

OPENING DOORS TO THE FUTURE

The Superior Housing Authority Provides Safe, Affordable Housing for Residents Meeting Eligibility Guidelines

By Patrick Lapinski

It was a bright fall afternoon in 1942 when Della Bosley opened the door to apartment A-62 in Superior's Park Place housing project, her children squinting in the sun, their arms laden with household goods. The scene was captured in a photograph appearing in the local newspaper under the heading "Park Place Opens to First Family." The move to the city for Della's husband William not only brought him closer to his job in the shipyard; it provided a larger, affordable living space for his family compared to their small house in rural Gordon, Wisconsin.

The Bosleys' story is echoed years – even decades – later by many former residents of federally subsidized housing projects like Park Place and Catlin Courts. Superior resident Dennis Arras still has friends from childhood days growing up in Superior. "My immediate family moved in SHA housing

in 1945 after my dad came back from Europe in the Army Air Corps," Arras recalled of his early years in Park Place, noting it was known among those returning from military service for affordable rent. "We lived there for about four or five years. When I was 12, we moved to Catlin Courts in a larger home – 22D, actually."

ORIGINS

The story of the Superior Housing Authority (SHA) begins with the federal mandate known as the Wagner-Steagall Act, signed into law by President Theodore Roosevelt in 1937. The mandate's mission was "To provide financial assistance to [state and local governments] for the elimination of unsafe and unsanitary housing conditions, for the eradication of slums, for the provision of decent, safe and sanitary dwellings for families of low income,



and for the reduction of unemployment and the stimulation of business activity, to create a United States Housing Authority, and for other purposes.”

Plans for developing the first large-scale housing project in Wisconsin, which became known as Park Place, were put in motion in the summer of 1938 by the United States Housing Authority. The formal application by the new SHA submitted in October, 1939, to the federal government called for an allocation of \$675,000 to build 200 low-rent units for “families of low income.” Two years later, bids were let for a revised 153-unit “defense housing” complex. Superior’s North End neighborhood was specifically targeted for the project in large part due to its proximity to the local shipyards.

“Between third grade and sixth grade we lived in Park Place. My two brothers and I had a front bedroom at the top right of the unit. We overlooked Hammond Avenue. I would sit by the window for hours in the spring smelling the fresh air and wondering what life would bring me. Little could I imagine what an interesting life I would have. Great memories.”

— MIKE BOYLE

By the time the project was completed, there was a tremendous need to house a portion of the thousands of men and women working in the wartime economy. When World War II ended, many of those jobs went away. However, many of the residents remained. Park Place proudly stands today as the oldest federal housing project in the state.

PUBLIC HOUSING

Today, the Superior Housing Authority is one of 3,400 such entities across the country, and while the scope of the federal program has grown, the mission remains the same. As a public agency, SHA helps secure safe, affordable and quality housing in Superior for people meeting income and other eligibility guidelines. The need has not diminished; in fact, it’s grown. The Twin Ports area of Superior and Duluth has seen a decline in new home construction while its existing housing stock is aging.

“We do not have enough affordable housing,” said Pam Benson, who was tapped to serve as SHA’s new executive director and started on January 1. While there will always be people in the community who need housing, she noted, the majority of SHA’s tenants view public housing as a stepping-stone to bigger and better things: home ownership, college and becoming self-sufficient.

Benson’s perspective comes from 36 years of experience in the housing industry and from personal experience. “I come from a family of nine,” she said. “My mother was a single parent and was a recipient of public housing in Duluth. Back then, most people had large families. You don’t see that much now; the need that’s out there in our communities is really one-bedroom units.”

Along with these smaller core family



Board Chair Bill Fennessy

bedroom here in Superior is probably about \$600 to \$700 a month,” she said. “Think about what kind of income you have to have to support that.”

As a public entity under the purview of the Department of Housing and Urban Development (HUD), the SHA manages 464 public housing units, two community centers, HUD’s Housing Choice Voucher program and a portfolio of properties for private developers within the community. Locally, SHA is governed by a five-member board of commissioners – appointed by the mayor and confirmed by the City Council – who bring varied expertise and experience: financial, construction, resident perspective, business and government.

The Superior Housing Authority has the full confidence and support of

units, a combination of factors, including an aging population downsizing from traditional homes and a lack of new housing stock, is driving the need for one-bedroom units. Benson is concerned that a lack of housing in the community could lead to even longer wait times. “An average one-bedroom in Duluth is around \$900 a month, so I would venture to say that an average one



Administrative Assistant Jessica Sanders





Executive Director Pam Benson

the board of commissioners, says Board Chair Bill Fennessey: "I am confident that the current leadership and staff are well prepared to meet future challenges and take advantage of new opportunities." Fennessey has served on the board for

plus a number of "scattered site" single-bedroom units, including two handicap-accessible duplexes.

The nature of public housing differs from the private sector, because the housing authority must comply not only with local housing codes in its daily operations, but with federal guidelines. Benson explained that SHA's developments are grouped into "asset management properties" (AMPs) that are run like an individual business. "HUD said you had to group your buildings in such a fashion as they can be self-sufficient through operations," she said. "So we had to look at rents and costs and capital needs and decide how they were going to be dispersed." For instance, AMP 1, which SHA calls Park Place, includes Park Place and is also broken out with some of the other sites. With the rents and HUD subsidy, \$1.6 million comes into the community for SHA operations.

THE CLIENTS

"First and foremost: 'Affordable housing' doesn't mean, necessarily, the projects,"

wrote Maria Elkin, deputy director of communications for New America, a Washington-based think tank, in a 2017 paper on myths about public housing. "It actually just refers to the fact that you're spending less than 30 percent of your post-tax income on housing. The Department of Housing and Urban Development indicates that families paying more than 30 percent are considered 'cost burdened' and may have difficulty affording necessities such as food, clothing, transportation and medical care. HUD estimates that 12 million households (renting and owning) pay more than 50 percent of their take-home income on housing each year."

Under its mandate, SHA serves a variety of clients, from individuals to families to senior citizens. Eligibility for public housing is "driven by income," said Benson, "so low- to moderate- income is who we help." Statistically speaking, that translates to serving about 1,300 people per month, but she said the need is greater. "The income limits are really high for public housing," she explained. "One person can make up to \$40,000 and still be eligible for our programs."

There are waiting list for SHA units, and depending on what applicants' needs are, the wait can range from four to six months all the way to three years. No one is declined based on income, unless they're over the income threshold.

"We house people who have no income," said Benson. "Say I'm 19 years old, I had a stroke, I have no income, I can't work – but now I can live independently. There's

"I lived in Catlin Courts from the time I was born, in 1955, until 1965. We used to walk home from Ericson at lunchtime, when most days my mom would be hanging clothes out to dry. They still had the coal bins outside, and you got your milk delivered by the milkman."

– SUSAN KORHONEN

25 years and is proud of the condition of SHA buildings, the professionalism of the employees and the services they offer to the residents and the community. "In my opinion, the reason the SHA is successful in meeting the needs of our residents is our dedicated, compassionate and professional staff who truly care about the individuals they serve," Fennessey said.

SHA has 466 rental units throughout the city. Park Place remains the largest public site with 151 units, followed by nearby Catlin Courts with 136 and Bayview with 64. Housing sites for the elderly are located throughout Superior, providing residents with the option to live in areas where they feel comfortable. The largest of these is the 20-unit Kriebs Manor. SHA also operates Billings Park Villas, a 28-unit site of one-bedroom apartments with private entrances,



Confidential Office Manager Rhonda Berg (left) and Director of Housing Programs Mary Pelofske.

a whole process people have to go through to get any kind of Social Security or supplemental assistance that can take a month to up to even 10 years before a determination is finalized. Until then, people are out there looking, seeking the resources available through all different agencies that provide case management to help people get the benefits that they're entitled to. And once that comes into play, then they start paying

throughout the community ... that's our jurisdiction, and we help pay their rent," noted Benson. The difference between the HCV program and public housing is that HCV participants will pay a minimum of 30 percent of their income. This program gives participants choice in where they want to live.

Critics often decry rent subsidies, says Benson, but from an SHA standpoint, it's

"I grew up in Bayview place on Cypress Avenue. We were not rich, but we at least had a roof over our heads. I became friends with a girl next door; to this day we are still friends. I have raised my family in Park Place and Catlin. These places are decent and very homey. It's great that these places are around, to help people have a safe place to live."

— CAROL ROCHON

a rent. Until income is established, they pay a minimum rent of \$50 to SHA." In public housing, residents will pay a maximum of 30 percent of their adjusted income.

HOUSING CHOICE
VOUCHER PROGRAM

In addition to public housing, the SHA facilitates HUD's Housing Choice Voucher Program (commonly referred to by its former name, Section 8 Vouchers), which provides rental subsidies to families who live in privately-owned homes or apartments throughout Douglas County. "We can help up to 169 families

a win-win for everyone involved. "I think the important thing that people don't understand with HCV, the Housing Choice Vouchers, is that this is money that goes back into the community," she explained. "Through this program alone, SHA contributes nearly \$600,000 into the public sector per year. We have people who are very low income in our community who cannot afford their rent without this subsidy. Who would take on that burden if families cannot afford the rent? Private landlords possibly would not, and this way it helps out the landlords, also helps out the residents; at least now it's affordable."



Housing Specialists Cindee Beaulieu (left) and Nancy Debruyne.



Director of Technical Services Adam Ferg

MANAGED PROPERTIES

Managing select private sector housing is another SHA service. These relationships are established with private developers who have contracted with SHA to manage their properties and make sure that they're compliant with tax credit rules. Terri Miles is the SHA's property manager for this sector, which encompasses 176 units spread across seven distinct sites.

When a bad situation develops from good intentions.

We have an attorney for you.

DIVORCE & FAMILY LAW

- » David Oberstar
- » Joseph Mihalek
- » Thomas Witt

FRYBERGER
LAW FIRM

fryberger.com

“I live in Park Place now. It is just right for me and my daughter. Basic apartment, but easily made homey. I’ve been in a lot worse places that friends have paid a lot more for. I know I pay on the higher end of what they charge as I work 40 hours a week and have a good paying job, but feel blessed to have a decent place to live.”

— SUEANN OLSON



Unlike public housing units, which are subsidized based on an exact percentage of someone’s income, managed property units are leased based on set income and rent restrictions. “The properties that I work with, to clarify, are not subsidized properties,” said Miles. “They are considered to be affordable housing, and basically, what that means is there are income restrictions on the majority of the units. And along with those income restrictions would be sliding rent restrictions. On the flip side of that, there is also a rent that cannot be exceeded for that same income.” For example, if Miles has a one-bedroom available and she’s qualified someone at 30 percent, she cannot just set that rent at any amount she wants. “I have to fall within those restrictions,” Miles said.

In 2001, the SHA started managing two private site properties with a total of 64 units. Today, it works with three developers with a portfolio of seven properties and 176 units. In the city’s North End neighborhood,

SHA manages the Rosewood and Rosewood Phase II apartments for the Duffy Development Co. and the Cottages of Superior Phases I and II, located in Superior’s South End. SHA also manages Grand Central Plaza in the city’s central district for the Gerrard Corp. of La Crosse, Wisconsin, plus two unique historical downtown properties on Tower Avenue – Washington Apartments and New York Apartments, owned by Minneapolis-based Metro Plains LLC, a regional property development firm.

Working with outside partners gives the housing authority and residents more options while creating additional clean, safe, affordable housing. “The properties that I have are



Property Manager Terri Miles

**DULUTH COFFEE
ECO-FRIENDLY PRODUCTS
RESTAURANT AND
BAR SUPPLIES
FACILITY AND GROUNDS MAINTENANCE
RESTROOM SUPPLIES
TOOLS**

**YES WE HAVE IT,
WE’RE LOCAL, AND WE DELIVER**

We deliver ease. With one phone call or one touch of the keyboard, your order will be at your door. Often the same day.

TWIN PORTS
PAPER & SUPPLY, INC.

4223 Airpark Blvd.
Duluth, MN
218-722-6547
twinportspaper.com

[f](#) [in](#)



Senior Administrative Assistant Tracy Kinn

typically tax credit properties. Sometimes there are other programs that are layered in with them," said Miles, noting that developers will often seek to apply for tax credits through state agencies such as the Wisconsin Housing and Economic Development Association (WHEDA), one of the state agencies that works with businesses on small business loans, or home ownership homes.

"When developers apply for tax credits, they go through an application process; they

make certain commitments that they will fulfill," Miles said. "For instance, they may state that they are going to build a property with x number of units in that building, and they will commit to renting to people at different area median incomes. And they will specifically say that out of 10 units, three will be at 3 percent median income, they might have five at 50 percent area median income and the remainder might be at 60 percent. If they win the award that they've applied for, then the process begins."

Miles also points to SHA's successful partnership with MetroPlains as an example of public-private collaboration. MetroPlains invested close to \$10 million on the 1890s-era New York and Washington buildings. "I got to be in the building right along with the developers and the pigeons and whoever else happened to be in there at that point in time," she laughed in recalling her involvement with work that began on the New York building in 2006. "The SHA saw it go from what it used to be to moving forward into these beautiful, beautiful apartments where they brought back the original windows to the original space. So we have the big, arched windows up on our third floor."

CAPITAL IMPROVEMENTS

Maintaining all of the properties SHA manages can be a monumental task. But under the direction of Adam Ferg, it all gets done. He has been with the housing authority for 15 years and leads a maintenance team that includes a foreman and nine skilled workers.

"It's always a challenge to make those necessary improvements and make those upgrades, whether that's new furnaces, windows - it's all working within that budget," said Ferg. He also oversees the capital



Inspector Gayla Salmi

MAKE EVERY MOVE AN AI MOVE



21 MOVERS INC.

(715) 392-8500
(800) 236-1984

Atlas
Insurance Agent
LIC#0071129233
LIC#50667



Local And Long Distance Moving
704 Banks Ave. | Superior, WI | 54880

KRECH OJARD
ENGINEERING • CONSULTING



GLOBAL EXPERIENCE LOCAL SOLUTIONS

715 392 4474 SUPERIOR 218 727 3282 DULUTH

krechojard.com

in f

“My grandma, Irene Johnson, lived in Park Place for many years starting in the late '50s. She lived there until she went to the nursing home in the '90s. I have many fond memories of visiting her from Brule and playing with the neighborhood kids.”

— SARA CULHANE MARTINSON

fund program, like the grant SHA receives from HUD to make physical improvements (capital improvements). Sometimes it can be a long process, but these improvements are worth the wait. Ferg points out that over the last 10 years, they've invested significant dollars into upgrading close to two dozen units to be fully handicap accessible, while juggling the continual need for repairs and replacements. Doing so always involves budget challenges, says Ferg.

“Because we're dealing with federally-owned properties, we receive a capital fund annually which averages \$1 million per year,” Ferg explained. HUD decides, based on the number of units SHA has, the

amount of money it will receive for capital improvements, such as taking care of roofs and physical properties, with a few caveats. “Each year we'll get a certain amount that needs to be spent within four years,” he said. “It needs to be obligated in two years and fully spent in another two years, so a total of four – and that's just money for capital improvements, so there's a total balancing act. With that, our capital needs are not met, due to the age of the properties.”

The SHA has a long history of taking good care of its properties, and Ferg is grateful for his predecessors' work in keeping up with the challenges. “Our buildings are in fantastic condition, considering the age of

the properties,” he said. “Our mission remains the same, and that's to provide decent, safe, affordable housing for people. How we get there, maybe, is always going to hinge on our funding. But we're not for profit; we're not in this business to make money. We're here to provide support for people with housing.”

COMMUNITY

In support of its public mission, SHA also owns and operates two properties that are available to the community at large as well as public housing residents. The Peter Rich Community Center at 1201 N. Eighth St. provides a full-service kitchen and dining area and can be rented for seminars, special events or parties. The Superior School District provides a free lunch program there for children under 18 during the summer and a free dinner program during the school year. The Virginia L. Deetz Center at 710 Catlin Ave. has a meeting room, half-court gymnasium and a full kitchen. Currently, it's home to the Boys and Girls Club of

**Improving our world
by responsibly meeting
society's needs for quality
lime and stone products.**



Our Superior plant is ideally positioned to service the Upper Midwestern United States and Central Canada. www.graymont.com

Feel like one of the family

Villa Marina was recognized as a recipient of the Bronze Commitment to Quality Care Award from the AHCA.



Whether your stay is short- or long-term, our comfortable living environment will nurture you, allowing you to enjoy life – the way it should be!
For exceptional care and comfort, visit Villa Marina.



VILLA MARINA
Health & Rehabilitation Center

A Division of Avanti Health Systems
35 NORTH 28TH STREET
SUPERIOR, WISCONSIN
FAMILY OWNED & OPERATED

715-392-3300




Housing Specialist Holly Conklin

Superior, which serves about 180 youth by providing learning and recreational opportunities. “We feel that that’s a very important thing,” Benson said. “We help a lot of families and a lot of children.”

The SHA’s sense of purpose is evidenced in daily interactions with the tenants they support.

“The most satisfying part of the job for me is to know, when it is scheduled to be a negative 11 degrees, that we are providing safe, sanitary housing for people who truly need it – to see how quickly their lives can become stable for people who haven’t had stable housing,” Benson said.

“There’s no greater satisfaction than ... moving someone into a brand-new apartment and seeing that smile and seeing that joy,” said Miles. “That’s why I do what I do.”

Providing housing is the readily tangible benefit of SHA’s work. But among more intangible benefits is empowerment – for family breadwinners to provide a better life for their children, for individuals who value their independence as they struggle to manage a disability, and for seniors who want to live near neighborhoods where they raised their own families. “If you don’t have stable housing,” said Benson, “how do you get a good night’s sleep so you can get your kids to school, get yourself to work – to be able to provide for yourself and not have others provide for you?” 

Patrick Lapinski is a freelance writer who grew up in Superior.



80 ACCREDITED PHYSICIANS

— COVERING —

15 AREAS OF SPECIALTY

Within our walls, we make a positive impact on patients’ lives. From total comfort to state-of-the-art surgery to saving out-of-pocket costs. Outpatient surgery excellence – it’s all in a day’s work.



Lakewalk Surgery Center

1420 London Road, Duluth
218-728-0650
lakewalk.com

It’s your health. It’s your choice.

— 20 Years of Excellence —