

Community Needs Assessment

FOUNDATION FOR RURAL HOUSING, INC.

2025-2028

Approved by Board of Directors: 9/15/2025

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I. Executive Summary

The Foundation for Rural Housing, Inc. (FRH) was established in 1970 under the leadership of Bill Thomas, Director of the Wisconsin Electric Cooperative (WEC), and George Davis. The first founding meeting was held on April 30, 1970, in Spencer, Wisconsin.

FRH serves 69 of the 72 counties with State funding but has offered many other critical housing and lending programs in all 72 counties. We continue to now focus on all 72 counties when funding is available to secure our Statewide presence.

In 2025 FRH celebrated 55 years of services. The Foundation has worked on numerous projects that embody our values, philosophy, and mission. Some of these achievements include:

- Assisting hundreds of families to achieve home ownership
- Training individuals in the construction fields to earn better wages
- Funding for thousands of home repairs, including senior repair programs
- Worked collaboratively with rural communities to obtain water and septic funding by leveraging millions of dollars
- Provide critical assistance to prevent evictions, foreclosure, and tax liens for thousands of individuals

Over the years, the FRH has been a strong partner in projects throughout the State of Wisconsin. The Board of Directors and staff have laid the groundwork for the organization to be an essential program in preventing homelessness in the State.

Once every 3 years, we are required to complete an in-depth review of our demographics and their needs. The results of this survey are compiled by several tiers of surveying of clients, treasurers, landlords, and service providers. Through this review, we determine unmet needs and develop our strategic plan.

II. Introduction

This assessment, conducted every three years, was made in accordance with the Department of Children and Family Services guidelines and directed at the community needs that our organization seeks to ascertain. The Foundation for Rural Housing, Inc. (hereafter FRH) focuses on housing issues in 69 of the 72 counties of Wisconsin, and our goal is to prevent homelessness and housing instability in our service area. We are an organization focused on one-time financial assistance in cases of dire housing needs, but our assistance is also focused on sustainability. Because our goal is to prevent homelessness, FRH directs financial assistance to

residents who will sustain their housing going forward and is furthermore seeking other means for decreasing homelessness. Over the past 55 years FRH has expanded and piloted critical housing programs focused on micro lending and property tax liens. The focus in this assessment will be both around the service area in which we operate and the unique set of needs that they exhibit, as well as the specific needs around which our organization focuses on housing. In order for FRH to create an effective and impactful strategic plan based on the evaluation of our unmet community needs, we incorporate the use of the ROMA cycle.

ROMA, also known as Results-Oriented Management and Accountability, is a management system created by the Monitoring and Assessment Task Force and used by Community Action Agencies (CAAs) and organizations that receive funding through the Community Service Block Grant (CSBG). The purpose of ROMA is to assist organizations in planning and improving their programs to support families and individuals and families living in poverty. ROMA's key focus is to create goals within organizations that will help show and improve measurable impact for those living in poverty, specifically using their ROMA cycle. The ROMA cycle includes:

- **Assessment:** Community needs and resources, agency data
- **Planning:** Use agency mission statement and assessment data to identify results and strategies
- **Implementation:** Services and strategies produce results
- **Achievement of results:** Observe and report progress
- **Evaluation:** Analyze data, compare with benchmarks

ROMA plays a significant role in this community needs assessment and will allow us to properly and effectively identify our needs and goals and allow us to efficiently use our data and observations to create an effective strategic plan to address and assess the needs in our service area.

In this assessment, we have investigated our specific concerns with the subjects, our barriers for addressing those concerns, what resources we have for addressing those concerns, and what solutions we have to offer to alleviate those concerns. We arrived at our judgments in housing, food insecurity, and infant/toddler needs through the consideration of our staff; the surveyed opinions of providers of housing and the surveyed opinions of clients; and the consideration of other organizations that tackle problems like FRH. In the first portion of this assessment, we provide a generalized chart that will give our assessment of what we have found

of importance in the two subjects and solutions for them. This section will be followed by our generalized approach to our community and the problems it faces, as well as an analysis of our service population's demographics correlated with our served population. Following these two general sections will be two sections dedicated to the previous three charts, explaining each in much greater detail.

III. Comprehensive Chart 1: Housing

Concerns Surrounding Housing in Our Service Area
• The cost of housing is often too high for many tenants and landowners • Shortage of mixed-use housing, such as manufactured housing, apartments, and starter homes. • Property taxes continue to increase through referendums and assessed values; these pose concerns for households on fixed incomes even when their house is paid • Utility costs are continuing to rise, making it difficult for renters and homeowners to afford essential necessities such as water and gas • Low-income individuals and families move to places primarily with low housing costs, but not necessarily to places with economic opportunity • Many low-income individuals and families are cost-burdened or severely cost-burdened • Rental households are more cost-burdened than households with a mortgage • Low-income individuals and families often lean toward cheap, inadequate housing that is not safe • Housing markets have lacked affordable inventory; interest rates are high, forcing many households to stay in their existing housing. • Post purchase counseling is not readily available and/or encouraged for first time home buyers • Lack of good budgeting and overcharging consumer credit cards • High costs of living, including childcare and medical care, combined with low wages creates counteraction and directly impacts the effectiveness of anti-poverty programs currently in place • Government safety net programs may have been scaled back before low-income workers' wages could catch up
Barriers in Addressing Housing Concerns
• Generational poverty and mindsets of hopelessness • Consumerism and priorities of expenses and money saving • Cost for developers to build new affordable housing • Shortage of affordable homes • Disparities POC face in housing (poor infrastructure, crowding, redlining, and proximity to environmental toxins) • Landlords are not urgent to repair housing if the tenant is not paying, therefore

repeating the cycle of cheap, inadequate housing

Tools and Resources That Can Work to Combat Housing Concerns

- ADRCs
- CAP Agencies
- Local, State, and Government Funding
- Mentors Program with nonprofits, down payment assistance programs
- Housing Developers
- Budgeting programs, such as financial institutions, nonprofit agencies
- HUD counselors on pre and post purchase counseling
- Local Zoning Incentive Pilot Program (State budget)
- Local Affordable Housing and Workforce Development Grants (State budget)

Recommended Actions, Programs, and Other Solutions

- Continue to collaborate on unique programs that provide long-term housing solutions
- Budgeting classes
- Early education in schools: structure and poverty issues, incorporating budgeting and savings programming
- Mandatory HUD counseling for first time home buyers and mandatory post purchase counseling up to 1 year after purchase
- Mandatory HUD Counseling when delinquent on Mortgage payments

Comprehensive Chart 2: Food Insecurity

Issues Concerning Food Insecurity in Our Service Area
• Food prices are rising to all-time highs and becoming unaffordable for low-income families and individuals • “Food deserts” are common in rural areas, lacking adequate access to grocery stores • Rising costs of housing put low-income families in a difficult spot, forcing them to choose between food and other necessities • Health issues become more prevalent in the presence of food insecurity and can possibly lead to additional medical costs, contributing to the cycle of poverty • SNAP benefits may become more difficult to qualify for and keep due to new federal legislation • Local economies are more likely to struggle when food isn’t being purchased as frequently as needed to support said economy • Food pantries or food assistance programs become harder to come across in low-income and rural areas
Barriers in Addressing Food Insecurity Issues
• Some households bring in enough income to not qualify for food assistance programs but still cannot afford quality and/or an adequate amount of food • Lack of budgeting knowledge and skills • Limited means of food distribution to food pantries in rural areas due to transportation obstacles • Access to internet is essential to applying to a lot of food assistance programs, and some households in rural areas do not have that access • Shame and guilt that follow being food insecure and how it affects someone’s willingness to seek help
Tools and Resources That Can Work to Combat Food Insecurity Issues
• WIC (Women, Infants, and Children) Nutrition Program • Nutrition education implemented in classrooms to help combat medical consequences that can follow an unhealthy diet • Budgeting classes implemented into classrooms • Connect households to the appropriate federal/state nutritional programs • Teaching destigmatization of using food assistance programs and working through food insecurity • Summer Nutrition Programs for children • School lunch and breakfast programs
Recommended Actions, Programs, and Other Solutions

- Mentors or mentoring programs to help individuals navigate the SNAP application process, and educate them on how legislation impacts these benefits
- Educate and advocate on how the cycle of food insecurity and poverty begins and continues, as a way to try and break the cycle

Comprehensive Chart 3: Rubber Ducky Diaper Depot

Issues Concerning Needs of Infants and Toddlers in Our Service Area

- Access to affordable diapers for households on fixed budget, no government programs assist with cost of diapers
- Pediatric outpatient visits report high diaper-related conditions, due to lack of frequency in changing diapers
- COVID-19 pandemic increased the concerns for families to afford diapers
- Limited purchasing options for bulk buy dependent upon where families live, rural versus urban
- Transportation barriers
- Limited access to discount programs

Barriers in Addressing Needs of Infants and Toddlers Issues

- Stigma of families in need for essentials for their babies limits folks wanting to reach out to programming
- Transportation to diaper sites in rural areas
- Collection of layers of data prevents families from wanting to be identified in a system

Tools and Resources That Can Work to Combat Needs of Infants and Toddlers' Issues

- Work with private foundations to obtain funding to support diaper and supplies programming
- Work with State and Federal programs funding to create sustainable programming under already existing benefit programs
- Create large distribution sites for bulk buy programs for families that offer steep discounts on pricing
- Birth to 3 programming, CAP agencies, Head start programming and day care centers

Recommended Actions, Programs, and Other Solutions

- Advocate for sales tax exemption
- Promote the need for state and federal safety net programs to supplement monthly diaper and supply needs
- Expand parent mentoring in home programs to participate in diaper programs and educate families on safety and health concerns to reduce urgent care skin related

conditions

IV. Defining the Community

The focus of our organization is, primarily, those within our service area that are experiencing housing crises or difficulties in paying for their housing, however over the past 10 years focus has been given toward other programming that would benefit low to moderate income households. This primary group does not make up the entirety of the focus of the organization, however, and we also seek to help those who experience other barriers in the financial and, ultimately, housing stability. In order to grasp the needs of those individuals within our community, we must assess the greater whole from which they come. In profiling this community, we will look at the statistics of the state of Wisconsin and the statistics involved with rural and micropolitan statistical areas.¹ These two groups ought to give an insight into the issues faced by our service area and the unique needs that it exhibits.

FRH's service area has begun to serve all 72 counties of Wisconsin and tribal partners. Dane, Milwaukee, and Racine Counties are the population base of the State and measured to be 28.8% of the total Wisconsin population, the rest being made up of the smaller metropolitan, micropolitan, and rural areas.

In 2023, according to United Way Wisconsin, about 11% of Wisconsin households were below the Federal Poverty Level (FPL) and an additional 24% of households were below the ALICE threshold, which is a combined 35% of households living below the ALICE threshold altogether. ALICE stands for: Asset Limited, Income Constrained and Employed and entails households earning above the FPL but still not earning enough to afford basic essentials for themselves and their household. It is important to include this statistic in order to highlight the extremity of how many Wisconsin residents continue to face financial hardship even at a level that is not technically considered impoverished (Figure 1). Being below this threshold forces households to make decisions such as if they will pay for their utilities or for their food for the month and further explains our clients reported unmet needs as mentioned later on. On a national level, we see a fairly similar trend. According to United For Alice, in 2023 about 13% of households in the country earned below the FPL. Additionally, 29% of households in the country

¹ Developed areas which have between 10,000 and 50,000 people

were living below the ALICE threshold resulting in a staggering 42% of households living below the ALICE threshold or lower in the United States.

In Dane, Racine, and Milwaukee County, the combined, weighted poverty rate of 12.9% as of 2023, according to the American Community Survey. In comparison, all other 69 counties have a combined average poverty rate of 9.1% as of 2023, significantly lower than the three metropolitan counties previously mentioned. This can be due to a combination of many factors such as: greater concentration of low-income households, higher income inequality, higher housing shortages, higher income-to-housing costs, and economic segregation based on density of marginalized groups such as Black and Latino households. Poverty rates throughout rural Wisconsin vary quite dramatically, from as low as 5.7% in Calumet County to as high as 21.2% in Menominee County (ACS 2023). The poverty rates for Wisconsin have stayed roughly between 10.4% and 11% from 2018 to 2023 on average, according to the American Community Survey and using the Federal Poverty Limit. The rural population affected by poverty is still a significant portion of the whole, and the trends affecting national poverty seem to be slightly different from that which is affecting Wisconsin.

Households in rural areas in need of assistance with mortgage, utilities, security deposits, rent, and property taxes, also face a different set of issues than those of metropolitan Wisconsin.

In our service area, all individuals served are at or below identified poverty rates.

Number of Households

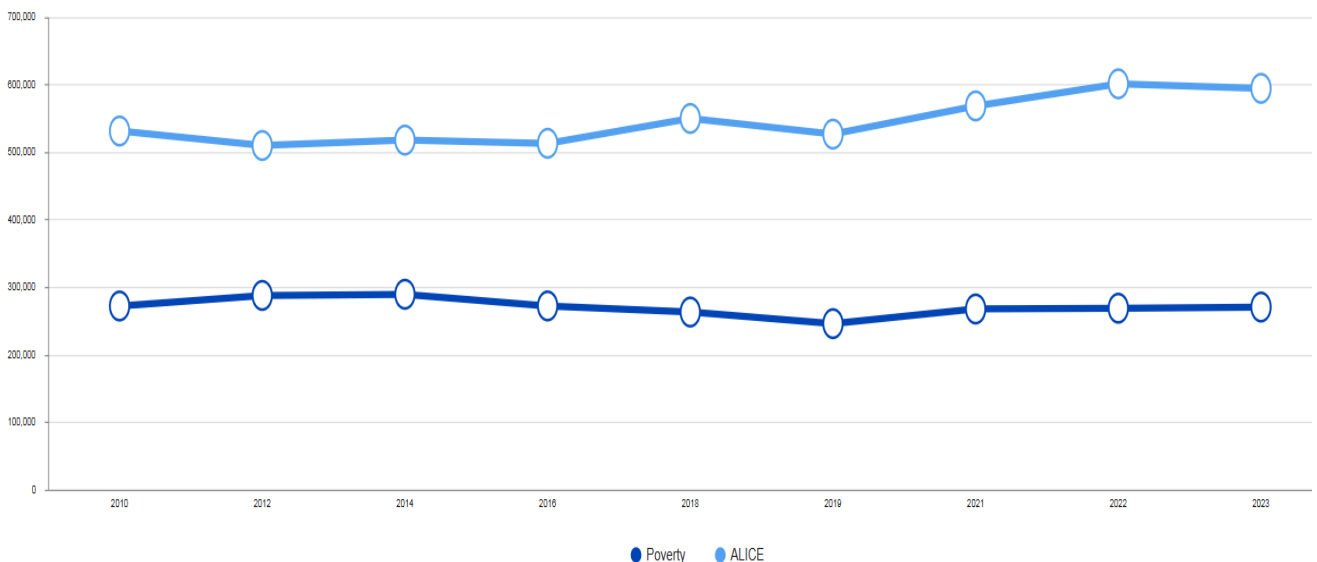


Figure 1. Data collected from United For Alice 2023 regarding households in Wisconsin living below poverty level vs ALICE level.

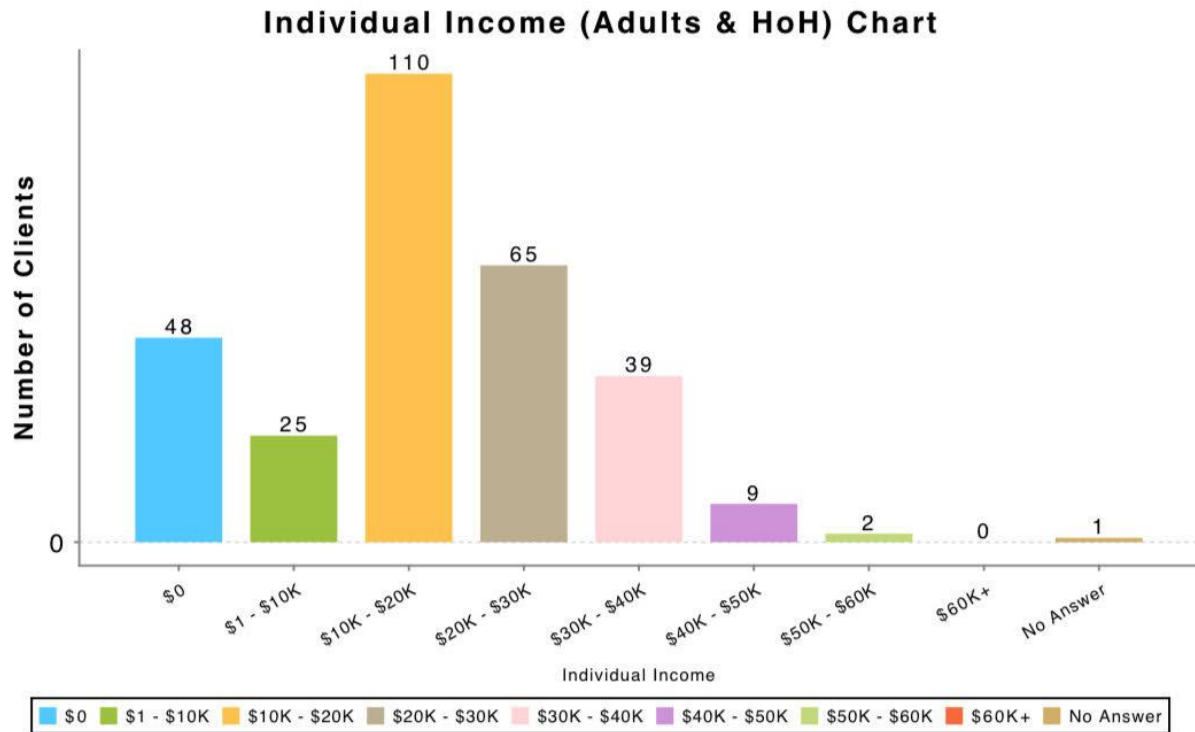


Figure 2: Client Unmet Needs Survey 2025

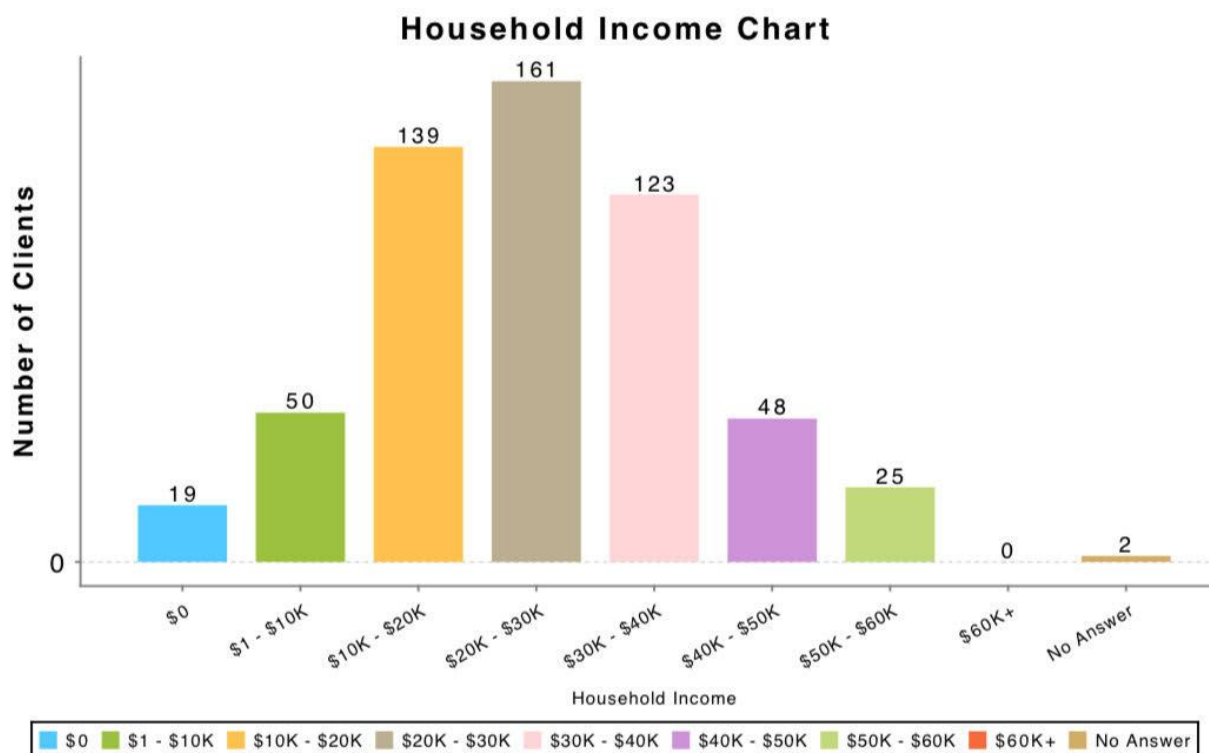


Figure 3. Foundation for Rural Housing, Inc. 2024 data served in HMIS database system

Rural communities are typically much more isolated than communities in metro or micropolitan areas. The struggles that they might face are fated to be hidden from other members of the local population, and communities are often not grouped by economic status, which can obscure poverty through the proximity of non-impovertised households. One person living in poverty could be residing adjacent to one who is far better off economically, with neither knowing the other's state, unlike suburban and planned neighborhoods. In a study of rural poverty of developed countries conducted by the United Nations, Paolo Bertolini states that:

“rural areas show other risks of social exclusion: the progressive ageing of population makes the social ties weaker threatening the future possibility of economic growth, and increasing the risk of enlarging territorial gaps; the distance from the urban poles makes the access to basic services difficult especially for school and health; the labor market offers a more limited variety of employment compared to the urban context and often the wages are lower, especially for women; the broadband is not well distributed limiting the possible implementation of the economic and social activities with a risk of rural decline” (Bertoloni 2019, 2)

Since 2020, the population of Wisconsin has increased 1.1%, or about 67,000 people. Wisconsin's rural population increased 5.1% between 2000 and 2022, ranking the state second in

the Midwest (Wisconsin Policy Forum 2023). Many of Wisconsin's highest growing rural counties are a result of tourism and the attractions that come are present within these counties, making it more desirable to raise a family or retire in these communities. Since the start of the pandemic, there has been a trend of residents moving from metro areas to rural ones, given the higher availability of remote work and desire to live a slower paced lifestyle. However, this influx of residents in rural communities can present challenges for residents already residing in these communities such as limited housing availability and further lack of adequate infrastructure to keep up with a growing population (PBS Wisconsin 2023).

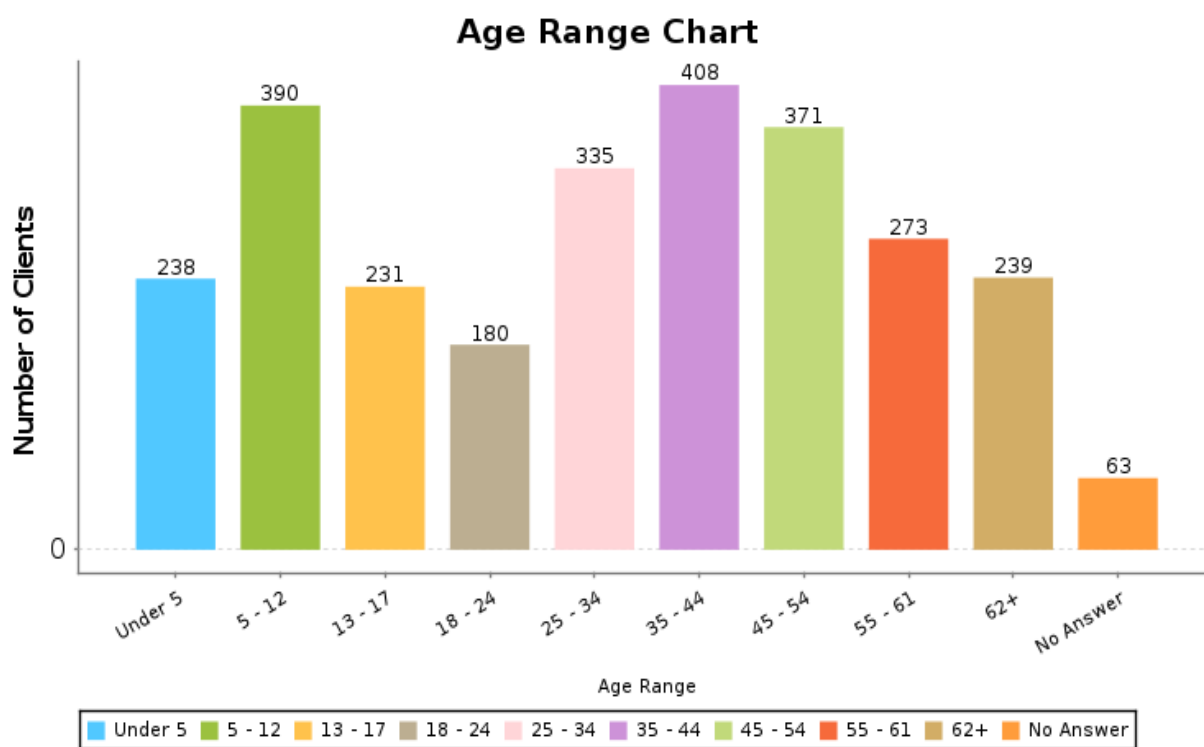


Figure 4. Population served by Foundation for Rural Housing, Inc. 2024 HMIS data base system

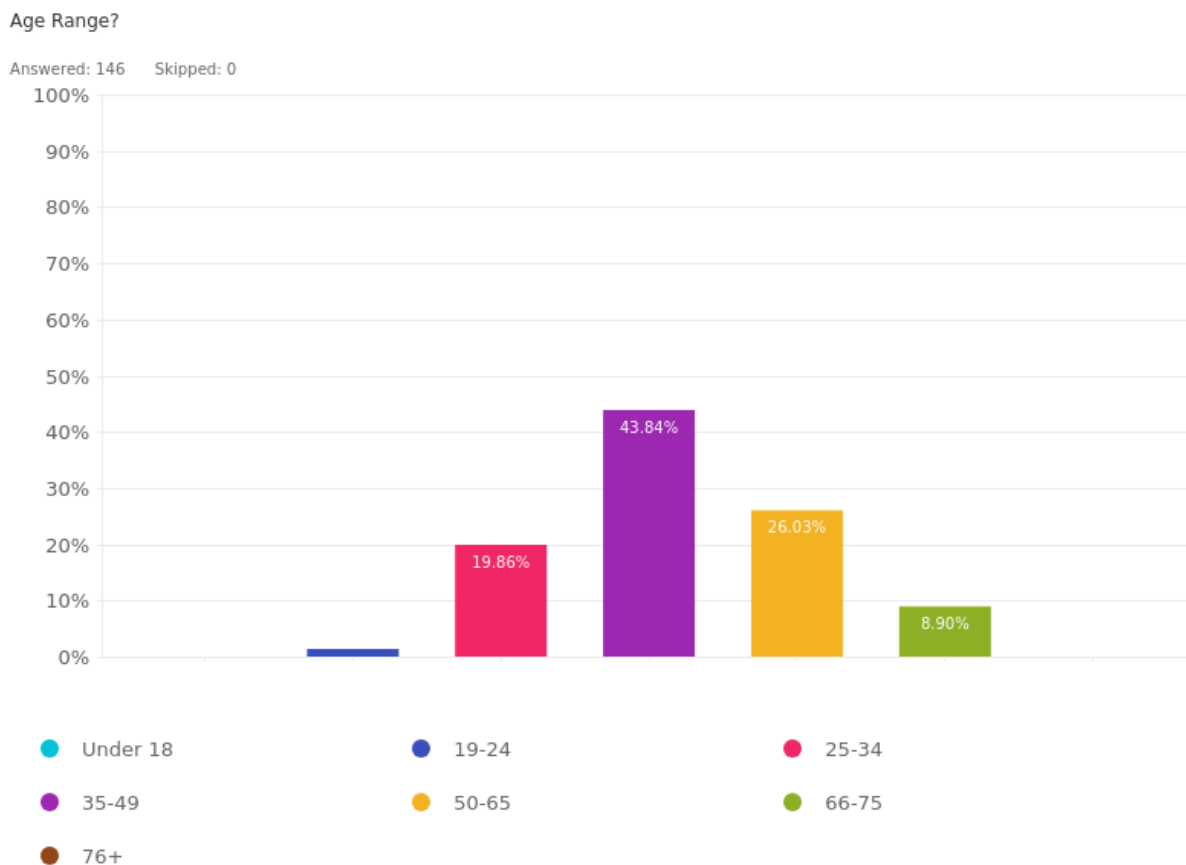


Figure 5 FRH Client Unmet Needs Survey 2025

The age of rural residents is also higher than that of those living in cities. Based on our 2025 client unmet needs survey, it is apparent that our clients are primarily middle-aged/seniors (Figure 5). In Wisconsin as of 2023, residents aged 60 years or older make up about 18% of Wisconsin's population and aligns with data suggesting that Wisconsin has a growing aging population (American Community Survey 2023). Additionally, residents that are younger than 18 make up 21.1% of the state's population in 2023 (US Census 2023). This relates to our HMIS data (Figure 4) showing our service area primarily serves households containing middle aged/seniors and children. It is projected by the Division of Public Health that by 2040, there will be a significantly higher portion of the population that is aged 60 or older. Of the 16 counties of Wisconsin projected to have a population made up of 41-51% people who are age 60 or older, 14 of those will be both rural and have experienced population decline from 2010-2016. The other two are micropolitan statistical areas, one of which experienced a population decline in that period. Of the remaining 18 other rural

counties, 14 of those will have a population percentage of 31-40% 60 or older (The Division of Public Health 2019). This steady increase in population age could lead to problems for future residents in these counties, including weakening social ties and an increasing need for per capita spending on social security, as the rate of elderly poverty is correlated with social security. Social Security reduces poverty dramatically among older adults in every state. Poverty rates among individuals 65 or older could exceed 40% in a third of states without the presence of stable Social Security benefits. (Center on Budget and Policy Priorities 2025). Additionally, with a higher older population trend comes less housing available for young purchasers in the housing market. According to Cap Times, about 21% of housing in 2010 was occupied by residents ages 65 or higher and is projected to rise to 38% or more by the year 2030, despite this age group taking up 23% of Wisconsin's population. This combined with slowing housing development could potentially take a large toll on the number of stable homeowners by the year 2030.

What remains true as it did in the last 3-year unmet needs survey, a car is still a necessity in living in a rural community, considering 68% of total lane-miles are in rural areas (BTS 2022). Access to some vital institutions, such as medical and educational, can be much more difficult with the travel times required in these sporadically populated areas. According to the NPR survey on rural America, 23% of those who had problems with access to healthcare found that physical distance was a significant reason for healthcare difficulties (*Life in Rural America: Part II* 2018, 5). If one were to lose the use of their car due to an accident, theft or unaffordable repairs, they would find further, disastrous difficulty in access to both necessary facilities as well as their workplace; in addition, public transit in rural areas is, in most cases, underdeveloped. While these factors are important to consider, there is the fact that many rural residents simply cannot afford to own a vehicle.

Access in rural areas is important, but one must also account for the social isolation that residents experience when they are far from any community center. In Wisconsin, around 33.6% of Wisconsin residents live in a rural area, comparable to the national average of 20.4%, according to Americas Health Rankings. Having resources available to combat such feelings of isolation in rural communities is important for the well-being of residents. Only 11% percent of psychiatrists practice in rural Wisconsin, highlighting a significant shortage of mental health resources (WMJ 2023) Out of Wisconsin's 72 counties, 55 report having a significant shortage

of psychiatrists and 20 counties having zero psychiatrists available at all. With the combination of lack of mental health resources as well as living socially isolated, as one in four adults age 65 and up are, residents are put at risk and can increase premature mortality by 29% and is linked to heart disease,, stroke, poor sleep, diabetes, etc (WPR 2025).

The service area we represent is not merely rural Wisconsin, though rural populations make up a great portion of the population we serve. We also assist those communities in micropolitan areas in addition to the smaller metropolitan areas in the state. They have their own unique set of problems that they face as well, which differ from those in rural areas. Given the trend in increasing portion of the population living in urban areas, it would certainly be beneficial to investigate what the urban and semi-urban communities are like (Boone 2018). Many of the counties in our service area are metropolitan (22 counties) or micropolitan (13 counties) statistical areas, and it is likely that this number could rise in the future for those areas with an increasing population.

Micropolitan areas are those that fall in a sort of middle ground between metropolitan access to people and diverse industry, and the ability to readily access the natural amenities outside of the city and are defined by an urban core population of 10,000 to 50,000 people. This also comes without the many peripheral communities found near places like Madison or Milwaukee that are dependent on the larger metropolitan industries. Micropolitan communities can be incredibly diverse in their features, be they cultural, economic, or other defining forces of the community. They are often associated with one or two industries, which can often include manufacturing, forestry, or fossil fuel production. It is not rare, especially in Wisconsin, for there to be a focus and dependence on agriculture industries as well, and so these small cities work as a much more economically stable environment than the smaller, rural communities that thrive off a single industry.

The unique in-between status of Micropolitan statistical areas also gives them a unique status among the migrating, low-income populations. According to a study on 1995-2000 migration data, “[a] poor person starting in other non-core counties in 1995 were 3.19 times as likely as non-poor persons to move to high-poverty micropolitan counties,” suggesting “that migration patterns may be concentrating poverty in micropolitan counties” (Foulkes and Schafft 2010, 101). Over time, assuming this migration continues, low-income Micropolitan statistical

areas may continue to rise in poverty concentrations, making them a focus for our organization and other organizations.

FRH focuses on many statistical areas in our assistance, but we do not target any specific one in our community focus. Applicants come from nearly every county in the state, and so our specific community is not based on geography nor population density, but on the sort of issues that are faced by those in need. As will be explained later in the assessment, the high costs in rent, utilities, food, and infant/toddler care are the concerns which our target group is based upon, and so those who are particularly vulnerable to these issues are those whom we will address in this assessment.

V. Serving Population and Demographics

Sex

Our serving population consists of mostly female applicants, especially in the security deposit assistance category.

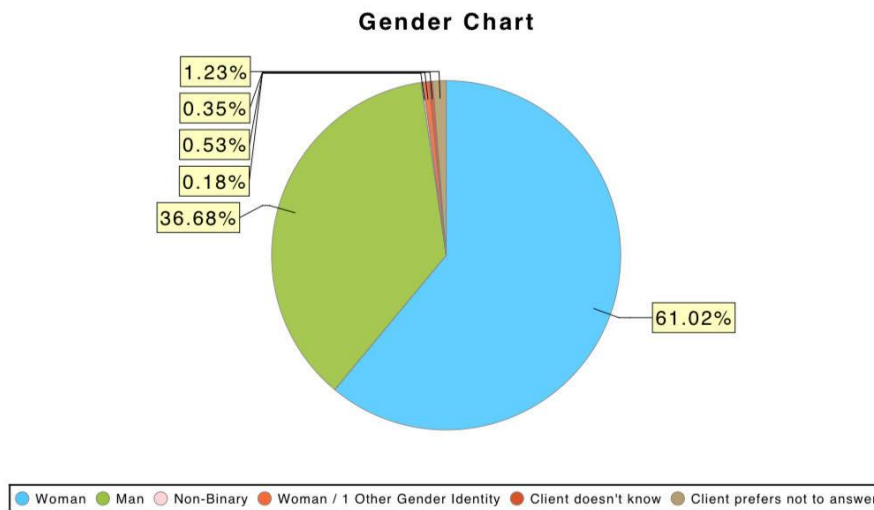


Figure 6 Gender Chart of those receiving services, 2024 HMIS database

The nearly equivalent proportions of males to females in our service area do not explain the disparity between who we receive applications from our program. The differences in both poverty levels in our service area and our served population suggest there is a difference between the income to household size of the male and female populations, but the sex difference in poverty levels does not adequately explain the difference in served population. Disparity between the ratios in the following categories leaves room for speculation on the causes of that

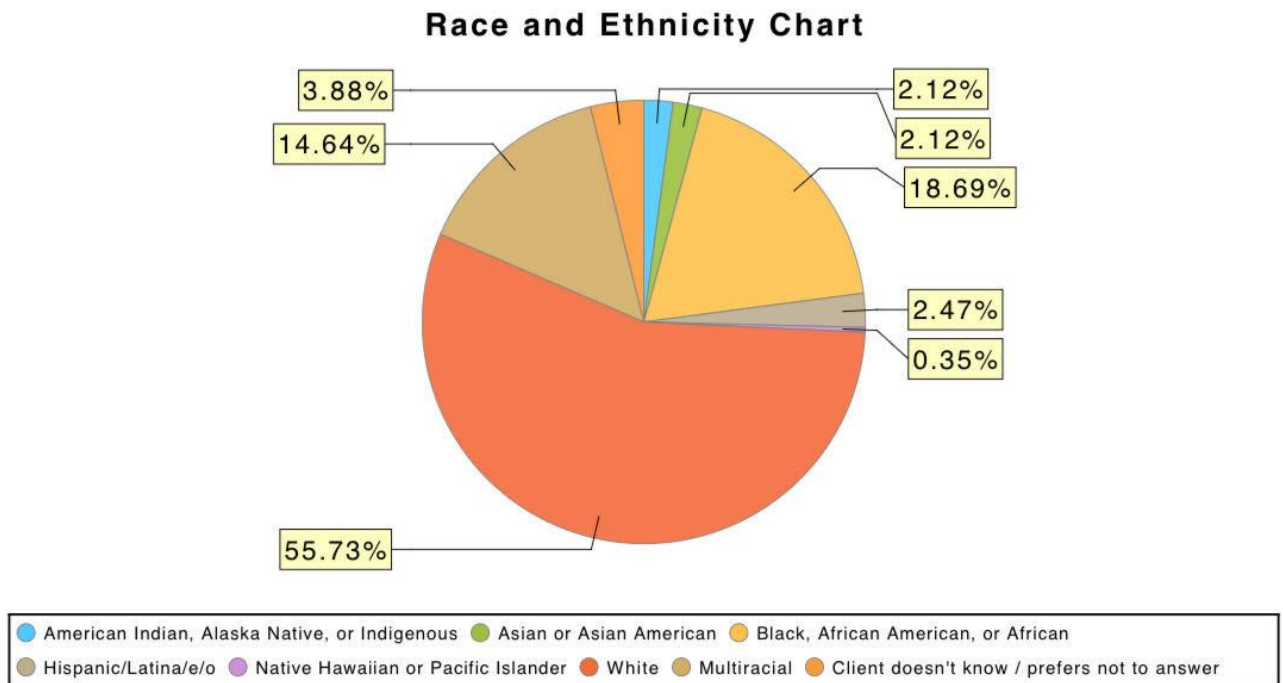
difference: the poverty levels and our served population that can continue to be analyzed. This could be a direct correlation between who normally does paperwork in a household with both a female adult and male adult. Women spend twice as much time as men doing household work, according to the Gender Equity Policy Institute, and supports the idea that women end up dealing with household paperwork and applications more often than men. In Wisconsin, women may be more likely to fill out applications for public assistance due to a combination of factors including the gender wage gap, societal expectations, and historical trends. [According to WPR](#), women in Wisconsin earn 81 cents for every dollar a man earns, and this disparity persists even among those with college degrees. This economic disadvantage can make women more reliant on public assistance programs. Furthermore, traditional gender roles may influence who is perceived as the primary caregiver and financial provider, potentially leading women to be more involved in seeking help when needed.

Race and Ethnicity

The 69 counties considered rural by State contract definition differ significantly from that of the rest of Wisconsin, especially with the centralization of certain racial and ethnic populations in areas such as Milwaukee, Dane, and Racine Counties. The 69 counties have a service area with a higher portion of white population than that of the entirety of Wisconsin, but our service population data does not reflect that. 55.73% of served applicants are white (Figure 7). However, we have seen an increase in use from other ethnic minority groups, such as Black African Americans and multiracial. One could determine that because we do not serve the larger Urban Counties, this is part of the reason for the lower numbers of minority groups being served. The Dane, Milwaukee, and Racine counties have a much greater racial and ethnic diversity than the rest of Wisconsin's state average. Based on the population of 1.69 million residents throughout Dane, Racine, and Milwaukee county, white residents (71.4%) still make up the majority of the demographic of the three counties combined, but we see higher numbers of Black/African American (17.4%), Asian (4.8%), and Hispanic/Latino (14.1%) households than we would in rural areas (US Census 2023). Expanding our service into these counties would potentially show a significant increase in client diversity and alter the results of our client demographic.

From the data reviewed, there is still significant work to be done on a targeted outreach plan to increase the use of the program to other underrepresented ethnic minority groups.

There may also be other reasons for the differences in served population and portion of impoverished population. Cultural differences and communal support groups may be different for different races and ethnicities, though it would not be sufficient to make up for all the applicant disparity. Household size may also be a factor, as having a higher number of children will increase the number of households in poverty, but from our household size data, it shows that almost half, 43.66%, of our applicants live on their own. This also does not necessarily correlate with the requesting assistance in the same way it does for poverty rates, as being below FPL does not immediately mean a family requires assistance with housing. Both reasons can be a means for explaining the gap in served population and service area population in poverty, but little can be concluded definitively from our data alone. There does appear to be an unmet need in racial and ethnic differences, and there is an opening for tackling the racial division in the assistance of people in minority groups with housing and utility assistance. It appears that for some of those minority groups, we are assisting more than the proportion of the impoverished in our service area. Because we do not offer any specific program for any certain minority group, this application pool is an organic one, without manipulation at our end of the process. The possibility that we are not reaching a particular group, however, seems likely, and especially in the case of Hispanic populations. A reason for this lack of outreach could be explained by transient trends within the Hispanic population, specifically within rural areas. Moving between counties for seasonal or agricultural work, especially for first-generation households, can explain the higher mobility. Additionally, Native American outreach may be limited due to factors such as utilizing tribal housing programs such as the IHBG (Indian Housing Block Grant via HUD) and the NAHASDA (Native American Housing Assistance and Self-Determination Act), relieving the need to search out additional housing support programs.



Race	# of Clients
American Indian, Alaska Native, or Indigenous	12
Asian or Asian American	12
Black, African American, or African	106
Hispanic/Latina/e/o	14
Native Hawaiian or Pacific Islander	2
White	316
Multiple races	83
Client Don't know / Refused	22
No Answer	0
Total:	567

Figure 7. 2024 data from HMIS database

We have seen a close comparison also for those indicating they have a disability and those not currently working. From the results of our survey, we can suggest a correlation between those not currently working and those who also reported having a disability (Figures 8 and 9). While this doesn't explain the entirety of those currently without work, it allows us to speculate on the high number of those without work. This has a direct correlation to poverty, as many who apply are receiving Supplemental Security Income. The 2024 Supplement Security Income FBR was \$943 per month per eligible individual or \$1,415 per month for an eligible couple.

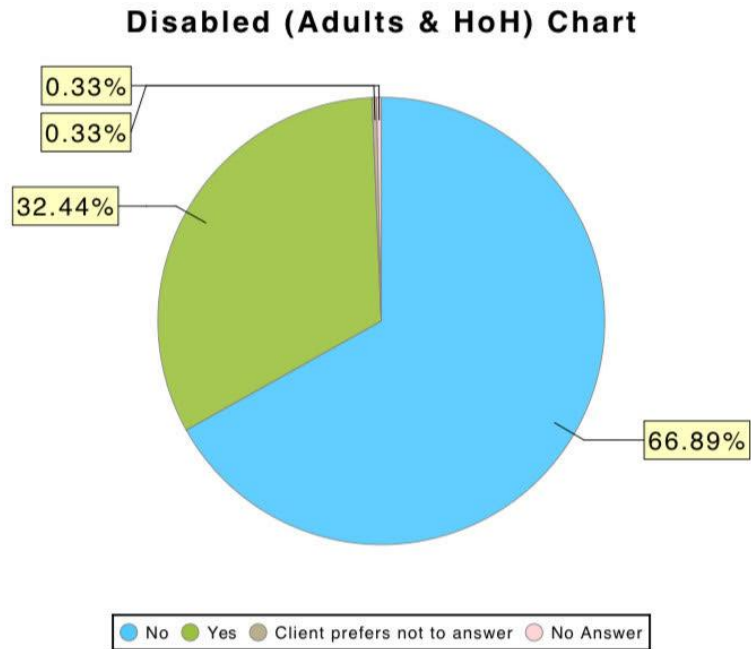


Figure 8: 2024 HMIS database

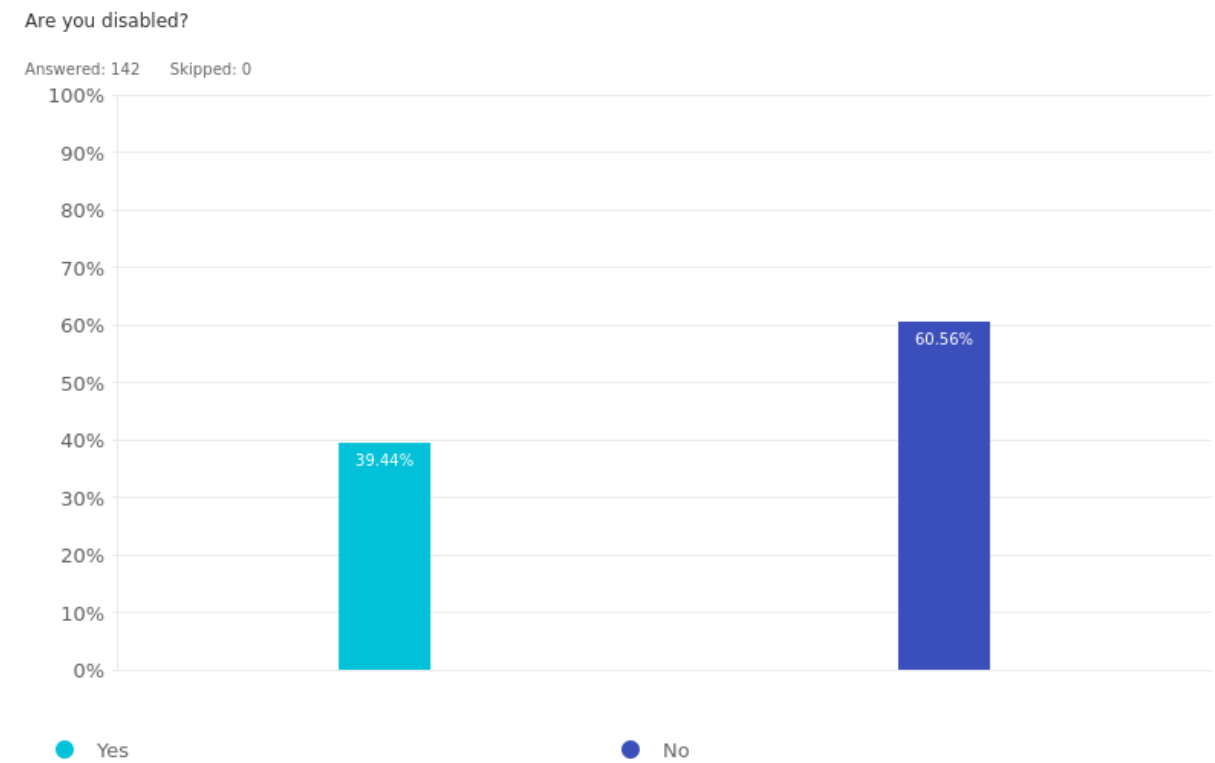


Figure 9 FRH client unmet needs survey 2025

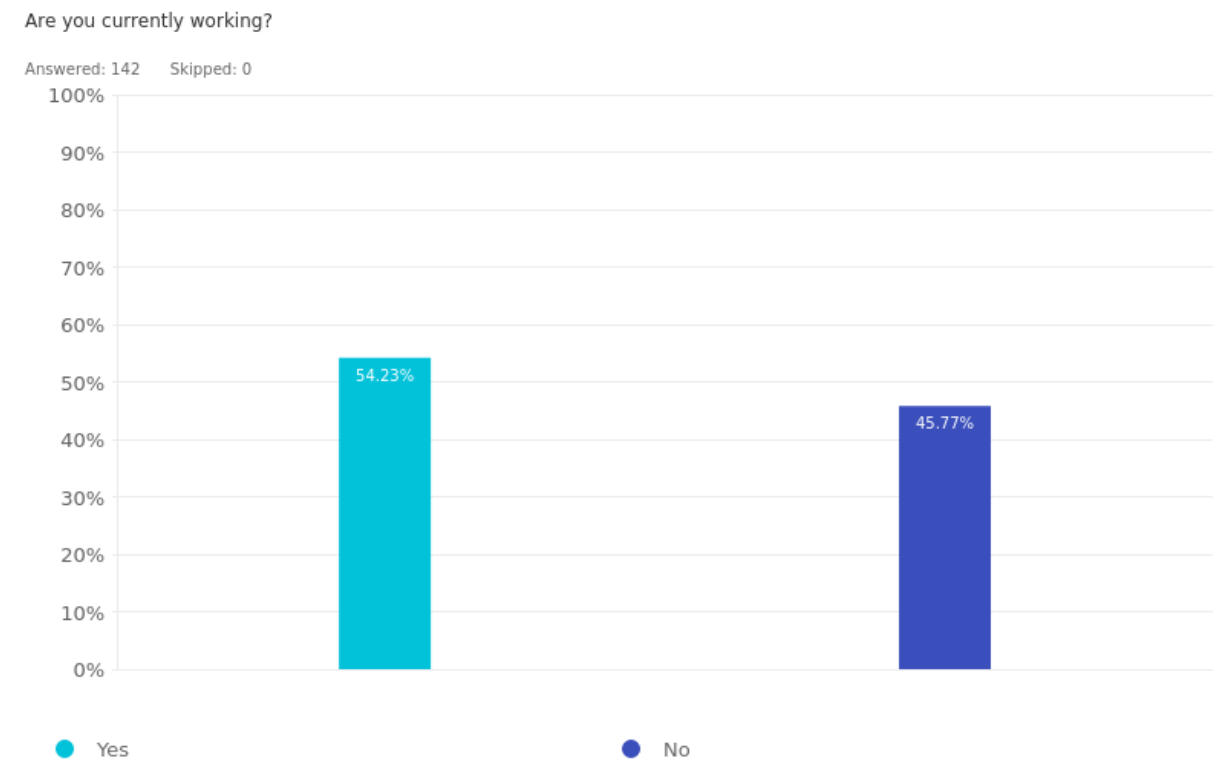


Figure 10 FRH client unmet needs survey 2025

VI. Issues and Barriers in Housing

In Wisconsin, housing costs have been on a constant rise since the great recession, with a May 2010 median housing price of \$145,000 to November 2024 housing price of \$310,000 (WHS 2024). Within the last 2 years, the median housing price has risen from \$279,900 in November 2023 to a November 2024 \$310,000 value. There is a high demand for homes in Wisconsin, which is shown in the decreased time for housing to be on the market in the last 6 years (WHS Report 2024). For a 1-to-3-bedroom rental in Wisconsin, rental rates have risen as much as 25% since 2021 (PBS Wisconsin). These increases in prices may be due to the increase in expenses needed to repair and maintain rental units, such as materials and labor costs. In addition, communities in rural Wisconsin continue to face challenges regarding high property taxes and the economic consequences that can follow in rural and micropolitan areas. In 2024, property tax levies increased by 4.6 percent throughout the state, the state's largest increase since 2007, while property value increased by 7.7%, according to the Wisconsin Policy Forum. With property value exceeding the growth in property tax levies, the rate of property taxes continues to decline, but property tax rates continue to pose a major issue within our service area. While the state's total tax levy may stay constant or even decline, issues such as higher property reassessments and rising costs to maintain and repair local services such as schools continue to cause financial hardship via property taxes in rural and micropolitan areas. Homeowners' insufficient knowledge of property reassessments and their ability to potentially appeal such reassessments can further drive financial hardship for low-income homeowners.

Through the feedback of our clients, the affordability and maintenance of utilities have shown to be a top concern within our service area and tied into housing. In 2025, the average utility cost for a family of three living in a single-family home in Wisconsin is \$537.37 compared to a nationwide average of \$429.33 per month, according to Real Estate Statistics. A rise in inflation since 2020 has had major effects on the affordability of essential utilities that every renter and homeowner needs. From 2021 to 2022, renters and homeowners nationwide paid an average of 14.3% more for electricity alone, exceeding the 6.5% increase in general prices, according to the Consumer Expenditure Survey by the U.S. Bureau of Labor Statistics. This shows the extremity of the price burden consumers continue to take on and gives perspective on why paying a monthly utility bill has continued to be an area of concern in our service area.

We track long-term housing stability by conducting a mailed 12-month follow-up survey to landlords to confirm that those we have assisted remain housed for at least a year. Our efforts have resulted in a 90% success rate in maintaining stable housing for program participants. While eviction rates are trending down for 2025 compared to 2024, we are still seeing a high volume of applications for rental assistance.

VII. Concerns with Food Insecurity

Along with the rising cost of housing, food costs follow a similar trend. Food insecurity has continued to burden a significant number of low-income individuals and families in metro, micro, and rural areas, and has been highlighted as a top unmet need among our clients. A little more than half, 53.52%, of our clients who participated in our survey stated that they needed help with buying food (Figure 11).

Do you need help with buying food?

Answered: 142 Skipped: 0

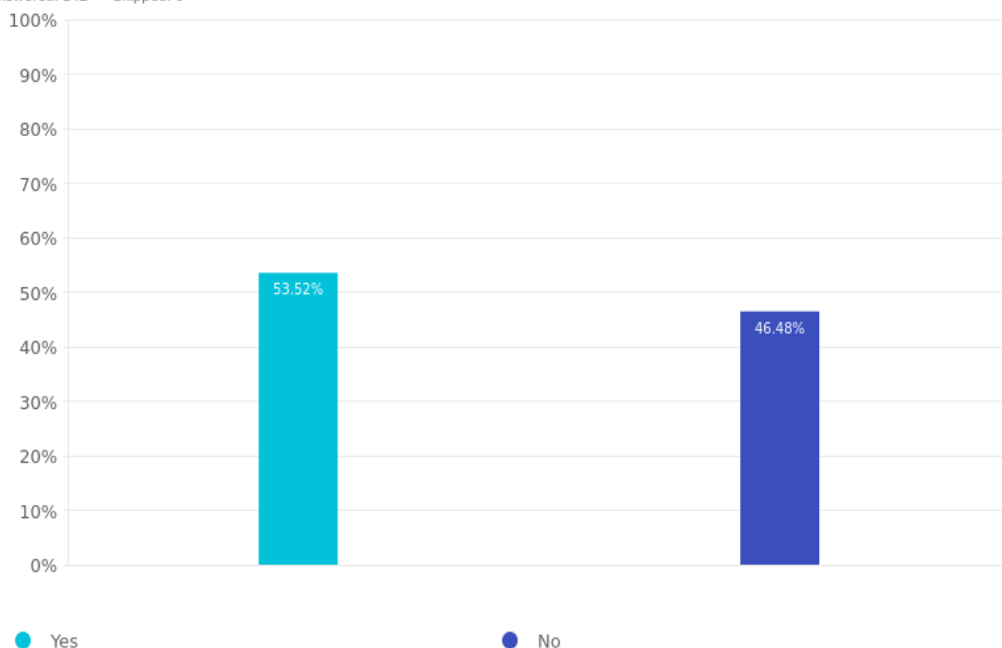


Figure 11 FRH client unmet needs survey 2025

Over 427,000 Wisconsin residents in 2023 had a difficult time providing food for themselves and/or their families, according to The Cap Times. In rural areas, 15% of all households' experience food insecurity, followed by 11.8% of households in metropolitan areas, according to the Food Research and Action Center. Additionally, the U.S Department of

Agriculture stated that "from 2020 to 2024, the all-food Consumer Price Index (CPI) rose 23.6 percent, a higher increase than the all-items CPI, which grew 21.2 percent over the same period" (Figure 12).

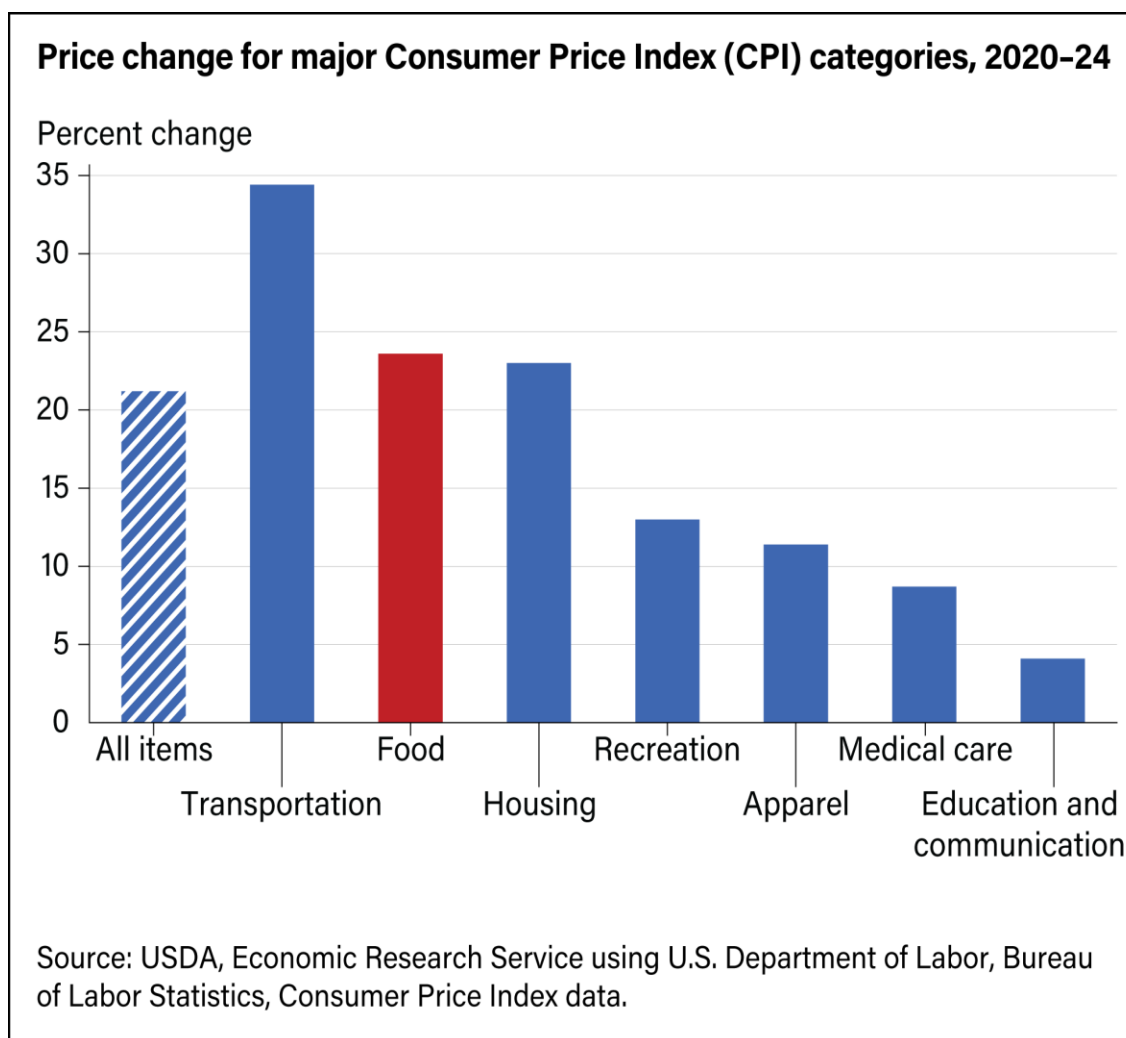


Figure 12 USDA, Economic Research Service, U.S Department of Agriculture

These statistics highlight how food insecurity remains a demanding issue in Wisconsin, due to a combination of high costs, lack of accessible grocery stores, and even a failure to access affordable and reliable transportation.

Access to food also plays a crucial role in the development of children, starting as early as in utero. According to Nemours Children Health, poor nutrition can have detrimental effects on a child's development including, but not limited to: preterm labor, low birth weight, birth defects, absorption of toxins leading to poor development, higher risk of diabetes, hypertension, stroke, and cardiometabolic diseases, depression, hyperactivity, behavioral and emotional

problems, etc. These consequences in turn can lead to academic problems and delays and carry on into adulthood, leading to poor economic and health outcomes in their adult lives and therefore continuing the cycle of generational poverty. There has been evidence that food stability programs have proven to help households gain access to healthy, affordable food that reduces the overall risk of future health-related issues and relieves the burden of food insecurity and the mental toll that comes along with it (Wagner 2024).

VIII. Concerns with Diapers

Diaper insecurity proves to be yet another need among not only Wisconsin residents, but also residents across the entire nation. In the U.S, 1 in 2 families struggle with diaper needs, as stated by the National Diaper Bank Network. On average, a monthly supply of diapers can range from \$80 to \$100, making it extremely difficult for low-income households to be able to budget for diapers and other infant/toddler necessities. Without access to clean diapers, babies are exposed to higher chances of potential health risks and toxic stress, parents are unable to access childcare that requires you provide diapers, parents can miss school or work making it harder to provide for their household even further and increases the chances of maternal depression in mothers (National Diaper Bank Network). Furthermore, without access to early childhood education, children are 2.5 times less likely to move on to higher education in their later lives and potentially fall into the cycle of poverty themselves.

In 2019, more than 4 million children aged 0–5 years-old, about 18%, were living at 100% FPL according to Child Trends calculations. Nearly half of all US babies live in low-income families and in turn may not receive the proper necessities for their development and growth. As of now, the only assistance families can receive in order to afford diapers in from the Temporary Assistance for Needy Families (TANF), but most low-income families use this assistance in order to afford other household necessities such as utilities, rent, clothing, or transportation.

IX. Conclusion

We continue to see similar needs every 3 years, the needs do not change, just the order or priority that they come in do. Effective programs that offer housing stability programs along with

other basic needs suggest that households have better outcomes in reducing poverty. But it should be noted that blanket programming may not be effective as every household has unique needs and vary greatly by County, single parent versus 2 income families, senior citizens, or those with a disability. Fragmented services are often inconsistent both in terms of funding and coordination. How to resolve these inconsistencies will need to be addressed with policy solutions and focus on successful models across the county, then fully assured the proper funding to administer the programs. Promotion of collaboration and streamlining entry into programming are basic ideas to assist with program reform that do not require legislative intervention.

It should be noted that property taxes in the State of Wisconsin have become a major concern for aging homeowners. Wisconsin's more recent property tax problems are driven by high tax burdens, over reliance of property taxes for local funding, assessment issues and funding local schools when budget shortfalls exist. Wisconsin ranks as the 10th highest for real estate taxes according to Tax Foundation (2025). In 2023 the Wisconsin Governor issued a partial veto on the State budget that allowed school districts to increase property tax levy limits for 400 years. Senior citizens cannot afford property tax increases, especially if their main source of income is Social Security with a COLA at 3% or less each year and property taxes seeing over 3% increases in some counties.

Property tax increases do not just impact homeowners with paid in full houses. It also impact's all homebuyers, specifically those owners that escrow their property taxes and their homeowner's insurance. When property tax increases take place, the mortgage lender is required to recoup the shortage collected in an escrow account in addition to increasing the collection for the future years. This can increase owner's payments by over a \$100 per month, which is unexpected and can lead to more difficulty in managing other household emergencies with the increase in mortgage payments.

In conclusion we will continue to review innovative programming and assistance that provides the biggest impact for households around the State of Wisconsin.

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