

Housing in Sauk County



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Housing for All

Welcome to our newsletter's second edition, where we embark on a new journey in our pursuit of **fostering affordable, equitable, and feasible housing solutions** for our community. In this issue, we shift our focus to proactively exploring and updating you on the progress and possibilities in low-income housing within Sauk County. As we delve into this vital aspect of our community, we showcase inspiring project examples that exemplify our commitment to creating homes that are not only accessible but also contribute to a more inclusive and vibrant living environment.

Join us as we navigate the evolving landscape of affordable housing, highlighting initiatives that prioritize the needs of all residents and reflect our dedication to building a stronger, more equitable community for everyone.

WHEDA Awards New Loan Products to Increase Affordable Housing Options

The WI legislature made a bold and unprecedented bipartisan investment by funding Gov. Evers' initiatives with a total of \$525 million as part of the 2023-25 Biennial Budget. WHEDA will administer 4 programs:

- **Restore Main Street Loan**
- **Vacancy to Vitality Loan Program**
- **Infrastructure Access Loan**
- **Home Repair & Rehab Loan**

Read more for deadlines and how to apply.



PUBLIC HEALTH
SAUK COUNTY

Together we thrive



SAUK COUNTY DEVELOPMENT CORPORATION

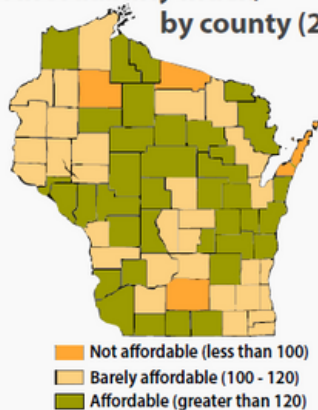
Housing & Health in Wisconsin

courtesy of RWHC Community Economic Development



There is extensive research showing the link between housing and health outcomes. Wisconsin is currently facing a housing shortage that has challenged many people to find affordable and quality housing, which in turn has exacerbated housing as a key determinant of health.

Wisconsin Entry-Level Housing Affordability Index, by county (2017)



Note: A value of less than 100 means that the median income household in a county cannot afford the median priced home in the county. Any value greater than 100 indicates that the median income household can afford the median priced home.

Between 2000 and 2017, the **median household income in Wisconsin grew 35% while the median household price grew 59%**.¹ To purchase a home in Wisconsin is considered barely affordable or not affordable in 35 out of 72 counties, including Sauk. To rent is even worse: 51 out of 72 counties are labeled barely affordable or not affordable.²

In WI, greater than **25% of low-income households are cost-burdened by housing costs**.³ Families having to spend large portions of their income on housing have insufficient funds to allocate towards food, medical insurance, and healthcare.⁴



HOUSING & HEALTH OUTCOMES

Forms of Housing Instability

- Homelessness
- High Housing Costs Relative to Income
- Overcrowding
- Poor Housing Quality
- Multiple Moves



Are Associated With...

Health Risks for Children

- General Poor Health
- Asthma
- Low Weight
- Developmental Delays
- Increased Lifetime Risk of Depression

Health Risks for Adults

- Reduced Access to Care
- Postponing Needed Health Care
- Postponing Needed Medications
- Mental Distress
- Difficulty Sleeping
- Incidents of Depression

(Enterprise Community Partners Inc. (2014). Impact of Affordable Housing on Families and Communities: A review of the evidence base. <https://homeforallsmc.org/wp-content/uploads/2017/05/Impact-of-Affordable-Housing-on-Families-and-Communities.pdf>)



Adults who felt worried or stressed about their ability to pay their rent or mortgage were 3 times more² likely to report mental distress.⁵



24 million homes (in the U.S.) reported to have lead-based paint hazards⁶



20% to 30% of asthma cases were linked to home environmental conditions

¹ Paulsen, K. (2019). Wisconsin REALTORS® Association: Study Finds Severe Workforce Housing Shortage Across Wisconsin. Wisconsin Realtors Association. <https://www.wra.org/PressRelease/FallingBehind?%7Etext=Study%20Finds%20Severe%20Workforce%20Housing%20Shortage%20Across%20Wisconsin%20WRA%202019%20Workforce%20ADIGOW%2C%20Wis%20to%20address%20the%20growing%20concern>

² Paulsen, K. (2020, January). Current State of Affordable Housing in the Madison Region [Slides]. PowerPoint. <https://homeforallsmc.org/wp-content/uploads/2017/05/Impact-of-Affordable-Housing-on-Families-and-Communities.pdf>

³ National Low Income Housing Coalition. (2022, April). 2022 Wisconsin Housing Profile. NLIHC. https://nlihc.org/sites/default/files/SHP_WI.pdf

⁴ Maqbool, N., Viveiros, J., & Ault, M. (2015, April). The Impacts of Affordable Housing on Health: A Research Summary. National Housing Conference. <https://nhc.org/wp-content/uploads/2017/03/The-Impacts-of-Affordable-Housing-on-Health-A-Research-Summary.pdf>

⁵ Maqbool, N., Viveiros, J., & Ault, M. (2015, April). The Impacts of Affordable Housing on Health: A Research Summary. National Housing Conference. <https://nhc.org/wp-content/uploads/2017/03/The-Impacts-of-Affordable-Housing-on-Health-A-Research-Summary.pdf>

⁶ Bailey, P. (2020, January 17). Housing and Health Partners can work together to close the Housing Affordability Gap. Center on Budget and Policy Priorities. Retrieved from <https://www.cbpp.org/research/housing/housing-and-health-partners-can-work-together-to-close-the-housing-affordability>

Architecting Equity: Rethinking Covenants and Deed Restrictions in Sauk County

By Thomas Cox, SCDC Executive Director

In the symphony of Sauk County's housing landscape, the choreography of covenants and deed restrictions plays a pivotal role. As maestros of property rights and community aesthetics, we, the knowledge experts in this field, must navigate the delicate balance between preservation and progress. **Here are some innovative ways to infuse covenants and deed restrictions with intelligence, emotion, and a profound commitment to fair and just housing practices.**

- **Adaptive Design Covenants:** Imagine a community where homes transform and grow alongside the families that inhabit them, fostering a sense of continuity and belonging. Adaptive Design Covenants focus on principles of adaptability and sustainability rather than prescribing a rigid architectural template. By encouraging designs that evolve with changing needs, we can create homes that stand the test of time and are accessible to a broader demographic.
- **Affordability Integration Mandate:** a revolutionary deed restriction that requires a percentage of units within any development to meet affordable housing criteria. This addresses the challenge of affordability head-on and ensures that diverse socioeconomic backgrounds coalesce harmoniously, weaving a richer tapestry of community life.
- **Cost-Conscious Covenants:** Instead of shackling developers with rigid guidelines, consider these to advocate for cost-effective building materials and construction techniques without compromising aesthetic quality. By liberating developers from the burden of unnecessary expenses, we open the door to a spectrum of affordable housing options that embrace diversity in design and functionality.
- **Inclusive Zoning Covenants** shatter socio-economic barriers. By stipulating a mix of housing types within a development, from single-family homes to multi-unit dwellings, we dismantle the homogeneity that often characterizes residential areas. This fosters diversity and dismantles the implicit class divisions embedded in traditional housing models.
- **Equitable Access Deeds** confront the ugly truths of exclusion by explicitly prohibiting discrimination based on race, gender, or socio-economic status. By embedding principles of equity directly into property transactions, we can dismantle the remnants of historical bias that persist in housing practices, fostering an environment where every resident feels valued and included.

Putting it all together: Embracing Collaboration and Forward-Thinking. In Sauk County, the journey toward affordable housing demands that we transcend conventional boundaries. Imagine virtual town halls resonating with the impassioned voices of residents, architects, and policymakers, shaping the destiny of their communities. Picture a future where technology facilitates transparent decision-making, empowering individuals to contribute actively to the evolution of their neighborhoods.

Let us be the architects of change, designing a housing landscape that resonates with the aspirations and dreams of every resident, creating not just homes, but havens of inclusivity, sustainability, and enduring beauty.

For more information on incorporating these or other innovative housing solutions in your municipality, contact Thomas Cox - Sauk County Development Corporation.

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League of Wisconsin Municipalities: Local-focused Toolkit to Address Affordable Housing Crisis



The League of WI Municipalities joined with the Wisconsin Realtors Association, WI Builders Association, AARP-WI, WI Housing and Economic Development Authority (WHEDA), NAIOP Wisconsin, and the American Planning Association of Wisconsin to contract with the Center on the New Urbanism (CNU) to research and write the **Enabling Better Places** guide for Wisconsin municipalities. The guide is a toolkit that can be applied to every local situation based on a community's unique set of circumstances. The collaborative, local-focused approach will produce far better results than a legislated one-size fits all mandate.

Among the options of code changes suggested by the guide:

- **Allow multi-unit housing as permitted uses** in single-family zoning districts which have historically included two-family and multifamily.
- **Realign lot widths** and areas to match historic patterns favoring narrower lots.
- **Reduce setbacks** to historic distances to allow greater use of existing lots.
- **Allow accessory dwellings** by right for all single-family zoning districts.
- **Permit residential uses**, including multi-family, in commercial districts.
- **Reduce or eliminate parking minimums.**
- **Assess and streamline the subdivision and workforce housing application** process, including standards that direct development outcomes and a time limit on municipal response.

Visit the League's website <https://lwm-info.org/1473/Housing> to download the complete guide, "**Enabling Better Places: A User's Guide to Neighborhood Affordability.**"

Free Guides Help Older Adults Evaluate Housing Choices

The Consumer Financial Protection Bureau has published [four free guides](#) for older homeowners making decisions about their homes:

- **Leaving Your Home to Children or Heirs**
- **Making Housing Decisions after Losing a Spouse or Partner**
- **Making Housing Decisions when your Health Changes**
- **Using Home Equity to Meet Financial Needs**

These step-by-step guides can be downloaded and printed as free resources for older homeowners in your community.



Housing Wins in Sauk County

River Valley Housing Coalition Kick-Off

Contributed by Stef Morrill Kerckhoff, River Valley Commons

On December 18th, the River Valley Housing Coalition held its kick-off meeting at the Frank Lloyd Wright Visitors Center. **The Coalition unites stakeholders and experts invested in creating safe, equitable, and diverse housing options for the River Valley school district area.** The Coalition includes municipalities, the school district, major industries and attractions, lenders, architects, developers, counties, healthcare, and other government and non-profit representatives.



The first project for the group is a **regional housing plan**. At the December 18th meeting, attendees heard from Mark Steward and Kurt Muchow of Vierbicher, a planning, design, and engineering firm based in Reedsburg. Through a grant from the Wisconsin Economic Development Corporation, Vierbicher has been engaged to create the plan. The Coalition will work closely with Vierbicher on the work, helping with community input, information gathering, and plan review/feedback. The Coalition is also in the process of hiring a project manager to assist with the Coalition development and planning process. River Valley Commons is sponsoring the project. For more information, please contact: housing@rivervalleycommons.org or 608-588-7428.

Pathway Home Receives WHEDA Grant

Contributed by Angela Witczak, Pathway Home Community Relations Coordinator

Pathway Home is extremely grateful for a **grant from WHEDA** to purchase 15 industrial single beds with storage. Our current client demographic includes a significant number of elderly or disabled persons. This has caused challenges as we only had bunkbeds in our facility. To create more dignity and equity for all, this grant allows us to upgrade 15 beds, enabling us to serve more clients.

This generous grant allows us to reach our goal of having a shelter accessible to everyone experiencing homelessness, regardless of age or ability.

Village of Plain Annexes 41 New Lots

Contributed by Ray Ring, Village of Plain

In the fall of 2021, the Village of Plain expanded the availability of single-family lots through the annexation and development of an adjoining 50 acres to the south. Local investors Kevin and Diane Kraemer purchased the land to develop 35 acres of it for housing. The development created 47 lots for the construction of single-family homes; within a partial referenced as Fairway Heights subsection of the village. **Lots are 0.5 acres with an attractive price just under \$60,000.** The lots overlook a picturesque countryside, and some have access to the local golf course. The development layout and contact information can be found on the Village of Plain website – villageofplain.com.



To have your municipality's innovative housing solutions featured in our next newsletter, contact Jodie Molitor, Public Health Sauk County.



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Health Educator / Housing Action Team Facilitator
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Housing Wins in Sauk County Continued

Innovative Developments in Reedsburg

Contributed by Kurt Muchow, Vierbicher Associates

- My Home Estates, a **55 and older community**, is under construction. The development includes 56 apartments with garages, 68 owner-occupied zero lot line housing units, a community center and many outdoor amenities. The intent of the project is to **create an affordable, high quality development to encourage seniors to sell their existing homes to young families with kids**. The goal is to transition up to 50 households in the City from senior occupied to young families.
- The Retzlaff Drive development, which includes **16 owner occupied zero lot line duplex units**, is under construction. They will be listed for \$239,900 to \$249,900. The first units were available in December, 2023.
- 54 unit LIHTC apartment complex on South Albert Avenue targets families with children. The units include **2 one-bedroom, 12 two-bedroom, 20 three-bedroom and 20 four-bedroom apartments, for persons making 30% to 60% of the AMI**. Six apartments will be **set aside for veterans**. The project also includes an on-site clubhouse and a commercial building, which the developer proposes to use as a childcare center. Construction will start in the spring of 2024.
- South Dewey Avenue development includes **9 row house zero lot line owner occupied units, plus 2 zero lot line duplex owner occupied units targeting workforce housing**. The goal is to sell the units in 2024 for \$230,000.
- The City is **amending Zoning Ordinance to allow "Bungalow Courts"** as a conditional use. The cluster development will allow 4-12 detached dwelling units at a minimum size of 576 square feet. The units can have garages and can be either renter or owner occupied. The intent is to **create alternate housing choices that are affordable**.

Sauk County Housing Action Team Update

In December, the Action Team learned more about **Community Land Trusts (CLTs)** from Kelly Westlund, UW-Extension Housing Educator for Bayfield County. Kelly presented on her work with local stakeholders in establishing a new CLT in their county. CLTs are nonprofits that create homes that remain permanently affordable, providing successful homeownership opportunities for generations of lower income families. For more information on CLTs and how they can become part of your municipal strategy, contact: kelly.westlund@wisc.edu or call/text: 715-209-6821.

The Sauk County Housing Action Team meets the 3rd Tuesday of every other month from 1 pm - 2 pm online. Join us Feb. 20 as Rebecca Giroux with WHEDA presents on their new products for municipalities. To learn more contact Jodie, Public Health Sauk County Health Educator, at 608-355-4315 or Jodie.Molitor@saukcountywi.gov.



Photo by KTStock, iStock