## Advocating for Secure and Affordable Housing

My final campaign issue is housing. On the one hand, it might seem obvious that someone running for office who is focused on solving problems for regular people would choose this topic: housing is most people's biggest expense, and housing costs have been the single biggest driver of inflation in recent years. However, too many elected officials fail to center this critical need. I can only assume that they're just not in touch with what people are experiencing.

The shortage of quality, affordable housing in the Chequamegon Bay is a well-known problem dating back decades. When I first moved to Ashland in 2012, there were many more houses for sale than there were buyers, and decent 3-bedroom homes were in the range of $75-$125,000. This made it relatively easy to buy a home if you were coming from a different market and had a little equity built up, you were lucky enough to have a stable salary, or you somehow had money for a down payment. (None of these three requirements are givens for most people.) Even then, most houses required at least some work. Now? Even people with stable, reliable middle-class salaries—teachers, police officers, retail and service workers, social workers, tradespeople—are struggling to find homes that they can afford to rent or purchase.

| | 2016 | 2024 | % Change |
|---|---|---|---|
| **Superior** | $115,000 | $216,000 | +87% |
| **Iron River** | $164,000 | $288,000 | +75% |
| **Ashland** | $109,000 | $196,000 | +80% |
| **Bayfield** | $204,000 | $338,000 | +65% |

**Median home values over time according to Zillow.com**

I've been very impressed by the new middle-class housing I've seen throughout Superior, so I was beginning to imagine that perhaps the westernmost part of the district has less of a housing problem than the east. However, when I was knocking doors in Oliver on Friday, I met a man who works for the City of Superior. When I explained that housing is one of the key issues in my campaign, he said it needs to be. He drives around the city every day as part of his job, and he sees countless people living in their cars. It might seem survivable this time of year, but what do they do in the winter? What do they do when they have kids? Even beyond those who are unhoused, much of the city's stock, like Ashland's and other towns throughout the district, is old and in need of renovation and energy upgrades. How many people live in houses where their roof is leaking or their furnace is threatening to go out?

At the most basic level, housing prices are subject to simple market forces: if demand for an item is high and supply is low, the cost will go up. The increases in housing prices in recent years are a consequence of both supply shortages and demand increases, but why the sudden and dramatic upturn?

First, a sharp growth in short-term rentals (STRs) such as Airbnbs has removed a significant percentage of long-term rentals and houses that would have been purchased and owner-occupied from the market. This was exacerbated in the period before and during the pandemic by historically low interest rates and the growth of corporate real estate investments. I'm not saying that all Airbnbs are the problem or that they should be banned, but a housing market can only absorb so many STRs before

they start to become barriers to the well-being of the community, particularly in areas with large tourism economies. Striking the right balance of housing options to stabilize a population and an economy requires regulation, but here's the thing: cities and towns are currently barred from regulating rentals! Lawmakers in Madison have decided that we shouldn't have the power to regulate our housing market. So we need local control to make decisions that are in our best interest, because who knows more about what we need than we do?

Second, if we don't have enough housing supply to meet demand, why don't we just build more houses and apartments? We have made some great progress on this front. Just this year a 40-unit housing complex was secured for Washburn thanks to the incredible work of UW-Extension, Bayfield County; Ashland had a new housing complex open a few months ago; and Superior has a range of new housing, including apartments and patio homes. Despite these significant developments, we need to build more.

There are various constraints that suppress the construction of new housing, from zoning laws and supply-chain barriers to grant requirements that make projects in rural regions less competitive than those in cities and suburbs. All of these factors need systematic analysis so that we can find areas where pressure points can be relieved. We should also consider whether greywater systems and composting toilets might become legal, certifiable options for homes in the country, which could help to reduce building and maintenance costs. These systems would also help to relieve burdens faced by our wastewater treatment plants.

No matter someone's income, we all deserve access to safe and secure housing. However, in my conversation with a representative from the Wisconsin Housing and Economic Development Authority (WHEDA), I learned that one of the greatest barriers to building more housing is resistance from local communities. Here's what we all need to realize: in our current moment, housing programs are largely focused on middle-income, middle-class people. We need to let go of stereotypes of who needs help, because the truth is that many people–from elders to two-parent households where both people work full-time–are struggling to find affordable housing. As is often the case with stereotypes, our ideas about others are a barrier to making changes that would benefit us all.

Healthy, stable communities contain people of a wide variety of ages and incomes, and so it is critical that we center this essential need. Building new homes and retrofitting our existing housing stock has the added benefit of creating good, union jobs, building up our tax base, and lowering our energy use. This is an example of how meeting our communities' needs can be a boon to the middle class in more ways than one.

I look forward to convening housing advocates, builders, home renovators, and locals so that we can learn from each other and work together to find solutions.