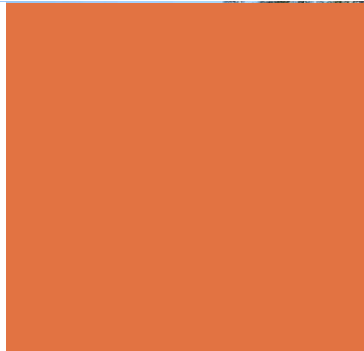


# Western Wisconsin

## Housing Partnership Toolkit





## ABOUT

This guide was created to support efforts to fill the gap in permanent, attainable housing inventory for people in five counties in Western Wisconsin: Dunn, Pierce, Pepin, Polk, and St. Croix.

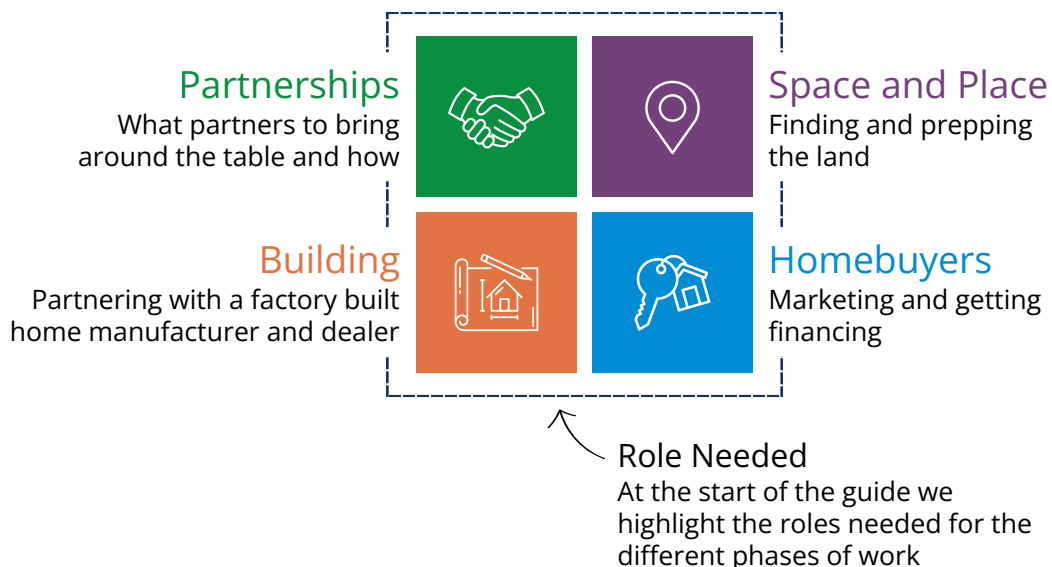
By narrowing our target market to households with an income of approximately \$53,000-76,000 in Polk/Dunn/Pepin Counties and \$74,000-99,000 in Pierce/St. Croix Counties, the aim is to create housing priced between \$160,000 - \$250,000 in Polk/Dunn/Pepin Counties, and up to \$300,000 in Pierce/St. Croix Counties. ***Note these ranges are based on data from 2023 and are subject to change.***

This guide can support municipalities that have identified a need for more housing inventory in this range to be the right partners together to address the issue.

### QUICK LINKS

- [Momentum West Housing Toolkit](#)
- [Modular Home Builders Association](#)
- [MHBA Buyers Guide](#)
- [State of Wisconsin Department of Administration Comprehensive Plan Inventory](#)
- [Municipal Housing Solutions White Paper](#)

# TABLE OF CONTENTS



## Refer to this guide when you:

- **Are getting started with an attainable housing project or need help in knowing who to involve.** In [Partnerships](#), we outline steps for gathering key partners, forming a collaborative community group, and aligning on shared goals. This section also highlights tips for reviewing housing studies to inform and strengthen partnership efforts.
- **Need to secure the land for development.** [Space and Place](#) guides you through finding, assessing, and preparing land for your project. Resources include zoning, market studies, and community plans to ensure your site meets both project and community needs.
- **Are ready to reach homebuyers and connect them with support.** In [Home Buyers](#) we provide strategies for marketing factory built homes and connecting buyers with financing options. You'll also find guidance on setting clear expectations to support a smooth homebuying process.
- **Need to partner with a factory built home manufacturer and dealer.** [Building](#) outlines steps to create successful partnerships with factory built home manufacturers and subcontractors, setting up clear roles and responsibilities.

What partners to bring around the table and how.

## PARTNERSHIPS

### Form a Community Group with Key Stakeholders

Bringing the right people to the table can help to ensure that all the right resources are available to implement a plan for increasing the inventory of homes in the targeted price range. The key stakeholder groups are: municipality leaders, contractors/factory built home builders, lenders, community organizations (funders, social service organizations, other community influencers (business owners, legislators, etc.) [At this link](#) is a table that can help you begin thinking through who in your community should be invited to support your housing project and track engagement.

After listing partners in your community, we recommend sending out a survey to gauge interest. Here's an [example interest survey](#) with questions you may want to ask. Encourage potential partners to share this survey with their network.

### HOUSING STUDIES

We recommend that prior to bringing this group of stakeholders together, a housing study is conducted in your community. Housing studies can provide a lot of information, but to support the stated purpose, we would encourage a housing study to focus on:

- **Supply and Demand Analysis for Target Income Brackets:** Understanding the current supply of housing options within the target price range (\$160,000–\$300,000) and demand among households earning between \$53,000 and \$99,000. This includes identifying any shortages or surpluses of homes in this range and the potential demand from the specific income groups targeted. *A housing study might indicate a different price range to focus on in a particular community.*
- **Affordability Gap and Cost-Burden Analysis:** Analyzing the housing cost burden for households in the target income ranges to determine how much of their income is currently spent on housing. This data can quantify the affordability gap and illustrate the financial strain on residents, supporting the case for new affordable housing options.
- **Housing Stock Condition and Age:** Assessing the condition, age, and quality of existing housing stock in the area. If much of the housing available is old or in poor condition, it reinforces the need for new, affordable, and quality housing options.

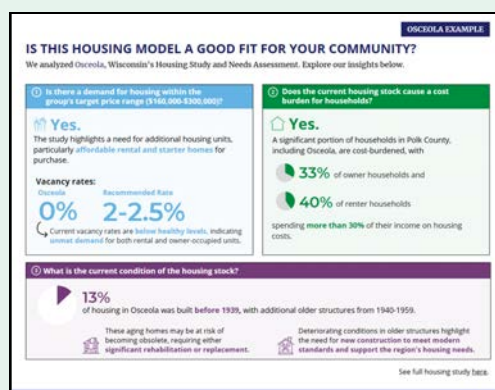


## HOUSING STUDIES CONTINUED

- **Land Availability and Zoning:** Assessing the availability of land suitable for residential development. This includes understanding zoning regulations, parcel sizes, infrastructure readiness (like utilities and road access), and any potential barriers to development. Knowing where there is land available that aligns with zoning requirements for affordable housing will be key to site selection and project planning.
- **Economic and Employment Trends:** Examining the local economy and employment trends, particularly the industries and jobs that dominate the area. If key industries have income levels within the targeted range, it justifies the project's approach to supporting housing for the local workforce and strengthens its alignment with economic sustainability in the region.
- **Location and Accessibility Needs:** Analyzing the accessibility of essential services (e.g., healthcare, schools, grocery stores, public transit) from potential housing sites. Identifying areas where there is both high demand for housing and close proximity to these services would support the Co-op's goal of providing homes near work, school, and resources, enhancing community stability and quality of life.

Many communities within the defined region have conducted housing studies, and you can access those studies [at this link](#). The challenge is that often the studies are very long, and the particular information needed for community members to understand their part in addressing the needs can be hard to quickly understand.

We recommend that a summary focused on the particular needs a community is hoping to address is created and shared with stakeholders before and during the initial meeting. [Here is an example](#) based on the Osceola Housing Study and Needs Assessment (2020) focused on the income range and housing needs identified for this guide.



Once a housing study has been conducted or reviewed, a convening of the key stakeholders can help people to identify each stakeholder's role in carrying out efforts to address the finding. Find a sample invite [here](#). We suggest a Shared Accountability model for communities to collectively work on addressing the issues. The next page describes that model, and how communities might utilize the model to address housing needs.





## Shared Accountability Model

### **First Meeting:** Setting a shared goal.

The purpose of the first meeting is to build shared knowledge among the group about the needs in your community and the desire for the different stakeholders to engage in supporting efforts to address those needs.

It is important for the person(s) leading the group to come to the meeting with a proposed target for your project. Our proposed targets in Western Wisconsin are people in income ranges of:

- \$53,000-76,000 in Polk/Dunn/Pepin Counties
- \$74,000-99,000 in Pierce/St. Croix Counties

However, this could differ based on a housing assessment. If there are differing opinions, we recommend including the options in an interest survey in order to get feedback prior to the first meeting.

- A sample agenda for the first partnership meeting can be accessed [here](#).

Everyone should leave the first meeting with an understanding of the needs in the community, and something that they can work on in their own roles as a municipality leader, lender, contractor/builder, community organization or community member.

### **Second and Following Meetings:** Sharing accountability.

The purpose of the second and following meetings is to continue working towards your shared goal. There will be a cycle of shared information, aligned action and mutual support that leverages the strength of the group to further your shared goal.

During the second and following meetings individuals will share the work they have completed since the last meeting, any shared work will be advanced, and individuals will commit to their next steps.

- A sample agenda can be accessed [here](#).
- A sample action tracking sheet can be found [here](#).
- More resources on shared accountability can be found [here](#).

This group will constitute the steering committee for this project and share accountability for its success. After convening a group, we recommend sending a press release about the project. Here's an [example press release](#).

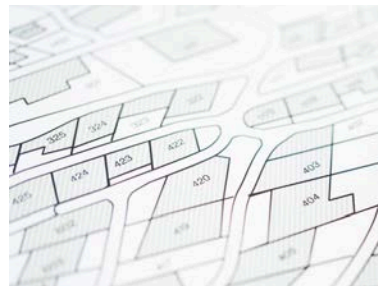
Finding and prepping the land.

## SPACE AND PLACE

### Identify Land

There are several key items to research when identifying land for the project:

- **Review Housing Market Studies:** Understanding the housing market in the area you're considering is crucial. Market studies provide insights into housing demand, pricing trends, and gaps in the current market. You can find a list of housing studies at within Momentum West's Housing Toolkit [here](#).
- **Review Community Websites:** Gain insights into community priorities, ongoing projects, and available resources. Understand the community's priorities and how your project can align with them. Visit the official website of the municipality and navigate to sections like "Planning," "Development," or "Community Development."
- **Review Community Comprehensive Plans:** Comprehensive plans outline a community's long-term vision for growth, including land use, housing, transportation, and infrastructure. Determine areas designated for residential development. Note any zoning classifications and restrictions that may affect your project. The Wisconsin Department of Administration (DOA) keeps a library of Comprehensive Plans and Zoning Ordinances [here](#).
- **Review Housing Affordability Reports and Housing Plans:** Housing affordability reports provide data on housing costs, income levels, and strategies to improve housing affordability. Cities and villages with populations of 10,000 or more are required by Wisconsin Statutes §66.10013 to prepare and make available housing affordability reports. Smaller municipalities may prepare similar reports at their discretion. These reports will help identify the need for affordable housing in the community. Use this data to shape your development plan to meet local needs. Visit the official website of the municipality and navigate to sections such as "Housing," "Planning," or "Reports".
- **Consider additional ideas from Momentum West's Housing Toolkit:** Review the Land use and Housing section under the Community section for additional ideas and thoughts to incorporate into the proposed housing development plan [at this link](#).



## Understand Funding Opportunities

Consider various funding sources to support your development such as Tax Increment Financing (TIF), Community Land Trusts, Community Development Block Grant (CDBG) Program, or donated land.

## Tax Increment Financing (TIF) and Tax Incremental Districts (TID)

Tax Increment Financing is a way for local governments to invest in underdeveloped areas by using future gains in property taxes to fund current improvements. This not only revitalizes communities but also provides long-term financial benefits for the whole area, including support for affordable housing initiatives.

### WHAT IS TIF?

TIF is a tool used to encourage economic development in a specific area. The idea is to invest in an area now to make it more valuable in the future. The local government uses the extra property taxes that come from the increased property values (after improvements) to pay for the initial project costs. [See this short video for further explanation.](#)

#### Steps of the TIF Process:

- **Identify the Area:** The municipality picks an area that needs development (the TID).
- **Invest in Improvements:** The municipality funds projects like building infrastructure to attract private developers.
- **Increase in Property Values:** These improvements lead to higher property values in the area.
- **Use Increased Taxes to Pay Costs:** The extra taxes collected from the increased property values are used to pay back the costs of the projects.

**Key Requirement:** The project should only use TIF if it wouldn't happen without this financial help. This means the municipality believes that without TIF, the development wouldn't proceed.

### WHAT IS TID?

A TID is the specific area chosen for development. It must consist of whole, connected parcels of land. It's the place where the TIF funds will be used to make improvements.

#### Benefits After TID Closure:

- All taxing jurisdictions get more tax revenue from the now more valuable properties.
- Some of the funds can be used for community benefits, such as:
  - Homeownership or Rental Assistance: Helping people afford homes or rent.
  - Financing New Construction: Building new affordable homes.
  - Improving Existing Homes: Buying, fixing up, or preserving homes so they remain affordable.

#### Resources for more information:

- [Momentum West Housing Toolkit](#)
- [Why they matter: Tax increment financing districts from Habitat](#)
- [TIF Information from State of Wisconsin DOR](#)
- [Municipalities that have used the affordable housing extension](#)
- [Municipal Housing Solutions](#)



## Community Land Trusts (CLT)

Community land trusts (CLTs) are nonprofit organizations governed by a board of CLT residents, community residents, and public representatives that provide lasting community assets and shared equity homeownership opportunities for families and communities. CLTs develop rural and urban agriculture projects, commercial spaces to serve local communities, affordable rental and cooperative housing projects, and conserve land or urban green spaces. However, the heart of their work is the creation homes that remain permanently affordable, providing successful homeownership opportunities for generations of lower income families. See more information from the Grounded Solutions Network [here](#).

[See this short video for further explanation.](#) The video points specifically to the use of land trusts for “low income families.” However, a CLT can decide the particular income range of people supported by the CLT. **If we think a CLT might be right for our community, where do we start?**

### DEVELOPING A LAND TRUST

Developing a land trust within a city or municipality involves several key steps and requires collaboration between local government, community organizations, and other stakeholders. Here’s how a city or municipality might go about establishing a land trust:

- **Identify the Purpose and Scope**
  - Define the goals: In this case the land trust would focus on affordable housing, workforce housing, or simply housing to support people working in a community to live in the community.
  - Assess community needs: Conduct a needs assessment to determine the housing needs. Many of these have already been completed and can be found in the [Partnership](#) section of this guide.
- **Engage Stakeholders and Build Partnerships**
  - Community input: Hold public meetings and engage local residents to gather input on the land trust’s goals, ensuring broad community support.
  - Form partnerships: Collaborate with nonprofit organizations, housing advocates, local businesses, and financial institutions. These partnerships can help with funding, land acquisition, and operational support.
  - Municipal collaboration: Work closely with city officials, planning departments, and housing authorities to align the land trust with broader municipal development goals.
- **Establish a Legal and Organizational Framework**
  - Create a nonprofit organization: Most land trusts are structured as nonprofit organizations. The city may establish the trust as a new nonprofit or partner with an existing nonprofit to manage the land.

## DEVELOPING A LAND TRUST CONTINUED

- Board of directors: Create a governance structure that includes representatives from the community, public sector, and other stakeholders to oversee the trust's operation.
- Legal framework: The land trust will need legal expertise to set up bylaws, contracts, and agreements, especially for holding land and establishing long-term affordability.
- **Acquire Land**
  - Land donations or purchases: The city can acquire land through donations, purchasing underused or vacant land, or working with developers who contribute land as part of new development projects. In some cases, the city might use tax-foreclosed properties.
  - Public land: Cities may also transfer public land to the trust, especially if there are unused or underutilized parcels that can serve community needs.
  - Funding sources: Secure funding for land acquisition through local government budgets, state or federal grants, private donations, or community investments.
- **Develop and Manage the Land**
  - Leasing or selling homes: In the case of a community land trust, homes on the land are typically sold or leased at affordable prices. The land remains in the trust's ownership, with long-term ground leases that include resale restrictions to maintain affordability.
  - Long-term management: The land trust will oversee ongoing maintenance and land stewardship. This may include ensuring homes remain affordable, conserving green spaces, or supporting residents in their housing stability.
- **Ensure Long-term Affordability and Stewardship**
  - Ground leases and resale restrictions: For affordable housing, ground leases with resale restrictions are key tools. These agreements ensure that if a homeowner decides to sell, the property remains affordable for the next buyer, preventing market forces from driving up prices.
  - Monitoring and enforcement: The land trust must monitor and enforce these agreements, ensuring that land continues to be used for its intended community benefit over time.
  - Community support: The land trust can offer support services, such as homebuyer education, financial counseling, or advocacy for residents.
- **Sustainability and Growth**
  - Ongoing funding: Secure sustainable funding through partnerships, grants, or local taxes. Some cities implement policies like inclusionary zoning or community benefit agreements that require developers to contribute to affordable housing or land preservation efforts.
  - Scaling up: Once the land trust is established, the city can grow its impact by acquiring more land or expanding the scope of its mission to meet evolving community needs.

## Examples of a Successful Community Land Trusts

Each of these CLTs tailors its approach to meet unique rural needs, often working with regional partners and prioritizing conservation alongside affordable housing.

- **City of Lakes Community Land Trust:** Focuses on preserving housing affordability and inclusivity in Minneapolis.
- **Sawmill Community Land Trust (Albuquerque, NM):** Serves both urban and rural areas, providing affordable housing while preserving New Mexico's natural landscapes and cultural heritage.
- **Northern California Land Trust (Berkeley, CA):** Operates throughout Northern California, including rural areas, to maintain affordable housing and resist pressures from the tourism and agricultural sectors.

## Housing Cooperative

Another option you may want to consider is forming a housing Cooperative.

### What is a Housing Cooperative?

- A cooperative is a legal corporation where members own shares, granting them the right to occupy a unit and participate in governance.
- Members collectively own the land, buildings, and common areas, paying monthly charges to cover operating expenses.

### What are the advantages of a housing cooperative?

- Economic: Affordable entry, tax benefits, and limited liability.
- Social: Community-driven governance and diverse living environments.
- Physical: Shared maintenance and improved security.

### What are the key considerations?

- Members need to understand financial obligations, policies on pets, subletting, and unit alterations.
- Membership approval often includes credit checks and orientation.
- Transparent governance, adequate reserves, and professional audits are essential for cooperative success.

Review the [National Association of Housing Cooperatives website](#) or [this resource](#) from Northcountry Cooperative Development Fund.

In your area Northcountry Cooperative Foundation provides support services for affordable housing cooperatives, focusing on education, advocacy, and creating tools for co-op success. Learn more at their [website](#).

## Community Development Block Grant (CDBG) Program

Homebuyer assistance is available through the Regional & Local CDBG Housing Programs. The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended 42 U.S.C. 5301 et seq.

The program was designed to reinforce several important values and principles of community development:

- CDBG's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- CDBG's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in enhancing community development.
- CDBG's technical assistance activities and set-aside for grantees builds the capacity of these partners.
- Check eligibility requirements from the U.S. Department of Housing and Urban Development [here](#).
- Follow application procedures outlined by HUD or state agencies.

More information can be found from the U.S. Department of Housing and Urban Development website [here](#).

## Donated Land:

Another potential avenue to consider is donated land. There are potential benefits for municipalities to donate land including:

- **Stimulating Economic Development**
  - **Attracting Investment:** Donated land can serve as an incentive for businesses or developers to invest in the area, especially for projects that might not occur without such support.
  - **Job Creation:** New developments can create employment opportunities for residents, boosting the local economy.
  - **Revitalizing Underutilized Areas:** Donating land in blighted or underdeveloped areas can kickstart revitalization efforts.

- **Reducing Municipal Costs**

- **Lower Maintenance Expenses:** Unused municipal land can incur costs for upkeep. Donating it transfers maintenance responsibilities to the new owner.
- **Liability Reduction:** Eliminating ownership of certain properties can reduce liabilities associated with vacant land, such as safety hazards or illegal dumping.

- **Enhancing Community Relations and Reputation**

- **Positive Public Image:** Demonstrating a commitment to community development can improve public perception and trust in local government.
- **Resident Satisfaction:** Providing amenities or services that residents value can lead to increased satisfaction and community engagement.

## **Connect with Local Officials and Economic Development Organizations**

Engaging with local authorities can provide invaluable assistance in navigating regulations and accessing resources. Key Contacts include Planning and Zoning Departments, Economic Development Organizations, and Housing Authorities.

Outlined below are additional resources for connecting with local officials and economic development organizations:

- [Momentum West Land Use and Housing](#)
- [Momentum West County Toolkit with links to information on utilities, permitting, etc.](#)
- [Momentum West list of other potential partners](#)
- [Wisconsin Housing and Economic Development Authority](#)
- [League of Wisconsin Municipalities resources](#)
- Additionally, Amy Bliss, Executive Director of [Wisconsin Housing Alliance](#), can be a resource for questions on zoning, permitting, etc. at [amy@housingalliance.us](mailto:amy@housingalliance.us)



Marketing and getting financing.

# HOMEBUYERS

## Marketing to Homebuyers

**Why factory built homes?** A factory built home is a type of prefabricated home constructed in sections, or "modules," within a factory. Unlike traditional "site-built" homes, which are built from start to finish on the final home site, factory built homes are assembled offsite in a controlled environment. These modules are then transported to the building site, where they are permanently connected to form the complete home. Outlined below are some of the benefits to factory built homes.

### What are the benefits of factory built homes?



Variety and Custom Design



Expedited Process



Attention to Codes & Standards



Energy Efficient and Sustainability



Conventional Financing

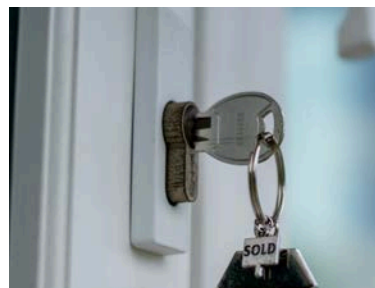


Long-Term Value

### "AFFORDABLE" OR "ATTAINABLE"?

Communities often use the term "affordable housing" to refer to housing designed to be financially accessible for residents across various income levels. However, over time, "affordable" has developed a negative connotation that sometimes suggests substandard quality, government dependency, or socio-economic segregation. This stigma can create resistance and misconceptions, which may hinder the positive development and integration of these housing options within communities.

In an effort to foster a more inclusive and supportive view, we have adopted the term "attainable housing." When we say "attainable housing," we simply mean housing that is attainable for households and workers in the area, such as teachers, nurses, police officers, and firefighters. We suggest adopting the term "attainable housing" as you work with families and communities in order to move away from the negative connotation of "affordable" and to reflect the inclusive and accessible nature of the project.



## BUYERS FREQUENTLY ASKED QUESTIONS ABOUT FACTORY BUILT HOMES

### 1. What is a factory built home?

A factory built home is a type of prefabricated home built in sections (modules) within a factory setting. These sections are transported to a home site and assembled on a permanent foundation. Factory built homes adhere to local and state building codes, ensuring high quality and durability. ([National Association of Home Builders](#))

### 2. How do factory built homes differ from manufactured and mobile homes?

- **Factory Built Homes:** Factory-built, assembled on-site, and comply with local building codes. Factory built homes are set on a crawlspace or basement ([MidCountry Homes](#)).
- **Manufactured Homes:** Factory-built and set on a frost protected slab, subject to HUD standards, and can be relocated. ([MidCountry Homes](#)).
- **Mobile Homes:** Older term for manufactured homes built before June 15, 1976, when HUD standards were enacted. ([U.S. Department of Housing and Urban Development](#))

### 3. Are factory built homes customizable?

Yes! Buyers can select layouts, finishes, and other features. Many factory built home manufacturers offer a wide range of customization options to meet individual preferences and needs. ([Modular Home Builders Association](#))

### 4. How long does it take to build a factory built home?

The timeline for constructing factory built homes is faster than traditional site-built homes. Factory construction can take 6–12 weeks, with additional time for site preparation and assembly. This streamlined process reduces weather-related delays. ([Prefab Review](#))

### 5. Are factory built homes energy-efficient?

Yes, factory built homes are designed with energy efficiency in mind, often featuring high-quality insulation, energy-efficient windows, and other sustainable building practices. Many meet or exceed ENERGY STAR standards. ([U.S. Environmental Protection Agency](#))

### 6. How are factory built homes financed?

Financing factory built homes is similar to financing site-built homes. They qualify for conventional mortgages and loans, with appraisals based on comparable properties. ([Federal Housing Finance Agency](#))

[CLICK HERE TO SEE A LIST OF FACTORY-BUILT HOME TERMS FROM THE WISCONSIN HOUSING ALLIANCE](#)

### 7. Do factory built homes appreciate in value?

Factory built homes generally appreciate in value like site-built homes, depending on their location, condition, and local housing market trends. Proper maintenance is key.

[\(Modular Home Builders Association\)](#)

### 8. Are factory built homes durable and safe?

Factory built homes are highly durable, as they must meet local and state building codes. Factory construction ensures precision and consistency, and these homes are built to withstand transport and assembly. [\(National Association of Realtors\)](#)

### 9. Can factory built homes be built on any lot?

Factory built homes can be placed on a variety of lots, provided the land is zoned correctly and has access to utilities. Always check local zoning regulations and requirements.

[\(American Planning Association\)](#)

### 10. Are there size limitations for factory built homes?

Factory built homes range from compact single-module units to expansive multi-story residences. Manufacturers can accommodate various sizes and layouts to suit your needs.

[\(Modular Building Institute\)](#)

[CLICK HERE TO DOWNLOAD THE BUYER QUESTIONS](#)

## Understanding the Benefits of Mixed-Income Communities

In general, it may be helpful to understand the benefits of mixed income communities as you are having conversations with stakeholders. Some benefits include:

- **Deconcentration of Poverty:** Mixed-income settings reduce poverty concentration, which is linked to better child and family outcomes, improved safety, and increased exposure to job opportunities.
- **Enhanced Social Networks:** Mixed-income communities strengthen social capital by fostering diverse interactions, which can lead to increased social mobility, especially for low-income residents.
- **Economic and Social Stability:** For high-income residents, living in a mixed-income environment provides opportunities for community engagement and personal growth, encouraging social responsibility and contributing to neighborhood stability and appeal.

Here are a couple resources with more information:

- [Common Incentives and Offsets in Mixed-Income Housing](#)
- [Mixed-Income Housing Leads to Vibrant Neighborhoods](#)

## Connecting homebuyers to financing

There are a few items that potential homebuyers will want to know such as their credit score and how much they can borrow. We've linked some resources below to help potential homebuyers with considerations and information.

- **Momentum West Toolkit:** Includes financial literacy information on topics such as understanding your credit score, determining how much you can borrow, calculating your debt-to-income ratio, exploring different home mortgage types, and gaining useful tips from realtors.
- **U.S. Department of Housing and Urban Development:** Includes information about buying a home including information on the process of homebuying from knowing how much you can afford to the closing process.
- **MHBA Buyers Guide:** Provides detailed information on budgeting, securing construction loans, understanding costs and savings, and streamlining the financial aspects of factory built home construction to make the process more accessible and efficient.
- **Federal Deposit Insurance Corporation:** Includes information on navigating the mortgage process.
- **USDA Single Family Housing Programs:** Includes information on single family housing direct loans and the single family housing guaranteed loan program.

## Available home buying programs

Potential homebuyers may benefit from a variety of programs designed to assist with a mortgage. There are government-backed loans and voucher programs for low income earners. Find more information from the U.S. government [here](#).

WHEDA also offers first mortgage and down payment assistance programs. Find more information [here](#).

The [Consumer Financial Protection Bureau](#) has a wealth of resources to assist in understanding credit reports, home financing, and real estate mortgages.

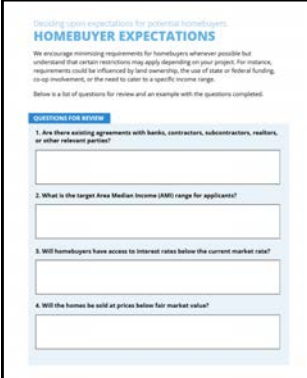
## WHICH LENDING INSTITUTIONS MAY BE ABLE TO HELP?

Below is a list from 2024 with local lenders that may be helpful for potential homebuyers.

- [Associated Bank](#) | 715-273-6680
- [BMO Harris](#) | 715-273-3940
- [CCF Bank](#) | 651-230-0174
- [Citizens State Bank](#) | 715-670-3074
- [Compeer Financial](#) | 534-248-2051
- [First American Bank](#) | 715-381-8330
- [First National Bank of River Falls](#) | 715-426-1856
- [First National Community Bank](#) | 715-386-9301
- [First State Bank and Trust](#) | 715-808-8183
- [Hiawatha National Bank](#) | 715-448-3311
- [Midwestone Bank](#) | 715-377-7180
- [Pillar Bank](#) | 715-778-5537 and 715-647-3791
- [River Falls State Bank](#) | 715-425-6782
- [Royal Credit Union](#) | 715-833-7251
- [Security Financial Bank](#) | 715-930-7028
- [US Bank](#) | 855-500-0978
- [Wells Fargo Bank](#) | 715-377-2160
- [Westconsin Credit Union](#) | 800-924-0022

## Deciding upon expectations for potential homebuyers

We encourage minimizing requirements for homebuyers whenever possible but understand that certain restrictions may apply depending on your project. For instance, requirements could be influenced by land ownership, the use of state or federal funding, co-op involvement, or the need to cater to a specific income range. Here is a [sample worksheet](#) with questions to consider as you are deciding on expectations for homebuyers.



Deciding upon expectations for potential homebuyers  
**HOMEBUYER EXPECTATIONS**

We encourage minimizing requirements for homebuyers whenever possible but understand that certain restrictions may apply depending on your project. The restrictions, requirements could be influenced by land ownership, the use of state or federal funding, co-op involvement, or the need to cater to a specific income range.

Below is a list of questions for review and an example with the questions completed.

**QUESTIONS FOR REVIEW**

1. Are there existing agreements with banks, contractors, subcontractors, lenders, or other relevant parties?
2. What is the target Area Median Income (AMI) range for applicants?
3. Will homebuyers have access to interest rates below the current market rate?
4. Will the homes be sold at prices below fair market value?

Additionally, below are a couple resources with other characteristics that you may consider when trying to match your project to suitable buyers.

- [Habitat for Humanity](#) lists homebuyer qualifications for their program.
- [Experian](#) has information on what lenders consider when offering mortgages.



Partnering with a factory built home manufacturer and dealer.

## BUILDING

After discussions with stakeholders, the decision was made to focus on factory built home opportunities to increase the inventory of attainable homes in Western Wisconsin. For the purpose of this project, single section homes were not included. Factory built homes were chosen based on several key factors, including cost-effectiveness, predictability, speed of construction, and scalability. However, different community needs may highlight other building opportunities better suited to their unique circumstances. Strong partnerships with builders and subcontractors are vital for successful factory built home projects. This section highlights key steps to build and maintain these relationships.

### Why work with factory built home builders?

- **Faster Build Times:** Factory built homes are built off-site in a controlled environment, significantly reducing on-site construction time and allowing families to move into safe, affordable housing faster.
- **Cost Savings and Predictability:** With most construction happening in a factory setting, material and labor costs are more controlled and predictable. Factory built manufacturers often offer cost guarantees, reducing budget uncertainties and making it easier to plan projects within Habitat's financial constraints.
- **High Quality and Code Compliance:** Factory built homes are built to meet the same codes as site-built homes and undergo rigorous quality control at every stage of construction. This ensures that each home is safe, durable, and meets all local building regulations.
- **Sustainability:** Factory built construction generates less waste than traditional building methods. These homes are also highly energy-efficient, reducing utility costs for future homeowners.
- **Flexibility in Design:** Factory built home manufacturers often offer a range of customizable designs, allowing each home to be tailored to the unique needs of the family.
- **Reliable Scheduling and Reduced Weather Delays:** Because modules are built indoors, the process is not affected by weather, reducing unexpected delays. This allows communities to plan build schedules more accurately.

Find more information from the [Modular Home Builders Association](#) or the [Wisconsin Housing Alliance](#).



## How do I find a factory built home builder?

Once you've chosen factory built construction for your home, finding the right builder is crucial. The [Modular Home Builders Association](#) highlights some tips to help you get started:

- **Tip #1:** Begin by understanding the builder's role: they'll manage your project, coordinating design, pricing, and ordering from the manufacturer. Decide if you prefer a turn-key builder who handles everything or one who partners with vendors for specific tasks.
- **Tip #2:** Before meeting, secure land and financing; this will help you get the most accurate estimate.
- **Tip #3:** To find a builder, look for experience with the home style you want, and research their reputation, associations, and reviews.
- **Tip #4:** During the first meeting, don't be afraid to ask questions.

### QUESTIONS TO ASK A FACTORY BUILT BUILDER

**Design and Customization:** What customization options are available for floor plans and finishes? How involved can we be in the design phase to ensure the home meets a family's specifications?

**Quality Control and Compliance:** What quality control processes do you have in place during construction? How do you ensure compliance with local building codes and standards?

**Timeline:** What is your typical lead time for factory builds, from order to delivery? How do you manage timelines, and what steps are in place to prevent delays?

**Sustainability and Efficiency:** How does your building process address energy efficiency and environmental impact? Can you share examples of projects where sustainability was prioritized?

**Cost and Financing:** Do you offer any cost guarantees or fixed pricing? What financing options do you recommend for buyers of factory built homes?

**Support and Communication:** How frequently do you provide updates during the project? Who will be our primary point of contact throughout the process?

**Post-Build Support:** What post-construction support do you offer for maintenance or potential issues? Do you offer warranties on factory built homes? If so, what do they cover?

**Past Experience and Case Studies:** Can you provide examples of previous projects similar to ours? What were the outcomes, and how did you address any challenges?

## What are the benefits of factory built homes for contractors?

For contractors, factory built construction offers a path to efficient, profitable, and sustainable building. By leveraging the advantages of factory built homes, contractors can achieve faster project completions, lower costs, and higher client satisfaction.

- **Reduced Overhead Costs**

- **Factory-Controlled Process:** With 80-90% of construction completed off-site in a factory, contractors need fewer on-site workers and resources. This streamlined approach minimizes labor and logistical expenses.
- **Reduced Waste:** Factory built construction's precise, controlled process cuts down on material waste, leading to significant cost savings and a smaller environmental impact.

- **Improved Job and Cost Control**

- **Consistent Budgeting:** By reducing variables like weather delays and subcontractor schedules, factory built construction ensures more accurate cost and timeline projections, helping contractors stay within budget.
- **Labor Efficiency:** With fewer workers needed on-site, contractors can allocate labor resources more effectively across projects, increasing productivity and optimizing team performance.

- **Expedited Project Timelines**

- **Faster Completion:** Off-site building processes are not subject to weather-related delays, allowing factory built homes to be built quickly and delivered on time. This efficiency translates to higher project turnover, enabling contractors to complete more projects within a given period.
- **Less On-Site Construction Time:** Faster on-site assembly reduces disruption, allowing contractors to move swiftly through phases and maximize the use of equipment and labor.

- **Quality Assurance and Compliance**

- **Factory Inspections:** Factory built homes are built to strict codes and are inspected at each stage of factory assembly, often resulting in higher quality control than site-built homes.
- **Reduced Rework:** The controlled environment minimizes common issues like material shrinkage or settling, helping contractors avoid costly post-completion repairs and ensuring customer satisfaction.

- **Increased Profit Potential**

- **Higher Project Turnover:** Factory Built homes are completed in less time, allowing contractors to take on additional projects and increase revenue.

## QUESTIONS TO ASK A CONTRACTOR

Once you've selected a contractor for your factory built home project, establishing a clear understanding of their on-site role is essential. Asking the right questions can help ensure they are aligned with project goals, timelines, and quality standards. Below is a list of key questions to guide your conversation, clarify responsibilities, and set the stage for a successful collaboration.

**Project Scope and Responsibilities:** What specific tasks will you handle on-site (e.g., foundation, assembly, utility connections)? How do you typically coordinate with factory built manufacturers and other partners during the installation phase?

**Experience with Factory Built Construction:** Have you worked with factory built homes before, and are there specific challenges you've encountered? Do you have experience with our selected factory built manufacturer or similar projects?

**Timelines and Scheduling:** What lead time do you need to prepare the site for module delivery? How do you manage on-site schedules to accommodate module delivery and installation timelines? Are there any particular challenges you foresee with maintaining our desired timeline?

**Quality Assurance and Inspections:** How do you ensure quality and compliance with local building codes during on-site work? Are you responsible for arranging and managing on-site inspections, or will that be handled by us or the factory built manufacturer?

**Cost and Budget Control:** How do you typically estimate costs for factory built home installations, and what variables might affect pricing? Can you provide a breakdown of costs associated with each phase of the on-site work? What strategies do you use to minimize unexpected costs or changes to the project scope?

**Equipment and Labor Needs:** What equipment or additional labor will you need for assembling and securing the modules on-site? Do you have your own equipment and crew, or will you be hiring subcontractors for specific tasks?

**Coordination and Communication:** How do you communicate updates and progress throughout the project? Will there be a designated point of contact on your team for us to work with? How often should we plan for check-ins or site visits to keep the project on track?

## QUESTIONS TO ASK A CONTRACTOR CONTINUED

**Post-Construction Support:** Do you offer any post-construction support, such as repairs or adjustments after installation? What warranties or guarantees do you provide for your work on factory built home projects?

**Community and Site Considerations:** Are there any unique local factors or site considerations you recommend preparing for (e.g., permits, local regulations)? What steps do you take to ensure minimal disruption to surrounding neighbors and areas during the construction process?

## Collect all home options that match land and buyer needs with pricing

Once you have a clear understanding of the buyer's preferences and land constraints, follow these key steps to ensure your selected homes align with buyer needs and pricing:

- **Confirm Land Compatibility:** Ensure the factory built home options you're considering are suitable for the land in question by checking zoning restrictions, lot size, and any site-specific requirements.
- **Gather Home Options:** Reach out to your builder to find a range of styles, layouts, and finishes that match the buyer's style and functional needs.
- **Request Custom Quotes:** To ensure pricing accuracy, consider requesting detailed quotes based on specific configurations and any custom features the buyer may want.
- **Compare and Adjust:** Use pricing calculators and market comparison guides to compare options and adjust for additional costs, such as transportation, on-site assembly, and utility hookups, to keep the project within budget.

## QUESTIONS CONTRACTORS OR DEVELOPERS MIGHT ASK A MUNICIPALITY

Before starting a project focused on attainable or workforce housing, it's important to gather key information from the municipality to ensure a smooth process and identify potential opportunities or challenges. Below is a list of questions you might ask to guide your discussions and planning.

**Permits and Approvals:** Does the municipality offer expedited approvals for projects that include attainable or workforce housing? What are the zoning requirements for this site, and are density bonuses or other incentives available?

**Costs and Incentives:** Are there development impact fee reductions, grants, or tax abatements available for this type of housing? Can utility connection fees or infrastructure upgrade costs be waived or subsidized?



## QUESTIONS CONTRACTORS OR DEVELOPERS MIGHT ASK A MUNICIPALITY

**Infrastructure and Utilities:** Is the current infrastructure (utilities, roads, etc.) sufficient, or will upgrades be required? Are there cost-effective options for connecting to municipal utilities?

**Building Requirements:** Are there affordable construction methods, such as factory built or prefabricated options, that comply with local codes? Are there sustainability or energy efficiency requirements that might impact costs?

**Community and Public Engagement:** Are there community engagement requirements, and how can local support for attainable housing be fostered?

**Long-Term Affordability:** Are there incentives or mechanisms to ensure these homes remain attainable over time? What are the municipality's expectations for ongoing maintenance or public space requirements?

**Timeline and Process:** How long does the approval process typically take for projects like this? Can certain aspects of the project be fast-tracked due to the attainable housing focus?

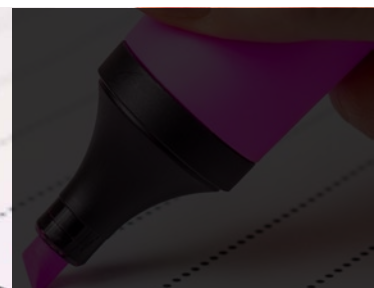
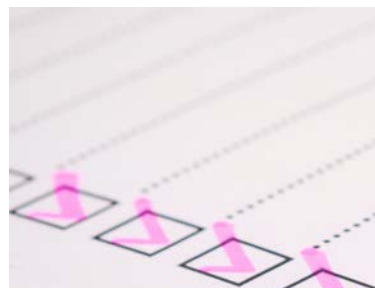
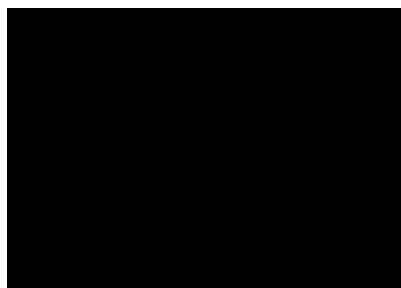
The roles needed in each phase of work.

# ROLE NEEDED TO IMPLEMENT THIS GUIDE

This role is responsible for planning, coordinating, and executing housing initiatives aimed at increasing the availability of attainable homes while promoting collaboration among stakeholders. It requires a combination of strategic planning, project management, and relationship-building to implement effective housing solutions. The specific structure of this role is flexible and depends on the community's resources and needs. It could be a full-time permanent position, a set of tasks distributed among existing roles, or carried out by dedicated volunteers passionate about addressing local housing challenges. The purpose of this description is to outline the responsibilities needed to bring this guide to life and ensure its successful implementation.

## Key Responsibilities:

- Stakeholder Engagement and Relationship Building
  - Identify and engage key stakeholders, including municipal leaders, contractors, lenders, community organizations, legislators, and community influencers, to build widespread support for housing initiatives.
  - Act as a liaison between stakeholders and the community, ensuring alignment of goals, interests, and resources.
  - Develop and maintain collaborative relationships to foster mutual understanding and integrate diverse perspectives into project planning.
- Project Planning and Coordination
  - Lead the development and execution of housing projects, setting timelines, budgets, and resource allocations to ensure goals are met.
  - Facilitate initial and ongoing meetings to align stakeholders on shared goals, progress, and accountability.
  - Proactively identify and address roadblocks, providing solutions to maintain momentum and project alignment.



- Preparation, Analysis, and Strategic Planning
  - Oversee or review comprehensive housing studies, summarizing key findings on supply, demand, affordability gaps, and land availability to inform project strategies.
  - Adapt strategies as needed to respond to evolving community needs and stakeholder feedback.
- Compliance and Accountability
  - Ensure all projects comply with local, state, and federal regulations, including zoning and building codes, working closely with legal and municipal stakeholders.
  - Foster a culture of shared accountability by promoting regular progress reviews, collaborative problem-solving, and mutual support among stakeholders.
  - Monitor and document progress, address challenges collaboratively and report on milestones and metrics to community leaders and stakeholders.

### **Required Skills and Qualifications:**

- Experience in Urban Planning, Public Administration, Project Management, or a related field.
- Proven experience managing multi-stakeholder initiatives, with a track record in housing or community development.
- Strong communication and interpersonal skills to engage and influence diverse groups.
- Analytical and problem-solving expertise to develop strategic and actionable housing plans.
- Knowledge of housing regulations, zoning laws, and financial processes preferred.

### **Ideal Candidate Traits:**

- Passionate about community building and expanding access to quality, attainable housing.
- A strong facilitator who can support groups in making decisions and tracking progress.
- A skilled networker with the ability to navigate complex relationships and foster partnerships.
- Proactive, resourceful, and adaptable to shifting circumstances and project needs.

This role is central to bridging community needs with actionable solutions, leveraging collaboration and innovation to achieve impactful housing outcomes.

# PUTTING THIS TOOLKIT INTO ACTION

The Western Wisconsin Housing Partnership Toolkit was designed as a practical and accessible resource to empower communities in addressing the urgent need for attainable housing. We hope community leaders will view this guide as a starting point for action, a roadmap to navigate the complexities of housing development, and a catalyst for collaboration. From forming partnerships with key stakeholders to identifying land and implementing innovative financing models, the toolkit provides step-by-step guidance tailored to the specific needs of Western Wisconsin communities.

We encourage municipalities, community organizations, contractors, funders and individuals to use this resource as a blueprint for building partnerships, aligning goals, and fostering shared accountability. By leveraging tools like housing studies, factory built home strategies, and sustainable funding options, we hope users will create housing solutions that not only meet current demands but also lay the foundation for long-term community stability and growth. Ultimately, this toolkit is an invitation to act boldly and collaboratively, with the shared goal of ensuring that all residents have access to quality, attainable housing that strengthens their communities.





# THANK YOU

Thank you to the following organizations for their collaboration and expertise throughout the completion of this project:

- Bank Five Nine
- City of Menomonie
- Northcountry Cooperative Foundation
- Pillar Bank
- Polk County Economic Development Corporation
- St Croix EDC
- St Croix Valley HBA
- St. Croix Valley Foundation
- USDA Rural Development
- WHEDA

A special thank you to Joe Folsom (Pierce County EDC), Ray French (WEDC), Steve Jahn (Momentum West), Kristie Smith (St. Croix Valley Habitat for Humanity), and Aaron Sundeen (Derrick Builders). Their unwavering commitment to fostering attainable housing through collaboration and innovative solutions is truly inspiring.





