HOUSING TOOLBOX

Barron County, Wisconsin

2019

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Barron County Housing Toolbox
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Table of Contents

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I. Introduction

This Housing Toolbox is a brief list of resources, key partners, programs, and policy alternatives that may be considered by the residents, communities, developers, and other partner organizations of Barron County to address housing needs and meet local housing-related goals. This document is a supplement to the Barron County Housing Study reports, which assess the housing supply and demand for Barron County and selected communities. These Housing Study reports included recommendations to address housing gaps and needs, largely drawn from alternatives within this Toolbox.

This Housing Toolbox is an overview of the more common tools. It does not include all available alternatives and resources; this document should not stifle local creativity and partnership opportunities in addressing local housing needs. Further, many alternatives can be customized for specific local circumstances. If you have questions, more information regarding most tools, resources, and partner contacts can be found through a quick Internet search. Please feel free to also contact West Central Wisconsin Regional Planning Commission (715-836-2918) for additional information.

II. Community Tools to Guide Housing Development

This section describes tools that local governments can use to plan for and encourage the housing choices that the community needs and desires. As will be discussed later in this Toolbox, communities can also encourage and promote homeowner and rental financial assistance programs, supportive housing programs, and the creation of partnerships.

a. Limitations on Local Government Action

Before considering different tools, it is important to remember that Federal and State rules may limit what local municipalities can do in terms of land use and housing policy and regulations. A few key housing-related rules to keep in mind:

- **Fair housing laws** – The federal Fair Housing Act and the Wisconsin Fair Housing Law provide protections against discrimination in housing. Under these laws, it is illegal to discriminate in housing based on the following protected classes: race, color, family status, disability, sex, national origin, religion, marital status, ancestry, source of income, sexual orientation, age, and status as a victim of domestic abuse, sexual abuse or stalking. Examples of discrimination include, but are not limited to, refusing to sell or rent housing to a person in a protected class, or setting different terms or conditions in the sale or rental of housing based on a person's membership in a protected class.[i] [ii]

- **2017 Wisconsin Act 243** – This act of the Wisconsin Legislature, which was enacted in the Spring of 2018, made several changes to how property development is regulated locally and also to housing. Several of the key changes are summarized below:

  1) <u>Levy Limits</u> – "Creates an exception to general local levy limits to allow a city, village, or town to increase its levy by $1,000 for each new, single-family residential dwelling unit for which it has issued an occupancy permit," if certain conditions apply. "Amounts levied under the exception may be used only for police, fire, and emergency medical services..."[iii]

  2) <u>Uniform Dwelling Code</u> – "The Act prohibits cities, villages, towns and counties from making or enforcing an ordinance that applies to a dwelling and is more restrictive than the state Uniform Dwelling Code or that is contrary to an order of the Department of Safety and

Professional Services (DSPS) with respect to the enforcement of the Uniform Dwelling Code."[iv]

3) Land Division & Plat Approval – The Act authorizes "land divisions by certified survey map for land that is zoned for multi-family use, whereas prior law allowed such divisions only for land zoned commercial, industrial, or mixed-use."[v]

4) Park Dedication – The Act authorizes "a city, village, town or county to offer a subdivider the option of dedicating land for a public park consistent with local park and comprehensive plans or paying a fee-in-lieu of dedicating land."[vi]

5) Stormwater Regulation – "The Act specifies that no additional charges, beyond those charged to similar properties, may be charged to a property for services rendered for a property that continually retains 90% of the difference between the post-development and predevelopment runoff on site." In addition, with certain exceptions, current law prohibits a city, village or town from enacting "an ordinance relating to stormwater management unless the ordinance strictly conforms to uniform statewide standards. [s. 281.33 (3m), Stats.] The Act revises an exception for ordinances relating to flood control to instead apply to ordinances relating to peak flow to address existing flooding problems or to prevent future flooding problems, except an ordinance may not require more than 90% of the difference between pre-development and post- development annual runoff volume to be retained on the site."[vii]

6) Local Reporting Requirements – "The Act requires cities and villages with populations of 10,000 or more to prepare and post reports by January 1, 2020, and to update the reports annually thereafter, regarding a city's or village's implementation of the housing element of its comprehensive plan", and these reports must adhere to certain requirements. Additionally, "the Act requires cities and villages with populations of 10,000 or more to prepare and post a report by January 1, 2020, regarding the city's or village's residential development fees", and these are required to contain specified elements.[viii]

7) Compensation for Condemnation – "The Act modifies state law relating to determining fair market value in condemnation cases and makes changes relating to payments for certain displaced persons in such cases."[ix]

8) Building Inspections – "The Act creates a new timeline for inspections provided by a local building inspector. Specifically, the Act requires a local building inspector to complete an inspection no later than 14 business days after receiving a request from a developer for an inspection. If a local inspector does not complete an inspection within that time, the Act authorizes a developer to request a state inspector with a comparable level of zoning and building inspection qualification as the local building inspector to perform the inspection. The Act requires a city, village, town, or county to accept a certificate of inspection provided by a state inspector in those circumstances."[x]

- **Inclusionary Zoning** - Wisconsin Statutes 66.1015(3), created under 2017 Act 243, prohibits a municipality from enacting, imposing or enforcing an inclusionary zoning ordinance, regulation or policy requiring "that a certain number or percentage of new or existing residential dwelling units in a land development be made available for rent or sale to an individual or family with a family income at or below a certain percentage of the median income."[xi]

- **Impact fees** – Under 2017 Act 243, changes were made to the law regarding impact fees. According to the Wisconsin Legislative Council, "impact fees are payable to a municipality upon issuance of a building permit by the municipality. [s. 66.0617 (6) (g), Stats.] For impact fees in excess of $75,000, the Act specifies that a developer may defer payment for a period of four years from the date of issuance of a building permit, or until six months before the municipality incurs costs related to the development for which the fees were imposed, whichever is earlier." In addition, "the Act specifies that impact fees that are not used within eight years must be refunded to the payer with interest. Fees collected for costs related to lift stations or sewage treatment or collection must be used within 10 years, unless the municipality adopts a hardship resolution to extend the time period for an additional three years." Also, the Act "limits the imposition of impact fees to specify that impact fees may not be imposed for increases in service capacity greater than the capacity necessary for the development for which the fee is imposed and that fees may not include expenses for operation or maintenance of a public facility."[xii]

- **2017 Wisconsin Act 317** - This act of the Wisconsin legislature, which was enacted in the Spring of 2018, made several changes to laws affecting rental housing, certain rental registration requirements, landlord-tenant relations, levy limit reductions for "covered services", historic properties, and other areas. A few of the key changes are summarized below:

  1) Inspection of Rental Property – Wisconsin law prevents municipalities and counties from passing ordinances that require inspections of rental property. There are exceptions to this rule, one of which has been that an inspection can be conducted if it is "part of a program of regularly scheduled inspections conducted in compliance with special inspection warrant procedures." The Act eliminated the authority of municipalities to carry out programs under this exception; however, it did authorize municipalities and counties to establish inspection programs in specified areas where "there is evidence of blight, high rates of building code complaints or violations, deteriorating property values, or increases in single-family home conversions to rental units." Such inspections cannot be allowed if an occupant of a unit does not provide consent to the inspection, "unless the inspection is under a special inspection warrant."[xiii]

  2) Preemption of Certain Local Regulations Relating to Rental Property – The Act prevents Wisconsin municipalities and counties from doing three things related to regulating rental property:

     *Requiring registration or a license related to owning or managing a rental property[xiv] (exception if the registration requires only one person's name and contact information[xv]);

     *Charging a registration fee, with the exception of a one-time fee related to the costs of running a registration program (or a one-time fee in cases of a change of ownership, management or contact information) that does not exceed $10 per building (first-class cities excepted);[xvi]

     *Requiring rental property to adhere to certain "aesthetic considerations" (e.g. color, texture, design) unrelated to health and safety concerns "for purposes of inspection criteria for the interior of certain residential structures."[xvii]

  3) Landlord-Tenant Law – Changes to the Landlord-Tenant law include:

     *Notices terminating a lease due to failure to pay rent "may include both past due rent and late fees" (NOTE: notices of such termination are required by law). The statement in a notice about amounts due is considered valid unless the landlord mispresents this amount or the tenant pays the amount that the tenant believed was due.[xviii]

     *Wisconsin law already codified that a court may not dismiss an eviction action in the event a landlord accepts payment from a tenant after commencing an eviction or providing a default notice, but the law did not prevent an eviction from being dismissed in the event of a tenant's or landlord's waiver of a rental agreement violation. The Act clarified that "a landlord's or tenant's previous waiver of a violation or breach of any term of a rental agreement does not constitute a defense to an action of eviction or a claim for damages."[xix]

*The Act prohibits a court from granting "a stay (of eviction proceedings) based on an emergency assistance application (e.g. Wisconsin Works) after a writ of restitution (i.e. eviction order) has been issued." The Act also provided that, in cases when a stay is issued, the stay "may not remain in effect for more than 10 working days." Prior to the Act, courts were required to "temporarily stay eviction proceedings if a tenant applies for the emergency assistance program…" but this change to the law provides exceptions or clarifications as noted.[xx]

4) Amount of Levy Limit Reduction for Covered Services – "Under prior law, if a city, village, town, or county receives revenues designated to pay for a covered service (e.g. garbage collection, fire protection, snow plowing, street sweeping or stormwater management) that was funded in 2013 by the political subdivision's levy, the political subdivision must reduce its levy limit in the current year by an amount equal to the estimated amount of fee revenue collected, or payments in lieu of taxes received, for providing the covered service, less any previous reductions made under this provision. The Act limits the amount by which a city, village, town, or county must reduce its levy to the amount expended in 2013 for providing the covered service."[xxi]

5) Historic Preservation – "The Act requires cities, villages, towns, and counties to allow owners of property that is designated as a historic landmark or included within a historic district or neighborhood conservation district, when repairing or replacing such property, to use materials that are similar in design, color, scale, architectural appearance, and other visual qualities."[xxii]

- **Property Tax Waivers/Exemptions** – According to the Wisconsin Department of Revenue, "All property (in Wisconsin) is taxable unless exempted by state law… Article VIII of the State Constitution requires the uniform taxation of property. Article VIII also provides the following property taxation standards: 1) Legislature prescribes taxes on forest property; 2) Taxation of agricultural land and undeveloped land does not need to be uniform with the taxation of other real property."[xxiii]

  Further, the Wisconsin Legislative Reference Bureau reported in a 2016 paper that "(u)nder the current jurisprudence, the legislature cannot authorize the taxation of personal property at a different rate that that of real property or allow each municipality to decide for itself what property to tax or not tax within the municipality. The legislature cannot exclude a portion of a property's value from the assessment of that property or allow assessors to use different assessment dates for different kinds of property in order to determine a property's value.[xxiv] The Wisconsin Department of Revenue underscores how property tax is to be handled within the state in a November 2018 paper when it states that "While local governments are primarily responsible for administering the property tax, state statutes determine how these responsibilities are carried out."[xxv] This information demonstrates the kinds of limits placed upon municipalities in terms of the controls they can exercise over property taxation locally.

Remember that such rules change over time and local governments have an important role in making certain that Federal and State elected officials understand positive and negative implications of such Federal and State rules.

b. Planning for Housing and Residential Development

This subsection summarizes general planning tools that communities may use to evaluate housing conditions and establish community housing strategies. By providing reliable information and adopting well-considered plans, communities are setting priorities and sharing a roadmap that can be used by the community to guide programming, land use regulations, and infrastructure investments. Such data and plans also send an important message of community needs, vision, and priorities to existing and potential residents, developers, investors, and partners.

- **Conduct a Housing Study and/or Adopt a Housing Plan**
  Municipalities can conduct a range of housing-related studies, feasibility analysis, and plans, that can be incorporated into the municipality's comprehensive plan. Such studies may be comprehensive, such as the Barron County housing studies completed as part of this project, or they can focus on a specific aspect of housing. For example, some communities have prepared and adopted an affordable housing plan, which sets out affordable housing targets for the community over a certain period of time. Such plans can be instrumental in achieving community goals related to affordable housing and meeting needs for such housing.

- **Ensure Comprehensive Plans are in place and updated**
  "A comprehensive plan is a local government's guide to community physical, social and economic development. Comprehensive plans are not meant to serve as land use regulations in themselves; instead, they provide a rational basis for local land use decisions with a twenty-year vision for future planning and community decisions." By state law, a comprehensive plan must be updated every 10 years to remain in effect.[xxvi]

  Housing is one of nine required comprehensive planning elements and must include an assessment of housing conditions as well as goals, objectives, policies, maps, and programs to provide an adequate housing supply that meets existing and forecasted housing demand. Comprehensive planning also requires the community to consider and plan for how housing relates to the other plan elements, including evaluating capacity of municipal services and the availability of land. Local subdivision, zoning, and official mapping ordinances must be consistent with the community's comprehensive plan, except that a conditional use permit that may be issued by a political subdivision does not need to be consistent with the political subdivision's comprehensive plan. Comprehensive plans also require public participation, so it is a great opportunity to obtain public input or conduct a community survey to evaluate housing needs.

- **Prepare a Housing Affordability Report**
  Cities and villages with a population of 10,000 or more are required to prepare and make available a housing affordability report as described in Wisconsin Statutes 66.10013. Smaller municipalities may prepare similar reports at their discretion.

- **Adopt an Affordable Housing Plan**
  Municipalities can adopt an affordable housing plan, which sets out affordable housing targets for the community over a certain period of time. Such plans can be instrumental in achieving community goals related to affordable housing and meeting needs for such housing. Affordable Housing Plans can also be incorporated into a municipality's comprehensive plan.

- **Provide needed infrastructure, facilities, and services for housing development**
  Any housing development requires certain infrastructure, such as roads. Access to utilities (e.g., sewer, water, storm sewer, broadband, electric, natural gas) and other services (e.g., emergency services, waste collection, recreation, education) can all influence the local real estate market and land values. Many communities will use capital improvement plans and/or their comprehensive

plans to evaluate and plan for such services. Traditionally, such services are paid for by the landowner or developer through taxes or an assessment, sometimes subsidized with grants, tax increment financing, or other funding sources as will be noted later. Such improvements are a costly investment and the resulting improvements can place further financial burdens on local services. Municipalities should plan carefully to ensure that enough infrastructure and resources are available to serve each proposed development.

- **Ensure land availability or provide land for housing at a reduced or no cost**
  Similarly, communities may also undertake studies and plans to assess land availability based on current and projected market demand. Section II.e. discusses land banking and how some communities have taken a more active, hands-on role in the development and sale of land, including providing land at a reduced or no cost option to the developer. As an incentive, Rice Lake and Hayward have executed land contracts with developers that included a non-transferable credit towards the land value for every housing unit that is developed. For example, a developer could receive a $6,000 credit/unit towards a $100,000 property; with 16 units developed, the developer essentially would only pay $4,000 for the land.

- **Using Geographical Information Systems (GIS) for planning**
  Geographical Information Systems (GIS) can be used to analyze housing development and land use. For example, GIS can overlay zoning maps with land parcels and tax information to assess land use and density trends and identify infill or development opportunities.

- **Make placemaking and quality of life part of your housing strategy**
  Barron County has employment opportunities and is working to address housing needs. The third factor, quality of life, is an opportunity to attract new residents and exceed the household and housing demand projections. People make a decision to live where they do for many reasons, not just the affordability of land or availability of a home. This may especially be true of the millennial generation who has been referred to as the "job-hopping generation" due to their high mobility. When communities are competing for workforce and development investment, quality and sense of place can be a deciding factor. There are many different placemaking approaches and tools available (e.g., Project for Public Spaces, Better Block Foundation, First Impressions, UW-Extension's Community Placemaking guide, Creative Placemaking). Consider conducting a site-specific or community-wide placemaking exercise, then integrate these placemaking and quality of life principles into your comprehensive plan, site planning, and community volunteerism efforts.

- **Develop innovative street/sidewalk/right-of-way designs to promote safety and more housing choices**
  Because housing and transportation (e.g. walking, biking, mass transit, auto, etc.) are closely related, "encouraging narrower roads (and rights-of-way) is one of the best ways to increase safety and comfort" for local residents that prefer to walk between their housing and other destinations. Additionally, providing sidewalks for pedestrians allows them to save money on automobile transportation, thus freeing up more disposable income for housing. "Where appropriate, communities can make large, wide roads safer and more attractive by expanding sidewalks and adding landscaped 'planting strips' that buffer the sidewalk from the street".[xxvii] While creating narrower streets and rights-of-way can promote pedestrian and biking activity, it can also allow communities to decrease the costs of housing development or shore up more resources for it. Another way to accomplish cost savings for housing is to consider requiring sidewalks on only one side of the street, which also reduces impervious surfaces.[xxviii]

- **Help seniors explore "Aging in Place" strategies**
  A local government could help seniors in its community connect to resources that allow them to "age in place". It could even provide its own resources (e.g. grant funds) to a local agency to help make

"aging in place" a reality for seniors. This principle refers to enabling people to remain in their own home, even as they grow older and as their housing becomes more challenging to live in. Alterations could be made to a home to make it easier for living (e.g. ramps, grab bars in the bathroom, stair lifts) or services can be provided that allow people to fulfill their needs (e.g. assistance with meals, household chores, or personal care).[xxix] An extension of this concept is "aging in community", where you consider the physical, programmatic, and social characteristics of the larger neighborhood and community. The Aging & Disability Resource Center of Barron, Rusk & Washburn Counties has an office in Barron that could be helpful in terms of providing information and/or other resources for seniors to help them "age in place".[xxx]

- **Evaluate opportunities for and encourage Infill Development**
  According to the Municipal Research and Services Center (MRSC), a nonprofit consulting group based in Washington state, "(i)nfill development is the process of developing vacant or under-used parcels within existing urban areas that are already largely developed… Ideally, infill development involves more than the piecemeal development of individual lots. Instead, a successful infill development program should focus on the job of crafting complete, well-functioning neighborhoods."[xxxi] This approach to development could be utilized in existing neighborhoods in rural cities and villages, as well. Infill development takes advantage of assets of land, infrastructure, or buildings that a community already possesses and repurposes them for future uses that will benefit local residents. At the same time, this approach can help preserve natural areas that otherwise would have been subject to development pressures.

- **Evaluate opportunities for and encourage Adaptive Reuse**
  One approach to providing housing involves rehabilitating a building that already exists for a use other than that for which it was originally designed. Examples include fire stations, schools, or churches. While adaptive reuse can help communities increase the longevity of existing assets, it can also help to promote sustainability by avoiding the environmental impacts of new construction. Communities may need to amend their zoning ordinance to allow for Adaptive Reuse.

c. Land Use Regulations and Housing

This subsection reviews the more common land use policy tools that can be used to guide local housing. In particular, many local units of government use subdivision and zoning regulations to guide housing development. Such standards can influence infill and redevelopment potential as well as the type, style, and layout of new residential development.

- **Amend land use regulations to allow for or encourage desired housing types and patterns**
  If you have identified your housing needs, evaluate your existing land use policies and regulations. Do they permit a diversity of housing choices or encourage the development patterns that your community needs or desires? Are your regulations consistent with the vision and housing goals of your comprehensive plan, while ensuring that residential development will have access and linkages to appropriate infrastructure, services, and amenities? Do they allow for infill development and adaptive reuse? Sub-section II.e. further discusses some of these options.

- **Modify design standards to enable the development of small lots**
  Design standards can encourage smaller lot sizes, which tend to provide more affordable homeownership opportunities (e.g. smaller housing units). One way to provide an increased number of smaller lots is through "lot size averaging," which "is an approach to subdividing land that allows a parcel of land to be divided into unequally-sized lots as long as the average of all the lot sizes remains equal to or above the minimum zoned lot size".[xxxii] Other approaches include creating lots with narrow widths or with flexible or minimal setbacks, which in turn can create a more inviting

neighborhood aesthetic that encourages increased biking or pedestrian activity. In terms of smaller housing units, The Chippewa Valley Housing Task Force notes that such units "support smaller families, singles and downsizing families/seniors; the 'bookends' of the housing types, which may open opportunities for growing families in existing housing stock."[xxxiii]

- **Encourage higher density housing**
  Communities can explore the potential for developing higher density housing in areas where such development may be appropriate, for example, in the downtown areas of villages and cities. Higher density housing may help reduce the costs of housing and make a project more cost-feasible for the developer by creating economies of scale (e.g. spreading land and permitting costs over a larger number of units, reducing infrastructure costs per unit).[xxxiv] According to the draft summary recommendations from the Chippewa Valley Housing Task Force released in March 2019, higher density housing could be accomplished by "amending setback requirements, lot sizes, allowable uses and intensity." The Chippewa Valley Housing Task Force also included in its recommendations that projects could be prioritized that "facilitate higher density in nodes and corridors well served by transit, infrastructure and amenities."[xxxv] Close access to such services and resources could have the effect of reducing overall living costs for residents, thus making housing more affordable.

- **Consider Shadow Platting at the Urban-Rural Interface**
  Shadow platting is the careful design of a low-density subdivision with larger lots in a manner that will allow for further subdivision of these lots for a higher density in the future. This may include laying out and protecting potential future roads and utility easement through official mapping. Shadow platting is most often used for rural subdivisions that are expected to receive urban services (e.g., public sewer, improved roads) at some point in the future, with the urban services allowing for higher development densities. Shadow platting can be complex, can influence the buyer market, and can be difficult to implement since the future land divisions are frequently voluntary at the discretion of the landowners.

- **Develop a Density Bonus Program**
  Density bonuses are a land division or zoning tool that permit developers to build more housing units, taller buildings, or more floor space than normally allowed, in exchange for the provision of a defined public benefit, such as a specified number or percentage of affordable units included in a development. This tool can be designed to allow developers to contribute to a housing fund in lieu of building the affordable units.[xxxvi]

- **Explore the use of Incentive Zoning**
  Incentive zoning is a zoning tool that offers developers regulatory allowances in exchange for public benefits, such as the development of affordable housing for low- and moderate-income persons. Incentives could include density bonuses, flexible development regulations, parking reductions, fee waivers, permitting priority, etc.

- **Establish a Form-Based Code**
  According to the Form-Based Codes Institute, form-based codes are an approach to community design that "address(es) the relationship between building facades and the public realm, the form and mass of buildings in relation to one another, and the scale and types of streets and blocks." This approach to design "contrasts with conventional zoning's focus on the micromanagement and segregation of land uses, and the control of development intensity through abstract and uncoordinated parameters (e.g., Floor Area Ratios, dwellings per acre, setbacks, parking ratios, traffic levels of service), to the neglect of an integrated built form."[xxxvii] Less important are the particular uses in the built environment and more important is the way the buildings relate to each other. By using a form-based code in an appropriate section of a community, greater flexibility is

available to provide housing in locations where it may not have been possible under typical zoning schemes.

- **Explore the use of Planned Development District (PDD) zoning**
  As allowed for under Wisconsin Statutes 62.23(7)(b), a council may with the consent of the owners establish special districts, to be called planned development district, with regulations that "over a period of time tend to promote the maximum benefit from coordinated area site planning, diversified location of structures and mixed compatible uses". PDD zoning allows a developer to meet land use goals without being required to comply with the existing zoning requirements. It provides flexibility in the project design and can potentially be used for mixed use development, traditional neighborhood design and infill or redevelopment projects.

- **Consider implementing a Transfer of Development Rights (TDR) program for housing development**
  TDRs allow a municipality to guide development by redirecting certain development rights or development densities from one area (a sending site) to another (a receiving site) to achieve certain community goals. Most frequently, the goal is to permanently conserve the sending site as open space, farmland, or other low-density use, thereby allowing a density bonus for development at the receiving site. According to Local Housing Solutions, a project coordinated by the National Community of Practice (CoP) on Local Housing Policy at New York University's Furman Center and Abt Associates, one idea that some communities are implementing is to allow existing housing developments to also serve as "sending sites". This approach permits the existing development to raise funds to recapitalize and upgrade their units and preserve long-term affordability by selling their unused development capacity to other sites. For example, a TDR program in Arlington County, Virginia aims to preserve the affordability of historic garden apartments by allowing these apartments to serve as "sending sites" that channel excess density to other parts of the County. Some communities have also established TDR Banks that enable municipalities to purchase development rights and hold them until a "receiving site" is available.[xxxviii]

- **Reduce parking requirements**
  A reduction in parking requirements increases the space available for housing units and can also create an opening to provide a greater number of housing choices (e.g. smaller, multi-family units) that tend to be more compatible with a wider variety of transportation options (e.g. pedestrian, bicycle).

- **Expedite permitting and consider building/zoning fee reductions for affordable housing projects**
  Communities can accelerate the permitting process for housing developers in cases when "some or all of the units are reserved for lower-income households, both to reduce overall project development costs and to encourage the delivery of affordable (housing units)". "Expedited permitting is (not likely) to encourage market-rate developers to include affordable units (on its own)"; however, "as part of a package of incentives… it can be a valuable benefit, particularly in areas where the permitting process is lengthy."[xxxix] Additionally, the Chippewa Valley Housing Task Force included in its draft recommendations from March 2019 that communities could "evaluate building/zoning fee reductions or rebates for projects that meet affordable housing criteria."[xl] Like expedited permitting, fee reductions could help incentivize the development of affordable housing.

- **Consider impact fee waivers as an incentive for increased housing development**
  Per Wisconsin Statutes 66.0617(7), impact fee waivers provide a low-cost housing impact fee exception as follows:

"**(7)** LOW-COST HOUSING. An ordinance enacted under this section may provide for an exemption from, or a reduction in the amount of, impact fees on land development that provides low-cost housing, except that no amount of an impact fee for which an exemption or reduction is provided under this subsection may be shifted to any other development in the land development in which the low-cost housing is located or to any other land development in the municipality."

d. Encouraging Specific Residential Types and Patterns

This subsection discusses some commonly used tools to encourage or achieve certain types or patterns of residential development. These residential types and development concepts may be market driven as well as advocated by the local municipality through the community's comprehensive plan or regulatory policies.

□ **Allow for alternative housing types in order to meet a greater variety of housing needs**

If carefully planned and sited, alternative housing types can provide housing opportunities that are affordable while still meeting a household's needs. Local regulations may need to be modified to allow for such housing types or to ensure that such residential uses are appropriately integrated into their neighborhood context. Such alternative housing options could include:

a) Manufactured, Factory-Built, or Prefabricated Housing – assembled off-site and subsequently transported to the site of end-use. It can include modular (or side-by-side) homes, panelized homes, pre-cut homes, and mobile homes. Manufactured homes can be a quick, efficient, and affordable method of increasing the number of housing units in a short period of time. However, these homes can be harder to finance because they are generally considered personal property and not real estate. A manufactured home can be considered real estate by the Department of Housing and Urban Development (HUD), and generally lenders follow suit, if it meets the following criteria:

- It is set on or anchored to a permanent foundation.
- The site is served by permanent water and sewer facilities approved by the local municipal authority, if available at the site.
- An all-weather roadway must serve the site.
- The entire property must be taxed as real estate.
- The towing hitch or running gear must have been removed.
- No part of the finished grade level under the home is below the 100-year flood level.
- Structural integrity must have been maintained during transportation and sufficient anchoring, support and stability must be evident.
- Typically, the home must have been constructed after 1976.

If the manufactured house is classified as real property, you may be able to finance it with a mortgage. The loans work almost the same as financing for traditional "stick-built" houses and a lender will probably work through a Fannie Mae, Freddie Mac or government-backed mortgage. Also, the Veterans Administration (VA), Federal Housing Administration (FHA) and U.S. Department of Agriculture (USDA) all have manufactured home programs, but each has different rules. An applicant may need slightly higher down payments, slightly better credit scores, and/or pay higher fees, but these programs are the most affordable financing for manufactured houses. If the manufactured home is considered personal property, it is possible to obtain a loan on it as personal property. Generally, a buyer will need five percent down and the home must be reasonably new. Interest rates will be higher than mortgage rates because loans for movable property are riskier for lenders. The Federal Housing Administration (FHA) backs loans for manufactured homes with its Title I program, and rates can be negotiated with private lenders offering this loan type, but these loans are offered by relatively few lenders and they prefer newer homes. A buyer can also use a personal loan to finance a mobile home, but because a personal loan is based on the financial strength of the individual, not the property, there is no appraisal or questions about the home.

b) Live/Work Space – "a space that combines (a) workspace (and) living quarters." Typically the workspace portion (i.e. business) faces the street on the ground level, while the living space could be located above, behind or beside the workspace.[xli] This potentially includes allowing for home-based businesses or cottage industries that are appropriate for the neighborhood context.

c) Tiny homes – housing structure that is much smaller than the typical American home. Many tiny homes have a square footage between 100 to 400 square feet. Tiny homes can expand housing options for people who are choosing to downsize and simplify their living arrangements or to help those in need.[xlii] For example, the City of Chippewa Falls has allowed a local church to place tiny homes on church property as a source of housing for homeless veterans.

- Tiny Home Example: The City of Chippewa Fall, WI has allowed a local church to place tiny homes on church property as a source of housing for homeless veterans. The City reviews and approves tiny homes under a Special Use Permit; each home requires a separate permit and approval. The units are sited in side yards, parking lots and are screened from view. City of Chippewa Falls Zoning Ordinance: https://library.municode.com/wi/chippewa_falls/codes/code_of_ordinances?nodeId=CH17ZOCO_AD_17.48SPUSRE

- Tiny Home Example: St. Croix County is undertaking a comprehensive revision to the County's zoning ordinance. The proposed amendments include the addition of provisions for tiny houses; per the current public hearing draft, a tiny house is defined as a one-family dwelling that is less than 720 square feet in floor area, excluding lofts. A tiny house is permitted as a principal use where allowed as a condition of a Planned Development (PD) rezoning. Each house requires its own individual lot. Under the proposed ordinance, a tiny house that is on wheels, mounted on a wheeled trailer chassis, is considered a "Camping Unit" and is only permitted in a Campground.
Proposed St. Croix County Zoning Ordinance:
http://online.encodeplus.com/regs/stcroixcounty-update/doc-viewer.aspx#secid-42

- A tiny home could also be allowed as an Accessory Dwelling Unit (ADU) – see below for ADU ordinance examples.

d) Accessory Dwelling Units (i.e. "Granny Flats") **-** Accessory Dwelling Units (ADUs) are "smaller, independent residential dwelling unit(s) located on the same lot as a stand-alone (i.e. detached) single-family home." These units "can be converted portions of existing homes…additions to new or existing homes…or new stand-alone accessory structures or converted portions of existing stand-alone accessory structures." In some cases, they can be considered a type of tiny home as discussed above. ADUs have "the potential to increase housing affordability (both for homeowners and tenants), create a wider range of housing options within the community, enable seniors to stay near family as they age, and facilitate better use of the existing housing fabric in established neighborhoods".[xliii] ADU's and the increased density and service demand may not be appropriate for every neighborhood.

- ADU Example: The Village of Weston, WI allows an Accessory Dwelling Unit as a Conditional Use in six different residential zoning districts. Performance standards are identified in the Ordinance and include items such as a maximum gross floor area, residential character and occupancy limitations. Village of Weston Zoning Ordinance: https://westonwi.gov/DocumentCenter/View/2330/94-Zoning-amended-August-21-2019?bidId=

- ADU Example: The City of Sturgeon Bay, WI allows an Accessory Dwelling Unit as a Conditional Use in several residential zoning districts as well as the agricultural district. Standards for an ADU include minimum lot size, maximum square feet, and parking, among other standards. The ADU shall comply with all building code regulations relating to dwellings. City of Sturgeon Bay Zoning Ordinance: https://library.municode.com/wi/sturgeon_bay/codes/code_of_ordinances?nodeId=CO_CH20ZOCO_20.10USREDI

- **Consider implementing policies that allow for or promote the mixing of housing types**
Communities throughout the country have carried out housing projects that depart from specifically targeting "low-income" or "market-rate" populations by including a mix of incomes, or even owners and renters, in the same development. A mix of housing types and households with different income levels has the potential to avoid concentrations of poverty or could better match housing to jobs. At the same time, a focus on mixed-income housing can lead to communities not putting enough emphasis on meeting the most urgent housing needs or could displace lower income individuals from areas where mixed-income projects are sited. As such, communities should approach proposals to develop mixed-income projects carefully.

- **Consider implementing policies that encourage development of "missing middle" housing**
The "missing middle" is a term used to describe housing types with densities that fall between detached single-family homes and larger mid-rise multi-family buildings. Housing types include duplex, triplex & fourplex, courtyard apartments, townhouses, live/work units, among others. While these unit types typically provide for medium density, they often have a lower perceived density due to their design and small building footprint.

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. Opticos Design.

Consider the fourplex building on the right; while this structure contains four units visually it appears to be a single-family home. The small building footprint and building design helps the structure blend into the character of an existing single-family neighborhood. "Missing middle building types can help developers maximize affordability and returns without compromising quality by providing housing types that are simple and affordable to build."[xliv]

Myths and Facts of Higher-Density Housing

Communities often struggle with incorporating higher-density residential developments into the existing fabric of a neighborhood or overall community. The Urban Land Institute partnered with the National Multi-Family Housing Council, Sierra Club, and the American Institute of Architects on the publication of "*Higher Density Development Myth and Fact"* in 2005, in response to the difficulties of developing higher-density housing. The myths and facts below are taken directly from this publication.

MYTH – Higher density development overburdens public schools and other public services and requires more infrastructure support systems.	**FACT** – The nature of who lives in higher density housing – fewer families with children – puts less demand on schools and other public services than low-density development. Moreover, the compact nature of higher density development requires less extensive infrastructure to support it.
MYTH – Higher density developments lower property values in surrounding areas.	**FACT** – No discernible different exists in the appreciation rate of properties located near higher-density development and those that are not. Some research even shows that higher density development can increase property values.
MYTH – Higher density development creates more regional traffic congestion and parking problems than low-density development.	**FACT** – Higher-density development generates less traffic than low-density development per unit, it makes walking and public transit more feasible and creates opportunities for shared parking.
MYTH – Higher density development leads to higher crime rates.	**FACT** – The crime rates at higher-density developments are not significantly different from those at lower-density developments.
MYTH – Higher density development is environmentally more destructive than lower density development.	**FACT** – Low-density development increases air and water pollution and destroys natural areas by paving and urbanizing greater swaths of land.
MYTH – Higher density development is unattractive and does not fit in a low-density community.	**FACT** – Attractive, well-designed, and well-maintained higher density development attracts good residents and tenants and fits into existing communities.
MYTH – No one in suburban areas wants higher-density development.	**FACT** – Our population is changing and becoming increasingly diverse. Many of these households now prefer higher-density housing, even in suburban locations.
MYTH – Higher-density housing is only for lower-income households.	**FACT** – People of all income groups choose higher-density housing.

- **Promote Mixed-Use Development**
  Mixed-use development combines a variety of uses, such as residential, commercial and others, in a way that make these uses physically integrated with each other and that allows them to relate to each other functionally. This includes mixing and integrating different types and styles of residential development. Similar to the previous discussion on form-based codes, place more emphasis on function and context, rather than strict definitions of land use or housing styles. Look for ways (e.g., site and building designs, multi-modal connectivity) that will allow a mix of housing and land use types that are compatible with the overall neighborhood context and foster a sense of community. As a result of this type of flexible development, more housing choices can be offered to a community, including life-cycle housing (e.g. from efficiency units for younger single people to senior housing).

  Housing in mixed-use developments, which often is located in environments friendly to pedestrians, can provide greater access to amenities and services in the surrounding community, while also helping to reduce transportation costs. Mixed-use can be vertical (e.g., commercial on ground floor with residential above) or horizontal (e.g., single-use structures or groups of structures within a block or development). Vertical mixed-use is especially important within downtowns since it provides a "built-in" client base of potential customers on the second floor, while maintaining commercial uses on the ground floor to preserve the fabric, compactness, and continuity of the traditional business district. The new River Prairie development in the City of Altoona is an excellent example of a newer mixed-use development.

  Other things to consider when integrating multi-family housing into a community include:

  - Utilize the same setbacks as single-family homes for multi-family development.
  - Manage building heights and have stories "step down" as they near lower-density development.
  - Quality exterior materials that relate to the character of the existing housing.
  - Walk-up units that maintain a pedestrian scale connection with the surrounding neighborhood.
  - Building massing that mimics lower density housing nearby.

  Responsible management and maintenance of properties is also critical to the successful integration of multi-family housing into a community. It is helpful to establish good communication between the landlord and the community. Wisconsin has adopted restrictions on rental licensing by local governments, but it is beneficial for the local government and the landlord to collaborate on potential issues of on-site management, nuisances and tenant selection. Encourage best practices by landlords of rental properties, such as including trash collection in monthly rent and providing property receptacles.

- **Adopt Design Standards for new residential development and redevelopment**
  Some communities have adopted design standards to ensure that new development or redevelopment is compatible with and consistent with the aesthetic and form of the surrounding uses and neighborhood. Ensuring quality design for proposed affordable and multi-family housing development can also be important to gaining community acceptance of such projects. Design standards are not necessarily limited to the visual appeal of structures, but can include building form, landscaping, and other aspects of site planning as well as being sensitive to diverse perspectives and cultures. These standards are most commonly incorporated into local zoning ordinances but could be codified in other forms (e.g., subdivision ordinance, site plan review policies). As an alternative, certain design standards can be required if the development is seeking financial assistance from the local government.

- **Adapt zoning and subdivision regulations to encourage Traditional Neighborhood Design (TND)**
  Traditional Neighborhood Design (TND) is a specific design standard that "includes a variety of housing types, a mixture of land uses, an active center, a walkable design and often a transit option within a compact neighborhood scale area". Its characteristics include "a network of well-connected streets and blocks (with) a variety of public spaces, and (it) should have amenities such as stores, schools and places of worship within walking distance of residences".[xlv] It also places emphasis on smaller lots and more shallow setbacks.[xlvi] TND is often implemented as an overlay zoning district with additional design standards for the underlying or base zoning district, frequently used for infill or redevelopment in older neighborhoods or applied to new development for which the community or developer desires the look, feel, and experience of a traditional neighborhood. A model ordinance for a Traditional Neighborhood Development[xlvii], available on the WI Department of Administration website, was prepared to assist Wisconsin communities. A community may choose to integrate a few desired aspects of TND design into their ordinances (e.g., setback distances from a sidewalk, garage is setback from the home, homes have a front porch with main entranceway) or utilize Planned Development District (PDD) zoning.

- **Consider adopting land use policies that provide opportunities for Conservation Design or Cluster Development**
  Conservation design, also known as cluster development, "is a type of (development) in which the underlying zoning and subdivision ordinances are modified to allow buildings (usually residences) to be grouped together on part of the site while permanently protecting the remainder of the site from development… Besides protecting unbuildable areas such as wetlands, waterbodies, floodplains and steep slopes, it can also be used to preserve woodland, farmland, (and) upland buffers around water, meadows, and critical habitat".[xlviii] Conservation design is most frequently administered as part of subdivision regulations, with the open space protected by conservation easement, potentially in conjunction with density bonuses or density transfer tools, such as the Transfer of Development Rights noted previously. Due to protected open space, a well-designed conservation subdivision can yield higher market prices per lot, but this tool may not be a good fit for more affordable housing needs, since it typically requires a larger development area and does not offer future infill opportunities.

- **Explore the possibility of including Cohousing arrangements as part of the local housing mix**
  "Cohousing is an intentional community of private (residences) clustered around shared space. Each attached or single-family (housing unit) has traditional amenities. Shared spaces typically feature a common house, which may include a large kitchen and dining area, laundry, and recreational spaces. Shared outdoor space may include parking, walkways, open space, and gardens. Neighbors also share resources like tools and lawnmowers. Households have independent incomes and private lives, but neighbors collaboratively plan and manage community activities and shared spaces".[xlix] Because of the sharing of resources and the collective responsibility for the maintenance of common areas, cohousing arrangements can also allow residents to live more affordably.

- **Encourage the preservation of Historic Structures for Housing**
  Historic structures and other unique architectural forms can reinforce sense of place and community identity while providing opportunities for housing without the cost of extending infrastructure. In addition to *adaptive reuse* discussed previously, communities can consider establishing a Historic District or Architectural Conservancy District with design standards, related resources, and incentives (e.g., rehabilitation loans, waivers) as well as promote the use of the resources in Section VI.c. Applying the standard State building code to older homes can be expensive. As an alternative, a municipality can adopt a historic preservation ordinance certified by the State Historical Society,

which may allow locally designated historic buildings to fall under a more flexible Historic Building Code.

- **Encourage high performance building design (Green Buildings)**
  The Chippewa Valley Housing Task Force, in its Draft Summary Recommendations released in March 2019, recommended the exploration "of incentives or programs that encourage high-performance building design ('green buildings') that may reduce long-term operations and ownership costs and improve environmental performance."[l] This could be expanded to encompass programming and policies that encourage or allow for energy-efficiency, solar access, etc.

- **Ensure that local regulations allow for Community Living Arrangements**
  Community Living Arrangements is "a (common) name for community-based residential facilities for adults (CBRFs), group homes for children, and private child care institutions, for purposes of s. 46.03(22), Wisconsin Statutes, dealing with the siting of these facilities and overriding of local zoning ordinances".[li]

e. Other Local Government Tools to Guide Housing

The following are some additional tools available to local units of government that may be used to help finance housing development. Keep in mind the limitations discussed previously in Section II.a.

- **Conduct Housing Education and Outreach**
  Educating existing and potential residents, elected officials, developers, local businesses, housing partners, and other stakeholders regarding housing is an inexpensive tool. Such educating can include activities such as:
  - Sharing data and engaging in a community conversation on housing issues, needs, barriers, and solutions.
  - Market opportunities, such as available lots as well as redevelopment, reuse, or infill opportunities.
  - Working with partners to making information available (e.g., brochure, weblinks) about the key tools and partners listed in this toolbox and where to go for additional information.
  - Provide access to housing seminars, one-on-one counseling, mentors, etc. Such education could be a requirement of housing-related grants or loans.
  - Consolidate, rebrand, and re-market existing programs for clarity and added attention.

- **Encourage Cooperation and Partnerships**
  As discussed throughout this toolbox, cooperation and partnerships from all stakeholders (public, private, and non-profit) are vital to effectively and efficiently address local housing needs. This starts with regular communications, whether informal, as part of a work group, or as part of a community (or county) housing/development roundtable discussion. This can also take the form of creating new partnerships at a local, county, or even regional level to best leverage available resources and address shared housing goals. Additionally, these efforts may involve marketing to potential partners in order to obtain their involvement in addressing a particular high-priority need.

- **Housing and Building Codes, Permitting, and Inspections**
  The State of Wisconsin has a uniform dwelling code for the construction and inspection of single-family and two-family homes, which is enforced by the local unit of government. Multi-family housing with 3+ units falls under the Commercial Building Code with additional standards and State plan review. Communities enact building codes to protect the health and safety of the public related to

the construction and operation of buildings. Further, building permits allow local governments a mechanism to enforce their codes in order to ensure safety standards are met.
Inspections are an important part of this process to ensure that newly constructed or renovated buildings are in compliance with local codes and that permits can be issued. While health and safety are important reasons to utilize these tools, they can also be used to help ensure buildings and development projects are in line with planning objectives and community design patterns that municipalities are pursuing. In support of housing development, some communities have streamlined or clarified permitting processes through a centralized one-stop permit desk and/or making checklists/flowcharts available.

Wisconsin municipalities can enact additional housing codes and nuisance ordinances under their general authority or police powers to protect health, safety, and welfare. Housing codes may include standards for how a dwelling unit is used and maintained, including related complaint procedures and enforcement by the community, local public health department, etc. Some communities providing publicly-assisted housing have used a portion of their grant dollars to assist with routine inspections.

- **Providing for Condo Conversion Protections within a municipality's ordinance**
  Wisconsin law places limits on the ability of owners to convert residential real property to condominiums. An example is when a multi-unit rental housing development under sole ownership is converted into individually owned condominium units that are sold. Under Wisconsin Statutes Chapter 703.08 "Residential real property may not be converted to a condominium unless the owner… gives prior written notice of the conversion to each of the tenants of the building or buildings scheduled for conversion. During the 60-day period immediately following the date of delivery of the notice a tenant has the first right to purchase the unit for any of the following:

  (a) The price at which the unit is being offered on the market.

  (b) The price contained in any accepted offer to purchase the unit.

  (c) The price otherwise agreed to by the tenant and the seller."[lii]

  Additionally, an owner cannot require a tenant "to vacate the property during the 120-day period immediately following the date of delivery of the notice… except for: **(a)** Violation of a covenant in the lease; or **(b)** Nonpayment of rent."[liii] The tenant may waive these rights enumerated under Chapter 703.08.

- **Alternatives to Inclusionary Zoning**
  As an alternative to inclusionary zoning (discussed previously), municipalities could consider, as suggested by the Chippewa Valley Housing Task Force, requiring affordable units in projects that receive public financing (or that are located on land purchased from a municipality), because such requirement could be a condition of a funding agreement between the municipality and the developer. These agreements could also be tied to other performance criteria, such as universal design (i.e. buildings that are accessible to everyone, regardless of disability, age, etc.) or ADA accessibility.

- **Look for opportunities for the municipality to serve in the role as developer or manager**
  As opposed to relying on private-sector developers, who often have different motivations than municipalities when selecting the kinds of projects to pursue, municipalities themselves can serve in the role of developer in order to achieve the housing goals they have for their communities. This activity can be carried out directly by the local unit of government or through a housing authority, redevelopment corporation, etc.

As an example, the community could acquire a deteriorating property by purchase or condemnation; conduct demolition; and remediate the property of all environmental contamination, thus making it ready for development; and then sell it. The municipal razing of structures should be carried out in accordance with Wisconsin Statute 66.0413. Alternatively, a community might choose to maintain ownership of a property and manage all aspects of a development project itself, including the construction of homes and marketing/sale of individual lots. If the municipality utilizes any funding sources with restrictions (e.g. affordability), then those restrictions could be attached to the property through a legal instrument, such as a deed restriction. The specific instrument to be used would be dictated by the individual situation. Essentially, this approach to development is a form of land banking, which strategically acquires and preserves multiple properties for desired and needed housing development. It should be noted that land banking can be carried out in undeveloped areas or on available property in existing neighborhoods. This tool comes with risks, since larger economic factors out of the community's control can influence the housing market. Before making a decision to act in such a role, municipalities will need to ensure they have the financial and organizational capacity to successfully see projects through from beginning to end.

As one example from the West Central Wisconsin region shows, municipalities can take on projects that transform their communities. In the City of Altoona, local officials acquired land along the Eau Claire River and took the necessary steps to get it ready for a large mixed-use development. Today, offices, retail, housing and a public park offer a variety of unique amenities to local residents and visitors, making the new River Prairie Development a gem in Western Wisconsin.

- **Deed restrictions**
  Besides zoning, restrictions on the use of property can be accomplished through deed restrictions, which "are restrictions contained in the deed that limit how a property can be used and what can be built on it. Most often developers include restrictions not covered by local zoning regulations… They 'run with the land,' which means that anyone who buys the property in the future is supposed to abide by the restrictions."[liv] For example, if a funder is providing funds to a housing development that rents to low-income tenants, a deed restriction can be placed upon the property to codify the income requirements in the development into the future.

- **Advocacy & Political Support**
  Local government can help to further the production and sustainability of housing in various ways, for example by providing letters of support for tax credit applications or advocating for policies that advance all manner of housing programming and policies that meet local planning and development goals. Let elected federal and state officials know your needs and challenges. Advocate together, with partners, to share a common message of your community's top housing needs, regulatory challenges, financial barriers, and desired programmatic/rule changes. Further, local governments can help to educate residents on the benefits of certain housing initiatives and can limit processing difficulties for partners working to assist in developing or maintaining the housing stock and available housing choices.

III. Financial Tools for Communities and Partners

This section identifies financial resources and tools that may be available to communities and other partner organizations (e.g., non-profits, housing authorities, development organizations, community action programs, employers) to help address local housing needs or encourage new housing development. Many of these tools can be implemented cooperatively, including at a county or regional level. Key partners for these resources are included in Section IX. The resources noted here may be used to create direct assistance programs for individual homeowners and renters as well as provide support for other housing programming. **For the list of current, existing direct assistance available to residents, see Section V**. Resources that can be used for repair, renovation, or rehabilitation are highlighted in green text.

a. Financial Resources for Owner-Occupied Housing

- **Regional Community Development Block Grant (CDBG) Housing Program**
  The Regional Community Development Block Grant (CDBG) Housing Program for West Central Wisconsin (inclusive of Barron County) is administered by the Chippewa County Housing Authority. The funds are used to assist Low-to-Moderate Income (LMI) homeowners in bringing their homes up to safe and sanitary conditions through the provision of no-interest, deferred payment loans. A separate program component provides homebuyers with no-interest, deferred payment loans for closing costs and downpayments. Repayment is made at the point that the homeowner no longer occupies the property. Although not currently used in this way, other eligible uses include small neighborhood public facility projects, assistance to developers creating low- and moderate-income rental units, and conversion of buildings into LMI housing. The program is a revolving loan fund with repaid loans being relent to eligible LMI households. New funds for the program are secured through a competitive application process with the Wisconsin Department of Administration.

  The current 2-year grant for this program totals $1.7 million, and as of Summer 2019, $1.3 million was available in the existing revolving loan fund. Funds for projects related to lead hazard remediation are provided as grants.

- **Housing Cost Reduction Initiative Program (HCRI)**
  Program of the HOME Investment Partnership administered through the State of Wisconsin Department of Administration. Applicants for these funds, which can include a variety of public, private or nonprofit entities, provide homeownership assistance by helping Low-and-Moderate Income (LMI) homebuyers (i.e. defined as 80% of the County Median Income adjusted for family size) acquire affordable homes (e.g. downpayment, closing costs, gap financing assistance); or by providing “payment(s) on behalf of (LMI) homeowner(s) to prevent foreclosure and/or utility disconnections. Costs include payments to cover mortgage, property tax, principal, interest, and/or arrearages”.[lv]

- **USDA Rural Development Single Family Housing Guaranteed Loan Program**
  Administered by the U.S. Department of Agriculture’s Rural Development Program, the USDA Rural Development Single Family Housing Guaranteed Loan Program is designed to assist “approved lenders in providing low-and-moderate income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may build, rehabilitate, improve or relocate a dwelling in an eligible rural area. The program provides a 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural homebuyers.”[lvi]

b. Financial Resources for Rental Housing

- **HOME Investment Partnership - Rental Housing Development (RHD)**
  This HOME Investment Partnership program administered through the Wisconsin Department of Administration "assists eligible housing organizations, including Community Housing Development Organizations (CHDOs), with funds to develop affordable rental housing. For-profit corporations may partner with the above-mentioned groups or apply directly for RHD funds. Funds may be used for acquisition, rehabilitation, and new construction activities" and "must serve households at or below 60% of the County Median Income". Projects "are subject to rent limitations for a specified period of time". Funding rounds occur two times per year. In addition, a "first-come, first-served set-aside for small (less than or equal to 20 units), rural projects or supportive housing projects" is available and can be applied for at any time, for which applications "will be considered as funding is available".[lvii]

c. Financial Resources for both Owner-Occupied and Rental Housing

- **Local Housing Revolving Loan Funds (RLF)**
  A tool that many communities and counties are increasingly using for housing is a revolving loan fund. These funds provide a stable pool of money for ongoing housing needs by utilizing recycled payments from old loans in order to issue new loans. The funds can be used together with traditional funding sources and often help bridge private loans and the amount required to purchase, construct, and/or rehab a home.

  A strength of a housing RLF is that the administering entity has the ability to establish the fund eligibility and priorities based on local housing needs, subject to any requirements of the funding source(s). For example, a housing RLF can provide rehabilitation loans with priority based on factors such as: income; target group (e.g., LMI, seniors, migrant); owner-occupied vs. rental housing; and/or type of renovation (e.g., ADA accessibility, winterization, health/safety concerns).

Community Development Block Grant (CDBG) Entitlement Program:

The CDBG Entitlement Program provides annual grants to eligible cities and counties for housing and economic programs, principally for low-and moderate-income persons.

The Department of Housing and Urban Development identifies eligible grantees as:

- Principal cities of Metropolitan Statistical Areas (MSAs)
- Other metropolitan cities with populations of at least 50,000
- Qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities)

For West Central Wisconsin, this is limited to the City of Eau Claire.

Non-entitlement communities, those who do not meet the eligibility requirements above, do not receive individualized funding rather these communities and counties are eligible for project funding under the State's annual allowance of CDBG funding administered by the Wisconsin Department of Administration.

Recognized American Indian tribes, such as the St. Croix-Chippewa and Ho-Chunk Nation, are allocated CDBG funding through special federal programming.

- **Regional & Local Community Development Block Grant (CDBG) Housing Program RLFs**
  Housing RLFs are already a tool in use within Barron County, as previously mentioned with the Regional CDBG Housing Program. In addition, Barron County and the communities of Cameron, Chetek, Rice Lake and Turtle Lake have all established their own Community Development Block Grant (CDBG) housing revolving loan funds. The funds can be used to assist LMI owners, homebuyers, rental unit developers, and others (**please** **note** that individual program area priorities are established by local units of government). Owner-occupied loans are no-interest and deferred payment, and loans to developers are also set at zero-interest and repaid through monthly installments. As the funds are repaid, they revolve to assist other LMI-related projects. In some cases the communities administer these programs, and in others hired administrators (such as the Chippewa County Housing Authority or other consultants) are utilized. Funding to recapitalize these local programs is no longer available through the Wisconsin Department of Administration. Instead, new funding goes to the Regional CDBG Housing Program and is funneled through to Barron County residents. The Regional and Community CDBG programs are coordinated to make best use of the funding resource and to serve the largest number of persons possible.

Some other examples of RLFs in Wisconsin are below:

- **Home Sweet Menomonie**
  - Although not located in Barron County, this kind of program could prove useful to the County's communities.
  - The program "combines public, employer and private contributions" to provide loans "for downpayment assistance to employees of participating businesses who wish to own homes within the City of Menomonie." Up to $10,000 loans are available and amortized over a schedule that is flexible (often 10 years) at no interest. "The last year's scheduled payment may be forgiven if (the homeowner makes) documented improvements to (the) home, such as physical repairs or upgrades."[lviii]
  - According to Dan Osterman, Senior Vice President for BMO Harris Bank and Vice President of the Greater Menomonie Development Corporation, "The goal of the program is to increase awareness and resources for homeownership with local employees, increase homeownership rates within our City, increase resources for the renovation of homes, and root local employees within core neighborhoods."[lix]
  - Unlike the Regional and Community CDBG Housing Programs, income limits are not tied to this program.
- **Live it Up Wausau**
  - This program is substantially similar to "Home Sweet Menomonie" but for the City of Wausau. One additional feature of the program is that downpayment assistance for historic homes (50 years old or older) or homes in a historic area could be up to $15,000, instead of the normal $10,000. To fund this program, the City utilizes federal HOME dollars, Tax Increment Financing (TIF) funds, and Live It Up funds that are available at the local community foundation.[lx]
  - Similar to Home Sweet Menomonie, income limits are not tied to this program.

- **Housing Trust Funds**
  Many types of governments throughout the Unites States have established Housing Trust Funds, which provide funding for affordable housing for low-income households and individuals. Housing Trust Funds can be funded in a variety of ways; however, sources such as real estate taxes or document recording fees often can provide a reliable funding stream that is less dependent on the unpredictability of annual budgetary processes. This tool can come in a variety of forms, such as direct loans or grants to recipients. In addition, a community that establishes a housing trust fund

can create a revolving loan fund to assist homebuyers as a component of the trust fund program or as an initiative that complements the trust fund's development activities. The City of Madison created a housing trust fund in 2014 and has a goal to create "1,000 additional units of housing by 2020." To achieve that goal, it is contributing more than $20 million to the fund over a five-year period. The Affordable Housing Trust Fund in Madison is comprised of funds from the following: "TIF one-year extension; general obligation bonds; operating budget; private cash contributions; proceeds from sale or use of surplus City land."[lxi]

- **Use Tax Increment Financing (TIF) to help facilitate development**
  Tax Increment Financing (TIF) is a widely-used financing tool "that allows a municipality (town, village or city) to fund infrastructure and other eligible improvements, through property tax revenue of newly developed property." Once development happens within a Tax Increment District (TID) and "as property values rise, the municipality uses the property tax paid on that development to pay for the projects. After the project costs are paid, the municipality closes the TID" and local jurisdictions "are able to levy taxes on the value of the new development." TIF can help create a tax base that is larger for a community and other participating jurisdictions, and, in general, as "the tax base grows and spending is stable, tax rates go down, decreasing property taxes for everyone.[lxii] State statutes include limitations on what types of project costs and residential development that can be financed with TIF revenues.

- **Tax Increment Financing – Affordable Housing Extension**
  Wis. Stats. 66.1105(6)(g) added an Affordable Housing Extension (AHE) to Wisconsin's Tax Increment Financing (TIF) law in 2009, whereby municipalities may extend the life of their successful TIF districts by 1 year if the final increment is used for affordable housing. Specifically, "at least 75% of the final increment must benefit affordable housing in the municipality; (the) remaining portion must be used to improve housing in the municipality." Additionally, a "resolution must specify how the municipality will improve the housing stock." This tool is available for "any TID created under 66.1105, Wis. Stats." but exclusions include a "Town TID created under 60.85, Wis. Stats" or an "Environmental Remediation TID with (the) municipal resolution adopted on or before 11/29/17 under 66.1106, Wis. Stats." The resolution passed by the municipality must show that the "TID has paid all its (previous) project costs."[lxiii] AHE-funded activities are not limited to the TIF district boundaries or the normal definitions of eligible project costs under State TIF law. Statutes do not further define "benefit to affordable housing", providing the community significant flexibility. Municipalities have used AHE funds to finance revolving loan funds, install infrastructure, conduct housing studies, and incentivize rehabilitation and new construction.

- **Housing Preservation Grants**
  This USDA Rural Development program "provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low and very low income rural citizens. USDA will award a total of $15,288,420 (for the year 2019) in Housing Preservation Grant Program funding for the repair and rehabilitation of rural housing units." Areas that are eligible for the program include "rural areas and towns with 20,000 or fewer people" and "federally recognized tribal lands." Owner-occupied or rental property owners are eligible to receive assistance from the sponsoring organization (subject to income limits for occupants of the housing). Examples of eligible expenses are "repairing and replacing electrical wiring, foundations, roofs, insulation, heating systems, and water/waste disposal systems; handicap accessibility features; labor and materials; administrative expenses;" and others.[lxiv]

- **Employer-Assisted Housing**

  Under this model, employers help to finance the housing of their employees, or in some other way assist their employees to secure housing. In many cases, such assistance can take the form of helping employees to buy homes, which may be located close to the workplace. Other ways employers can assist is to provide rental assistance programs for their employees. According to the Centre Regional Planning Agency in State College, PA, employer-assisted housing has a double bottom line: "it helps working families secure affordable housing near their workplaces… while helping employers find and keep qualified workers, improve community relations, and revitalize neighborhoods." It can also help employees cut down on the travel costs associated with long commutes if housing is located in close proximity to the workplace.[lxv] Home Sweet Menomonie, as previously discussed, is an example of one type of employer-assisted housing program.

  There are three primary approaches to Employer-Assisted Housing programs.

  - *Employer financial contribution to an established or new Revolving Loan Fund that will provide housing assistance (i.e., downpayment or rental assistance) to employees.* Under this scenario, the contributing businesses are commonly not the program administrator, though a new non-profit could be established if needed. The amount of funding contributed would be based on anticipated number of participating employees and the types/levels of assistance to be provided. Home Sweet Menomonie (see page 19 for more details) is a regional example of a program that provides loans for downpayment assistance to employees of those participating businesses.
  - *Employer as developer and/or owner of housing for employees.* Under this approach, an employer could act as a developer and construct housing for employees. According to the Greater Minnesota Housing Fund,[lxvi] Weerts Company in the town of Winnebago, Minnesota, has utilized this approach. "The town was experiencing household and job growth but lacked an adequate supply of affordable housing in the early 2000s. Employers were unable to attract and retain employees because they were unable to find housing in the community. One employer, Weerts Company, decided to develop new affordable rental housing in the community. A construction and landscaping company, Weerts invested $174,900 to produce eight 2- and 3-bedroom rental units for its employees and now owns and operates the project. The city also contributed to the project by waiving hook-up and permit fees for these units. The local utilities granted $8,500 toward the development cost and the Greater Minnesota Housing Fund participated with a $120,000, 0% interest deferred loan to the project".[lxvii]
  - *Employer provides financial contribution directly to employees.* Under this approach, an employer can give assistance directly to employees through downpayment assistance, closing cost assistance, mortgage guarantee, homebuyer education and counseling, rental assistance, and/or credit repair and counseling.

- **Neighborhood Stabilization Program**

  This program, funded by the U.S. Department of Housing & Urban Development and administered through the Wisconsin Department of Administration, provides emergency grants to state and local governments and other organizations to "acquire and redevelop foreclosed properties" that might otherwise be abandoned and create blight in a community.[lxviii]

- **Consider implementing policies to require Impact Fees**
  As allowed under Wisconsin Statutes 66.0617, municipalities can pass ordinances that enable impact fees to be charged to new development in a community, which can in turn be used help pay for needed public infrastructure and services that support housing. Examples of the kinds of public infrastructure for which impact fees can be used include roads, sewage and water treatment facilities, parks, playgrounds, fire stations, libraries, police stations, and others.[lxix]

- **Credit enhancement**
  This financing tool consists of the backing of a loan or bond for an affordable housing project by a local government. This makes the investment more attractive to a bank or bond investor, therefore lowering the interest rate. The cost savings are then transferred back to the affordable housing developer.

- **Community Development Block Grant – Emergency Assistance Program (CDBG-EAP)**
  This program provides funding to "assist local units of government in addressing emergency housing, public facility, infrastructure, and business assistance needs that occur as a result of natural or manmade disasters. Such assistance may include, but is not limited to: housing rehabilitation, acquisition/demolition, housing replacement, road repairs, storm water drainage and public facilities." If a local government is interested in applying for these funds, it must submit a notice that it intends to apply "within 90 days of the disaster event." Funds must also be used "for the benefit of low-to-moderate income households/persons."[lxx]

IV. Financial Tools for Developers

This section identifies resources that may be available to developers to assist in the financing of housing construction or rehabilitation, beyond conventional or traditional financing. These activities will often be carried out in partnership with the local community and/or other partners identified in Section IX., potentially with financial support from one or more of the resources in Section III. Again, assistance available for renovation or rehabilitation is highlighted with green text; see Section VI for additional renovation assistance tools.

Here, *developer* is broadly defined; some of the following resources may be available to both for-profit and non-profit entities who engage in housing development activities, including units of government. The resources noted here are <u>not</u> direct assistance programs to individual homeowners and renters.

a. Financial Resources for Owner-Occupied Housing

No financial resources for developers exclusively for owner-occupied housing were identified. However, see subsection IV.c. for resources that can benefit both owner-occupied and rental housing.

b. Financial Resources for Rental Housing

Some other sections may also have financial assistance resources available to developers, such as some of the WHEDA programs in Section V.a. and the renovation resources in Section VI.

- **Multi-Family Housing Loan Guarantees (USDA Rural Development)**
  This USDA Rural Development program "works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low-and-moderate income individuals and families in eligible rural areas and towns… Private lenders may apply for a loan guarantee on loans made to eligible borrowers who are building or preserving affordable rural rental housing". Areas that are eligible include "rural areas and towns with 35,000 or fewer people" and "federally-recognized tribal lands". Funds may be used for "construction, improvement and purchase of multi-family rental housing for low to moderate income families and individuals" and may also be available for various activities including "buying and improving land" and "providing necessary infrastructure".[lxxi]

- **National Housing Trust Fund (HTF)**
  The program, which is administered by WHEDA, "was created by the Housing & Economic Recovery Act of 2008, and was designed to provide additional resources to construct and rehabilitate housing for Extremely Low Income (ELI) families across the nation. All HTF-assisted rental housing must meet a 30-year affordability period." Rent and utilities cannot exceed "the greater of 30% of the federal poverty line or 30% of the income of a family whose annual income equals 30% of the area median income. Additionally, "WHEDA expects to be structuring HTF awards as low interest (target rate of 3%), subordinate debt to be paid from available cash flow from operations." Because of the program's income limits, at this time WHEDA is only allowing funds to be used for rental housing.[lxxii]

- **Low Income Housing Tax Credit**
  The Low Income Housing Tax Credit (LIHTC) program is an "IRS federal Housing Tax Credit Program," which provides "a dollar-for-dollar reduction of federal income taxes owed by owners/investors in qualified projects for tenants" with low-to-moderate income. LIHTC developments "must remain affordable for a 30-year period" and "meet one of two thresholds for occupancy. At least 20% of all units in a development must be reserved for households at or below 50% of the area median income, or at least 40% of all units must be reserved for households at or

below 60% of the area median income”.[lxxiii] Tax credits can be applied for under the 9% federal LIHTC program or the 4% federal LIHTC program. **A State of Wisconsin 4% Housing Tax Credit program is also available**. (Note: 4% programs are issued with tax exempt bonds, and some are considered “competitive” while others are considered “noncompetitive”).[lxxiv] Low Income Housing Tax Credits are used for new construction projects in many cases, but they can also be used for rehabilitation projects.

- **Multi-family rental housing financing products**
  WHEDA provides a variety of different loan products to finance the development and/or rehabilitation of affordable multi-family rental housing. Several of these products are funded through the sale of revenue bonds, and many of them can be paired with 4% Low-Income Housing Tax Credits (LIHTCs). Some of the products are also designed to work in conjunction with projects to which WHEDA has already awarded 9% LIHTCs (see above).

  Most of these products have minimum “set-asides,” including that 20% of all units must be reserved “for households with incomes not exceeding 50% of County Median Income (CMI)”, or 40% of all units must be reserved “for households with incomes not exceeding 60% of CMI”. In these cases, “total rent plus utilities cannot exceed 30% of the respective CMI levels”. In general, eligible borrowers include “for-profit(s), qualified non-profits, housing authorities, or other entities meeting criteria established by WHEDA”.

  The WHEDA financing products that are available are as follows:
  -Tax-Exempt Bond Loan
  -Variable Rate (Low Floater) Tax-Exempt Bond Loan
  -Stand Alone Bond Loan
  -Preservation Plus Tax-Exempt Bond
  -Preservation Revolving Loan Fund (PRLF)
  -Permanent Financing for 9% Low Income Housing Tax Credit (LIHTC) Projects
  -Construction Plus Tax Credit Development
  -Accessibility Loan
  -7/10 Flex Financing
  -State of Wisconsin Housing Tax Credit Subordinate Debt Financing[lxxv]

- **Community Development Block Grant (CDBG) Revolving Loan Fund Programs**
  CDBG funds can be used for loans provided to developers who in turn create new low and moderate income rental units. Loans are available at low interest rates and repaid through monthly installments. Although the Regional CDBG Housing Program is currently not being used in this way and local CDBG programs may have differing priorities, it is an eligible activity. Likewise, CDBG housing funds can be used to make infrastructure improvements to areas serving LMI rental households. Owner-occupied LMI areas can also be serviced, although this program component is difficult to implement in that new development areas often serve both LMI and non-LMI households.

c. Financial Resources for both Owner-Occupied and Rental Housing

- **Competitive Affordable Housing Program (AHP)**
  Members of the Federal Home Loan Bank of Chicago, which are financial institutions, “partner with for- and not-for-profit developers, community organizations, units of government, public housing authorities, and tribal governments to apply for annual grants to subsidize the acquisition, new construction, and/or rehabilitation of affordable rental or owner-occupied housing. AHP subsidy is provided as a forgivable grant from the Federal Home Loan Bank of Chicago (FHLBank Chicago), through a member, to a project sponsor”. AHP subsidy for a project

cannot exceed the lesser of $900,000 or 75% of the project's total costs. Funds are required to be used for one of two purposes: "To finance the acquisition, construction, and/or rehabilitation of owner-occupied housing for households with incomes at or below 80% of area median income; or to finance the acquisition, construction and/or rehabilitation of rental housing for projects where at least 20% of the units must be occupied by, and affordable to, households with incomes at or below 50% of area median income… Owner-occupied (units) must be retained as affordable housing for five years," while rental units must remain affordable for 15 years.[lxxvi]

- **Community Advances**
  This Federal Home Loan Bank of Chicago program provides "credit products to support (the FHLBank Chicago) members' community lending initiatives." Through this program letters of credit are provided by FHLBank Chicago for the purposes of "credit enhancement for bond issuance or performance guarantees."

  "Community Housing Advance," which is a subset of this program, provides assistance to projects including owner-occupied housing, rental housing and manufactured home parks. Funds can be used for "purchase, refinance, construction or rehabilitation" of the housing units. Income restrictions apply.[lxxvii]

V. Existing Direct Financial Assistance Programs for Households and/or Individuals

This section identifies direct financial assistance programs that are currently available to Barron County homebuyers, renters, and homeowners. There are a myriad of financial considerations and options available, so residents are advised to contact their preferred financial institution and the other partners in Section IX to explore options and more information. Again, assistance available for renovation or rehabilitation is highlighted with green text; see Section VI for additional renovation assistance tools.

a. Financial Resources for Homebuyers and Homeowners

Many of the following financial assistance resources are directly available to homebuyers through qualified lenders, such as a local bank or credit union, including the Federal Home Loan Bank and Wisconsin Housing and Economic Development Authority (WHEDA) mortgage programs listed in this sub-section. Others are available through partner entities.

- **Traditional home loan and financing options**
  These resources include loan products that many homebuyers and homeowners typically use, such as mortgages or home equity loans. Many of the other homebuyer products discussed in this Toolbox can be used in combination with these traditional products for gap financing.

- **Alternative financing for Muslim populations**
  "A set of Islamic principles – based on the goal of providing economic justice for all – prohibits Muslims from paying or receiving interest during financial transactions."[lxxviii] This faith-based principle affects the Muslim population from engaging in traditional home mortgages. Two alternative financing techniques have been identified, but such programs would need to be established in Barron County.

  - Home financing product that is profit-based, not interest-based. In Minnesota, the New Markets Mortgage (NMM) program was developed as an alternative financing program. It was a three-year, $15 million pilot program administered by the African Development Center (ADC) in partnership with Fannie Mae, Minnesota Housing and Devon Bank. "In an NMM transaction, Devon Bank buys the house directly from the seller and then immediately sells the house to the homebuyer at a marked-up price. The profit markup, which is calculated according to market interest rates, is equivalent to the total interest payments that would be paid over the life of a 30-year conventional loan. The buyer than pays Devon Bank the total, marked-up price for the house, in the form of an initial down payment plus fixed, monthly installments that are paid out over a 30-year period".[lxxix]

  - Rent-to-own home financing. Under this financing approach, a prospective homebuyer could participate in a rent-to-own program where they essentially rent a price-point that covers the down payment and interest amount of the home. One example program is a trust-owned mortgage option where "a trust is created for each customer, which is made up of funds from investors, and the trust buys the home outright. The property then belongs to the trust and customers get into a rent-to-own situation; with each passing year the customer owns more of the house".[lxxx]

- **Homebuyer Program – Regional & Local Community Development Block Grant (CDBG) Housing Programs**
  Homebuyer assistance is available through the Regional & Local CDBG Housing Programs. Funds can be provided as loans to income-eligible homebuyers with deferred payments and at no interest "for down payment and closing costs assistance." Features of the program include that "down payment assistance is a dollar for dollar match; the home being purchased must be the applicant's intended primary place of residence;" and completion of homebuyer education is required. The loans are repaid once "the owner no longer occupies the home."[lxxxi] Loans for essential home repairs are also available to income-eligible applicants.

- **USDA Rural Development Home Loans (Section 502)**
  Administered by the U.S. Department of Agriculture's Rural Development Staff, the USDA Rural Development Home Loans (Section 502) program "assists low and very-low income applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time… Generally, rural areas with a population of less than 35,000 are eligible… Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities." Applications are accepted throughout the year at the Rural Development office located in Stevens Point. [lxxxii]

- **Homebuyer & Rehabilitation Program (HHR)**
  Program of the HOME Investment Partnership administered through the State of Wisconsin Department of Administration. Provides direct assistance to eligible Low-and-Moderate Income (LMI) homebuyers for downpayment & closing costs, acquisition & rehabilitation, or new construction; or to make "essential improvements to single-family homes serving as the principal residence of LMI owners" (e.g. energy-related improvements, accessibility improvements, lead-based paint hazard reduction, repair of code violations).[lxxxiii]

- **Property Tax Deferral Loan Program**
  According to the Wisconsin Legislative Fiscal Bureau, "(t)he Wisconsin property tax deferral loan program allows low-and-moderate income elderly homeowners and veterans to convert home equity into income to pay property taxes. The program provides cash income to individuals who have little disposable income and a significant amount of home equity. Loans help pay property tax bills, thereby helping owners remain in their homes."[lxxxiv] Based on a conversation with a WHEDA representative about this program, there is a $245 fee to obtain a loan, and a lien is put on the property. Applicants must have an income under $20,000 and be current on their taxes. Outstanding loans on the property cannot be more than 33% of the lowest of the assessed value, fair market value, or broker price opinion. The program runs from January 1st to June 30th each year. To access the program, potential applicants should contact the Property Tax Deferral Loan Program office at WHEDA in Madison.[lxxxv]

- **Federal Home Loan (FHL) Bank of Chicago – Downpayment Plus & Downpayment Advantage Programs**
  - "**Downpayment Plus** is a matching program that provides down payment and closing cost assistance for income-eligible homebuyers. The assistance is provided in the form of a forgivable grant paid on behalf of the borrower at the time the borrower closes on mortgage financing with a participating FHLBank Chicago member financial institution. Grants are forgiven on a monthly basis over a five-year retention period." The maximum grant amount is the lesser of: 1) $6,000; 2) three times the homebuyer's net contribution; or 3) 25% of the first mortgage amount.

- "**Downpayment Plus Advantage** is a similar program but assists income-eligible homebuyers participating in homeownership programs offered by nonprofit organizations that provide mortgage financing directly to the homebuyer; it is not a matching program. Nonprofit organizations providing direct first-mortgage financing, such as Habitat for Humanity or Neighborhood Housing Services, must partner with an FHLBank Chicago member financial institution to access Downpayment Plus Advantage funds. Grants are forgiven on a monthly basis over a five-year retention period." The maximum grant amount is $6,000. The borrower must also contribute at least $1,000 as part of the transaction.

  "For Downpayment Plus, the member limit (i.e. for member banks) is $420,000 on a first-come, first-served basis as long as funds are available. For Downpayment Plus Advantage, there is no member limit." "Program beneficiaries are required to complete both pre-purchase homebuyer education and counseling."[lxxxvi]

- **Associated Bank – Program for Assisting Today's Homebuyer (PATH) Program**
  This grant program provides up to $4,000 in closing costs and downpayment assistance to prospective homebuyers. The program is available for "purchasing or building a primary residence in eligible counties." The types of eligible residences include: "single-family detached homes; condominiums; townhouses; manufactured housing; one-to-four unit owner-occupied properties." Income restrictions apply, and first-time homebuyers, as well as those who are not buying their first home, are eligible.[lxxxvii] One does not need to be a customer of Associated Bank to access the program.[lxxxviii] Other local financial institutions may have similar programs.

- **WHEDA Advantage Conventional – Home Loan**
  This program provides home purchasers with a loan "that features (low) monthly mortgage payments, down payment and closing cost assistance, a 30-year fixed-interest rate, and more". Eligibility requirements include the following:

  1) "Must be a home buyer with good credit and an income to support a monthly mortgage payment";
  2) "Income limits and credit guidelines do apply" (for Barron County: income limits are $93,000 for a 1-2 person household and $108,500 for a 3+ person household);
  3) "Refinancing is not available"
  4) "Pre-purchase homebuyer education is required to help ensure (one's) future success as a homeowner";
  5) "The property must be (the homeowner's) primary residence";
  6) "Borrower can purchase an existing single-family home or duplex within WHEDA's loan limits";
  7) "Landlord counseling required for two-unit properties"[lxxxix]

- **WHEDA Advantage Conventional HomeStyle Renovation**
  The program aims to help homebuyers purchase and renovate their homes through a 30-year fixed rate WHEDA loan. Through this program "…residents can buy an affordable home and update it to meet their needs using a low-cost WHEDA mortgage".[xc] Under the program, the following benefits are available:

  1) "(a)ll costs associated with (the) renovation – including 6 months of mortgage payments if (the borrower is) unable to occupy (the) home during renovation – can be financed";
  2) "Six months after closing to complete the renovation work";
  3) "Up to 100% financing for eligible borrowers and property types";

The following guidelines apply to the program:

1) "Borrowers must qualify for a conventional WHEDA Advantage loan";
2) "Owner-occupied primary residence only";
3) "30 (year) fixed first mortgage can be utilized with WHEDA down payment assistance"

The income limit for Barron County is $93,000 for a 1-2 person household and $108,500 for a 3+ person household. [xci]

- **First Time Home Buyer (FTHB) Advantage**
  Under this program, "(f)irst-time home buyers, veterans, or people purchasing in a federally designated target area are eligible for this fixed-rate mortgage priced below the standard conventional interest rate." Eligibility requirements are as follows:

  1) "Borrowers must qualify for a conventional WHEDA Advantage loan";
  2) "Borrowers who have not owned a principal place of residence in the last three years";
  3) "This requirement is waived if a home buyer is purchasing a home in a federally designated target area."

  The income limit for Barron County is $93,000 for a 1-2 person household and $108,500 for a 3+ person household. [xcii]

- **Veterans Affordable Loan Opportunity Rate (VALOR)**
  This program is "available on a first come, first served basis" and is targeted toward veterans "with an honorable discharge or release… Borrowers must qualify for a WHEDA Conventional Advantage loan," and the "first-time home buyer requirement is waived." This loan product provides a "fixed-rate mortgage priced below the conventional WHEDA Advantage market rate." The income limit for Barron County is $93,000 for a 1-2 person household and $108,500 for a 3+ person household.[xciii]

- **WHEDA Tax Advantage**
  Under this program, first-time homebuyers, borrowers in a targeted area, or veterans who were honorably discharged, and who have "a WHEDA loan or a similar mortgage program" are able to reduce federal taxes owed by claiming a portion of the mortgage interest they pay on an annual basis as a tax credit. Features of the program are as follows:
  1) "Annual tax credit is 25% for non-target areas and 40% for target areas or qualified veterans" (note: **Barron County is a target area**);
  2) "Maximum annual tax credit of $2,000 for the life of the mortgage";
  3) "Tax credit can be claimed for up to 30 years on the original mortgage";
  4) "Available to WHEDA borrowers and non-WHEDA borrowers"

  Eligible properties include "1-2 family residential units (2-unit properties must be more than 5 years old), condominiums, permanent financing of a newly constructed and completed home, primary principal residence, acquisition/rehabilitation." The income limit for Barron County is $93,000 for a 1-2 person household and $108,500 for a 3+ person household.[xciv]

- **WHEDA FHA Advantage – Home Loan**
  These loans include "low closing costs and a 30-year fixed interest rate with flexible underwriting." Benefits include:
  1) "No minimum borrower contribution allows (the borrower) to leverage fully gifted funds for down payment";
  2) "Minimum 620 credit score will enable more borrowers to qualify";
  3) "Mortgage is assumable allowing a future buyer to take advantage of a 30-year fixed rate and lower closing costs"

  Eligibility requirements are as follows:
  1) "Borrower must have a minimum of a two-year work history and have sufficient income to support a monthly mortgage payment plus their other debt payments";
  2) "Home buyer education is required";
  3) "Property must be owner occupied";
  4) "Borrower can purchase an existing single family home or HUD-approved HRAP warrantable condominium";
  5) "Refinancing is not available"

  The income limit for Barron County is $89,125 for a 1-2 person household and $104,625 for a 3+ person household.[xcv]

- **Capital Access Advantage – Down Payment Assistance**
  This program provides WHEDA Advantage borrowers assistance with closing costs and down payments through a "0.00% APR second mortgage with no monthly payments… (t)he loan is payable at the time the first mortgage is paid in full." Borrowers qualify for this program "at the same time (as) a WHEDA Advantage mortgage" with free access to credit counseling and home buyer education.[xcvi] The income limit for this program is 80% AMI.

- **Easy Close Advantage – Down Payment Assistance**
  This program provides WHEDA Advantage borrowers assistance with closing costs and down payments through a 10-year loan with a fixed interest rate. Borrowers qualify for this program "at the same time (as) a WHEDA Advantage mortgage" with free access to credit counseling and home buyer education.[xcvii] The income limit for this program is whatever the qualifying criteria are for the first mortgage that the homebuyer is receiving.

- **Distressed Property Closing Cost Credit**
  WHEDA has a limited-time offer of a "Closing Cost Credit up to $1,250, for the first 110 WHEDA Conventional Advantage loans" meeting certain requirements. These requirements include:
  1) "Property being purchased must be a 'distressed property' (a foreclosure, or part of a deed-in-lieu of foreclosure), or a short sale";
  2) "Must use WHEDA Advantage Conventional Program (not eligible on WHEDA FHA program)";
  3) "Total household income must not exceed the Closing Cost Credit limit" ($67,800 in Barron County)
  4) "Loan must be registered via WHEDA-Connect to reserve funds"

Under this program, there is no repayment that is required, and it can be used with the Capital Access or Easy Close programs, as well.[xcviii]

- **WHEDA Refi Advantage Loan Program**
  This program helps borrowers with a WHEDA loan to refinance their loan to make it affordable. The Refi Advantage Loan Program is available to borrowers "who are current with mortgage payments, have a good standing mortgage payment history and have a strong overall credit profile". Borrowers can qualify with "as little as 3% equity in their home" and "(c)losing costs can be added to the mortgage." Condominiums and manufactured homes are not eligible.[xcix]

- **Foreclosure Prevention**
  The Wisconsin Housing and Economic Development Authority (WHEDA) provides a number of resources for foreclosure prevention, including links to counseling sources and a listing of potential options to avoid foreclosure. Please visit https://www.wheda.com/Homeowners/Foreclosure-Prevention/ for more information.[c]

- **State of Wisconsin Homestead Exemptions**
  In Wisconsin, the homestead exemption allows certain assets to "be kept from unsecured creditors" when filing for bankruptcy. In practice, this means that a "homestead exemption allows a debtor to exempt as much as $75,000 of equity in a homestead the debtor occupies." This amount increases to $150,000 for married couples if the property was not already in one person's name prior to the marriage. The exemption "also includes as many as 40 acres" depending on whether all or a portion of the property qualifies.[ci]

- **Barron County Habitat for Humanity**
  Habitat for Humanity is a non-profit housing organization that "create(s) opportunities for all people to live in decent, durable shelter… by helping to build, renovate or preserve homes (for homeownership), and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty".[cii] As such, Habitat provides income-qualifying households the opportunity to purchase decent, affordable housing through a no-profit, no-interest mortgage. Along with other volunteers, the prospective homebuyer assists Habitat for Humanity in physically building their own home.

  As of Summer 2019, the Chippewa County Housing Authority, which manages the Regional Community Development Block Grant (CDBG) Housing Program, was in the midst of a 2-year, $250,000 pilot project with Barron County Habitat for Humanity. The project is funded by CDBG and allows for the acquisition and rehabilitation of properties for homeownership in Barron County.

b. Financial Resources for Renters

- **Public Housing Programs**
  According to the Wisconsin Department of Health Services, "public housing programs provide publicly-owned and publicly-operated housing for low-income families and single persons who are age 62 or older, have a disability or are displaced by government action or disaster. HUD sets income limits, and rent may not exceed 30% of income."[ciii] For more information about public housing programs, check with your county and local housing authority.

- **Section 8 Housing Subsidies**
  This cost assistance is provided to the landowner and not directly to a renter, but effectively acts as direct assistance by reducing rental costs to the tenant. Under this program, "the federal Department of Housing & Urban Development (HUD) contracts, either directly or through a local housing authority, with owners of new, existing or rehabilitated housing units"[civ] in order to help "families with very low to extremely low incomes rent decent, safe, sanitary and affordable housing."[cv] In terms of rent payment, "HUD pays the difference between rent charged on the private market and the

tenant's contribution, which is based on income."[cvi] This translates into each family paying "between 30-40% of their adjusted income for rent and utilities."[cvii] Further, "the participating owners may be public or private. Apartments, houses and rented mobile homes may be eligible. Another type of Section 8 program provides a rent subsidy voucher to a qualified applicant who then finds a landlord who is willing to participate."[cviii] Contact your county or local housing authority for more information.

- **Rural Rent Assistance**
  The Wisconsin Department of Health Services provides information on the Rural and Economic Development office (i.e. USDA Rural Development), which "administers a rent assistance program similar to the Section 8 program. The rural program uses the same income guidelines to establish eligibility. The rent charged to the tenant is generally limited to 30% of the tenant's income. Priority is given to tenants in program-sponsored projects who are paying the highest percentage of their income toward rent."[cix] Contact the regional office of the United States Department of Agriculture – Rural Development for more information.

c. Financial Resources for both Homeowners and Renters

- **State of Wisconsin Homestead Credit**
  According to the Wisconsin Department of Revenue, "(t)he homestead credit program is designed to soften the impact of property taxes and rent on persons with lower incomes." The benefit is obtained through the household's annual State income tax filing and "may take the form of an income tax credit or a direct refund. The credit is based on the relationship of (one's) household income to the amount of (one's) allowable property taxes and/or rent for the calendar year."[cx]

VI. Other Renovation and Winterization Programs for Households and/or Individuals

This section identifies direct financial assistance programs that may be currently available to Barron County landowners for housing rehabilitation, renovation, and winterization, including for historic properties. In some cases, such resources may assist with the adaptive reuse of a property for housing as discussed previously. Be aware that some of the direct financial assistance programs and revolving loan funds in previous sections can also assist landowners with rehabilitation costs, including ADA accessibility improvement and lead/asbestos abatement. Some of the community financial tools in Section III may also be used to assist with renovation or adaptive reuse projects.

a. Other Renovation Tools

- **Regional & Local Community Development Block Grant (CDBG) Home Repair Program**
  Administered by the Chippewa County Housing Authority and other local units of government, this program offers loans "to assist low and moderate-income households with repairs to their homes… Owner-occupied property loans are offered at 0% interest and payments are deferred until (the owner) sell(s) or move(s) out of the home". The loans are available for needed home repairs such as replacing siding, windows, doors, water/sewer laterals from the curb to the house, replacing septic systems and wells, upgrading plumbing, heating and electric systems, installing insulation, roofing projects, repairing foundations, and making a home accessible for a family member who has a disability. The loan must be approved prior to the work being started.[cxi]

- **WHEDA Home Improvement Loan Advantage Program**
  This program, provided through WHEDA-affiliated lenders, is designed to enable homeowners meeting income requirements to repair and improve their homes. The Home Improvement Loan Advantage Program makes 15-year home improvement loans up to $15,000 at a low interest rate. Improvements that are eligible for funding include: "Additions and remodeling projects; home repairs, including repairs to make a home handicap accessible; energy updates that are permanent in nature; (and) Energy Star appliances."[cxii]

- **USDA Rural Development Single-Family Housing Repair Loans & Grants**
  Administered by the U.S. Department of Agriculture's Rural Development Staff, this program is "(a)lso known as the Section 504 Home Repair program" and "provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards."

  Qualifications for the program are as follows:
  1) "Be the homeowner <u>and</u> occupy the house";
  2) "Be unable to obtain affordable credit elsewhere";
  3) "Have a family income below 50 percent of the area median income";
  4) "For grants, be age 62 or older and not be able to repay a repair loan";

  The "maximum loan is $20,000" and the "maximum grant is $7,500… Loans and grants can be combined for up to $27,500 in assistance." Loan terms are 20 years at 1% interest, and "grants must be repaid if the property is sold in less than 3 years."[cxiii]

b. Other Winterization & Energy Assistance Tools

The following are resources specific to winterization and energy assistance, though some of the renovation resources above and in Section V. may also be used for winterization programs.

- **Wisconsin Weatherization Assistance Program (WAP)**
  "WAP provides energy conservation services in eligible households to help reduce energy costs and save energy". Typical projects include sealing air leaks, insulation, installing products that save energy, and upgrades to furnaces or appliances that are inefficient.[cxiv] For Barron County, contact the Barron County Department of Health & Human Services in the City of Barron for application information.[cxv]

- **Wisconsin Home Energy Assistance Program (WHEAP)**
  "WHEAP is a federal program designed to help households (of certain incomes) with their energy costs."[cxvi] In Barron County, the program "can offer a one-time per heating season (October 1- May 15) benefit to help with fuel and electric expenses and is generally paid directly to the fuel or electric supplier."[cxvii] Barron Electric Cooperative's Commitment to Community Program participates in the WHEAP program. Barron Electric advises its members to "contact their local Human Services Department to determine eligibility."[cxviii] Other municipal utilities and electric cooperatives may offer similar programs.

- **Other energy assistance tools**
  Xcel Energy is able to work with customers struggling to pay their utility bills, for example, by establishing a payment plan with Xcel or referring to other resources for assistance, such as:
  1) Heat for Heroes: "(A) charitable initiative providing extra assistance to…Wisconsin veterans in need";
  2) Keep Wisconsin Warm/Cool Fund (KWWF): "(A) statewide, non-profit charitable effort established in 1996 to keep the heat and power on for (the) most vulnerable Wisconsinites (elderly, disabled, working families, veterans)."
  3) United Way of Wisconsin: "The 2-1-1 statewide resource is free and provides… referrals to agencies or organizations within the community. Included is advocacy for those with barriers such as language or comprehension, information on crisis intervention programs, and details for other programs such as utility assistance."[cxix]

c. Historic Rehabilitation Tools

The following resources are specific to eligible historic properties, though some of the previous renovation and winterization tools may also be used for historic properties.

- **Federal Historic Tax Credit**
  According to the U.S. Department of Housing & Urban Development (HUD), "(t)he 20% federal Historic Tax Credit is a financial incentive that supports investment in historic buildings. It encourages private property owners to rehabilitate historic properties for an income-producing use, such as rental housing, office, retail, manufacturing and entertainment space." The tax credit has to be taken over a 5-year period of time. In addition, HUD states that this program must benefit a "certified historic structure," and also "(t)he scope of work must meet the requirements of a 'certified historic rehabilitation' and must make a 'substantial investment' in the property." HUD defines "certified historic structures" as "buildings listed in the National Register of Historic Places either individually or as contributing resources to a historic district (**note**: not all buildings in a historic

district necessarily qualify)… (a) building can apply for National Register designation while applying for the Historic Tax Credits."[cxx]

- **Historic Preservation Tax Credit**
  This program administered by the Wisconsin Economic Development Corporation (WEDC) incentivizes "reinvestment into historic main streets, downtowns, and commercial districts in the state of Wisconsin." As described by WEDC, the program "provides transferable tax credits to eligible entities rehabilitating certified historic buildings. The state program acts as a supplement to the federal program, allowing for a state credit of 20 percent of qualified rehabilitation expenditures for certified historic structures." It defines a "certified historic structure" as "a building that is listed individually in the National Register of Historic Places or is located in a registered historic district and is certified by the National Park Service as contributing to the historic significance of that district." WEDC also indicates that buildings on the State Register of Historic Places can qualify, along with those located in a district listed in the State Register of Historic Places "and (that are) certified by the State Historic Preservation Officer as being of historic significance to the district." The total amount of credits that may be claimed on any particular parcel, inclusive of all projects on that parcel, cannot be greater than $3.5 million.[cxxi]

- **Tax Credits for Historic Homes**
  The Wisconsin Historical Society's State Historic Preservation Office administers a tax credit program in Wisconsin for historic homes, which provides owners of historic residences in the State with an opportunity to obtain "income tax credits that can help pay for their home's rehabilitation. The Homeowners' Tax Credit program returns 25 percent of the cost of approved rehabilitation (of eligible historic homes) as a Wisconsin income tax credit." Eligible expenses include the following:
  - "Exterior of (the) house, such as roof replacement and painting, but not site work such as driveways and landscaping";
  - "Interior of a window sash (if work is done to the exterior of the window sash)";
  - "Structural elements of a historic property, such as reinforcing structural beams";
  - "Heating and ventilating systems, such as furnaces, air conditioning and water heaters";
  - "Electrical wiring or plumbing systems, but not electrical or plumbing fixtures"

  The program requires that "(a) homeowner must spend at least $10,000 on eligible work within a two-year period and submit the tax credit application before beginning any work." Further, "(t)he tax credit is maximized once the eligible expenses reach $40,000 per application."[cxxii]

VII. Supportive Housing and Other Specialized Tools

The tools in this section provide specialized housing support to a specific group of persons, such as seniors, persons with disabilities, and the homeless. Among these tools is supportive housing. According to the United States Interagency Council on Homelessness (USICH), which is part of the Executive Branch of the U.S. Government and composed of 19 different federal agencies, supportive housing can be described as follows: "Supportive housing combines non-time-limited affordable housing assistance with wrap-around supportive services for people experiencing homelessness, as well as other people with disabilities." The USICH goes on to say that "Supportive housing links decent, safe, affordable, community-based housing with flexible, voluntary support services designed to help the individual or family stay housed and live a more productive life in the community."[cxxiii]

The programs described below are provided in conjunction with many of the partners identified in Section IX such as Housing First.

- **Farm Labor Housing Direct Loans & Grants**
  This USDA Rural Development program "provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers." Eligible costs include "construction, improvement, repair and purchase of housing for domestic farm laborers"… and funds may be used to support related activities such as "buying and improving land; purchasing household furnishings; paying construction loan interest;" and other activities. Persons eligible to reside in the housing include "domestic farm laborers, including those working on fish and oyster farms and on-farm processing; retired and/or disabled farm laborers; (and) very low-to-moderate income households." The USDA also points out that those living in the housing "must be a U.S. citizen or permanent resident."[cxxiv]

- **WHEDA Housing Grant Program for Populations with Special Needs**
  Each year, the WHEDA Foundation, Inc. and WHEDA provide competitive grant funds to help improve the housing stock in the State of Wisconsin through the Housing Grant Program. The program is intended to help the following populations with special needs:

  *homeless persons
  *runaways
  *alcohol or drug dependent persons
  *persons in need of protective services
  *domestic abuse victims
  *developmentally disabled persons
  *individuals or families who do not have access to traditional or permanent housing
  *low-income or frail elderly persons
  *chronically mentally ill persons
  *physically impaired or disabled persons
  *people living with HIV disease
  *youth in out-of-home placement
  *veterans

  WHEDA expects that the 2019 application for the program will be released in the first part of Summer 2019, with awards being made in the latter part of the year. In the 2018 round, the guidelines dictated that two separate competitions would be held, one focused on an emergency/ transitional category and the other on a permanent category. The guidelines also stated that funding would not exceed $25,000 per award. Organizations that were eligible to apply included "nonprofit organizations or cooperatives organized under Chapters 181, 185 or 187 of the Wisconsin Statutes; community development, redevelopment and housing authorities; and local units of government, including Native American tribal authorities."[cxxv]

- **Critical Assistance Program**
  This program, administered through the Wisconsin Department of Administration, provides "direct emergency financial assistance toward housing costs of low- and moderate-income households. Grant awards include administrative funds to support the housing activities, and may be used to provide housing counseling as well as staff salaries and other administrative necessities." Activities that are eligible for funding include "rental assistance to households in the form of security deposits, short-term rental subsidy, and/or utility costs" and "foreclosure prevention… Homeowners may receive assistance with payment of principal and interest on a mortgage loan that is in arrearage, property taxes, and utility arrearages. The homeowner must show the ability to make future payments." Critical Assistance funds can only be used "after local resources are explored" so people in need of such assistance "should first contact agencies in their local areas."[cxxvi]

- **Section 811 Project Rental Assistance**
  Through the Section 811 Project Rental Assistance (PRA) program, WHEDA "provides project-based rental assistance for extremely low-income persons with disabilities linked with long-term services. The Section 811 PRA program creates the opportunity for persons with disabilities to live as independently as possible through the coordination of voluntary services and providing a choice of subsidized, integrated rental housing options."[cxxvii]

- **Homeless Case Management Services Grants Program**
  Up to 10 grants of up to $50,000 each are given every year under this competitive program to "provide intensive case management services to homeless families. The services would focus on providing financial management, employment, ensure school continuation for children, and enrolling unemployed or underemployed parents in W-2 or the foodshare employment and training program."[cxxviii]

- **Emergency Solutions Grant/Housing Assistance Program/Homelessness Prevention Program EHH**
  This program "is collectively referred to as the ETH Program", consisting of the "Emergency Solutions Grant (ESG), Housing Assistance Program (HAP), and Homeless Prevention Program (HPP)". Together, these programs provide funds that can be used for "rapid re-housing, homelessness prevention, emergency shelter, street outreach, Homeless Management Information Systems (HMIS), and administrative costs." HAP, or the Housing Program, in particular provides funds for "housing, support services and administrative costs to facilitate the movement of homeless individuals and families to independent living."[cxxix]

- **Tenant Based Rental Assistance Program**
  Through the federal government's HOME Investment Partnership Program (HOME), the Wisconsin Department of Administration (DOA) "provides HOME Tenant Based Rental Assistance (TBRA) funds through local governments, housing authorities and non-profit organizations to provide HOME rental assistance, in association with support services coordinated by the participating agency, to help homeless persons and to prevent homelessness." A 25% match is required. DOA allows some flexibility for communities to develop specific programs that are tailored to their needs as long as they "comply with all HOME regulations."[cxxx]

- **Housing Opportunities for Persons with AIDS**
  Government agencies and nonprofits may apply as part of a competitive grant application process for funds under this program, which "may be used to assist all forms of housing designed to prevent homelessness including emergency housing, shared housing arrangements, apartments, single room occupancy (SRO) dwellings, and community residences" for persons with AIDS "or related diseases and their families. Appropriate services must be provided as a part of any HOPWA assisted housing, but HOPWA funds may also be used to provide services independent of any

housing activity." Examples of the kinds of activities funded include providing access to "housing information services; acquisition, rehabilitation, conversion, lease and repair of facilities to provide housing and services; project or tenant based rental assistance; supportive services", and other activities.[cxxxi]

- **Project for Assistance in the Transition from Homelessness (PATH)**
  The Project for Assistance in the Transition from Homelessness (PATH) serves "individuals with serious mental illness, as well as individuals with co-occurring substance abuse disorders, who are homeless." This program "provides a flexible stream of funding" to assist "individuals who are homeless and living with serious mental illness and helps fill critical gaps in services. PATH funds are specifically targeted to help bring these individuals into the services they need" such as "outreach, screening and diagnosis, community mental health, case management, alcohol and drug treatment, habilitation and rehabilitation, supportive and supervisory services in residential settings, and referral to other services such as health care. A limited amount of funding may also be used for housing assistance - minor renovation, repairs, or one time rent payment to prevent eviction."[cxxxii]

- **Wisconsin ServicePoint – Homeless Management Information System**
  Wisconsin's Homeless Management Information System (HMIS) is a management, not financing tool. HMIS is administered through the Institute for Community Alliances (ICA), a nonprofit organization that "functions as the HMIS Lead Agency and/or HMIS System Administrator in 12 states…ICA supports data-driven solutions and community information systems that help communities address housing instability, homelessness, food insecurity and related issues."[cxxxiii]

- **Employment Grants Program**
  The Employment Grants Program provides grants through a competitive application process to municipalities that use the funds "to connect homeless individuals with permanent employment. Preference for funding will go towards municipalities that partner with a nonprofit organization to provide additional employment and support services to homeless individuals" and… "will use the funding to pay the wages of the program participants." The Wisconsin Department of Administration normally awards one grant of up to $75,000 each year, while grantees must provide a match of $50,000 or greater. Funds may also be used to pay costs related to the Homeless Management Information System (HMIS). Potential grantees are strongly encouraged to apply for the maximum $75,000 award amount.[cxxxiv]

- **Wisconsin Department of Health Services – Family Care Program**
  "Family Care is a long-term care program that helps frail elders and adults with disabilities get the services they need to remain in their homes. This comprehensive and flexible program offers services to foster independence and quality of life for members while recognizing the need for interdependence and support." Its goals are to:
  1) "Give people better choices about the services and supports available to meet their needs."
  2) "Improve people's access to services."
  3) "Improve the overall quality of the long-term care system by focusing on achieving people's health and social outcomes."
  4) "Create a cost-effective long-term care system for the future."[cxxxv]

- **State Shelter Subsidy Grant Program**
  This program administered by the Wisconsin Department of Administration "provides up to 50% of an emergency shelter or voucher program's annual operating budget. These funds are available to programs with additional funding needs due to renovation/expansion of an existing shelter facility, the development of an existing building into a shelter facility, the expansion (or development) of shelter services or the inability of a shelter program to obtain adequate funding to continue an existing level of service…An eligible applicant may be a county or municipal governing body or agency, a community action agency, or other private non-profit or for-profit organization" with some restrictions based on the type of program an agency runs. "Grant amounts, which range from $1,100 to $60,000, are enhanced through the use of funds from the Interest Bearing Real Estate Trust Account (IBRETA) funds. The grant cycle for this program begins in late summer, when notices of available State Shelter Subsidy funding are sent to potential grantees. Applications are due in the Fall and grant contracts begin in January."[cxxxvi]

VIII. Other Innovative Ideas

The following are a few innovative ideas that have the potential to expand housing opportunities to a greater number of people in a community; to utilize housing as a way to improve a community's quality of life; and to increase the involvement of local residents and workers in a community around the issue of housing.

- **Community Land Trust**
  A Community Land Trust is a community-based nonprofit organization that helps to promote affordable homeownership by separating the title to land from the building occupying the land. In Community Land Trusts, the trust owns the land and enters into a long-term lease with the owner (usually 99 years). If and when the homeowner sells, that homeowner realizes only a portion of any increase in the property's value, while the land trust retains the remaining share. In this way, the housing is kept affordable to future owners.[cxxxvii]

- **Rental Assistance Demonstration (RAD)**
  This program, enacted in 2011, aims to facilitate much-needed improvements to public housing throughout the country. According to the National Housing Law Project, "the RAD program enables PHAs and owners to change the type of housing assistance provided at certain properties by converting these properties to project-based vouchers (PBV) or project-based rental assistance (PBRA) programs." In doing so, these public housing properties have greater access to financing resources (e.g. Low Income Housing Tax Credits) to make necessary improvements.[cxxxviii]

- **Consider notifications of sale as part of a development agreement**
  Communities can consider, as part of a development agreement for a project in which the community is providing funds, incentivizing or encouraging developers to provide notifications to the community or to existing tenants about its intent to sell a multi-housing rental property at a future date (e.g. after affordability restrictions expire).

- **Work with Educational Institutions to Increase Builder Capacity**
  The availability of skilled builders and trades can impact housing supply and anecdotal evidence suggests there is a critical need for additional home builders, skilled laborers, and related specialty trades (e.g., electrical, plumbing). Explore opportunities to work with local schools, technical colleges, builder associations, etc., to promote interest in the building trades as well as the home types and styles desired by your market. This may also include working to increase builder interest in rehabilitation and "flipping homes" so that homes are "move-in ready" for young buyers. Such collaboration starts at the high school level where construction trade programs have largely decreased in recent decades. WITC reported that enrollment in its construction building trades program is currently at about half capacity, suggesting that post-secondary opportunities exist, but there is a lack of interested students.

- **Opportunity Zones**
  Opportunity Zones are a new tool for community and economic development in economically distressed areas that were created as part of tax legislation passed by the federal government in December 2017. The program provides incentives for taxpayers to postpone the payment of taxes on capital gains "if those profits are re-invested in Opportunity Funds – which are equity funds that invest in businesses in Opportunity Zones". The longer an investment is held in an Opportunity Fund - which is the vehicle that allows investment in an Opportunity Zone - the more tax benefits the taxpayer will receive.[cxxxix] The State of Wisconsin has designated 2 low-income and/or distressed census tracts as Opportunity Zones in Barron County (both are in Rice Lake).[cxl] Among other benefits, Opportunity Zones can assist communities through the creation or expansion of

businesses; new real estate development projects, including housing; the rehabilitation of vacant and abandoned properties; and many other types of projects.[cxli] Additionally, the program can help communities take advantage of other funding sources. For example, the Economic Development Administration (EDA) has determined that census tracts that are already in Opportunity Zones will be considered as qualifying areas for purposes of EDA funding.[cxlii]

- **Chippewa Valley Housing Task Force**
  The Chippewa Valley Housing Task Force released a set of recommendations in March 2019 related to meeting the need for housing in its region, some of which could stimulate ideas for Barron County. Among the recommendations included:
  1) "Create and support services such as (a) tenant and landlord resource center, and (also) mediation services, which may improve housing stability for renters and mitigate risk for landlords, especially for households facing hardships";
  2) "Explore (the) creation of a lenders consortium… to facilitate reinvestment in key neighborhoods, and improve housing stability for households";
  3) "Collaborate with architects and builders to develop or adapt a suite of 'spec' building plans of various types (single-family, small multi-family, accessory dwelling) that feature superior design, environmental performance, and affordability for infill and new neighborhoods";
  4) "Create a sustained engagement and education campaign regarding the importance of affordable housing and the urgency of improving supply and quality to counter 'NIMBY' reactionism"[cxliii]

- **Work with Partners to Consider Pilot Projects or Develop in Phases**
  When resources and/or outcomes are uncertain, look for long-term partnership opportunities to use pilot projects or phased development/programming to minimize initial investment and fine-tune your longer-term strategy based on the results. Achieving a short-term "win" can also demonstrate success to potential funding sources and decision-makers, while building support and momentum.

- **Encourage Volunteer Home Repair and Renovation Initiatives**
  Generosity and helping neighbors in need is a defining small town characteristic. Another characteristic is a "can do", self-reliant spirit. Volunteerism brings these characteristics to benefit the entire community. Communities can nurture volunteerism by bringing residents together to discuss and identify needs and opportunities, by providing access to specialized tools, or helping to coordinate activities (e.g., Community Fix-Up Events). In some communities, such volunteer initiatives and assistance efforts are sponsored by partner organizations such as social or fraternal organizations, church groups, Interfaith Caregivers, or youth organizations, such as school shop classes, 4-H, or scouts. Depending on the activities, be certain to first identify and mitigate any potential liabilities.

- **Non-interest debt**
  Explore the potential to create and/or utilize alternative loan programs for populations that are unable to enter into traditional mortgage arrangements because they require the payment of interest. Some models include:

  1) Rent to Own – This program would allow prospective homebuyers to accumulate a credit toward eventual payment on a home through the payment of rent for a certain number of years. However, rent-to-own programs can have pitfalls. For example, if a prospective homebuyer elected not to enter into an actual purchase at some point in the future, that homebuyer could forfeit any premium she or he may have paid in the past to secure the right to buy the home. In addition, there would be no reimbursement of "rent" previously paid. Some types of rent-to-own contracts are also

not as consumer-friendly, in that they may legally obligate a person to buy the home at a future date, regardless of whether that person is ready to make the commitment to do so. While rent-to-own programs have the potential to provide a creative approach for those pursuing alternative homeownership opportunities, such programs should be carefully designed in order to provide the most benefit to the persons they are trying to assist.

2) Barron County Habitat for Humanity – As noted above, this organization provides income-qualifying households the opportunity to purchase decent, affordable housing through a no-profit, no-interest mortgage. Along with other volunteers, the prospective homebuyer assists Habitat for Humanity in physically building their own home. See more information on Barron County Habitat for Humanity in the "Other Potential Partners" section below.

IX. Other Potential Partners

The following are additional potential partnership opportunities that your community can explore. Given the range of housing needs and challenges, collaboration among the private-, public-, and nonprofit sectors is critical to developing a comprehensive, effective housing strategy. This list is not comprehensive of all potential partners and does not repeat all of the various partner organizations mentioned in previous sections, such as employers, developers, WHEDA, Federal Home Loan Bank, and various State and Federal grant programs.

a. Other Barron County Partners

- **Barron County Housing Authority**
  The Barron County Housing Authority provides housing opportunities in Barron County through multi-family housing and Section 8 programs.

- **Other Authorities in Barron County**
  Other housing authorities in Barron County are located in the City of Barron, City of Chetek, City of Cumberland, City of Rice Lake and Village of Turtle Lake. The Barron County Housing Authority works with these communities to manage the Section 8 Housing Choice Voucher Program and, in some cases, public housing. The housing authorities in the City of Barron and the City of Chetek both focus on seniors.[cxliv]

- **Various Barron County Departments**
  Various Barron County Departments may be able to assist in accessing specialized funding and providing advice and assistance with specialized housing needs.

- **Barron County Economic Development Corporation (EDC)**
  The Barron County Economic Development Corporation is a not-for profit organization that assists individuals to start new businesses, helps existing businesses to grow, and provides training to entrepreneurs throughout the County. Given the connection between economic development and housing, the EDC works with communities, businesses and developers to identify opportunities to address the County's housing needs.

- **Barron County Habitat for Humanity**
  Habitat for Humanity is a non-profit housing organization that "create(s) opportunities for all people to live in decent, durable shelter… by helping to build, renovate or preserve homes (for homeownership), and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty".[cxlv] As of Summer 2019, the Chippewa County Housing Authority, which manages the Regional Community Development Block Grant (CDBG) Housing Program, was in the midst of a 2-year, $250,000 pilot project with Barron County Habitat for Humanity. The project is funded by CDBG and allows for the acquisition and rehabilitation of properties for homeownership in Barron County.

- **Aging & Disability Resource Center of Barron, Rusk and Washburn Counties**
  This organization is dedicated to helping "seniors, people with disabilities, and their families to ask for help, find a way to live with dignity and security, and achieve maximum independence and quality of life." To this end, the Aging & Disability Resource Center of Barron, Rusk and Washburn Counties provides many resources and services for their target population, such as a ride program, meals and nutrition, wellness and prevention, youth in transition, and other programs.[cxlvi]

b. Other Regional Partners

- **West Central Wisconsin Regional Housing Consortium**
  This organization is responsible for the Regional Community Development Block Grant (CDBG) Housing Program, which is administered by the Chippewa County Housing Authority. As noted above, the funds in this program are used to assist Low-to-Moderate Income (LMI) homeowners through the provision of no-interest, deferred payment loans for home repairs or for closing costs and downpayments for homebuyers. Repayment is made at the point that the homeowner no longer occupies the property. Although not currently used in this way, other eligible uses include small neighborhood public facility projects, assistance to developers creating low and moderate income rental units, and conversion of buildings into LMI housing.

  The current 2-year grant for the Regional CDBG Housing Program totals $1.7 million, and as of Summer 2019, $1.3 million was available in an existing Revolving Loan Fund. There is also $20,000 available from repayments made to the program by homeowners. Funds for projects related to lead hazard remediation are available as grants.

- **Impact Seven**
  Impact Seven is "one of the largest non-profit developers of affordable housing in Wisconsin," and it is "the only state-wide Certified Housing Development Organization (CHDO)"… It manages more than 1,500 units, "most of which (it) own(s)… Impact Seven has a long history of managing housing projects financed by Rural Development (a U.S. Department of Agriculture program) and the U.S. Department of Housing & Urban Development (HUD). (The organization) further specializes in the management of Low-Income Housing Tax Credits (LIHTC) projects and market-rate housing".[cxlvii]

- **West Central Wisconsin Community Action Agency, Inc. (West CAP)**
  Per its website, West CAP "partner(s) with private for-profit businesses and non-profit groups to plan, finance, and build good quality, affordable housing that is energy efficient and responds to local community needs. HomeWorks is also committed to providing long-term housing options that allow residents to build their personal assets through mutual or cooperative ownership." The website goes on to say that, in terms of its development projects, West CAP "coordinates the land purchase, assembles the development team and partners, arranges financing, serves as the general contractor, and stays with the project as asset and property manager." West CAP also provides programs in weatherization, homeless intervention (e.g. tenant-based rental assistance, supportive housing) and Housing Choice Vouchers.[cxlviii]

- **West Central Wisconsin Regional Planning Commission**
  The West Central Wisconsin Regional Planning Commission (WCWRPC) is a regional planning agency serving Barron, Chippewa, Clark, Dunn, Eau Claire, Polk, and St. Croix Counties. WCWRPC provides "technical assistance and advisory services on regional issues to the local governments and organizations within the region and often serve(s) as a coordinating agency for local programs and activities". Among its services, WCWRPC offers "research, planning, and project administration support for housing". This work includes "exploring safe and affordable housing options, coordinating meetings, collecting and analyzing housing data, and preparing grant applications". [cxlix]

c. Other State Partners

- **Movin' Out**
  According to its website, Movin' Out "offer(s) information, advice, referrals, and resources for home ownership, home repair for safety and accessibility, or rental housing for households with low to moderate incomes. [Movin' Out] primarily serve(s) income-qualified households that include a person who has a permanent disability of any kind, whether intellectual, physical, or mental health. Movin' Out also develops new multi-family housing with most units affordable for low to moderate income households," of which 20-25% is reserved for people with disabilities "of any type." The Home Repair Loan Program is only available in several counties in southern Wisconsin. The services provided by the organization include housing counseling and homebuyer education. This organization's website discusses providing resources and services throughout Wisconsin, but it appears to be centered around Madison and Dane County.[cl]

- **Foundation for Rural Housing, Inc.**
  "The Foundation for Rural Housing, Inc. provides housing assistance funding in 69 counties in the State of Wisconsin." Types of assistance include security deposit assistance, mortgage assistance, rental assistance, utility assistance and property tax assistance.[cli]

- **St. Croix Chippewa Indians of Wisconsin**
  The St. Croix Chippewa Tribe has a strong presence in Barron County as a major employer in the Village of Turtle Lake with Tribal members living and working throughout the county. The Tribe has a small community of about 40-60 homes, a six-unit apartment complex, and a community center at Maple Plain Village northwest of Cumberland. As a sovereign nation, the Tribe receives Federal HUD funding for housing programs, rental housing, and related services, which are administered through the St. Croix Chippewa Housing Authority.

- **WI Housing Search**
  This website (http://www.wihousingsearch.org/index.html) provides a wide variety of information on housing resources, including listings of apartments that are available for rent (by county). It also provides opportunities for those who wish to rent a home to list those homes. In addition, it offers links to other resources including: homeless resources, resources for people with disabilities, employment, homeownership resources, landlord-tenant resources, public housing, shelter/transitional housing, social services, and others.[clii]

- **Wisconsin Partnership for Housing Development**
  The Wisconsin Partnership for Housing Development provides a variety of housing-related services and resources including development consulting, as well as "technical assistance for the implementation of federal grants, management and design of housing finance and program management (e.g. local home buyer or rehab programs funded with federal dollars), creation of local partnerships, (and) guidance for first-time housing developers." Its list of clients includes state and local government, as well as nonprofits with housing programs. The organization also develops its own single-family and multi-family projects, and its website points out that the Partnership provides "housing that other developers fail to provide, such as homes for people with mental illnesses and developmental disabilities, as well as housing for older adults." Most programs appear to be centered in southern Wisconsin, but the website suggests the organization is not limited to this area of the state.[cliii]

- **Wisconsin Division of Intergovernmental Relations**
  As a part of the Wisconsin Department of Administration, this state agency provides services to "counties, municipalities, citizens, and businesses" in areas including "land use planning, land information and records modernization, municipal boundary review, plat review, demography, and coastal management programs. (The agency) also work(s) to strengthen the relationship between the State of Wisconsin and the governments of the state's 11 federally recognized Native American tribes."[cliv]

- **Forward Community Investments**
  This organization works to provide "financing to nonprofits, cooperatives and, in rare circumstances, for-profit businesses for community-based, mission-focused projects addressing the root causes of racial disparities and socioeconomic inequities. (The organization's) loans contribute to a stronger, more equitable Wisconsin by supporting high-impact projects and programs that expand affordable housing, economic development and human services." Although based in Madison, the organization makes investments in other parts of Wisconsin.[clv]

- **League of Wisconsin Municipalities**
  The League of Wisconsin Municipalities provides information on a vast array of housing resources throughout the State of Wisconsin at the following website: http://www.lwm-info.org/1473/5683/Housing[clvi]

- **Housing First**
  "Housing First" is a statewide plan to combat homelessness that is coordinated by the Wisconsin Interagency Council on Homelessness.[clvii] According to "What Works for Health: Policies and Programs to Improve Wisconsin's Health" from the University of Wisconsin Population Health Institute, "Housing First programs address chronic homelessness by providing rapid access to permanent housing, without a pre-condition of treatment, along with ongoing support services such as crisis intervention, needs assessment, and case management. A form of permanent supportive housing, the program usually serves individuals who are chronically homeless and have persistent mental illness or problems with substance abuse and addiction."[clviii]

d. Other Partnership Opportunities

- **Obtain Community Housing Development Organization (CHDO) status**
  A nonprofit organization that develops housing can receive Community Housing Development Organization (CHDO) status from the U.S. Department of Housing & Urban Development (HUD) when applying for Home Investment Partnership Program (HOME) funds. The organization must submit an application to the Wisconsin Department of Administration (DOA) to receive this designation. According to DOA, "(t)he CHDO designation may provide particular benefits to the organization as it develops and/or operates housing. An organization which is designated as a CHDO can potentially qualify for special project funds, operating funds and technical assistance support associated with a project funded under the State's HOME Program, and may be eligible to retain project proceeds." Certain organizational requirements must be adhered to when receiving CHDO status.[clix] Organizations that do work in Western Wisconsin and that currently have CHDO status include Impact 7, West CAP, and Western Dairyland Economic Opportunity Council.

- **Create a new housing or development organization**
  Under Wisconsin law, local units of government have authority to create authorities or organizations that can address local housing issues. One such type of organization is a housing authority. According to Wisconsin Statutes 66.1201(9)(a), housing authorities have the power, among other powers, in their areas of operation "to prepare, carry out, acquire, lease and operate housing projects approved by the (common) council; to provide for the construction, reconstruction, improvement, alteration or repair of any housing project or any part of a housing project."[clx] Other development authorities, organizations and tools may be established, as well, including:

  - Housing & Community Development Authority – also known as a "Community Development Authority," this authority has "the purpose of carrying out blight elimination, slum clearance, urban renewal programs and projects and housing projects" [Wisconsin Statutes 66.1335(1)][clxi]

  - Redevelopment Authorities – Among other powers, this authority can "prepare redevelopment plans and urban renewal plans and undertake and carry out redevelopment and urban renewal projects within the corporate limits of the city in which it functions" [Wisconsin Statutes 66.1333(5)(a)(1)][clxii]

  - Redevelopment Corporations – Under Wisconsin law, these corporations carry out redevelopment plans according to Wisconsin Statutes 66.1301 to 66.1329, and Wisconsin Statutes 66.1301 defines redevelopment as "the clearance, replanning, reconstruction or rehabilitation of an area or part of an area, and the provision of industrial, commercial, residential or public structures or spaces as may be appropriate, including recreational and other facilities incidental or appurtenant to the structures or spaces." [Wisconsin Statutes 66.1301(3)(s) and (r)][clxiii]

  - Neighborhood Improvement District – Wisconsin Statutes 66.1110 defines these districts as areas "within a municipality consisting of…parcels, at least some of which are used for residential purposes and are subject to general real estate taxes, and property that is acquired and owned by the (neighborhood improvement district) board… as part of its approval of the initial operating plan," which guides the "development, redevelopment, maintenance, operation and promotion of a neighborhood improvement district." [Wisconsin Statutes 66.1110(1)(e) & (f)][clxiv]

  - Reinvestment Neighborhoods – A portion of a municipality, designated by a municipality as a "reinvestment neighborhood" and "not less than one half of which, by area" meets 3 of 5 conditions, including that the area: 1) needs to be rehabilitated; 2) has substantially low homeownership; 3) has depressed housing market values or its market values increase at a substantially lower rate than the rest of the municipality; 4) has had a decrease in residents or the increase in residents is at a substantially lower rate than the rest of the municipality; 5) current conditions discourage private investment by lenders or property owners in the area's housing. [Wisconsin Statutes 66.1107(e)(1-5)][clxv]

- **Investigate opportunities to establish Housing Cooperatives**
  Housing Cooperatives are an alternative form of homeownership. According to the National Association of Housing Cooperatives, "(a) housing cooperative is formed when people join on a democratic basis to own or control the housing and/or related community facilities in which they live. Usually they form a not-for-profit cooperative corporation. Each month they pay a fee to cover their share of the operating expenses. Personal income tax deductions, lower turnover rates, lower real estate tax assessments (in some local areas), controlled maintenance costs, and resident participation and control are some of the benefits of choosing cooperative home ownership." In a

cooperative, the corporation actually owns the real estate, but members buy "shares or a membership" in the corporation. In addition, the members "have an exclusive right to live in a specific unit (this is established thorough an occupancy agreement or proprietary lease) for as long as (they) want, as long as (they) adhere to the cooperative's rules and regulations."[clxvi]

- **Explore Intergovernmental Cooperation with Adjacent Communities**
  Housing markets and local economies do not stop at municipal boundaries. Reach out to neighboring communities to explore opportunities to leverage resources and develop solutions that benefit everyone. Cooperative boundary agreements provided for under Wisconsin Statutes Chapter 66 are a more formal tool for municipalities to proactively develop solutions to local growth and land use issues.

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