

Affordable, Accessible and Available Housing

Honor older adults desire to age in place.

Core Member Organizations

- Aging and Disability Professionals Association of Wisconsin (ADPAW)
- Alzheimer's Association Wisconsin Chapter
- Wisconsin Adult Day Services Association (WADSA)
- Wisconsin Association of Area Agencies on Aging (W4A)
- Wisconsin Association of Benefit Specialists (WABS)
- Wisconsin Association of Nutrition Directors (WAND)
- Wisconsin Association of Senior Centers (WASC)
- Wisconsin Institute for Healthy Aging (WIHA)
- Wisconsin Senior Advocates
- Wisconsin Senior Corps Association (WISCA)
- Wisconsin Tribal Aging Unit Association

The Wisconsin Aging Advocacy Network (WAAN) is a collaboration of organizations and individuals working with and for Wisconsin's older adults to shape public policy and improve the quality of life for older people. WAAN advocates for all older adults by educating the community and policy makers on particular issues impacting older adults; mobilizing people on priority issues; and advocating for change.

WAAN State Issue Brief
November 2022

WAAN's Position: Advance opportunities for housing that is affordable, accessible, and appropriate to the needs and expectations of Wisconsin residents as they age. Create housing security and quality supportive options available to all who need them. Address social inequities by creating opportunities to generate, preserve, and pass on wealth through housing for older adults of color.

Older adults overwhelmingly want to remain in their homes and communities, but major barriers persist such as unaffordability, inaccessibility, discrimination, and the lack of appropriate options, including available quality supportive housing that is affordable. The burden of housing affordability, as well as housing insecurity, has grown among homeowners and renters alike. Aging in the community within quality housing leads to better health outcomes, life satisfaction, and social engagement. To preserve the health and well-being of older adults, we must ensure more affordable, accessible, and high-quality housing is available for both renters and owners.

Budget Priorities

For Older Homeowners

- Double the qualifying household income limit to \$40,000 for the Wisconsin Housing and Economic Development Authority (WHEDA) property tax deferral loan program that provides loans to qualifying homeowners 65 years of age or older or a qualified veteran to pay up to \$3,525 for property taxes. Such loans are recovered upon the sale of the property.





- Establish a forgivable matching loan fund for low-income older homeowners to add assistive technology, home energy conservation measures, or accessibility modifications in urban areas modeled upon the United States Rural Development Section 504 Home Repair program.
- Create a “Wisconsin Restorative Housing Program” to revitalize, preserve, stabilize, and increase homeownership for Wisconsinites of color through direct grants to homeowners for down payment/closing cost assistance, mortgage assistance, and home improvement assistance.¹

For Older Renters

- Create and provide \$600,000 to fund a Housing Navigation Program to provide support to property owners and tenants by addressing housing responsibilities, reducing conflict, and avoiding unnecessary evictions, and to connect older adults with housing options that meet their needs.¹
- Create and provide \$2 million/annually to create a program to provide small grants to landlords to bring affordable housing units online.¹

For Older Adults Who Are Homeless or Seeking More Affordable Housing

- Increase the state Housing Tax Credit Program limit from \$42 million/year to \$100 million/year to promote affordable housing development. An increase in state tax credits, paired with federal low-income housing tax credits, is projected to lead to the creation of approximately 1,000 additional affordable housing units per year.¹

Wisconsin has the second-highest rate of extreme cost burden for low-income homeowners in the Midwest — 63.5% of low-income homeowners pay more than 50% of their incomes to housing.²

- Increase Homelessness Prevention Program funding by \$1 million/year to provide the additional funding needed to make grants or loans to people or families of low or moderate income to defray housing costs (with priority given to individuals/families who are homeless).¹
- Pursuant to 2019 Wisconsin Act 76, require the Department of Health Services to submit a Medicaid state plan amendment to allow Wisconsin Medicaid to pay for housing supports for Medicaid and BadgerCare Plus members.¹

Housing is one of the basic needs for healthy, safe and vibrant communities. Addressing affordability, accessibility, and supply issues, as well as discrimination, will enable more older adults to remain in their homes and communities.



Contact WAAN

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**Find this document and
other WAAN issue briefs at:**

<https://gwaar.org/waan-issues-and-initiatives>

1. State of Wisconsin Interagency Council on Homelessness, 2021-2023- Welcoming Wisconsin Home: A Statewide Action Plan for Homelessness, retrieved on Nov 11, 2022 from 22.2.28 - 2021 Welcoming Wisconsin Home Report Final, [https://doa.wi.gov/Documents/Welcoming Wisconsin Home.pdf](https://doa.wi.gov/Documents/Welcoming%20Wisconsin%20Home.pdf)
2. Office of the State Treasurer, Homeownership Task Force Report, Published May of 2021. Retrieved on October 18, 2022 from Office of the State Treasurer_Homeownership Task Force Report_FINAL (wi.gov)