Opening Doors

Creating Housing Opportunities for Young Adults

Wellpoint Care Network
August 2026

From the President's Desk

Creating strong communities, together

Stable housing is one of the most important foundations for a healthy, productive, and hopeful life. For the young adults served through Wellpoint Care Network's **Youth Transitioning to Adulthood** program, it's more than just shelter — it's the foundation that makes education, employment, health, and long-term independence possible.

Every day, we work alongside young people who are striving to build better futures. Many are pursuing education, entering the workforce, managing their health, and learning to navigate adulthood.

Yet too often, they face a housing crisis that places stability further out of reach. Rising costs, limited inventory, complex systems, and a lack of family support leave many struggling to secure a safe and affordable place to call home.

These challenges are especially significant for young people transitioning from out-of-home care. They often enter adulthood without the financial resources, safety nets, and support systems that many of their peers take for granted. Their experiences remind us that housing is not simply a market issue. It is a community issue that affects opportunity, well-being, and economic mobility.

"Addressing this challenge will require leadership from every sector."

REGGIE NEWSON
WELLPOINT CARE NETWORK

In April 2026, Wellpoint Care Network convened more than 60 leaders from housing, business, development, philanthropy, nonprofit organizations, workforce development, government, and public policy, alongside young adults with lived experience transitioning from out-of-home care.

While perspectives varied, there was broad agreement on one point: no single organization, sector, or level of government can solve Wisconsin's housing crisis alone.

This paper examines the factors driving housing challenges across Wisconsin and Milwaukee, the disproportionate impact on young adults transitioning to independence, and the opportunities before us to strengthen partnerships, improve coordination, and advance practical policy solutions.

Most importantly, it elevates the voices of young people whose lived experiences should help shape our path forward.

Addressing this challenge will require leadership from every sector. To elected officials, developers, employers, service providers, philanthropic partners, community leaders, and residents, this paper serves as both an invitation and a challenge.

Wisconsin has already begun making important investments and advancing reforms to increase housing opportunities and affordability.

Building on that momentum calls for collaboration, sustained commitment, continued innovation, shared leadership, and the courage to look beyond individual interests toward the long-term strength of our communities.

The benefits will extend far beyond housing, strengthening our workforce, supporting families, improving health outcomes, and creating pathways to economic opportunity.

Wellpoint Care Network believes that every young person deserves the opportunity not simply to survive, but to thrive. Lasting progress will require shared responsibility and sustained partnership across Wisconsin.

We invite you to review these findings, listen to the experiences shared here, and consider the role you can play in advancing solutions.

If we are willing to work together, we can create communities where stability, opportunity, and prosperity are not only reserved for a few, but accessible to all.

When more of our neighbors have the opportunity to succeed, stronger families create stronger communities, and Wisconsin rises with them.

REGGIE NEWSON
PRESIDENT & CEO
WELLPOINT CARE NETWORK

Executive Summary

What we've learned

Every day, Wellpoint Care Network works with young adults building independent lives. Time and again, we see that stable housing is the foundation that makes education, employment, health, and long-term stability possible.

In keeping with our 175th anniversary goal of convening people around issues that matter, we brought together more than 60 leaders from housing, business, government, philanthropy, and young adults with lived experience this April to better understand today's housing challenges and identify practical solutions.

No single organization can solve Wisconsin's housing challenges alone. By bringing together leaders with different perspectives and expertise, new opportunities emerged to strengthen existing efforts through collaboration.

Five key questions came to the fore at that April 2026 gathering:

- Why is Wisconsin falling behind on housing production?
- Why are housing costs rising faster than wages?
- Why do young adults leaving care face such steep housing challenges?
- Why aren't the existing programs reaching enough people?
- What would stronger partnerships look like?

This paper examines these questions, the factors contributing to these trends, the impact they have on those with lived experiences, ways the community can come together to more effectively deliver resources to young people, reforms that have been adopted in other communities, and legislation under consideration in the State Capitol.

Wisconsin's housing shortage is not the result of a single policy failure. Rather, it reflects the convergence of years of underbuilding, rising construction costs, restrictive local regulations, financing challenges, demographic shifts, and an insufficient supply of housing affordable to first-time buyers and working families.

These challenges affect communities across the state, but they fall especially hard on young adults transitioning from foster care and other systems of care, many of whom enter adulthood without the financial resources or family support that most young adults rely upon.

While Wisconsin has made meaningful investments in housing, this paper finds that stronger coordination, targeted policy reforms, and expanded public-private partnerships are needed to ensure housing opportunities keep pace with the state's economic and workforce needs.

While this crisis has many contributors, the good news is that efforts to improve and increase affordable housing can be successfully addressed by the collaborative, innovative efforts of the organizations, businesses, agencies and individuals committed to reform. Wellpoint Care Network is dedicated to leading this conversation for our community.

THIS PAPER EXPLORES:

01 | Housing Production

Why is Wisconsin housing production falling behind?

Explore the factors limiting housing supply and what communities across Wisconsin are doing differently.

02 | Housing Affordability

Why are housing costs rising faster than wages?

Understand why homeownership and stable housing are becoming increasingly difficult to attain.

03 | Young Adults Transitioning from Foster Care

Why do young adults leaving care face such steep housing challenges?

Learn why many enter adulthood without the resources and support systems needed to achieve housing stability.

04 | Existing Programs

Why aren't existing resources reaching enough people?

Examine opportunities to strengthen the awareness, coordination, and navigation of existing services.

05 | Partnership

Can stronger partnerships create better outcomes?

See how collaboration across sectors can strengthen housing opportunities and improve long-term stability.

The Challenge

The need for collaboration, commitment & courage

Housing affordability has emerged as one of the most pressing economic and social challenges facing Wisconsin residents. A 2025 Marquette Law School poll found that 80% of Wisconsinites say they are concerned about the affordability of housing. A cursory review of the facts explains why.

The median sales price of homes in Wisconsin increased by more than half in just five years, while the state's median household income increased by only 20% over the same period. [i]

Housing in Wisconsin's largest metropolitan areas is among the least affordable in the Midwest, with median home prices exceeding five times the median household income, according to May 2026 data from Moody's Analytics. [ii]

As the gap between housing costs and incomes continues to grow, stable housing becomes increasingly difficult to attain, especially for many young adults.

Housing costs impact workforce stability, economic growth, and family well-being in big cities and small towns alike. These pressures are closely tied to health, education, and economic mobility outcomes.

They are especially acute for young adults transitioning from foster care, behavioral health systems, and other institutional supports. Statistically, youth aging out of foster care face a higher risk of homelessness than their counterparts.

In a May 18, 2026, in-depth analysis of housing trends across the country, *The New York Times* Editorial Board painted a bleak picture of the affordable housing landscape, concluding that, "The mismatch between supply and demand has caused home prices to soar in the 21st century, damaging both our economy and our social fabric." [iii]

"High prices prevent families from buying homes, feeling fully invested in their communities and building wealth," the Board wrote in America Needs to Build More Houses. "They increase generational inequality and breed cynicism among people in their 20s and 30s. They can prevent couples from having as many children as they want."

The Editorial Board offered municipalities two remedies: loosen zoning laws to allow more multifamily homes, and make it easier to build where it is already legal.

The median sales price of homes in Wisconsin increased by more than 50% in just five years, while the state's median household income increased by only 20%

WISCONSIN POLICY FORUM
"HOME PRICES OUTPACE INCOMES"

01 | Housing Production

Why is Wisconsin housing production falling behind?

Zoning restrictions, community opposition, and financing complexity were the primary reasons cited by those attending the Wellpoint Care housing convening to explain why Milwaukee trails every major Wisconsin metro area in housing production.

The consensus was unified and bipartisan: without meaningful regulatory change, production will continue to fall short of demand, and Milwaukee will continue to suffer from some of the slowest development approval timelines.

Housing inventory is low statewide, and not enough development is taking place to close the gap. According to UW-Madison housing researcher **Kurt Paulsen**, Wisconsin built more than 6.7 homes per 1,000 residents annually from 1994-2004 but only 2.9 homes per 1,000 residents from 2012-2019. [iv]

Forward Analytics estimates that Wisconsin will need more than 200,000 additional housing units by 2030 to meet projected demand. [v] At current construction rates, the state remains well behind that target.

As of April 2026, there were about 3.7 months of available supply in the housing market, significantly below the benchmark for a balanced market, which is six months of inventory. [vi]

While new listings in April 2026 increased by 5.6% over the previous April, strong sales statewide produced a meager increase of 0.2% in total listings. [vi] That leaves home buyers with little housing stock to choose from.

The causes of these troubling figures are myriad, says **Elmer Moore Jr.**, executive director and CEO for the Wisconsin Housing and Economic Development Authority (WHEDA), Wisconsin's housing finance agency.

"Everything went the wrong way," he says. "When we had the mortgage crisis, the production of new homes just basically stopped. We're talking (about a shortage) at the scale of hundreds of thousands of units."

Steps taken to encourage development have not produced the number of units developed per year prior to the crisis, Moore says.

"We have to really reimagine the whole ecosystem of housing production," he says. "There's no silver bullet. Everything has to change in order for all of it to change."

As states and municipalities adopt reforms to address this crises, zoning and permitting regulations are seen as the primary culprit.

"It's death by a thousand cuts," says **Rep. Scott Allen**, a Realtor and member of the Wisconsin Assembly Committee on Housing and Real Estate.

"We have to really reimagine the whole ecosystem of housing production."

ELMER MOORE, JR.
CEO OF WHEDA

"Over decades, we've gotten to a point where our housing market is overregulated," explains Allen. "The cumulative effect of one bad decision after another has a profound compounding effect. In my estimation, the only way that we can right the ship is to have a significant deregulation of the housing market."

Development has slowed in Milwaukee in recent years, despite some advantages the city has over other municipalities. In a report analyzing specific types of development projects, the Wisconsin Policy Forum found that the number of projects in Milwaukee fell from 55 between 2017-2019 to only 23 between 2022 and mid-2025. [viii]

One factor contributing to longer project timelines in Milwaukee, according to WPF (citing city officials), is the city's effort to "facilitate mixed-income and affordable housing developments financed by Low Income Housing Tax Credits (LIHTC) allocated by WHEDA." [ix]

Federal requirements associated with LIHTC can add significant time to a project's development. Other factors include labor shortages in the skilled trades, higher material costs, increased insurance costs, higher interest rates on construction loans, and widening gaps between incomes and housing costs [x] (see the next section for more details).

For many projects, especially workforce housing, rents simply do not support the cost of new construction. [xi]

One advantage Milwaukee has over other Wisconsin communities is its adoption of "by right" development, meaning that projects that strictly comply with all existing zoning laws and building codes can be approved administratively, without discretionary reviews by the City Plan Commission or Milwaukee Common Council. [xii]

Other communities in Wisconsin have embraced deregulation. The Village of Hobart in Green County has streamlined the process for developers and is experiencing a housing boom as a result. [xiii] The city of Oconomowoc has experienced similar growth, supported in part by its decision to eliminate minimum lot size and floor area requirements. [xiv]

Community opposition to multi-family housing fueled by a "not-in-my-backyard" (NIMBY) mentality also inhibits development, says Allen.

"It's a system that rewards the haves and punishes the have nots," he says. Homeowners are happy when housing prices rise because that increases their equity, he notes. If deregulation creates more affordable housing, increasing the supply, the upward pressures on prices will slow.

"So, of course people are going to act in the best interest of protecting their property values," he says. "If they perceive there to be a threat to their property values, they're going to act like NIMBY neighbors and say, 'Not in my backyard.'"

Homeowners often respond by exerting strong influence over municipal governments to maintain the status quo, he adds. Because local elected officials encounter their neighbors at ball games, local parades, and neighborhood cookouts, "They're not going to make prudent decisions that are right for the economic marketplace."

"If they perceive there to be a threat to their property values, they're going to act like NIMBY neighbors and say, 'Not in my backyard.'"

REP. SCOTT ALLEN
WISCONSIN STATE CONGRESSMAN

Zoning regulations can limit the variety of housing that can be produced while driving up costs, says **Joe Peterangelo**, research director at the Wisconsin Policy Forum. Zoning changes and special zoning approvals can add significant time to a building project.

"Public opposition often poses a major obstacle to affordable and workforce housing development," he said while presenting at Wellpoint Care's housing event.

He encouraged communities to expand opportunities for the use of "by right" development in order to improve predictability and streamline project timelines.

Allen suggests that Wisconsin legislators may have to reform housing regulations to create a more fair and uniform system statewide, an approach he acknowledges is likely to face opposition.

There are some encouraging signs in Milwaukee, according to new research from the Marquette University Law School's Lubar Center for Public Policy Research and Civic Education. Owner occupancy, especially among Black and Hispanic residents, has increased, reversing a trend that began during the Great Recession. [xv]

The Center also reported that, "After acquiring nearly 1,500 homes in majority Black neighborhoods to be used as rentals, three large out-of-state investment companies not only stopped their buying spree, but also sold several hundred properties."

"Public opposition often poses a major obstacle to affordable and workforce housing development."

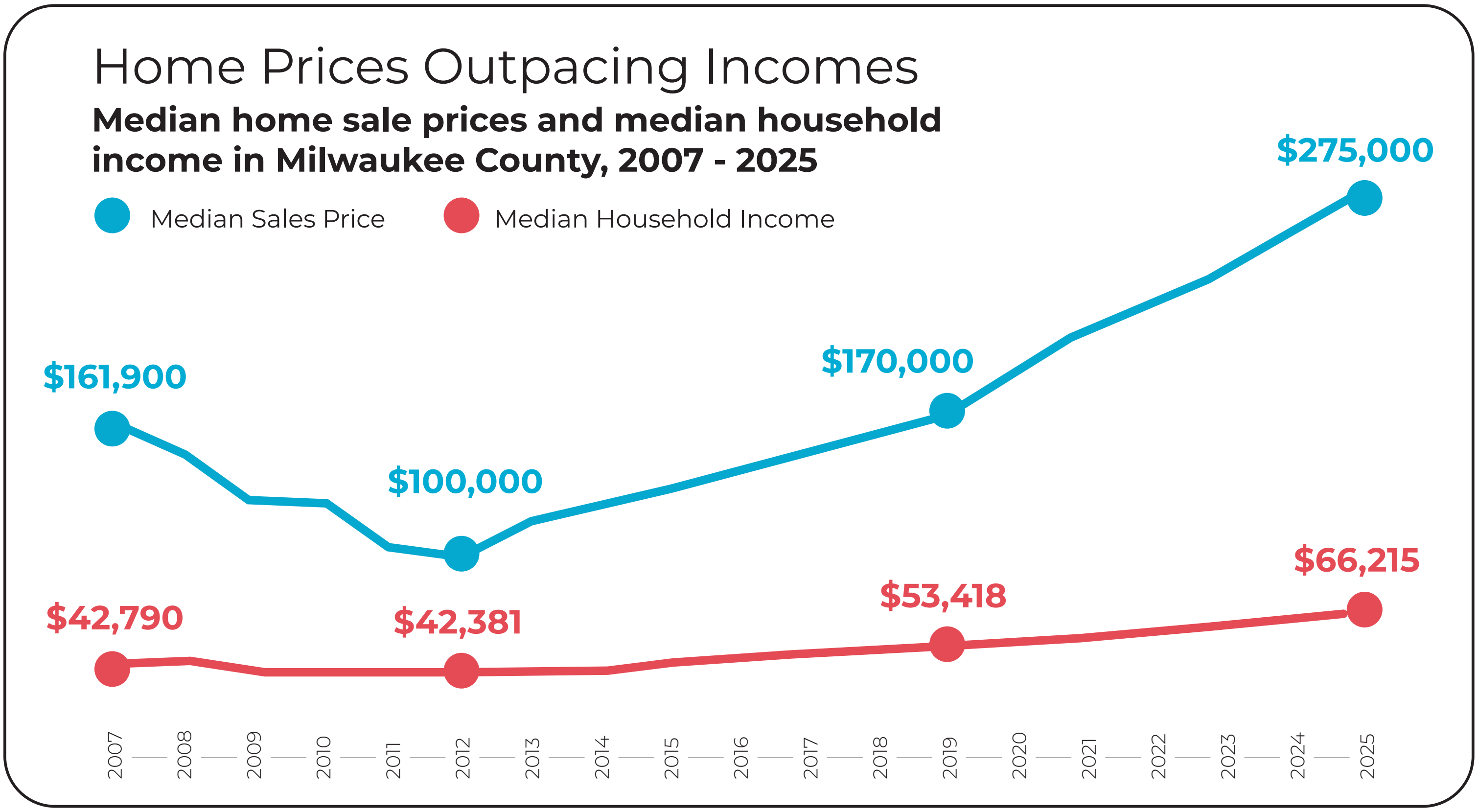
JOE PETERANGELO
WISCONSIN POLICY FORUM

02 | Housing Affordability

Why Are Housing Costs Rising Faster Than Wages?

The Wisconsin Realtors Association reports that median home prices in the state have more than doubled over the past decade. [xvi] Wage increases lagged significantly during the same period.

In a 2024 policy paper titled "Home Prices Outpace Incomes," the **Wisconsin Policy Forum** reported that, "the median sales price of homes in Wisconsin increased by more than half (53.3%) in just five years, from $172,900 in 2017 to $265,000 in 2022. During those years, the state's median household income increased by only 19.7%." [xvii]



Sources: Wisconsin Policy Forum, Wisconsin Realtors Association, U.S. Census Bureau

The chart above illustrates the increasing gap between median home prices and median household income in Milwaukee County over the last dozen years.

Median rent in Milwaukee exceeds what most of the city's largest workforce categories can afford. More than half of Milwaukee renters spend more than they should on housing — and they're cutting back on everything else to do it.

Housing Affordability by Occupation

Median monthly costs for Renter-Occupied Units in Milwaukee Metro Area, 2024: $1,177

Occupation	Number Employed	Annual Median Wage	Maximum Monthly Affordable Housing Cost
Fast Food and Counter Workers	17, 010	$28,830	$721
Cashiers	16,970	$30,230	$756
Home Health and Personal Care Aides	29,420	$32,940	$824
Waiters and Waitresses	11,170	$33,660	$842
Preschool Teachers (Except Special Education)	3,980	$34,540	$864
Retail Salespersons	18,360	$36,660	$917
Cooks, Restaurant	6,660	$38,700	$968
Nursing Assistants	8,280	$43,680	$1,092
Pharmacy Technicians	2,950	$44,250	$1,106
Customer Service Representatives	15,890	$48,840	$1,221
Medical Assistants	3,840	$49,030	$1,226
Maintenance and Repair Workers, General	8,150	$54,100	$1,353
Firefighters	2,010	$55,010	$1,375
Construction Laborers	4,510	$58,870	$1,472
All Occupations	819,450	$64,850	$1,621
Carpenters	3,680	$67,450	$1,686
Electricians	3,690	$74,520	$1,863
Registered Nurse	21,950	$91,040	$2,276
Insurance Sales Agents	1,970	$92,340	$2,309

Sources: Wisconsin Policy Forum, U.S. Bureau of Labor Statistics (data collected November 2022 through May 2025)

The above table from the **Wisconsin Policy Forum** details how much workers can afford to spend on housing, presenting employment and earnings data for select occupations that employ large numbers of metro Milwaukee workers in the area. Occupations shaded in red do not pay enough to allow a single-earner household to afford the median rent without becoming rent burdened.

Employment and housing are interconnected, says **Millie Coby,** Director of Community Engagement and Agency Impact for Employ Milwaukee. Having steady income can provide housing stability, while having a place to live increases the likelihood of finding and keeping a steady, good-paying job.

“That's important, because if you get a person a job, they have to have a place to live,” she says. “Some programs will work with you with your budget, how much you make on your job, to be able to get you into some kind of stable housing. They work in tandem.”

Work and housing stability in turn contribute to stronger families, stronger communities, more educational opportunities and less crime, Coby says.

Much of today's available housing stock consists of large, single-family homes, options that are often unaffordable or impractical for the makeup of modern households. [xviii]

In July, the Harvard Joint Center for Housing Studies released the **State of the Nation's Housing** report, which emphasized the need for the right kind of housing construction over housing construction in general. [xix]

"It's a different problem than building more; it's about how do we get more housing that's affordable," **Chris Herbert**, managing director of the Harvard Joint Center, said in a webinar about the report. "So, we need more affordable rentals, we need more starter homes. I think we need to shift the conversation about supply to not just overall supply, but supply at what price point, and for whom." [xx]

As noted earlier, local zoning regulations play a significant role in the amount and type of housing that can be built. This, in turn, influences housing supply and costs.

The Wisconsin Policy Forum recommends municipalities adopt zoning requirements that allow smaller homes to be built on smaller lots and permit the development of duplexes and other multi-family housing in more locations to produce a greater range of options and prices while slowing rising costs overall. [xxi]

Local zoning regulations push mom-and-pop investors out of the marketplace, leaving most of the state's housing construction in the hands of a few large developers, says Allen.

"People ask all the time, 'How come we don't see any new duplex development or four-family development?'" he says. "Back in the day…a mom and pop would buy a lot and hire a contractor to build the four- or eight-family unit. When's the last time we saw that?"

Moore notes that a number of cities across the country are allowing for increased density to address the problem of "missing middle housing."

"You drive around Milwaukee, you see duplexes, triplexes, fourplexes," he says. "We're not building those anymore. And we should, because they have a huge number of social benefits."

Not only are multi-family units cheaper to build, they provide settings where families can live in close proximity, he says.

Another challenge complicating matters for Milwaukee residents are frequent evictions. The Wisconsin Policy Forum has identified evictions as a destabilizing force across the state, particularly in Milwaukee.

"Evictions disrupt people's lives and often are associated with loss of employment, increased school absences, health problems, and other negative outcomes," Peterangelo and co-author **Rob Henken**, WPF president, wrote in a 2018 report "No Place Like Home." [xxii]

The researchers found that of the 6,300 Milwaukee County households evicted by court order in 2016, nearly 5,700 were city of Milwaukee households. Ninety percent of the county's evictions affected city residents.

The authors also noted that many "informal" evictions take place, indicating that the number is likely higher than the data show.

"Evictions disrupt people's lives and often are associated with loss of employment, increased school absences, health problems, and other negative outcomes."

ROB HENKEN
& JOE PETERANGELO
"NO PLACE LIKE HOME," 2018

03 | Young Adults Transitioning from Foster Care

Why Do Young Adults Leaving Care Face Such Steep Housing Challenges?

Wellpoint Care Network's interaction with young adults over the decades reveals a number of obstacles they struggle to overcome. They often enter the housing market with no credit, no rental history, no cosigner, and no family to call for help. Standard screening requirements eliminate them before the search even begins.

Most end up staying with unsafe people, losing jobs, and making impossible tradeoffs just to keep a roof over their heads. Federal programs designed for this population often involve year-long waits, lost paperwork, and re-submitting documents.

Just knowing where to look for resources and tools can be a challenge. A survey of Milwaukee youth and young adults receiving supportive housing services found that, "Respondents … indicated a lack of access to assistance programs and limited available information on affordable housing programs."

An analysis of this survey by Marquette University MBA student Abbey Greer found that 83% of respondents noted that "lack of information had a moderate or significant impact on their ability to find housing, and 50% indicat[ed] limited access to assistance programs as having significant or extreme impacts on their ability to secure housing." [xxiii]

Angel Shelton, 21, entered foster care at the age of 15 and lived in multiple settings until she leased her own apartment at the age of 19. As state president of [Wisconsin's Youth Advisory Council](#) (YAC), she routinely encounters young people struggling to find a stable, affordable place to live.

"People don't have enough guidance, so they go in misguided," she says. Having to navigate an array of life decisions – housing, employment, education, credit, transportation – all at the same time and with little support can be overwhelming.

"Another challenge is young people having mental health issues that are undiagnosed, or that are diagnosed but untreated," she says. "That becomes the main challenge, because they don't know how to find resources for themselves. If you can't maintain yourself, you can't maintain anything around you."

Steven Manley, 24, says that when he started out on his own, housing that was affordable was not necessarily desirable.

"If you do find something in a good, decent price range, it's just run down," he says. "It's not conducive to the lifestyle people want to live."

At a recent gathering of YAC members hosted by Wellpoint Care Network, participants spoke of the numerous maintenance issues they faced in substandard housing situations: clogged pipes, locks that don't work, and faulty electrical wiring among them.

"If you can't maintain yourself, you can't maintain anything around you."

ANGEL SHELTON, 21
FORMER FOSTER CHILD

Manley, who serves as YAC president for Milwaukee, is starting his own home revitalization business in the city. Quality housing options are needed, he says, to “push out the slumlords.”

“Part of my home revitalization (plan) is, let’s fix these properties in the inner city that are boarded up,” he says. “Let’s bring the beauty back. Let’s make this a place where people want to live and not run from. Let’s make the homes that people rent beautiful, so they want to keep it up.”

04 | Existing Programs

Why Aren’t Existing Programs Reaching Enough People?

The ask from both those with lived experience and service providers at the housing event wasn’t more programs — it was for existing ones to function as intended.

Caseworkers and organizations don’t always make those aging out of foster care aware of all the options and tools available, says **Armani Wilson**, who entered foster care when he was 14.

“When I aged out of foster care, there were options, but they weren’t really given to me,” says Wilson, now 19. “I didn’t get to see the whole playing field. I’m more of a go-getter, so I kind of just stepped out on my own. But for people who are not like that — and are still capable of progress and deserve help, too — it would be beneficial for them to have more hands-on guidance on where to go next.”

After living in hotels for three or four months, an arrangement that was financially unsustainable, he briefly returned to the group home where he had previously lived.

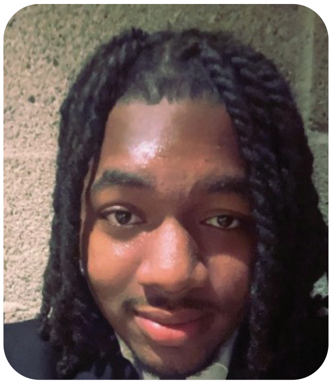
While researching housing options, Wilson ran across Bridge to Brighter, an Elm Grove-based nonprofit organization that provides housing, mentoring, life skills, and community resources to help youth aging out of foster care make a successful transition to adulthood.

“That changed everything,” he says. “I went and finished the IT program, finished school. I’m on track to get a sales job at the end of the month. I don’t know if there are a lot of programs out there like Bridge to Brighter, but I’m getting a car at the end of the month. That’s big. It changed my whole situation. It’s basic things, but it’s going to set me apart for success.”

Shelton has heard about young people seeking assistance from housing-related organizations only to be turned away. “They say, sorry, we’re out of funding.” That experience causes people to lose hope.

“That's the biggest problem, the inconsistency,” she says. “How does a kid who’s dealt with inconsistency their whole life, how can they trust you?”

The solution has to be a team effort, she says. “I say provide (young people) with adequate support. Provide them with a team of people who can provide them with the resources that they need. The reason why these kids fall short is because they feel like they're unsupported.”



“Wisconsin is going to be better if the kids that are aging out have more stability.”

ARMANI WILSON, 19
FORMER FOSTER CHILD

Manley, who got his first apartment when he was 17, credits his successful transition from foster care to independence to "a lot of perseverance and determination," as well as his participation in Wellpoint Care Network's Youth Transitioning to Adulthood (YTA) program, which serves some of Milwaukee's most at-risk youth.

"It was awesome finally getting a space of my own, learning independence," he says of his first apartment, which YTA helped him secure. "Having to grocery shop, having to cook, having to make sure things are clean, it pushed me as a young man. It was very enlightening for me."

Wilson believes that a dedicated application or other all-encompassing, one-stop resource that provides housing, employment, transportation, budgeting, health, education, mentoring and other information would be an invaluable tool for young people trying to navigate an overwhelming world.

"We shouldn't have to search and hopefully find the right person to show us these things," he says. "They should all be in the same place."

"Stability, that's really the big part of it," Wilson adds. "Because without stability, I wouldn't have been able to get as many things done. If I leave Bridge to Brighter today, whatever happens next, I'm going to have more options. That should be part of the bigger picture all the way. Wisconsin is going to be better if the kids that are aging out have more stability (because) they have more options. It speaks for itself."

05 | Partnership

How Can Stronger Partnerships Allow Existing Programs to Reach More People?

One recurring theme during the housing event was that while there are a lot of organizations doing good work, their efforts are often siloed. Housing, wages, services, and policy aren't being addressed in a cohesive, holistic manner.

Until enrollment is coordinated, funding is aligned, and better communication is established, those who need help will continue to fall through the gaps.

At the event, **Milwaukee Mayor Cavalier Johnson** appealed to the attendees for greater collaboration. "We all know that one organization, one level of government certainly cannot do everything alone," he said. "It requires partnership."

One such unique partnership between Milwaukee County, Habitat for Humanity, and Oak Creek High School's Knight Construction program led to the city of Oak Creek becoming the site of Milwaukee County's first suburban affordable housing subdivision.

Garden Medley Estates will be the site of 50 homes, estimated to cost between $225,000 and $250,000. These homes will be available to households earning at or below 80% of the area's median income. [xxiv]

"We all know that one organization, one level of government certainly cannot do everything alone. It requires partnership."

CAVALIER JOHNSON
MAYOR OF MILWAUKEE

"There needs to be public and private commitment and partnership, and development of entry level housing for vulnerable and underserved populations," says **Nick Sgarlata**, executive director of Bridge to Brighter.

"Public/private entities need to be committed to affordable housing options. They need to be intentional about affordable rent, and (they need to) purchase already existing apartment complexes, etc., to serve this population."

One way that private funding could provide long-term housing options in Milwaukee or elsewhere would be the creation of a "legacy program," says **Don Cohen**, fund development manager for Outreach Community Health Centers.

"It would work by a donor looking for a legacy project to offer $50,000 to $100,000 for homebuyers as a forgivable 10-year loan, which would mean the purchasers would have to stay in the home for 10 years to have it forgiven in full. If this were the case, a borrower would need to make about $40,000 to qualify."

Someone wanting to leave a significant legacy could make a $5 million donation for 50 homes, he says, with the legacy project bearing the name of the donor.

Collaborative interactions like the focused, intentional housing event hosted by Wellpoint Care need to occur more often, says Coby. She described her interactions with state legislators, the mayor, and others as impactful.

"It was terrific to be at that roundtable session," she says. "I could have stayed there all day. You were able to network and get information. I was able to hear different things and ask questions. So, we need more of that."

Given recent collaborative efforts organized by Wellpoint Care Network and other organizations, Moore describes himself as "very, very optimistic."

"There's more to housing than housing," he says. "There are workforce concerns related to housing. How do we make sure there's people that want to build houses? How do we turn a 16 year old with a disinterest in sitting in a classroom into a carpenter who can build the next generation of houses? How do we think about sustainability? How do we think about things like access to quality food and healthcare?"

"It really does take this networked theory of interdependence and interconnectedness to get there," he adds. "And we're well on the way."

"It was terrific to be at that roundtable session. You were able to network and get information. I was able to hear different things and ask questions. So, we need more of that."

MILLIE COBY
EMPLOY MILWAUKEE

Promising Developments

Policy Reforms in Wisconsin and Across the Nation

Housing policy experts say 2025 was a standout year for state-level efforts to boost housing supply, with 124 pro-housing bills passed in the year through June, up from just 40 in 2023, according to a Mercatus Center report, Housing Reform in the States: A Menu of Options for 2026. [xxv]

Some highlights:

• **Texas approved seven housing bills**, including measures to reduce lot-size requirements, allow housing in commercial areas, and remove barriers to new development.

• **Colorado lawmakers created the Middle-Income Housing Tax Credit** to help finance workforce and affordable rental units and prohibited homeowners' associations from restricting the construction of Accessory Dwelling Units (ADUs) or middle-housing if local municipal zoning allowed it. [xxvi]

• **Montana became the first state to directly preempt height limits**. Other reforms included capping parking minimums, an accessory dwelling unit law, making manufactured housing parks easier to build, and requiring that certain legal disputes be resolved in favor of "the free use of property."

A model that's already shown signs of success has been adopted by **the city of Minneapolis** over the past few years.

"Minneapolis was once among the cities whose zoning policies prevented sufficient housing construction," the **Pew Charitable Trust reports**. "In the early 2000s, the city maintained strict requirements related to parking, land use, and building height, width, and bulk. Then rising housing costs prompted policymakers to rethink their zoning rules."

In 2009, the city began to adopt reforms that, among other things:

• Eliminated single-family-only zoning
• Lowered lot size requirements
• Simplified approvals for multifamily housing

The results were encouraging. Between 2017 and 2022, according to Pew, housing stock increased about 12%, nearly 21,000 housing units were permitted, and rents rose only about 1% compared with roughly 14% in the rest of Minnesota over that time period.

In 2020, the city adopted **Minneapolis 2040**, a 20-year comprehensive plan to guide the city's growth, land use, and development. Among other things, the plan allows duplexes and triplexes in all neighborhoods, removes parking minimums for new builds, and promotes taller apartments near transit.

The highest level of housing production in the nation is occurring in Houston, a city that lacks traditional zoning requirements. Starting in the late 1990s, the city reduced minimum lot sizes, allowed townhome development in many neighborhoods, and simplified subdivision approvals.

Between 2017 and 2022, housing stock increased about 12%, nearly 21,000 housing units were permitted, and rents rose only about 1% compared with roughly 14% in the rest of Minnesota over that time period.

PEW CHARITABLE TRUST
"MINNEAPOLIS LAND USE REFORMS OFFER A BLUEPRINT FOR HOUSING AFFORDABILITY"

In 2023, Wisconsin enacted a package of five bipartisan bills [xxvii] designed to alleviate the state's workforce and affordable housing shortage. The legislation injected over half a billion dollars into housing development and established several new revolving loan programs.

Rep. Allen, a sponsor of the 2023 reform package, says additional legislation was introduced in 2025 to build on that foundation.

"Our 2025 workforce housing package focused on middle-income families who are often priced out of the market."

The new package includes **2025 Assembly Bill 452**, [xxviii] which cuts red tape by streamlining the local subdivision plat approval process. The measure would allow for "early infrastructure pre-reviews so developers don't have to waste thousands on finalized engineering plans before knowing if a project is approved," says Allen. "By shortening development timelines, this bill directly lowers entry-level home prices."

The package included:

- **Infrastructure Loans:** A $275 million fund for developer costs related to water, sewer, and street infrastructure.
- **Commercial Conversion:** Funds for converting underutilized commercial properties into workforce housing.
- **Rehabilitation Programs:** Focused on restoring rental units and aiding homeowners with property repairs.
- **Regulatory Reform:** Streamlines local approval processes to accelerate development.

2025 Assembly Bill 456 would modernize Wisconsin real estate practices by requiring licensees to explicitly disclose if property listings or images have been altered using technology or AI, protecting homebuyers from misleading marketing that masks structural issues, ensuring transparency and preventing expensive post-closing surprises.

The package also includes a new Workforce Home Loan program, condominium conversion incentives, and updated building codes.

Other 2025 Wisconsin reform bills that might be taken up in the next legislative session include:

- **SB 206/AB 202**, which addresses voidable provisions in residential rental agreements and the application of the Wisconsin Consumer Act to leases;
- **SB 473/AB 449**, which addresses local regulation of ADUs;
- **SB 481/AB 455**, which provides for a condo conversion reimbursement grant program; and
- **SB 545/AB 549**, which addresses manufactured home sales and certificates of title.

"By shortening development timelines, this bill directly lowers entry-level home prices."

REP. SCOTT ALLEN
ON 2025 ASSEMBLY BILL 452

In Conclusion

Moving Forward Together

Housing is one of the most important investments we can make in the future of our communities. While no single organization, sector, or individual can solve this challenge alone, each of us has a role to play.

Think differently.
See housing as more than a place to live. It's the foundation that makes education, employment, health, and long-term stability possible.

Build one new connection.
Reach beyond your usual circle. Some of the strongest solutions emerge when people with different experiences, perspectives, and resources come together.

Source: Meaningful Marks

Take one step.
Whether you advocate, volunteer, invest, hire, mentor, or simply start a conversation, every action helps create more pathways to stable housing for young adults.

Keep the conversation going.
This paper began with a conversation among people who care deeply about the future of our communities. We invite you to continue that conversation with us as we learn, collaborate, and work together to create more housing opportunities for young adults.

Wellpoint Care Network is committed to continuing to convene leaders, elevate lived experience, and advance practical, bipartisan solutions that strengthen young adults, families, and communities.

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If the content of this paper has resonated with you, we'd welcome the opportunity to continue the conversation.

Scan the QR Code above to connect with us and explore collaboration opportunities to help move this work forward.

Wellpoint Care Network is a community-facing human services organization based in Milwaukee, Wisconsin. As a national leader in recognizing and addressing the impact of trauma, we've been caring for children for more than 175 years.

Championing families, Wellpoint Care offers a comprehensive array of prevention, intervention and crisis resources to foster learning, healing and wellness by restoring the connections that help children and families thrive.

Learn more about us at

wellpointcare.org

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