

## 2. Housing

### 2.1 Introduction

Attainable housing is very important for Wisconsin and its communities. Housing costs are the single largest expenditure for most Wisconsin residents. For homeowners, their home is likely their most valuable asset and largest investment. Housing also plays a critical role in state and local economies. The housing in a community may be its largest asset. The construction industry and other occupations that support housing are a major portion of the economy. Residential development is also a major source of revenue for local communities in the form of property taxes. Beyond the financial aspects of housing, there are also social effects that are not so easily measured. People develop a sense of pride in their homes, which in turn creates a sense of community and a likely increase in participation in community activities.

Wisconsin's comprehensive planning law requires that a comprehensive plan include a housing element. The comprehensive planning process necessitates that each community analyze the impact of the local, state, and federal policies and regulations on the development of various types of housing. The analysis is intended to take into account the current and projected housing needs in the community. The analysis should result in policies that provide opportunities for the development of the types and amounts of housing expected to be needed for the next 20 years and beyond.

#### General Overview

##### Why Housing?

Unlike some of the other required elements of a comprehensive plan, the purpose of a housing element may not be readily apparent. This is because local governments are not seen as housing developers and builders.

Yet, local governmental units do finance and develop certain types of housing when it is required to address an unmet need. And most importantly, local governmental units do directly influence the provision of decent and affordable housing through the land use regulations and development standards they adopt and the type of services they provide. For example, the land use element of this plan will control what types of housing units (single-family / multi-family) are constructed and at what density. In addition, transportation and public utility plans can certainly affect the timing of residential development. Therefore, it will be necessary to ensure that each of the elements in this plan form a consistent framework and support each other where they overlap.

##### Background Issues

Affordable and “decent” housing has long been considered a basic element of one’s quality of life. Yet it is not always possible to find housing that is both decent and affordable<sup>1</sup>. The lack of affordable housing is an issue that exists even in times of relative economic prosperity.



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<sup>1</sup> A dwelling unit is considered affordable if it costs no more than 30 percent of the total household income.

## 2.2 Housing Characteristics

### Housing Supply

The U.S. Census Bureau classifies housing units as a house, apartment, mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building, and which have direct access from outside the building or through a common hall.

Table 2-1 displays the number of housing units found in the Village of Kekoskee and the Town of Williamstown for 2010 and 2020. The table also includes the number of occupied and vacant homes.

### Housing Growth Versus Population Growth

Housing growth does not always correspond with population growth. The communities with the most population growth are not always the communities with the most housing growth. The reason for this is that the number of persons per household is on the decline. On average, fewer people live in one housing unit than did 10 years ago. More homes are being used to house fewer people, so housing often grows faster than the population in some communities. Refer to *Household Size* in the Issues and Opportunities chapter for more details.

**Table 2-1: Housing Supply, Occupancy and Tenure, Village of Kekoskee, Town of Williamstown, 2010-2020**

	Town of Williamstown		Village of Kekoskee		Combined		Village of Kekoskee	
	2010		2010		2010		2020	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Total housing units	290	100.0%	62	100.0%	352	100.0%	376	100.0%
Occupied housing units	277	95.5%	59	95.2%	336	95.5%	366	97.3%
-Owner-occupied	247	85.2%	49	79.0%	296	84.1%	337	89.6%
-Renter-occupied	30	10.3%	10	16.1%	40	11.4%	29	7.7%
Vacant housing units	13	4.5%	3	4.8%	16	4.5%	10	2.7%

Source: U.S. Bureau of the Census 2010, American Community Survey 2010, 2020

In 2020, the Village of Kekoskee had a total of 376 housing units, an increase of 24 housing units or a 6.8 percent increase from 2010 (combining the Village of Kekoskee and Town of Williamstown). In 2010, approximately 95.5 percent of the Village’s housing units were occupied. Of this figure, approximately 84.1 percent were occupied by owners and 11.4 percent were occupied by individuals renting the housing unit. Vacant units accounted for 2.7 percent of the total housing supply in 2020. This is a smaller percentage compared to 2010, when 4.5 percent were vacant. From 2010 to 2020, the number of vacant housing units in the Village decreased by 6 units or 37.5 percent.

## Units in Structure

Table 2-2 displays the number of housing units within structure for Village of Kekoskee and Town of Williamstown as reported by the US Census Bureau 2010 and American Community Survey 2010 and 2020. The American Community Survey information is a sample of the Village and is subject to sampling variability. However, the survey provides the most recent data available and provides necessary background information.

Detached housing units are defined as one-unit structures detached from any other house, with open space on four sides. Structures are considered detached even if they have an attached garage or contain a business unit.

**Table 2-2: Units in Structure, Village of Kekoskee, Town of Williamstown, 2010, 2020**

	Town of Williamstown		Village of Kekoskee		Combined		Village of Kekoskee	
	2010		2010		2010		2020	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
1-unit detached	273	94.1%	52	83.9%	325	92.3%	368	97.9%
1-unit attached	3	1.0%	6	9.7%	9	2.6%	2	0.5%
2 units	3	1.0%	4	6.5%	7	2.0%	0	0.0%
3 or 4 units	0	0.0%	0	0.0%	0	0.0%	0	0.0%
5 to 9 units	0	0.0%	0	0.0%	0	0.0%	0	0.0%
10 to 19 units	0	0.0%	0	0.0%	0	0.0%	0	0.0%
20 or more	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Mobile home	11	3.8%	0	0.0%	11	3.1%	6	1.6%
Total	290		62		352		376	

\*Percentages may not add up to 100%, due to rounding.

Source: U.S. Census Bureau 2010, American Community Survey 2010, 2020

The majority of the housing structures in Village are a one-unit detached structure, making up almost 98 percent of all housing structures in 2020. Mobile home units came in second at 1.6 percent and structures with two units come in a distant third at 0.5 percent. There were no structures with 3 or more units within the Village.

In 2010, one-unit detached structures accounted for 92.3 percent of all housing structures. The number of mobile homes decreased from 2010 to 2020, as did the number of structures with 2 units. It is unlikely that the Village lost almost all of the attached units and all of the 2-unit structures. This might be a discrepancy with the American Community Survey sampling data and any errors with the attachment of the Town of Williamstown to the Village, rather than what actually happened with those units.

## Age of Housing Units

An examination of the age of the community's housing stock will provide an indication of its overall condition. The age of the housing stock is an important element to be analyzed when planning for a future housing supply. If there is a significant amount of older housing units

within the housing supply they will most likely need to be replaced, rehabilitated, or abandoned for new development within the planning period. Allowing for a newer housing supply also requires planning regarding infrastructure, land availability, community utilities, transportation routes, and a variety of other things which are affected by new housing development.

Table 2-3 displays the most recent information for the year structures were built in the Town of Williamstown and Village of Kekoskee as reported by the US Census Bureau 2010, and American Community Survey 2010, 2020. The American Community Survey information is a sample of the Village and is subject to sampling variability. However, the survey provides the most recent data available and provides necessary background information.

**Table 2-3: Year Structures Built, Village of Kekoskee, Town of Williamstown, 2010, 2020**

	Town of Williamstown		Village of Kekoskee		Combined		Village of Kekoskee	
	2010		2010		2010		2020	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Built 2010 or later	0	0.0%	0	0.0%	0	0.0%	31	8.2%
Built 2000 to 2009	51	17.6%	0	0.0%	51	14.5%	41	10.9%
Built 1990 to 1999	21	7.2%	2	3.2%	23	6.5%	58	15.4%
Built 1980 to 1989	21	7.2%	2	3.2%	23	6.5%	26	6.9%
Built 1970 to 1979	49	16.9%	2	3.2%	51	14.5%	35	9.3%
Built 1960 to 1969	19	6.6%	5	8.1%	24	6.8%	20	5.3%
Built 1950 to 1959	13	4.5%	6	9.7%	19	5.4%	22	5.9%
Built 1940 to 1949	9	3.1%	9	14.5%	18	5.1%	8	2.1%
Built 1939 or earlier	107	36.9%	36	58.1%	143	40.6%	135	35.9%
Total	290		62		352		376	

Source: U.S. Census Bureau 2010, American Community Survey 2010, 2020

In 2020, the greatest percentage of existing housing units were built in 1939 or earlier, accounting for 35.9 percent of the total (when both the Town and Village numbers are combined). This compares to 40.6 percent in 2010. Taking into account the area’s settlement history, it is not surprising that the greatest percentage of the existing housing units were built prior to 1940. The second largest time frame in 2020 is 1990-1999, with 15.4 percent of the total. The third largest time frame is 2000-2009, with 10.9 percent of the total. In 2010, 6.5 percent of the total housing structures were built from 1990-1999. As expected, the housing supply is becoming newer.

### Housing Value

Housing is considered “affordable” if a household spends no more than 30 percent of its income on housing costs, in accordance with a standard established by the U.S. Department of Housing and Urban Development (HUD). For homeowners, housing costs include monthly mortgage payments, property taxes, homeowners and private mortgage insurance, and water, sewer, heating, and electric utilities. A household has a “high housing cost burden” if it spends more

than 30 percent of household income on housing costs. Households spending more than 30 percent of their income on housing may lack sufficient income for food, medical care, and other necessities.

Table 2-4 displays the most recent information for housing values of specified owner-occupied units for the Town of Williamstown and Village of Kekoskee as reported by the US Census Bureau 2010, and American Community Survey 2010, 2020. The American Community Survey information is a sample of the Village and is subject to sampling variability. However, the survey provides the most recent data available and provides necessary background information. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. The U.S. Bureau of the Census determines value by the respondent’s estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.

**Table 2-4: Housing Value for Specified Owner-Occupied Units, Village of Kekoskee, Town of Williamstown**

	Town of Williamstown		Village of Kekoskee		Combined		Village of Kekoskee	
	2010		2010		2010		2020	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Less than \$50,000	9	3.4%	0	0.0%	9	2.9%	5	1.5%
\$50,000 to \$99,999	32	12.1%	10	20.4%	42	13.4%	19	5.6%
\$100,000 to \$149,999	18	6.8%	29	59.2%	47	15.0%	48	14.2%
\$150,000 to \$199,999	59	22.3%	8	16.3%	67	21.3%	33	9.8%
\$200,000 to \$299,999	104	39.2%	0	0.0%	104	33.1%	109	32.3%
\$300,000 to \$499,999	36	13.6%	2	4.1%	38	12.1%	108	32.0%
\$500,000 to \$999,999	7	2.6%	0	0.0%	7	2.2%	15	4.5%
\$1,000,000 or more	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	265		49		314		337	
Median Value	\$210,100		\$127,300				\$260,800	

Source: U.S. Census Bureau 2010, American Community Survey 2010, 2020

The Village has 68.8 percent of owner-occupied homes that are valued at \$200,000 or greater in 2020. This compares to only 47.4 percent of the owner-occupied housing units valued at this amount in 2010. The Village’s median housing value of \$260,800 is well above the Dodge County median housing value of \$169,000 and Wisconsin median housing value of \$189,200.

### 2.3 Housing Unit Projections

Housing projections are found in Section 1.6 and Table 1-9 of the Issues and Opportunities Element.

## **2.4 Housing for All Income Levels**

Traditionally, most counties, villages and small cities have a high percentage of single-family homes, with few other housing types available. Larger communities generally can support and provide a greater variety of housing types, particularly for different income levels. Every community in Dodge County should assess if the cost of housing in the community matches the ability of residents to pay for it. This is the fundamental question to answer when determining housing affordability and the ability to provide a variety of housing types for various income levels.

Although there are many ways to answer this question, the Department of Housing and Urban Development (HUD) offers a common technique, which involves comparing income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income (including utilities). Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.

Monthly owner housing costs as percentage of household income is provided for the Village of Kekoskee, American Community Survey 2020. If “affordable” housing is a household that spends no more than 30 percent of its income on housing costs, then nearly 26.1 percent of the households with a mortgage, 60 households, had a high housing cost burden. Nearly 16 percent of those households with a mortgage spent 35 percent or more of their income on housing. Of those households without a mortgage, 1.9 percent spend more than 30 percent of their income on housing.

The Village of Kekoskee has and will continue to provide a variety of housing types that support all income levels. The Village has also recognized that the aging of the population will require a variety of housing types to allow current residents to remain in the community. Housing continues to include single family homes, duplexes, multi-family units, and mobile homes; which should accommodate all residents. Recently there has even been a national surge in the development of “Tiny Homes” (usually 300-600 sq. ft.) as a means to reduce housing costs and reduce carbon footprints by their owners. Refer to the Future Land Use Map and associated text for further information on the Village’s plans for accommodating housing for all income levels.

## **2.5 Housing for All Age Groups and Persons with Special Needs**

As the general population ages, affordability, security, accessibility, proximity to services, transportation, and medical facilities will all become increasingly important. Many of these issues are already important to those with disabilities or other special needs. As new residents move into the area and the population ages, other types of housing must be considered to meet all resident needs. This is particularly true in communities where a large proportion of the population has been long-time residents, where there is a desire for these residents to remain in the area during their retirement years.

There is also a growing “aging in place” trend. This trend is being driven by higher housing costs. Financially, it may be more cost effective for retired adults to continue to live in their single-family home, then to use financial resources to pay for a room at an assisted living

facility. This trend has tightened up the housing market even further as fewer older single-family homes are making it to the overall housing market.

For the Village, the age group with the greatest number of people was in the 35-44 age group. The age groups with the next two largest counts include 55 to 64 (18.3%) and 65+ (15.1%). The 15 to 24 age group was the fastest growing age group. As demographics shift, it will be necessary for the Village to further assess its ability of providing housing for all age groups and persons with special needs.

## **2.6 Promoting Availability of Land for Development/Redevelopment of Low-Income and Moderate-Income Housing**

Promoting the availability of underdeveloped or underused land is one way to meet the needs of low- and moderate-income individuals. The Village needs to ensure there is an adequate supply of land that is planned or zoned for housing at higher density or for multi-family housing should demand warrant the need for such housing in the future. The Village does not currently have an adequate supply of available land for low to moderate income housing within village boundaries. However, opportunities may exist in locations adjacent to the older hamlet of the original Village of Kekoskee. The Village should use this plan in coordination with developed goals, objectives, and policies to promote the availability of such housing if a need is present.

## **2.7 Maintaining and Rehabilitating the Existing Housing Stock**

The maintenance and rehabilitation of the existing housing stock within the Village is one of the most effective ways to ensure safe and generally affordable housing while not sacrificing land to development. Over the course of the planning period, the Village should continually monitor local housing stock characteristics including, but not limited to, price, aesthetics, safety, cleanliness, and overall suitability with community character. The monitoring process will become important to ensure that steps are taken to preserve the current housing supply before allowing for new development, which has far greater impacts on community resources.

The Village of Kekoskee offers a revolving loan program for residents, for home rehabilitation assistance and assistance with down payment and closing costs on home purchases. Income limits apply. Landlords are also eligible for rehabilitation loans used to improve housing for low- and moderate-income tenants. See the Village website for more information:

[www.kekoskee.com](http://www.kekoskee.com).

## **2.8 Housing Trends**

There were a number of changes in the State of Wisconsin and Dodge County with regard to housing from 2010 to 2020. Housing trends that need to be considered as part of the planning process are identified below:

1. The effect of a decrease in the amount of vacant housing units within the Village.
2. Increased need to remodel and rehabilitate the older housing stock in the Village.

3. Demographic trends and an aging population will increase the need for more choices relative to elderly housing such as assisted living facilities, nursing homes, and condominiums.
4. The growing aging in place trend will further tie up older single-family units from “hitting the open market” for younger home buyers and those looking to downsize their housing.
5. The advantages and/or disadvantages of a higher median housing value within the Village compared to the County and State.
6. Regardless of what housing projection is used, the challenge for the Village will be to determine where the new housing units will be built and at what density.

## **2.9 Housing Goals and Objectives**

Wisconsin Statutes 66.1001 requires a statement of overall goals and objectives of the local governmental unit to guide the future development and redevelopment of the local governmental unit over a 20-year planning period. The following are the goals and objectives developed for the Village with regard to the Housing element.

### **Goals:**

- Goal 1: Direct the development of apartments and similar high density residential uses into nearby incorporated communities where utilities exist or adjacent to downtown Kekoskee.
- Goal 2: Allow opportunities for an adequate housing supply that will meet the needs of existing and future residents and provide a range of quality housing choices including all income levels, age groups, and special housing needs while maintaining the current housing stock.

### **Objectives:**

1. Review the location of new non-farm two- and multi-family residences near single-family homes and farm structures on operating farms.
2. Encourage the use of cluster design for rural residential development in those rural areas suitable for limited residential development to minimize impacts on farming areas.
3. Discourage the construction of housing near heavily traveled highways where traffic noise may become a concern.
4. Discourage the location of new nonfarm residences near farm structures on operating farms.



## **2.10 Housing Policies and Recommendations**

Policies and recommendations build on goals and objectives by providing more focused responses and actions to the goals and objectives. Policies and recommendations become the tools that the Village should use to aid in making land use decisions. Policies that direct action using the words “will” or “shall” are advised to be mandatory and regulatory aspects of the implementation of the comprehensive plan. In contrast, those policies that direct action using the word “should” are advisory and intended to serve as a guide.

Recommendations are specific actions or projects that the county should be prepared to complete within the 20-year planning period. The completion of these actions and projects are consistent with the policies, and therefore will help fulfill the comprehensive plan goals and objectives.

### **Policies and Recommendations:**

1. Locate new housing near existing urban development to take advantage of proximity to community facilities and public utilities, if practical.
2. Residential development should be pursued on lands adjacent to existing developed areas.
3. Residential in-fill development shall be given priority over the development of areas currently not occupied by residential structures.
4. The Village should review the potential impact of new residential developments to ensure adequate services can be provided to the development.
5. New non-farm residential development in areas not served by central water/sewer systems should be directed away from existing agricultural operations and directed toward those areas that have existing non-farm development.
6. New non-farm residential development should only be allowed in areas not served by central water/sewer if such development is subject to a “nuisance disclaimer”, stringent deed restrictions or other mutual agreement intended to protect the “right-to-farm” of existing and future agricultural operations.
7. The Village should discourage the development of major subdivisions (defined as five or more lots) on agricultural zoned land within Village’s zoning jurisdiction.
8. Infill development and new development should be encouraged within areas served by public sanitary sewer.
9. Cluster residential development should be promoted to minimize land use impacts while accommodating development and green space.
10. Ensure adjacent land uses are compatible with housing in regards to such factors as smoke, noise, odor, traffic and appearance.

11. New housing units in areas designated for agriculture should be designed to reduce the impact to natural vegetation, preserve quality farmland, reduce farmland fragmentation, reduce conflict with existing agricultural operations, preserve drainage patterns, and not block potential road extensions.
12. Any multi-family residential development that abuts established low-density residential areas should be very carefully designed and buffered to minimize potential negative impacts on existing homes.
13. Require storm drainage to prevent local flooding and flooding downstream.
14. Require new housing on soils suitable for excavation and site preparation.
15. Plan for areas suitable for housing.
16. Eliminate any deteriorated dwellings.
17. Continue to provide a no interest loan program for low-and moderate-income family opportunities.
18. Continue to implement the existing building code.
19. Utilize Dodge County's participation in the Southern Housing Region and former Town of Williamstown's Community Development Block Grant (CDBG) program, which provides no interest loans for home improvements for low- and moderate-income persons.

## **2.11 Housing Programs**

The following programs are currently utilized by the community or are available for use by the community to implement the goals, objectives, policies, and recommendations identified.

### **Housing Rehabilitation Assistance**

The Village of Kekoskee offers a revolving loan program for residents, for home rehabilitation assistance and assistance with down payment and closing costs on home purchases. Income limits apply. Landlords are also eligible for rehabilitation loans used to improve housing for low- and moderate-income tenants. See the Village website for more information: [www.kekoskee.com](http://www.kekoskee.com).

### **Community Development Block Grant (CDBG) – Housing Program**

The Wisconsin Community Development Block Grant program for housing, administered by the Wisconsin Department of Commerce, provides grants to general purpose units of local government for housing programs which principally benefit low- and moderate-income (LMI) households. The CDBG program is a federally funded program through the Department of Housing and Urban Development's Small Cities CDBG Program. CDBG funds can be used for various housing and neighborhood revitalization activities including housing rehabilitation,

acquisition, relocation, demolition of dilapidated structures, and handicap accessibility improvements. For more information on this program, contact the Wisconsin Department of Commerce, Bureau of Housing.

### **Wisconsin Housing and Economic Development Authority (WHEDA)**

For more than 45 years, WHEDA has worked to provide low-cost financing for housing and small business development in Wisconsin. Since 1972, WHEDA has financed more than 75,000 affordable rental units, helped more than 133,000 families purchase a home and provided more than 29,000 small business and agricultural loan guarantees. WHEDA is a self-supporting public corporation that receives no tax dollars for its operations. For more information on WHEDA programs, visit [wheda.com](http://wheda.com) or call 800-334-6873.

### **Office of Rural Prosperity within the Wisconsin Economic Development Corporation (WEDC)**

Wisconsin Governor Tony Evers called for creating the Office of Rural Prosperity in his State of the State speech in February 2020 to “provide a one-stop shop for folks to navigate state programs and resources tailored to rural communities, businesses and workers.” The program is relatively new but has recently developed a long list of programs available to assist communities with a variety of needs. The program has the potential to be a “game changer” in linking resources to rural communities for workforce housing, economic development, transportation, ag-related business and tourism and much more. Information as the program develops can be obtained through <https://ruralwi.com/resources/>

### **Department of Agriculture (USDA) Rural Housing Programs**

The mission of the US Department of Agriculture Rural Development is to improve the quality of life in rural areas. The housing programs help rural communities and individuals by providing loans and grants for housing and community facilities to fund single-family homes, apartments for low-income persons or the elderly, and housing for farm laborers. The following is a list of a variety of USDA rural housing loan and grant programs. A complete list of programs can be found on the USDA Rural Development Web Site:

<https://www.rd.usda.gov/about-rd/agencies/rural-housing-service>

Checking the web site frequently is suggested as program specifics are removed, added or changed regularly based on legislation and/or orders.

**Farm Labor Housing Loans and Grants** provide low-cost financing for the development of affordable rental housing for both year-round and migrant "domestic farm laborers" and their households. These programs may be used to build, buy, improve, or repair farm labor housing and provide related facilities, such as on-site child care centers.

**Housing Preservation Grants** provide qualified public nonprofit organizations and public agencies funding to assist very low and low-income homeowners to repair and rehabilitate their homes in rural areas.

**Rural Housing Site Loans** are short term loans to finance development costs of subdivisions located in communities with a population less than 10,000 persons. Developed lots are to be sold to families with low to moderate household income (up to 115 percent of the county median income).

**Repair Loans and Grants** are low interest home improvement loans and grants designed for very low-income individuals (50 percent or less of county median income). Funding can be used for making repairs, installing essential features, or removing health and safety hazards. In order to be eligible for grants, the applicant must be at least 62 years old and be unable to repay the loan.

**Single Family Housing Direct Loans** are for families seeking financing to purchase (existing or new construction), repair, or improve a home. This subsidized housing program offers loan benefits as down payment assistance to enable purchase with a loan through a private lending source (Rural Development accepts a junior lien behind the primary lender) or as a sole source of assistance for purchase, repair, or improvement. Sole source assistance is limited to families who are unable to obtain any part of the needed credit from another lending source.

The **Guaranteed Rural Housing (GRH)** loan program provides moderate income families with access to affordable home ownership in eligible rural areas. Approved GRH lenders provide home purchase financing requiring no down payment and can finance loan closing costs and repairs up to the property's appraised value.

**Multi-Family Housing Direct Loans** provide loans for the development of affordable rental housing in rural communities for seniors, individuals, and families. Low and very-low-income households are targeted as tenants, but moderate-income households are also eligible. Rural Development may also provide Rental Assistance (RA) with its loan. Rental Assistance is a project-based tenant subsidy that pays a portion of tenant shelter costs, reducing them to an affordable level (30 percent of adjusted income).

**Multi-Family Housing Guaranteed Loans** serve the rental housing needs of low and moderate-income rural households by providing loan guarantees for newly constructed or rehabilitated rental property in eligible rural areas. Guarantees may be used in conjunction with other subsidy programs, such as the Low-Income Tax Credit, HOME, and state rental assistance programs. Loans can be made for a variety of rental housing types, for example: family elderly, congregate housing, and mobile homes. Loans can be made for new construction moderate or substantial rehabilitation, acquisition of buildings that meet "special housing needs," and combination construction and permanent loans.

### **Wisconsin Rural Partners (WRP)**

Since December 1992, WRP has served as Wisconsin's State Rural Development Council (SRDC) through a cooperative agreement with the US Department of Agriculture. WRP initiatives are more far reaching than just housing, but the WRP can provide key resources. WRP is a neutral, nonprofit organization that brings together a cross section of residents, organizations and leaders important to rural communities throughout the state. The primary focus is on

addressing issues and building collaboration between community, state, federal, nonprofit, and private sector leaders that impact rural communities.

WRP has designed and implemented highly effective programming to identify and address key issues that impact rural life. WRP is a member of National Rural Development Partnership and Partners for Rural America that actively promotes economic, social and community development for rural Wisconsin.

WRP is an active advocate for locally based solutions focused on core issues and opportunities. They encourage private/public partnerships for sustainable rural community development. Through fostering and celebrating local initiatives and projects that promote stewardship and expansion of community and natural resources including:

- Broadband Access and Adoption
- Community Infrastructure and Systems
- Child and Health Care Access
- Housing Financing and Construction
- Transportation Maintenance, Access and Use
- Agriculture and Natural Resource Use and Conservation

More information can be obtained through the WRP web site at: <https://www.wiruralpartners.org>

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