

# Get Your House in Order: Strategies to Address the Housing Shortage



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#### It's Complicated... **Senior Housing Affordability** Interest Rates **Economic** Housing **Development Access to Short** Equity **Developers** Term Rentals Workforce Cost of Recruitment Building



#### A Simpler Time...









### Kellie & Kelly's



TOP 10 THINGS
YOU CAN DO
TO ADDRESS THE
HOUSING SHORTAGE

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## TAKE CHARGE & LEAD THE WAY

#### "No one is coming to save us..."



- What can your community bring to the table?
  - Land
  - Labor
  - Funding
  - Expertise
- Have you laid the groundwork?
- Who are your potential partners?









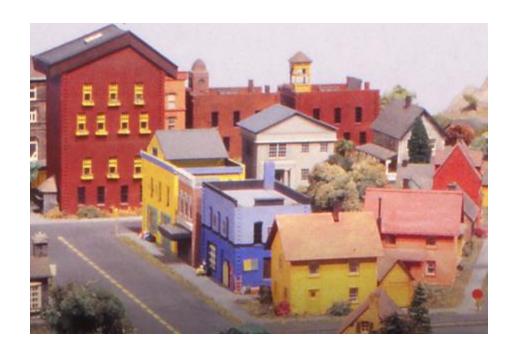


#### **BUILD A COALITION**

#### Who are the people in your neighborhood?

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- Municipal Government
- Tribal Governments
- Housing Authorities
- Key Employers
- EDCs
- Local, State & Federal Agencies
- Elected Leaders
- Local Advocates
- Builders & Developers
- (Not an Exhaustive List)







#### **Strength in Numbers**



#### **Chequamegon Bay Regional Housing Coalition Charter**

**Preamble:** We, the undersigned, in recognition of the pressing need for affordable housing development and preservation, hereby establish the Chequamegon Bay Regional Housing Coalition (CBRHC). With a shared commitment to enhancing the quality of life for all residents of our region, we acknowledge that collaborative efforts are essential to identifying and overcoming the barriers hindering the availability of safe, affordable, and sustainable housing. This charter serves as the foundation upon which our collective goals and actions shall be built.

- Greater visibility for housing issues
- Diverse perspectives and insights
- Bonus when applying for grants
- Opportunities to share the load





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## GET YOUR STORY STRAIGHT

#### **Dive into the Data**

#### **Data Examples:**

- Median Home Price vs.
   Median Wage
- Percentage of Rentals
- Number of STRs
- % of 2nd Home Owners
- Population Demographics

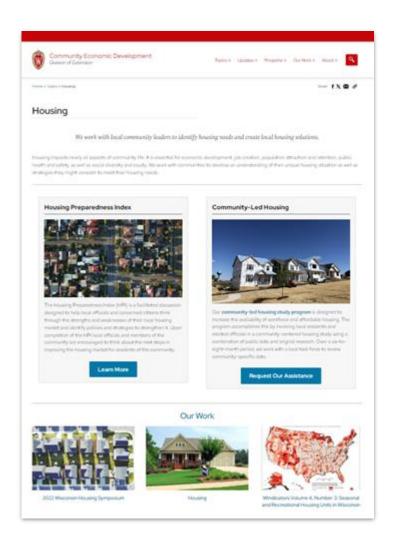


#### What story is the data telling you?

- How is the cost of housing impacting your community?
- Who is most impacted by the cost of housing?

#### **Extension can help!**





#### **Education & Applied Research**

- Housing Preparedness Index
- Community-Led Housing Study
- Community Economic Analysis
- Community Housing Survey
- County-level Job & Wage Data
- Specialist-Assisted Research









## PAVE THE WAY WITH EDUCATION

#### **Elevate the Level of Discourse**



Question 15. Thinking about your city, village, or town in Ashland/Bayfield	Generally	No	Generally
County, do you agree or disagree with the following statements?	Agree	Opinion	Disagree
Homes in my community are becoming too expensive.	78%	19%	3%
I want higher home prices in my community than in surrounding areas.	8%	39%	53%
The cost of housing will make it too expensive for me to remain here.	36%	32%	33%
My family and friends can't afford to live in my community.	42%	32%	26%
My community will be less desirable if there is more affordable housing.	7%	24%	69%
The value of my residence will decrease if we build more affordable			
housing.	11%	18%	72%
My taxes will go up if we build more affordable housing in my community.	18%	31%	51%
The quality of schools in my community will decline if we build more			
affordable housing.	1%	23%	75%
Rental housing in my community is generally not well-maintained.	29%	36%	36%
We need more seasonal worker/short-term housing in my community.	71%	11%	18%
We need to address homelessness/housing insecurity in my community.	44%	27%	29%





#### **Elevate the Level of Discourse**

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- Informational Articles in the Local Paper & Online
- Address Common Misconceptions
- Letters to the Editor
- Regular Updates for Key Partners
- Informed Advocates in the Community
- Take Advantage of Opportunities for Outreach!
  - Local Clubs & Organizations
  - Public Meetings
  - Social Media









## FOCUS ON COMMUNITIES THAT ARE READY

#### Use a Housing Readiness Process

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- Assess capacity
- Identify opportunities
- Answer important questions:
  - Who are we trying to serve?
  - How many housing units will meet the need?
  - Where can we build?
- Move a community from awareness to action.
- Ensure more local support with a community-driven approach.

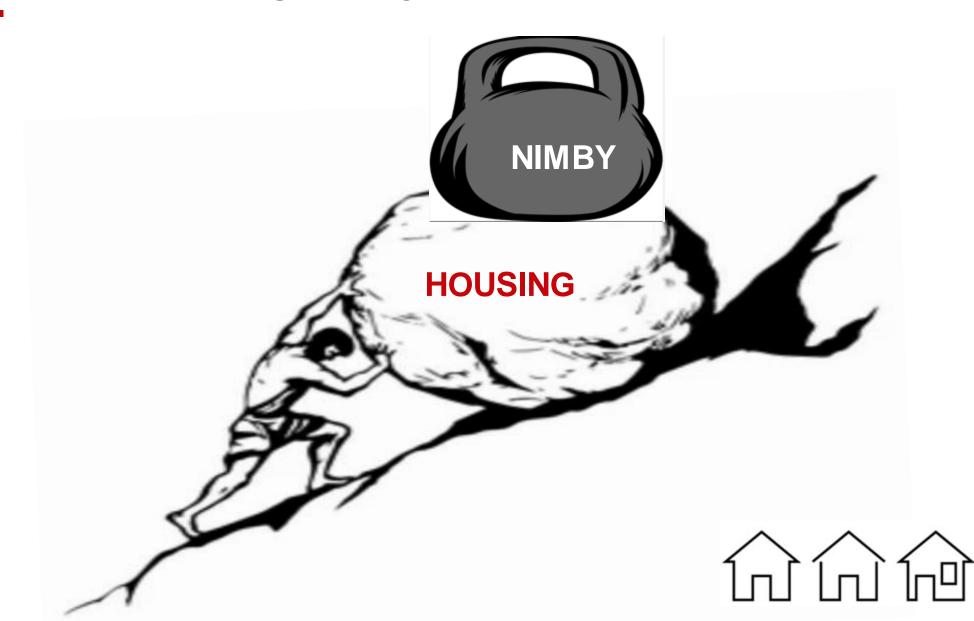






#### Don't make your job harder...











#### ALIGN YOUR LEGISLATIVE EFFORTS

### Make Incremental Changes Wherever Possible



- Demonstrate that you're proactive about the issue.
- There is no single solution.
- Not every idea will work out.
- You've gotta start somewhere!



#### Resolution

No. 2023-69

Regarding Tax Delinquent Land Sales with Residential Covenant Requirements and Short-Term Rental Restriction

WHEREAS, there is a housing shortage in Bayfield County; and,

WHEREAS, Bayfield County wants to be proactive in encouraging new homestead properties; and.





#### **Update Your Zoning Regulations**

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- Zoning is estimated to make up 25-30% of overall development costs.
- There are some common changes to consider:
  - Minimum lots sizes
  - Setback requirements
  - Single-family zoning
  - Infill and density
  - Accessory Dwelling Units
  - Permitting process









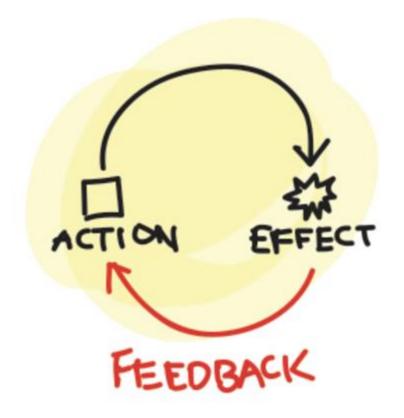


#### BUILD STRONG RELATIONSHIPS WITH YOUR STATE AGENCIES

#### Advocate relentlessly

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- Work with your legislators and agencies to understand what programs are out there.
- If a program doesn't work for your community, TELL THEM WHY.
- If you have an idea for a better policy, SHARE IT WITH THEM.







#### WHEDA Fund Eligibility Update

- Local governmental unit must have made changes to zoning '18-20' ordinances or other land development regulations to increase density, expedite approvals, and reduce development costs (on or after January 1, 2023).
- The governmental unit must have updated the housing element of its comprehensive plan within the last 5 years.
- All other development funding must be secured, and all necessary permits and approvals have been obtained.









## IDENTIFY LAND & ISSUE RFPs

#### Ask for What You Need



#### Include:

- A compelling narrative of your community
- Robust parcel data
- Data that supports your request
- Resolution of support
- Partnership opportunities







#### In process...

A 40-unit housing development proposed on Bayfield County land adjacent to the nursing home in Washburn, WI.

- City TIF funds
- Federal Earmark
- LIHTC (pending)











## BUILD A COMMUNITY LAND TRUST

#### What is a Community Land Trust?

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- A CLT is a nonprofit, community-based organization.
- CLTs remove land from the speculative real estate market to build an inventory of perpetually affordable homes.
- A resale formula allows for limited equity.
- A one-time investment follows the home.
- CLT homes can't be used as a vacation homes or short-term rentals.

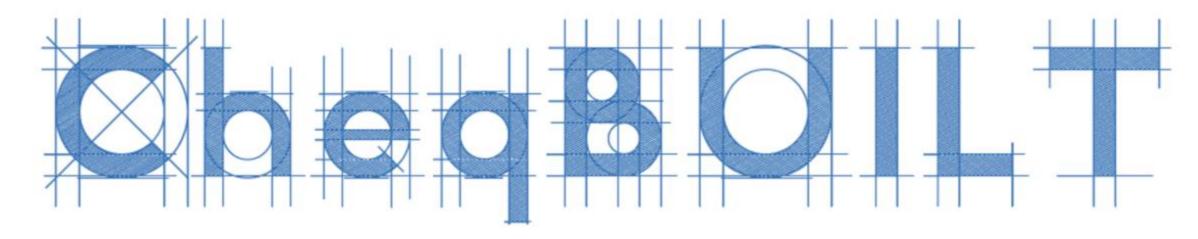






#### Our current project...





chequamegon bay united impact land trust





#### **CLTs in Wisconsin**



- Madison Area Community Land Trust (1990)
- CouleeCAP CLT (LaCrosse area) (2009)
- Milwaukee Community Land Trust (2017)
- Door County Housing Partnership (2019)
- CheqBUILT (Ashland/Bayfield) (2023)

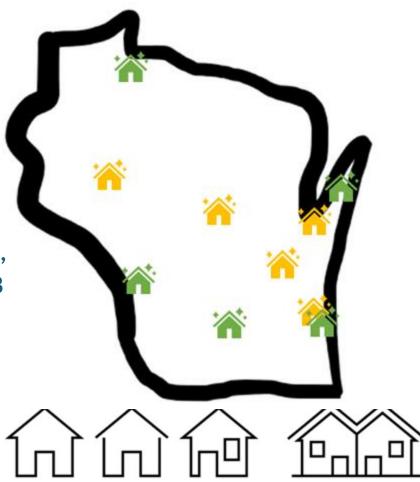


- Central Wisconsin
- Milwaukee County
- Green Bay
- Eau Claire
- Fox Cities

350 CLTs in the United States. up more than 40% since 2018 and Growing!

- Center for Community Land Trust Innovation





www.CheqBUILT.com





#### Capacity Building in Bayfield County

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- Housing Educator position in partnership with UW-Madison Division of Extension.
- Partially funded a full-time staff position at the Bayfield County Housing Authority
- Funded a Housing Grants Outreach position to raise awareness of existing programs.







#### BONUS ADVICE!



#### **BE REALISTIC**

#### Housing is a long game...

"If you get something built in 10 years, you're doing great!"







#### Silver Buckshot, not Silver Bullets







- The Housing shortage we are facing is many years in the making.
- It will take many solutions to solve it.
- Put several irons in the fire.
- Be willing to innovate.





#### Your turn...



**WHAT IS ON** YOUR TOP 10? WHAT HAS BEEN **EFFECTIVE IN YOUR COMMUNITY?** 

#### Your turn...



#### **QUESTIONS?**



#### Thank You!



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