

Family Keys

**A More Efficient,
Ethical Response to
Housing-Related
Child Safety
Concerns**

December 2025



The report is available on the internet at:
www.dcf.wisconsin.gov/family-first/innovation/keys

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Wisconsin Department of
Children and Families

Summary

This report provides information gathered by the Wisconsin Department of Children and Families (DCF) summarizing the intention and outcomes of the Family Keys housing approach, a project supervised by the Wisconsin Department of Children and Families from July 1, 2022 to June 30, 2025 in partnership with La Crosse, Marathon, and Wood Counties.

The focus of Family Keys was to support families involved in child welfare who were dealing with housing insecurity so that fewer children would be separated from their families. The project aimed to directly apply research about the positive impact of concrete support interventions for families and relied upon innovation and collaboration between child welfare leaders and community partners. The interventions described in this report were effective in preventing unnecessary foster care entries which resulted in a significant reduction in costs for local child welfare agencies.

State leaders chose to apply transition funds from the Family First Prevention Services Act grant totaling up to one million dollars, to be distributed directly to the three pilot counties over a three-year pilot period. This investment made it possible for the pilot counties to test strategies, learn what was most effective, and provide an approach that any county could implement without the need for additional funding.

Direct feedback from families served, community members, local leaders, and other partners was collected as part of assessing the approach, as well as a review of outcomes in each county (gathered via survey and child welfare system tracking). The results of this review suggest that **flexible funding should be utilized to support families**. Such interventions provide more helpful and healing interventions for families and are also more cost effective for taxpayers.

The following report outlines:

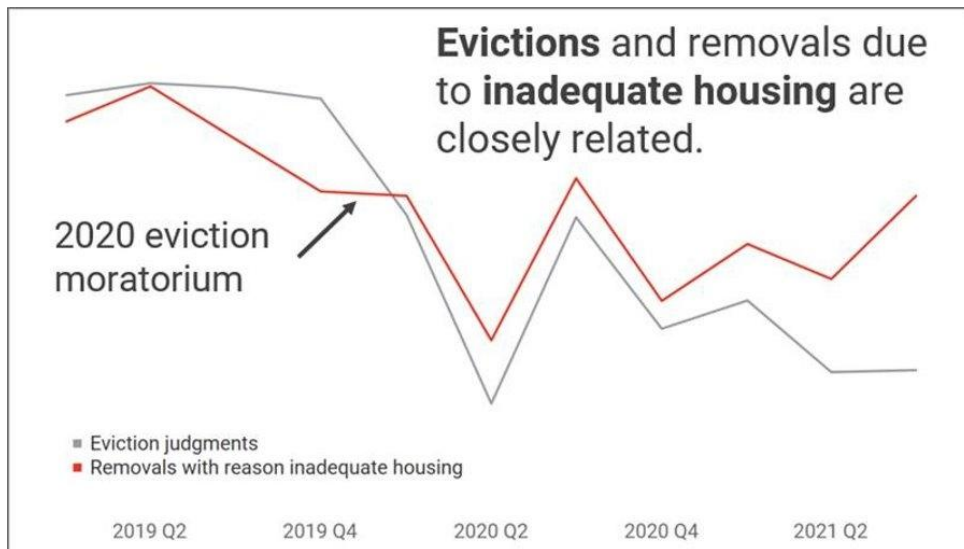
- Why housing is a child welfare problem
- A description of the Family Keys approach
- Stories from the pilot counties
- Tips on how to apply the most successful interventions
- How other communities can apply a similar approach
- Frequently asked questions and housing resources



Background: Housing is a child welfare issue

In 2021, the Wisconsin Department of Children and Families (DCF) identified data suggesting a relationship between child welfare removals and housing evictions. During the COVID-related [moratorium on evictions](#), child welfare removals based on inadequate housing declined by 33% in Wisconsin. These data suggest that when housing is stabilized, less children enter foster care.

The image below shows the [DOA Wisconsin Eviction Data Project](#) overlaid with child welfare removals due to inadequate housing.



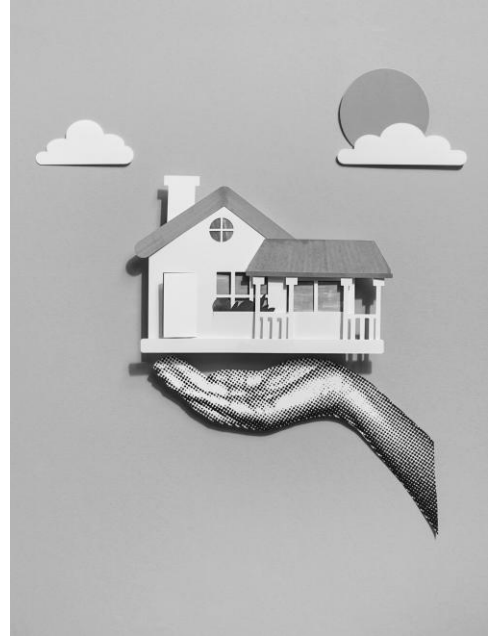
Wisconsin Children's Code contains two important requirements that relate to housing insecurity. First, DCF 48.13(10m) Stats., states that children should not be separated from their families for reasons of poverty. Second, reasonable efforts must be made to maintain children safely in their home whenever possible. In fact, DCF 48.355(2c)(a)3.c. Stats., mentions "housing assistance" as a factor the court should consider when determining if reasonable efforts were made by the county agency to prevent removal. For these reasons, DCF committed to supporting county child welfare agency innovation through Family Keys. The goal of the program was to find an approach to better serve families who are dealing with housing insecurity.

Background: Housing is a child welfare issue

As part of Family Keys, Wisconsin DCF staff interviewed child welfare professionals who took part in Family Keys. Child welfare professionals shared that housing insecurity was an even larger contributor to child welfare removal than what is captured in formal child welfare data. **Some child welfare professionals shared that upwards of 80% of the families they served were dealing with housing insecurity.**

Possible reasons for under-reporting in the data include:

- **Definitions:** A common definition of homelessness is “a person that has no permanent home”. How an individual child welfare professional interprets the definition of homelessness may impact their decision to include housing as a removal reason. One example is being “doubled up”; some would say a person is not homeless because they have a place to reside, while another person may say they are homeless because they lack independent or permanent housing.
- **Data Collection Practices:** Child welfare professionals are required to identify a primary safety concern/reason for removal. They may not always identify other potential challenges impacting the family. This means that even if a family is struggling with housing insecurity, it may not be captured in their case documentation if it is not the primary safety concern identified by the child welfare professional.
- **Removal vs. Reunification:** Housing insecurity or homelessness may not have been a concern at removal, but may have become a barrier, making reunification more challenging.



The Family Keys Approach

Family Keys is an “approach,” not a specific “program.”

The approach outlined was designed specifically so that each county could respond to this complicated issue in a manner that maximizes effectiveness and efficiency. Each county was allowed to establish their own enrollment guidelines and timeframes. This approach was unique, as most state grants and programs specify a maximum length of time that families are eligible to receive services. Wisconsin DCF and county partners wanted to design an approach that could respond to the fact that some families need **a short investment of time and resources** and others may need **more intensive guidance and support** for a longer period of time.

Wisconsin DCF stressed to the pilot counties that the expectation was not for them to solve housing-related issues, but rather develop interventions and build partnerships to address housing in a more effective and efficient manner.

In 2024, the pilot counties partnered with several of the families served by Family Keys to create a short film series for counties to use in explaining the intention behind Family Keys and the successes of the pilot. Consider sharing these films with your agency leaders, county boards, or do a short film screening at a local library or community event for the general public. The films are intentionally short so that they can be shared via social media and do not require a significant time investment from the viewer.

- [It Takes a Village \(short film, 2024\)](#): Explores how collaboration between child welfare agencies and community partners – of which the Family Keys approach is an example – can better support families. *5 min. 16 sec.*
- [Momentum \(short film, 2024\)](#): Parents reflect on how Family Keys was critical to their families staying together. *5 min. 16 sec.*
- [Family Keys Anthem \(short film, 2024\)](#): Parents, child welfare professionals and community partners share how innovative approaches like Family Keys are an investment – not only financially but in families and communities. *7 min. 13 sec.*



The Family Keys Approach

Identify a Clear Problem

In 2022, representatives from La Crosse County Department of Human Services, Marathon County Department of Social Services, Wood County Department of Human Services, Casey Family Programs, ROOT Inc., and Wisconsin DCF convened in Madison, Wisconsin for a kick-off “Wisconsin Housing Collaborative Team Workshop.” During that day-long convening, participants began to brainstorm potential solutions to keep children safely with their parents, even when facing housing insecurity. Attendees considered how the problem presented similarly and differently in their specific communities and committed to identifying strategies that would help reduce the number of children entering foster care due to housing concerns.

Rely Upon Community Solutions

The county participants were then invited to identify community partners and build a local team to help respond to housing insecurity. By listening to and engaging with their local partners the counties **created their own unique approach** to respond to the specific strengths and needs of their county. More information about each county’s approach can be found in the [Local Spotlight and Outcomes](#) section.

Flexible Funding and Innovation

After the initial convening, Wisconsin DCF provided funding to each of the county teams to identify new ways to collaborate with community partners and create innovative funding interventions that would better meet families’ needs as they pertain to housing insecurity. The county teams were encouraged to try to identify **new ways to collaborate with community partners** and create innovative funding interventions that would better meet families’ needs.

Unlike other state or federal pilots, which often have various requirements and mandates, Family Keys was intentionally designed to be **flexible**. The flexible nature of the funds and minimal structure allowed each county to build and implement an approach specifically addressed to fill the gaps in resourcing in their county.

In order to make sure referrals to Family Keys were appropriate there were a few established eligibility criteria which each county was required to follow. This was the only common requirement.

To be eligible for Family Keys a family needed to have;

- Open to intake or Open ongoing Child Protective Services and/or Youth Justice case.
and
- A child At risk of child placement in out-of-home care or Reunification delayed due to housing insecurity.



The Family Keys Approach

Service Population

County teams were able to select which families would be served by Family Keys as long as the family met the eligibility criteria.

The table below shows the breakdown by enrollment type of the 77 enrolled families over the 3-year pilot period. Fifteen (19%) of the enrolled families had one or more children in out of home care and the child(ren) were unable to return to their family at least in part due to housing insecurity.

Case type	Count of Families Served	% of Families Served
Initial Assessment	14	18
Ongoing	63	82
Breakdown of ongoing cases		
Child Welfare	7	9
CPS Ongoing	39	51
YJ Ongoing	2	3
CPS & YJ Ongoing	15	19



Local Spotlight and Outcomes

La Crosse County

Families Served

La Crosse County served 34 families, making up about 44% of the total population served by Family Keys. Of the 34 families, La Crosse County served 109 household children who were 18 years old or younger.

Structure

The La Crosse County team leased three separate residences to house families enrolled in the Family Keys program. The team was intentional about having a diverse collection of properties to maximize partnerships, property locations, unit size, and cost. Additionally, having multiple residences allowed for meeting unique family needs, while also providing choice to families. The county also used funds for program support, which included a Housing Navigator and flexible funding for incidentals to either help maintain a family's current residence by providing funding for; household repairs, utility bills, or payment on arrearages. While other flexible funding was provided to obtain new housing by helping with security deposits, application fees, moving expenses, and storage units.

One of La Crosse County's partners was Shelter Development; a local non-profit organization. Shelter Development seeks to help end local family homelessness by merging business skills and nonprofit support. Shelter Development was excited to partner with La Crosse County by offering a home to the Family Keys program for a period of two years. At the end of the two-year period, the home would either be used again for the Shelter Development program or potentially remain rented by Family Keys.

Spotlight

La Crosse County enrolled a family of five (turned family of six during the project) into Family Keys. Both parents, at the point of access to the child welfare system, were struggling with substance use, had no resources in the area, and were staying either in a shelter or in a vehicle overnight. During their ongoing CPS case the family was enrolled in Family Keys and the housing provided truly changed their lives. Both parents worked through withdrawals and are sober now for more than a year. The father got a full-time job and is able to provide financially for the family. The mother is staying home with her four small kids and is well connected to supports in the community. The family bought their first vehicle and have been saving money each month to buy a home. They were part of [a local news story](#) in La Crosse where they raved over their experience in Family Keys and the support it offered them especially by the Housing Navigator. The father shared with Erin Malak, Human Services Supervisor, on one occasion **"everything you need to learn about love and compassion you can learn from this program"**.

Local Spotlight and Outcomes

Marathon County

Families Served

Marathon County served 25 families, making up about 32% of the total population served by Family Keys. Of the 25 families, 72 household children were 18 years old or younger. **62%** of enrollees had stable housing upon completion of Family Keys and were able to maintain their child/ren in home.

Structure

Marathon County's initial proposal to provide housing in a congregate setting was met with resistance from the Marathon County Board which led to a delay in implementing Family Keys.

Once the proposal was approved, Marathon County partnered with a contract agency, North Central Community Action Program, to locate apartments for families. Families could choose to participate in Family Keys and could decline moving into a residence, but once the family moved into a property the contract agency, who worked closely with Marathon County Social Services, would ensure that the family was complying with requirements in the Family Keys agreement. Program guidelines and protocols were developed to clarify expectations of those enrolled in the Family Keys program and enrollees were required to sign agreements prior to moving into the property.

Marathon County also allocated money in their Family Keys budget to pay for a Housing Navigator and one-time costs for household supplies, furniture, and other safety related items.

In a January 23, 2024, article in [The Star News](#), Christa Jensen, Director of Social Services for Marathon County, reported "In its first year, the county spent \$128,647 on the program, with most of that money going toward rent payments. Even if the county would have spent its own money on the program, Jensen said it would still have seen a net savings of \$248,845 due to the reduction in out-of-home care." Families in Marathon County are now more likely to receive the support they need instead of having to rely only on foster care when housing is an issue.

[The Marathon County social services board](#) has determined that due to the positive feedback from families and cost savings, they will put forward a resolution to the Health and Human Services and Finance Committees to allow utilization of out of home care dollars to be spent flexibly on in-home and out-of-home care to continue supporting this initiative in Marathon County following the cessation of the Family Keys pilot.

Spotlight

Marathon County's very first Family Keys client, who was released from prison and enrolled into Family Keys housing was reunified with her child, increased her credit score by over 300 points, and found stable independent housing while maintaining employment. She also was successfully reunified with her older children who had previously been placed outside of the home. She is now working as a lived experience advocate in the Marathon County Family Keys program.

Local Spotlight and Outcomes

Wood County

Families Served

Over the course of the three-year pilot, Wood County served 18 unique families, making up 23% of the total population served by Family Keys. Of the 18 unique families, 39 household children were 18 years old or younger. With Family Keys funding, the total cost saved in potential out-of-home care expenses for families engaging in Family Keys was **\$243,490.00**.

Structure

Wood County contracted with CW Solutions, a private human service company, to employ a Housing Navigator to collaborate with their Family Services Division on housing-related issues. The goals of the Housing Navigator included:

- Establish a team of support around families with the Housing Navigator, county social worker, Family Resource Coordinator, and FoodShare Employment & Training (FSET) case manager.
- Develop an advocacy model to serve families through a housing navigation plan to secure and maintain stable, long-term housing.
- Create a housing resource index (programs, services, and landlords/property owners) on the county network for staff to quickly identify and connect families to local housing information.
- Establish and strengthen partnerships with local landlords, property management companies, other housing programs and services, and housing coalitions.

In addition to the Housing Navigator role, Wood County provided funding for security deposits, rent, and essential household items. Although Wood County has several community housing programs and services, each has specific eligibility requirements and funding rules which can delay a family receiving needed assistance in a timely manner. It may often take more time to determine eligibility and potential funding than the family has before becoming unhoused. The flexibility of Family Keys gave Wood County the ability to provide immediate supports to a family in need.

“Everything went well. It was a fast process. They immediately started to get things going when I was accepted. I had a home a week later. I was able to move in right away. They helped me financially to build a nice amount of savings. I was in the program for about four months until transitioned.”

Local Spotlight and Outcomes

Wood County continued...

Through empowerment and trauma-informed practice, the wraparound team approach utilized in Wood County provided comprehensive services and support to families to ensure they had the tools and resources to be successful while enrolled in Family Keys. This model allowed families to prepare for transition from the program through sustainability means and scaled interdependence. Team meetings were scheduled monthly to check in on goal progress and problem-solve together, each team member's role was clearly defined including, but not limited to:

- **Family:** Attend scheduled meetings, have open communication, and work on self-identified goals.
- **Housing Navigator:** Guidance on tenant rights and responsibilities, landlord mediation, home maintenance, budgeting, and community resource navigation.
- **County child welfare professional:** Assess child safety, confirm safety plan is followed, refer to appropriate services.
- **Family Resource Coordinator:** Provide parenting education and skill building, connect to appropriate resources.
- **FoodShare Employment and Training (FSET) Case Manager:** Support in employment and training goals including obtaining and maintaining employment, connect to local Employer Partners, and budgeting.

Wood County remains committed to continuing the Housing Navigator role to serve currently enrolled families, as well as new families whose primary barrier to reunification or potential family separation is related to housing insecurity.

"I think the program is great. I went through a lot of different resources, and Family Keys is the one that was very successful. I have nothing but good things to say about Family Keys!"

"I shudder to think what would have happened to me and my daughter if it wasn't for this program."



Local Spotlight and Outcomes

Wood County continued...

Spotlight

The Housing Navigator worked with a family who had limited time left to live at the place they were residing. The Housing Navigator supported them with working through apartment applications, landlord relationship-building, security deposit and rental assistance to cover the initial cost of moving. During this time, both parents maintained their employment with the support of FSET for work clothing and transportation assistance.

One parent was invested in furthering their education in the healthcare field and enrolled in an intensive CNA training program at the county-operated skilled nursing facility. This training was funded by FSET as the parent was actively engaging in that program for their employment and training goals. This parent successfully completed the program and was hired on full-time at the facility.

As the family became situated in their new apartment, the parents focused on budgeting their income and expenses as well as paying off debts and keeping up with current bills. They were able to successfully sustain their rental costs, as well as their other expenses after transitioning from the program. Throughout their time in Family Keys, the parents shared their appreciation of support to their wraparound team consisting of a Housing Navigator, county child welfare professional, and FSET Case Manager who all worked together in this shared mission.



Key Learnings from Family Keys

In addition to the key components of the Family Keys approach, the three counties identified a few common interventions that were particularly helpful in their programs. In speaking with child welfare professionals, parents, and community partners from each of the three counties, the local Family Keys teams identified that incorporating **Housing Navigators**, **Financial Literacy**, and **Community Partnerships** were incredibly valuable investments that should be applied in any community that hopes to respond to the problem of housing insecurity.

Housing Navigators

There was no requirement for the counties to utilize a Housing Navigator as part of their Family Keys program, but all three counties found strong value in hiring a Housing Navigator, typically with **lived experience**, who could devote time, knowledge and build rapport with families and property owners. Child welfare professionals in all three counties indicated that having a Housing Navigator helped families find housing more quickly and allowed for the child welfare professionals to prioritize safety related interventions.

Responsibilities varied across sites, but overall responsibilities included:

- Developing and maintaining relationships with property owners
- Providing transportation
- Assisting families in printing and completing applications and other forms
- Advocating for renter's rights
- Managing leases
- Teaching home management skills and monthly budgeting
- Referring to other supportive services/programs
- Sharing resources and knowledge with child welfare professionals regarding housing.

"Lived Experience" in Family Keys describes individuals who have personal experience as a user or recipient of housing services due to housing insecurity. Counties found that by having Housing Navigators with lived experience they were able to do the following:

- Build more impactful services with the families
- Reduce barriers to care
- Empower individuals who demonstrate resiliency in their journey and help professionals better understand the impact of their policy and programmatic choices
- Demonstrate that hope and recovery are possible for all families
- Build compassion in professionals and other impacted partners by providing an opportunity to hear the stories of people impacted by systems.

Key Learnings from Family Keys

It is important to plan early for intentional engagement with lived experience expertise, as it takes effort and learning how to prioritize such engagement. For additional information on Lived Experience Engagement explore the DCF [Lived Experience webpage](#).

Community Partnerships (Property Owner Engagement, Cross-Sector Teaming)

By design, Family Keys was meant to be responsive to the expertise and preferences of community members. County leaders were encouraged to build partnerships with private business owners, property owners, philanthropic organizations, law enforcement and others unique to their county.

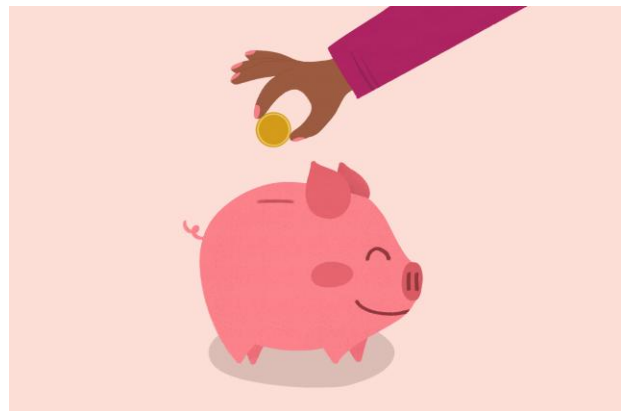
All three counties chose to have the Housing Navigator dedicate time and efforts on building relationships with property owners. When enlisting property owners to participate in Family Keys, the Housing Navigator mediated concerns and ensured funding would be available to cover damages, if needed. Intentionally prioritizing these relationships helped to build support for this approach throughout all the communities.

Counties reported an overall positive reaction from community members who heard about Family Keys. A common response was community members wanting to know how they could also support families by donating furniture or household supplies. County teams were able to build partnerships and identify new ways to collaborate to most efficiently serve families, which are critical to sustain the momentum and funding.

Financial Literacy

All three counties shared that helping families to understand their finances was vital to a family's ability to sustain housing after their enrollment in Family Keys ended. For agencies who do not have a financial literacy resource currently, options to explore include:

- Partnering with a local credit union, bank, or county economic support program.
- Utilizing programs like TSSF (in Wisconsin, or other flexible spending funds such as TANF in other states) to fund budget educational services.
- Using [Money Matters](#) - A free online program designed to improve financial habits.



Action Steps

For counties or communities interested in implementing a Family Keys approach, DCF encourages consideration of the following action steps.

Show the need by defining your WHY.

Just like Wisconsin DCF saw a correlation with the data during the eviction moratorium, you need to show there is a reason why your agency and community should respond to housing and child welfare. Consider posing the following questions:

- Are there children in foster care in our community today who wouldn't be there if their parents had housing?
- Are there families at risk of losing their children because of unstable housing in our community?
- When families are at risk of homelessness in our community, do our policies allow us to best meet their needs to avoid foster care?

Answers to these questions can be gathered through interviews with staff and supervisors, review of child welfare data, analysis of housing trends and resources in your community, or by reaching out to housing experts or other economic development specialists in your county or region.

Develop your story.

Utilize stories to build interest and think about how your own team might want to share successes in order to build a larger support network. Feel free to share the videos which are linked at the beginning of this report. Also consider creating a story problem that reflects the cost of out of home care versus housing.

Using averages and data from rentdata.org, at the time of this report, it would cost nearly \$61,000 to house a sibling group of 4 for 15.50 months (average foster care rate \$978.42 x median length of stay in out of home care 15.5 months). An investment of \$61,000 could house a family in a 3-bedroom apartment for 46 months.

Build a Team.

Identify individuals in your community who are passionate about the problem. It may be helpful to start with a small group of interested leaders to start an initiative and then allow the team to grow based upon interest and resource availability. Be open to partnering with team members who may not typically work in the child welfare or housing areas.



Action Steps

Who can help you build your housing support network?

- Do you have anyone at your agency with a history of working in housing?
- Partner with your local [Continuum of Care](#) contact person. The CoC is a 501(c)3 non-profit organization supporting all counties in Wisconsin (except Dane, Milwaukee and Racine). They are comprised of agencies who serve, support and care about those experiencing homelessness and [manage coordinated entry](#). They are working with DHS to offer [Medicaid: Housing Support Services Health Services Initiative](#) in 5 agencies throughout the Balance of State CoC and Dane, Racine and Milwaukee counties.
- Assess if you have a list of local property owners who have rented to families involved with child welfare in the past or reach out to the [Wisconsin Real Estate Investors | Wisconsin Apartment Association | Statewide Association of Real Estate Investors and Landlords - WAA Online](#) and inquire about opportunities for partnerships.
- Talk to your corporation counsel to see if the county could enter into an initial lease or provide funds for damage or unpaid rent or contract with an agency like [CAP](#) services or [CW Solutions](#).
- Develop a community website to connect families with income restricted housing. Here is a link to Sioux Falls, SD online portal. [Sioux Falls Finds a Way to Connect More People to Housing](#).
- Encourage existing property owners to participate in the Section 8 housing choice voucher program. Here is an example from the [City of Kenosha](#).

“When we see things that work, that make the community safer, that’s better for kids, and it saves money and that money can be reused and reallocated in different ways to do more for the community; that’s just common sense.”

*- Matthew Barnes,
WPD Chief of Police*



Action Steps

Identify funding needs and opportunities.

There are a number of potential opportunities to fund a Family Keys-like approach in your community. Identifying which funding stream is most appropriate for your community may depend upon a number of factors such as:

- What is the population you hope to serve (prevention or reunification)?
- What are the most significant resource gaps in your community?
- How frequently is this problem occurring in your area?

Once you have a general understanding of potential answers to those questions, consider what opportunities may already exist in funding a better approach for families. Some potential ways to resource this approach include:

- Advocate at the federal and/or state level to invest tax dollars in flexible funds for county agencies to meet families housing needs instead of utilizing foster care.
- Identify philanthropic organizations, private businesses, or nonprofits who may be interested in funding a “pilot” period to show the impacts of this approach to your community leaders.
- Shift funding practices at your county or agency to allow flexibility in resourcing. This may involve re-allocating some of the foster care or out-of-home care budgeted resources to housing stabilization or prevention.
- Utilize TSSF or advocate for increased TANF funding for flexible housing supports in child welfare.

The funding options will vary by county (rural vs. urban, leadership structures and preferences, community needs and resources, etc.). It is important to be prepared to discuss the return on investment and utilize examples from the pilot counties to help find the initial funding in your own county. It is likely that if applied appropriately, your community can see similar cost savings and return on investment as the pilot agencies have experienced.

When someone asks what it will cost to operate a Family Keys approach, remind them that you can't put a numerical value on the feeling of safety, relief, and comfort of having a home to come back to each day. A safe place where you can make meals, give kids baths, play games, and relax in. Be prepared to also have reliable numbers to share when explaining the costs if you do not address housing for a family involved with child welfare. Studies have shown that – in practice, and not just in theory – providing people experiencing chronic homelessness with permanent supportive housing saves taxpayers money. [Fact Sheet: Cost of Homelessness & What is the Cost of Homelessness?](#)



Acknowledgements

Closing Remarks by Christa Jensen, Marathon County Department of Social Services

I think the true success of the Family Keys pilot isn't just found in one story—it's reflected in the way we've reimagined how families are supported, how communities respond, and how systems engage.

While we can share many individual examples—like a parent signing a lease for the first time, a family opening a bank account, or someone simply having a safe place to do laundry and wash dishes—each of these moments represents something much bigger. These are the kinds of milestones that restore dignity, rebuild confidence, and create stability.

Family Keys was built to prevent out-of-home placements, support reunification, and respond with tangible resources when families face crisis. But its success has also sparked critical conversations at both local and state levels about the role housing plays in child and family well-being.

At its core, Family Keys proves that when we engage our community to understand families' needs and work together to meet them, we minimize the need for county involvement. Success looks different for everyone—and in Family Keys, we celebrate each step forward as a win.

Acknowledgements

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