



St. Croix County Housing Study Road Show

July & August 2025

st croix
ECONOMIC DEVELOPMENT
CORPORATION

WCAWPC
coordinate. partner. advocate. serve.



Acknowledgements



Funding Partners:





DERRICK
Building Solutions

Special thanks to Derrick Building Solutions for making the St. Croix County Housing Roadshow possible.

The background features a stylized illustration of a house with a grey roof and a window, and a large tree with green foliage. A blue horizontal band is positioned across the middle of the image, containing the title text.

Project Overview

Key Questions:

- What is the current **supply** of housing in St. Croix County?
- What is the **demand** for housing in St. Croix County?
- What are the housing **gaps** that need to be filled within St. Croix County?
- What are the **hurdles/challenges** to filling these gaps?
- What **actions** can the County and its communities take?

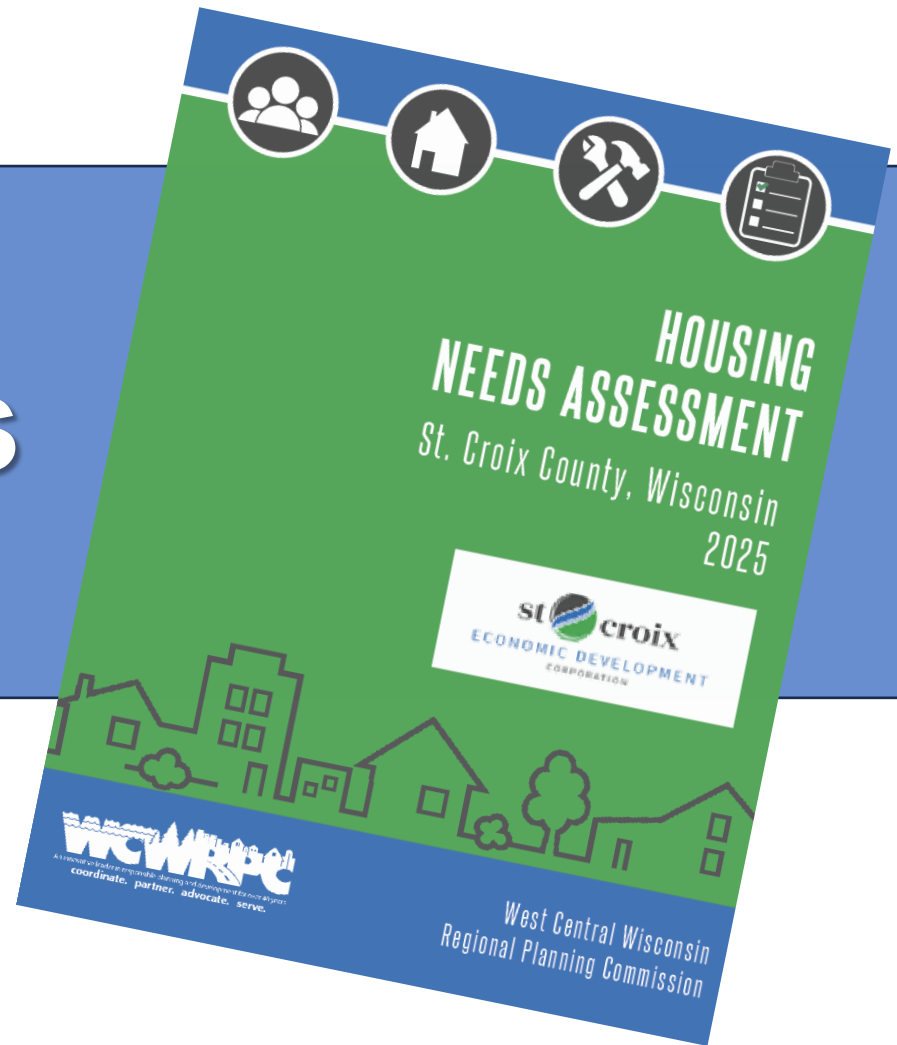
Data Sources:

- Quantitative data: US Census, Realtors Association, WI DOA projections, Municipal data, etc.
- Existing studies & Plans
- Countywide housing survey
- Stakeholder interviews
- Focus groups – realtors/lenders, seniors, employers
- Housing forums

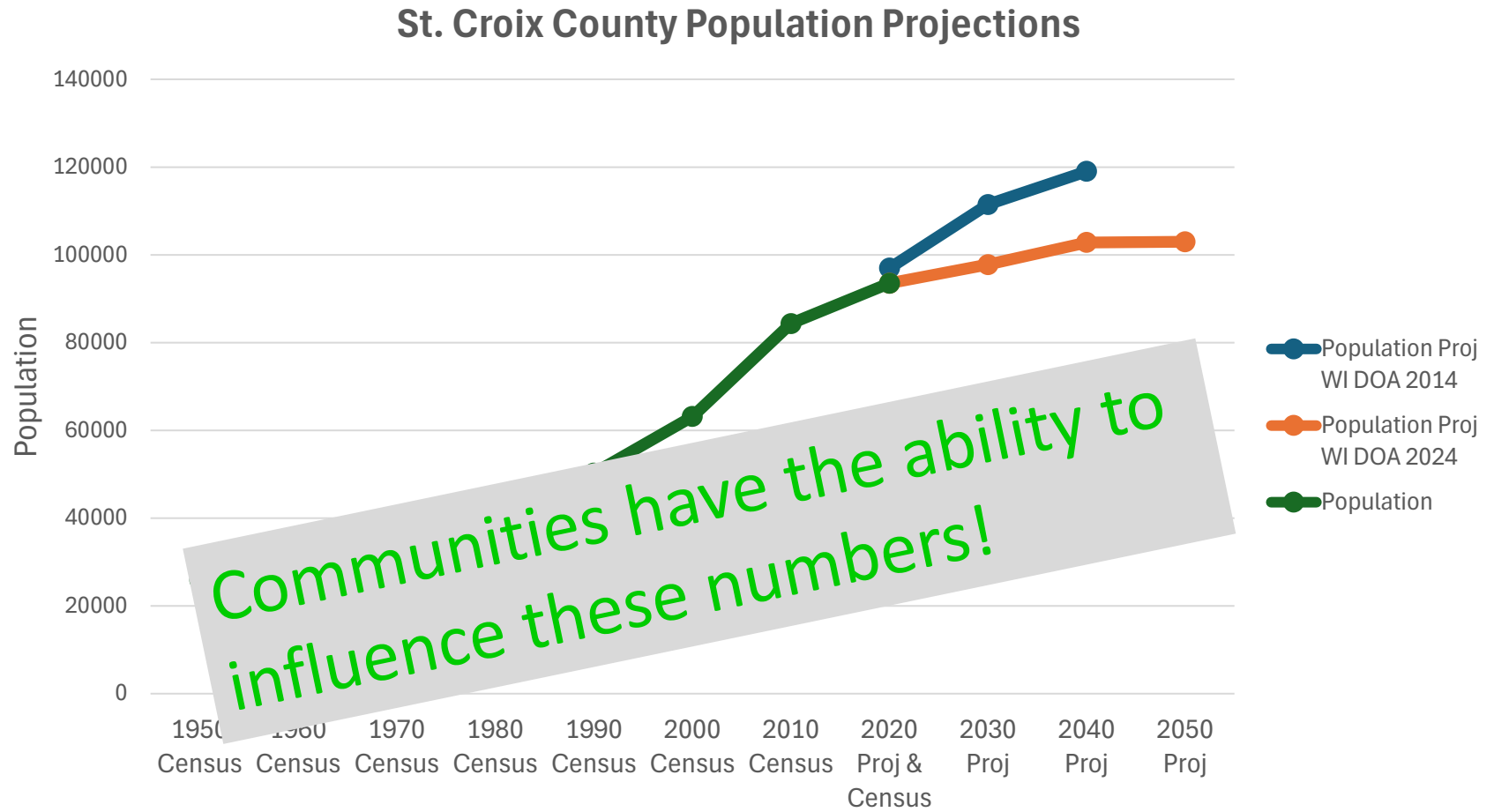
Affordability Definitions –for this study

- **Affordable or Attainable housing:** housing that a household can afford (without being housing-cost-burdened)
- **Housing cost-burdened:** when a household spends more than 30% of its income on housing costs (rent or mortgage plus utilities, taxes, and insurance).

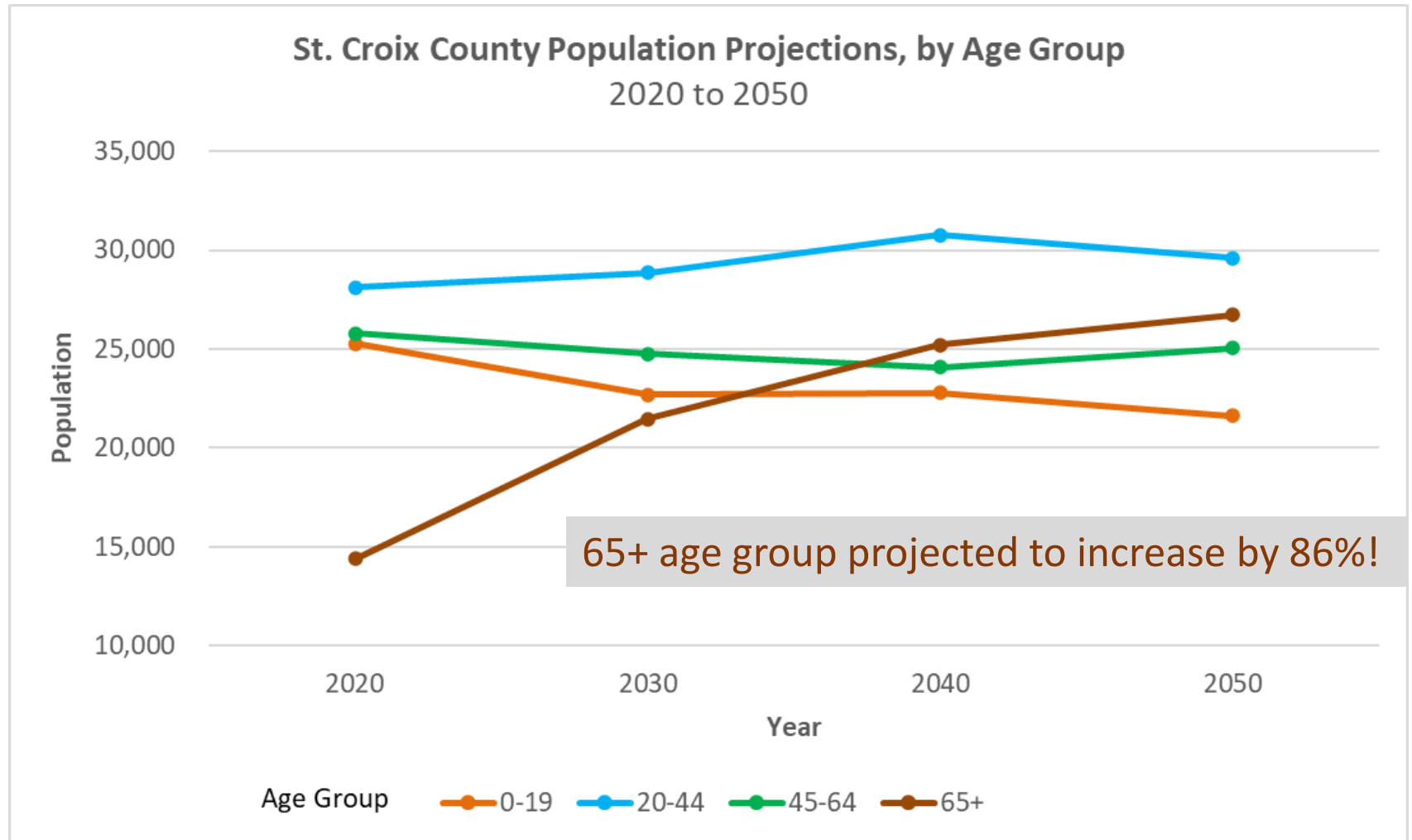
Key Findings



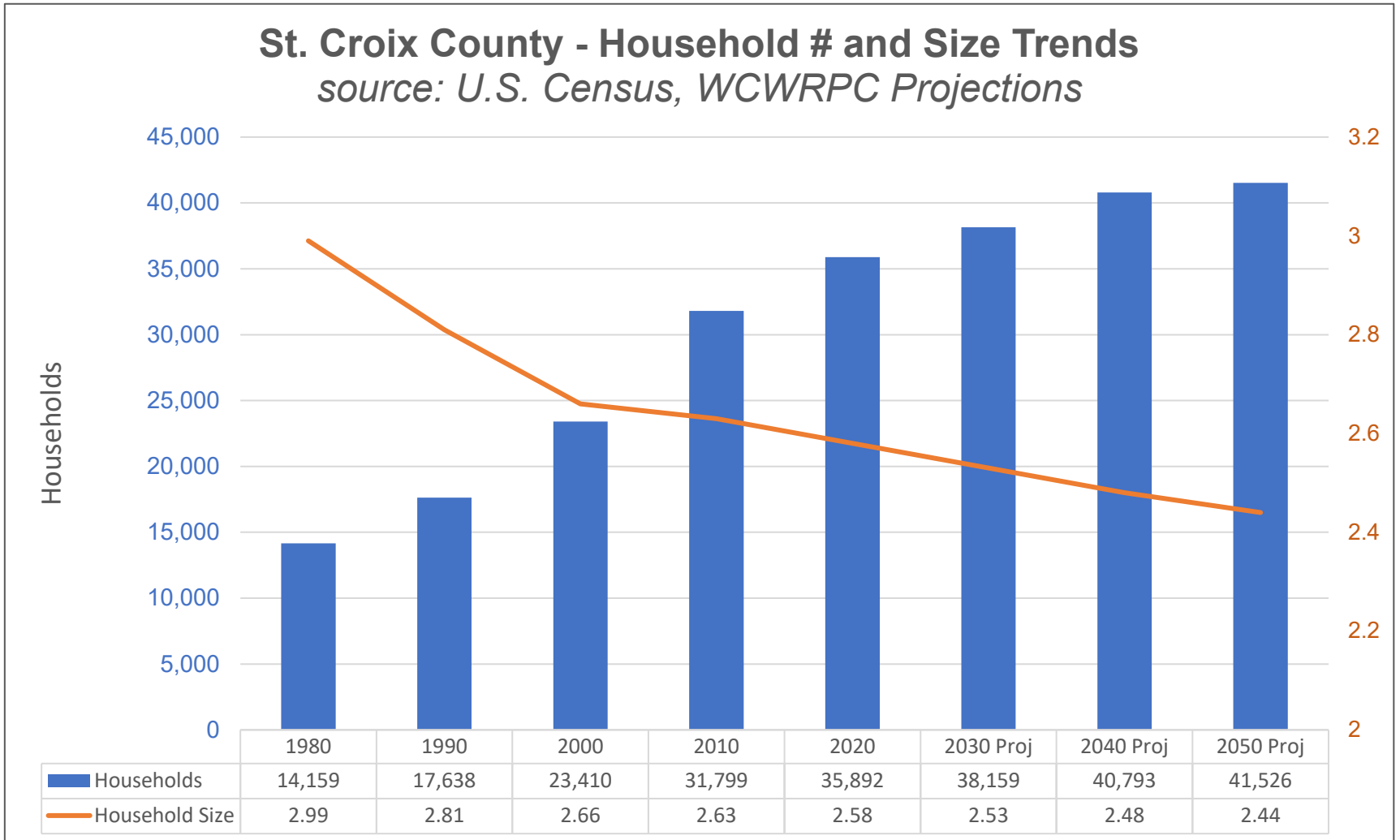
The County's population has increased and is projected to grow.



County's population is also aging.



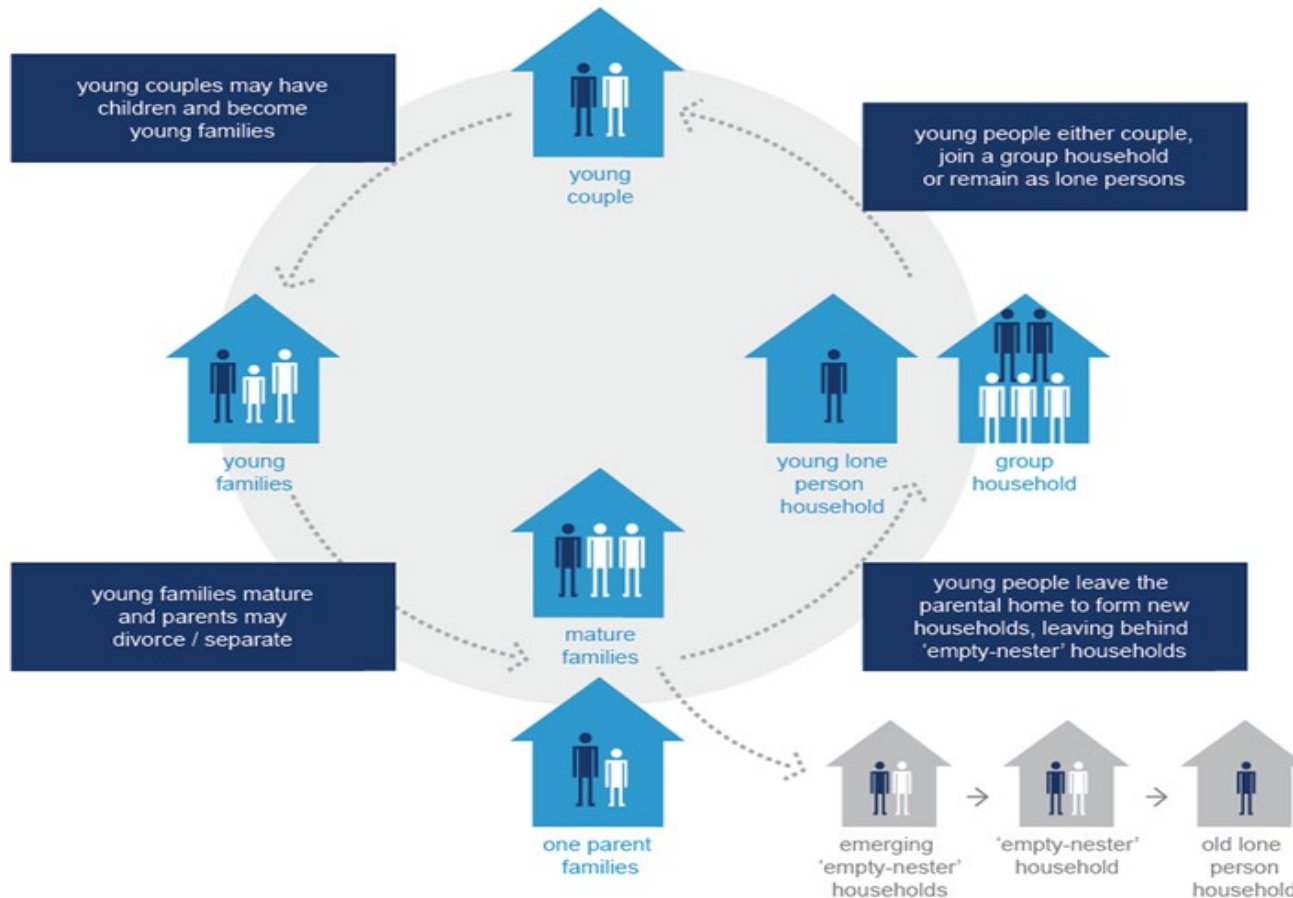
The County's average household size is decreasing.



Decreasing household size creates housing demand!

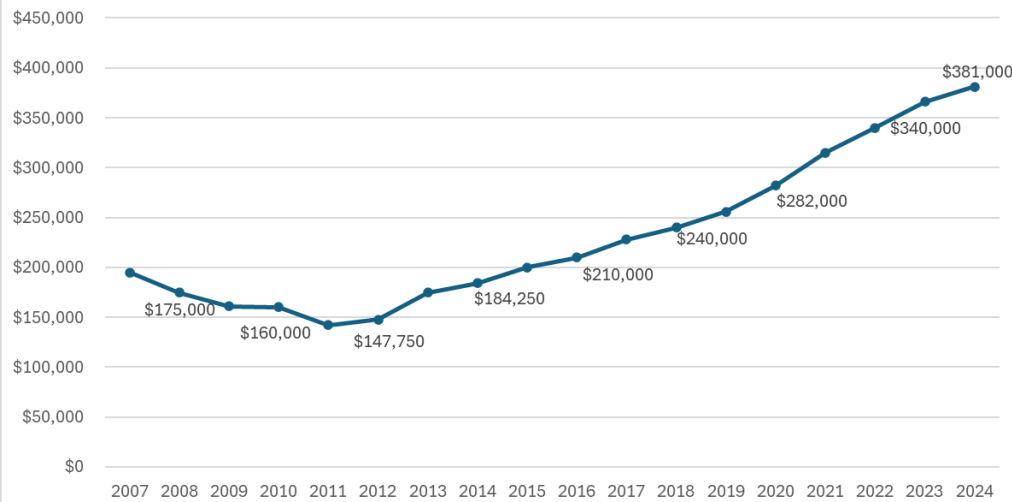
Baby Boomers, those born 1946-1964, are retiring and aging in place.

Local realtor referenced that 78% of Baby Boomers are aging in their current housing. Places constraints on the housing cycle as it doesn't open-up existing housing for younger households.



Housing costs are increasing at a faster rate than household incomes.

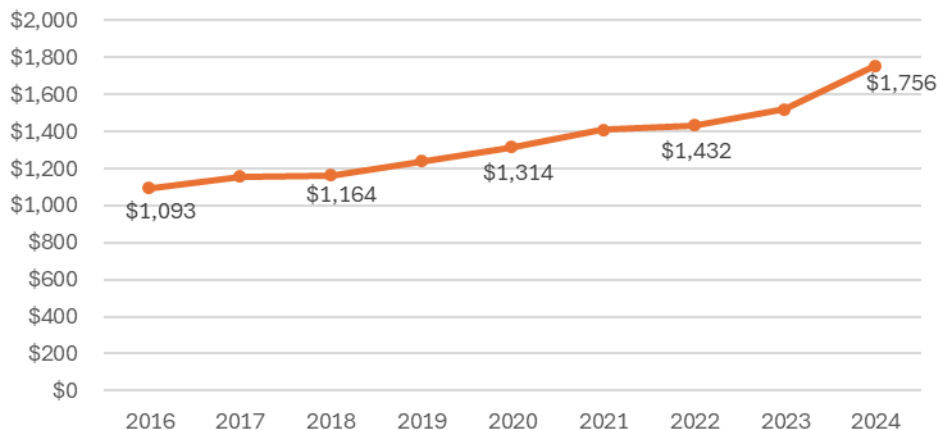
Median Sale Price - St. Croix County
source: WI Realtors Association



From 2020 to 2024:

- Median sale price has increased 35%.
- Median rent for 2-bedroom unit has increased 34%.
- **Housing costs have increased at a much higher rate than household incomes.**

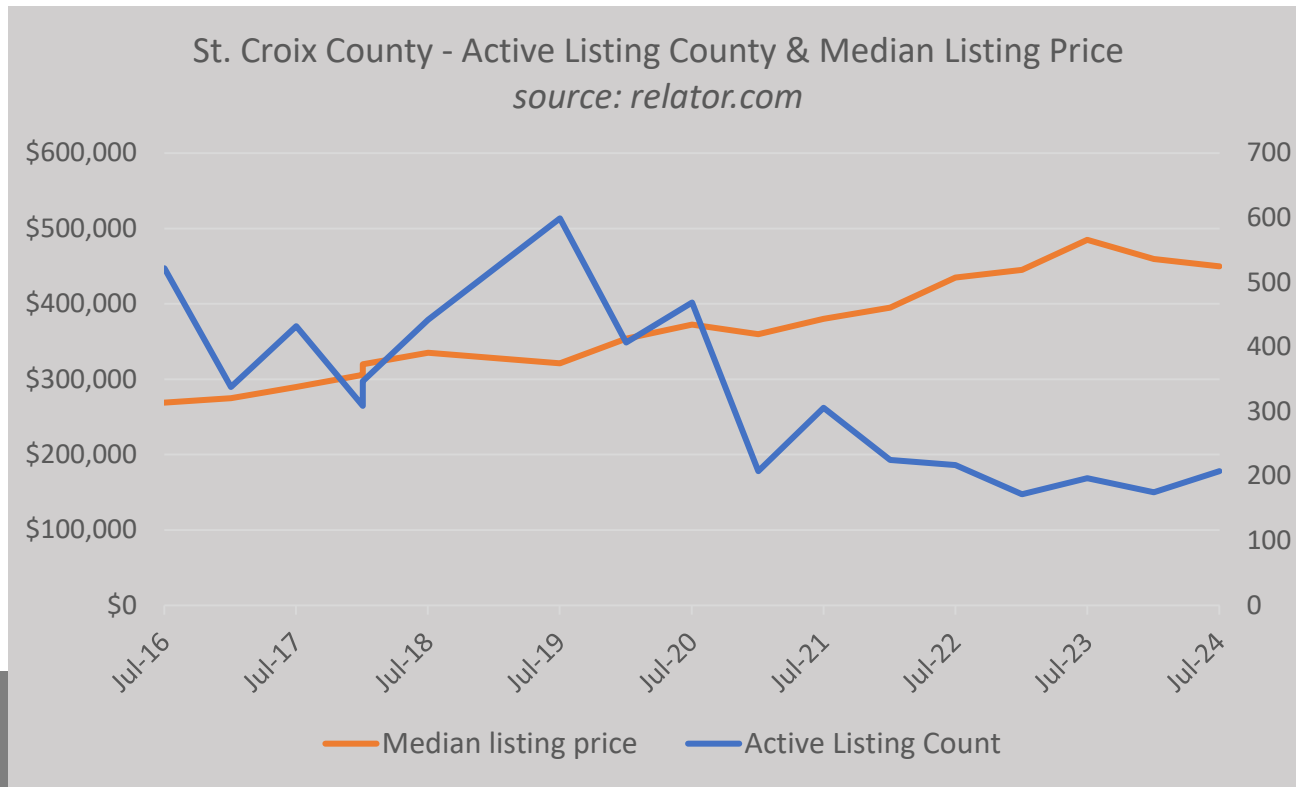
Median Rent (2-bedroom) - St. Croix County
source: rentdata.org (MSP Bloomington Market)



There is a lack of available housing for rent and sale within the County.

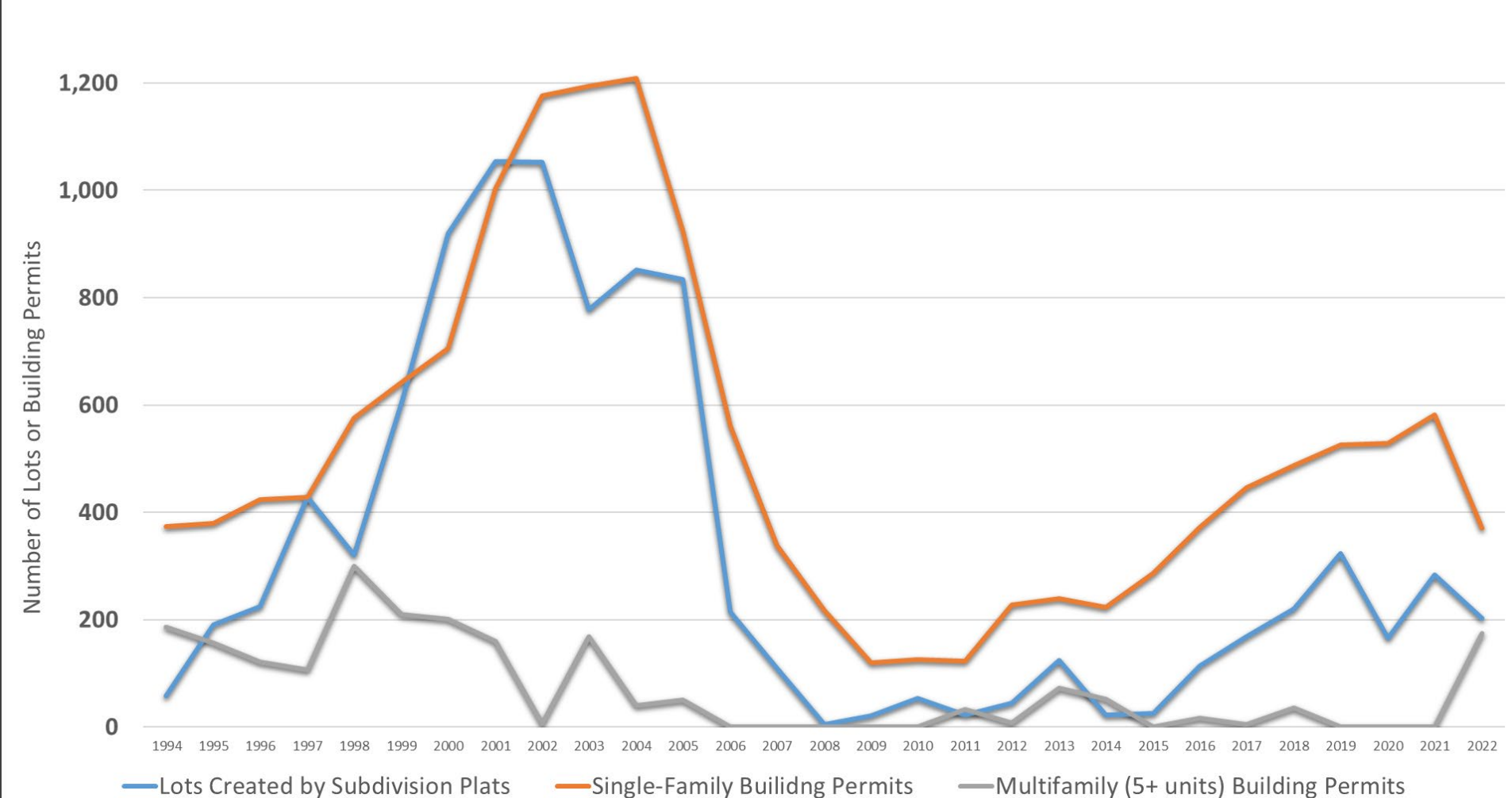
Vacancy Rates: Renter & Owner below the healthy standard.

Rental vacancy: 2020 - 3.2%; 2023 – 1.4%
Owner vacancy: 2020 - 0.6%; 2023 – 0.0%



The creation of new lots and housing production within the County dropped off after 2008 and supply has not yet made up the

Newly Platted Lots & Residential Construction Permits in St. Croix County, 1994 - 2022



There are households that are cost-burdened, paying more than 30% of their household income on housing costs.

2023 ACS estimates that 36% of renter households and 23% of owner households with a mortgage in St. Croix County spend more than 30% of their household income on housing costs.

Household Income Bracket	Monthly Housing Costs as a Percentage of Household Income for all households	Number of Households	Percent of Households in Income Bracket
Less than \$20,000	Less than 20 percent	28	1%
	20 to 29.9 percent	226	12%
	30 percent or more	1,687	87%
\$20,000 to \$34,999	Less than 20 percent	170	7%
	20 to 29.9 percent	538	22%
	30 percent or more	1,719	71%
\$35,000 to \$49,999	Less than 20 percent	578	23%
	20 to 29.9 percent	688	28%
	30 percent or more	1,205	49%
\$50,000 to \$74,999	Less than 20 percent	1,964	36%
	20 to 29.9 percent	1,472	27%
	30 percent or more	2,026	37%
\$75,000 or more	Less than 20 percent	17,486	73%
	20 to 29.9 percent	4,899	20%
	30 percent or more	1,515	6%
Zero or negative income for Owners with Mortgage		206	N/A
Not computed		322	N/A

There is demand for additional rental and owner units in the County, based on growing population & households.

	2020 Census	2025	2030	2035	2040	2045	2050	Net Change
Total Population	93,536	95,656	97,775	100,298	102,820	102,900	102,980	9,444
Total Households, excluding group quarters	35,892	37,026	38,159	39,470	40,793	41,157	41,526	5,634
Change in Total Households		1,134	1,133	1,310	1,323	364	370	--
Change in Rental Households (23% Rent)	---	416	261	301	304	84	85	1,451
Change in Owner Households (77% Owner)	--	718	873	1,009	1,019	280	285	4,183
Additional Rental Units Needed*	148-316	0	58	319	323	89	90	1,027 - 1,195
Additional Owner Units Needed**	388-531	0	245	1,032	1,042	286	291	3,284 - 3,427
Total Additional Housing Units Needed	536-847	0	303	1,351	1,365	375	381	4,311 - 4,622
Population in Group Quarters	996	1,087	1,232	1,426	1,654	1,655	1,656	660

* In addition to the 273 rental units vacant in 2020; ** In addition to the 181 owner units vacant in 2020

Adjusts in 2025 to account for new estimated residential construction and demolition since 2020 (659 rental units, 1,381 net owner units).

A variety of housing choices is needed for different household sizes, preferences, and incomes.

Need to monitor demographic trends carefully!

Focus on the Workforce

St. Croix County Occupations

Occupation (5 digit SOC)	2024 Jobs	Median Hourly Earnings	Median Annual Earnings	Monthly Affordable Housing Costs at 30% Income
Fast Food and Counter Workers	1,170	\$14.23	\$29,595.05	\$739.88
Cashiers	1,166	\$16.03	\$33,333.21	\$833.33
Retail Salespersons	1,103	\$15.75	\$32,754.09	\$818.85
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	1,004	\$41.52	\$86,357.99	\$2,158.95
Home Health and Personal Care Aides	849	\$15.72	\$32,705.88	\$817.65
Customer Service Representatives	807	\$21.88	\$45,512.99	\$1,137.82
Registered Nurses	807	\$49.77	\$103,528.39	\$2,588.21
Waiters and Waitresses	765	\$10.94	\$22,757.82	\$568.95
Miscellaneous Assemblers and Fabricators	711	\$25.81	\$53,694.56	\$1,342.36
Managers, All Other	685	\$61.51	\$127,934.88	\$3,198.37

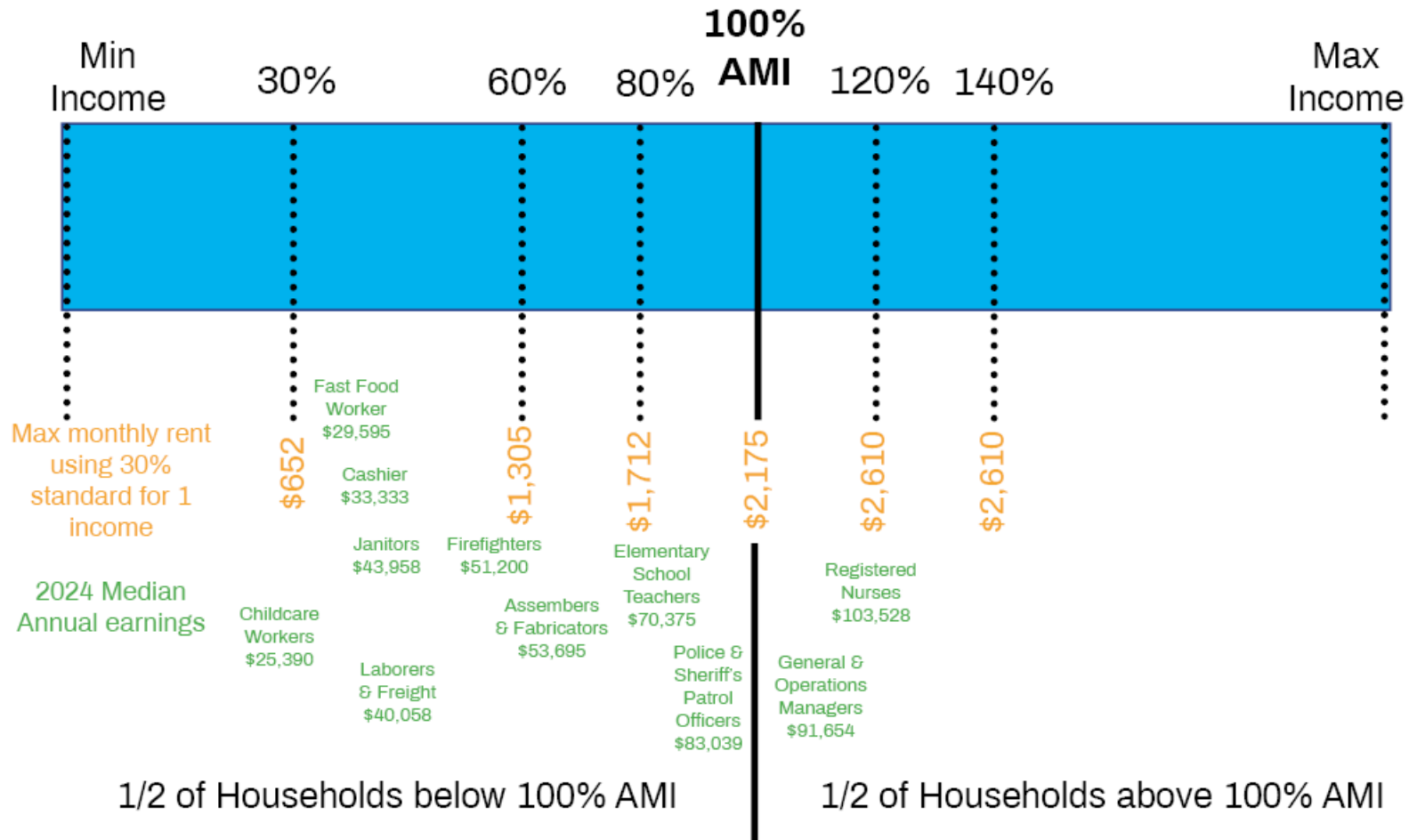
Source: Lightcast Q2 2025 Data Set

Area Median Income (AMI) – measure of median income for family households – calculated by US Department of Housing and Urban Development (HUD) and changes each year based on different factors.

2024 Minneapolis-St. Paul-Bloomington, MN-WI HUD Area

Family Size	30% AMI	60% AMI	80% AMI	100% AMI
1 Person	\$26,100	\$52,200	\$68,500	\$87,000
2 Person	\$29,800	\$59,640	\$78,250	\$99,400
3 Person	\$33,550	\$67,080	\$88,050	\$111,800
4 Person	\$37,250	\$74,520	\$97,800	\$124,200
5 Person	\$40,250	\$80,520	\$105,650	\$134,200

The median wages of the top occupations in the County do not support the housing costs.



Data sources: WHEDA Estimated Maximum Income, Lightcast Q2 2025 Data Set - Quarterly Census of Employment and Wages, WCWRPC calculations

2024 Minneapolis-St. Paul-Bloomington, MN-WI HUD Area

Family Size	30% AMI	60% AMI	80% AMI	100% AMI
1 Person	\$26,100	\$52,200	\$68,500	\$87,000

If we want a community where our employees - nurses, teachers, firefighters, childcare workers, and many others, can afford to live, we need to build housing that is affordable at 50%, and 80% AMI.

For St. Croix County, this means housing, rental and owner, that is affordable for households with incomes of \$50,000 to \$90,000, where housing costs are around \$1,250 to \$2,250/month, or \$250,000 - \$300,000.

Family of One



Job: Elementary School Teacher

2024 Median Earnings in St. Croix Co: \$70,376

Makes up 1.1% of jobs in St. Croix Co.

81% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed \$1,759

Family of Two

(one income earner with one dependent)



Job: Hairstylist

2024 Median Earnings in St. Croix Co: \$35,880

Makes up .33% of jobs in St. Croix Co.

36% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed \$897

Family of Two

(two income earner household)



Jobs: Childcare worker & Plumber

2024 Median Earnings in St. Croix Co:
\$25,390 and \$70,145

Makes up 2.8% and .12% of jobs in St. Croix Co.

98% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed \$2,388

Family of Three

(one income earner household with two dependents)



Job: Registered Nurse

2024 Median Earnings in St. Croix Co: \$103,528

Makes up 2% of jobs in St. Croix Co.

93% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed \$2,600

Family of Four

(two income earner household & two dependents)



Jobs: Firefighter & Home Health Aide

2024 Median Earnings in St. Croix Co:
\$51,201 & \$32,706

Makes up .28% and 2% of jobs in St. Croix Co.

68% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed \$2,098

Family of Five

(two income earner household & three dependents)



Jobs: Electrician and Carpenter

2024 Median Earnings in St. Croix Co:
\$79,543 & \$61,079

Makes up .27% and .60% of jobs in St. Croix Co.

105% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed \$3,516

Hurdles & Challenges

Single-Fam Construction Costs ↑

Up 40% from Jan 2020 to December 2024

FRED — Producer Price Index by Commodity: Inputs to Industries: Net Inputs to Single Family Residential Construction, Goods and Energy, Dec 2014=100



Source: U.S. Bureau of Labor Statistics via FRED®

Shaded areas indicate U.S. recessions.

myf.red/g/1DsTj

Multi-Fam Construction Costs ↑

Up 41% from Jan 2020 to December 2024

FRED — Producer Price Index by Commodity: Inputs to Industries: Net Inputs to Multifamily Residential Construction, Goods Foods and Energy



Source: U.S. Bureau of Labor Statistics via FRED®

Shaded areas indicate U.S. recessions.

myf.red/g/1DsTI

Res. Const. Employment in MSP MSA

Below 2005 peak!

FRED — All Employees: Construction: Residential Building Construction in Minneapolis-St. Paul-Bloomington, MN-WI (MSA)



Sources: Federal Reserve Bank of St. Louis; U.S. Bureau of Labor Statistics via FRED®

Shaded areas indicate U.S. recessions.

myf.red/g/1DsVv

Local Challenges

- Regulation – zoning, land division, impact fees, permit fees
- Development process - takes time - \$\$
- Neighborhood opposition – “NIMBY”
- Local desire for rural preservation, but also rural living
- Grading and infrastructure = significant \$\$
- Land availability
- Property taxes

Strategies / Programs

Complex issue.
No single solution.
No single partner.

Current Housing Initiatives



ReStore 715-
715-

HOME RESTORE VOLUNTEER EVENTS ▾ HOMEBUYER INFORMATION ABOUT SCVH



Source: St. Croix Valley Habitat for Humanity

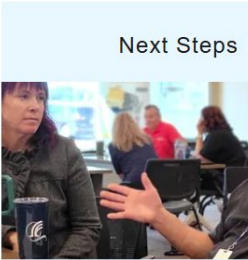
INCREASING AFFORDABLE HOUSING STOCK



There is a critical housing shortage in Western Wisconsin as identified by county income guidelines set by Housing and Urban Development standards. Demand for affordable housing in rural Western Wisconsin continues to increase with the eastward migration from Twin Cities exurban



The WWHC is a shared services cooperative that develops new small-scale housing options for individuals and families with an Area Median Income of 60-80%. Work is being done with a coalition of developers, subcontractors, service organizations, financial institutions, and economic development partners to



We're moving forward with sub-committees and mapping steps. Please give Kristie S. if you're interested in learning 715-350-8575 ext.

MORE INFORMATION

STARTER HOME PROJECT



FIND YOUR NEW HOME IN NEW RICHMOND

Gina Moe Knutson 651-491-0043
gknutson@westconsinrealty.com
themoesellhomes.com

STARTER HOME PROJECT

When it comes to a place to call home, we all need a place to start.

The Starter Home Project is designed to help people with a simple home that will remain affordable for decades to come.

Together, we are unlocking the barriers to home ownership and constructing an inventory solution.



THE STARTER HOME PROJECT

Become a homeowner

Nobody should pay more than 30% of income on a home. The dramatic increase in home prices has meant most first-time homebuyers are valued out of the market.

The Starter Home Project returns fair home pricing to the marketplace.

Modular housing was designed with you in mind. The Starter Home Project goes a step further with a simple deed restriction model that means you're paying under appraised value and your neighbors will still maintain the equity in their homes.

Community Planning

Does your comprehensive plan clearly show that you intend to provide an adequate amount of developable land supply to meet forecasted housing demand?

- *Where do you want residential development to occur? (Land availability identified as challenge!)*
- *What land is available? Boundary agreements should be considered.*
- *Do your political officials stick to the plan and try to balance neighborhood & community interests?*

Zoning Reform

How can we change zoning and other land use regulations to expand housing choice, meet forecasted demand, and reduce the cost of housing?

- **Code changes to consider:**
 - Allow starter homes on smaller lots
 - Reduce parking requirements
 - Consider Accessory Dwelling Units (ADUs)
 - Remove unnecessary regulations & restrictions
 - Evaluate processes



Fourplexes like this one in the Midtown neighborhood of Sacramento are highly sought after.

Source: "Missing Middle Housing: Responding to the Demand for Walkable Urban Living. Parolek, Dan. <https://opticosdesign.com/blog/missing-middle-housing-responding-to-the-demand-for-walkable-urban-living-2/>

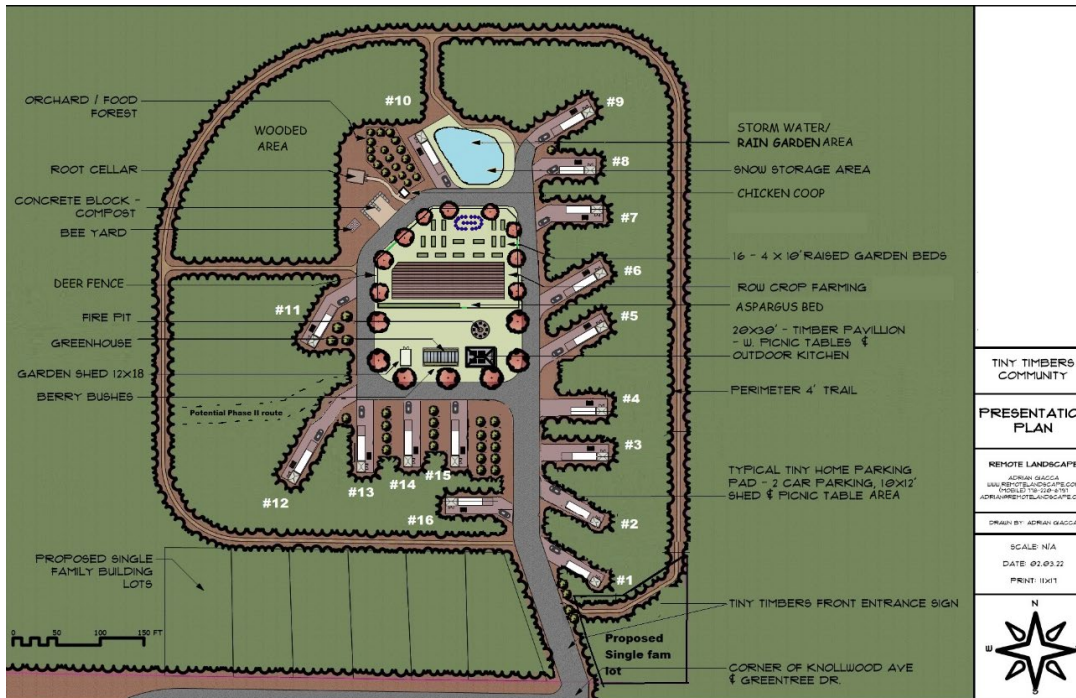


MinnPost photo by Jana Freiband



- Example: Tiny Timbers Agrihood,
St. Croix Falls, Wisconsin

“Tiny Timbers is a place where people who believe in the tiny home movement and share a love for gardening and the outdoors can come together and live in a year-round community of similar minded individuals.”



- City of St. Croix Falls Zoning Code amendment to allow for movable tiny homes (Ord 7-22).
- Movable Tiny Home Community may be permitted in the RD District:
 - Minimum size of 5 ac
 - Max number of 12 per ac
 - Dimensions for site placement and separation
 - Storm shelter requirement

Development Process

What is the development process? Is it easy to navigate the process or are there too many hurdles?

- **Things to consider:**

- Where does a developer/builder/resident go for information?
- Do you have staff that helps support the applicant throughout the process?
- Are your staff friendly and welcoming to developers/builders?
- Are you open to development and promoting that openness? What are you doing to invite development to happen in your community?

Employer-Assisted Housing

- **Three primary approaches:**
 - Employer financial contribution to an established or new Revolving Loan Fund that will provide housing assistance to employees.
 - Employer as developer and/or owner of housing for employees.
 - Employer provides financial contribution directly to employees for housing expenses.



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MAIN

POSTED ON OCTOBER 13, 2020

Abbyland proposes apartments in Curtiss



By Kevin O'Brien The owner of Abbyland Foods plans to build two apartment buildings for his workers in Curtiss, but village officials are sharply divided over whether to use the development as an excuse to open a new TIF district.

Financial Incentives/Participation

- Tax Increment Financing (TIF): mixed-use district allows for some residential development; consider the affordable housing extension; can also use TIF to leverage State and Federal Housing Tax Credits for qualifying projects
- Consider acquiring vacant or foreclosed properties for residential development.
- Consider municipal or county-owned lands for housing opportunities.
- Install the necessary infrastructure (streets, utilities, etc.) to encourage development.

The Live Local Development Fund (LLDF) is an initiative aimed at promoting housing development in Greater Jefferson County.

The development of housing that is affordable to our local workforce isn't just an investment in roofs and walls; it's an investment in our communities and the workers who contribute so much to them.

The LLDF is strategic gap financing designed to enhance Greater Jefferson County's competitiveness and drive housing development. The program is a pivotal step toward addressing the need for additional housing stock by incentivizing the creation of multi-family housing developments.



Fort Atkinson

About the LLDF

Type of housing

The LLDF is designed to promote housing of all types, from affordable to market rate, in the county

Program focus

Multi-family housing developments in Greater Jefferson County, with a planned expansion to include single family housing in the years to come

Financing

The fund offers up to \$25,000 per unit for a negotiated term at or below market rates

Fund size

\$9.5 million currently available

Eligibility

Public, private and not-for-profit real estate developers are eligible to apply

Getting started

Developers interested in applying or learning more can complete the inquiry form linked below



Funding For Housing Development in Green County

With a 2024 housing study indicating a need for 1,700 new homes in Green County by 2030, GCDC brought investors together to support a revolving loan fund to incentivize developers to begin building single and multi-family attainable homes in Green County. \$2.8 million was committed by local donors to offer gap funding to support local builders in getting projects started. More details can be found in the brochure to the right. For questions please contact , or by [contacting GCDC](#).

Polk County Municipal Housing Partnership Program

MHPP allocates \$200,000 in funding to provide zero-interest loans to local municipalities and the St. Croix Chippewa Indians of WI. Loans are structured at \$10,000 per housing unit, with a maximum aggregate amount of \$70,000 per project.

HOMES Program

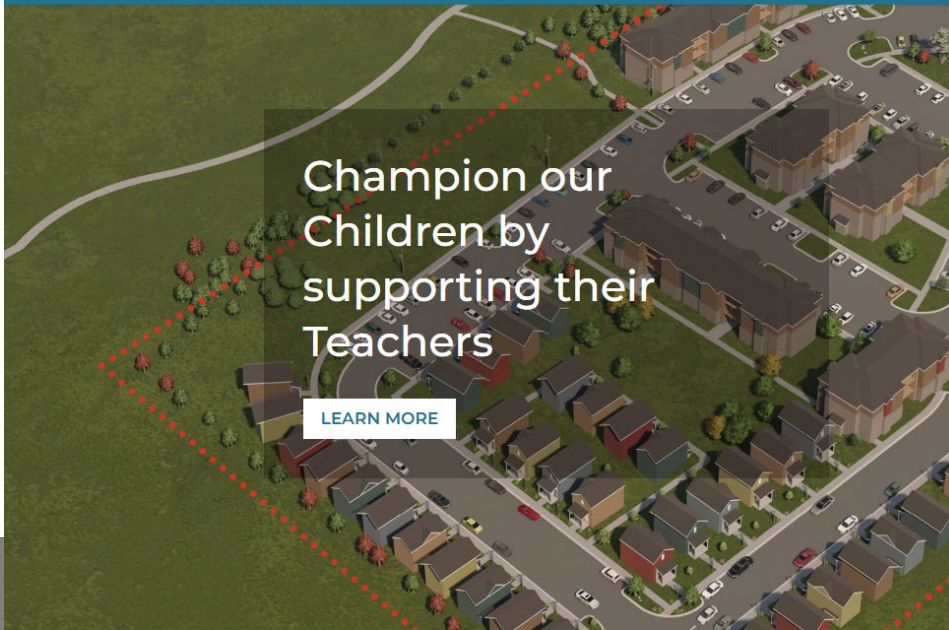
- Available to residents in single-family cottages
- \$1500 payment per month (principal and interest)
 - No down payment
 - No PMI
 - No taxes
 - No closing costs
 - No building insurance
 - No building or lawn maintenance
- Upon departure, the principal of monthly payments and a large portion of the equity appreciation can be used for the purchase of a permanent home
 - An estimated \$50,000 for down payment or other home purchases expenses
 - Actual amount depends on length of time in the program
- On site educational resources
 - Home ownership preparation
 - Financial management classes
 - Credit management



Bentonville Teacher Homes

Champion our
Children by
supporting their
Teachers

[LEARN MORE](#)



Four companies step up to make homes affordable for Sheboygan County workers

BY KEN WYSOCKY — AUGUST 1, 2024

New housing development model can ease workforce shortage

To combat a severe shortage of affordable housing — a problem reverberating throughout the state — four family-owned Sheboygan County businesses and a local economic development agency have created a \$10 million fund for building entry-level homes.

The goal of the Forward Fund is to build 400 to 500 single-family homes over the next several years, says Brian Doudna, executive director of the Sheboygan County Economic Development Corp. (SCEDC), which acts as the homes' developer.

Johnsonville, Kohler Co., Sargento, Masters Gallery Foods and Sheboygan County each kicked in \$2 million to create the fund — but home buyers need not work for any of them.



Employees of other Sheboygan County companies, or those with an accepted job offer, can also buy the homes.

Adaptive Reuse

Former south side elementary school to be converted into affordable senior apartments



Kim Norvell
Des Moines Register

Published 10:39 a.m. CT Jan. 5, 2021 | Updated 3:06 p.m. CT Jan. 5, 2021

[View Comments](#)



A former south side Des Moines elementary school that has been vacant for nearly a decade will be converted into affordable apartments for seniors.

Conlin Properties plans to reconfigure the Percy Hoak Elementary School at 1801 McKinley Ave. into a 20-unit complex called Percy's Landing. It also has plans to create a mixed-use development with single-family homes and commercial space on the remainder of the nearly 8-acre property, said JB Conlin, chief operating officer.

"It would be a real mixed-use project. But the key thing is we have a lot of expenses to get this little school up and running. It doesn't make economic sense on its own," Conlin told members of the Des Moines Urban Design Review Board on Tuesday.



Conlin Properties plans to convert the former Hoak Elementary School, 1801 McKinley Ave., into 20 affordable senior housing apartments. Polk County Assessor



Source: Lisenby Properties

THREE RURAL TOWNS ADDRESS HOUSING NEEDS

FEBRUARY 29, 2024 | IN FARM NEWS, NEWS | BY THE FARM



Proposed new building façade at Ladysmith Lindoo School Development.

Projects in Ladysmith, Elkhart Lake and Rhinelander highlight efforts to address workforce needs

Redevelopment Opportunities

- Provide financial incentives to encourage private redevelopment of deteriorating housing. (example: La Crosse County's Neighborhood Revitalization Acquisition and Demolition grant program")
 - Grants to homeowners and developers who wish to tear down deteriorating housing to build new housing in its place.

LA CROSSE, Wis. (WXOW) - Thanks to a recent recapitalization by the La Crosse County Board, the Neighborhood Revitalization Acquisition and Demolition Grant Program is looking for applicants for housing grants.

The program seeks property owners and/or housing developers who are demolishing existing structures to build new housing. Applicants are eligible for up to \$50,000 for projects that result in a new single-family development and up to \$100,000 for projects that result in a new multi-family development.

Since the program's inception in 2016, about \$2.3 million has been awarded, resulting in a net new tax base of \$130.6 million.

Projects have taken place in the City of La Crosse, Town of Campbell, Village of Rockland, and Town of Onalaska, to support the development of nearly 40 single-family and over 800 multi-family units. The program has leveraged nearly \$142 million in private investment.

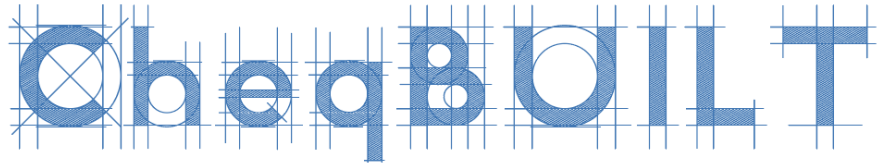
"We wanted to help close that gap for housing developers to one really revitalize housing stock in areas that really need it," La Crosse County Community Development Specialist Sam Bachmeier said. "And two, create additional housing options and opportunities that we know La Crosse County and frankly the entire state really desperately need."

The program's goals are to grow the tax base while spurring investment in housing in underserved neighborhoods.

Community Land Trusts

- CLT's work to create and preserve affordable housing by having a nonprofit org. retain ownership of the land, while homeowners purchase the improvements at below-market prices.

HOMES FOR NEIGHBORS



Chequamegon Bay United Impact Land Trust

PERMANENTLY AFFORDABLE.

What is CheqBUILT?

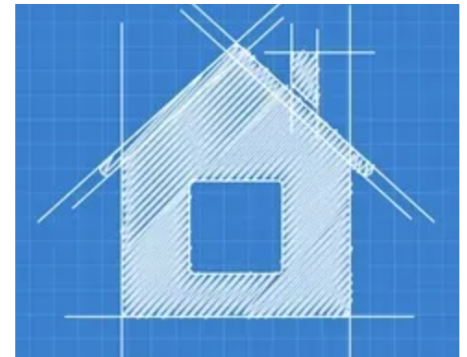
The Chequamegon Bay United Impact Land Trust (CheqBUILT) is an emerging community land trust (CLT) dedicated to increasing the inventory of permanently affordable homes for residents across the Chequamegon Bay Region of Lake Superior.

What is a Community Land Trust (CLT)?

A CLT is a nonprofit, community-based organization that removes land from the speculative real estate market with the intent of preserving long-term housing affordability and other community benefits. A CLT can acquire land and homes through purchase or donation, from public or private entities.



How do CLTs work?

In a CLT, a homebuyer is able to purchase a home, but not the land it sits on. The land is leased from CheqBUILT under a 99-year (renewable) ground lease, which provides long-term protection to the homeowner and makes the home more affordable. The ground lease requires owner-occupancy and responsible use of the premises. Further subsidies are layered in to ensure the property is affordable for the homeowner.



Preserve Existing Housing

HOME REPAIR

 Print  Feedback  Share & Bookmark Font Size:  

COUNTIES SERVED

- Barron
- Buffalo
- Chippewa
- Clark
- Dunn
- Eau Claire (excluding City of Eau Claire)
- Pepin
- Pierce
- Polk
- St. Croix

PROGRAM DESCRIPTION

Click [HERE](#) for the program brochure.

- The Housing Rehabilitation Program is a loan program designed to assist low and moderate-income households with repairs to their homes. Funds are also available for rental properties in Chippewa County if the landlord is willing to rent to low and moderate-income tenants.
- The loan is secured by a mortgage.
- Owner-occupied property loans are offered at 0% interest and payments are deferred until you no longer own or occupy the home as your primary residence. Grants are provided for eligible remediation of lead hazards in homes built before 1978.

WHAT TYPE OF PROPERTY IS ELIGIBLE?

- Owner-occupied homes that include the land upon which it sits (house payments, taxes and insurance must be current)
- Property must have enough equity to cover the value of all current mortgages and debts, and the value of repairs completed through the Housing Rehab Program.

FUNDING LIMIT

- No loan will exceed \$100,000.00, but exceptions will be considered for emergency repairs and/or the remediation of lead-based paint hazards that exceed the funding limit.

ELIGIBLE REPAIRS

Funds are available for necessary home repairs such as:

- Plumbing
- Electrical
- Heating
- Insulation
- Doors & windows
- Roofing
- Foundations
- Siding
- Wells/septic systems
- City water/sewer connections
- Accessibility improvement

- Regional CDBG Home Repair Program – administered by Chippewa County

- Other home repair programs

BE HOUSING READY!

- Be intentional with development. It's not just about building more – it's about building for life stages and creating housing options.
- Engage developers & builders in a clear, simple, and creative manner.
- Communities should review rules and regulations...and consider making changes.
- Incentives can help and are often needed. Work with partners (WHEDA, WEDC, etc.)!
- Share the County's housing needs...share your plan to tackle the issue!



MORE HOUSING
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HOUSING SOLUTIONS.

WHITEPAPER SERIES
Briefing Paper 1

MARCH 2024

Municipal Housing *Solutions*

LEAGUE
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BUILDERS
ASSOCIATION

WRA
Wisconsin REALTORS' Association



HELPING COMMUNITIES DEVELOP HOUSING SOLUTIONS.

— HOUSING READY Checklist for Municipalities^[ii]

HOW TO USE THIS CHECKLIST

Few communities will be able to answer “yes” to every question on this checklist—and not every community will want to. Each community’s plans, policies, zoning codes, and procedures are unique to local circumstances. The checklist can serve as a conversation starter among policymakers, staff, and interested citizens about what code changes, tools, and strategies your community may want to consider implementing to help create more housing options.ⁱⁱⁱ

ASSESSING AND ANALYZING COMMUNITY HOUSING NEEDS

Has your community taken steps to understand local housing needs and affordability?

☐ Yes ☐ No

Has your community updated the housing element of its comprehensive plan under Wis. Stat. § 66.1001(2) (b) within the last 5 years?

☐ Yes ☐ No

Has your community conducted a housing needs assessment?

☐ Yes ☐ No

Has your community conducted a survey of the community’s existing housing stock?

☐ Yes ☐ No

Has your community prepared a “Housing Affordability Analysis” as described in Wis. Stat. § 66.10013.7 (Municipalities over 10,000 in population are required to prepare such a report annually and post it on the community’s website. Smaller communities may also benefit from such an exercise.)

Collaborate & Partner

- Financial packaging can be complicated!
- Often a variety of funding sources are needed to make a project work
 - Perhaps, working with a developer, a community could utilize funds from developer, TIF, WEDC, WHEDA and package together to make the numbers work for a project. Get to know your partners and the available funding programs.

Securing St. Croix County's Future with Housing

WHAT'S

YOUR

NEXT

STEP?

Where to go from here?

- Many factors contributing to the housing challenge.
- Not a single “solution”.
- Will take time and take many partners.
- Not just housing – quality of life, childcare, transportation, broadband, jobs, schools, parks...
- Important to monitor demographics and reevaluate needs – don’t want to overbuild.

Educate & Advocate

- Work to educate the community and partners on the various housing needs and importance of housing to community vitality and workforce.
- Help overcome stigmas associated with “workforce” and housing that is unlike current forms, sizes, patterns.

SCEDC HOUSING STUDY ROADSHOW

Join us for one of our many SCEDC Housing Study Roadshow stops to hear the results of the study, strategies to create more affordable and starter housing and join in on community discussion. All stops will be presenting the same information. Learn more and register at stcroixedc.com/housing-study.

JULY 8 **Hudson**
Tues July 8 | Christian Community Homes | 6-8pm
1320 Wisconsin St, Hudson, WI 54016

JULY 15 **Hammond**
Tues July 15 | Village of Hammond | 9-11am
455 Davis St, Hammond, WI 54015

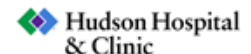
JULY 24 **River Falls**
Thurs July 24 | City Council Chamber | 7:30-9:30am
222 Lewis St River Falls, WI 54022

AUG 6 **New Richmond**
Wed Aug 6 | Northwood Tech | 6-8pm
1019 S Knowles Ave, New Richmond, WI 54017

AUG 12 **Somerset**
Tues Aug 12 | Somerset Library | 3:30-5:30pm
208 Hud St, Somerset, WI 54025

AUG 21 **Town of Richmond**
Thurs Aug 21 | Richmond Town Hall | 1-3pm
1428 100th St, New Richmond, WI 54017

AUG 25 **Baldwin**
Mon Aug 25 | Western Wisconsin Health | 6-8pm
1100 Bergslien St, Baldwin, WI 54002



Discussion

- **From the strategies presented, which do you think would have the greatest impact in St. Croix County?**
- **Are there any barriers or challenges you foresee in bringing some of these solutions to life in St. Croix County?**
- **Have you seen any creative or successful housing solutions elsewhere that you think could work here?**
- **What additional data or information would help you advocate for housing solutions in your community?**

THANK YOU!



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