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United Way
St. Croix Valley

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Build Healthy
Places Network



Healthier
Together
Pierce County
St. Croix County

A Home for All

Healthy and Affordable Housing Policy Recommendations for Thriving Communities

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Executive Summary

Where we live matters; it influences every aspect of our lives.

Healthy and affordable housing is essential for overall health, economic stability, and social development. Access to housing ensures physical safety and impacts mental health, educational outcomes, and economic opportunities. Recognizing the importance of healthy and affordable housing is crucial in creating thriving and livable communities.

Pierce & St. Croix counties boast stunning natural landscapes that attract individuals and families alike. Both counties benefit from being part of the Twin Cities metropolitan area, which allows residents to enjoy the advantages of living near a central urban hub while still enjoying the benefits of a more rural setting.

Like many regions across the United States, Pierce and St. Croix Counties are grappling with a lack of affordable, healthy housing that meets the needs of their communities. Several factors contribute to the issue, including; increased demand, limited supply, rising building costs, and development challenges.

In 2022, under the auspices of Healthier Together Pierce & St. Croix Counties, United Way St. Croix Valley secured funding through the Wisconsin Department of Health Services' Mobilizing Communities for a Just Response (MC4JR) to support a bi-county housing assessment and policy scan to help support partners in addressing the unique and evolving housing needs of their communities through policy and advocacy. Healthier Together partnered with Build Healthy Places Network (BHPN), a national center fostering cross-sector collaboration across healthcare, public health, and community development, to accelerate investments in health and racial equity. BHPN provided stakeholder facilitation, research, policy analysis, and report writing support.

This work brought together various stakeholders on the belief that the challenges related to healthy and affordable housing are intensifying and are best addressed using a cross-sector approach. In addition to a series of stakeholder meetings facilitated by BHPN, the working group conducted range of key informant and focus group interviews and additional qualitative and quantitative data was collected to inform the policy scan and recommendations.

This report provides a framework for designing inclusive and holistic policies that center community voice and sets forth innovative policy recommendations to address the following priority areas as identified by stakeholders:

Senior Housing: Affordability, accessibility, and social isolation are some of the housing-related issues people face as they age. Solutions involve creating, preserving, and modifying affordable senior housing, co-locating housing with supportive services, and bolstering intergenerational programming.

Workforce Housing: Housing that is affordable to employed, middle-income individuals allows communities to thrive. The availability of affordable housing in the same villages, towns, and cities where people work averts long commutes, prevents people from moving away, and offers more time for residents to play active roles in their communities.

Wraparound Services: Typically defined as family-focused, coordinated mental health and behavioral health programs for children and youth. For this scan, policies that offer housing in conjunction with supportive services for youth, older adults, and unhoused individuals are also considered for review.

Community Engagement: Community engagement is necessary and foundational to creating healthy places. Applying civic engagement to the policy process helps to promote policy that works for everyone in a community and is critical to ensure that policy is designed to achieve equity.

Addressing our communities' unique housing needs requires a comprehensive approach involving collaboration among elected officials, housing advocates, developers, and community organizations. By prioritizing affordable housing and implementing target solutions, counties can work towards providing more accessible housing options for their communities.

Introduction

[Healthier Together Pierce and St. Croix Counties](#) (Healthier Together or the Coalition) is a coalition of organizations and leaders with a vision of creating and maintaining healthy communities. As many small, rural places across the country, Pierce and St. Croix Counties are grappling with health and economic challenges exacerbated by the global COVID-19 pandemic. In the context of ongoing federal, state, and local efforts to invest in recovery and resilience, opportunities for equitable and holistic policy change are needed. Coordinated multisector groups like Healthier Together are critical to these efforts to understand local communities' essential needs and sustain health and well-being efforts through cross-sector collaboration.

This report is intended to support the efforts of Healthier Together to advance local policy change in Pierce and St. Croix Counties. The Coalition selected affordable housing policy as a foundational element necessary to creating healthy and thriving communities. The report includes a set of local affordable housing policies successfully adopted in other jurisdictions. Based on key data and input from local stakeholders, policies focused on senior housing, workforce housing, affordable housing with wraparound services, and community engagement. Additionally, the Coalition is interested in adopting holistic, community-engaged policy processes to ensure long-term resilience and impact. The report is a guide intended to leverage each stakeholder's power and unique assets, their sector's influence, and opportunities to work together on local policy design.

Affordable housing is a challenge facing communities throughout the country. "Affordable" in the context of housing is difficult to define, and there is no shared national definition among government agencies and service organizations operating in this space. For this report, Healthier Together uses the plain language definition provided by [Local Housing Solutions](#): Affordable housing is housing that a household can pay for while still having money left over for other necessities like food, transportation, and health care. That means that what's considered "affordable" depends on a household's income.

Addressing the needs through policy change has to account for particular places' political, demographic, and built environment landscape. While many policies that aim to improve housing affordability and health are often concentrated in urban areas, the housing supply in many rural communities has been unable to keep up with the demand, and affordability is quickly becoming a problem. This report includes national policies from diverse communities that Healthier Together and other key stakeholders can glean ideas from and decide which elements apply to their unique Wisconsin communities.

Support for this project came from the [Wisconsin Department of Health Services Mobilizing Communities for a Just Response Grant Program \(MC4JR\)](#). United Way of St. Croix Valley and Pierce County Public Health provides co-leadership for for implementation of this grant. Healthier Together is partnering with Build Healthy Places Network (BHPN), a national center fostering cross-sector collaboration across healthcare, public health, community development, and finance, to accelerate investments in health and racial equity.

The Landscape of Affordable Housing in Pierce and St. Croix Counties

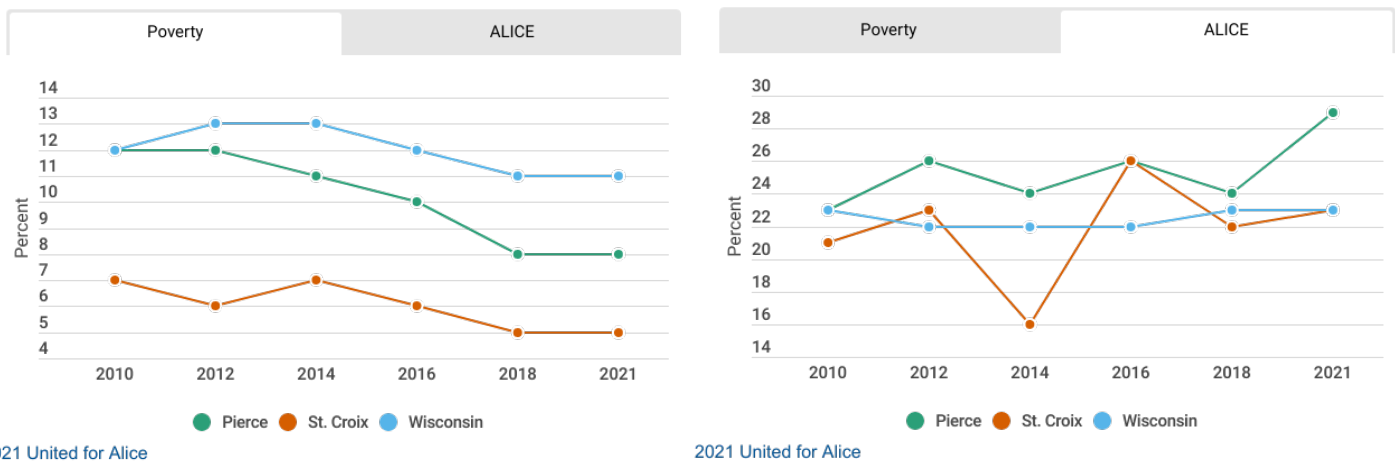
Increasing access to affordable housing in the region is the primary focus of this report. Although Pierce and St. Croix Counties consistently rank high on overall health outcomes on the annual [County Health](#)

[Rankings](#) report (#3 and #4 for Wisconsin counties, respectively, for 2022), there are indications that investing in housing will be crucial for the long-term livability and well-being of residents.

The County Health Rankings data also show that approximately 1 in 10 residents in Pierce and St. Croix counties experience severe housing problems (defined as at least 1 of 4 of the following housing problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities).

The counties' strong health indicators and overall wealth measures hide persistent disparities in economic opportunity and, in turn, housing options. Data at a sub-county level provides a more nuanced view into the well-being needs of families in the region.. United Way produces regular reports on ALICE (Asset Limited, Income Constrained, Employed) households. The most recent [United Way ALICE Report for Wisconsin](#) shows that 23% of households across Wisconsin struggle to afford basic needs, especially when trying to keep up with inflation, wage stagnation, rising interest rates, transportation costs, child care, and other essential costs.

% of Households in Poverty or ALICE



2021 United for Alice

2021 United for Alice

While St. Croix shares the state average for ALICE households, Pierce County's is worse at 29% of households classified as ALICE. The [ALICE report of Pierce](#) and the [ALICE report of St. Croix](#) demonstrate disparities between urban and rural communities across the two counties, indicating that up to 61% of residents cannot make ends meet in some places in the region. Data show a particularly challenging housing situation for senior residents. About half of households in Pierce and St. Croix with residents 65 and older are below the ALICE indicator threshold, indicating significant strain on these households in particular.

Pierce County 2021			St. Croix County 2021		
County Subdivision	# Households	% ALICE and Poverty	County Subdivision	# Households	% ALICE and Poverty
Bay City village	167	60%	Baldwin town	398	29%
Clifton town	930	25%	Baldwin village	1571	38%
Diamond Bluff town	215	37%	Cady town	282	30%
El Paso town	268	18%	Cylon town	246	28%
Ellsworth town	487	23%	Eau Galle town	514	33%
Ellsworth village	1382	33%	Emerald town	271	24%
Elmwood village	289	60%	Erin Prairie town	253	29%
Gilman town	390	28%	Forest town	253	27%
Hartland town	324	35%	Glenwood City city	545	38%
Maiden Rock town	207	37%	Glenwood town	386	61%
Martell town	472	27%	Hammond town	894	14%
Oak Grove town	878	18%	Hammond village	876	31%
Plum City village	244	60%	Hudson city	6150	35%

Prescott city	1851	36%	Hudson town	2832	10%
River Falls city	4063	48%	Kinnickinnic town	626	19%
River Falls town	771	30%	New Richmond city	4036	39%
Rock Elm town	204	40%	North Hudson village	1500	26%
Salem town	221	30%	Pleasant Valley town	183	33%
Spring Lake town	276	44%	Richmond town	1196	22%
Spring Valley village	604	51%	River Falls city	1474	31%
Trenton town	671	31%	Roberts village	721	34%
Trimbelle town	589	32%	Rush River town	210	24%
Union town	214	31%	Somerset town	1439	15%
			Somerset village	1076	41%
			Springfield town	346	28%
			St. Joseph town	1759	19%
			Stanton town	368	33%
			Star Prairie town	1425	22%
			Star Prairie village	320	39%
			Troy town	1880	16%
			Warren town	608	14%
			Woodville village	564	48%
Age of Householder	% ALICE and Poverty		Age of Householder	% ALICE and Poverty	
Under 25	69%		Under 25	10%	
25 to 44 years	28%		25 to 44 years	23%	
45 to 64 years	27%		45 to 64 years	23%	
Seniors (65+)	55%		Seniors (65+)	45%	

As noted above, the COVID-19 pandemic has disproportionately affected households particularly vulnerable to hardship from illness and economic disruption. The pandemic has further compounded existing inequities that limit some families from accessing good jobs, high-quality education, safe and affordable housing, reliable transportation, and other components of vibrant and healthy places. Communities across the country are taking steps to address these inequities as a core approach to resilience. The time for investments to ensure a just recovery is urgent.

To better understand housing issues and opportunities in Pierce and St. Croix Counties and identify opportunities for investment and policy support, key informant and focus group interviews were conducted from August 2 to October 18, 2022. With the support of organizational members of Healthier Together, including Pierce County Public Health, St. Croix County Public Health, and HealthPartners, UWSCV conducted one (1) focus group and twelve (12) key informant interviews. The following sections outline the qualitative data collection and analysis process and key findings.

Participants and Procedures

Target populations were identified with input from the MC4JR stakeholder group and the BHPN. Focus group participants were seniors (aged 65+). Key informant interview participants included a housing developer, an individual living with a disability, a K-12 public school social worker, elected officials (5), law enforcement (2), a Spanish-speaking family, and an Asset Limited, Income Constrained, Employed (ALICE) family. By bringing together a wide range of individuals with varied backgrounds, specialized knowledge, and lived experience, these interviews allowed the workgroup to better understand the multifaceted challenges and opportunities related to healthy and affordable housing.

Interviews lasted approximately 30-45 minutes and were voluntary and confidential. Interviews were conducted via Zoom, telephone, and in-person, with some recorded with participants' permission. The anonymity of participants in these interviews is protected in this report. Translators were engaged to

assist in completing key informant interviews with non-English speaking individuals. Individuals with lived experience were provided a fuel card to thank them for their time, effort, and input.

Facilitators

Facilitators included representatives from Pierce County Public Health, St. Croix County Public Health, United Way St. Croix Valley, and HealthPartners. Facilitators used an interview protocol developed with an appreciative inquiry emphasis. This approach encouraged participants to “dream” and consider what systems, policies, and support would exist in a community with plentiful, healthy, affordable housing. Interview questions (Appendix D) were developed with the direction and input from BHPN.

Data Analysis and Key Findings

Qualitative, thematic data analysis was conducted using interview notes and recordings. Once notes for each interview were completed, the data was across all groups and organized into themes based on keywords repeated across the data. These themes were then identified as key findings and given a title. Results across all participants consistently underscored the need for healthy and affordable housing and the wide range of barriers to building, maintaining, and accessing healthy and affordable housing.

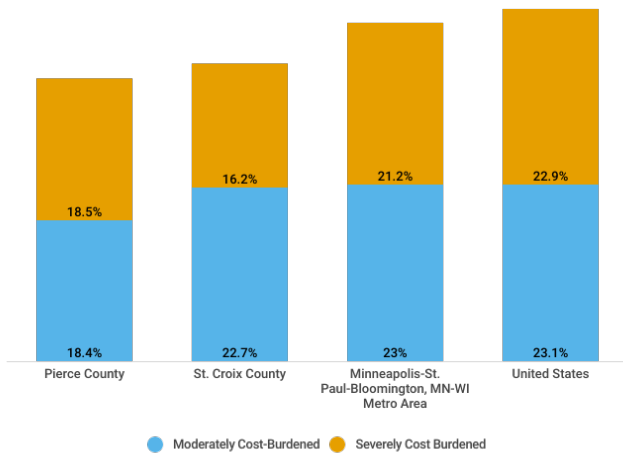
To complement the qualitative data, a quantitative Housing Data Dashboard (Appendix F) was developed to represent housing data in Pierce and St. Croix counties visually. The data dashboard consolidates a wide range of housing data, including housing prices and inventory, housing stock characteristics, community demographics, and health hazards related to housing.

Together, these findings can help inform decision-making and policy-setting aimed at improving access to affordable and healthy housing for individuals and families.

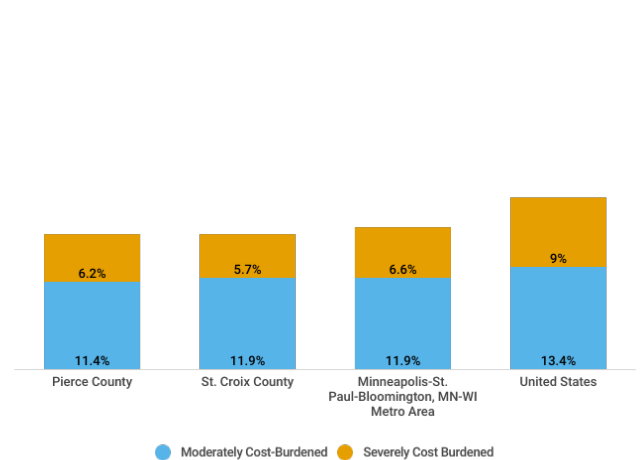
Key Finding 1: Affordable is Relative

Respondents were asked to share what affordable housing means to them personally. While numerous respondents provided a numerically based response of 30% of income or no more than 35% of take-home pay, many indicated that housing affordability is relative to an individual or family’s unique circumstances. There was a shared understanding that affordable housing should allow for an individual and family to continue to meet the basic needs of their families, with one law enforcement respondent sharing that affordable housing means *“Having something that meets those minimum basic needs that people in our community can afford to live in and still have money for food and recreation.”* In Pierce and St. Croix Counties, nearly 40% of renters and 18% of owners are moderately or severely cost-burdened, meaning they spend more than 30% of their income on rent. Being cost-burdened leaves individuals with a smaller portion of income available for other essential expenses, and can restrict housing choices, forcing individuals to opt for lower-quality or less desirable housing.

Share of Renter Households Cost-Burdened 2019



Share of Owner Households Cost-Burdened 2019



Census: Decennial Census and American Community Survey (ACS)

A moderately cost-burdened household pays more than 30% of its household income on rent or mortgage. A severely cost-burdened household pays over 50% of its household income on rent or mortgage. In Pierce and St. Croix counties, more renters are moderately or severely cost-burdened than owners.

Key Finding 2: Housing Costs Should Include Utilities

A key consideration highlighted by respondents was the impact of utilities being paid for or being included in rent arrangements. Individuals with lived experience shared, *“It’s helpful when utilities are included [in my rent amount].”* A developer of affordable housing units shared that including amenities such as Wi-Fi, cable, electricity, and heat in rent payments provides tenants with more consistent housing costs, allowing them to more realistically budget for non-housing related expenses.

Key Finding 3: Home Should Be Safe and Healthy

Healthy, adequate, and safe housing was essential for each respondent. While the specifics of healthy and safe housing varied, shared themes included a home free of pests, mold, and other harmful environmental factors such as radon and lead. A common theme among individuals who have faced barriers in accessing and maintaining healthy and affordable housing was the idea that much of what they desire in housing is often taken for granted by many in their communities. One individual shared, *“Healthy housing means having the things you need to survive. Like heat, stove, fridge. Access to a washer and dryer. Some people take these things for granted, and some people don’t have them”.*

Radon



43.1%

Percent of Pierce County radon tests with results above EPA recommendations



39.3%

Percent of St. Croix County radon tests with results above EPA recommendations



35.2%

Percent of Wisconsin radon tests with results above EPA recommendations

2021 County Environmental Health Profile

Developers highlighted the impact of building materials, including using higher quality insulation, solar panels, and hard-wood flooring to increase efficiency and decrease environmental hazards that can negatively impact occupant health.

Key Finding 4: Management & Wrap-Around Services Matter

The mere existence of housing is not always sufficient to ensure resident success. Respondents highlighted the importance of proper management and wrap-around services for residents in affordable housing. For those transitioning out of short-term housing, support services are critical for the successful transition to long-term, permanent housing. Developers and law enforcement shared an appreciation for responsible and attentive onsite property management. They highlighted the benefit of additional services such as employment services, benefit enrollment specialists, and temp agencies being available to residents regularly. One respondent shared that when housing becomes unsuitable for inhabitants, *“many agencies came together to support individuals,”* helping them to identify the next steps and gain suitable housing, further highlighting the importance of community organizations in supporting individuals in maintaining healthy and affordable housing.

Key Finding 5: There is Low Community Awareness of the Need

Across all focus groups and key informant interviews, respondents expressed a shared sentiment regarding a lack of community awareness of the need for affordable housing. Respondents commented that there is a need to build community understanding of what affordable housing is, who it supports, and how it affects the overall community.

Respondents shared that they believe there is far more need in their community than most residents realize, with one elected official sharing, *“Many people who live in the wealthier parts of the county don’t realize there is even a need. It may not be as visible, but we have an issue here.”*

A common theme among elected officials, law enforcement, and developers was community misunderstanding or a sense of “not in my backyard,” commonly known as NIMBY, among community members. NIMBY¹ describes the phenomenon in which residents of a community designate a new development (e.g. shelter, affordable housing, group home) or change in occupancy of an existing development as inappropriate or unwanted for their local area. NIMBY can also be characterized by support for strict land use regulations preventing development in the area. Many respondents also held the belief that prior experiences in communities cause NIMBY. Despite ongoing community awareness and engagement efforts, one elected official shared that shifting the narrative around affordable housing is a constant challenge, *“When something gets a bad reputation, it’s difficult to get rid of it. You can have 100 things go great, but people look at the one bad thing that happened. People are unwilling to give another chance when they’re afraid.”*

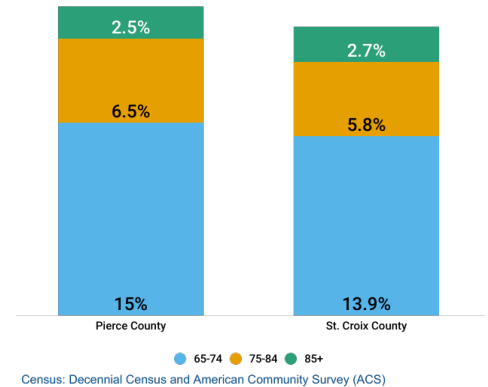
One law enforcement official highlighted the importance of ongoing community engagement when asked how community leaders can navigate resistance to development and engage in meaningful dialogue with communities about healthy and affordable housing, saying, *“I think it’s the messenger and the dialogue that takes place before new housing comes into the community. Lots of public hearings, quelling rumors, and word of mouth. Follow through on conversations.”*

¹ The phrase NIMBY can have derogatory connotations. We use this term in the report because that is what some of the respondents and stakeholders termed this dynamic, but care should be used when terms separate people into groups that may oversimplify their perspectives.

Key Finding 6: Senior Housing Opens Opportunities for Others

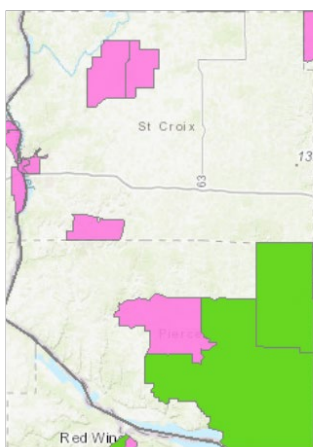
The idea that increased housing options for seniors would increase affordable housing options for young families and professionals was shared among respondents, including law enforcement, seniors, and elected officials. Respondents were hopeful that seniors would move out of their larger, higher maintenance properties and retire in smaller homes or townhouses. One elected official hoped seniors would begin downsizing, opening housing options for teachers, nurses, and other professionals.

Share of Households Headed by a Senior 2020



Key Finding 7: Lack of Community Amenities

Food Access by Census Tract



Low Access: Tracts in which at least 500 people or 33% of the population lives farther than 1 mile (urban) or 10 miles (rural) from the nearest supermarket.

Low Access AND Low Income: Tracts that qualify as low access, but also have a high poverty rate (20% or greater) or family income below the state median.

USDA Food Access Atlas

Often, when individuals and families can access healthy and affordable housing, their living arrangements can be in less-than-ideal locations. One family shared that they often travel to Minnesota to get groceries and other basic needs due to their housing location and lack of amenities available locally. With rising gas prices and the cost of maintaining a vehicle, increased travel takes a toll on the family's overall budget. Participants in the Senior focus group shared a similar sentiment; *"Due to a lack of local resources, including accessible and reliable transportation, many residents are forced to move to a neighboring community when they downsize or transition into more accessible housing."*

Key Finding 8: Workforce Housing Needs a Variety of Options

The need for workforce housing was loud and clear from elected officials, with one official saying, *"There is no housing for school teachers and [other] employees. They can't afford housing in this area, so they're moving and living somewhere else."* Another official pointed out that diversity in housing options could help attract more workers and that communities must provide *"options for people to make their own choices of the ideal place [to live]."*

One respondent said that if affordable housing were plentiful in their community, there would be apartments, two and three-bedroom units. With another sharing, *"more apartment-style housing or residential property would bring people in for reasons other than vacation homes."*

Key Finding 9: Inflated Rental Market & Root Causes

In rural regions of our counties, a common concern among seniors and elected officials is an inflated rental market caused by short-term vacation rentals and out-of-town property managers. One elected official shared that they were surprised by the number of properties being purchased and turned into rental units and that *"it's surprising how much people are willing to pay"* to stay in the units. Other community members shared a concern that vacation homes mean the city is losing residency numbers, which means they don't receive funding opportunities or credits.

Key Finding 10: Innovative Solutions Based on Individual Needs

Elected officials, law enforcement, social workers, and individuals with a disability provided insight into innovative solutions to housing based on individual needs. Law enforcement pointed out that “home” is not always what we traditionally think of, stating, *“From a law enforcement standpoint, it is anywhere you find yourself in that situation. Unfortunately, for some, it doesn’t fit my stereotypical view. I’ve seen people calling a tent home, and I guess it’s where you find your circumstances and what you make of it. A camper in a parking lot is a home, up by the airport in a vehicle is home”*. A school district social worker named *“tiny house communities”* as a possible solution to the low housing stock.

The idea of people buying a traditional home through a realtor is no longer the only way people find housing. One individual interviewed is the owner of a Habitat for Humanity house and was made aware of the program by their child’s school counselor.

Taking creative and innovative approaches focusing on individual needs instead of societal norms reduces barriers for individuals seeking healthy and affordable housing.

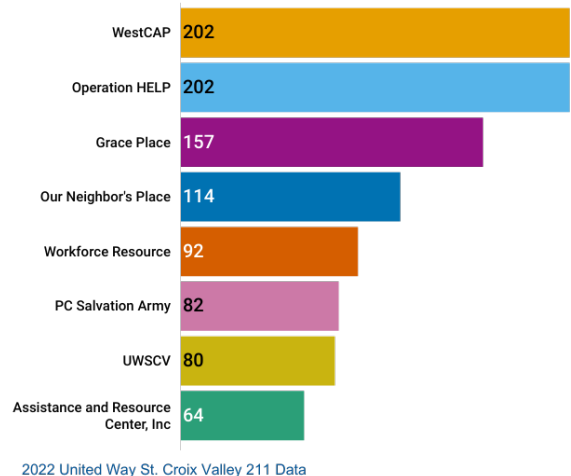
Key Finding 11: Safety & Security is a Key Part of Successful Housing

Respondents from every group mentioned safety during the focus group and key informant interviews. The theme of safety was both literal and figurative, with one senior sharing home is *“a place where you have privacy and safety”* and a district social worker highlighting that safe and healthy homes *“provide kids social and emotional support”*.

Key Finding 12: Existing Organizations Need More Support

Respondents indicated awareness of, and immense appreciation for, numerous existing service providers in the community, including Our Neighbor’s Place, WestCAP, Grace Place, and St. Croix Valley Habitat for Humanity. One individual said they felt *“very blessed to have so much support and opportunity”* while recognizing that not everyone has access to the same level of support. Due to increased demand for services and continued referrals from law enforcement and other community members, existing organizations are stretched thin and forced to do more with less. These organizations need ongoing financial support to provide services at the level required.

Housing Related Referrals from 211
Pierce and St. Croix Counties 2022



Key Finding 13: Need for More Immediate Options

While respondents highlighted the impact of existing organizations, there was a shared sentiment that there is a lack of immediate housing resources available to individuals facing current or imminent homelessness. A social worker shared that one of the most significant barriers for families in their community is that *“the section 8 waitlist is more than two years”*. A community partner echoed similar concerns regarding the acceptance of Section 8 vouchers, stating that many rental listings in the area explicitly state that the property does not accept vouchers. Similarly, individuals who have struggled to find and maintain healthy and affordable housing shared that the application and interview process was often time intensive, and it frequently takes a long time to hear back from organizations.

Key Finding 14: Flexibility in Eligibility is Needed to Overcome Individual Barriers

Throughout the interviews, participants candidly shared examples of the unique and unexpected barriers faced by those in our communities attempting to obtain healthy and affordable housing. A common sentiment felt by many respondents was one of needing to fit the requirements of a program or application rather than a program recognizing the unique needs of individuals and families.

One respondent shared that language barriers frequently prevented them from equitable access to program information and applications stating, *“Any information [we] get is in English, and we have to translate it [ourselves].”*

Examples of barriers mentioned during interviews included:

- Lack of rental history
- Poor credit history or no credit history
- Individuals on probation or with a criminal record
- Lack of required documentation
- Loss of job due to familial changes (ex: pregnancy)
- Materials and applications not available in multiple languages

Some individuals at risk of losing their homes or experiencing homelessness are forced to travel outside the Pierce and St. Croix County region to find resources or services. One elected official shared that some individuals *“have to go as far as Rice Lake”* to find housing.

Key Finding 15: Building & Maintaining Affordable Housing Requires Multiple Funding Sources

Elected officials and developers repeatedly highlighted the need for diverse funding sources to build and maintain affordable housing. Developers pointed out that *“Materials and interest rates are skyrocketing, which prevents companies from being able to provide fair housing rates”* and added, *“Developers use some of their money for their own legal and account fees. It helps when communities reduce permit fees and marketing fees. It took 11 funders and two years to finish one affordable housing project.”* Elected officials shared that they often explore every avenue for funding and that there are *“always hoops to jump through and there’s always a roadblock.”*

These key qualitative data findings and the quantitative data in the dashboard provide a foundation for Healthier Together and other stakeholders in the housing space to ensure community voice and populations of most significant need stay at the center of conversations related to funding, programming, and advocacy for policy change.

Framing the Opportunity for Local Policy Change

Health happens in neighborhoods. Research shows that socioeconomic factors and neighborhood conditions often impact health outcomes more than one’s genetic code. The impact of place—where we work, live, play, and pray—directly impacts and has implications for [intergenerational mobility](#) and well-being. However, opportunities to live to one’s full potential are not equally distributed, resulting in social and health inequities, often at the expense of those most marginalized in our society. Public policy plays a particularly powerful role in shaping how neighborhoods look and operate, as well as the community’s health that is created in those places. In this sense, policy offers an opportunity to reshape how health happens, through zoning laws, city planning, and local investments, among many other policy levers. Local policy is a path forward to impact well-being outcomes at neighborhood and community levels. Navigating the policy landscape involves a range of strategies, engaging diverse leaders, and understanding key barriers and opportunities to promote sustainable change.

Furthermore, the policy process requires institutional stakeholders to understand and assess historical power dynamics and engage in authentic community engagement to center the perspectives of communities most impacted by inequities. These voices are needed to inform policy that aims to create conditions for residents to live long and healthy lives. Multisector coalitions are uniquely positioned to advance policy change within this landscape of strategies and stakeholders. Effective efforts center the priorities of community residents, leverage the assets of distinct stakeholders toward a shared vision, and then align strategies toward that common goal. Multisector partnerships bring together the strengths of community leaders, local government, nonprofit organizations, local businesses, and other institutional partners to build trust, relationships, and a collective approach to policy change. In rural spaces, [rural multisector health efforts can effectively build upon unique assets](#) such as deep stakeholder interconnectedness, commitment to collective problem-solving, leveraging investments for impact, and allowing community knowledge to drive solutions.

This scan leans on two complementary frameworks to help support an equitable, holistic policy process. Taking steps to mitigate power imbalances through community engagement stands to create policy that centers priorities identified by community members. Utilizing the [Spectrum of Community Engagement to Ownership](#), policy change is a vehicle to deepen engagement with stakeholders and residents locally. Engagement can be applied across the policy process – from determining priorities, to assessing the viability of policy design, to organizing to advocate and adopt policy, and to implementing and evaluating the success of policy. Community engagement is the cornerstone of a resilient community policy process, particularly focused on those historically locked out of informing how their communities look and operate. In this scan, we highlight examples of policies that encourage authentic community engagement and ideas for how community-engaged processes might be applied to housing policies.

Figure 1. The Spectrum of Community Engagement to Ownership



The Spectrum framework can be used as both a diagnostic tool to analyze where Healthier Together’s efforts are situated on a continuum of engagement and a tool for goal setting to expand opportunities for community-driven planning.

In addition to stakeholder engagement, multisector coalitions can approach local policy change aimed at creating resilient communities through a multidimensional lens – weaving together the various factors that influence our health. A framework like the [Vital Conditions for Thriving People and Places](#) can help design policy that addresses the vital conditions essential for everyone to reach their full potential.

Figure 2. Vital Conditions for Health and Well-Being



The Vital Conditions invites us to envision a holistic and community-based approach to health. The framework reshapes notions of investing in needs to ask instead what the community conditions for well-being are to help prevent the demand for urgent services and allow communities to thrive. The framework builds on efforts to shift investments into the [social determinants of health](#), moving toward investments with a measurable communitywide impact. Specific to this report, the Vital Conditions offer an approach to consider policy change for enabling [Humane Housing](#), or safe, affordable, stable, and quality places to live, as critical to the health of residents. There is [strong evidence](#) connecting housing with health outcomes, suggesting that starting with an affordable housing policy could be an impact multiplier for local community health. Additionally, this framework has been tested by others in the field, including coordinated federal actions through the [Equitable Long-term Recovery and Resilience](#) and local jurisdictions organizing around a [holistic approach to policy change](#). In this sense, Healthier Together can use the Vital Conditions to draw connections to work that enables wealth building, increases learning and education opportunities, and ensures access and transportation to services, in conjunction with specific housing policies all aimed at improving the conditions that foster health at a community level.

This work is not new in rural spaces like parts of Pierce and St. Croix Counties. Healthier Together holds unique values rooted in relationships and trust. Leveraging these assets to advance new policy solutions will yield sustained success beyond housing policy. The following sections outline ways Healthier Together might create a shared vision and commitment to affordable housing policy, couched within larger regional efforts to create healthy communities. The report further details policies being pursued or tested in jurisdictions throughout the country, focusing on senior housing, workforce , housing plus wraparound services, and community engagement policies.

Designing a Holistic Policy Process

The policymaking process is as essential to creating healthy places as the specific policies themselves. Policies have been and can be designed to segregate neighborhoods and perpetuate inequities. On the other hand, policies can also be designed to promote health, social connection, civic engagement, and healing. Policy is a series of design choices that yield impact and consequences – Healthier Together is uniquely positioned to assess for and design toward the outcomes that would have the greatest impact on increasing affordable housing in Pierce and St. Croix Counties. Given that policy is not preordained, the Coalition spearheading a policy agenda needs to be intentional about what kinds of policy strategies, lenses, and roles might focus efforts on the impact they want to achieve. That intentionality includes assessing a range of policy actions, situating the diverse roles of multisector partners to leverage power and positionality, and applying an equity lens to ensure policy achieves equitable

outcomes. It also includes committing to continuous learning and adaptation to ensure policy goals and impact are achieved.

The following process steps draw from the two frameworks above and build on the [Healthy Neighborhood Investments Policy Scan and Strategy Map](#), which outlines a trauma-informed and healing approach to crafting a holistic policy agenda. These steps are designed specifically for multisector efforts, such as Healthier Together. This guide intends to help create [Healthy Neighborhood Investments](#) pathway for multisector commitments to holistic policy change. The intended audience includes stakeholders who may be new to public policy, curious, and interested in building capacity that leverages the different sector roles to propel equitable and sustainable local policy solutions. In the Appendix of this report, there are additional resources to help guide further analysis and support some of the recommendations outlined below.

Equitable Policy Processes for Multisector Health Equity Efforts

Co-create an inclusive community process at all stages.

- **Deepen belonging and civic muscle.** Civic engagement is critical to understanding diverse community stakeholders' priorities, vision, and needs. Coalitions can commit to strengthening community engagement to further sustain improvements over time.
- **Put the voice and views of community members at the center.** Using the Spectrum of Community Engagement tool will help assess current efforts, establish a vision, and identify benchmarks toward deepening community engagement in the policy process.
- **Create leadership pathways for diverse community leaders.** Building the capacity to shape policy decisions can sustain community agency for future policy work and is particularly critical to engage those most impacted by inequitable policies.
- **Support community capacities for mobilizing the policy process.** Local leaders can be engaged to co-create policy processes to make inclusive decisions and take effective action.
- **Build the muscle for an inclusive policy process.** Coalitions can test approaches for collaboration in policy change, look at local data, hear from residents about their unique needs, and co-create and support policies that will impact community health.

Leverage the power of partnerships.

- **Create shared goals and vision.** A shared vision describes what success would look like and for whom. It guides the policy change effort and allows diverse stakeholders to see how their work or priorities fit with possible policy changes.
- **Craft a commitment to equity.** Equitable policy needs to be an intentional design decision. Embedding an equity lens in the needs assessment, community engagement processes, policy design, and implementation will yield more equitable outcomes. Understand the data and disaggregate to assess for inequities that can help focus on specific outcomes.
- **Design cross-sector, multidimensional policy agendas.** Coalitions are uniquely positioned to take advantage of interdisciplinary expertise and cross-sector approaches. Each sector leader brings a unique perspective to the policy process. Creating the conditions for health necessitates a holistic view of communities and a range of policy approaches that can benefit from organizations and institutions aligned toward a shared vision of health.
- **Leverage sector influence.** Each sector leader brings a unique and vital voice. Understanding the value of a particular policy to each sector will give the policy more momentum. Simultaneously, it is critically important to understand the power dynamics that shape inequities disproportionately affecting certain places and people and the role policy can play in dismantling systemic inequality. Applying a power analysis, engaging in power mapping, and understanding how power can be used to shape sound policy, and dismantle bad policy, is a part of how sector leaders can be influential in the policy process.

Scan for policies to embed equity and innovations.

- **Assess levers to use for community change.** The Vital Conditions framework can help explore a holistic approach to public policy to create thriving communities. This framework also helps us consider what levers we can use for community change to improve our environments and overall well-being.
- **Continually scan for new policies.** Equitable, innovative, and healing policies are being tested across the United States. Coalitions are uniquely positioned to define key criteria to continually assess and identify new approaches and learnings that can inform local work.
- **Build partnerships.** Similarly, multisector coalitions can serve as conveners and influencers to build collaboration for effective policy change and sector influence. Additionally, coalitions can look to engage in networks that provide tools and resources to propel innovative local solutions.
- **Consider pursuing equity policies.** The field of public policy to ensure equitable processes and policy outcomes continues to emerge. Explicitly focusing on “umbrella equity policies,” meaning policies or plans that encourage applying an equity lens across government agencies, would benefit not only housing investments but policy focused on other aspects of community health and well-being, including economic security, good jobs, high-quality education and childcare, access to healthcare, and others.
- **Support policies that create community-ownership models.** Policy can open pathways for historically marginalized residents to control community assets. It can include collective ownership of land and buildings through land trusts and co-operatives and entrepreneurial and cooperative ownership of the businesses and housing projects that might occupy them.

Assess the potential impact and mitigate unintended consequences.

- **Define what success looks like and for whom.** Being explicit about the focus of a public policy will help design that policy for the intended aim. For example, asking who the audience is for the policy, what impact you intend to have with the policy, and who else needs to be involved will ensure specificity in the policy design.
- **Understand what the potential unintended consequences are of a policy.** It is critical to explore potential harms and impacts that a policy might have that are not the intended aim. Can those be mitigated through design decisions to ensure the most positive and specific outcomes? Who else might provide important insight to understand the potential impacts and how can we involve them in policy design?

Test and continually adapt policy for sustained impact.

- **Map out roles and accountability for equitable policy.** To maximize collective impact, multisector stakeholders can assess their diverse roles in supporting the policy process, adoption, and implementation and leverage their unique sector positionality. Additionally, make commitments of accountability to the policy. Ask, who is the policy accountable to? Can the coalition be accountable for success? How can residents be engaged to ensure an ongoing community voice in policy? Establishing accountability commitments will further efforts of transparency, trust, and engagement.
- **Establish a learning agenda.** Creating learning questions will allow for continuous improvement and adaptation. Policy design might need updates over time to ensure maximum impact. Additionally, opening space for learning will create opportunities to deepen engagement with key stakeholders and explore new ways of achieving health in partnership with other sector leaders and community residents.

Finally, existing field tools and resources can help Healthier Together deepen commitments to equitable local public policy. These include the [Healthy Neighborhood Investments and Strategy Map](#), a compendium of federal, state, and local policies being tested nationwide and organized using the Vital Conditions for Health and Well-Being framework; the [Blueprint for Health Equity](#), a guide for local policy change that aims at health equity, including policy examples focused on structural discrimination,

wealth, opportunity, power, and governance; and the [Healthy Planning Guide](#), a resource to support collaboration across Public Health Departments and Planning Departments for healthy communities. The policy examples below can be assessed with an eye toward what the Healthier Together Coalition wants to achieve from the outset to ensure an intentional process design achieves the group's aims.

Policy Scan Process and Overview

Methods for Researching Policy Examples

This report is designed to inform strategies for Healthier Together. A series of five Healthier Together stakeholder meetings helped shape a framework for the policy scan rooted in a shared vision of health equity and a commitment to collaborating to advance healthy housing policy. Stakeholder meetings featured strategic input from key national experts, including Marie Berry, Director of Community Economic Development of the Rural Wisconsin Health Cooperative, and Candace Robinson, Director of Strategy for Aging in Community with Capital Impact Partners and Momentus Capital. Following

the initial stakeholder meetings, a Housing Policy Scan Criteria Survey was distributed to the Healthier Together members via email to further guide the direction of the policy scan. Using multiple choice answers, the online survey asked respondents to select housing policy topics of most interest, rank policy levers, and rank criteria for inclusion of policies in the final scan. Open-ended questions were also included for stakeholders to name other policy levers to be included in the scan, other criteria critical for assessing "good" policy, and how each stakeholder envisioned their organization being involved in local affordable housing policy efforts.

By the end of the survey period, fourteen individual surveys were completed. Quantitative survey data indicated that most stakeholders preferred the policy scan to focus on providing example housing policies being implemented in comparable jurisdictions. The top three policy levers to include in the scan were local-level public policy to expand affordable housing, funding and finance to invest in affordable housing, and local comprehensive plan updates to create neighborhood conditions for affordable housing. Finally, stakeholders indicated that "good" policy examples to include in the scan should focus on efforts that offered both a high likelihood of garnering widespread support and an ability to generate multiple benefits for residents.

Qualitative survey data was analyzed and coded to identify common themes. Healthier Together stakeholders surfaced interest in examining the power of partnerships and collaborations in the policy process. Survey respondents also proposed sustainability, bipartisan support, and availability of external resources as important criteria for gauging the appropriateness of a policy. Lastly, members of Healthier Together envisioned their organizations being involved in local affordable housing policy efforts through a variety of roles, such as revising local-level policies and ordinances; collecting data and analyzing epidemiological studies to support local health needs and trends; identifying connections to private funding sources and evaluating cost savings; convening stakeholders and supporting community-led policy advocacy; and providing wrap-around services, among others.

The policy scan research began with the analyzed survey data as a guide. Existing policy scans and online research of federal, state, and local policies that advanced affordable housing were reviewed for inclusion in the scan. The selected policies were then organized into categories based on feedback from Healthier Together: senior housing, housing and wraparound community-based services, and workforce housing. Additional categories were created during the research process for policies focusing

Healthier Together Stakeholder Roles in the Policy Process

- Priority setting
- Partnership cultivation
- Implementation
- Advocacy
- Tax credit financing
- Outreach and engagement
- Data and analysis
- Case-making support
- Convening partners
- Identifying funding
- Service delivery
- Coordination

on community engagement and funding sources. Search terms such as *accessory dwelling unit*, *senior housing*, *workforce housing*, *affordable housing*, *inclusionary zoning*, *community land trust*, and *supportive services* were utilized, and sources were selected if they discussed specific housing policies per Healthier Together’s interests. Finally, the research aimed to surface examples and key insights that will help inform local policy design and implementation in Pierce and St. Croix Counties toward a just recovery.

Policy Scan

Safe and healthy local affordable housing is a key pillar in thriving and just communities. A [literature review](#) documents the [connections between housing and health](#), and there are many [examples of investments](#) in housing aiming to improve health outcomes. Reflections from field practitioners working to advance healthy housing policy underscore the need for an [intentional, focused, place-based approach](#) to housing policy. Indeed, the COVID-19 pandemic and aftermath point to an [increased urgency to invest in new solutions](#), new narratives, and new leaders addressing the affordable housing crisis across the country. The following showcase examples from jurisdictions in the key priority areas identified by Healthier Together as ideas to further local efforts to identify, adapt, and intentionally design local public policy and stakeholder engagement for affordable housing in Pierce and St. Croix Counties. Appendix A includes more policy examples for senior housing, workforce housing, housing and wrap-around services, and community engagement.

Senior Housing

Affordability, accessibility, and social isolation are some of the [housing-related issues](#) that people face as they age. In communities across the U.S., policies have been designed and implemented to address these issues. Solutions involve creating, preserving, and modifying affordable senior housing, co-locating housing with supportive services, and bolstering intergenerational programming. The following policies offer examples of how these approaches can promote well-being and aging in place.

Policy	Description	Examples
Accessory Dwelling Unit	Also known as “granny units” and “in-law units,” accessory dwelling units (ADUs) are smaller-sized living units that share property space with a main residence. ADUs can be separate from or an extension of the main property and may be rented out by the homeowner. They are typically funded by homeowners and regulated by zoning ordinances, but policies targeted at alleviating the financial and administrative burdens of installing ADUs have been implemented in certain regions. An assessment of ADUs as a policy solution is discussed further in the report.	Rochester, Minnesota ADU Pilot Program Sarasota, Florida ADU policy Whitefish, Montana ADU policy Sonoma County, CA ADU policy
Senior Village Developments	Senior village developments include programs designed to help older residents age in place and prevent them from leaving their communities out of necessity for supportive services and higher levels of care. Also included in this policy category are projects aimed at acquiring and repurposing existing properties for senior housing. To meet the needs of people as they age, policies involving senior village developments often require multisector collaboration between healthcare providers, housing developers, public agencies, and volunteers, among others. Many examples were highlighted in a recent report on Advancing Housing And Health Equity For Older Adults .	Kingdom Care Senior Village & Age-in-Place DC program Community Gardens senior housing project Historic Ashe Hospital project
Multigenerational Housing	Multigenerational housing policies focus on ensuring vulnerable populations are housed while bringing older adults, children, and adolescents together to support one another. Examples of multigenerational policies include	Hope Meadows Kendal at Oberlin

	<p>senior housing located within schools and childcare facilities where the residents and students interact and affordable housing with dedicated units for seniors, foster families, and former foster youth. Similar to the senior village development policies above, cross-sector partnerships are vital for planning multigenerational programming that keeps all parties engaged with each other. An assessment of multigenerational housing as a policy solution is discussed further in the report.</p>	
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Workforce Housing

[Workforce housing](#), or housing that is affordable to employed, middle-income individuals, allows communities to thrive. The availability of affordable housing in the same villages, towns, and cities where people work averts long commutes, prevents people from moving away, and offers more time for residents to play active roles in their communities. Workforce housing can be aimed at different audiences, for example, [healthcare institutions investing in housing for healthcare workers](#) or school districts investing in housing for educators, such as using the [teacheraage model](#), among many other approaches. This section highlights policies that promote workforce housing through first-time homeownership, partnerships with local employers, municipal-level ordinances, and local comprehensive plan updates.

Policy	Description	Examples
First-Time Home Ownership	<p>First-time homeownership policies provide pathways for people to build wealth and put down roots in a community where they may already be working or renting by facilitating the purchase of their first home. Eligibility for these programs often involves income limits, credit history, and income stability. Home-buying support comes in the form of fixed-rate mortgages or affordable housing itself. In areas with residents who are able and willing to contribute to the labor, first-time homeownership policies can also use community participation in the houses' construction in exchange for reduced costs and ownership.</p>	<p>Moderately Priced Dwelling Unit Program</p>
Property Development and Reuse for Employees	<p>In property development and reuse for employee policies, local employers such as schools, healthcare facilities, private businesses, and local government facilitate creating or repurposing affordable housing for their employees. One or more businesses invest in housing and are then allocated units for their staff. In some cases, any additional units built are utilized as mixed-income or senior housing. Because housing is outside the scope of many business owners, these policies require collaboration with partners such as developers, financial institutions, and non-profit organizations with experience managing affordable housing. People who may benefit from these policies include teachers, healthcare workers, and first responders.</p>	<p>Teachers' Village Ash+River Townhomes</p>
Land Trusts	<p>In general, through the land trust model, housing is kept affordable by a community land trust that owns the land on which homes are built and then sells the homes to community members at reduced prices. Grounded Solutions Network has a six-part Startup Community Land Trust Guide with considerations for communities interested in developing and implementing a land trust. An assessment of land trusts as a policy solution is discussed further in the report.</p>	<p>Resident-Owned Communities Community Home Trust Perpetually Affordable Housing Owner Land Trust program</p>

Housing and Wraparound Services

Beyond stable and healthy housing, families and individuals may have other needs to address to maintain their housing and stay healthy. Because of this, programs are increasingly being designed and piloted to offer a combination of medical and non-medical services under a unified agency or as coordinated service delivery programs. [Wraparound services](#) are typically defined as family-focused, coordinated mental health and behavioral health programs for children and youth. For this scan, policies that offer housing in conjunction with supportive services for youth, older adults, and unhoused individuals are also considered for review.

Policy	Description	Examples
Housing and Health Services	These policies combine housing with medical and behavioral health services. Examples are home health visits, counseling, treatment for substance use disorder, and medical case management. Partners for developing and implementing a housing policy with health services include but are not limited to, community clinics, hospitals, local health departments, and nonprofit organizations that serve vulnerable populations.	Community Aging in Place—Advancing Better Living for Elders Health Navigation and Resident Services Program Arlington Drive Youth Campus
Housing and Social Services	These policies combine housing with social services, such as vocational training, rent assistance, and eviction diversion. Policies may combine health and social services for more holistic solutions to community problems; for example, offering counseling and treatment for substance use disorder in conjunction with vocational training. Partners for developing and implementing a housing policy with social services include but are not limited to, local human services departments, shelters, lawyers, and nonprofit organizations that serve vulnerable populations.	Tiny Houses Minnesota Housing Assistance Programs Affordable Housing Bond Investment Plan The Hub of Opportunity

Community Engagement

Community engagement is necessary and [foundational to creating healthy places](#). Applying civic engagement to the policy process helps to promote policy that works for everyone in a community and is critical [to ensure policy is designed to achieve equity](#). As demonstrated in the Spectrum of Community Engagement to Ownership (see Figure 1), local decision-makers have the capacity to amplify constituents’ voices in meaningful ways. Many examples highlight using data creatively, partnering across institutions, situating ownership within communities, and managing the change process of engagement. This section adapts Jack Rothman’s models of community organizing as a framework for the policies; the [Community Tool Box](#) by the University of Kansas describes the models in more detail. The following policies are not all specific to housing but exemplify strategies for opening communication channels between residents and decision-makers and sustaining participation.

Policy	Description	Examples
Community Capacity Development	Community capacity development policies aim to equip communities with the power and resources needed to identify problems and design their own solutions. In these policies, practitioners play a supporting role by serving as consultants, supporting skill building, and connecting communities to institutions.	Intergenerational Community Solutions Institute Lead Neighborhood Leader Training New Rural Project
Social Planning	In social planning policies, practitioners take the lead in identifying problems and designing solutions, while communities act as key informants, consumers, and promoters of the resultant programs and initiatives. Community advisory boards and stakeholder interviews are examples of resident involvement in these policies.	Affordable Housing Task Force PlanRC Dollars and Sense

Applying an Equitable Policy Process to Local Policy Efforts

Healthier Together has expressed interest in exploring how to strategically assess possible policy solutions to ensure a good fit for the counties. Using the recommendations above for Equitable Policy Processes, the following section applies some of those considerations to two areas of policy interest: Accessory Dwelling Units and Multigenerational Housing. The intent is to show ways to consider policy fit and design local policies to ensure they aim toward intended outcomes. These are meant to serve as examples of how to apply the recommendations and can be broadly applicable to assessing other policies using a similar reflection process.

Example: Accessory Dwelling Units

Accessory Dwelling Units (ADUs) are smaller, independent residential dwelling units located on the same lot as a stand-alone single-family home. ADUs can be converted portions of existing homes, additions to new or existing homes, or new stand-alone accessory structures. ADUs have the potential to increase housing affordability, create a wider range of housing options, enable seniors to stay near family as they age and facilitate better use of the existing housing fabric in established neighborhoods.

Many jurisdictions throughout the country are testing new policy approaches to encourage the development of ADUs, from [city and county jurisdictions across California](#), examples [highlighted by HUD](#) and a highly cited [example from Seattle](#). There are also [guides](#) to help design ADU policy and some [considerations](#) to ensure ADUs are not utilized exclusively for addressing affordable housing needs.

QUESTIONS FOR POLICYMAKERS AND STAKEHOLDERS	CONSIDERATIONS FOR POLICY DESIGN
Who are the intended residents of the ADUs, and what needs of those populations must be considered in the policy design? Will there be occupancy requirements?	ADUs have many potential uses. Adapting ADUs for senior housing or multigenerational approaches could include specific building requirements to ensure accessibility. The size of ADUs also likely limits family occupancy. Understanding how the model maps to local demographics by disaggregating and assessing data will help evaluate the type of housing needed and help design projects that aim to support the unique needs of residents.
When and how might residents be engaged to inform policy design, define success, and understand needs to develop an equitable and impactful policy for ADUs?	Residents can be engaged to understand the perspective of homeowners, renters, family members, or other potential residents. Qualitative data will help understand the needs and solutions of specific populations. Engaging residents can mitigate NIMBYism through creative problem-solving and collaboration.
What local champions and stakeholders need to be involved?	Partnerships with developers and local public sector officials can outline the ecosystem of policy design considerations from the outset of the policy process.
Who will be eligible to build an ADU on their property?	Incorporating eligibility requirements could help apply an equity lens to ADU policy. For example, eligibility for residents who earn under 80% of AMI ensures the policy will help residents who would benefit from the income.
What codes or existing municipal, county, and state ordinances encourage or discourage ADUs and similar housing types?	Assessing existing code requirements will help analyze needed changes, the time required, and the stakeholders to engage.
What are the development fees?	ADUs are often subject to the same fees as larger development projects; however, fees for ADUs should be lower to reflect their

	lessened impact on a neighborhood’s infrastructure.
What is the breadth of housing needs, and how do ADUs help address a specific niche?	ADUs are not viewed alone as a policy solution for affordable housing. Pairing ADUs with another affordable housing strategy can help to diversify housing solutions. ADUs may only solve specific housing needs. Additionally, depending on local needs, similar models might be considered alongside or instead of ADUs, such as shared housing, cooperatives, co-housing, land trust models, etc.
How many ADUs would make an impact on affordable housing needs?	As noted, ADUs alone may not solve the affordable housing crisis but could help increase housing stock for specific populations. Setting a benchmark of ADUs needed could help evaluate the policy.
What are financing and sustainability considerations for ADUs?	Financing is the biggest challenge, as bank lenders often view ADUs as a remodel rather than calculating the added value of the ADU. In terms of streamlining development processes to encourage the expansion of the model, jurisdictions can not only update ordinances but also create standard plans to expedite development processes for homeowners interested in ADUs.
What are the potential benefits and impacts of pursuing ADU policy? How does this help with case-making?	Defining metrics of success will help make the case for investments. For example, ADUs are generally more streamlined than other housing options in terms of adapting existing code requirements, yielding relatively low-impact development (land use, environmental impacts), increasing housing stock, and offering low-cost housing for family members and caretakers.
What challenges are there to the community’s homeowners?	Efforts to expand ADUs across the country have yielded challenges experienced by homeowners. For example, homeowners may face barriers securing financing, meeting minimum lot size, “just cause” eviction challenges and potential long-term effects of an ADU on a property’s value.
What additional potential unintended consequences should we plan to mitigate?	ADUs can be designed to mitigate consequences, for example, unclear application of rent control, the potential for wealth-building that exacerbates affordable housing needs (e.g., Airbnb rather than affordable housing), and challenges of residents acting as landlords.

Example: Multigenerational housing

There is a crisis with our aging population with a shortage of caregivers, a lack of affordable housing, and increased social isolation. All of these factors impact health and well-being. Multigenerational housing is where young and old families and singles can live side by side, and receive services they need.

There are diverse examples of communities testing multigenerational housing approaches. One model that has been tested is senior housing and care programs with preschools. [ONEgeneration](#) in Van Nuys, California, for example, includes older adults doing watercolor art with toddlers, holding and feeding babies in the infant room, and teaching preschoolers another language like Spanish. Additionally, the [Kallimos Communities](#) recently broke ground on two neighboring 7.5-acre communities in Loveland, Colorado. Loveland Housing Authority will develop and own the property, which will include communal space and gardens, as well as housing universally designed for seniors, families, single people, and people with disabilities. The [Village of Hope](#), in Clearfield County, Pennsylvania, focuses on multigenerational living spaces with housing (ADA compliant, all equipped with broadband), grocery store, cafe, fitness center, adult day center, community arts space, and service coordination led by the Area Agency on Aging. In this model, residents can receive reduced rent in exchange for helping

their older neighbors with small chores and transportation, who in turn might be able to provide limited child care.

There are also [guides](#) to help support similar projects interested in multigenerational housing. Groups such as AARP also host tools for [Livable Communities](#), which offer similar policy design ideas for encouraging connected and services-enriched housing that works for seniors and whole communities.

QUESTIONS FOR POLICYMAKERS AND STAKEHOLDERS	CONSIDERATIONS FOR POLICY DESIGN
<p>Who are the intended residents of multigenerational housing efforts? Will there be occupancy requirements?</p>	<p>There is much diversity in these types of projects, particularly addressing the unique needs of senior housing along a continuum, including independent living, home care, and assisted living. Generally speaking, multigenerational housing could benefit seniors, young families, individuals entering the workforce (possibly with student loans), and immigrant communities. Understanding how the model maps to local demographics by disaggregating and assessing data will help evaluate the type of housing needed and help design projects that aim to support the unique needs of residents.</p>
<p>When and how might residents be engaged to inform policy design, define success, and understand needs to develop equitable and impactful policy?</p>	<p>Residents can inform models to build holistic approaches to multigenerational housing, meeting a set of collective needs including and beyond housing related to health and well-being. Qualitative data will help understand needs and solutions specific to social isolation that can be mitigated through multigenerational communities. Engaging residents can build a sense of community that is carried through in the community.</p>
<p>What local champions need to be involved? What other partners need to be engaged to ensure service delivery?</p>	<p>Partnerships can ensure comprehensive service delivery and other capacities that partners can bring to this work. For example, Federally Qualified Health Center (FQHC) partners could deliver and coordinate services and draw down state reimbursements. Community-based organization (CBO) partners can support referrals, care coordination, and health and social services. Support from elected officials can support leveraging existing public policy.</p>
<p>What codes or existing municipal, county, and state ordinances encourage or discourage multigenerational housing and similar housing types?</p>	<p>Assessing existing code requirements will help analyze needed changes, the time required, and the stakeholders to engage. Existing housing stock (e.g., apartments, multi-family, etc.) can be designed to be accessible for seniors to age in place and can be adapted for multigenerational housing.</p>
<p>What is the breadth of housing needs, and how does a multigenerational approach help holistically address specific needs?</p>	<p>Assessing needs using the Vital Conditions can help understand the diverse aspects of a healthy community that could be designed into a multigenerational housing effort. Researching examples from the field could also surface creative and innovative approaches for addressing key needs surfaced by local community residents.</p>
<p>What are the potential benefits and impacts of pursuing a multigenerational housing policy? How does this help with case-making?</p>	<p>Defining metrics of success will help make the case for investments. A common model pairs preschool with adult day care or senior housing, and research shows these models increase the health and well-being of young and old residents.</p>
<p>What are the opportunities for financing multigenerational housing projects? What are sustainability considerations?</p>	<p>Projects are usually funded through public-private partnerships. Looking into accessing low-income housing tax credits (LIHTC) might make the housing portion feasible. Additionally, decoupling housing finance from</p>

	services and program funding will allow for distinct strategies to fund different streams of work.
What are the challenges that this type of housing would face? What additional potential unintended consequences should we plan to mitigate?	Challenges in multigenerational housing often stem from the complexity of the models. For example, on shared sites, distinct components likely have age-segregated licensing rules (senior housing, childcare settings), and operators must meet multiple sets of requirements. Typically, financing for capital and operations budgets must be distinguished and addressed separately. Another challenge is ensuring zoning allows for multidimensional uses and accessibility (healthcare, food, transportation, housing).

Next Steps and Recommendations

Healthier Together and Build Healthy Places Network convened on April 7, 2023, to review a draft of the Just Response policy scan report, gather stakeholder feedback, and begin to identify the next steps. Coalition partners affirmed interest in accessory dwelling units, local comprehensive plan strategies, multigenerational housing, recovery housing, land trusts, and tiny houses. Stakeholders discussed existing assets, such as local hospitals with large parcels of land, and the potential for situating mobile homes in a community land trust. Other resources that stakeholders identified were the capacities and expertise of fellow community members; the coalition was cited as having helped members understand the strengths and needs of local organizations. The group was eager to utilize the tools and frameworks for additional policies, particularly the Equitable Process Considerations and Spectrum of Community Engagement. These processes, applied above to ADUs and multigenerational housing, were cited as helpful in examining potential unintended consequences as policies are designed and assessing for opportunities to create leadership pathways for residents and other stakeholders in the policy process.

Healthier Together members also introduced local policies they were interested in further examining, such as an [ADU pilot program](#) in the city of Rochester, [housing programs with supportive services](#) funded by the state of Minnesota, and a [mobile home conversion program](#) in New Hampshire. These examples have been integrated into the policy scan section above and Appendix A of the report.

Stakeholders offered ideas for leaning into narratives and key messaging to advance their work; for example, discussing and defining terms such as “affordable” and “workforce” housing. The discussion surfaced important local considerations, including dual-income families earning too much to benefit from affordable housing projects, barriers to utilizing tax increment financing in Wisconsin, sustainable funding sources, and state policy as limiting factors to expand recovery housing and restrictions caused by local building codes and zoning. Another concern was tension between the counties and municipalities regarding who is responsible for designing housing solutions.

Throughout the meeting, the Coalition brainstormed next steps. For instance, defining “affordable” housing and adopting “essential worker housing” to frame the community’s housing narrative. There was an acknowledgment of broad public interest in housing and a need for a group to prepare, shape, and deliver conversations around the subject. To this end, the Coalition suggested using their collective power to raise awareness and involve more individuals with lived experience in their efforts, in addition to people with a direct role in advancing housing, such as developers and public officials. Tax credits, layering different funding sources, and the ability to receive funding as a formal coalition were financing options also proposed during the dialogue. Healthier Together discussed defining the roles and responsibilities of organizations within the coalition and considering a working group charged with further understanding each entity’s capacity and opportunities to support one another. While diverse stakeholders were convened for the purpose of the policy scan, there was consensus to continue the momentum and carry on conversations about affordable housing.

Conclusion

Healthier Together is ideally positioned to further local policy around affordable housing to create the conditions for a just recovery and long-term thriving communities. Collective work to create this report underscores the diverse array of roles that stakeholders intend to play in the policy process, from engaging residents in advocating for holistic policy, to service delivery complementing affordable housing, to aligning agency strategy for more comprehensive approaches to leverage the strengths of each sector leader. Aligning policy design, adoption, implementation, and ongoing evaluation stands to strengthen local policies over time. Ultimately, creating resilience in the face of a global pandemic will require sustainable approaches, equitable policies, and investments into the conditions that create health and well-being within our communities.

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Healthier Together Contributing Organizations

Allina Health

St. Croix County Public Health

HealthPartners

United Way St. Croix Valley

Pierce County Public Health

Western Wisconsin Health

Stakeholder Organizations

City of River Falls

Salvation Army, Grace Place

St. Croix Valley Habitat for Humanity

St. Croix County ADRC

ONYX House

St. Croix County Economic Development Corporation

Our Neighbor's Place

St. Croix County Public Health

Pierce County ADRC

St. Croix Valley Foundation

Pierce County Economic Development Corporation

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Appendices

Appendix A. Additional Policy Examples

Senior Housing

Policy Name	Jurisdiction	Key Points	Reference
California AB 1866 - Accessory dwelling units	California	A state-level policy that authorizes cities and counties to identify sites for second units on parcels zoned for primary single-family and multifamily residences. AB 1866 requires cities and counties to provide incentives for housing developers to create low-income housing within proposed housing developments. The bill also requires the state to reimburse local agencies and school districts for certain state-mandated costs.	https://leginfo.ca.gov/pub/01_0012_0020_00120020AB1866.html
California AB 68 - Land use: Accessory dwelling units	California	A state-level policy that removes barriers to the widespread adoption of accessory dwelling units (ADUs) and junior ADUs as low-cost, energy-efficient, affordable housing. The bill expedites the ADU and junior ADU permit approval process at the local level, prevents local governments from imposing a minimum lot size and lot coverage standards, and removes owner-occupant requirements.	https://leginfo.ca.gov/pub/01_0192_0200_01920200AB68.html
Z (Accessory Dwelling Unit Exclusion) Combining District Removal	Sonoma County, California	A county-level policy that removes zoning restrictions that prohibit ADUs on over 1,900 agricultural properties. Owners of this type of property are eligible to apply for an ADU, and are approved once all applicable standards are met. Per the county's Permit and Resource Management Department, the benefits of ADUs in rural areas are reduced traffic, pollution, and commute times near rural jobs and additional income for farm families.	https://permitsonoma.org/regulationsandinitiatives/zaccessorydwellingunitexclusionremoval
California Government Code Sections 65915 – 65918: Density Bonuses and Other Incentives	California	A state-level policy that requires cities and counties to offer density bonuses and other incentives or concessions to housing projects that meet certain criteria; for example, allocating a certain percentage of housing development units for low- or moderate-income households, senior citizens, transitional foster youth, disabled veterans, or homeless persons.	https://leginfo.ca.gov/pub/06_6500_6591_0665915_0665918_0665915.html
County Fund for Housing	Sonoma County, California	The County Fund for Housing (CFH) provides loans and grants for eligible developers, agencies, and individuals to undertake activities that create, maintain, or expand affordable housing stock within the county. Funding sources are the County General Fund, County Reinvestment and Revitalization Funds, Developer In-Lieu Fees, Transient Occupancy Tax, CFH loan processing fees, interest, and loan repayments.	https://sonomacounty.ca.gov/development-services/community-development-commission/divisions/housing-and-neighborhood-investment/funding-opportunities/county-fund-for-housing
Kingdom Care Senior Village &	Washington, DC	Kingdom Care is a member-based, non-profit organization of adults ages 60 and above in Washington, DC, that provides activities, home visits, a Senior	https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard

Age-in-Place DC program		Care Buddy System, and individual support. They aim to help residents remain in their homes as long as they desire. Age-in-Place DC is an outreach program run by Kingdom Care Senior Village. “Ambassadors” from local churches reach out to congregants and nearby residents to check in and provide assistance. Pros (use of community advocacy, funding from local foundations, documentation of program impact, and mentoring volunteers for leadership roles) and cons (limited reach and new initiatives due to lack of full-time staff) are discussed in the case study.	JCHS Hastings Advancing Housing Health Equity for Older Adults 2022.pdf
Senior Housing Preservation-Detroit (SHP-D)	Detroit, Michigan	Senior Housing Preservation-Detroit (SHP-D) is a coalition of advocates, researchers, and nonprofit housing providers that raises awareness among local decision-makers of the issues affecting older adults in low-income senior housing. The coalition advocated before city officials and developers for protections against COVID-19 infection, noise, and displacement during the renovation of subsidized senior housing and wrote a journal article with their recommendations to attract attention. SHP-D also provides feedback on Michigan’s plan on aging.	https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Housing_Health_Equity_for_Older_Adults_2022.pdf
Community Gardens senior housing project	Springfield, Ohio	The Neighborhood Housing Partnership of Greater Springfield purchased the site of an old community hospital for the Community Gardens senior housing project. Backed by partners including city government, community foundations, and financial institutions, NHP constructed a 50-unit affordable senior living community designed to be fully accessible with a shared commons.	https://springfieldnhp.org/affordable-senior-housing-2/
Historic Ashe Hospital	Jefferson, North Carolina	The community of Jefferson partnered with an affordable housing developer and architects to turn the Historic Ashe Hospital building into senior housing. The historic building was preserved, services are provided to residents onsite and near the property, and indoor and outdoor spaces are used for community participation. The case study includes a breakdown of the site’s financing, and development challenges.	https://www.huduser.gov/portal/casestudies/study-051221.html
Pierce County Code Section 18A.65.040	Pierce County, Washington	A section of the zoning code that offers expedited permit processing for all projects with low-income, affordable units covered by Chapter 18A.65. County Code Section 18A.65.040 also includes waivers for building fees, traffic impact fees, school impact fees, and park impact fees in exchange for low-income housing units.	https://pierce.county.codes/PCC/18A.65.040
Assisted Living Program	New Jersey	The New Jersey Department of Health licenses service agencies to become Assisted Living Programs, who offer assisted living services to residents of publicly subsidized housing.	https://www.nj.gov/health/healthfacilities/about-us/facility-types/index.shtml
Bridge Meadows	Beaverton, Oregon	The city of Beaverton partnered with Bridge Meadows, a non-profit organization specializing in intergenerational housing, to purchase a surface parking lot in 2015 and developed it into housing for seniors and foster families by 2017. The goal of the space is to connect youth and seniors and to provide affordable housing for both populations close to local parks, schools, and services.	https://www.beavertonoregon.gov/1429/Bridge-Meadows
Hope Meadows	Rantoul, Illinois	Hope Meadows is another example of an intergenerational housing	https://hopemeadows.org/

		community for seniors and foster families in the village of Rantoul. It was founded using housing on a former U.S. military base. Residents now include grandparent-led households, foster grandparents, and older youth.	
Genesis Intergenerational Program	Washington, DC	Genesis is an intergenerational housing community for seniors and the families of young mothers formerly in foster care. It was established by Mi Casa, a nonprofit affordable housing developer, in partnership with city agencies. Genesis program staff facilitate community engagement, individual support, and linkages to social services.	https://micasa-inc.org/programs/genesis/
Kendal at Oberlin	Oberlin, Ohio	Kendal at Oberlin is a senior living community with an on-site early childhood program for children ages three years to 1st grade. The program is open to all children in the community; however, children of the senior living facility's employees have priority. Kendal residents volunteer with the children. Located in a college town, Kendal also began a program for Oberlin College students to reside in and volunteer at the community in exchange for room and board fees.	https://kao.kendal.org/community-life/community-overview/intergenerational-connections/
The Marvin and The Marvin Children's Center	Norwalk, Connecticut	The Marvin, an affordable senior housing community with supportive services, is co-located with The Marvin Children's School, an early education and preschool program. Staff from both programs plan activities together, and residents from The Marvin volunteer at the Children's Center. Both programs are located in a former school building and operated by Under One Roof, a nonprofit organization that sponsors and develops affordable senior housing and supportive services.	https://underoneroofinc.org/seniors.cfm
Accessory Dwelling Unit Pilot Program	Rochester, Minnesota	The city of Rochester developed a pilot program to reimburse local homeowners for the direct and indirect costs of building ADUs on their property. Applicants submit a form and supporting documentation for their purchases, including pre-development costs and city fees. The pilot program has \$60,000 in funds, and eligible applicants may be reimbursed up to \$20,000. In addition, ADUs funded through the program have requirements for fair market rents and short-term rentals.	https://www.rochestermn.gov/Home/Components/Topic/Topic/12034/
Accessory dwelling unit zoning ordinance	Sarasota County, Florida	An example of Sarasota County's ADU zoning ordinances, which provide guidelines for ADU location, quantity, size, and exterior appearance.	https://www.scgov.net/home/showpublisheddocument/55395/637860770191200000
Accessory dwelling unit ordinance	Whitefish, Montana	An example of the city of Whitefish's ADU ordinances, which outline ADU quantity, size, and exterior appearance. Also included in this policy is a purpose statement that describes the ordinance's intent to support ADUs as an affordable housing option and incentives for leasing the ADU long-term to a local resident.	https://codelibrary.amlegal.com/codes/whitefishmt/latest/whitefishmt/0-0-0-5002

Workforce Housing

Policy Name	Jurisdiction	Key Points	Reference
Moderately	Montgomery	The Moderately Priced Dwelling Unit (MPDU) Program offers affordable	https://www.montgomerycountymd.gov/

Priced Dwelling Unit Program	County, Maryland	townhomes and condominiums to first-time home-buyers with a moderate household income. The program requires participation in online classes, and priority is given to people who live or work in Montgomery County.	d.gov/DHCA/housing/singlefamily/mpdu/index.html
First-Time Home Buyer Program	Sonoma County, California	The First Time Home Buyer Program by the County and employee union SEIU provides up to \$50,000 in fully amortized secondary mortgage financing at below-market rates to assist eligible union-represented employees in buying a home. County employees in SEIU-represented job classifications have two pennies (\$0.02) per hour of their compensation paid into a Housing Assistance Fund. The County additionally provides a dollar-for-dollar match for all employee deposits into the Fund.	https://sonomacounty.ca.gov/development-services/community-development-commission/divisions/housing-and-neighborhood-investment/homebuyer-assistance-for-county-employees
HillRock Estates	Charlotte, North Carolina	Homeless services organization Roof Above partnered with a hospital network and utilized grant, loan, and donation funds to purchase HillRock Estates, an apartment complex in Charlotte. Of the 341 units, 74 were allocated for individuals experiencing chronic homelessness, 50 for the hospital network's employees, and the remaining for mixed-income housing.	https://buildhealthyplaces.org/content/uploads/2020/12/BHPN_Fact_Sheet_PreventingAndEndingHomelessness_CommunityDevelopmentsRole.pdf
Inclusionary Housing Ordinance	Detroit, Michigan	As part of Detroit's affordable housing preservation goals, the Inclusionary Housing Ordinance requires development projects that receive discounted public land, or at least \$500,000 in public subsidy, to allocate 20% of the developed homes to households making 80% of the area median income.	https://groundedsolutions.org/housing-policy-consulting-case-studies
Perpetually Affordable Housing Owner Land Trust program	Minneapolis, Minnesota	The Perpetually Affordable Housing (PAH) Owner Land Trust program funds new construction, acquisition, and rehabilitation of housing that is perpetually affordable to households at or below 80% of the area median income (AMI).	https://lms.minneapolismn.gov/Download/RCA/14023/Perpetually%20Affordable%20Housing%20Guidelines.pdf
Inclusionary Zoning Policy	Minneapolis, Minnesota	As part of the City Comprehensive Plan's Affordable Housing Production and Preservation goals, the Inclusionary Zoning Policy requires new rental projects of 20 units or more to make 8% of the units affordable to renters making 60% or less of the area median income for 20 years. If the developer receives financial assistance from the city, they are required to make 20% of the units affordable to renters making 50% or less of the area median income for 30 years. The policy also includes alternative compliance options, such as paying a fee or donating land to the city.	https://www2.minneapolismn.gov/government/projects/cped/inclusionary-zoning/
Ash+River Townhomes	Boise, Idaho	Boise's public redevelopment agency partnered with a developer to build Ash+River Townhomes, a mixed-use development in downtown Boise that includes 34 workforce housing units. The project created needed workforce housing in the city's employment hub. The case study includes a breakdown of the site's financing.	https://www.huduser.gov/portal/casestudies/study-111722.html
Teachers' Village	Indianapolis, Indiana	The Teachers' Village consists of two blocks of homes that were converted into subsidized housing for teachers, a profession with high turnover in Indianapolis. The resource discusses pros, such as attracting more teachers to the area, and cons, such as the lack of attention to raising teachers' wages.	https://www.npr.org/2018/01/11/577279624/subsidized-housing-my-help-school-districts-retain-teachers
Self-Help Housing Program	Coachella Valley,	Self-Help Housing is a program by the Coachella Valley Housing Coalition, through which affordable homes are offered to first-time homeowners in	https://www.cvhc.org/home-ownership/

	California	exchange for contributing labor for building the houses. As part of the program, families form a union to construct one another's homes over the course of one year with the support of a construction supervisor. To qualify, at least one member of a family's household must work within the city where the homes are being built.	
Low-Income Housing Tax Credit program	Federal	A federal program that allocates tax credits to each state. The tax credits incentivize investors to fund development projects for lower-income rental housing. Affordable Housing Management, a nonprofit organization in Greensboro, North Carolina, utilizes the Low-Income Housing Tax Credit program to help build housing for essential workers.	https://businessnc.com/the-push-for-affordable-housing-tax-credits-tiny-homes-and-3d-printing/
Community Home Trust	Chapel Hill, North Carolina	The Community Home Trust is a non-profit organization that uses a land trust model to sell homes to eligible homebuyers while maintaining ownership of the land. Notable recipients of their homes are healthcare, education, and public safety professionals who work in Chapel Hill. The organization also receives funding through a town ordinance that mandates developers to reserve a certain amount of housing units for low-to-moderate income homebuyers or make a payment to the town instead.	https://businessnc.com/the-push-for-affordable-housing-tax-credits-tiny-homes-and-3d-printing/
Essential and Workforce Housing	Dare County, North Carolina	Dare County partnered with two private developers, Coastal Affordable Housing and Woda Cooper Companies, to create more affordable housing units within their jurisdiction. Dare County provided a \$35 million grant to Coastal Affordable Housing in exchange for the construction of 400 new units by the end of 2023. The county is also investing up to \$9 million for Woda Cooper Companies to develop 100 new housing units across two sites, one of which is county-owned.	https://www.darenc.gov/governments/essential-housing/current-projects
Upper Valley Loan Fund	Upper Valley, New Hampshire, and Vermont	Evernorth, a nonprofit organization that provides investments and affordable housing, partnered with businesses in the Upper Valley region, including Dartmouth Health, Dartmouth College, King Arthur Baking, Mascoma Bank, and Hanover Co-op Food Stores, to form a nearly \$9 million fund dedicated to preserving and constructing affordable housing. Each partner earns 1.5% on their investment in the loan fund.	https://www.businessnhmagazine.com/article/businesses-create-workforce-housing
Resident-Owned Communities (ROC-NH)	New Hampshire	ROC-NH, an initiative of the New Hampshire Community Loan Fund, provides loans, technical assistance, and training for mobile home park residents to purchase and manage the parks as resident-owned cooperatives.	https://communityloanfund.org/focus/roc-nh/

Housing and Wraparound Services

Policy Name	Jurisdiction	Key Points	Reference
Community Aging in Place—Advancing Better Living for Elders	Alaska, Maryland, Minnesota, New York, Pennsylvania,	Community Aging in Place—Advancing Better Living for Elders (CAPABLE) is a home-based intervention program to increase mobility, function, and capacity for older adults in rural communities to age in place. CAPABLE consists of 10 home visits over five months from an occupational therapist, registered nurse, and handy worker.	https://www.ruralhealthinfo.org/project-examples/1064

	and Washington		
Low Income Housing Institute's Tiny House program	Seattle, Tacoma, Olympia, Bellingham, and Skyway, Washington	The Low-Income Housing Institute (LIHI), an affordable housing developer, partnered with multiple organizations to establish 16 tiny house villages in Washington state. Partners include local governments who provided land and funding, faith organizations who donated land, neighbors and volunteer groups who built the houses, and self-management and advocacy partners. The villages include on-site case managers. The source discusses relevant zoning, codes, and permitting.	https://www.lihihousing.org/tinyhouses
DevNW's Health Navigation and Resident Services program	Willamette Valley, Oregon	The Health Navigation and Resident Services program was designed to link DevNW's affordable housing residents to social services and healthcare. Outcomes included improved access to healthcare and early intervention services on evictions, increased communication between housing and social service providers, reduced emergency department visits and costs per member per month, as well as prevention of 97 evictions over four years.	https://buildhealthyplaces.org/content/uploads/2020/12/BHPN_FactSheet_PreventingAndEndingHomelessness_CommunityDevelopmentsRole.pdf
Affordable Housing Bond Investment Plan	Durham, North Carolina	Voters in Durham passed a \$95 million housing bond referendum in 2019 to fund the city's Housing Plan, including the creation and preservation of affordable housing. The city planned to leverage another \$65 million in existing federal and local funds for "complementary" programs to address eviction diversion and homelessness. As a result, larger affordable housing developers began taking an interest in developing in the city.	https://localhousingsolutions.org/housing-policy-case-studies/durham-nc-95-million-bond-for-affordable-housing/
Arlington Drive Youth Campus	Tacoma, Washington	In 2020, the Tacoma Housing Authority opened the Arlington Drive Youth Campus, consisting of a temporary Crisis Residential Center for youth ages 12-17 and a four-story, 58-bed apartment complex for young adults ages 18-24 experiencing homelessness, at risk for homelessness, or transitioning out of foster care. Each building has supportive services and staff onsite. The case study includes a breakdown of the campus' financing.	https://www.huduser.gov/portal/casestudies/study-110222.html
The Hub of Opportunity	Salt Lake County, Utah	Salt Lake County's public housing agency and a local organization serving people with disabilities partnered to construct the Hub of Opportunity, an inclusive and "visitable" development in South Salt Lake. The Hub includes low-income and market-rate housing and a live-work space to support residents on the autism spectrum in learning to live independently. Space for commercial use is also available. The case study includes a breakdown of the Hub's financing.	https://www.huduser.gov/portal/casestudies/study-092922.html
Housing Assistance Programs	Minnesota	The Minnesota House Research Department produced a report describing all the housing programs administered by the state's Department of Human Services. The programs are categorized into services for unhoused individuals, public assistance enrollees, sexually exploited youth, and services administered by other departments. At the end of the report is an overview of the State's expenditures and the number of recipients for each program.	https://www.house.mn.gov/hrd/pubs/hsgassist.pdf

Community Engagement

Policy Name	Jurisdiction	Key Points	Reference
Public Housing Resident Advisory Board	Federal	A Federal-level policy that requires local Public Housing Agencies (PHAs) to form one or more Resident Advisory Boards (RABs) to share the Agency's Annual Plan with community stakeholders. RABs are meant to provide input during the development of the Annual Plan and whenever significant changes are made.	https://www.hud.gov/program_offices/public_indian_housing/pha/about/rab
New York Academy of Medicine's Age-Friendly Neighborhood Organization Model	New York City, New York	The Age-Friendly Neighborhood Organization (AFNO) model consists of neighborhood organizations for older adults who identify age-friendly priorities in their communities and establish cross-sector partnerships to address them. Pros included improved access to wellness services, healthy groceries, and internet connectivity. Cons included a digital divide due to virtual meetings and one-time funding.	https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Health_Equity_for_Older_Adults_2022.pdf
Together We EngAGE Campaign	California	A state-level campaign where local organizations participated in policymaking by sending letters and public comments on California's Plan on Aging. Priorities that emerged from the campaign included senior housing and disability rights.	https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Health_Equity_for_Older_Adults_2022.pdf
Faith-Based Development Initiative	Washington, D.C.	As part of D.C.'s housing plan, the D.C. government and Enterprise Community Partners, a nonprofit organization, are partnering to offer pre-development grants and technical assistance to interested faith-based institutions with underutilized land for developing more affordable housing.	https://www.bisnow.com/washington-dc/news/commercial-real-estate/dc-issues-call-for-churches-to-convert-underutilized-land-to-housing-116855
Next Generation Housing Committee	Washington County, Wisconsin	The Next Generation Housing Committee is a coalition of local governments and key stakeholders that aims to identify and break down barriers to home ownership in Washington County. The coalition allocated funds for three pilot developments and utilized American Rescue Plan Act money to purchase owner-occupied homes.	https://www.washcowisco.gov/cms/One.aspx?portalId=16228038&pageId=18048779
North Texas Regional Assessment of Fair Housing	North Texas	Twenty housing authorities in the North Texas region performed a regional Assessment of Fair Housing per HUD AFH requirements. Seven fair housing issues and six fair housing goals were identified. The project utilized researchers from a local university to lead the assessment. It was done in three phases: community outreach, data analysis, and the creation of fair housing goals.	https://localhousingsolutions.org/housing-policy-case-studies/north-texas-regional-assessment-of-fair-housing/
Affordable Housing Task Force	Pittsburgh, Pennsylvania	In 2015, a resolution was signed by Pittsburgh's mayor to create an Affordable Housing Task Force. Four committees carry out the activities of the Task Force: Policies and Recommendations, Community Engagement, Needs Assessment, and Feasibility. Task Force members include city council members and representatives from public agencies, community coalitions, and labor unions.	https://pittsburghpa.gov/dcp/ahtf/index.html

Ypsilanti Intergenerational Community Solutions Institute	Ypsilanti, Michigan	A collaboration between Eastern Michigan University, Ypsilanti Senior Center, and nonprofit organization Generations United, the Ypsilanti Intergenerational Community Solutions Institute aims to cultivate and enable intergenerational programming in Ypsilanti and the surrounding Washtenaw County. The first phase in November and December 2022 consisted of workshops to form connections, discuss intergenerational issues, and learn about advocacy. The second phase in May 2023 will be for community organizations to plan and design intergenerational programs and receive seed funding. The initiative is not specific to housing but provides an example of an intergenerational program model.	https://www.emich.edu/engage/community/collaborative-programs/intergenerational-institute.php
Plan RC	Rancho Cucamonga, California	The city of Rancho Cucamonga's General Plan discusses methods for civic engagement applied during Plan development, such as stakeholder interviews, surveys, and Spanish-only breakout sessions. The General Plan also utilizes a health and racial equity lens to guide zoning and investments, such as generating neighborhood activity by planning for sidewalk space and amenities.	https://www.cityofrc.us/planrc
Orlando's iLead resources for resident leaders	Orlando, Florida	The City of Orlando Communications and Neighborhood Relations Department created iLead131 to provide community leaders with resources, tools, and training to shape local public policy. The city provides small grants to leaders to participate in a 6-week leadership training program and online guides in topics such as neighborhood engagement, communications, and engaging next-generation leaders, among others.	http://www.cityoforlando.net/ocnr/ilead/
The New Rural Project	Seven counties in rural North Carolina	New Rural Project (NRP) is a non-profit organization dedicated to registering individuals to vote and informing and promoting civic engagement for marginalized communities.	https://www.newruralproject.org/
Dollars and Sense	Thurston County, Washington	The Board of County Commissioners in Thurston County gathered input on budget priorities from community members via a 5-minute survey that gave community members an opportunity to share their priorities by telling the Board how they would spend \$500 in the county budget. The results are used to set budget priorities.	https://www.thurstoncountywa.gov/tchome/Pages/opengov-dollars-and-sense.aspx

Appendix B. Financing Resources

Financing tool	Description	Link
HUD Public Housing	The U.S. Department of Housing and Urban Development (HUD) administers the public housing program, which provides funding to local housing agencies. With HUD funding, housing agencies manage affordable housing units and rent them to qualifying low-income families and individuals.	https://www.hud.gov/topics/rental_assistance/phprog
HUD Housing Choice Voucher Program	Also known as “Section 8,” the housing choice voucher program assists low-income families and individuals in purchasing housing units in the private housing market. Public housing agencies issue vouchers to eligible applicants, who may then use the vouchers to rent a home at a subsidized price.	https://www.hud.gov/topics/housing_choice_voucher_program_section_8
HUD Section 202	The Section 202 program was created to expand housing with services for low-income older adults. Through the program, HUD provided funding for qualifying non-profit organizations to build the facilities and subsidies to keep the rent affordable.	https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202
HUD Section 236	The Section 236 mortgage program was established to produce more affordable housing units by funding private entities to develop them. Currently, the Section 236 Preservation initiative aims to help maintain the condition of housing units funded through the Section 236 program.	https://www.hudexchange.info/programs/section-236-preservation/
Low-Income Housing Tax Credit (LIHTC)	The LIHTC program offers tax credits to private housing developers in exchange for the construction or rehabilitation of low-income housing in the private housing market. Federal funding is provided to an agency in each state that allocates the tax credits.	https://www.huduser.gov/portal/datasets/lihtc.html
Braiding and layering funding for supportive housing	Braiding and layering funding involves partnerships between government agencies and other public or private organizations, where each party brings together different funding streams for a shared cause.	https://www.astho.org/communications/blog/braiding-layering-funding-to-address-supportive-housing/
Rural Housing Service	Administered by the U.S. Department of Agriculture, the Rural Housing Service offers grants, loans, and technical assistance for the construction of essential infrastructure in rural communities, including single-family and multifamily homes.	https://www.rd.usda.gov/about-rd/agencies/rural-housing-service

Appendix C. Actors in the Local Housing Landscape

[Click to view.](#)

Appendix D. Focus Group Protocols and Matrix

Interview Protocol

Elected Officials, Law Enforcement, Social Worker
1. What does "home" mean to to you?
2. What do you think it means to have "healthy" housing?
3. What do you think it means to have "affordable" housing?
4. Imagine that you had a magic wand and healthy, affordable and adequate housing was plentiful in your community. Probing questions (in this dream): What kind(s) of systems and resources would be available? Who made this happen? Who did this benefit? Who were partners in making this dream happen? How did this benefit your community? What policies support this? What funding sources supported this?
5. Tell me about a time when your community has supported healthy and affordable housing. When was this? What types of resources were available? Who made it happen? Who supported you? What happened? What were the conditions/context that supported you?

Seniors, ALICE Family, Spanish-Speaking, Individual w/Disability
1. What does "home" mean to to you?
2. What do you think it means to have "healthy" housing?
3. What do you think it means to have "affordable" housing?
4. We know that many individuals struggle to find and/or keep healthy and affordable housing options in Pierce and St. Croix Counties. Do you have any personal experience you are willing to share with struggles to obtain and/or keep healthy or affordable housing?
5. Now, let's dream. Dream that you were able to obtain healthy and affordable housing options in Pierce and/or St. Croix Counties. Who made it happen? Who supported you? What happened? What were the conditions/context that supported you?"

Response Matrix

This matrix provides a visual representation of contributors to key findings included in this report. By identifying sources behind each significant finding, the matrix offers transparency to the diverse voices that helped to shape the policy recommendations, fostering a collaborative and inclusive approach to housing policy recommendations.

	Seniors (65+)	Individual w/Disability	ALICE Family	Developer	Elected Official(s)	Law Enforcement	Social Worker	Spanish Speaking Family
Key Finding 1: Affordable is Relative								
Key Finding 2: Housing Costs Should Include Utilities								
Key Finding 3: Home Should Be Safe and Healthy								

Key Finding 4: Management & Wrap-Around Services Matter								
Key Finding 5: There Is Low Community Awareness of Need								
Key Finding 6: Senior Housing Opens Opportunities for Others								
Key Finding 7: Lack of Community Amenities								
Key Finding 8: Workforce Housing Needs Variety of Options								
Key Finding 9: Inflated Rental Market & Root Causes								
Key Finding 10: Innovative Solutions Based on Individual Need								
Key Finding 11: Safety & Security Are Key Parts of Successful Housing								
Key Finding 12: Existing Organizations Need More Support								
Key Finding 13: Need for More Immediate Options								
Key Finding 14: Flexibility in Eligibility Is Needed To Overcome Individual Barriers								
Key Finding 15: Building & Maintaining Affordable Housing Requires Multiple Funding Sources								

Appendix E. Alice Report

<https://www.unitedforalice.org/state-overview/Wisconsin>

Appendix F. Housing Data Dashboard

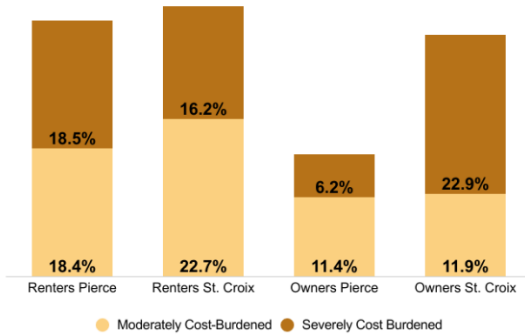
<https://infogram.com/1px03evd7pwjp6tqxp7g99lg5cn0peyj55?live>

Housing and Health in Pierce and St. Croix Counties



There is extensive research showing the link between housing and health outcomes. Pierce and St. Croix Counties are currently facing a housing shortage that makes it challenging to find quality affordable housing.

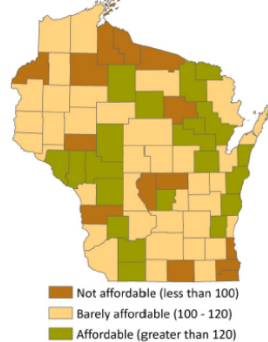
Share of Households Cost Burdened 2019



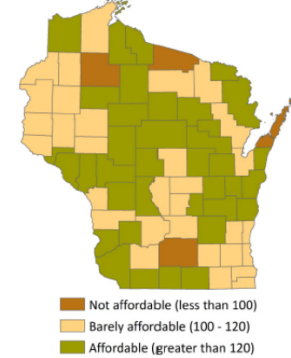
Census: Decennial Census and American Community Survey (ACS)

A moderately cost-burdened household pays more than 30% of its household income on rent or mortgage and a severely cost-burdened household pays over 50%. Housing cost burdens are generally highest for unassisted renter households with the lowest incomes.

Wisconsin Renter Affordability Index, by county (2017)



Wisconsin Entry-Level Housing Affordability Index, by county (2017)



Paulsen, K. *Current State of Affordable Housing in the Madison Region*, PowerPoint, 2020

Between 2000 and 2017, the median household income in Wisconsin grew 35 percent, while the median household price rose 59 percent. To purchase a home in Wisconsin, 35 out of 72 counties are considered barely or not affordable. To rent, even more, counties are labeled barely or not affordable, with 51 out of 72 counties with these labels. A score of less than 100 means the median-income family cannot afford the median-priced home or rent.

Housing Impacts Health

Housing conditions including:

- Homelessness
- Cost Burden
- Overcrowding
- Poor Quality
- Unstable housing



Increases the risk for:

- Chronic disease
- Injury
- Poor Mental Health
- Infectious disease
- Asthma
- Respiratory conditions
- Developmental delays
- Reduced access to care
- Food insecurity

Healthy People 2030: Quality of Housing

3 Adults who are worried or stressed about the ability to pay their rent or mortgage are 3 times more likely to report mental distress
Center for Housing Policy

22 Percentage of housing stock in Wisconsin with potential elevated lead risk due to age of housing
America's Health Rankings

30 Percentage of asthma cases linked to home environmental conditions
National Center for Healthy Housing

Housing is an opportunity for various sectors to:

1. **Invest** ... as an upstream health improvement approach
2. **Overcome** ... challenges and support impacted populations
3. **Support** ... local community efforts to promote thriving communities for all.

“Having something that meets minimum basic needs that people in our community can afford to live in and still have money for food and recreation.”
Local Law Enforcement Officer on what affordable housing means

Appendix H. Secondary Data Dashboard

Healthier Together's 2022 data dashboard can be found here:

<https://infoqram.com/1plrldl1m0qg5ehqrkzm576yg5czz1lz5ez?live>

Note: This dashboard may be continuously updated as new data sources become available. Visit our website for the most updated community health data: <https://www.healthiertogetherpiercestcroix.org/>