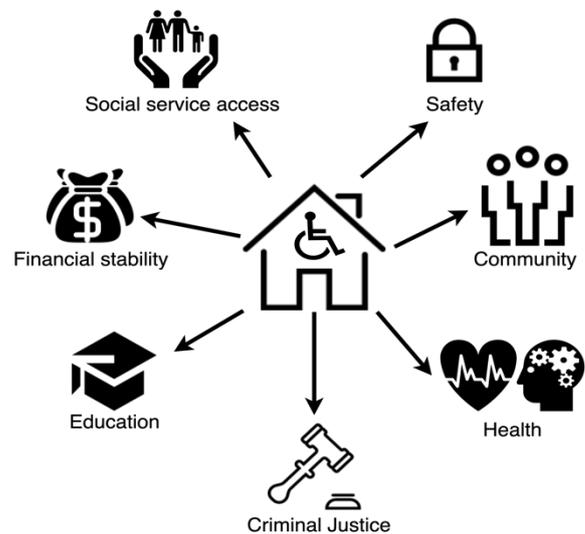
SOCIAL IMPACTS OF DISABILITY-INTEGRATED AFFORDABLE HOUSING

Affordable housing can help residents achieve greater stability, health, and prosperity, and facilitate economic growth in the communities in which they live. Recognizing the broader impacts of affordable housing is a critical step in communicating the need for more affordable housing development in Wisconsin.

This report reviews the literature on resident impacts and positive externalities to communities from affordable housing development in the areas of health, education, and criminal justice. When relevant literature is available, we note the benefits of integrated supportive affordable housing development for people with disabilities.

However, there are likely several additional areas where affordable housing may positively impact people with disabilities, which are illustrated in Figure 3. These include social service access, community integration, safety, and financial stability. Future research may quantify these impacts, but these are beyond the scope of this report.

FIGURE 3. AFFORDABLE HOUSING PRODUCES SEVERAL BENEFITS FOR PEOPLE WITH DISABILITIES



Integrated housing

Fostering community and independence for people with disabilities

Movin' Out has an integrated, anti-segregation housing model. Units for people with disabilities are interspersed with units for people without disabilities. Several stakeholders, service providers, and advocates interviewed for this report spoke highly of this model, feeling it fostered a valuable sense of community. This analysis does not measure the effects of Movin' Out's integration model specifically, but it is a powerful non-quantified benefit of the organization's approach to development.

HEALTH

Evidence linking housing and health is strong and growing. In fact, public health models prioritize housing as a social determinant of health (Healthy People 2019; Taylor 2018). Research shows that housing instability, housing unaffordability, and poor housing quality all have negative effects on health in the general population. People who live in safe and affordable housing tend to have better mental and physical health.

Unstable housing is associated with poor physical and mental health. Unstable housing includes eviction, frequent moves, difficulty paying housing costs, spending more than 50 percent of household income on housing, living in overcrowded conditions, doubling up, and living with others without paying rent

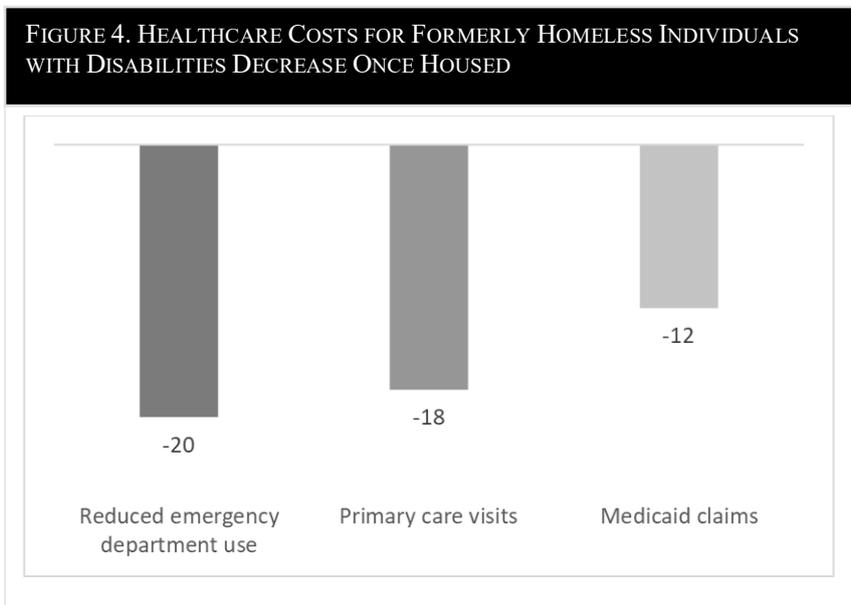
⁴ Bo'sher et al. 2015 define a housing unit as wheelchair accessible if it meets "a minimum level of accessibility so that a wheelchair user can live in the home and prepare his or her own meals" (p. 2). This eliminates "the possibility of any steps between rooms, even if grab bars are present, and adds door handles and sink handles/levers."

(Gilman et al. 2003; Kushel et al. 2006; Ma et al. 2008; Pavao et al. 2007; Phinney et al. 2007). People who report stress related to housing costs are about twice as likely to report poor or fair health and delay doctor visits due to costs than people who do not report stress from housing costs (Stahre et al. 2015). People who recently moved due to housing costs are more likely to report a recent anxiety attack, and people who experienced homelessness in the past year are more likely to meet criteria for major or minor depression (Burgard et al. 2012). Eviction is correlated with higher rates of self-reported stress and other mental health issues in adults, as well as the development of hypertension over a 10-year period (Lubell et al. 2007).

In communities with a limited supply of safe and affordable housing, people not only struggle to acquire and maintain adequate shelter, but also face difficult tradeoffs in meeting other basic needs. This housing cost burden can force individuals to choose among paying for rent, utilities, food, or medical care (Shaw 2004; Braveman et al. 2011; National Center for Healthy Housing 2016). Living in unaffordable housing is correlated with cost-related healthcare and prescription nonadherence, poor self-rated health, hypertension, and arthritis (Pollack et al. 2010).

Poor-quality housing, defined as severely inadequate housing, is uncommon nationally, but not for everyone. Low-income households, particularly single-parent families, are disproportionately likely to live in poor-quality housing (Holupka and Newman 2011; Newman and Garboden 2013; Steffen et al. 2015).⁵ Structurally, inadequate housing can expose families to health risks, such as extreme temperatures, lead, or mold, which can cause a variety of health problems, including wheezing, headaches, cognitive delay, high blood pressure, and heat stroke (Shaw 2004). Asthma, accidents, and injury are associated with housing quality, and asthma triggers such as mold, cockroaches, mice and rats, dust mites, carbon monoxide, and tobacco smoke are more prevalent in low-income and urban homes (Bashir 2002). Insufficiently heated homes contribute to poor respiratory and cardiovascular outcomes, while overheated homes can cause heat-related illnesses and increase cardiovascular mortality (World Health Organization 2018).

Access to affordable housing can help reduce healthcare costs for people with disabilities. Several disability studies examine transitions to supportive housing and healthcare expenditures for people with physical or mental disabilities experiencing homelessness. Figure 4 shows that when this population transitions into housing, their Medicaid claims decrease by 12 percent overall (8 percent for family housing; 14 percent for permanent supportive housing; 16 percent for senior housing) (CORE 2016). Formerly homeless adults with disabilities are 20 percent more likely to have routine check-ups and 18 percent less likely to use the emergency department once they are safely housed (Dohler et al. 2016). To the extent that Movin’ Out residents would otherwise be at risk of homelessness, the provision



Source: CORE 2016; Dohler et al. 2016

⁵ HUD defines severely inadequate housing as “units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance” (Watson et al. 2017).

of that housing may support people's health and reduce costs for the healthcare system.

EDUCATIONAL OUTCOMES

Housing stability is a key determinant of academic achievement. Stable housing is critical for low-income students to be able to study and prepare for school (Mueller and Tighe 2007). Children who move from low-income neighborhoods to areas with lower rates of poverty tend to show higher achievement in school (Chetty et al. 2016). Adding affordable housing in middle-income neighborhoods allows children in low-income families to attend schools in higher-opportunity school districts (Ellen et al. 2016).

As adults, children whose families moved to low-poverty neighborhoods when they were age 13 or younger earn 31 percent more than children whose families received conventional rental vouchers (Chetty et al. 2016). Children with access to affordable housing in low-poverty neighborhoods are also more likely to attend college. Due to neighborhood and educational opportunities, children age 8 and younger who move to a low-poverty neighborhood earn \$302,000 more over their lifetime than they would have otherwise (Chetty et al. 2016). Although the improved financial outcomes are connected to education, they are also associated with the improved labor markets and social networks found in low-poverty neighborhoods. About 27 percent of Movin' Out's units are occupied by families with children. If these children have access to higher-quality school systems than they would otherwise, they could have significantly better educational outcomes and higher lifetime earnings.

CRIMINAL JUSTICE

People who have access to stable housing are less likely to be involved in criminal activity or be incarcerated. This effect is particularly strong for individuals who were previously homeless. Incarceration is an expensive prospect for those who are jailed, as well as for the justice system, so it is in Wisconsin's interest to avoid those costs. (National Coalition for the Homeless n.d.; Cho 2015). People without secure housing are more likely to engage in criminal activity like drug sales, prostitution, robbery, or check fraud to acquire the funds necessary to cover necessities (Burdziak 2017).

Additionally, it is a common police practice to arrest homeless people for loitering or trespassing. Although Madison has taken steps to avoid the criminalization of homelessness, interactions between law enforcement and people experiencing homelessness continue to cost taxpayers. Recent policy changes discourage incarcerating homeless residents, but many still face hundreds or thousands of dollars in unpaid fees due to citations, which can ultimately be a hurdle to future housing and employment (Mosiman 2016).

People with physical and mental disabilities comprise 24 percent of the population of people experiencing homelessness and interact more frequently with the criminal justice system. People with disabilities may have a more difficult time obtaining and keeping consistent employment, which can lead to more frequent homelessness. People with mental health disabilities who experience homelessness are more likely to be cited for public nuisance, public consumption of alcohol, trespassing, and low-level drug offenses. In Denver, people with mental illnesses or substance use disorders who are chronically homeless were found to spend an average of 56 days per year in jail (U.S. Interagency Council on Homelessness 2018). By reducing the number of people with disabilities who are chronically homeless, municipalities and states can cut public safety costs. By ensuring that people with disabilities are housed in stable and accessible situations, Movin' Out contributes to these cost reductions and helps reduce the likelihood of tenant incarceration, ticketing, or other interaction with the criminal justice system.

LIMITATIONS

Due to data limitations, we were unable to quantify Movin' Out's direct social impacts in these areas. We therefore crafted a survey (Appendix C) that the organization might use to accurately measure its social impact in each of these categories.

ECONOMIC IMPACT ANALYSIS

Building housing units in a neighborhood has substantial positive impacts on the local economy. While the units are being built, the development creates construction jobs, local governments gain revenue via permitting fees, and nearby industries profit from the sale of building materials and the transportation of those materials to the construction site. Increasing local earnings ripples through the surrounding economy, as these individuals spend a portion of their money at nearby businesses. When construction finishes and units are occupied, spending from new residents and property taxes on the new building generate additional economic impacts. These impacts can create new jobs in the area; the residents of a new apartment building, for example, could generate the demand to support the establishment of a coffee shop nearby.

Economic impact studies quantifying the benefits of housing construction in Wisconsin have produced encouraging results. A 2012 study by the National Association of Home Builders (NAHB) found that the addition of 100 multifamily units to the Milwaukee area would generate \$8.9 million in one-time local income, \$712,000 in local government revenue, and 120 new jobs in the year of construction. Going forward, such a project would create \$2.6 million in local annual income, \$480,000 in local government revenue, and 33 new jobs every year (NAHB 2012). These impacts significantly outweigh the increases to local public service costs brought by the addition of new residents. A 2018 NAHB study of Madison and Milwaukee found a positive 1.72 tax revenue to government expenses ratio from adding 1,000 single family homes – meaning that every \$1 increase in public service spending due to the new residents generates \$1.72 in tax revenue (NAHB 2018).

To quantify the impact of Movin' Out's developments, we analyzed the one-year economic impact of four projects. The analysis was performed by researchers at the University of Wisconsin-Madison using IMPLAN, the industry-leading economic assessment software system. IMPLAN constructs a model of the county economy at equilibrium, introduces a shock in the form of a new development project, and then measures its impact on employment, labor income, total income, and industry sales. This impact is measured across three waves to fully capture how investment flows through the economy:

- I. **Direct effects:** Measure of changes in output from industry as a response to the project.
- II. **Indirect effects:** Measure of the impact of direct effects on the supply chain.
- III. **Induced effects:** Measure of ripple effects through the community due to changes in income from direct and indirect impacts.

For example, the wages of the construction workers building the project are direct effects, the purchase of the materials needed for construction are indirect effects, and the increased spending by the construction workers and supply chain workers at local businesses are induced effects.

For the purpose of this analysis we differentiate between impacts created during construction and impacts created by the existence of the new affordable housing development (e.g., the increased demand created by the new residents). It should be noted that the analysis is limited to a single year, and the impacts listed cannot be interpreted as recurring. The construction impacts will cease after development is complete. While the affordable housing development will continue to benefit the local economy as long as it has residents, the recurring impacts that it creates are outside of the scope of this analysis.

IMPLAN Definitions

Employment: Total jobs created. Does not distinguish between part-time and full-time jobs.

Labor Income: Wages and values of benefits created in these jobs, as well as increases to proprietor income. If the development of affordable housing created two jobs at a county-based construction company, both the wages of these jobs and the increased income for the company's owner or owners would be counted as labor income.

Total Income: Adds labor income to increases in other measures of income, such as rental income (e.g., rent payments made by the development residents) and indirect business taxes (e.g., sales taxes, property taxes, and fees paid by businesses). This measure does not include other forms of government revenue such as income taxes paid by the residents of the new development.

Industry Sales: Total revenues added to county industry.

The table below summarizes the one-year economic impact of four Movin’ Out Projects on the economies of the counties in which they are located: Elven Sted and Pinney Lane Apartments in Dane County, Monroe Street Apartments in Jefferson County, and Pioneer Ridge Apartments in Sauk County.

TABLE 1. ESTIMATED ONE-YEAR ECONOMIC IMPACTS BY PROJECT TYPE

	Employment (# jobs)	Labor income (millions)	Total income (millions)	Industry sales (millions)
Pinney Lane				
Construction	138	\$8.9	\$13.3	\$18.2
Operation	24	\$1.2	\$2.2	\$3.6
Total	162	\$10.1	\$15.5	\$21.8
Elven Sted				
Construction	88	\$5.7	\$8.5	\$11.6
Operation	12	\$0.6	\$1.0	\$1.7
Total	100	\$6.3	\$9.5	\$13.3
Pioneer Ridge				
Construction	153	\$11.0	\$14.9	\$20.5
Operation	19	\$0.7	\$1.3	\$2.4
Total	172	\$11.7	\$16.2	\$22.9
Monroe Street				
Construction	51	\$2.8	\$3.9	\$5.6
Operation	5	\$0.2	\$0.3	\$0.6
Total	56	\$3.0	\$4.2	\$6.2
Total				
Construction	430	\$28.4	\$40.6	\$55.9
Operation	60	\$2.7	\$4.8	\$8.3
Total	490	\$31.1	\$45.4	\$64.2

Note: Inputs for analysis consisted of construction cost figures provided by Movin’ Out and estimates of total resident income made by student researchers. The figures listed assume that construction was performed by a firm located within the county in which the development was built. While this assumption likely holds for Dane County, it is likely that out-of-county firms were used for the other developments.

Source: Movin’ Out

These impacts are substantial. In a one-year period, four of Movin’ Out’s 16 developments created 490 jobs, over \$30 million in labor income, \$45 million in total income, and \$64 million in revenue for industries. Assuming a uniform rate of one-year impact per unit across Movin’ Out’s developments,⁶ in one year, the organization creates nearly 2,500 jobs, \$158 million in labor income, \$231 million in total income, and \$327 million in industry sales.

ADDRESSING BARRIERS TO AFFORDABLE HOUSING FOR PEOPLE WITH DISABILITIES

Despite the extensive impacts discussed above, Movin’ Out and other developers of affordable housing face ongoing hurdles, including community attitudes and existing policies. The following sections address several of the challenges to affordable housing for people with disabilities in Wisconsin, as identified in stakeholder interviews, academic literature, and a review of relevant government policies. First, we discuss community opposition to the development of affordable housing and strategies that Movin’ Out could utilize to negotiate this challenge. Then, we lay out a potential advocacy agenda for Movin’ Out so that staff members can use their experience and knowledge to improve the policy environment for affordable housing developers and for individuals with disabilities in the housing market. We identify major regulatory issues in Wisconsin and propose potential solutions. These policy changes will help cut development costs, reducing rents and financial stress for future tenants. They also increase access to affordable housing for people with disabilities. Diminished housing costs and expanded accessibility will bolster the positive social impacts that accrue to people with disabilities and low-income households.

⁶ These rates equal 2.46 jobs per unit, \$156,000 in labor income per unit, \$228,000 in total income per unit, and \$323,000 in industry sales per unit.

COMMUNITY OPPOSITION

Movin' Out and other local stakeholders interviewed for this report identified “not-in-my-backyard” (NIMBY) concerns as a major barrier to multifamily affordable housing development in Wisconsin. NIMBY and “locally unwanted land use” (LULU) attitudes are major impediments to meeting the affordable housing needs of communities across the United States.

A national survey of affordable housing developers found that neighborhood opposition to multifamily development was widespread and concentrated among rental developments (Scally and Tyghe 2015). More than 85 percent of respondents had faced opposition at the phase of development between site selection and funding approval, and a majority (62%) responded that this opposition had caused construction delays.

NIMBY opposition generally stems from fear that a development would change the financial, social, and aesthetic characteristics of a neighborhood. Residents fear increased crime, higher costs for education or local services, and lost property value (Pendall 1999; 2008). Regarding aesthetics, perceptions of affordable housing as having poor quality, appearance, and maintenance lead to fears of the “character” of the neighborhood being degraded (Belden and Russonello 2003). While a limited number of case studies have substantiated some concerns on a small scale (Wassmer and Wahid 2019), the research consensus is that most NIMBY concerns are unfounded (Nguyen, et al. 2019, Tighe 2010).

NIMBY fears, while based on concrete economic concerns, are often exacerbated by local attitudes toward the low-income and/or racial minority populations they perceive as affordable housing beneficiaries (Tighe 2012). Others opposed to projects view affordable housing as an unearned “giveaway” to the undeserving poor (Belden and Russonello 2003).

NIMBY attitudes affect the speed of the development process and increase development costs. Organized opposition can provoke denial of permits at the meeting of municipal boards and commissions, can lead to time-consuming or costly design requirements being placed on developments, and can result in the removal of public officials from office who support affordable housing construction (Tighe 2012). In interviews, current and former city officials and private developers shared frustrations that NIMBY attitudes impede affordable housing construction by delaying development timelines and adding to development costs.

Preemptive efforts to avoid these delays can lead developers to choose affordable housing sites, “based on least resistance rather than sound planning and decision-making,” (Nguyen et al. 2013) concentrating affordable housing developments in low-income areas where opposition is not well-resourced and where the social benefits of moving to stable affordable housing – access to better schools, job opportunities, etc. – are less pronounced. This in turn exacerbates inequality and limits the benefits of affordable housing development (Nguyen et al. 2013).

To assess the impact of NIMBY attitudes on Movin' Out, we reviewed documents (including meeting minutes of the Madison Plan Commission and Common Council, and local media coverage) pertaining to two recent developments in Madison: Madison on Broadway (known today as the Royal) in 2017 and Ace Apartments in 2020. We chose Madison as the setting for our case studies because it was the only municipality that provided the data necessary for thorough analysis. However, Madison's strong commitment to affordable housing and complex governance structure mean that NIMBY concerns there will not perfectly mirror those seen in other areas of the state.

Regarding commitment to affordable housing, Madison created a municipal affordable housing fund in 2014 with the stated goal of developing 1,000 units of affordable housing in five years, aimed at the lowest-income residents and the homeless (Mosiman 2014b). *Imagine Madison*, the city's master plan, supports the goals of affordable housing advocates: increased housing supply, a wide mix of housing options in every neighborhood, including low-cost and supportive housing, and integration of affordable housing with food and transportation access (Imagine Madison 2018).

Regarding complex governance structure, Madison has at least 94 boards, commissions, or committees. In addition to the Common Council, affordable housing developers must obtain approval from the Plan

Commission and the Urban Design Commission, may require approval from the Landmarks Commission or the Historic Preservation Plan Advisory Committee, and should expect to attend neighborhood meetings and undergo city staff review. This development process invites opportunities for NIMBY resistance at neighborhood and commission meetings that may be easily accessed by highly resourced and organized opposition (Scally and Tighe 2015). The increased opportunities for NIMBY resistance presented by this governance structure tend to be outweighed by the city’s commitment to affordable housing, with most affordable housing developments in Madison moving forward successfully.

The results of the case studies, which display different levels of community opposition, are summarized below.

Madison on Broadway – Movin’ Out 2017

- More than 3-year development process
- Opposition from local alder
- Contentious neighborhood meetings
- Contentious Plan Commission meeting (12 speaking in opposition, 100+ registered, not speaking, in support)
- Confusion and disagreement concerning non-housing land use (neighborhood center)
- Not sited near other Movin’ Out or LIHTC developments
- Mixed media coverage; little mention of Movin’ Out’s mission (disability, veterans)
- Community-integrated model reduces strain on service providers and improves perception of development

Ace Apartments – Movin’ Out 2020

- Development process without local delay (LIHTC funding delayed)
- Support of local alder
- Neighborhood concerns alleviated in community meetings
- No opposition at Plan Commission
- Mixed-use development meets neighborhood needs
- Sited near Movin’ Out headquarters
- Positive media coverage; mentions of Movin’ Out’s mission (disability, veterans)
- Community-integrated model reduces strain on service providers and improves perception of development

We can draw several conclusions from these case studies:

- Support from local leaders, including alders, can accelerate the approval process.
- Even for contentious projects, support may outnumber opposition, but is less visibly represented at traditional neighborhood meetings.
- Development partners or non-housing land uses at a development are important considerations for community members considering support.
- Developers may benefit from existing presence and support in a community.
- Media coverage is typically positive for Movin’ Out. Movin’ Out can encourage media coverage that focuses on its mission to provide affordable housing for people with disabilities and veterans.

Madison on Broadway was first proposed in 2014, in partnership with a private developer, and planned to include a neighborhood community center (Mosiman 2014a). In 2015, residents expressed opposition, focused on the effects of concentrating low-income residents and the siting of a neighborhood center in an apartment building (Mosiman 2015). In 2016, when the Plan Commission approved the project, the local alder voted against the project and more than a dozen neighborhood residents spoke in opposition. At that meeting, although more than 100 residents registered their support of the project, few spoke in its favor (City of Madison Plan Commission 2016). Community members demonstrated NIMBY attitudes when they expressed concern that low-income residents and density would bring challenges to the neighborhood, even though many established residents shared the same income profile as potential tenants (Rickert 2016). In 2017, the project moved forward, significantly delayed and without the planned neighborhood center.

More recently, the Plan Commission approved the Ace Apartments, which Movin’ Out is developing on Madison’s east side in partnership with the same private developer. The project includes commercial

space for another disability-oriented nonprofit organization. Ace Apartments received favorable media attention that mentioned Movin' Out's work for people with disabilities, and the local alder supported the project (Mosiman 2019). The Plan Commission approved the Ace Apartments without opposition; after receiving LIHTC funding, the project moved forward for development. At the same Plan Commission meeting, another affordable housing project in the area was hotly debated. The success of this project may indicate that Movin' Out's reputation in the neighborhood, blocks from the organization's headquarters, and relationship with local leadership, helped mitigate NIMBY concerns.

These case studies indicate that Movin' Out has faced neighborhood opposition that typifies NIMBY attitudes when siting and going through the approval process for its projects. Opposition is concentrated at the zoning approval phase of the development process, in neighborhood meetings and before the Plan Commission. Movin' Out leadership indicated that NIMBY attitudes are more prevalent in smaller communities outside of Madison.

NIMBY concerns are not intractable. Schively (2007) identifies that NIMBY and LULU attitudes are deeply associated with negative perceptions, including those concerning the transparency the development process and the intentions of the development entity, that can be combated. Movin' Out already uses an integrated mixed-income development model that does not provoke the level of neighborhood opposition or media coverage seen by other development models and adheres to practices such as meeting early and often with community leaders that limit NIMBY resistance.

However, there are several best practices Movin' Out can follow to combat NIMBYism can promote healthy community feedback:

- **Use research-based framing** to develop clear and accessible informational materials and presentations, connecting the benefits of affordable housing projects to community health, economic wellbeing, and improved quality of life in the community (Rios, et al. 2016). The research outlined in other sections of this report and in the appendices may help develop this framing.
- **Meet early and informally with community members and leaders** to increase neighborhood buy-in. In the same national survey mentioned above, developers of affordable housing identified that early meetings with community leaders in neighborhoods where potential developments will be sited are by far the most effective way of addressing NIMBY concerns. Informal public information sessions rather than formal public meetings were the other method found to be effective (Sally and Tighe 2015). HUD recommends that developers advertise “tea-and-coffee” sessions for community members to attend and learn about the project (HUD Exchange). Informal meetings can seed goodwill in a neighborhood and activate support among community leaders, who may influence their neighbors.
- **Rethink public hearings** to solicit feedback from a diverse range of voices. The traditional public meeting process privileges organized opposition and the voices of current neighborhood residents, who are more likely to be higher-income homeowners than the renters who will live in a proposed affordable housing development (Sally and Tighe 2015). Participatory public meetings can use technology, trained facilitators, and participant recruitment to engage a broader spectrum of affected community members in the decision-making process, resulting in more popular and effective development projects (Moynihan 2004). Movin' Out might consider working with local officials to incorporate remote input, participatory meeting facilitation, and door-to-door participant recruitment for expanding the breadth of voices at public hearings for development projects.
- **Build on existing support and community partnerships** to holistically integrate into the community framework. In the last year, Movin' Out has moved forward on several significant development projects with major community partners: the organization is slated to build affordable housing in conjunction with Luna's Groceries on Madison's south side, and with Red Caboose Child Care on Madison's east side. Both businesses have deep roots in their respective

neighborhoods; by partnering with these organizations Movin' Out can double down on its existing community support. Movin' Out and other affordable housing developers should seek similar opportunities outside of Madison.

By adopting or building on existing use of these tactics, Movin' Out can not only mitigate opposition to its projects, but can democratize the siting and development process for affordable housing. In fact, Movin' Out may be uniquely positioned to overcome NIMBY opposition as it expands its development operations. As a nonprofit developer with a public service mission, the organization can engender more trust than other developers or government agencies (Landgraf 2020). Movin' Out's focus on developing community-integrated housing for people with disabilities leverages significant community support that can counter neighborhood opposition (WHEDA 2015). By building on community support and engaging in best practices in the process of siting, funding, and community engagement, Movin' Out can grow its development enterprise and create housing that improves community life throughout Wisconsin.

STATE AND LOCAL POLICY

In our research, we came across a series of policies and regulations that, if changed, could improve the affordable housing environment for Movin' Out and its residents. The following section lays out significant barriers that Movin' Out could work to address by filing public comments during the public comment period, lobbying policymakers, testifying at the State Legislature and at local meetings, and educating the public on these ongoing issues. To best amplify the message, Movin' Out could form relationships and work in coordination with other nonprofit developers, housing advocates, and disability rights groups as part of an advocacy coalition.

CHANGES TO STATE LAW



Develop a statewide affordable housing trust fund with a dedicated revenue source by raising Wisconsin's real estate transaction tax rate or increasing recordation fees to generate funding independent of the state's general-purpose revenue.



Amend Wisconsin's Open Housing Law so that it is substantially equivalent to federal Fair Housing laws and use the funding from the Federal Housing Assistance Program to enforce fair housing violations against people with disabilities.

Flexible State Funding for Construction and Modification

Wisconsin legislators have taken significant steps in recent years to expand affordable housing options. For instance, they created a state version of the federal Low-Income Housing Tax Credit program. WHEDA used the funds to award more than \$7.3 million in tax credits to projects in 2019. Although Wisconsin's state tax credit program serves as an invaluable tool, it is too restrictive to address the most pressing affordable housing needs. For instance, the state tax credits must be allocated to communities with populations of fewer than 150,000 people. A state affordable housing trust fund can be a more flexible source of funding for housing development, rehabilitation, and preservation directed at helping people with disabilities. Monies raised through a designated revenue source could be allocated by the state through grants to nonprofit developers, community action agencies, and others who build and modify affordable housing. Funds should be directed toward expanding the accessibility of current units, preserving existing affordable housing, and covering pre-development costs.

A trust fund could be particularly effective in addressing housing affordability issues if it derives its funding from a source that is not linked to general-purpose revenue. By ensuring that the fund has a source of revenue not connected to biennial appropriations, advocates could prevent funding from being eliminated in an adverse political climate. For instance, North Carolina's affordable housing trust fund lost \$10 million in appropriations during the Great Recession and has not returned to prior funding levels

(NC Housing Finance Agency 2017). Similarly, the Nebraska Affordable Housing Trust Fund (NAHTF), saw \$2.25 million of its funding shifted to the general fund in the FY2017 and FY2019 biennial budgets (NLIHC 2017). A designated fund supported outside of general revenues might vary based on economic conditions, but it would not be as susceptible to cuts during the state appropriations process.

Pennsylvania and Ohio have two of the strongest state affordable housing trust funds. Pennsylvania's fund, which first allocated fee dollars in 2012 (PHFA 2019), lists the development of affordable housing for people with disabilities as a top priority during the allocation process. Funding comes from unique sources such as the state's natural gas extraction fees (PHFA 2019).

Ohio has one of the nation's most flexible state housing trust funds. Dollars can be used to support accessibility modifications, predevelopment costs, and new construction (ODSA 2018). Movin' Out could benefit from additional investment by Wisconsin officials in all three areas. In FY2018 alone, Ohioans committed more than \$5.4 million to rehabilitate or repair more than 1,100 rental units. Many of the alterations made the housing units accessible. In addition, Ohio allocated \$1.6 million to cover developer costs that occur before construction. These include environmental impact analyses, zoning fees, and market research (ODSA 2018). Revenue for the fund is generated through recorder fees, which legislators increased by \$6 last year to generate an additional \$2.5 million to \$3 million in affordable housing assistance (Ferenchick 2019). Ohio's trust fund is overseen by a board that includes representatives of an anti-homelessness group, banks, developers, local governments, and county recorders (ODSA 2018).

States also support housing trust funds through real estate transaction fees (NLIHC 2019a). Wisconsin currently has a real estate transaction fee of 0.3 percent, or \$300 for every \$100,000 in value. Increasing the tax, even marginally, could generate substantial new revenue for a trust fund (Wisconsin DOR 2018). A 0.03 percentage-point increase in the real estate transaction fee would cost the average homeowner an additional \$30 for every \$100,000 in real estate value, but could generate \$9.5 million for the state every year, assuming a real estate market similar to the one in 2018 (Wisconsin DOR 2018). The revenue could be used to cover the costs of expanding accessibility within existing units, preserving current affordable housing, and covering pre-development costs. Organizations such as Movin' Out would benefit from greater resources to offset rising expenses. For a detailed description of how an increase in the real estate transaction fee could support an affordable housing trust fund, see Appendix E.

The Department of Administration (DOA) also should appoint key experts to a board assigned to award trust fund grants. Members of the committee might include the executive director of the Wisconsin Interagency Council on Homelessness, a WHEDA representative, a disability rights advocate, a lender, and a housing developer. The committee's varied membership would help it more fully understand the state's affordable housing needs. DOA should oversee grant management similar to the federal community development award process.

A well-supported state affordable housing trust fund would supplement local dollars and provide officials with greater flexibility to address housing needs for Wisconsinites with disabilities. Legislators should allocate money from a trust fund through grants targeted at rehabilitation efforts, investments directed at preserving affordable housing, and pre-development expenses not currently funded by the state's tax credits. However, it is not enough to simply add newly accessible units. For example, housing rehabilitation assistance would significantly benefit people with disabilities by expanding accessibility at their current units. The trust fund should also be used to preserve existing affordable housing for people with disabilities. In addition, the fund could be used to cover pre-development expenses in the site selection process. By coupling an ongoing affordable housing trust fund with state and federal tax credit programs, Wisconsin can expand its ability to address a variety of housing needs.

Fair Housing in Wisconsin

Even when affordable housing exists, people with disabilities face extensive barriers in the housing market due to discrimination. The Fair Housing Act (part of the 1968 Civil Rights Act) articulates the right to access "fair housing," defined as the right to choose housing free from unlawful discrimination. This includes discrimination in housing transactions like rentals, sales, lending, and insurance. Landlords

are required under Fair Housing Law to make reasonable accommodations and modifications for people with disabilities. Reasonable accommodations are changes, exceptions, or adjustments to a property rule, policy, practice, or service. Reasonable modifications are structural changes made to the premises. Housing discrimination can manifest for people with disabilities in various ways, including being shown fewer or lower-quality units, facing adverse treatment by property managers or landlords, and experiencing a landlord's refusal to make reasonable accommodations or modifications to housing units.

Past studies have shown widespread discrimination against people with physical disabilities. One 2005 HUD study in Chicago found that over 25 percent of wheelchair users were told fewer units were available than were in reality, and 30 percent were denied the ability to view units (Turner et al. 2005). The same study showed one-fifth of rental unit owners refused to make a reasonable accommodation for parking. Overall, nearly one-third of wheelchair users experienced some form of discrimination (Turner et al. 2005).

Housing discrimination against those with physical and cognitive disabilities likely happens in Wisconsin far more often than is reported. When a person experiences housing discrimination, they can seek remedy in the courts, but too often people do not seek a legal action. Local attorneys interviewed for this report say very few people with disabilities file suits regarding violations of the Fair Housing Act, and many people who are discriminated against may not know they can seek legal help. People with cognitive disabilities face particular difficulties navigating rental markets, and many disability-related housing discrimination cases in Wisconsin revolve around mental illness and substance abuse.

Movin' Out could work to advocate for two primary changes in Wisconsin's enforcement of Fair Housing Law:

1. Amending the state's Open Housing Law so that Wisconsin is eligible for federal enforcement dollars
2. Eliminating barriers that prevent individuals with cognitive disabilities from accessing reasonable accommodations and modifications

Wisconsin's Open Housing Law is not "substantially equivalent" to the federal Fair Housing Law, and therefore not eligible for a federal program that provides enforcement dollars to states and municipalities. To be substantially equivalent, a state must permit individuals to file a complaint up to two years after the incident occurs; Wisconsin law permits only one year. Additionally, if a case is filed with Wisconsin's Department of Workforce Development (DWD) or the Wisconsin Department of Administration (DOA), the state does not guarantee legal representation, which it must do to be considered substantially equivalent. The state's lack of "substantially equivalent" policies means it is not eligible for federal dollars from the Fair Housing Assistance Program (FHAP) to fund fair housing enforcement efforts. More details about the differences between the federal and state laws is in Appendix F.

FHAP funding could supplement the DWD Equal Rights Division's work enforcing fair housing. Wisconsin's lack of state equivalency also prevents the state from having a work-sharing agreement with HUD. This means that complaints about the same incident could proceed within both the Wisconsin DWD and HUD without either agency knowing that the other is already working on the complaint (Wisconsin DOA 2015). This duplication wastes funding and limits the reliability of data.

Making fair housing laws substantially equivalent in the state can be achieved by state legislative action to alter the Wisconsin Open Housing Law (Wisconsin DOA 2015). Doing so may help more Wisconsinites with disabilities access safe, affordable, accessible, and stable housing.

Wisconsin could additionally work to eliminate barriers that prevent people with cognitive disabilities from accessing reasonable accommodations. For example, a person who compulsively hoards could set up a management plan with a home health assistant to clean up and eliminate fire hazards. Other examples of reasonable accommodations that are often helpful for people with mental disabilities include longer notices prior to evictions and changes to credit and employment requirements. Extending eviction notices from five days to 10 could give people with disabilities more time to resolve issues. Additionally, people with disabilities may not work or have consistent income from employment, and it may not be

healthy or responsible for those with some mental disabilities to have credit cards or take on debt. As a result, they may not have the credit scores or income typically necessary to qualify for a unit. In this instance, waiving these requirements may be necessary to prevent discrimination.

While it is already illegal to discriminate against people with mental disabilities or substance abuse issues, Movin' Out could work to educate the public – especially landlords – about requirements for reasonable accommodations in these instances.

LOCAL ZONING CHANGES



Permit more multifamily buildings to be considered by-right developments, reducing the amount of time and money required for developers to obtain conditional use zoning approvals.



Eliminate single-family zoning or increase the percentage of land zoned for multifamily development.



Ease expensive parking requirements for projects so that developers can spend more on building units.

Before 2012 zoning code changes, almost every mixed-use building or multifamily development required zoning change approval from the Madison Plan Commission, the Urban Design Commission, and the Common Council. As of 2012, conventional zoning districts can approve these developments, but “by-right” development is still limited by height, number of dwelling units, and building size. Buildings larger than the threshold must receive conditional use approval from the Madison Plan Commission. As a result, most development proposals require discretionary review by the Plan Commission (City of Madison 2019).

While the Plan Commission approves almost all conditional uses for multifamily developments, many developers find that the process of developing proposals and presentations and attending meetings to answer commissioner questions can take a significant amount of time and resources. Developers may also have to pay holding costs for plots of land that are not yet approved for development. Delays associated with these approvals can increase risk levels due to changing interest rates and construction costs as well as uncertainty around any conditions the Plan Commission may impose on a developer (City of Madison 2019).

Fairfax County, Virginia, has drawn national attention for expanding by-right zoning to further economic development efforts in the Washington, D.C., metropolitan area (White House 2016). The effort eased restrictions on the height of buildings and led to the planned construction of an apartment building for older people featuring more than 200 affordable housing units (Fairfax County 2019). Cities in Wisconsin could pursue similar strategies that make it easier for developers to build multifamily developments.

Exclusionary Zoning Inhibits Construction

Municipal exclusionary zoning policies pose difficulties to developers and affordable housing advocates. Municipalities prohibit the construction of multifamily affordable housing in areas dominated by single-family homes, facilitating racial and socioeconomic divisions across neighborhoods (Oliveri 2015). One scholar noted that the zoning codes worked by “preventing economies of scale in housing construction or barring the subdivision of large existing buildings” (Stem 2020). Inclusionary approaches to zoning have been linked to improved educational outcomes and higher levels of socioeconomic mobility (Schwartz 2010; Albright et al. 2013). By breaking down exclusionary zoning barriers, municipalities would enable Movin' Out to develop affordable housing opportunities in high-opportunity areas.

Across the country, officials have pursued inclusionary zoning practices to offer housing opportunities for families with a variety of income levels. In Minneapolis, officials banned single-family zoning as critical

to both erasing racial divides and meeting future housing needs (McCormick 2020). The city began implementing its plan this January after a years-long drafting process (Minneapolis 2019). Other jurisdictions have taken different approaches. As the affordable housing crisis in Wisconsin grows, municipalities and policymakers will need to explore these policy options to meet the state’s need. However, it seems likely that each municipality will have to take a slightly different path to better align with inclusionary zoning practices. By expanding latitude for multifamily housing in local zoning codes, Movin’ Out would have greater capacity to build new units in high-opportunity neighborhoods, furthering the organizations’ commitments to socially integrated housing.

Parking Limits Increase Affordable Housing Costs

Stakeholders consistently identified parking minimums as a leading contributor to high rent costs. These rules require new developments to build a minimum number of parking spaces per housing unit. One elected official described the high cost of parking spaces as akin to “building a house for your car.” Shoup (2016) found that, as of 2012, one above-ground parking space cost nearly \$24,000. It seems likely that prices have increased as construction expenses rise. Jia and Wachs (1999) determined that condominiums with parking are 10 percent more expensive than those that did not have car spaces, and Litman (2011) found that a one-to-one ratio of housing units to parking spaces spikes capital expenditures by more than 12 percent.

Furthermore, affordable housing residents have lower demand for parking than the general public. For instance, a study of parking use by affordable housing tenants in San Diego, California, found that low-income households used parking at a rate of approximately 0.7 vehicles per housing unit. Among all renters in the city, the rate was more than 1.4 vehicles per housing unit (Wilson et al. 2012). Given that 25 percent of Movin’ Out households include a person with a disability, we can assume that the vehicle per housing unit ratio is lower at its developments than the community average. Leaders should also consider additional waivers in mandatory minimum parking lot size when the organization’s developments are located near transit lines.

Eliminating minimum ratios of parking spaces to housing units may be more effective than placing a cap on the number of spaces per unit. California Assembly Bill 744 (2015) prohibited municipalities from mandating minimum parking ratios greater than 0.5 spaces per unit at affordable housing developments. The legislation applies only if the development is within 0.5 miles of a transit stop. Mixed-income developments could also meet the standard for diminished parking space requirements by housing some tenants classified as low-income (20% of all units) or very low-income (10% of all units). New York City also broadly waives parking requirements (Furman Center 2012).

RECOMMENDATIONS FOR MOVIN’ OUT



Survey residents to determine how employment, medical usage, and other quality of life metrics change after securing affordable housing.



Adhere to best practices for community engagement. This includes early and informal meetings with neighborhood residents and leaders, partnerships with established community organizations, research-based public information campaigns, and participatory public meetings.



Build in high-opportunity Census tracts located near businesses and high-quality schools.



Build on current advocacy efforts by working with a coalition to address state funding, fair housing enforcement, and local zoning requirements. Advocacy could include public information campaigns, filing public comments, or testifying before the legislature.

There are several steps Movin' Out can take to grow their organization and improve affordable housing construction processes in Wisconsin. We recommend that Movin' Out track resident outcomes, adhere to best practices in community engagement during the development process, target high opportunity areas for development, and file public comments on state and local policy proposals. These options are discussed in detail below.

SURVEY RESIDENTS TO DETERMINE HOW QUALITY OF LIFE CHANGES WITH HOUSING

Movin' Out should consider measuring improvements in tenants' qualities of life. For instance, the organization might use an annual resident survey to track how employment changes after a person secures an affordable apartment. Another key metric to analyze might include changes in medical usage. The approach could offer a powerful component to Movin' Out's story of positive impact. Results indicating that tenants worked more after securing an affordable apartment would help the organization show that its developments support improved labor market outcomes. Survey development and implementation might be an area of future collaboration between Movin' Out and researchers at the University of Wisconsin–Madison, including students at the La Follette School as part of future policy analysis and public management courses.

Considering that many residents have varying literacy rates, cognitive processing abilities, and access to email, Movin' Out would likely need to administer the survey using a mix of modes, including telephone and in-person with residents, offering assistance as needed. Appendix C provides examples of the types of questions that Movin' Out could include in a survey. Implementation would require consulting with survey experts who have experience in managing data and collecting data from populations with disabilities, as well as best practices in survey design and wording.

ADHERE TO BEST PRACTICES FOR COMMUNITY ENGAGEMENT

Movin' Out already enjoys substantial support from community members and leaders for its development work in several municipalities and counties across Southcentral Wisconsin. To expand that work into new communities and overcome potential community opposition, Movin' Out can follow a series of best practices for engaging with residents and decision-makers.

Movin' Out developers and leadership typically meet early, and often, with community leaders, well before the development process begins in earnest. They should continue to do so as they expand to new areas in Wisconsin. If a development is likely to provoke opposition, Movin' Out might consider undertaking a “power mapping” process to determine key stakeholders and plan approaches. A sample power map is provided in Appendix G. Power mapping is a community organizing tool intended to help organizations identify access points to decision-makers and potential coalition partners. Informal neighborhood meetings or “tea-and-cookie” sessions hosted by project sponsors inside a community can also help build support early in the process, prior to formal public meetings.

Movin' Out partners with established and respected community organizations such as Luna's Groceries and Red Caboose Child Care Center. These partners in Madison help generate positive media coverage and neighborhood support. If planning a development in a new community, Movin' Out leadership can work with partners to identify community needs like childcare, grocery or retail needs, or service agency accessibility, and plan methods for integrating those needs and providers into housing developments.

Movin' Out can also use research-based framing to provide information to the community about proposed developments, including the social and economic impacts of projects estimated in this report. Public information campaigns that go door-to-door to engage residents and use research data to dispel NIMBY concerns can improve the likelihood of project approvals (Scally and Tighe 2015).

Finally, Movin' Out and local partners might consider changes to the public meeting process. Most public meetings involve a presentation from developers and local officials to an audience of current residents after much of the decision-making for a development has already occurred. This process sets up an adversarial relationship between residents and developers, and it privileges the voices of organized opposition that mobilizes attendees. Models of participatory meetings, in which community members can attend virtually and work with trained facilitators to provide input into the development process may ease tensions, increase participation from groups that are often under-represented such as young and low-income people, and result in more successful outcomes for developers and community members. For more information on power mapping and participatory meetings, see Appendix G.

DEVELOP PROJECTS IN HIGH-OPPORTUNITY CENSUS TRACTS

Movin' Out could increase social benefits for tenants by targeting high-opportunity Census tracts for future developments. High-opportunity areas are defined as areas where children are most likely to achieve better economic outcomes than their parents. In addition, locating units in areas with access to high-performing schools would expand economic opportunities for children living in Movin' Out housing. Moreover, placing buildings near businesses that employ people with disabilities could help residents find and keep jobs, in turn supporting greater income stability.

FURTHER CURRENT ADVOCACY EFFORTS

Movin' Out is a leader in developing affordable housing in the state. Although the organization already participates in policy dialogues, it can further capitalize on its strong reputation by taking a more active role in the regulatory processes. Partnering with other nonprofit affordable housing and service providers could be an effective strategy to facilitate meetings with policymakers, public events, and influence on the policy process.

Public comments on WHEDA's qualified allocation plans (QAP), the rubrics agency officials use to award tax credits and set state affordable housing standards, are a critical part of housing policy implementation. Movin' Out has long played a role in influencing the allocation tool by participating in the QAP advisory committee. The organization might be able to influence specific scoring criteria – especially factors that are a barrier to development in high-opportunity neighborhoods – through written comments. According to one WHEDA official, it is common practice for private developers to comment on the QAP. Participating in a multi-format advocacy dialogue might yield greater policy influence.

Movin' Out's leadership might also consider providing comments on issues that disproportionately impact their clients, or in areas where the organization might site future buildings. One example is advocacy related to local transit routes. Census data indicates that people with disabilities in Madison are particularly reliant on public transit compared to their peers without disabilities (Census 2020). Movin' Out would have a natural interest in ensuring that its current and future residents maintain access to bus service. Movin' Out might also advocate for changes in zoning codes and land use decision-making processes to facilitate more affordable housing development.

CONCLUSION

This analysis suggests the construction of affordable housing is associated with broad benefits that yield hundreds of jobs, generate millions of dollars in economic activity, and improve life outcomes for Movin' Out's tenants. By providing this housing for people with disabilities, Movin' Out fills a critical need in Wisconsin.

Movin' Out is well-positioned to lead efforts to change policies in Wisconsin that promote the construction of more accessible, affordable housing. These efforts will ensure that each Wisconsinite – regardless of their ability – has an affordable home in which to laugh, learn, and grow.

APPENDIX A. RECOMMENDATION MATRIX FOR STATE AND LOCAL POLICYMAKERS

Policy Target	Research Finding	Recommendation
Develop an affordable housing fund that targets individuals with disabilities	Many states use a state-wide affordable housing trust fund to direct funds toward low-income housing development.	Wisconsin legislators should raise the state's real estate transaction tax rate or increase recordation fees to generate funding independent of the state's general-purpose revenue. A trust fund should be governed by experts with extensive experience in the area.
Improve fair housing enforcement for people with disabilities	Individuals with disabilities are at greater risk for housing discrimination but are less likely to report it.	Wisconsin should adjust its fair housing law to make it more likely that landlords and developers properly follow the Fair Housing Act.
Reduce red tape that increases affordable housing costs	Parking space requirements and bureaucratic approval processes increase development costs; exclusionary zoning hinders opportunities for tenants.	Localities should expand use of by-right zoning, ease parking requirements, and move toward inclusionary zoning practices.

APPENDIX B. RECOMMENDATION MATRIX FOR MOVIN' OUT

Policy Target	Research Finding	Recommendation
Measure Movin' Out's impact on its residents' quality of life.	Access to affordable housing diminishes healthcare costs and involvement in the criminal justice system, while boosting educational opportunities and lifetime earnings.	Movin' Out should annually survey residents to determine how employment, emergency room visitation, and other quality of life metrics change after securing housing. This might be an area of future collaboration between Movin' Out and the University of Wisconsin–Madison.
Reduce community concerns regarding the construction of affordable housing projects.	Interviews with advocates and public officials suggest extensive outreach is critical to successfully navigating the planning process.	Movin' Out should meet with community members early in the planning process to better address local concerns. In conversations with local groups, the organization should stress the importance of serving people with disabilities.
Enhance life opportunities for people with disabilities.	The location of affordable housing projects has a significant impact on long-term educational outcomes.	Movin' Out should work to build in high-opportunity Census tracts located near businesses and high-quality schools.
Improve information delivery to state and local officials regarding the housing needs of people with disabilities.	Movin' Out is well-respected by government officials in southcentral Wisconsin.	Movin' Out should file public comments on WHEDA's qualified allocation plans as well as local policy proposals that could impact tenants with disabilities.

APPENDIX C. ILLUSTRATIVE RESIDENT SURVEY

Your Well-Being

Please indicate how your life has changed in the following categories in the last year:

	Much worse	Slightly worse	Stayed the same	Slightly better	Much better
Managing healthcare costs					
My overall health					
Access to healthcare and other services					
My family's income from work					
My overall financial situation					
My feeling safe					
Accessing transportation					
My feelings of happiness					
My relationship with family					
The quality of my neighborhood					
My feeling of being part of a community					
My overall quality of life					

About what percentage of your monthly income did you spend on rent last month?

- 30% or less
- 30% to 50%
- 50% to 80%
- More than 80%
- Unsure

Did your rent increase or decrease when you moved into this residence?

- Increased
- Decreased
- Stayed the same

Have you ever been evicted?

- Yes, once
- Yes, multiple times
- No, I have never been evicted.

How has your employment situation changed since moving to this residence?

- I did not work before, and I now work.
- I did not work before, and I still do not work.
- I work at the same job for the same salary.
- I work at the same job, and I earn a higher salary.
- I work at the same job, and I earn a lower salary.
- I work at a new job.

How long have you lived at this residence? _____

Where were you living before you moved here?

- Living with family or another person
- Foster care
- Assisted living or supportive housing
- Other public and/or subsidized housing
- Homeless
- Incarcerated
- Hospitalized
- Other

Have you ever been homeless?

- Yes, I have been homeless
- No

Demographics (if not collected by property manager)

What is your age? _____

What is your race/ethnicity?

- White
- Black
- Asian
- Asian American/Alaskan Native/Native Hawaiian
- Mixed race
- Other

I identify as Hispanic and/or Latino.

What is your gender identity?

- Male
- Female
- Non-binary
- Other

How many children (under age 18) do you have living with you regularly? _____

What is your relationship status?

- Single
- Married or cohabiting with a partner
- Co-parenting (not married; not cohabiting)
- Other

Do you identify as transgender?

- Yes
- No
- Unsure

Mobility

During the past month have you had difficulty with:

(1) Walking several blocks?

- Yes
- No

(2) Walking one block or climbing one flight of stairs?

- Yes
- No

(3) Doing work around the house, such as cleaning, light yard work or home maintenance?

- Yes
- No

(4) Doing errands such as grocery shopping?

- Yes
- No

(5) Driving a car or using public transportation?

- Yes
- No

Do you use a wheelchair or walking aid?

- Yes
- No

Do you receive Social Security (SSI or SSDI)?

- Yes
- No

APPENDIX D. FEDERAL RENTAL ASSISTANCE PROGRAMS

Program	Focus	Target population	2019 Budget
National Housing Trust Fund	Building, rehabilitating, preserving, and operating rental housing for very low-income households	75% Very low-income renters (<30% AMI); 100% low-income renters (<50% AMI)	\$245 million
Housing Choice Vouchers (HCV)	Helping households afford housing on the private market	75% Very low-income for new vouchers (<30% AMI); 100% of new vouchers to middle- and low-income (<80% AMI) renters	\$20.31 billion
Project-based Vouchers (component of HCV)	Property-based (rather than tenant-based). Public housing agencies allocate units for specific projects if owner rehabilitates or constructs the units or agrees to set them aside.	Very low- and low-income households Additional 10% of vouchers in units for: homeless; veterans; people with disabilities; seniors; and/or located in areas with <20% poverty	Up to 20% of HCV units
Tenant Protection Vouchers (component of HCV)	Allows tenants to stay in HUD-assisted housing when it would otherwise be lost (e.g., demolition) or rendered unaffordable	Low-income tenants in HUD project-based housing assistance programs	\$85 million
Family Unification Program (component of HCV)	Foster care prevention	Families for whom housing is a primary factor in child removal or delayed reunification	\$20 million
Non-elderly Disabled (NED) Vouchers	Vouchers for non-elderly adults with disabilities to lease affordable private housing	Low-income (<50% AMI) households with one or more non-elderly (age 18-61) persons with disabilities. 75% of vouchers are reserved for very low-income (<30% AMI) households	\$30 million ⁷
Veteran Affairs Supportive Housing Vouchers	Housing for chronically homeless veterans	Homeless veterans eligible for VA healthcare	\$40 million
Public Housing	Over 3,000 public housing agencies administer concentrated public housing facilities	Household income < 80% AMI. At least 40% of new admissions per year have household income < 30% AMI or federal poverty level (whichever is greater)	\$7.42 billion

⁷ It is not completely clear, but funding [appears](#) to be frozen at the [2009 level](#).

Program	Focus	Target population	2019 Budget
Rental Assistance Demonstration	Preserving and improving low-income housing facilities. Composed of Moderate Rehabilitation Program and Rent Supplement Program. Public Housing Authorities (PHAs) and HUD-assisted housing owners can leverage Section 8 rental assistance contracts to raise private debt and equity for capital improvements	PHAs and HUD-assisted housing owners	\$100 million (2020)
Section 8 Project-Based Rental Assistance	Subsidies to private multifamily owners to make units affordable	Private multifamily owners	\$11.7 billion
Section 202 Supportive Housing for the Elderly	Capital advances to fund the construction, rehabilitation, or acquisition of housing for the elderly and rent subsidies	Very low-income (<50% AMI) people over age 62. Some properties are eligible	\$678 million
Section 811 Supportive Housing for Persons with Disabilities	Funds the development of and subsidies for housing with supportive services for low-income adults with disabilities	Extremely or very low-income (< 30% AMI) adults (age 18-61) with significant and long-term disabilities	\$184 million
Section 514 Farm Labor Housing	Direct loans to farmers for 33 years with 1% interest to develop on- and off-farm housing. Can be used to limit tenant payments to 30% of income	Loan recipients: Farmers, associations of farmers or farmworkers, family farm corporations, American Indian tribes, nonprofit organizations, public agencies, certain partnerships Tenants: Eligible tenants are domestic farm laborers who receive a substantial portion of their income from farm labor and are citizens or legally admitted for permanent residence. H-2A workers are not eligible. Retired or disabled farm laborers may remain as tenants if initially eligible.	\$27.5 million
Section 515 Rural Rental Housing Direct Loans	30-year loans (1% interest rate) to purchase, construct, or renovate buildings, purchase land, and/or provide necessary facilities	Very low- (<50% AMI), low- (<80% AMI), and moderate-income (AMI + \$5,500) households	\$40 million

Program	Focus	Target population	2019 Budget
Section 516 Farm Labor Housing	Grants to farmers that cover up to 90% of development costs for on- and off-farm housing	<u>Grantees:</u> Farmworker associations, nonprofit organizations, American Indian tribes, and public agencies. Can be used in urban areas for nearby farm labor. <u>Tenants:</u> Eligible tenants are domestic farm laborers who receive a substantial portion of their income from farm labor and are citizens or legally admitted for permanent residence. H-2A workers are not eligible. Retired or disabled farm laborers may remain as tenants if initially eligible.	\$8.3 million
Section 521 Rural Rental Assistance	Rural rental housing support available in some properties financed by Sections 514, 515, or 516 to cover the difference between 30% of tenant income and monthly rental rate	People with very low- (<50% AMI) and low-incomes (<80% AMI). 95% of new tenants and 75% of existing tenants must be very low-income.	\$1.331 billion
Section 542 Rural Development Vouchers	Vouchers for tenants when mortgages were prepaid but not matured and rents increase when the building leaves Section 515	Tenants who face higher rent when their buildings leave Section 515 due to mortgage prepayments.	\$28 million
Housing Opportunities for Persons with AIDS (HOPWA)	Funds jurisdictions to provide housing assistance to people with HIV/AIDS	Low-income households with people with HIV/AIDS.	\$393 million
McKinney-Vento Homeless Assistance Programs	Emergency Solutions Grants and Continuum of Care program. Title V grants nonprofit organizations, state agencies, and local governments the right to refuse land and property no longer needed by the federal government.	People experiencing or at risk of homelessness	\$2.64 billion
HOME Investment Partnerships Program	Federal block grant to expand affordable housing supply	Moderate- and low-income households (<80% AMI). For rental properties, 90% of HOME-assisted rental units must be occupied by households with incomes < 60% AMI.	\$1.25 billion

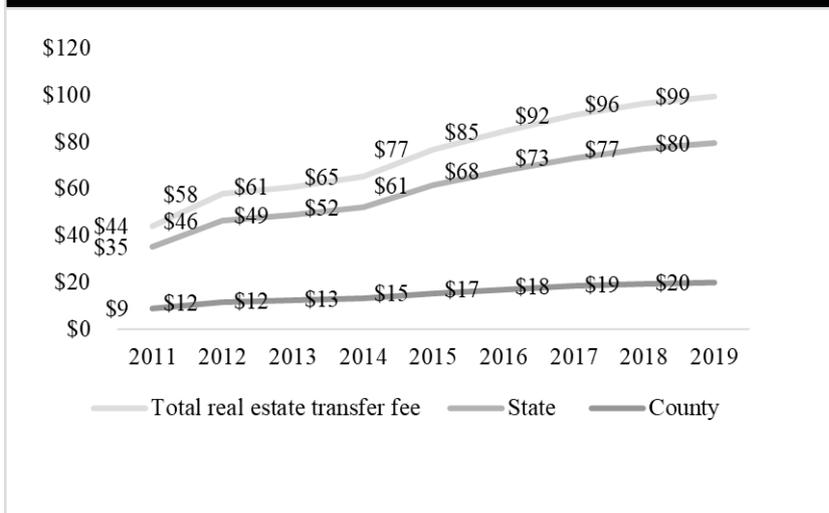
Program	Focus	Target population	2019 Budget
Housing bonds	Mortgage-revenue bonds, mortgage credit certificates, and multifamily bonds	Low- and moderate-income homebuyers and renters	State cap = \$105/capita. Per state minimum = \$311.4 million
Low-Income Home Energy Assistance Program (LIHEAP)	Heating grants, cooling grants, and crisis assistance for families	Low-income households (150% poverty threshold or 60% SMI) who cannot afford to keep their homes at safe temperatures and include elderly individuals, young children, and/or individuals with disabilities	\$3.69 billion
Low-income housing tax credits	Construction, rehabilitation, and preservation of affordable housing	Moderate-income households (<60% AMI)	\$9 billion
Indian Housing Block Grant (IHBG)	Block grant to fund affordable housing on American Indian reservations and areas	Low-income (<80% AMI) American Indian households	\$198 million
Title VI Tribal Housing Activities Loan Guarantee Program	Funding to tribes and tribal households to create, rehabilitate, and acquire land for housing; build infrastructure; construct community facilities; prepare architectural and engineering plans; and fund financing costs	IHBG recipients	No funding identified in FY2019
Native Hawaiian Housing Block Grant	New construction, rehabilitation, acquisition, infrastructure, and various support services for renting or homeownership	Low-income (<80% AMI) native Hawaiian households eligible to reside on Hawaiian homelands.	\$2 million
Affordable Housing Program	Finances the purchase, construction, or rehabilitation of mixed income rental housing	At least 20% of rental units reserved for very low-income (<50% AMI) households	10% net income from previous year (\$100 million)
Community Investment Program	Below-market rate loans to members for long-term financing of housing and economic development	Household income < 115% AMI	\$3 billion (2018)

APPENDIX E. REAL ESTATE TRANSFER FEES

Real estate transfer fees are applied every time a piece of real estate changes hands. When title of the property changes, state, county, or municipal officials tax a percentage of its value. Wisconsin currently has a real estate transfer fee of 0.30 percent, meaning that there would be a \$1,500 fee on the sale of a \$500,000 home. The fee is administered by the state, which retains 80 percent of total fees, with the county government receiving the remaining 20 percent. This revenue adds up. From 2011 to 2019, total real estate transfer fees rose from \$44 million to \$99 million, or 3,300 times the funding currently provided to interest-bearing real estate trust accounts (IBRETA) via escrow interest (Wisconsin DOR 2020). Creating a dedicated funding source for affordable housing via even a small increase in the transfer fee would have an immense impact (Figure 5).

An additional 0.03 percent fee dedicated to affordable housing, for example, would have yielded roughly \$9.5 million in 2018 and 2019 each. For context, the tax on the aforementioned \$500,000 home would rise by only \$150. The relative insignificance of such an increase is further demonstrated by comparing Wisconsin to other states. Wisconsin's current rate of 0.30 percent ranks 20th out of the 36 states with transfer taxes, which range from 0.01 percent in Colorado to 3 percent in Delaware. An increase to 0.33 percent would put Wisconsin on par with Arkansas, Minnesota, and West Virginia, still below conservative states South Carolina and Tennessee.

FIGURE 5. REAL ESTATE TRANSFER FEE REVENUES INCREASED FROM 2011-2019 (IN MILLION USD)



Source: Wisconsin DOR 2020

The latest attempt to increase the real estate transfer fee was in 2007. Then-Governor Jim Doyle proposed doubling the fee to 0.6 percent. The effort failed, but given the substantial size of that proposed increase, a more conservative increase of 0.03 percent would likely have better odds of success. Doyle's proposal would also have reworked how the state and counties distributed transfer fee revenue, upping the state's portion of the funds from 80 percent to 90 percent, a factor that may have limited its appeal. If affordable housing advocates push for a transfer fee increase, they should keep this increase minimal; a small change to the fee would have a substantial impact on affordable housing, and a large change would be unlikely to pass.

APPENDIX F. FEDERAL FAIR HOUSING LAW

The federal Fair Housing Act, passed in 1968, prohibits discrimination in the sale or rental of housing, residential real estate-related transactions, and the provision of brokerage services (42 U.S.C. § 3604 – 3606 2008). Initially, the act prohibited discrimination only on the basis of race, national origin, religion, and sex. The Supreme Court added disability and familial status as protected classes in 1988. The federal law includes accessibility design requirements that apply to all multifamily buildings (more than four units) built for first occupancy on or after March 13, 1991. These accessibility design requirements include:

- An accessible building entrance on an accessible route
- Accessible common and public use areas
- Interior and exterior doors that are wide enough to allow access for people in wheelchairs
- An accessible route into and through the dwelling unit
- Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations
- Reinforced walls in bathrooms for later installation of grab bars
- Kitchens and bathrooms that are maneuverable in a wheelchair

Wisconsin's State Fair Housing Laws

Wisconsin's Commercial Building Code largely reflects the guidelines published by the federal government (State of Wisconsin Fair Housing Plan 2015). Moreover, Wisconsin's Open Housing Law, first passed in 1971, offers broader protections against housing discrimination. It includes five additional protected classes: age, ancestry, lawful source of income, marital status, and sexual orientation and status as a victim of domestic abuse, sexual assault, or stalking. Unlike federal fair housing laws, Wisconsin's law also extends to single-family housing (Wisc. Stats. § 106).

The laws prohibit discrimination in the sale, rental, and lease of housing, mortgage lending, and advertising. They also include additional protections for people with disabilities, who cannot be segregated, separated, excluded or treated unequally. Property owners also must provide reasonable modifications and reasonable accommodations. Reasonable modifications are changes made to an existing unit to make it accessible, at the expense of the person with a disability. Reasonable accommodations are changes to rules, policies, practices, and services, such as permitting service animals and emotional support animals (State of Wisconsin Fair Housing Plan 2015).

Enforcement

State and federal pathways for enforcement of fair housing laws exist. People may file complaints with HUD or with the Wisconsin DWD Equal Rights Division. These agencies may issue a charge on behalf of a complainant. People can also file a civil suit in court.

APPENDIX G. POWER MAPPING AND PARTICIPATORY PUBLIC MEETINGS

POWER MAPPING

Grounded in models of community organizing, power mapping is a tool for creating change in a community. In particular, power mapping helps organizations identify the actors in position to make or influence policy changes and develop a strategy of social change using existing social networks. Democracy for America's Training Academy describes power mapping in five steps (Democracy for America 2013).

Step One: Identify your target(s). These might be people or institutions. In Movin' Out's case, targets might include a local alder whose support is needed at a public meeting or a Planning Commission considering changes to a local zoning code.

Step Two: Map influences of target.

Mapping is a visual process, intended to identify people or institutions who might influence the target, and people or institutions that might in turn influence them. Organizers should spend time thinking about the target from every angle, identifying personal and institutional means of influence. Donors and constituency groups would figure prominently on a power map for elected officials; social groups and family members might represent alternative means of access. A completed map should depict multiple degrees of separation. Figure 6 shows a rudimentary power map.

FIGURE 6. SAMPLE POWER MAP



Designed by Gan Golan for Beautiful Trouble. Re-usable under Creative Commons license.

Step Three: Determine relational power lines.

This step involves identifying connections between all the people and institutions on the map, separate from the target. For instance, several of the target's colleagues might belong to the same social club or group: this group, if brought on board for a project, might represent a means of influence for the target.

Step Four: Target priority relationships. Determine which people and institutions on the map are most likely to have the greatest influence on the target. Often these might be actors with a number of distinct connections in the community or to the target. Some models of power mapping involve placing potential influencers on an X-Y grid, with one axis representing potential level of influence and the other axis representing proximity to the organizer.

Step Five: Make a plan. Based on the connections between the target and potential influences, and the connections among all players on the map, determine a strategy to bring coalition partners on board and influence the decision-maker in favor of your goals. For Movin' Out, this might mean meeting with particularly influential community groups or leaders and asking them to speak with and influence a public official with decision-making authority over a project.

Power mapping is a tool that Movin' Out could consider in obtaining approval for particularly controversial projects or for securing policy change at the local level that improves the environment for affordable housing development and housing availability for people with disabilities.

PARTICIPATORY PUBLIC MEETINGS

Participatory public meetings are a relatively new tool in the battery of options available for local officials and affordable housing developers aiming to achieve public buy-in for projects. The Municipal Research

and Service Center offers a variety of examples and options for municipalities in attempts to change their public meeting process (MRSC 2019). These include:

- **Open houses, workshops, and forums** allow community members to view a project early in the planning process, offer suggestions pertaining to community needs, and give resident input into design considerations.
- **Focus group meetings** bring residents representing important stakeholder groups, including potential tenants, activists, or business owners, together with planners and developers to understand the needs of targeted or affected communities.
- **Outreach for diverse representation** at meetings is vital to meeting the needs of underserved, low-income, or minority communities. The City of Seattle has implemented exemplary outreach processes for city planning; these include outreach materials in many languages, door-to-door invitations to public meetings, and meeting locations sited at important community centers for diverse groups (MRSC 2019).
- **Polling devices** allow all meeting attendees to register their opinions on topics of discussion, without registering to speak. Without such devices, opposition to a project may be overstated due to the presence of organized opposition.
- **Telephone town hall and virtual meeting** technology allows hundreds or thousands of participants to join public meetings by phone or online. Such technology allows groups and individuals who typically do not participate in in-person public meetings to join the planning process, including low-income residents, young people, transient populations, shift workers, and renters. These groups may be more likely to benefit from affordable housing development, and more supportive of project proposals, than the long-time residents often represented at traditional public meetings. In general, broader participation in public meetings can mean increased support for affordable housing projects (Tighe & Scally 2015).

Movin' Out might consider exploring any of these practices in concert with municipal leadership as it pursues new development opportunities. Developers and municipal leaders can use participatory practices to encourage wide participation in the planning process and to prevent the overrepresentation of organized opposition groups expressing NIMBY attitudes.

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