

# Rep. Rivera-Wagner: Bipartisan housing bill expands homeownership access, heads to governor's desk

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**Madison** — Earlier today, the Wisconsin State Senate passed Assembly Bill 454, a proposal authored by State Representative Amaad Rivera-Wagner of Green Bay to expand access to homeownership for working families across Wisconsin. The bill now heads to Governor Tony Evers for signature.

Developed in partnership with Habitat for Humanity and informed by local leaders like NeighborWorks Green Bay, the bill creates a Workforce Home Loan Program through WHEDA to help first time homebuyers bridge the growing gap between wages and the cost of housing. At a time when the average age of a first time homeowner has climbed to 40, putting the American Dream further out of reach for working families, the bill is designed to bring that dream back within reach.

“This is government at its best, where we come together to address our challenges and inspire the kind of work we need to tackle our biggest needs,” said Rep. Rivera-Wagner. “The housing crisis does not respect geographic boundaries or political parties, and neither should our solutions. This work is rooted in the real progress happening in communities like Green Bay, and it shows what is possible when we focus on solutions that make a difference in people’s lives.”

The program provides zero interest, second mortgage loans of up to \$60,000, creating a sustainable revolving fund that will continue to support future homeowners. By requiring repayment rather than forgiveness, the program ensures long term impact and responsible investment of public dollars. **For many working families, this means the difference between continuing to rent and finally being able to close on a home of their own.**

“My family and I spent our early years struggling with homelessness,” Rivera-Wagner said. “Habitat, which helped my family and me build the house my mother still lives in today, changed the course of our lives. Homeownership is not just a roof over your head, it is the stability that makes everything else possible. This bill is about making sure more families, no matter where they start, have a real chance at a different future.”

The legislation builds on Rivera-Wagner’s broader housing work in Green Bay, from establishing a community land trust to expanding workforce housing, while cutting red tape and accelerating construction to lower housing costs.

The bill received bipartisan support, including co-authors Senator Jesse James and Representatives Jessie Rodriguez and Dan Knodl. It invests up to \$10 million in the upcoming biennium and complements existing WHEDA programs to expand access to safe, affordable housing statewide.

“In Green Bay, we believe the best ideas come from the people closest to the challenges,” Rivera-Wagner added. “This bill takes what is already working in our community and makes it possible for more families across Wisconsin to achieve the dream of homeownership.”