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## List of local, state, and Federal Housing Financial Incentives, Programs and Tools.

Table F.1 List of Local State, and Federal Housing Financial Incentives, Programs, and Tools.

# References

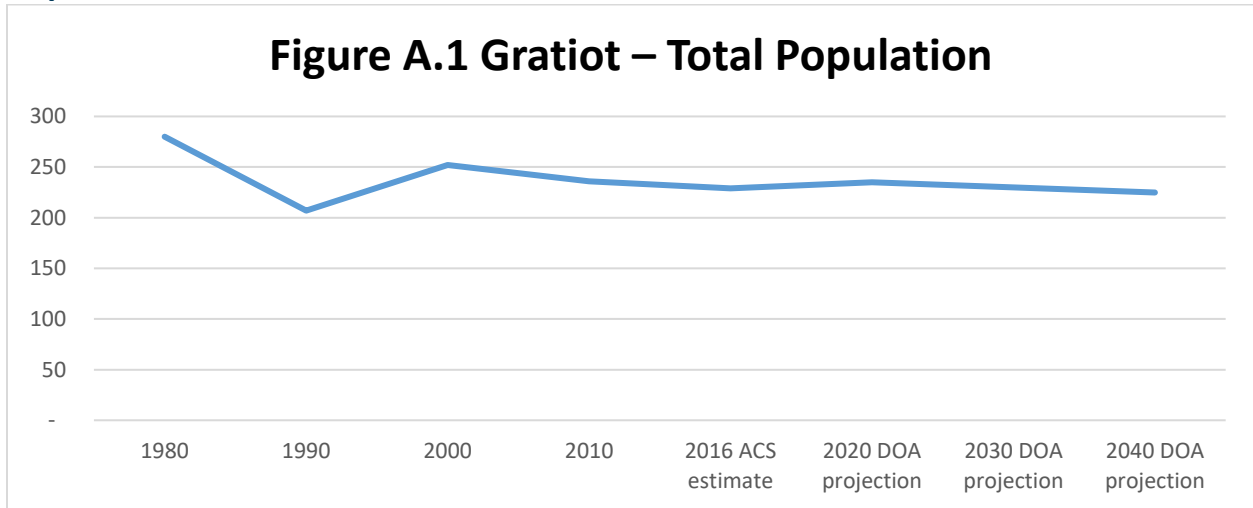
Except where stated otherwise, data used in appendix A and B for years 1980 through 2016 are sourced from the U.S. Census Bureau via the decennial census or ACS report where applicable.

Projected data in appendix A and B are sourced from the Wisconsin Department of Administration.

Maps and figures in appendix C were sourced from the U.S. Census Bureau via “OnTheMap” online service.

# A. Demographic Data

## Population



Gratiot	1980	1990	2000	2010	2016	2020 DOA	2030 DOA	2040 DOA
Total	280	207	252	236	229	235	230	225
Change		(73)	45	(16)	(7)	6	(5)	(5)
% Change		-26.07%	21.74%	-6.35%	-2.97%	2.62%	-2.13%	-2.17%

## Age

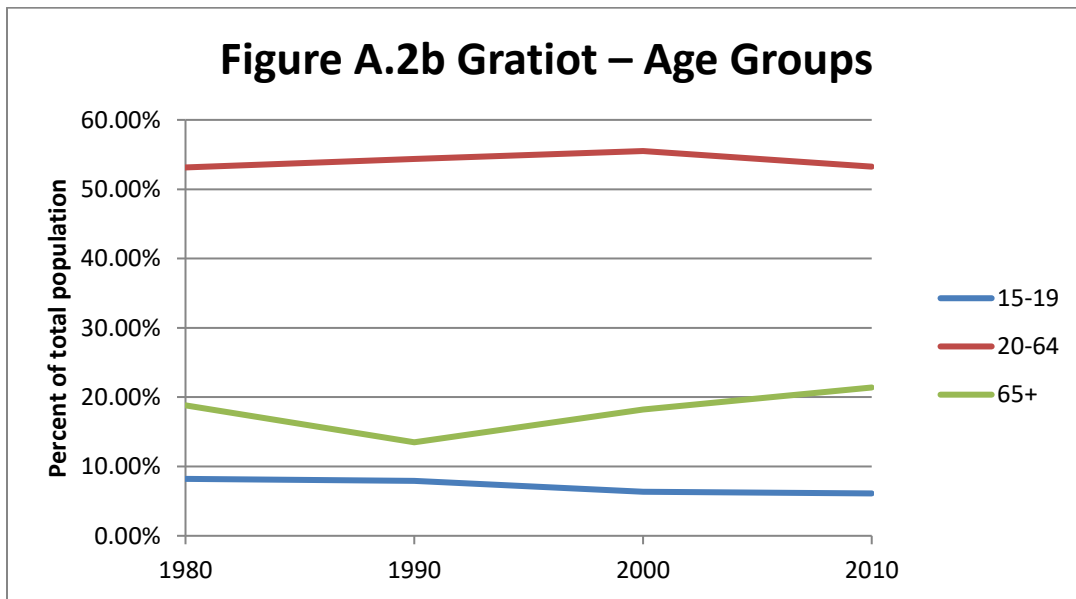
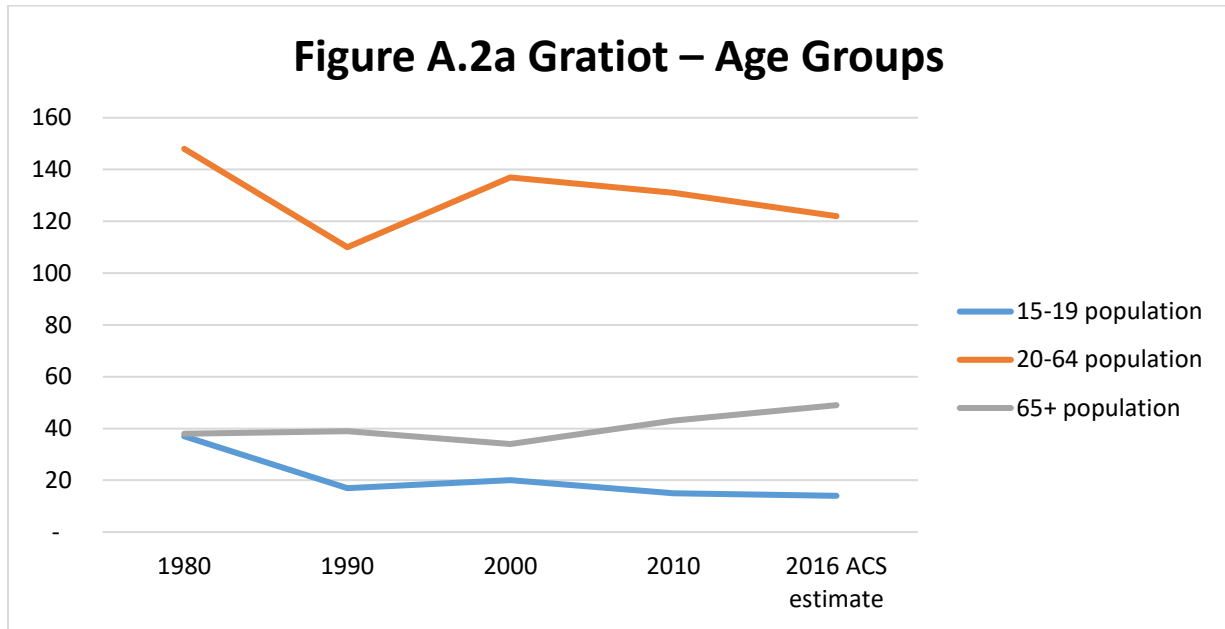


Table A.2 Gratiot – Age Groups					
	1980	1990	2000	2010	2016
15-19	37	17	20	15	14
Change		(20)	3	(5)	(1)
% Change		-54.05%	18%	-25%	-7%
20-64	148	110	137	131	122
Change		(38)	27	(6)	(9)
% Change		-26%	25%	-4%	-7%
65+	38	39	34	43	49
Change		1	(5)	9	6
% Change		3%	-13%	26%	14%

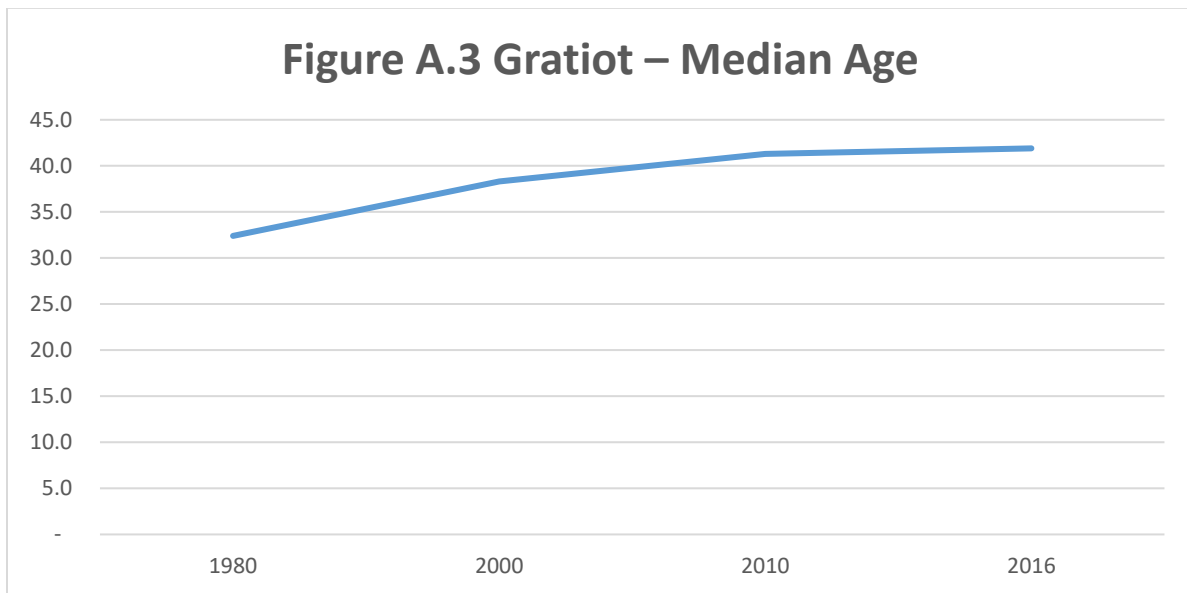
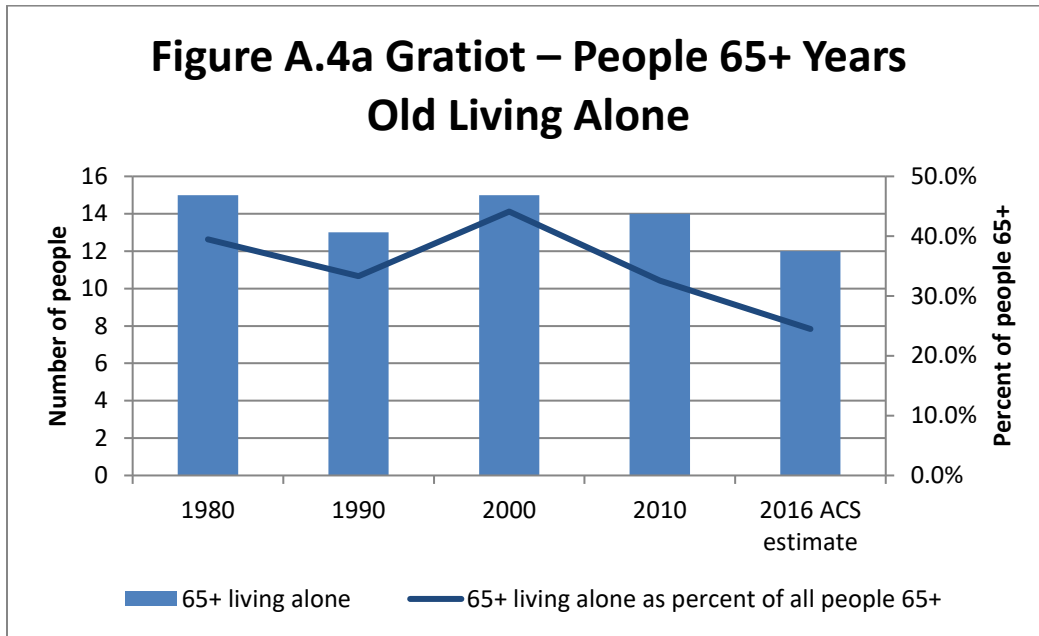


Table A.3 Gratiot – Median Age				
	1980	2000	2010	2016
Median	32.4	38.3	41.3	41.9
Change		5.9	3.0	0.6
%		18%	8%	1%



**Figure A.4a Gratiot – People 65+ Years Old Living Alone**



**Table A.4a Gratiot – People 65+ Years Old Living Alone**

	1980	1990	2000	2010	2016 ACS
65+ living alone	15	13	15	14	12
Change		(2)	2	(1)	(2)
% change		-13.3%	15.4%	-6.7%	-14.3%
% of households that are a 65+ person	14.7%	14.9%	15.5%	14.4%	11.9%
% 65+ people living alone	39.5%	33.3%	44.1%	32.6%	24.5%

## Households & Families

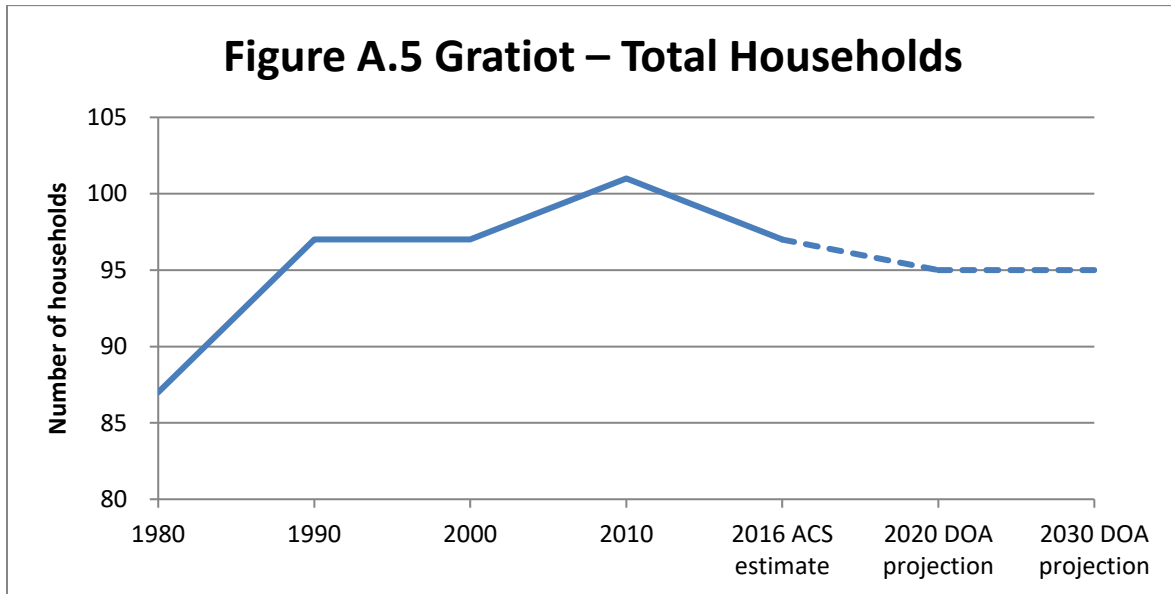


Table A.5 Gratiot – Total Households								
	1980	1990	2000	2010	2016	2020	2030	2040
<b>Total</b>	102	87	97	97	101	97	95	95
<b>Change</b>		(15)	10	-	4	(4)	(2)	-
<b>%</b>		-15%	11%	0%	4%	-4%	-2%	0%

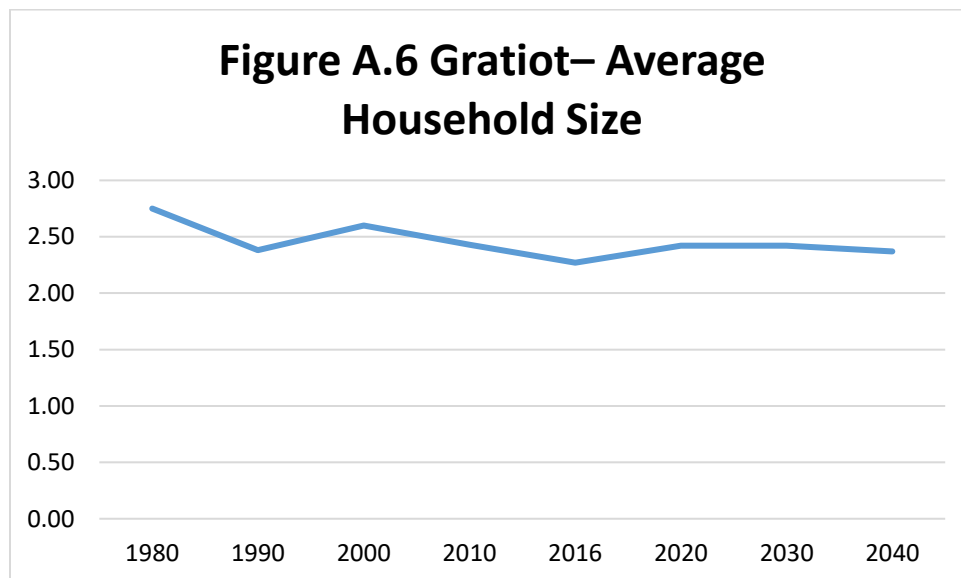
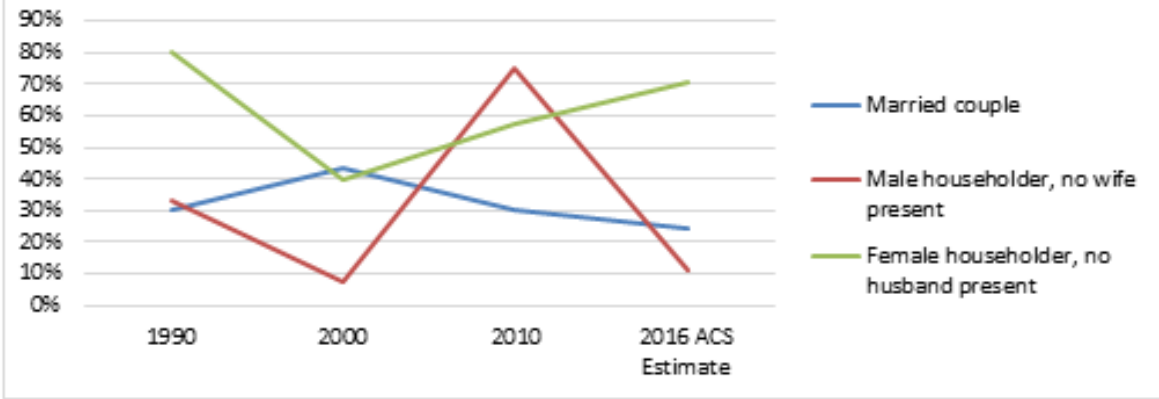


Table A.6 Gratiot – Average Household Size								
	1980	1990	2000	2010	2016	2020	2030	2040
<b>Size</b>	2.75	2.38	2.60	2.43	2.27	2.42	2.42	2.37

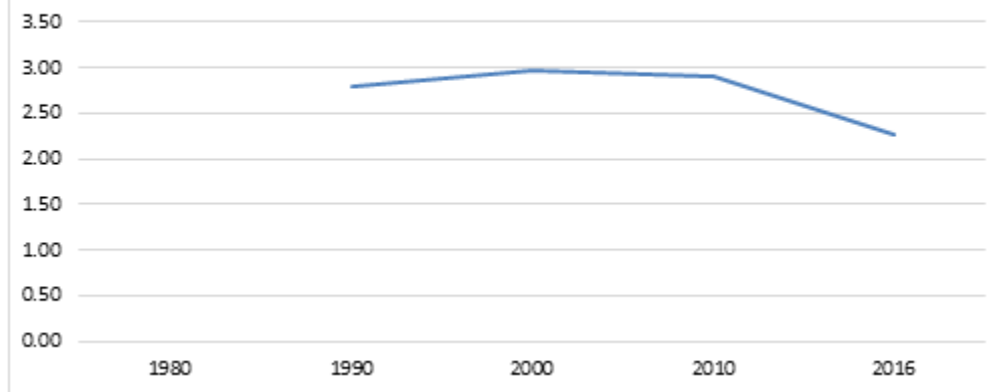
**Figure A.7 Gratiot – Percent Families with Children by Family Type**



**Table A.7 Gratiot – Percent Families with Children by Family Type**

Percent of families with children by	1990	2000	2010	2016 ACS
Married couple				
With own children under 18	30%	43%	30%	24%
Male householder, no wife present				
With own children under 18	33%	8%	75%	11%
Female householder, no husband				
With own children under 18	80%	40%	57%	71%

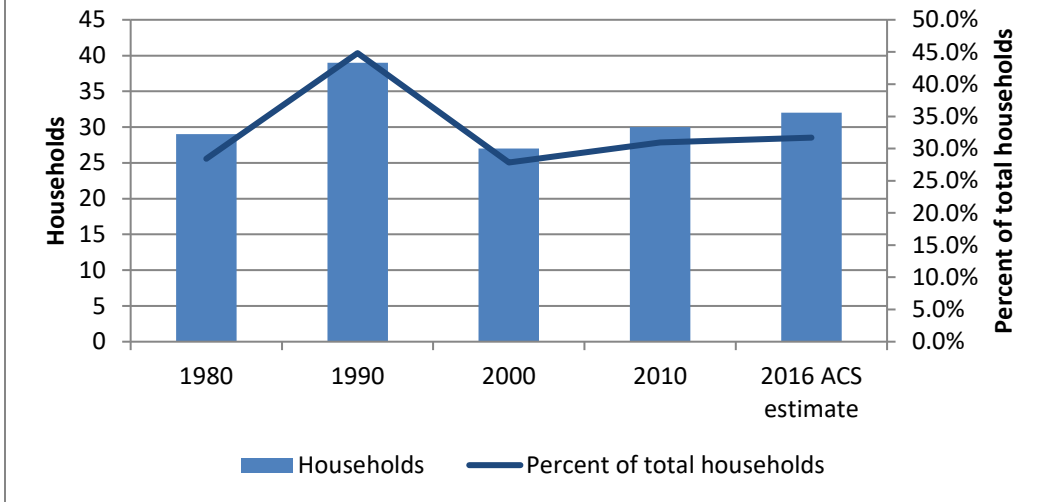
**Figure A.8 Gratiot – Average Family Size**



**Table A.8 Gratiot – Average Family Size**

	1980	1990	2000	2010	2016
Average family size		2.80	2.97	2.91	2.27

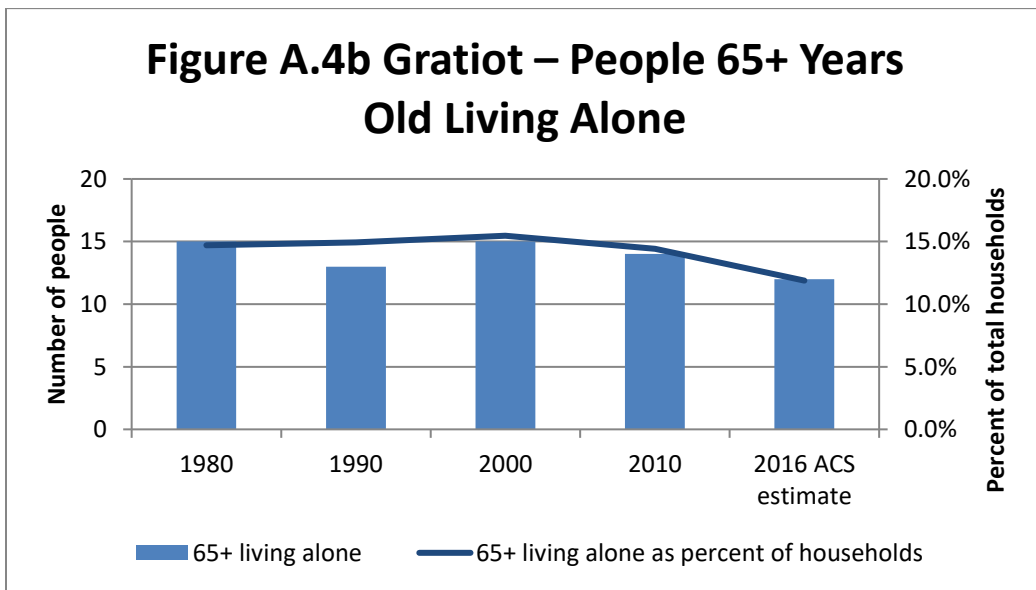
### Figure A.9 Gratiot – Households with One or More People Over 65



### Table A.9 Gratiot – Households with One or More People Over 65

	1980	1990	2000	2010	2016
Householder 65+ living alone	15	13	15	14	12
Households with at least one person 65 years or	29	39	27	30	32

### Figure A.4b Gratiot – People 65+ Years Old Living Alone



1

<sup>1</sup> For data, see table A.4 in previous section

## Race

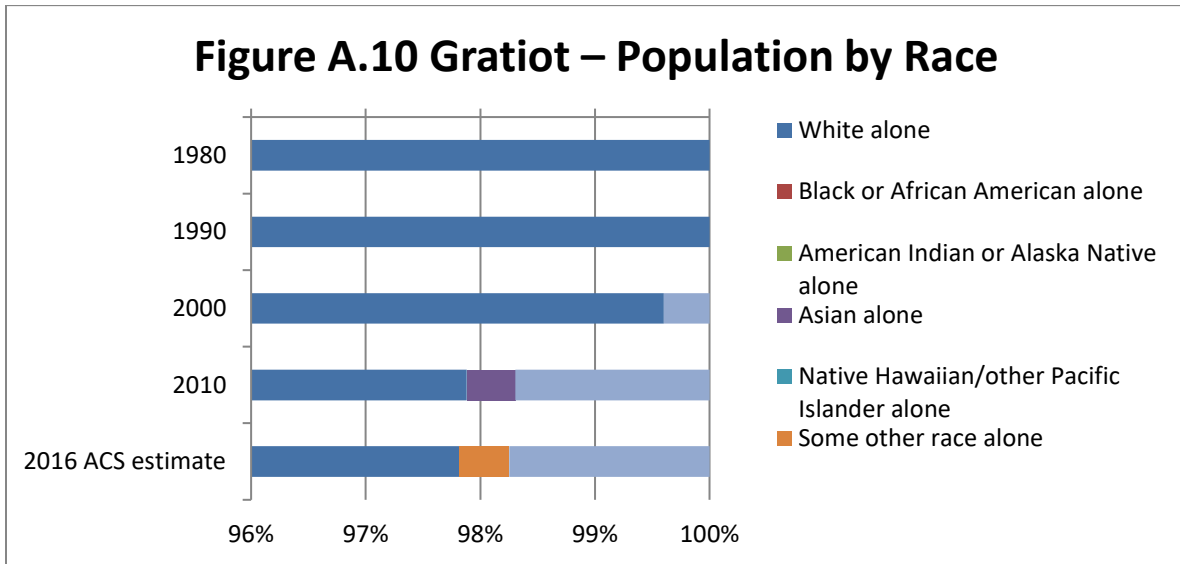
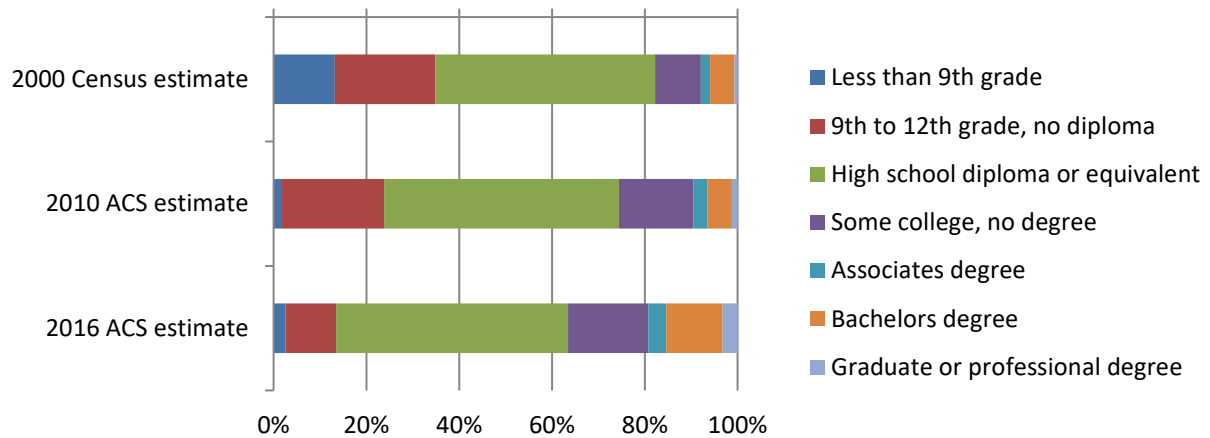


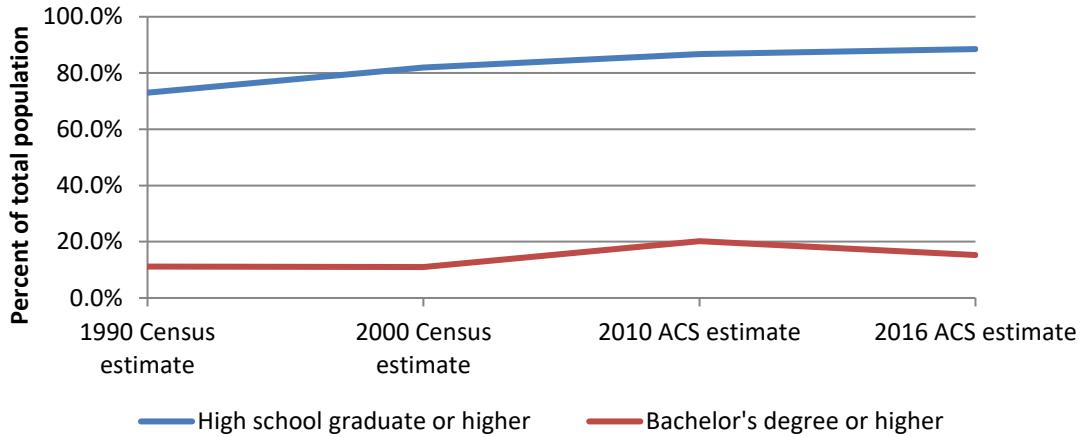
Table A.10 Gratiot – Population by Race					
Race	1980	1990	2000	2010	2016 ACS
White alone	280	207	250	231	224
Black or African	-	-	-	-	-
American Indian or	-	-	-	-	-
Asian alone	-	-	-	1	-
Native	-	-	-	-	-
Some other race	-	-	-	-	1
Two or more races	-	-	1	4	4
Hispanic or Latino (of	-	-	-	-	-

## Educational Attainment

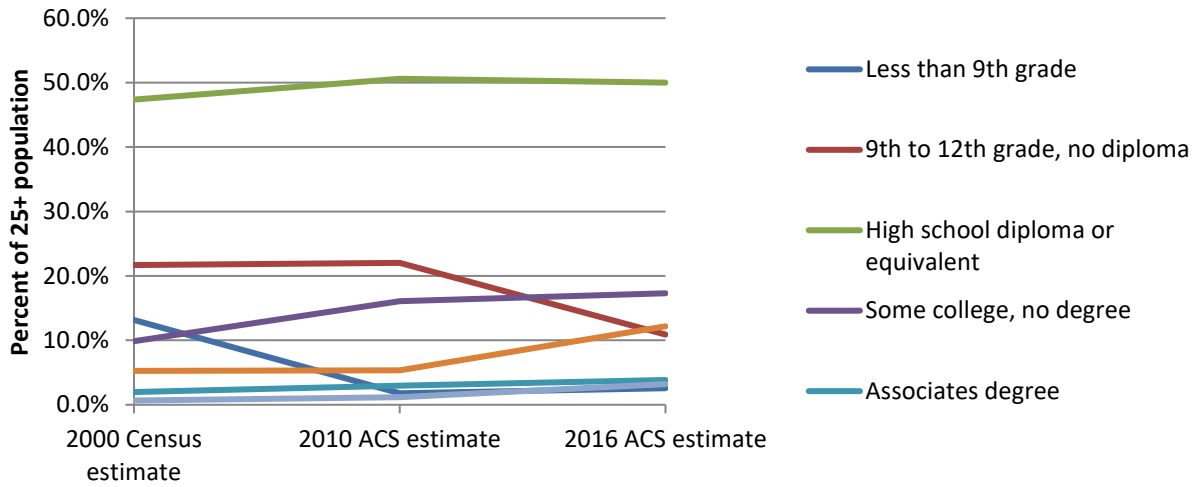
### Figure A.12a – Educational Attainment



### Figure A.12b Gratiot – Educational Attainment



### Figure A.12c Gratiot – Educational Attainment



#### Table A.12a Gratiot – Educational Attainment

	2000 Census estimate	2010 ACS estimate	2016 ACS estimate
Less than 9th grade	20	3	4
9th to 12th grade, no diploma	33	37	17
High school diploma or equivalent	72	85	78
Some college, no degree	15	27	27
Associates degree	3	5	6
Bachelor’s degree	8	9	19
Graduate or professional degree	1	2	5
Sum	152	168	156

#### Table A.12b Gratiot – Educational Attainment

	1990 Census Estimate	2010 ACS estimate	2016 ACS estimate
Less than 9th grade	13.2%	1.8%	2.6%
9th to 12th grade, no diploma	21.7%	22.0%	10.9%
High school diploma or equivalent	47.4%	50.6%	50.0%
Some college, no degree	9.9%	16.1%	17.3%
Associates degree	2.0%	3.0%	3.8%
Bachelor’s degree	5.3%	5.4%	12.2%
Graduate or professional degree	0.7%	1.2%	3.2%

### Figure A.13. Gratiot – Educational Attainment

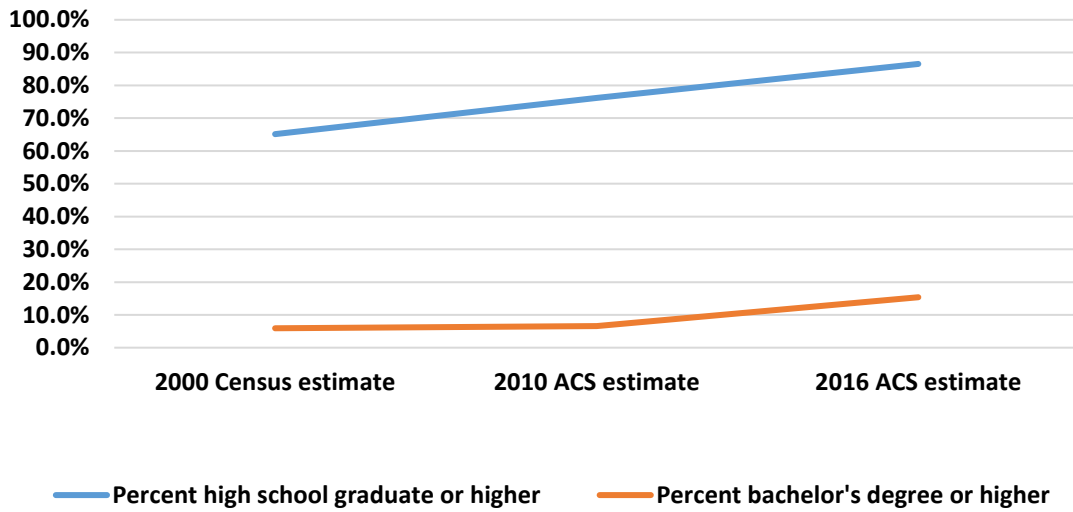
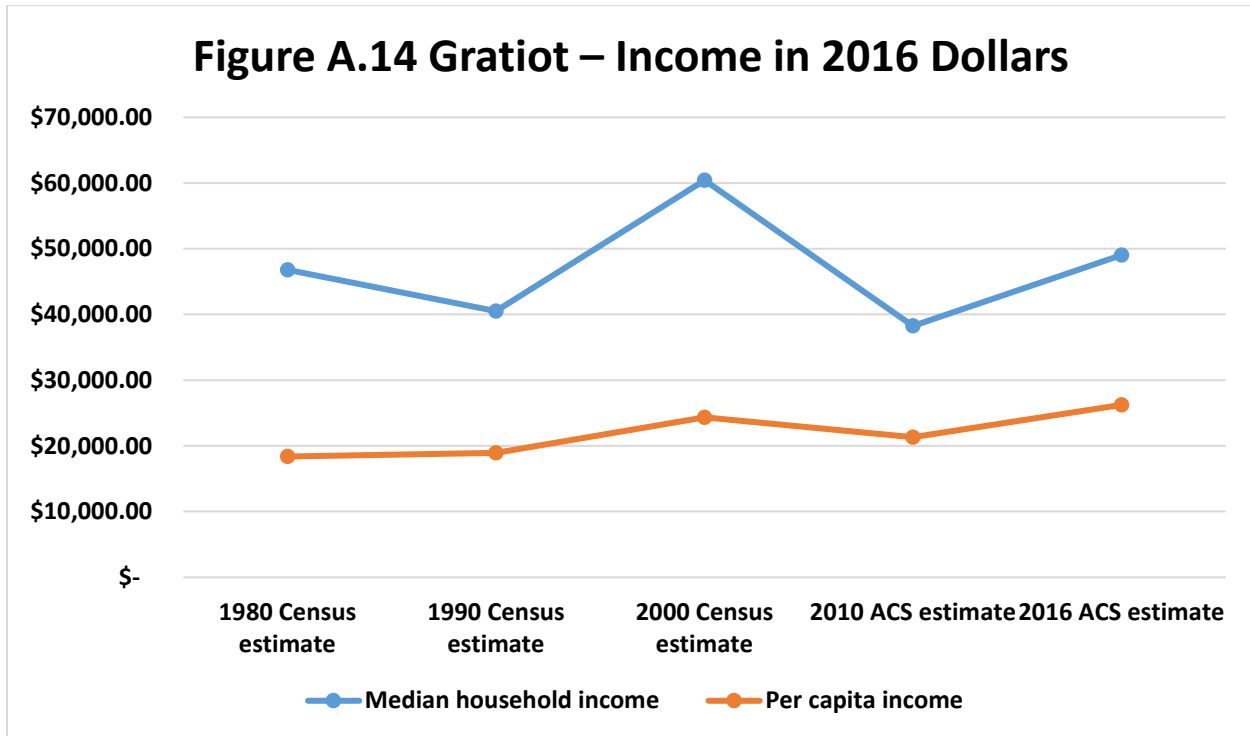


Table A.13 Gratiot – Educational Attainment

	2000 Census	2010 ACS estimate	2016 ACS estimate
Percent high school graduate or	65.1%	76.2%	86.5%
Percent bachelor's degree or higher	5.9%	6.5%	15.4%



## Income



In 2016 dollars	1980 Census	1990 Census	2000 Census	2010 ACS	2016 ACS
Median household	\$ 46,810.10	\$ 40,490.85	\$ 60,425.29	\$ 38,248.17	\$ 49,050.00
Per capita income	\$ 18,385.00	\$ 18,941.64	\$ 24,349.33	\$ 21,304.51	\$ 26,239.00

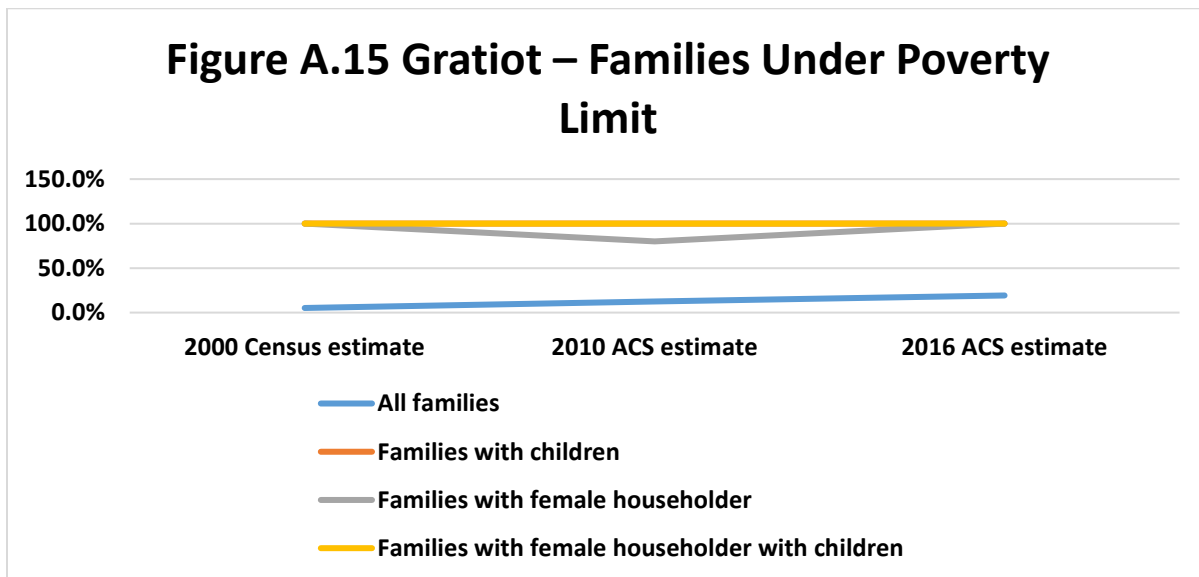


Table A.15 Gratiot – Families Under Poverty Limit				
Percent families (by type)	1980 Census	2000 Census	2010 ACS	2016 ACS
All families	13.2%	5.2%	12.3%	19.2%
Families with children		100.0%	100.0%	100.0%
Families with female		100.0%	80.0%	100.0%
Families with female		100.0%	100.0%	100.0%

# B. Housing

## Housing Stock

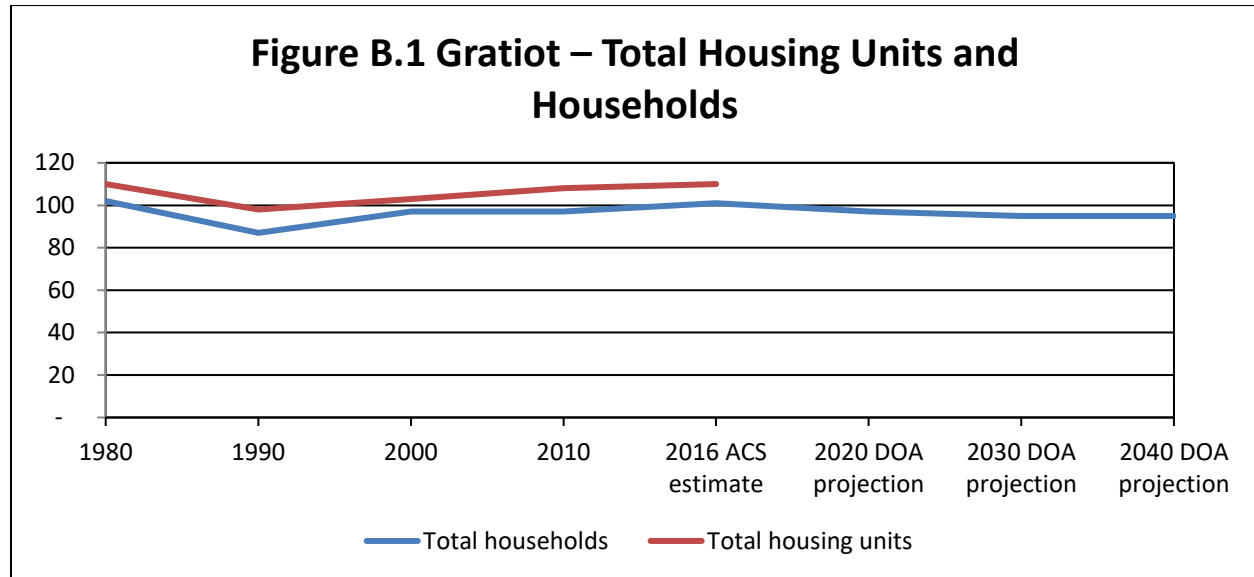


Table B.1a Gratiot – Total Housing Units						
	1980	1990	2000	2010	2010	2016
Total housing units	110	98	103	108	110	110
Occupied housing units	102	87	97	97	101	101
Vacant housing units	4	11	6	11	9	9

Table B.1b Gratiot – Total Households and Estimates								
	1980	1990	2000	2010	2016	2020	2030	2040
Occupied housing units	102	87	97	97	101	97	95	95

## Tenure

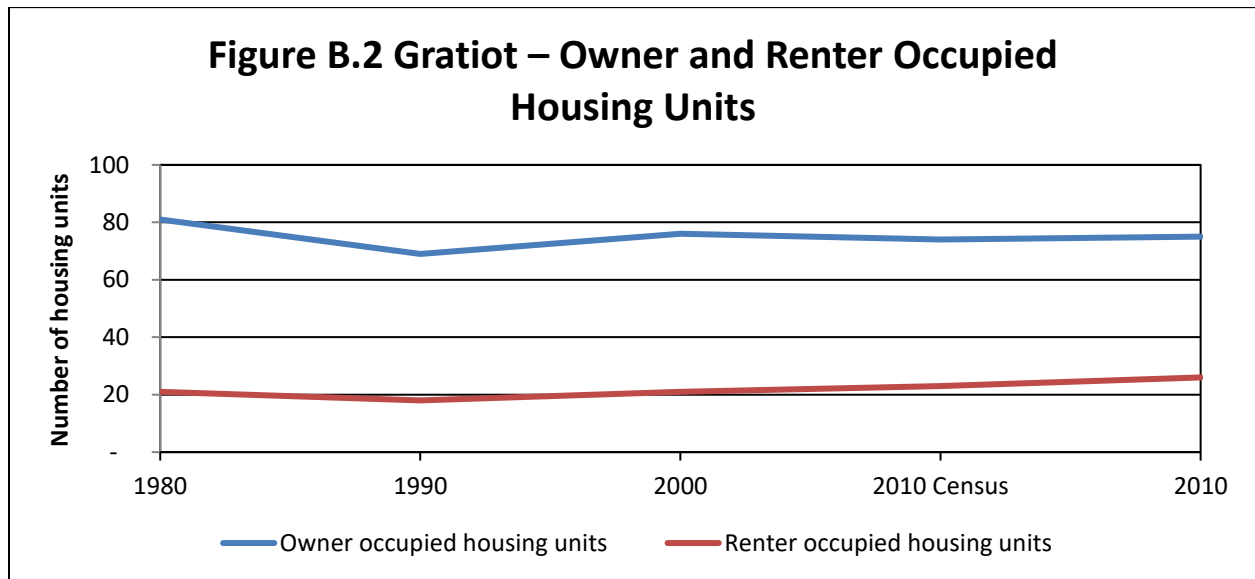
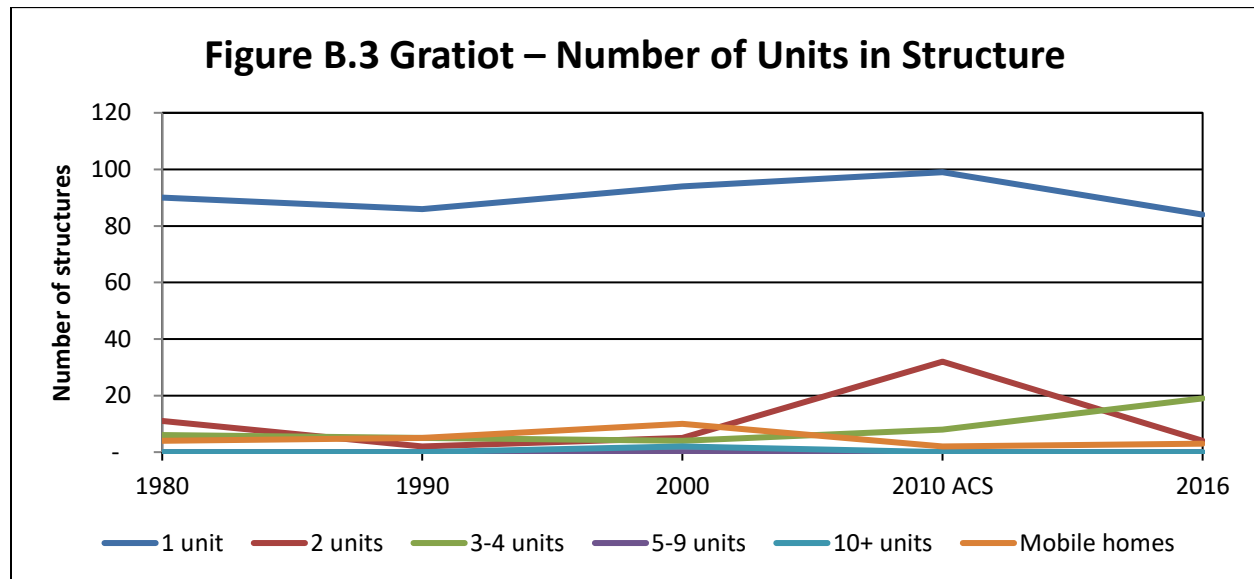


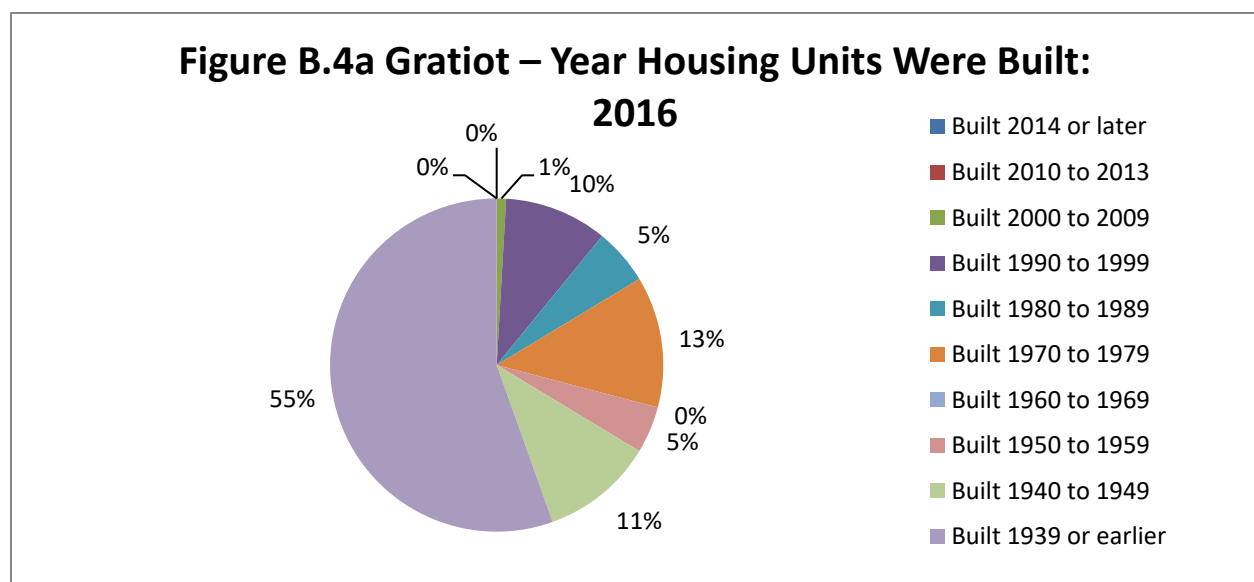
Table B.2 Gratiot – Owner and Renter Occupied Housing Units					
	1980	1990	2000	2010	2016
Owner occupied housing units	81	69	76	74	75
Renter occupied housing units	21	18	21	23	26

## Housing Characteristics & Age

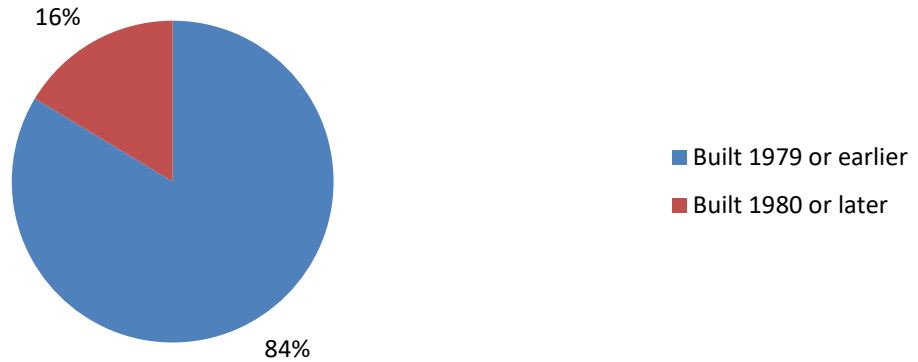


**Table B.3 Gratiot – Number of Units in Structure**

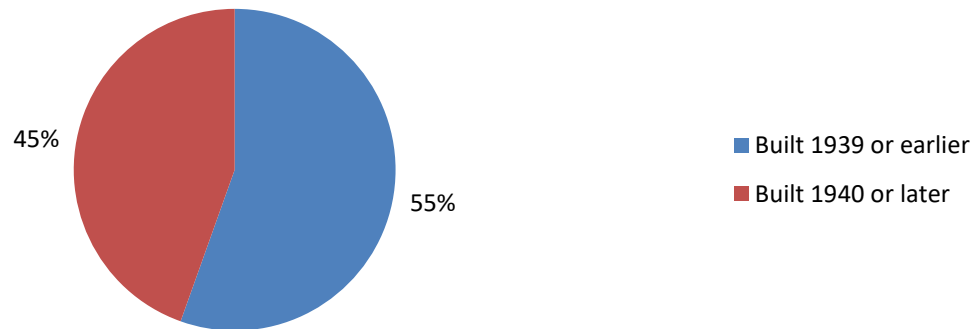
	1980	1990	2000	2010 ACS	2016
1 unit	90	86	94	99	84
2 units	11	2	5	32	4
3-4 units	6	5	4	8	19
5-9 units	-	-	-	-	-
10+ units	-	-	2	-	-
Mobile homes	4	5	10	2	3



**Figure B.4b Gratiot – Housing Units Built Before 1979: 2016**



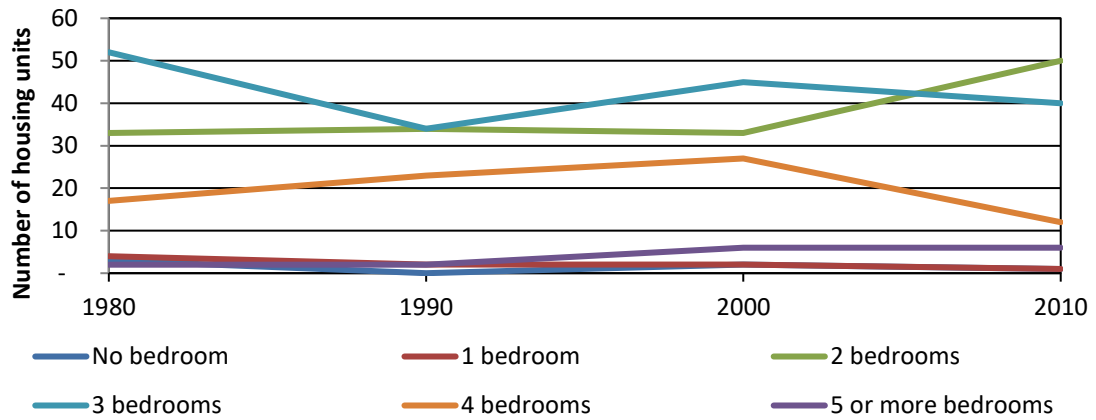
**Figure B.4c Gratiot – Housing Units Built Before 1939: 2016**



**Table B.4 Gratiot – Year Housing Units Built: 2016**

Built 2014 or later	-
Built 2010 to 2013	-
Built 2000 to 2009	1
Built 1990 to 1999	11
Built 1980 to 1989	6
Built 1970 to 1979	14
Built 1960 to 1969	-
Built 1950 to 1959	5
Built 1940 to 1949	12
Built 1939 or earlier	61

**Figure B.5 Gratiot – Number of Bedrooms Per Housing Unit**



**Table B.5 Gratiot – Number of Bedrooms Per Housing Unit**

Bedrooms:	1980	1990	2000	2010	2016
No bedroom	3	-	2	-	1
1 bedroom	4	2	2	7	1
2 bedrooms	33	34	33	76	50
3 bedrooms	52	34	45	38	40
4 bedrooms	17	23	27	17	12
5 or more bedrooms	2	2	6	3	6

**Figure B.6 Gratiot – Number of Vehicles Available Per Housing Unit: 2016**

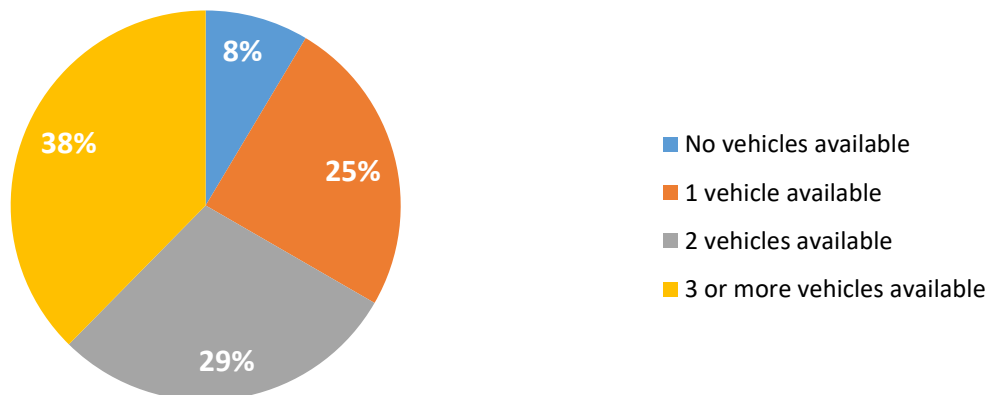
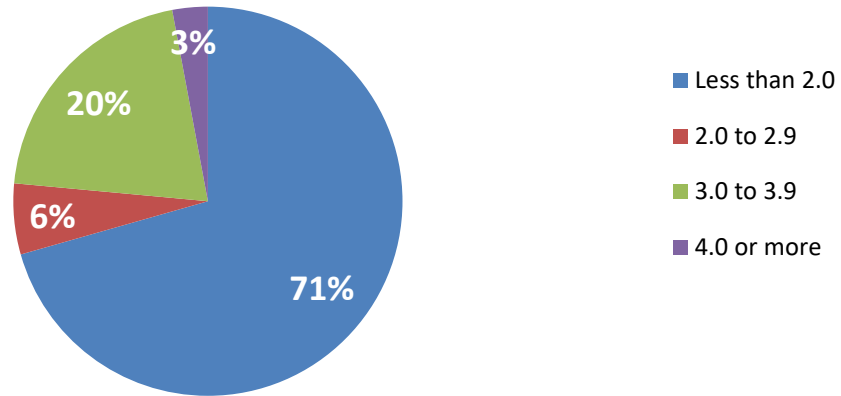


Table B.6 Gratiot – Number of Vehicles Available Per Housing Unit: 2016					
Vehicles available at occupied housing units	1980	1990	2000	2010	2016
No vehicles available	2	3	4	-	18
1 vehicle available	42	29	27	35	52
2 vehicles available	38	42	40	46	61
3 or more vehicles available	20	10	27	28	79



## Housing Value & Tennant Capital

**Figure B.7 Gratiot – Ratio of Home Value to Household Income: 2016**



**Table B.7 Gratiot – Ratio of Home Value to Household Income: 2016**

	2010	2016
Less than 2.0	27	24
2.0 to 2.9	4	2
3.0 to 3.9	3	7
4.0 or more	8	1

**Figure B.8 Gratiot – Home Value: 2016**

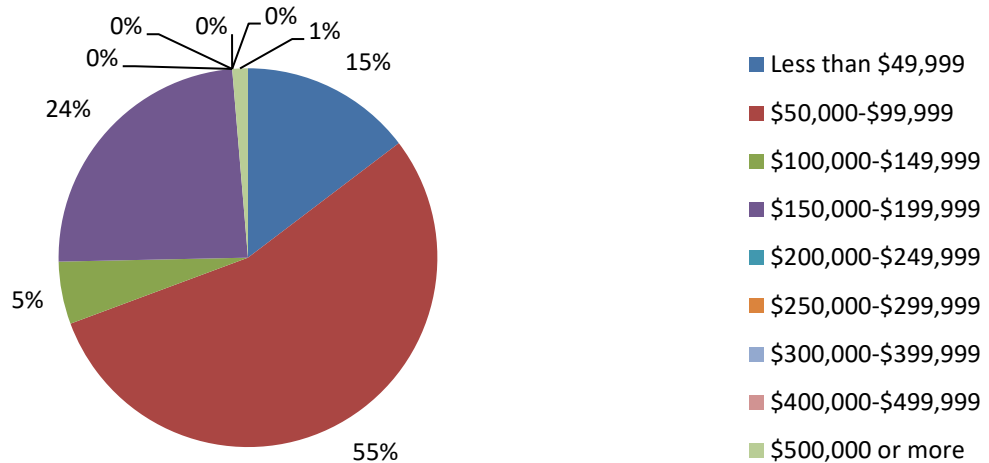


Table B.8 Gratiot – Home Value: 2016	
Home value	2016
Less than \$49,999	11
\$50,000-\$99,999	41
\$100,000-\$149,999	4
\$150,000-\$199,999	18
\$200,000-\$249,999	-
\$250,000-\$299,999	-
\$300,000-\$399,999	-
\$400,000-\$499,999	-
\$500,000 or more	1

**Figure B.9 Gratiot – Owner and Renter Occupied Units by Household Income: 2016**

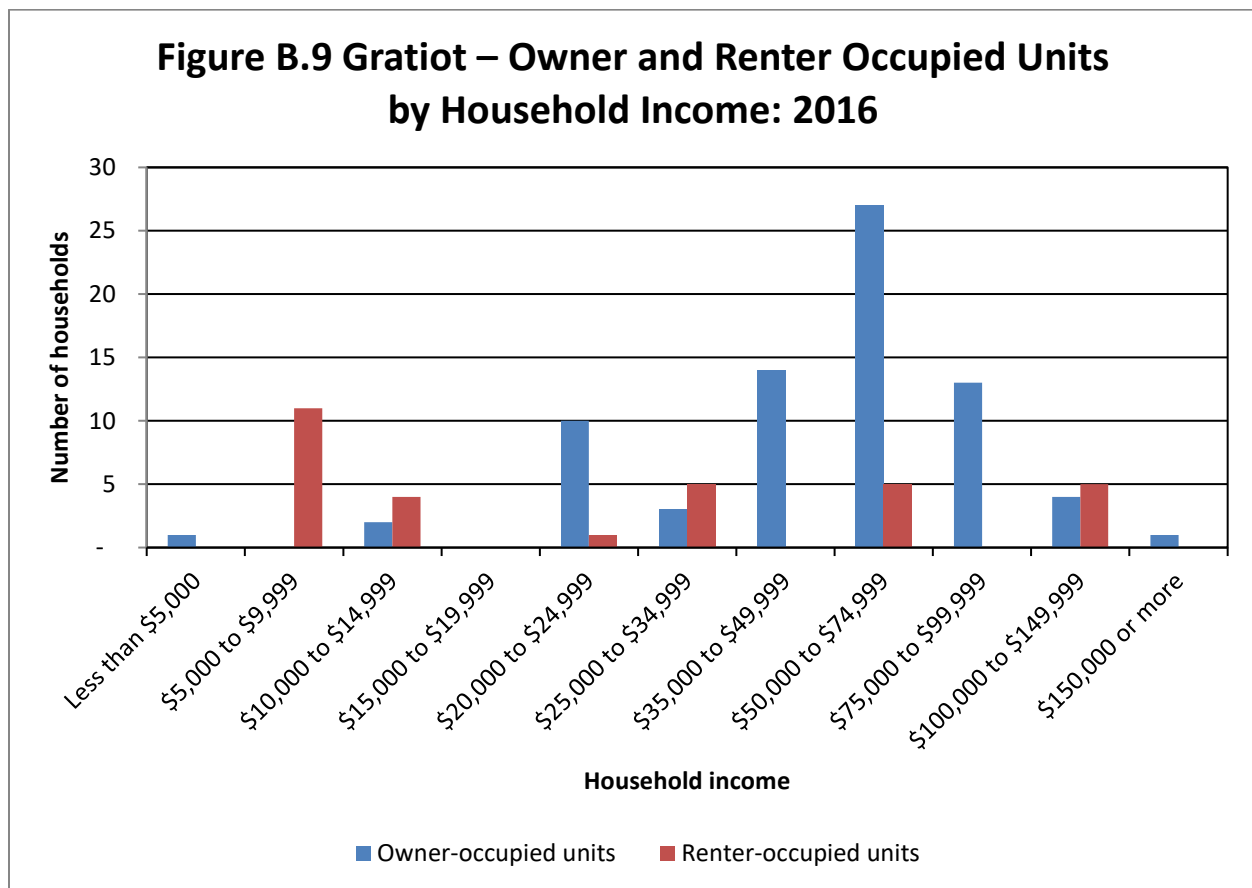


Table B.9 Gratiot – Owner and Renter Occupied Units by Household Income:		
2016	Owner-occupied units	Renter-occupied units
Less than \$5,000	1	-
\$5,000 to \$9,999	-	11
\$10,000 to \$14,999	2	4
\$15,000 to \$19,999	-	-
\$20,000 to \$24,999	10	1
\$25,000 to \$34,999	3	5
\$35,000 to \$49,999	14	-
\$50,000 to \$74,999	27	5
\$75,000 to \$99,999	13	-
\$100,000 to \$149,999	4	5
\$150,000 or more	1	-

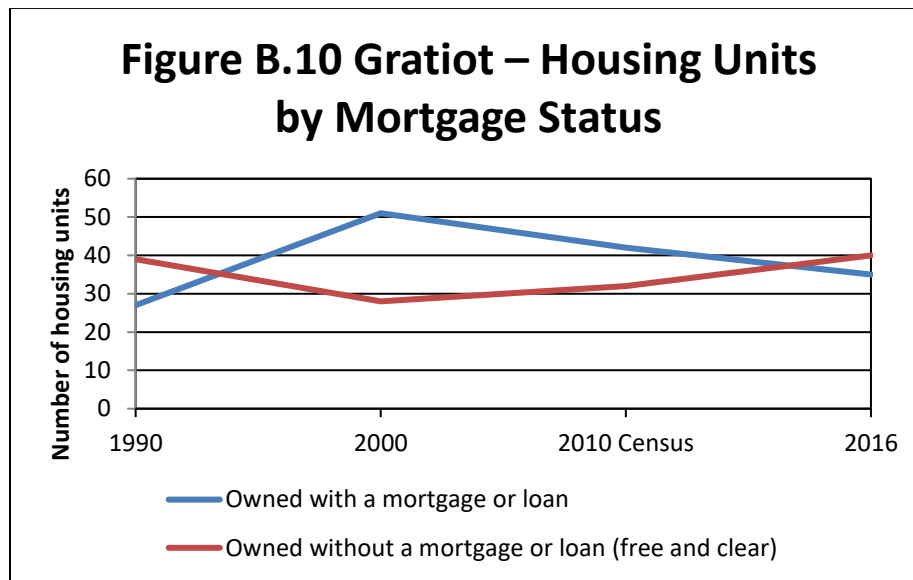
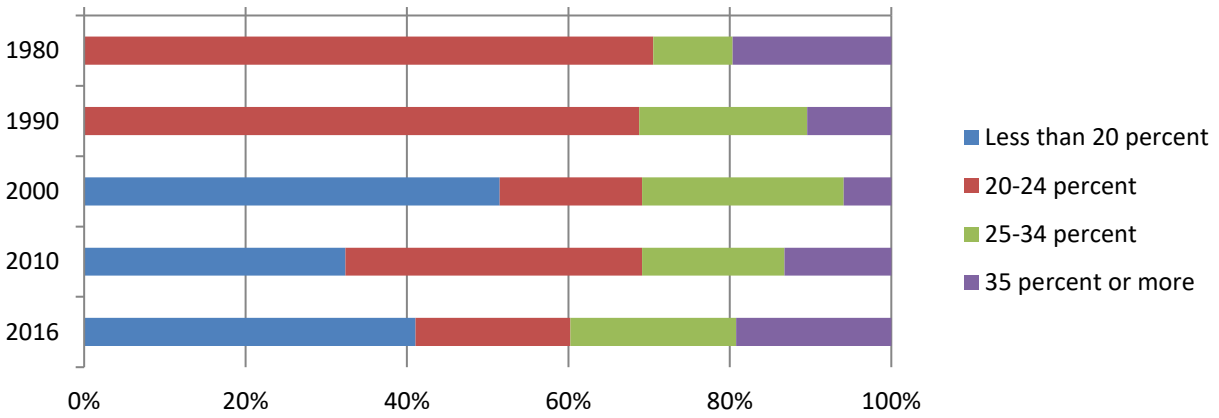
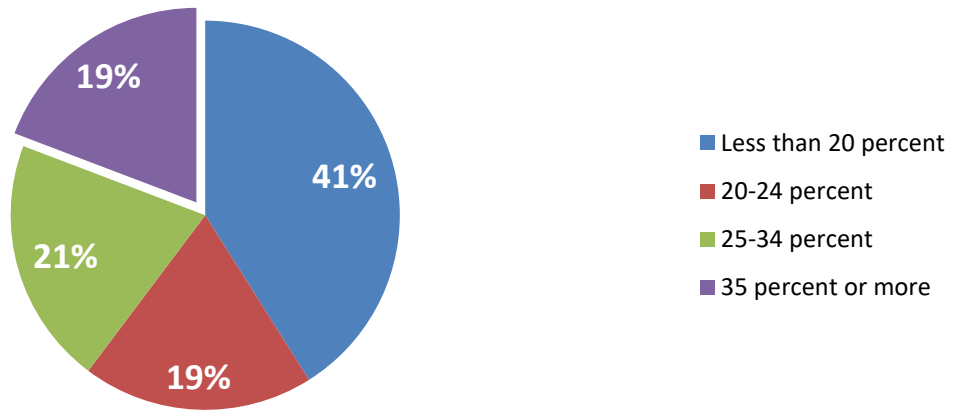


Table B.10 Gratiot – Housing Units by Mortgage Status				
Mortgage status (estimate):	1990	2000	2010	2016
Owned with a mortgage or loan	27	51	42	35
Owned without a mortgage or loan (free and clear)	39	28	32	40

**Figure B.11a Gratiot – Selected Monthly Owner Costs as Percent of Household Income**



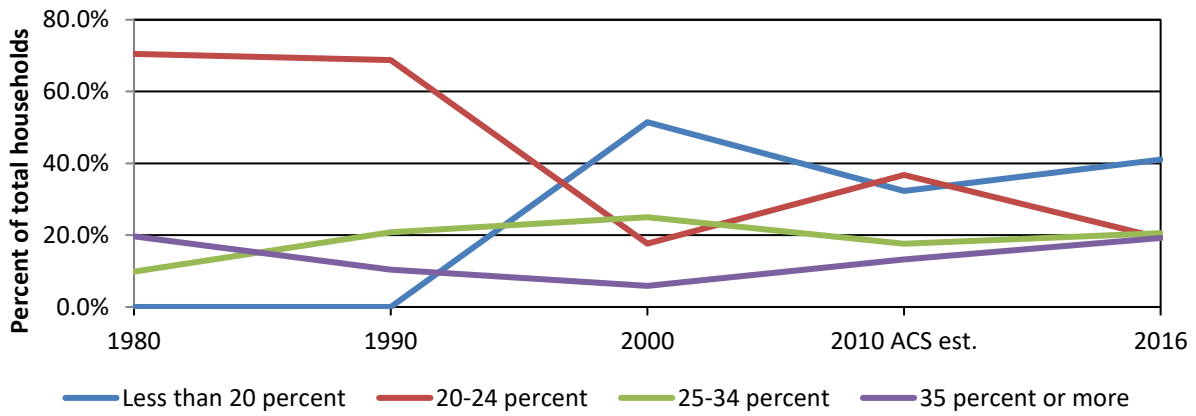
**Figure B.11b Gratiot – Selected Monthly Owner Costs as Percent of Household Income: 2016**



**Table B.11 Gratiot – Selected Monthly Owner Costs as Percent of Household Income**

	1980	1990	2000	2010	2016
Less than 20 percent	-	-	35	22	126
20-24 percent	43	33	12	25	59
25-34 percent	6	10	17	12	63
35 percent or more	12	5	4	9	59

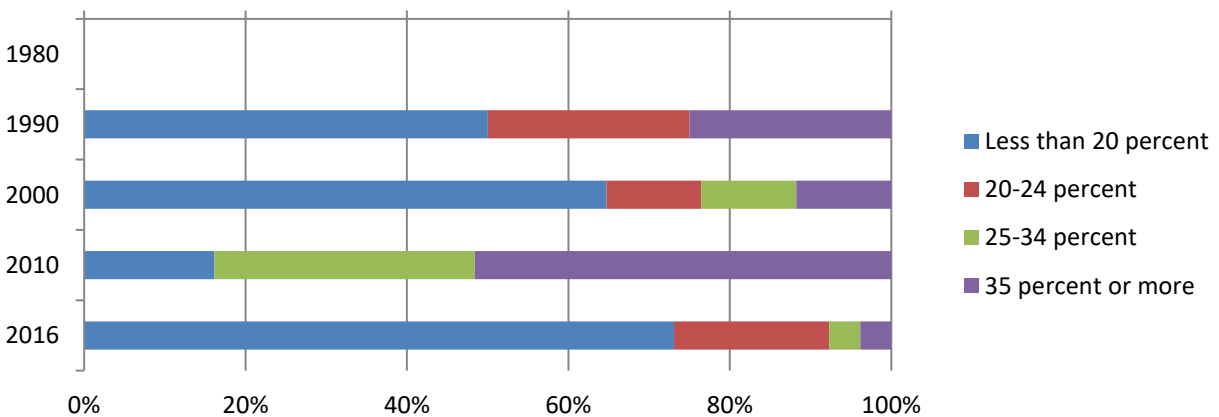
**Figure B.11c Gratiot – Selected Monthly Owner Costs as Percent of Household Income**



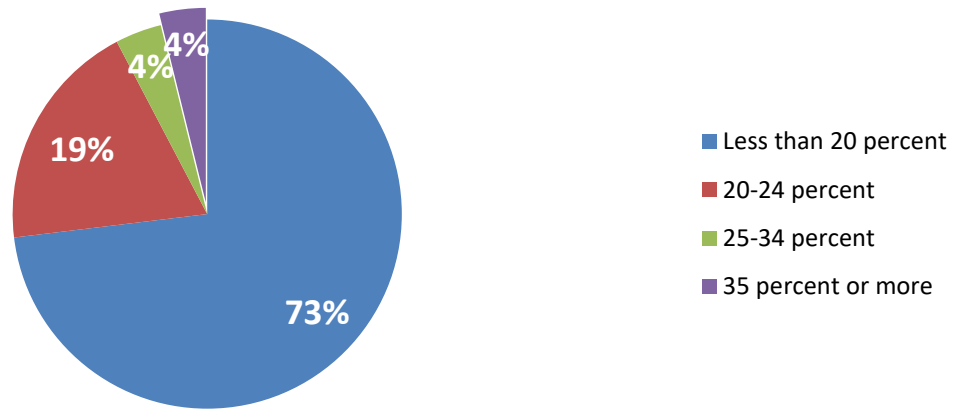
**Table B.11c Gratiot – Selected Monthly Owner Costs as Percent of Household Income**

	1980	1990	2000	2010	2016
Less than 20 percent	0.0%	0.0%	51.5%	32.4%	41.0%
20-24 percent	70.5%	68.8%	17.6%	36.8%	19.2%
25-34 percent	9.8%	20.8%	25.0%	17.6%	20.5%
35 percent or more	19.7%	10.4%	5.9%	13.2%	19.2%

**Figure B.12a Gratiot – Gross Rent as Percentage of Household Income**



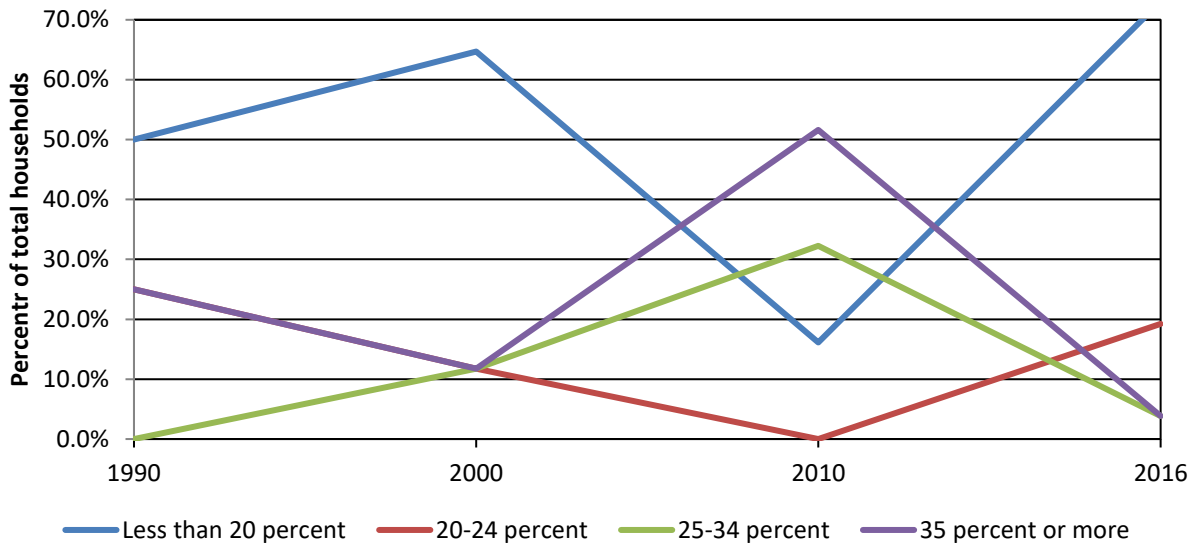
**Figure B.12b Gratiot – Gross Rent as Percentage of Household Income: 2016**



**Table B.12 Gratiot – Gross Rent as Percentage of Household Income**

	1980	1990	2000	2010	2016
Less than 20 percent	-	6	11	5	19
20-24 percent	-	3	2	-	5
25-34 percent	-	-	2	10	1
35 percent or more	-	3	2	16	1

**Figure B.13 Gratiot – Gross Rent as Percentage of Household Income**



**Table B.13 Gratiot – Gross Rent as Percentage of Household Income**

	1990	2000	2010 ACS	2016
Less than 20 percent	50.0%	64.7%	16.1%	73.1%
20-24 percent	25.0%	11.8%	0.0%	19.2%
25-34 percent	0.0%	11.8%	32.3%	3.8%
35 percent or more	25.0%	11.8%	51.6%	3.8%

## Housing Demand

Table B.14 Future Housing Demand Forecast	
<b>2030 projected number of households</b>	95
+ desired vacancy rate of 5%	5
+ replacement housing*	0
<b>= required number of new housing units</b>	100
- available number of units (2010 census)	108
- units built 2010-2017	- 2
<b>= total housing units to be built for 2030</b>	(6)



# C. Workforce

## Maps

Figure C.1 Inflow/Outflow Map

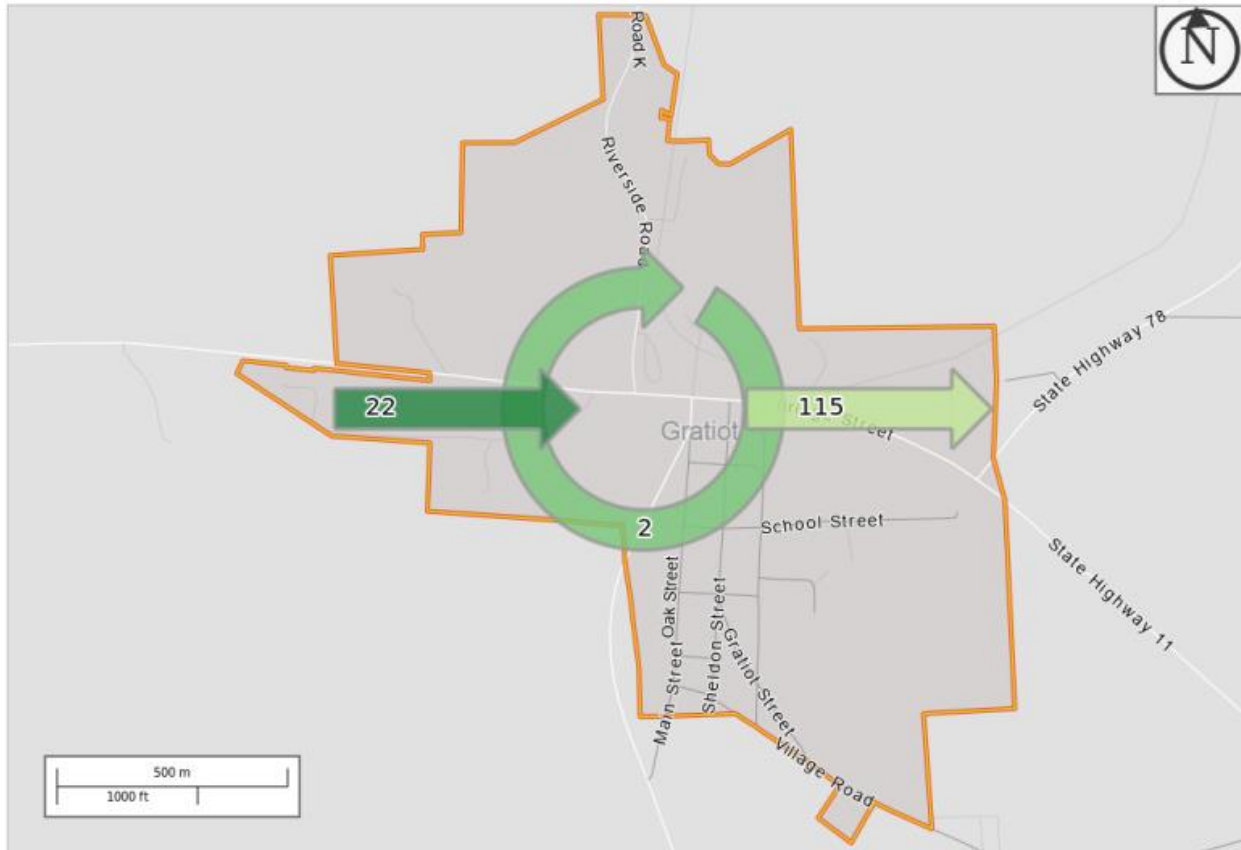


Figure C.2 Distance Map

**Legend**

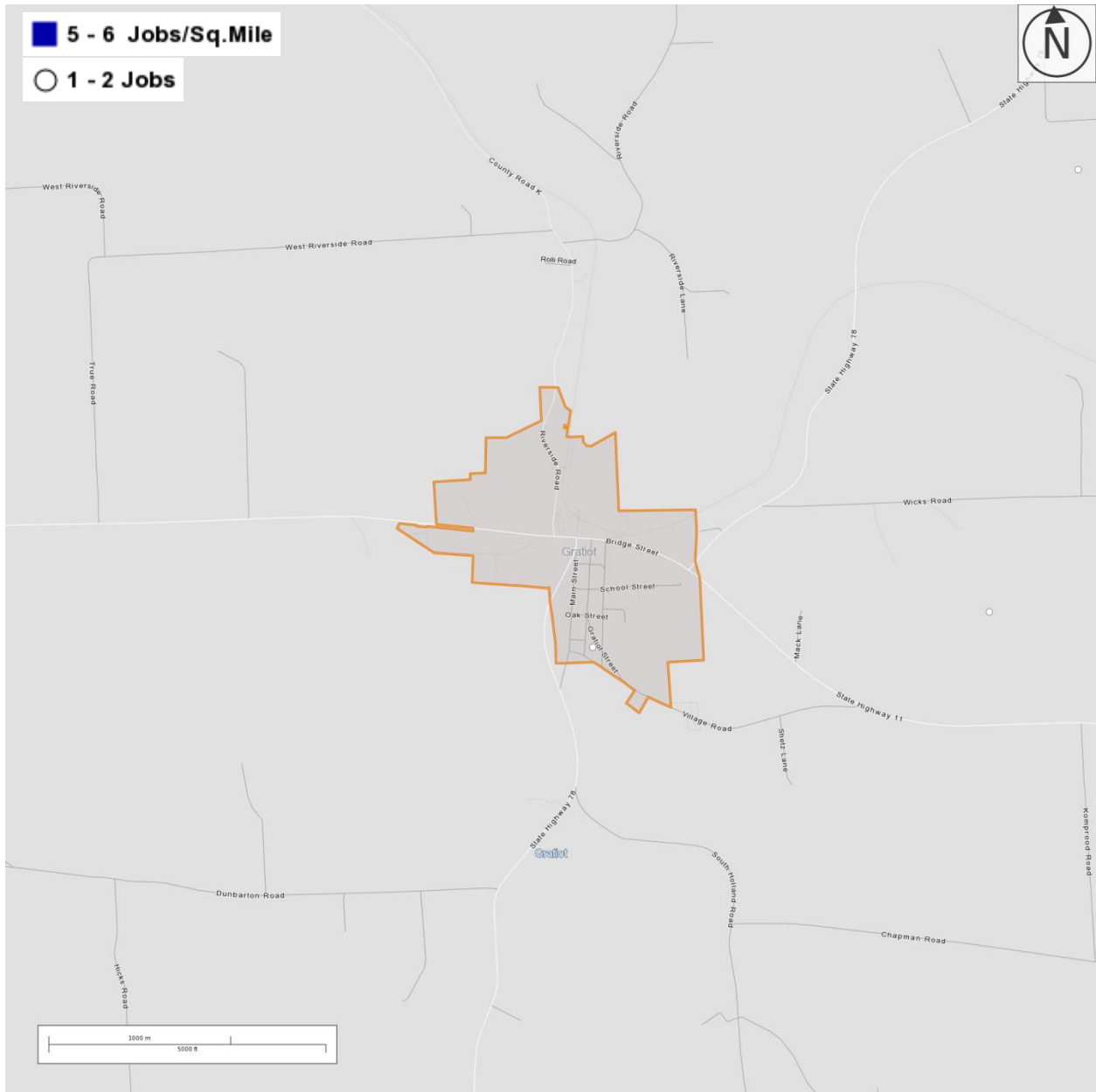
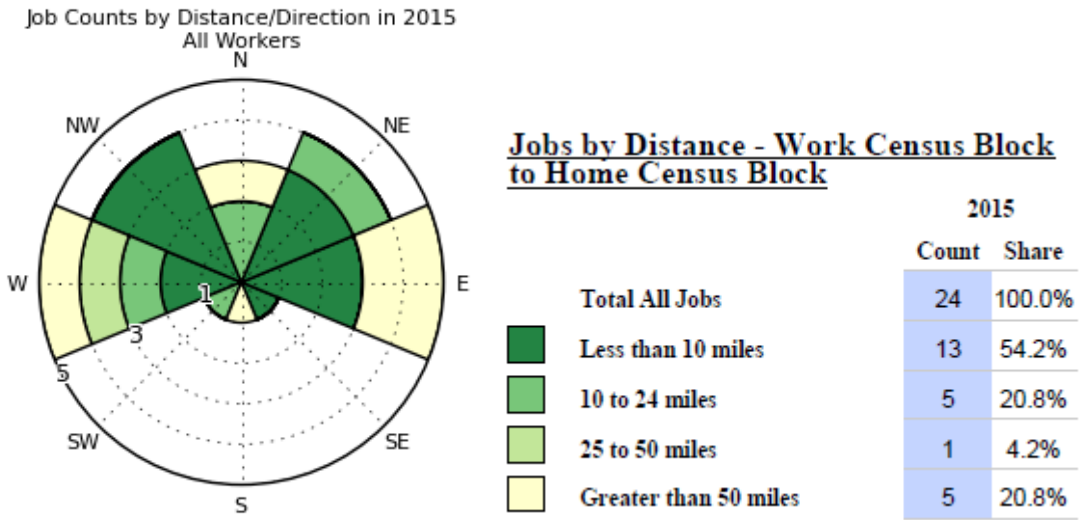


Figure C.3 Direction/Distance of Job

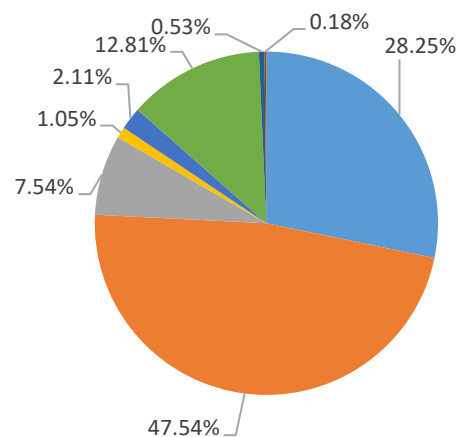


## Wages & Housing Affordability

Table C.4 Median Home Affordability Rates based on Occupation Median Earnings of Resident Workers	
2017 ACS Median Home Value	\$126,600
Annual Income Needed to buy MHV home	\$50,640
# of Resident Workers in Occupations Paying enough to buy MHV home	858
... as % of Total Resident Workers	12.17%
# of Resident Workers in occupations needing 2 times its median income to buy MHV home	4,152
... as % of Total Resident Workers	58.91%
# of Resident Workers in occupations needing 3 times its median income to buy MHV home	2,038
... as % of Total Resident Workers	28.92%

Table C.5 Median Home Affordability Rates based on Occupation Median Earnings of Jobs Created from 2013-2018	
2017 ACS Median Home Value	\$171,700
Annual Income Needed to buy MHV home	\$68,680
Jobs Created in County from 2013-2018	570
# of Jobs Created Paying enough to buy MHV Home	48
... as % of Total Jobs Created	8.42%
# of Jobs Created that require 2 earners to buy MHV Home	412
... as % of Total Jobs Created	72.28%
# of Jobs Created that require 3 earners or more to purchase MHV Home	110
... as % of Total Jobs Created	19.30%

Table C.6 Job Growth by Education Type from 2013-2018			
	Education Type	# of jobs	% of total
	No Formal Educational Credential	161	28.25%
	High School Diploma or Equivalent	271	47.54%
	Postsecondary Nondegree award	43	7.54%
	Associate's Degree	6	1.05%
	Some college, no degree	12	2.11%
	Bachelor's Degree	73	12.81%
	Master's Degree	3	0.53%
	Doctoral or Professional Degree	1	0.18%



## County & State Employment

Figure C.7 County Labor Force and Employment

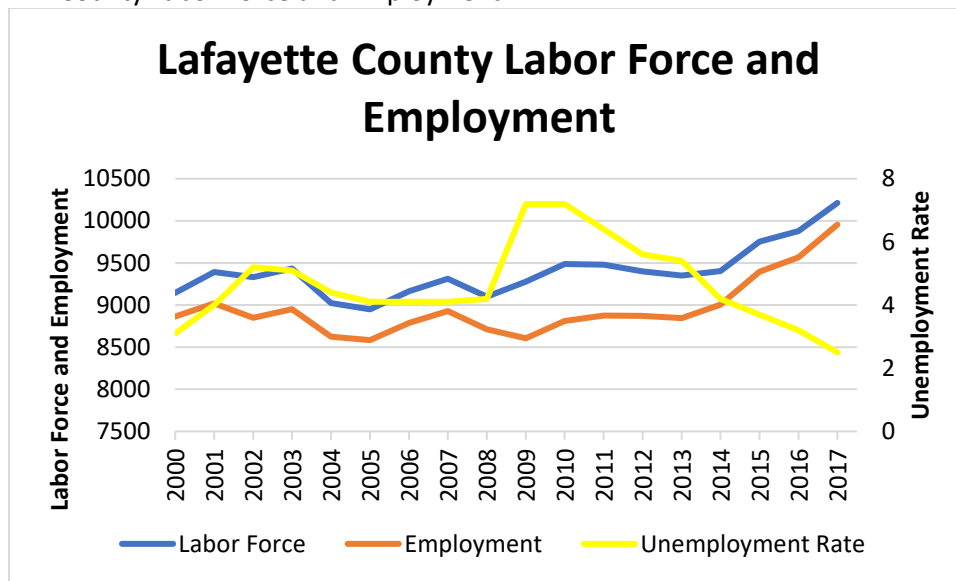
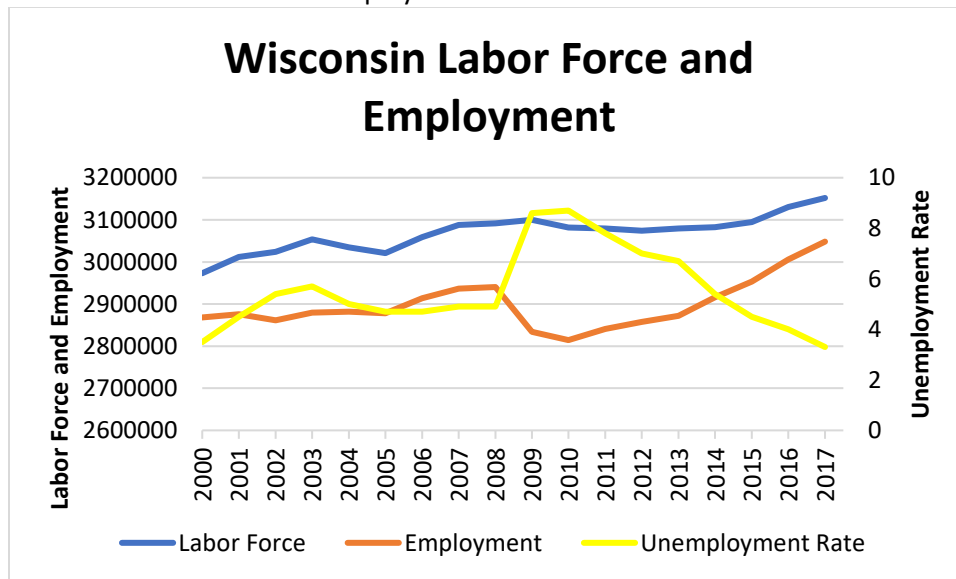


Figure C.8 State Labor Force and Employment



# D. Stakeholder Response

Table D.1 Lafayette County Lenders Responses	
Question	Response
1. How would you describe the current housing market?	I believe the current housing market is in need of growth. As a professional in my 30s looking to purchase a home in Lafayette County I have been searching for 10 months and have yet to find a home. Lafayette County has been home to me the majority of my life and it is somewhere I plan to stay and grow a family, but I see family and friends leaving the area because of the lack of affordable single-family homes.
	Short on supply of affordable housing.
	Good.
2. Is there currently a strong demand for housing?	I believe for Lafayette County to continue to grow, and for industry to look at Lafayette County there is little housing available. This is causing younger generations to seek employment out of Lafayette County.
	Yes for \$100,000 to \$150,000.
	Yes.
3. What type of housing is there a demand for?	It is my opinion that low maintenance newer homes in the \$150,000 range are very rare in Southwest Wisconsin. Homes located in the area are older and harder to maintain making them inefficient.
	Single family housing and senior housing.
	Rental. First Time Homebuyer. All Types.
4. What do you predict for the next 10 years in the housing market?	If we want Southwest Wisconsin to continue to grow housing needs to be readily available for people to want to come to our area. If there is a limitation on housing Southwest Wisconsin could miss out on opportunities to revitalize our communities.
	With the right approach we could add 20 to 30 homes.
	Continued upward trend in sales and prices.
5. How do you define a strong market?	I think what determines a strong market is new industry, continuous growth of local companies, resources such as strong schools, access to child care, and local resources.
	Quick sales.
	Multiple sales. Good employment and job available.
6. Can people afford new housing? Who?	High income households.
	Some can. People with decent jobs and that are not buried in debt.

7. What are the current generational issues affecting home	Younger generations may care about the environment, and how homes are built and the efficiency. Modern designs. Lafayette County has an abundance of very large older homes that may be too big for smaller families.
	No money for down payment. Poor credit scores. Large student loan debt.
8. What are the greatest barriers to first-time homeownership?	No money for down payment. High debt to income ratios. Poor credit scores.
9. What are the barriers to new home construction and development?	Cost of new construction.
10. What do you feel are the current housing opportunities in the region? For developers? For new owners?	Low to moderate income multiplex housing with affordable rent.
11. What types of housing are most needed?	Rental first time home buyers. All types.
12. What incentives are there for new homebuyers? New home builders?	Low interest rates. Existing homes are selling if looking to upgrade.
13. What can others do to encourage new housing?	Tax incentives. Property tax relief. Buy existing homes.
14. What kind of person is in most need of affordable housing?	Young to middle age professionals.
	Low income. Fixed income.

Table D.2 Lafayette County Realtors Responses	
Question	Response
How would you describe the current housing market?	Fair.
	Good to very good.
	Low on inventory, high demand.
Is there currently a strong demand for housing?	Not really - no jobs to keep people here.
	Yes, particularly moderately priced (\$75k - \$100K) property.
	Yes.
What type of housing is there a demand for?	Low income.
	Moderately priced 3bd, 2 bath in both "town" and "country."
	Middle income buyers.
What do you predict for the next 10 years in the housing market?	Decline if nothing happens to bring business here.
	Most likely similar w/ usual peaks and valleys unless job potential changes.
	More of the same unless new homes are built.
How do you evaluate a strong housing demand?	Usually by length of time listing is in effect.
	Low supply - good demand.
Is there an adequate supply of housing?	Need low income/ rentals.
	Yes, except for rentals.
	No.
Is there an adequate supply of affordable housing?	No (x2).
	Not currently, nothing to choose from for seniors.
What kind of person is in most need of affordable housing?	Elderly, handicapped.
	Young families, recently widowed or divorced individuals.
	Middle income buyers.
What are the greatest barriers to first-time homeownership?	Down payment.
	Lucrative employment to afford mortgage.
	A couple or family must rely on 2 incomes.
What is the overall condition of the community housing stock?	Fair. Very limited executive homes.
	Good (x2).
What concerns do you have about the existing or future housing demand or supply in the area?	We need good jobs in the area to keep people here.
	Would be awesome to add ore build areas (in addition to the current development).
	Not enough new homes being built. Too expensive to do so.



What are some reasons people new to the area move here?	Employment.
	History, family, close commute (within reason) to larger cities.
	Being pushed out by Madison. Moving to suburban towns. Suburban people are moving this way.
What amenities makes a house desirable?	Garage, neighborhood, curb appeal, maintained.
	Kitchen, Bath, Landscape.
	Central air.
How important is proximity of employment? Childcare? Schools?	Very.
	Main priority.
	Very important for all.
What makes someone choose not to purchase a house after they view it?	Price, overall condition.
	Usually not what they thought it was no "feelings" for it.
	Needs too much updating usually.
What percentage estimate of your clients are first time homebuyers?	5-10%.
	Approximately 20%.
	50%.
Who is selling houses? Why?	Retirees, estates, moving for employment, foreclosure.
	Job changes, family situations, stage of life.
	Older couples downsizing.
What can the community do to attract new housing developments?	Create good jobs.
	Make effort to assist (grants or other) and purchase available land to establish a development.
	Get more jobs.

**Table D.3 Lafayette County Housing Agencies Responses**

Question	Response
How would you describe the current housing market?	With the availability of affordable housing decreasing and interest rates rising, I feel the housing market is declining.
Who is in the most need of housing?	Young, low-income families with children. Elderly, disabled families. Affordable housing is a nationwide crisis
What are the barriers?	Finding affordable housing that is in safe, sanitary condition, and able to pass a Housing Quality Inspection. While the general recommendation is for families to pay between 25% and 30% of their income toward housing costs; 1 in 4 families in the United states are payment more than 50% - 75% of their income for housing. Many landlords are charging the same rents that are being charged in the surrounding metropolitan areas where the average family incomes are significantly higher. Families are going without proper food, medications, clothing, and medical care in order to keep a roof over their heads, and yes, it is happening right here in Lafayette County.
What programs address those in the greatest need? Are they successful? Why or why not?	The HUD programs and Rural Development programs help address those in the greatest need; but are limited in their funding. The Lafayette County housing authority offers three such programs: Public Housing, which is available to low-income families; multi-family section 8 housing, which is available to low income residents who are age 62 and older and/or disabled, and the housing choice voucher program, which is available to low income families. Some programs are more successful than others. Public Housing is a successful program in Lafayette County, as well as Multi-family section 8 housing. Housing choice voucher has not been as successful given the very reasons I mentioned in my answer to question 3. The Lafayette county housing authority is investigating ways of increasing the success rate of this program; however, without the cooperation of landlords, and the lack of available affordable housing within the fair market rents for the area as set by HUD, it has been a struggle.
Is there a gap between those receiving housing assistance/programs and those who need it or on the verge of needing it?	The gaps are the availability of housing, as well as lack of follow-through on the part of the consumer.
What type of housing would you like to see built?	It would be nice to see more apartments, duplexes, rentals that are friendly and affordable to young families with children. Stable affordable housing contributes greatly to economic development. The more affordable housing that is available to families, the more money will be in the pockets of these families, thus allowing them to spend it on things they need, which put that money right back into the community.

<p>Is there an adequate supply of affordable housing in our community?</p>	<p>No there is not.</p>
<p>What concerns do you have about the existing or future housing demand or supply in the area?</p>	<p>Lafayette County needs more rental housing within the Fair Market Rent standards that HUD has established for this area, as well as rental housing that is in safe, sanitary, decent condition that can pass a Housing Quality Standards Inspection. Many families are paying more than 50% - 75% of their income for housing.</p>
<p>What kind of person is in most need of affordable housing?</p>	<p>Low- and median-income families of all demographics are in need of affordable housing.</p>

# E. Developer Response

Table E.1 Developer Responses	
Question	Response
How would you describe the current housing market?	Senior Assisted Living – not full. Middle Range will fill up. \$150 to \$180,000 can move up to next house if were available. Older folks to move off the farm. 2 bedroom - \$700. 3 bedroom - \$850. Assisted living housing - \$550/mo.
	Strong – Occupancy rates and rental are high.
	It depends on who. The market differs on who is looking to buy. Demand for workforce housing is very large at the moment.
	From a building standpoint = Tough. (Fed made a massive rate hike. It was around 5.2% now I’m getting 5.7% and climbing.) Money is getting expensive. We keep an eye on interest rates. From a getting residents standpoint = extremely healthy. If you need residents you will get them in.
	Active.
	People are looking at the cost of a used house vs. new house. Appears there is a significant demand, but banks are tightening up lending and there could be a shortage of labor. Still a fair number of houses being built but does not know if there is a shortage of housing. Skilled labor and trades worker shortages.
	Biggest challenge from apartment focus is a tie to the old dream of homeownership. But there are not a lot of great comparable for high quality apartments in the area. This creates a stigma.
	The thing about SW Wisconsin area is that there are very low rents and the construction costs are high because there are not a lot of contractors in the immediate area. Two forces that work against each other. Different than at the state level. Does not see a lot of high employee employers. Not a lot of large employers to bring people into the area. Not a lot of huge demand in the SW region. There was no confidence in an investment that demand would supply. Why update or build new if there is no demand and people. Perception is that the demand is not real.
	Very Good in Kieler area.
	Poor.
In the last 3 years, a lot of need. My employees needed housing. There is a long waiting list for housing.	
What types of housing do you build? Why?	Single family, stick residential.
	Market rate and affordable. Multifamily.
	High-end multifamily and some section 42 housing. Multi-family market has been strong in the Madison market in the recent past.
	Everything. Specialize in tax credit housing, senior housing, and adaptive reuse on historic properties.
	Build upscale/quality single family but will build other demands. Also work on some small commercial stuff.

	<p>We have a big focus on Affordable Housing. Section 42 and bond transactions. We do all types of design. Historic preservation/adaptive reuse, ground-up new construction, single story cottage, 2-3 story townhouses, family and senior, new, and preservation housing.</p> <p>We build two types of housing. Affordable with WHEDA program. Focus is because the equity that comes in is based on fee. Challenged areas that are low income with a demand to upgrade housing, construction cost is subsidized with the tax credits. Most places lease up within 6 months. Not sure if properties would lease up.</p> <p>Single family and duplex homes, that is what people are looking for.</p> <p>Family</p> <p>Multi-family – 4 unit to 6 unit – up to 120 units.</p>
Is there currently a strong demand for housing?	<p>Yes (x5)</p> <p>“I believe so.” Yes, but can you get the math to work? Can you avoid outpricing yourself and avoid cannibalizing your community?</p> <p>\$100K - \$200K single and duplexes.</p> <p>Medium demand for single family houses. Enough to keep busy but not enough to expand operations.</p> <p>Strong demand everywhere we go. There just aren’t great high-quality affordable housing options and very few comparable.</p> <p>State level, yes there is a strong demand because employment is high, areas with big employer’s drive workforce housing demand. Not a lot of high workforce demand in SW Wisconsin.</p> <p>Yes, very few single family and duplex lots available in the area.</p>
What type of housing is there a demand for?	<p>\$150 – 225 range, single family, 3+ bedrooms, Young families with 3+ kids.</p> <p>Affordable, market rate, and high end.</p> <p>There is a strong demand for affordable, low maintenance, single family housing. The need for workforce housing is the need for affordable single-family homes. From the perspective of a business, Workers need to be able to have ownership. Ownership helps people stay grounded, be better neighbors, workers, and helps build wealth both individually and as a community.</p> <p>All. There is a shortage of senior specific housing. Another big piece is multifamily that is missing. Not enough. And, each community decides if it needs/wants multifamily.</p> <p>Location, 3 bedrooms, 2 baths.</p> <p>Commercial “rental” has a strong demand but not sure about continuing demand. Believe it is likely a 50/50 demand single family/ multi-family demand.</p> <p>There is a disconnect in our region. There is a demand for single family in our region, but this doesn’t line up with the economics. The narrative of apartments needs to change.</p> <p>Single family and apartments, apartments are a greater demand because people have less expectations of staying in a job for a long period of time.</p> <p>Single family homes and duplex.</p> <p>Family.</p> <p>I have lived here since 2003, I think multi and single family, but more multi.</p>

What do you predict for the next 10 years in the housing market?	An uptick.
	Increasing demand for quality housing – rentals.
	Multi-family boom will end as it is overbuilt. Lenders will be burnt on multi-family units and things might get worse. I would expect to see more multi-generational households unless wages begin to rise.
	Might be slow to go, but it sorts itself out. Not sorted now. Communities can be creative to make a difference. It will stabilize and housing is always needed.
	Stays the same.
	A steady incline over the next 10 year, no foreseeable booms or busts. People tend to move away from the area as they grow older. If new businesses came in there could be a boom.
	Speaking to apartments, demand will continue to grow. The economy is shifting strong to rental. Single family home ownership may tick up but not at pre-recession levels.
	The state of Wisconsin – the construction costs are out of control due to demand for materials and labors as well as rising interest rates. He expects that rents will drop. The whole process will come in the next two years, followed by a two – three years of WHEDA-only deals. Apartments are being overbuilt. Supply of housing will go up for the next 2 years, drop/crash and be stagnant for 5 – 7 years.
	Existing development has 83 single family home lots for sale and 20 duplex lots, I would like to see all lots sold in the next 10 years.
	Slow.
I have built for 20 years, we cannot keep up with demand, we are behind.	
What determines a strong market?	Seeing median home prices inflating by 25-30% now.
	Strong occupancy. Increasing rental rates.
	Supply. Lack of Supply. It is a seller’s market.
	Job stability is the biggest. What you don’t want right now is 40% of the population working for 1 employer. Got to have strong small business in rural. Need entertainment.
	Not many houses for sale.
	If cost of materials went down, people could afford new homes. If there were more jobs or higher paying jobs.
	Occupancy, jobs/workforce levels, and commuting patterns.
	Single Family Homes - Cost, individual buyer financing, millennials see it as a huge leap to buy a suburban home. Generational Shift feels like it at the moment. Multi-Family Homes - Financing challenge will come up. Construction costs will outpace rents as they drop. Banks will get burned when apartments are overbuilt. Low Cost Homes - Buyer Financing is to reach the customer with financing. The lower cost of the home the harder for the customer to get financing.
	Jobs.
	Building.
More demand than supply.	

What are the top obstacles to development.	Single Family Homes? Finding an affordable lot. Multi-Family Homes? Space to build. Low Cost Homes? Materials and labor, interior finishing, and exterior finishing.
	Multi-Family Homes and Low-Cost Homes? Apartments – construction costs are high, rental rates are too low, lack of subsidy to support the housing.
	Affordability.
	Single family is easy. They just don't do spec here, so it's slow. Multi Family - Rates, costs, and labor are outpacing rents. How far can that bend? The pool of funds is getting smaller. Only builders and cities can make up the gap. The gap is the obstacle. Recognize in this new world we need to meet in the middle. Low Cost - That house does not exist to do it currently. The city would have to subsidize and ask for proof that this is the price you will sell it. So, the city would offer the gap if builder builds spec home with proof of occupancy.
	Permits, Financing.
	Single Family - What banks are willing to loan out compared to what new homes actually cost. (cost of building a house for \$400K could be appraised at \$380K). Low - Cost - Cost of materials. \$150 - \$160, 10 years ago it would have been \$100- \$110. Drywall prices are increasing by 20% per year for the past 7 years.
	Single Family Homes: Cost. It is not economically feasible. The size of homes people are building. It's too hard to build smaller homes on a smaller lot. Maintenance of a single-family home is large. Multi-Family Homes: Rising construction costs. Lack of labor force. Challenge of getting sites rezoned for apartments, but this is getting better. Low Cost Homes: City codes don't let you build because of lot size restrictions, building material standards, being able to build affordably. The only ones building low cost homes now is Habitat for Humanity.
	Rent burdened individual, rent is over 30%. These can also be the most stable person but they cannot make ends meet.
	Must be managed and a lot of time put into develop good covenants that will allow all size home built that enhance the development.
	Single Family and Multifamily Homes: Small communities - Painting a vision and then having the buy-in. Helping governments to move faster. The need is there. Low Cost Homes: We build for other owners, we don't own them. Many people ask for them, we have to tailor the right way so local government and public accept them.
What kind of person is in most need of affordable housing?	Everybody that qualifies, seniors, Veterans, young families.
	Working Class, and on down. Families that struggle.
	Persons with income averaging 30, 40, 50, and 60% of what an average person makes. This is a moving target. Senior communities are the type of people.
	Single Parent – Family.
	Starter homes. Younger Families.
	Those at risk: Veterans, People with Disabilities, minimum wage workers, seniors on fixed incomes, single parent families, the Mainstreet workforce, and administrative and support staff.

	<p>Empty nesters are interested leaving their homes and not buying condos. People hate condos. They want upscale apartment with no ownership commitment. Millennials want smaller lower cost apartments in an amenity rich community. Also loving the flexibility of not buying a home. Debt burdened families that would love to not spend time upkeeping their home would rather have an affordable apartment with a family friendly amenity that is secure. 3-bedroom apartments are secure, no taxes, amenities, and limited maintenance. The 3-bedroom apartment is the flip from homes. School are suffering, no employers.</p>
	<p>Young families just getting started.</p>
	<p>Low income.</p>
	<p>We had 150 people come to our open house. Seniors most need affordable.</p>
<p>What generational issues do you take into account in development?</p>	<p>If we are on workforce housing, we try to incorporate millennial like features: High speed WIFI, great building design, amenities – business and fitness centers. Senior Housing – programming space for pot luck, community rooms, exercise classes.</p>
	<p>Opinion is that there should be more family housing built – that families should be taking care of their family more often in the same house. Building more “senior facilities” may cause problems in the future</p>
	<p>We’ve put senior buildings next to multifamily buildings. This isn’t really a discussion. Does this community have a long-term growth plan? I want turnover with families though. Churn is good here.</p>
	<p>Younger people and older people do not want as large of a yard and issues for maintenance.</p>
	<p>a) We build a lot of single-family cottage style to be able to get seniors into apartment living. It gets seniors out of homes that they can’t maintain. b) Certain generations were taught to OWN a home, the younger generation is much more open to renting.</p>
	<p>Long term.</p>
	<p>We try to cater to multi-general. Hard to please everyone. Gen X want WIFI, but so does older gen – so we built it in to new building.</p>
<p>What incentives are there for developers? What more could be done?</p>	<p>Incentives – do not know. It would be nice – loan the money to flippers – and pay back – everyone wins. Building a spec house – you still need 20% to front – need \$100,000.</p>
	<p>Affordable housing tax credit, state affordable tax credit, WI historic credits, Fed historic credits, Brownfield grants, SAT grants, Idle fund grants, CDI grant, home funds, TIF, TID, Municipal support such as free land or rent subsidy funds, private foundation money. MORE Could be done: More incentives to market rate development.</p>



	<p>Cities need to open TIFs. Cities need to cut bureaucracy for developers, developers don't want to deal with it. If a city bought the land, installed utilities, and allowed the developer to build the houses, projects would be more attractive to developers. Cities could even deed restrict the land and work with the developer to set a price for the cost of a home. The home would need to be purchased by an owner-occupied. The Pay-Go version of TIF is not worth it for developers due to the costs of capital and because the developer is taxed at 40% on the increment. Cities need to make the investment in their future and the businesses, if they want additional workforce housing, need to put pressure on the local politicians. Businesses are key, if they do not offer buy-in then there is something missing from the equation. If businesses want it, they need to invest.</p>
	<p>a) If there is no cash in budget, see if you can use sewer or other funds where developers need to put in infrastructure like lift stations.  b) TIF  c) Work money into a set aside to be ready to offer.  d) City owned land, for two reasons. 1) I don't have to worry about control. 2) Speed.  e) The old-fashioned waving of some fees. This one doesn't work anymore.  f) Brainstorming with the community.  g) Trust. Trust that your developer is your partner.</p>
	<p>TIF money usually gets taken care of through business. There is not a lot of land development. Owners in the past have developed in a subdivision, but the slow rate of sales causes the rate of return to diminish. We are able to make up for it by building the homes. The current owner paid for the development. Better rates of return can be found in other places. The lot development is not lucrative unless the Company is also building the homes.</p>
	<p>Community – TIF is a huge tool. Land banking. Home CDBG funds. Waiver of impact fees. State/Fed – Historic Tax Credits. Affordable Housing Tax Credits. There are other specific Fed and State programs. What more? – Be friendly to developers. Talk through what the city can do. The city needs to lay out what the city needs.</p>
	<p>TIF. Historic Tax Credits and LIHTC. Free land. Which will bring rents down. LITECH deal. The Library in Platteville was a big deal by WHEDA. Get buy-in from the local growth industries. This is a big deal.</p>
	<p>Our incentives have always been trying to move my home town forward with good jobs and affordable housing.</p>
	<p>None.</p>
	<p>What can government do to help retirees get a good home – help is needed to bridge the gap. More incentives would be welcomed.</p>
Is the free enterprise system solving the need?	<p>No.</p>
	<p>No. Rental rates are too low to build quality housing. Only works in large metro areas and higher income communities.</p>
	<p>No, because of wage depreciation, land costs, and the costs of bureaucracy.</p>
	<p>No, this takes a group effort.</p>
	<p>There is a profit, but the rate of return is not as high. We have bought discount developments from others that have failed. Have not used gov. programs.</p>

	<p>“Definitely not.” There is such a lack of affordable housing. 50% of the population is paying more than ½ their income on housing. This is not sustainable. There is such a separation between the haves and the have-nots and it’s continuing to grow.</p> <p>Not in SW Wisconsin, “Not even close.”</p> <p>Yes.</p> <p>None.</p> <p>Need incentives to bridge gap.</p>
Do government programs help?	<p>No, don't know about them.</p> <p>Yes. No affordable housing without gov. support.</p> <p>Yes, but not enough and not always worth it. Compliance is tough to maintain for some programs. Once you take the money compliance needs to be maintained.</p> <p>Yes, 100%. I am a staunch supporter of Tax Credit and WEDC.</p> <p>Help develop more properties but tend to hurt other local developers. Developers that come into a town to build LI housing do not tend to use local labor or local materials. Drive down housing value in the area. Also allows people to utilize government funds rather than do manual labor.</p> <p>Yes, but there needs to be more. HUD related items just push to keep the status quo. Hud funding is 1/10th of what is necessary for the population in need.</p> <p>Yes, WHEDA.</p> <p>Some people yes, I never use them.</p> <p>Yes.</p>
Are infill/ redevelopment/ rehabilitation projects attractive? Why or why not? What can make them more attractive?	<p>They would be. The market is inflated, so too expensive now. Low interest loans would make them more attractive. Streamline red tape.</p> <p>Yes – if they are historic buildings – and large enough – 70-unit infill. More attractive – rental rate subsidy, more incentive, higher rental rates, great locations.</p> <p>Again, free land and sustainable programs.</p> <p>It depends. (I have \$40 million of infill redevelopment.) Lots of uncertainty. New or other funding sources, soften or solve the unknown that arises, and partner. Don’t make me fight.</p> <p>Renovate or Rehab projects are valuable to the community but the return on the investment is not high enough for most to do it. If there were more funds available for Historic Preservation or rehabilitation funds. Not much infill options available but would be attractive.</p> <p>Definitely. We focus a lot on these. It’s a great way to promote affordable housing in those areas. Redevelopment can be a community catalyst. Make sure these are in TIF districts or have resources lined up like Brownfield grants. Then, we can make more educated development decisions. Also, work with environmental consultants to get environmental cleanup grants.</p> <p>They are, especially if they are historic. Will be done in Dodgeville, Monroe, Platteville.</p> <p>Not to me but there are groups who like this type of development.</p> <p>Yes.</p>

What housing characteristics are in demand from the general population?	Open concept, less carpet, more synthetic wood, cooler design, downtown developments.
	Affordability and low maintenance. Efficient. Nearby amenities and work.
	This is a question between what is wanted vs. what is profitable. The wants are: counters & cabinets, aesthetics, something to do other than just live, a place to hang out with neighbors, and the location being close to access the “stuff” in and around town.
	Location, 3 bedrooms, 2 baths.
	Medium price range and lower price range homes are in demand. A spec house in the 1600 ft range is attractive to an older couple and younger family. Around \$300 - \$325K is the cost, 10 years ago it was around \$200K. Wages have not kept up to the increase in housing costs.
	In Wisconsin, there is a lot of demand for attached or underground parking. Big focus on storage. In unit washers and dryers. Gardens for residents. Pet Friendly. Affordability. Open Concept. Connected Kitchen.
	Affordable.
	Any kind.
What can be done to incentivize new home construction?	Lower tax rates on apt. to lower operational costs. Downtown development – mixed use commercial/retail does not work, better to have all residential. Retail is hard to fill. Rental rates are too low.
	City offers the land and the infrastructure up front.
	Do the math for the developers. Find the net cost. Find the willingness to pay. Fill the gap. If the city’s desired price of the home is \$185,000 for the end user, manufacture the deal to get the builder to that number because the cost isn’t there. Subsidize.
	Banks need to lower the barriers to lending. Building materials need to drop in costs. TIF incentives – up front money to the developer.
	1) It Starts at Planning – Zone Sites for apartments. 2) Brownfield grants – go for them. 3) Set aside CDBG resources for new homes. 4) Get employers to the table to talk about workforce attraction. Make the community attractive. 5) TIF targeted areas. 6) Make it clear that housing is part of Economic Development.
	Need a government sponsored risk share. Where a home is less affordable than 3-bedroom apartment.

# F. Local, State, and Federal Housing Financial Incentives, Programs, and Tools.

**Table F.1 Local, State, and Federal Housing Programs and Tools**

Agency/Tool	Program
<p>WHEDA (Wisconsin Housing and Economic Development Authority)</p>	<p>WHEDA administers a variety of programs designed to assist moderate and low-income homeowners and renters. Additionally, WHEDA works with local, state, and national developers to encourage affordable and workforce housing projects. This is done by providing developers with income tax credits when they invest in these types of housing developments. Tax credits are allocated to housing projects on a competitive basis. Local government support is an important fact in the award of tax credits.</p> <p>WHEDA also provides loans to low- and moderate- income elderly homeowners to help pay local property taxes, so that the elderly can afford homeownership. The WHEDA website contains up-to-date information on available programs. <a href="http://www.wheda.com">www.wheda.com</a></p>
<p>USDA Rural Development Agency Programs</p>	<p>USDA Rural Development offers several programs to assisting in home purchase, rehabilitation, and development.</p> <p>Individuals and families are eligible for direct loans and loan guarantees for purchasing, rehabilitating, and/or weatherizing a home.</p> <p>Direct loans and loan guarantees are available to individuals, non-profit and for-profit organizations, and public bodies for the development of affordable rental housing.</p> <p>Community development assistance grants are also available for private or public non-profit organizations.</p>
<p>HUD Home Consortium - US Department of Housing and Urban Development (HUD).</p>	<p>The US Department of Housing and Urban Development (HUD) offers a variety of housing assistance funding and/or programs that can be utilized by local governments. Many of these funds/programs are administered at the state or regional level through local community based and/or housing organizations such as SWCAP, Couleecap and NHSSW. An alternate approach that could be considered by counties and communities of southwest Wisconsin is creation of a HUD HOME Consortium. A consortium may enhance access to and create local efficiencies in administering HOME funding. It is likely that Crawford, Grant, Green, Iowa, Lafayette, and Richland could be included in a consortium model with the addition of Sauk County.</p>

Affordable Housing Extension (AHE) for existing TIF Districts.	Added to TIF law in 2009, this provision allows TIF districts to stay open for an additional year if the municipality adopts a resolution extending the TIF district for a specified number of months (up to a year) and specifies how the municipality will improve its housing stock, and informs the Department of Revenue of the resolution. The municipality must use 75% of the tax increment to “benefit affordable housing.” Affordable housing is housing that costs no more than 30% of household income.
Housing Cost Reduction Initiative (HCRI)	The WI Department of Administration’s Dept of Housing and Community Resources (DEHCR) awards funding to local public and non-profit housing agencies throughout Wisconsin to reduce housing costs for low- and moderate- income households. Funds are awarded to agencies through a competitive application process. Eligible activities may include: down payment/closing cost assistance, foreclosure prevention measures, emergency rental aid, and related housing initiatives. In southwest Wisconsin, the HCRI program is administered by SWCAP, <a href="http://www.swcap.org">www.swcap.org</a> , Couleecap <a href="http://www.couleecap.org">www.couleecap.org</a> , and NHSSW <a href="http://www.nhssw.org">www.nhssw.org</a> .
Community Development Block Grant (CDBG) – Housing Programs.	The CDBG Housing program provides funding using a regional funding approach. There are 7 identified Housing Regions in WI, each receive funding through the State of WI to support single family housing rehabilitation, home purchase and limited rental property rehabilitation benefiting low- and moderate-income households. Southwest WI Region CDBG Housing Programs are administered by Couleecap <a href="http://www.couleecap.org">www.couleecap.org</a> and SWCAP <a href="http://www.swcap.org">www.swcap.org</a> .
Community Development Block Grants (CDBG) – Public Facility Programs.	CDBG Public Facility Program funds small neighborhood public facility projects. Any Wisconsin county, city, village, or town with a population less than 50,000 is eligible to apply for CDBG public facility grants/funds.
HOME: Single Family Housing Programs.	The WI Department of Administration’s Dept of Housing and Community Resources (DEHCR) awards HOME Funding to local units of government and housing agencies. HOME Single Family Housing funds are typically used to provide down payment and closing cost assistance for home buyers as well as single family home rehabilitation. Agencies administering HOME Single Family Housing funds in Southwest Wisconsin include: SWCAP ( <a href="http://www.swcap.org">www.swcap.org</a> ), Coulee CAP ( <a href="http://www.couleecap.org">www.couleecap.org</a> ) and NHSSW <a href="http://www.nhssw.org">www.nhssw.org</a>
HOME Rental Housing Development (RHD).	The RHD program seeks to expand the rental housing market available to low and moderate-income individuals. Grants are available for acquisition, rehabilitation, and new construction of rental housing units. The RHD program is a State administered program utilizing federal funds.
Wisconsin’s Weatherization Assistance Program.	The WX Program provides funding for energy saving improvements to homes occupied by low- and moderate-income families with priority for households with elderly, handicapped and children under age 6. Owner occupied, rental, and multi-family housing may be assisted. Energy audits are completed to determine what weatherization services are needed, the identified improvements are then completed by agency crews and subcontractors typically at no cost to the family/owner. SWCAP <a href="http://www.swcap.org">www.swcap.org</a> , operates WX Programming in most Southwest WI Counties. Additional programs may be available at the local county or community planning and zoning office.

<p>U.S. Veterans Administration Programs. (VA)</p>	<p>The VA provides low-cost loans and other housing assistance to veterans. <a href="http://dva.wi.gov">http://dva.wi.gov</a> .</p>
<p>203K Loans (Federal Housing Administration, FHA)</p>	<p>203K Loans are utilized to borrow money, in a single loan, for both home improvements and home purchases. 203K loans allow for funding of significant repairs to properties. The FHA guarantees these loans, creating less risk for local lenders who may not be inclined to provide loans for a property above the current assessed value. Local lenders are the point of contact on these programs. Loans require certified contractors and a third party to approve the improvement costs.</p>
<p>Brownfield Redevelopment Grants (Wisconsin Economic Development Corporation, WEDC)</p>	<p>Wisconsin’s Brownfields Grant Program provides assistance for assessment and remediate of environmental contamination of abandoned, idle or underused industrial or commercial facilities or sites. The program assists in converting sites into productive properties. Grants require a 50 percent match. Additional details can be found at <a href="http://www.wedc.org">www.wedc.org</a> .</p>
<p>Historic Preservation Grants (Wisconsin Historical Society)</p>	<p>Federal and State historic tax credits are available for the rehabilitation and preservation of historic structures. The Federal Historic Tax credit program offers a 20 percent tax credit on qualifying income producing properties. The Wisconsin Historic Tax Credit also offers a 20 percent tax credit for qualifying properties.</p>