

Affordable, Accessible and Available Housing

A growing issue for Wisconsin's rural and urban older adults.

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 Corps Association (WISCA)
- Wisconsin Tribal Aging Unit Association

The Wisconsin Aging Advocacy Network is a collaborative group of individuals and associations working with and for Wisconsin's older adults to shape public policy to improve their quality of life.

WAAN State Issue Brief
January 2021

WAAN's Position: *Preserve older adults' quality of life and financial security by expanding policies that help them age in their homes and communities and providing incentives for affordable and accessible housing development.*

Background: One of the most difficult challenges older adults face is finding housing that meets their needs as they age. Older adults overwhelmingly want to remain in their homes and communities¹, but major barriers persist, such as unaffordability, inaccessibility, discrimination, and the lack of appropriate options. Housing is a key to the well-being of older Wisconsinites.

Lack of Affordability: Older Wisconsinites are spending more of their income on housing and face trade-offs between housing costs or paying for food, medications, and other health expenses.² Older adults on a fixed income are especially burdened by housing costs.³ Older adult poverty has risen to 9.5% and nearly half of Wisconsin's older adults would live in poverty without Social Security.⁴

Yet, Wisconsinites desire to age in place, as evidenced by an 81% homeownership rate among older households, higher than any other age group.⁵ At the same time, Wisconsin has the nation's tenth highest property tax rate.⁶ Thus older Wisconsinites pay for a disproportionate share of municipal services, but almost no local programs help them ease their housing burden.

Older renters are similarly burdened. A Wisconsin household must earn \$35,913 in order to afford the fair market rent for a two-bedroom apartment.⁷ Yet 43% of older households have an annual income of less than \$35,000,⁸ putting affordable rental housing out of reach.

Lack of Accessibility and Appropriate Options: In Wisconsin, 32% of seniors report a disability. Accessibility modifications are essential for older adults to age safely and comfortably in their homes, but cost is a major issue. America's housing stock is insufficient to meet the needs



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of a growing aging population; it lacks the diversity needed to accommodate the variety of needs. From 2012 to 2020, no new funds were appropriated for supportive senior housing.⁹ While 2.5% of the nation’s seniors live here, Wisconsin hosts less than 1% of the available Housing and Urban Development senior housing.¹⁰

Homelessness: Older adults in Wisconsin also face chronic homelessness. In 2020, 30% of all individuals in emergency or transitional shelters and 10% of individuals without any shelter were seniors.¹¹ The specific needs of older adults must be considered in state funded homeless services.

Aging in place leads to better health outcomes, life satisfaction, and social engagement. In order to preserve the independence of older adults, we must ensure more affordable and accessible housing for both renters and owners.

To address the needs identified, WAAN supports the following policies:

For Older Homeowners

- a. Increase the qualifying income limit for the Wisconsin Housing and Economic Development Authority (WHEDA) property tax deferral loan program that provides loans to qualifying older adult homeowners to help pay for property taxes.
- b. Establish a \$1,000,000 forgivable matching loan fund for low-income older homeowners to add assistive technology, home energy conservation measures, or accessibility modifications.

For Older Renters

- a. Provide \$500,000 for the establishment of regional tenant resource centers with housing navigators 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.
- b. Establish a no-interest loan program for landlords making safety and accessibility improvements to affordable rental units with older adult tenants.

For Older Adults Who Are Homeless or Seeking More Affordable Housing

- a. Match 50% of federal low-income tax credits with state housing development tax credits and require WHEDA to allocate a dedicated percentage of tax credits be set-aside for older adult housing in its Qualified Action Plan (\$4 million per annum).
- b. Require the Department of Health Services to apply for a demonstration waiver that allows the use of Medicaid funds for intensive case management services to assist Medicaid recipients to obtain permanent housing.



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-and-initiatives](https://gwaar.org/waan-issues-and-initiatives)

Footnotes:

1. Linda Barrett, Home and Community Preferences of the 45+ Population (Washington, DC: AARP Research Center, September 2014).
2. Meghan Jenkins Morales, Abstract: Housing Cost Burden and Health Decline Among Older Adults (Society for Social Work and Research 24th Annual Conference - Reducing Racial and Economic Inequality, January 19, 2020)
3. Wisconsin Poverty Report; Treading Water in 2017, The Eleventh Annual Report of the Wisconsin Poverty Project. <https://www.irp.wisc.edu/wp/wp-content/uploads/2019/06/WI-PovertyReport2019.pdf> (Madison, WI: University of Wisconsin, June 2019).
4. Social Security: Wisconsin Quick Facts (AARP, 2014).
5. Quarterly homeownership rate by age. https://www.wra.org/News/Insights/Homeownership_Rate_By_Age (U.S. Census Bureau)
6. 2018 Property Tax Analysis (Irvine, CA: ATOM Data Solutions, April 4, 2019).
7. Out of Reach 2020: Wisconsin, <https://reports.nlihc.org/oor/wisconsin> (Washington, D.C.: National Low Income Housing Coalition, 2020).
8. U.S. Bureau of the Census, American Community Survey, 2014-18 Five-year Estimates, Table B19037, 1/2020.
9. Section 202 Portal, https://www.hud.gov/program_offices/housing/mfh/grants/section202ptl (US HUD 2020).
10. Section 202 Direct Loans, https://www.hud.gov/program_offices/housing/mfh/202directloan (US HUD, 2020).
11. Nancy Esteves, 2020 HMIS Wisconsin Point in Time Count, <https://icalliances.org/2018-pit-explorer> (Institute for Community Alliances, 2020).



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