

# Housing Crisis in a Pandemic

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***Sen. Smith writes about the resources currently available to Wisconsinites to cover mortgage or rental costs, including those recommended by the Treasurers' Homeowners Task Force, the CDC eviction moratorium and the Wisconsin Rental Assistance Program.***

EAU CLAIRE, WI - Six months into a global pandemic, we've become familiar with language we've never expected to use before COVID-19. "Quarantine" was a word most likely associated with popular sci-fi movies, and "safer at home" was a phrase we probably only heard when we were expecting a big snowstorm.

There were many aspects of our lives we may have previously taken for granted, even in the beginning of this year. But if there was any confusion before the pandemic about the necessity of safe housing, it's abundantly clear now. Unfortunately, affordable, safe housing is still out of reach for so many Americans. Most of us believe adequate housing is essential to have a decent quality of life. When you find yourself without safe housing it's important to know the support available for you.

Last week I had the opportunity to speak with members of the [Treasurers' Homeowners Task](#)

### [Force](#)

about their work. Last

spring, Wisconsin State Treasurer Sarah Godlewski established the Task Force with the mission of helping more Wisconsin families reach the American dream of owning a home. To achieve this mission, the Task Force is prioritizing two strategies: preparing potential buyers and providing relief to owners, when needed.

In preparing potential homebuyers, the Task Force is working with stakeholders statewide to provide educational resources and financial tools to make what may seem like a lofty idea of buying a home a reality.



The Task Force is also determined to support current homeowners, especially those facing economic hardship. COVID-19 has undoubtedly impacted us all, some a little more than others. Fortunately, there are resources available to those who may need some assistance to get through this challenging time. If you're financially strained, Task Force members recommend talking to your county or city Treasurer's office for guidance; contacting your mortgage lender to learn about COVID-19 relief options or reaching out to a local social service agency for assistance.

The Treasurer's Task Force is working on long term solutions, but there is important short-term assistance available now. On September 1<sup>st</sup>, the Centers for Disease Control and Prevention (CDC) issued an [order temporarily halting evictions](#) until December 31, 2020. Renters are not automatically protected. They must apply to become protected against eviction in emergency situations. Renters must prove to their landlord they've exhausted all other relief options and an eviction would leave him or her homeless. Also, the eviction moratorium still requires the renter to pay the landlord at a future date.

The CDC eviction moratorium is only one means of housing relief for Americans. In Wisconsin, there are more programs directed specifically toward state residents to provide housing support. Additional support was made available in March when Congress passed the CARES Act, which distributed \$2 billion to Wisconsin from the federal Coronavirus Relief Fund (CRF).

Since Wisconsin received the CRF payment in April, Governor Tony Evers has distributed \$1.8 billion to direct critical support where Wisconsinites need it most. Governor Evers allocated this federal funding toward Wisconsin's farmers, small businesses and childcare providers. Additionally, Governor Evers prioritized this funding to provide essential support for healthcare professionals, local governments, as well as our K-12 schools and higher education institutions.



In May, Governor Evers announced the Wisconsin Rental Assistance Program (W.R.A.P.), a \$25 million program to provide housing support for state residents. Eligible applicants can receive an award up to \$3,000 to cover rental payments. To be eligible, applicants must be an adult, a Wisconsin resident with a household income at or below 80% of the county median income in the month of, or prior to the application date. W.R.A.P. funding is still available; renters are encouraged to reach out to their local [Wisconsin Community Action Program Association \(CAP\)](#) to apply.

Despite all of these efforts by Governor Evers and Treasurer Godlewski, there will always be housing insecurity. We, as a caring society, must continue to work toward solving homelessness in the long term while we assist as many families as possible right now. If you know someone in need of adequate housing, please share these opportunities with them right now.

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