



United Way of Dane County
**Family Homelessness
and Affordable Housing Strategies**

Executive Summary | November 2023



The Power of Many. Working for All.



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United Way of Dane County is a change catalyst with a strategic priority to lead collective impact to advance family well-being in Dane County. We work to change systems and improve the health of the community. Our vision and plan for impact in Dane County is called The Plan for Community Well Being.

The Plan for Community Well Being's goal (the goal of our Impact Investments and supporting work) is to measurably increase individual and family well-being so that every person in Dane County leads a healthy, thriving and secure life that meets their own defined goals, and that is not impacted by experiences of systemic racism, discrimination and poverty.

To do this we:

1. Engage in sustainable, long-term work on systems change with a clear focus on early childhood, education, income and health in a **multi-generational approach**.
2. Model equitable, anti-racist practices through all work: investments, partnerships, innovation, public policy advocacy, data and research and connection to resources.
3. Cultivate a stronger nonprofit ecosystem through trust-based collaborations to create positive community change.

Our Approach to Impact is multigenerational, holistic and supports the varying layers of a family's needs while understanding the systemic root causes and working to address those institutional and structural causes. Research consistently tells us that supporting the early childhood, education, income and health needs of family members will help them meet their self-determined goals and lead healthy, secure and thriving lives.

United Way of Dane County is deeply invested in results related to the housing needs of families in Dane County. We have updated our strategies to support family housing solutions after receiving input from the community and key stakeholders on ways to respond to the housing needs in Dane County.





THE NEED FOR AFFORDABLE HOUSING IN DANE COUNTY OUTWEIGHS THE SUPPLY.

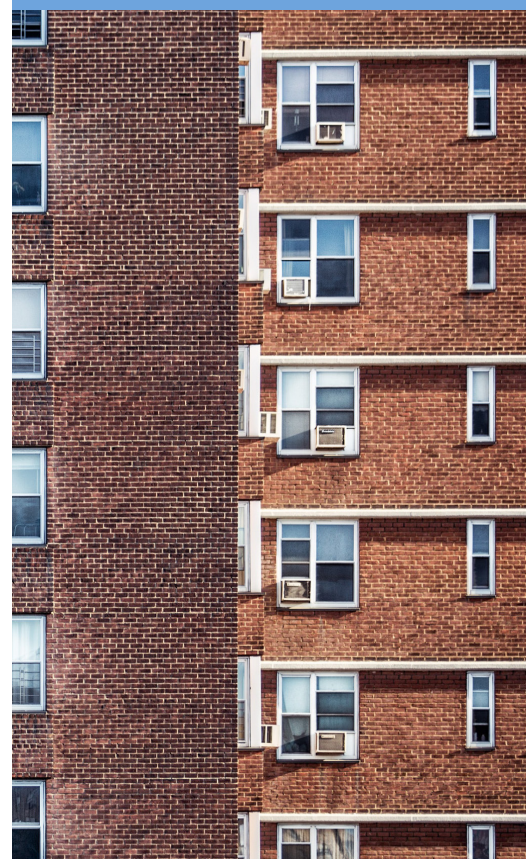
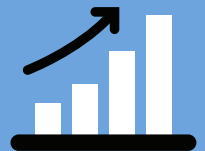
Per the U.S. Census, Dane County's population grew by 11.34% between 2010 and 2020, almost double the rate of the U.S. (6.72%) and much higher than the overall growth in Wisconsin during this period (2.95%). However, the development of new housing is not keeping pace, **leading to a crisis in housing across our community.**

Additionally, rent is increasing faster than in any other of the nation's top 100 cities and, as of April 2023, our community has seen **814 eviction filings and 11 actual judgments**, while non-renewals of leases continue to increase. Many people who work and play in our community, especially our BIPOC (Black, Indigenous, Latinx, Southeast Asian and people of color) neighbors, cannot afford to live here.

United Way of Dane County invests in housing solutions for families because of our multi-generational approach to family well-being, and because children's outcomes are directly impacted by homelessness and housing insecurity. Everyone needs and deserves a place of their own to call home, and finding safe, stable and affordable housing is a systemic challenge in Dane County. By systemic we mean a challenge facing many families. **A Collective Impact approach** reflects that we are working together to build compassion and understanding of the problem of family homelessness, and **how, when one family does not have access to the housing they need, it impacts the whole community.**



Dane County saw a population growth of 11.34% between 2010 and 2020.



WE NEED TO WORK TOGETHER TO PREVENT AND ADDRESS FAMILY HOMELESSNESS:

- Preventing homelessness through programs that help families avoid eviction, and programs that rapidly re-house families if they become homeless, have demonstrated impact nationally and locally to support families in remaining housed.
- Dane County has a system to prioritize housing needs. At the time of this report, **83 families** are listed on our community's priority list waiting for housing, and **503 single individuals**.
- The need is great. **During the COVID-19 Pandemic (2019-2023), over 500 individuals and families** were housed in hotels.
- **Finding housing is a process**, it takes time to re-locate. It takes **almost six weeks for a family to find affordable housing**, longer than ever before. Prior to the pandemic, it took less than a month, to move through the paperwork, documentation, communication from the landlord and moving into the new space.
- **Being unhoused and experiencing housing instability impacts children in many ways.** According to the National Alliance to End Homelessness, research has shown that children experiencing homelessness have higher levels of emotional and behavioral problems; increased risk of serious health problems; are more likely to experience separations from their families; and experience more school mobility, repeat a grade, be expelled or drop out of school and have lower academic performance.
- **Costs to build affordable housing continue to increase, which affects the supply of affordable housing.** Construction costs and insurance rates have increased. These costs are passed on to the consumer through higher rents. A 2022 report from Apartment List found rent in Madison is rising faster than in any of the nation's 100 largest cities, a 14.1% year-over-year growth rate.



FAMILY HOMELESSNESS AND AFFORDABLE HOUSING STRATEGIES

At United Way of Dane County, we're working in partnership with the community to address the greatest **needs in homelessness prevention and affordable housing**. These strategies were created by the Housing Delegation. Thank you to the Committee of volunteers, experts within the industry or with lived experience with this issue, who served on a year-long committee and advised these strategies through a process of reflecting and reviewing data, research and engaging in community listening to help United Way update these strategies to reduce family homelessness.

The Family Homelessness and Affordable Housing strategies ensure that families can maintain housing and avoid evictions as they work toward financial security.

To achieve this vision, United Way of Dane County will convene resources, collaborations and partnerships for the following strategies over the next five years (2024-2029).

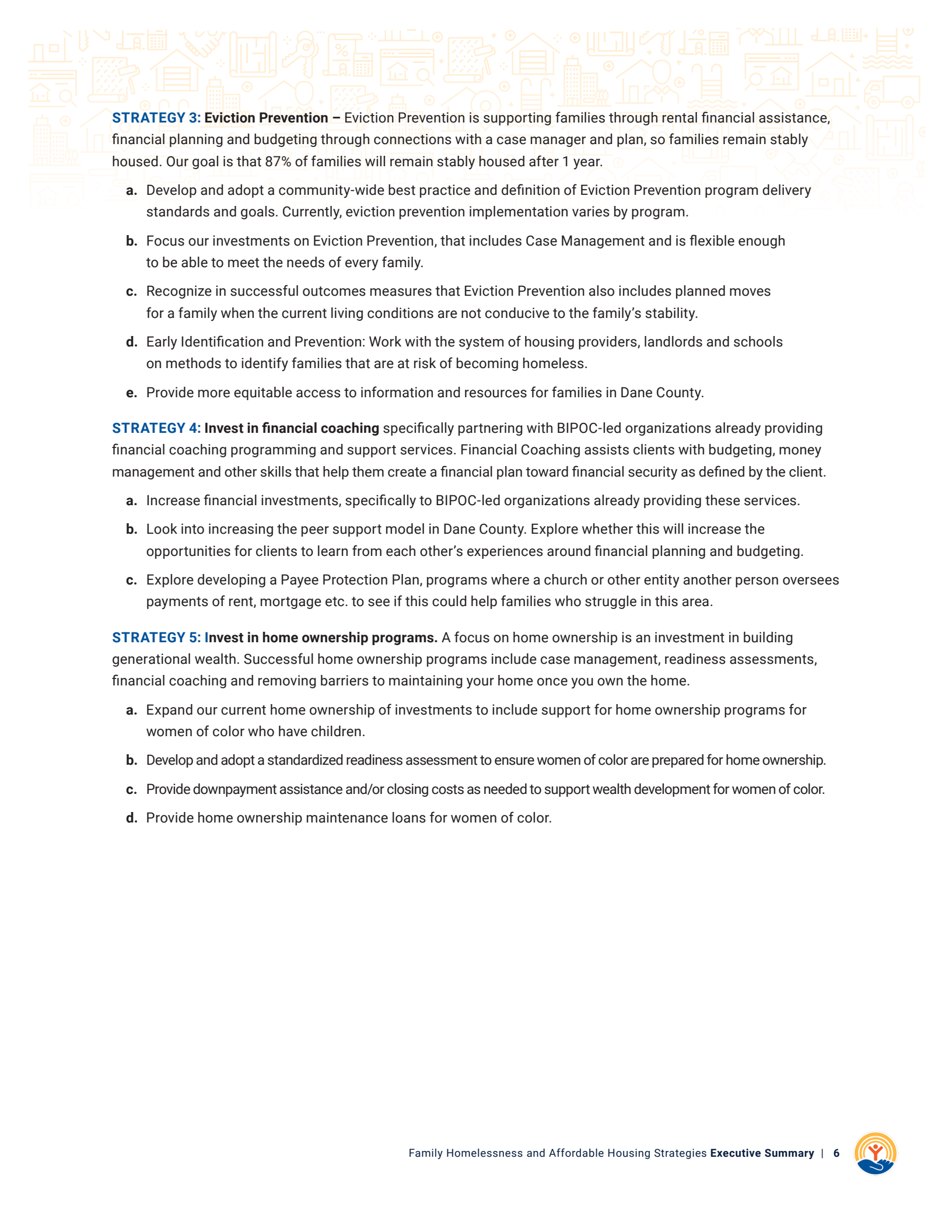
STRATEGY 1: Invest in and support Quality Case Management for families at risk of or experiencing instability in their housing. Case Management describes staff who support individuals and families with resource navigation, access to resources and planning to meet the family's goals. Case Management is an overarching supporting strategy that directly impacts the success of the other strategies.

- a. Increase funding to expand capacity to provide case management to families. This type of support works. More families need comprehensive support, but the staff capacity is not available across Dane County to support this critical need.
- b. Invest in training and professional development for staff with this expertise and support families.
- c. Increase capacity for Case Management at new housing developments being built in our community.
- d. Increase financial resources that support the community of providers of Case Management in collaboration with the partners at Cities/Dane County and State of Wisconsin.
- e. Increase equitable access to Case Management services for families by increasing Case Manager's capacity and increase awareness of Case Management services.

STRATEGY 2: Increase investments in Housing First Programs: Housing First Programs are strategic partnerships that work to help families into housing quickly after they become homeless and local programs have historically seen an 83% success rate of families remaining stably housed for one year over the last 15 years.

- a. Increase or expand capacity for programs that provide Rapid Rehousing support, financial and through case management and housing locator support services.
- b. Review capacity and policies to increase equitable access to these programs to strengthen this work.
- c. Increase the education and awareness of Housing First as a strategy in the community. Emphasize the importance of case management/support for families as a key driver that needs to be invested in to get the outcomes that families and our community are striving for.
- d. Support policy changes and trainings that result in more equitable access to housing with local landlords and property managers.





STRATEGY 3: Eviction Prevention – Eviction Prevention is supporting families through rental financial assistance, financial planning and budgeting through connections with a case manager and plan, so families remain stably housed. Our goal is that 87% of families will remain stably housed after 1 year.

- a. Develop and adopt a community-wide best practice and definition of Eviction Prevention program delivery standards and goals. Currently, eviction prevention implementation varies by program.
- b. Focus our investments on Eviction Prevention, that includes Case Management and is flexible enough to be able to meet the needs of every family.
- c. Recognize in successful outcomes measures that Eviction Prevention also includes planned moves for a family when the current living conditions are not conducive to the family's stability.
- d. Early Identification and Prevention: Work with the system of housing providers, landlords and schools on methods to identify families that are at risk of becoming homeless.
- e. Provide more equitable access to information and resources for families in Dane County.

STRATEGY 4: Invest in financial coaching specifically partnering with BIPOC-led organizations already providing financial coaching programming and support services. Financial Coaching assists clients with budgeting, money management and other skills that help them create a financial plan toward financial security as defined by the client.

- a. Increase financial investments, specifically to BIPOC-led organizations already providing these services.
- b. Look into increasing the peer support model in Dane County. Explore whether this will increase the opportunities for clients to learn from each other's experiences around financial planning and budgeting.
- c. Explore developing a Payee Protection Plan, programs where a church or other entity another person oversees payments of rent, mortgage etc. to see if this could help families who struggle in this area.

STRATEGY 5: Invest in home ownership programs. A focus on home ownership is an investment in building generational wealth. Successful home ownership programs include case management, readiness assessments, financial coaching and removing barriers to maintaining your home once you own the home.

- a. Expand our current home ownership of investments to include support for home ownership programs for women of color who have children.
- b. Develop and adopt a standardized readiness assessment to ensure women of color are prepared for home ownership.
- c. Provide downpayment assistance and/or closing costs as needed to support wealth development for women of color.
- d. Provide home ownership maintenance loans for women of color.





TAKING ACTION TO ADDRESS AFFORDABLE HOUSING SHORTAGES:

In addition to our strategies listed above, United Way of Dane County is also helping to build more affordable housing. Through our **UWDC Affordable Housing Fund Committee**, we are helping developers with the last dollars needed to complete their investment package. These dollars are provided as a loan. The Affordable Housing Fund was established in 2018 to help address the gaps in housing for projects being created by non-profit developers. **Since this committee began its work, we have invested \$850,000 in eight Dane County projects.** We look forward to continuing to invest in affordable housing in the future.

It takes all of us to create the change we wish to see in our community. Join us as we work to reduce family homelessness and provide access to affordable housing for families in Dane County. **Visit www.unitedwaydaneconomy.org to give today.**

For more information please contact:

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