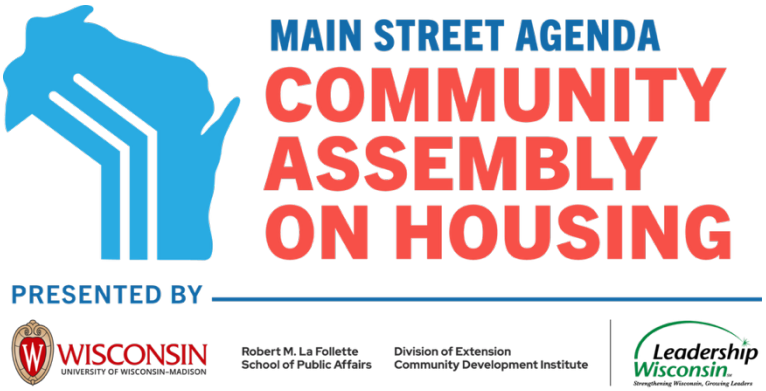
Welcome to Kenosha's Community Assembly on Housing!

Sponsored by:

The Kenosha County Housing Task Force





UW–Madison's Division of Extension and the La Follette School of Public Affairs are partnering to hold community assemblies across Wisconsin to help find solutions to some of the state's most complex and pressing problems.

Our assembly in Kenosha County also features a partnership with **Leadership Wisconsin**, a nonprofit foundation whose mission is building a stronger Wisconsin through increased leadership capacity. Participants in Leadership Wisconsin's Community Leadership 2.0 (CL2.0) program are helping to co-design and facilitate these assemblies. We are grateful to CL2.0 participants, Lakesha Davis, Esther Roberts and Emily Waisanen, who have helped make this assembly possible.

Materials for Kenosha's Community Assembly on Housing were prepared by UW-Madison students, Andrew Staff (B.A., '29) and Sarah Price (M.P.A., '27), under the supervision of Amber Wichowsky (Ph.D., Associate Professor of Public Affairs) and Savannah Meyers (Community Development Educator for Extension Kenosha County).



Our assembly is sponsored by the Kenosha County Housing Task Force. Co-led by Kenosha County and the Kenosha Area Business Alliance, the task force brings together developers, municipal and nonprofit leaders, financing specialists, real estate agents, and community members who are passionate about promoting increased housing options for everyone across Kenosha County.

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ASSEMBLY AGENDA

8:30 - 9:00 AM: Registration

Location: Main Lobby & Stairs

9:00 - 9:30 AM: Welcome and Introductions

Location: Stairs

- Who we are, our purpose, and sharing our housing stories.

9:30 – 10:15 AM: Small-Group Discussion

Location: 2nd Floor

- Learn about and discuss housing data and issues highlighted in the informational packet.

10:15 - 10:25 AM: Break

10:25 - 11:25 AM: Factory-Built Housing in Action Panel

Location: 2nd Floor

- Hear from panelists Amy Bliss, Steve Schommer, and Amanda Kurt about factory-built home basics and examples from Kenosha County and other communities.

11:25 – 12:10 PM: Lunch

Location: 3rd Floor & Terrace

12:15 – 1:00 PM: How Housing Affects the Community

Location: Stairs

- Hear from Kaylee Cutler, Mark Melotik, Ellen Kupfer, and Laverne Jaros on how healthcare, schools, and aging populations are affected by the current housing market.

1:00 – 2:00 PM: Recommendation Criteria Discussion

Location: Terrace, 3rd floor, 2nd Floor

- Rotate between 3 tables to discuss a unique housing question at each:
    1. When considering any housing strategy, what criteria should be used to evaluate whether factory-built housing is a good fit for Kenosha County?
    2. Based on your experience, what opportunities might factory-built housing create for Kenosha County?
    3. What challenges or concerns should residents carefully consider when evaluating factory-built housing?

2:00-2:15 PM: Break

2:15–2:50: Recommendations

Location: Stairs

- Use ideas gained in the small groups to draft and vote on recommendation(s) to the Kenosha County Housing Task Force.

2:50– 3:00 PM: Closing

Location: Stairs

- Short survey on your experience at the assembly and how to stay informed on next steps.

GUEST SPEAKERS



Steve Schommer founded Adrenaline Homes, a Kenosha-based manufactured and modular home retailer and licensed general contractor serving Southeastern Wisconsin and Northern Illinois. With over 35 years in manufacturing, engineering, and sales, he helps investors and developers use factory-built construction.



Amy Bliss is the Executive Director of Wisconsin Housing Alliance and has served the manufactured and modular housing industry for 36 years. Her work focuses on government relations, education for the industry and public relations. In addition to the Wisconsin Housing Alliance, she is the Board Chair for their affiliated non-profit, Tomorrow's Home Foundation, which assists lower income manufactured homeowners with critical home repairs.



Kaylee Cutler was born and raised in Kenosha and attended KUSD schools along with UW-Parkside. She has spent over ten years as a McKinney-Vento Homeless Liaison, the last three school years being in Kenosha Unified. During her career, she sat on the Board for Safe Haven of Racine for 6 years and was also the President of the Racine Continuum of Care (CoC) program.



Ellen Kupfer has a BA in Social Work from Carthage College and a master's in social work from UW-Milwaukee. She has worked in the fields of aging and disabilities, and she conducted Livable Kenosha's Housing Needs Survey focusing on those two populations' housing needs and recommendations for future community development.



LaVerne Jaros retired as director of Kenosha County's Division of Aging & Disability Services. She serves on statewide boards of organizations involved with healthy aging, and with community based long term care and participated in the Liveable Kenosha Project. She holds a Master's Degree in Public Administration and a BA in Sociology.

Mark Melotik started as a residential housing inspector for the City of Kenosha Health Department in 1989. For several years he was inspecting properties and ensuring they were up to code and safe for the occupants. Today, beside overseeing the Environmental Health Food and Recreational Licensing section, the water, clinical and crime laboratory, he oversees the HUD grant that provides funding to remediate lead from homes in Racine and Kenosha Counties, with a focus on the older neighborhoods of the city of Racine and Kenosha.

What is a Community Assembly?

A community assembly is a gathering of residents who collaboratively learn, discuss, and make recommendations about a specific issue. Participants are selected randomly to help ensure the group reflects the variety of backgrounds and perspectives in the community.

Benefits of a Community Assembly

Research shows assemblies help people talk across differences, feel more open to new ideas, and work together to solve shared problems.

How will it work?

Not all community assemblies look the same. The number of participants, length of assembly, and scope of the problem can vary. All assemblies should have three main parts: education, deliberation, and decision-making.

> First, participants will hear from a range of experts to learn more about the problem.
>
> Then, you will engage in discussions and activities to help you make sense of what you've learned. These activities are designed to help you consider different perspectives, weigh trade-offs, and explore potential solutions.
>
> Finally, participants will work together to create a recommendation to share with the Kenosha County Housing Task Force.

What if we disagree?

One of our goals of the assembly is to build agreement around the best solution to the problem. However, it's okay if not everyone agrees. Towards the end of the day, you will all vote on a recommendation for the Kenosha County Housing Task Force. The recommendation that gets the most votes will be drafted and called "The Majority Report."

If a smaller group of participants supports a different solution, we can draft a second recommendation called "The Minority Report." This report also gets shared with Kenosha County Housing Task Force. A minority report allows us to make sure all voices are heard.

KENOSHA COUNTY HOUSING OVERVIEW

Kenosha County at a Glance

	2010	2025	% Increase
Population	166,428	170,912	2.7%
Jobs	56,800	79,500	39.9%
Median Household Income	$69,632	$81,239	7.0%

The median household income of property owners increased by 1.8% from $88,253 in 2010 to $89,805 in 2022. The median household income of property renters increased by 19.4% from $36,510 in 2010 to $43,594 in 2022.

How Has the Housing Landscape Changed?

The median sale price in Kenosha County increased from $194,000 in 2019 to $310,000 in 2025, an **increase of 59.8%**.

Growth In Households (2006-2024)	Growth in Housing Units (2006-2024)	Supply Shortfall (2006-2024)
11,386 Households	**7,683** Housing Units	**3,685** Units Needed

One cause of this elevated increase in home prices is a lack of supply. In recent years, Kenosha's housing unit growth has failed to match the growth in households. This means that Kenosha's market has become increasingly more competitive since 2006.

Of the limited new housing units that have been built, many residents still find themselves priced out. According to the National Association of House Builders, the median price for a new home in Kenosha and Racine is **$540,152**. At this price, **over 83% of residents are unable to afford a new home**.

What Is a Factory-Built Home?

Factory-built homes are residential structures constructed within a manufacturing plant and then transported to a permanent or semi-permanent site for assembly. Since 1976, all factory-built homes must meet federal quality regulations through the Department of Housing and Urban Development. There are multiple types of factory-built homes, and it is

important to differentiate between types (see glossary for modular, manufactured, and mobile homes).

Benefits

1. **Affordability**

   The cost of many factory-built homes falls far below median home prices. The average sale price of a factory-built home in Wisconsin in 2025 was just **$115,300**.

2. **Construction Speed**

   Instead of taking multiple months like site-built homes, factory-built homes typically take only a few weeks to assemble on location.

3. **Energy Efficiency**

   Not only does their reduced size decrease energy costs, but many factory-built homes incorporate high-efficiency cooling and heating systems to lower resident utility costs.

4. **Accessibility**

   Over half of Kenosha's homes were built before 1979, making many of them less accessible to individuals with disabilities. For those who struggle to find handicap-accessible housing units, factory-built homes are not only an affordable option but also a user-friendly one.

Year Built	Kenosha County	
	Number	Percent
2010-2025	5,225	7.1
2000-2009	10,105	13.8
1990-1999	10,688	14.6
1980-1989	5,757	7.9
1970-1979	9,788	13.4
1960-1969	6,845	9.3
1950-1959	8,404	11.5
1940-1949	4,288	5.9
1939 or Earlier	12,179	16.6
Total	***73,279***	***100.0***
Median Age	***50 Years***	

Barriers and Additional Considerations

1. **Zoning Compliance**

   Many counties place substantial constraints on where factory-built homes can be built and the sizing of a home. This makes it difficult for many potential buyers to find a location to place their home.

   Kenosha County zoning laws restrict the minimum floor size to be 600 square feet in the mobile home district (R-12). In the county, manufactured and modular homes can be placed outside of the specific mobile home district, but they must meet single-family dwelling standards by having a permanent foundation, be at least 24 ft

wide, and have a minimum size between 800 to 1,400 square feet (depending on the specific single-family district). In the City of Kenosha, manufactured and mobile homes cannot be placed outside of the specific mobile/manufactured home district.

2. **Transportation and On-Site Quality**

   While federal quality standards must be met by homes built at manufacturing plants, transporting the often-large sections of these homes can damage parts before they are even assembled. Once at a location, movement in the foundation can cause many factory-built homes to face leaks in roofing, drywall, and air conditioning ducts.

3. **Leasing v. Ownership**

   About 45-50% of manufactured homeowners do not own the land their home sits on. This is an important distinction when considering the economic impacts for three reasons.

   1. **Not owning the land limits one's ability to build wealth**

      Without owning the land, someone can't benefit from the stable or appreciating (increasing) land value, which can offset depreciating (decreasing) value of the unit itself. Without this, it's less likely they will be able to sell their factory-built home for a similar or higher price than they purchased it for.

   2. **Residents have worse financing options.**

      If one does not own the land their home sits on, it cannot be titled as "real property." This prevents land leasing households from accessing traditional mortgages, leaving them with fewer and higher-interest financing options.

   3. **Fluctuating rents could cause strained budgets or even loss of one's homes.**

      Land leasers typically pay monthly "lot rents", which are subject to change. Census data shows lot rents have increased 45% in the past decade, sometimes in sharp increases. Manufactured homes are extremely costly or sometimes impossible to relocate, so many households are forced to either endure higher rents or leave their homes behind, surrendering any value they'd invested into the property.

Other Wisconsin Housing Examples

Green Bay Zoning Reform

Just last December, Green Bay altered its zoning code to address an "affordable housing crisis" (Schultz 2025). Under these changes homes that were previously restricted into limited districts are now permitted to be built in a wider variety of locations:

1. Duplexes allowed in historically single-family zoning districts
2. Three- or four-unit multi-family buildings allowed in traditional single-family districts with a conditional use permit
3. Accessory dwelling units allowed in all residential districts with a conditional use permit
4. Taller buildings allowed in higher density districts
5. Smaller minimum lot size requirements
6. Additional housing options in commercial districts.

It is important to remember that these changes were made at a city level. Changes to county zoning ordinances would only affect residents in unincorporated towns (cities that lack a municipal government). City and county governments could make zoning changes that expand where factory-built homes are allowed and reduce the minimum lot sizes required for them.

Appleton Accessory Dwelling Unit Reform

In 2021, Appleton approved zoning laws to allow accessory dwelling units (ADUs) in residential zoning districts. An ADU is a smaller, independent secondary housing unit located on the same lot as a primary home. Although many factory-built homes can be made into ADUs, the process for creating an ADU in Kenosha County makes it hard for factory-built homes to be used. Under Kenosha County Code, ADUs:

- Are capped at 600 sq ft, with a maximum of two occupants and one ADU per single-family lot
- Must be internally connected to the main house (a shared interior access, not through a garage, attic, basement, or porch)
- Cannot have a separate garage, driveway, address, or utility meters
- Cannot have an external stairway

- Must leave the property looking like a single-family home from the outside
- Must be occupied by someone related by blood, marriage, or adoption to the primary household
- Are allowed by right (no conditional use/site plan review) in the A-1, A-2, C-2, and R-1 through R-6 districts

Because the ADU must "appear as a single-family dwelling," it is practically impossible for a detached factory build unit to be put in a backyard. One option to expand factory-built homes is to follow an initiative like Appleton's reform of ADU requirements.

- Read more about Appleton's ADU reform
- Kenosha County rules for ADUs
- City of Kenosha manufactured home ordinance

Glossary of Commonly Used Terms

ADA-Accessible: ADA refers to the Americans with Disabilities Act. ADA-Accessible means a building can be easily entered by people with disabilities. For example, a building may have a ramp or elevator rather than stairs.

Additional Dwelling Unit (ADU): Smaller living space on the same lot as a single-family home, could be attached or detached from the home. Also known as in-law suites.

Area Median Income (AMI): Mid-point of income where half of households in an area make more and half make less. AMI is often broken down based on the number of people in a household. Sometimes called County Median Income or CMI.

Cost-burdened: Any household that spends more than 30% of their monthly income on rent, mortgage payments, or other housing costs.

> Severely cost-burdened: Any household that spends more than 50% of their monthly income on rent, mortgage payments, or other housing costs.

Factory-built housing: Homes built off-site, then transported to the site; includes mobile homes, modular homes, and manufactured housing.

Low-Income: Households are considered low income if they make 80% of the area median income (AMI) or less, 'very low income' if they make 50% of the AMI, and 'extremely low income' if they make 30% of the AMI or less .

Low Income Housing Tax Credit (LIHTC): A federal tax program that incentivizes building, acquiring, or rehabilitating affordable housing. In return for federal tax credits, LIHTC properties are required to set affordable rents for 30 (sometimes 15) years. Importantly, LIHTC rent calculations are not based on individual households, so LIHTC residents commonly pay more than 30% of their income in rent. Also referred to as Section 42 Housing.

Manufactured Home: Factory-built homes built in or after 1976, thus following federal HUD Code standards established.

Market Rate Housing: Housing that is priced based on supply and demand, without government subsidies.

Missing Middle Housing: Refers to medium-density housing that can offer a range of affordability, including multi-unit structures (e.g. duplexes, triplexes, or townhomes) or detached units with shared open spaces (like cottage courts or cluster houses).

Mobile Homes: Factory-built homes built before federal HUD Code standards were established in 1976.

Modular Home: Factory-built home that is placed on a permanent foundation; follow HUD Code as well as state, local, and regional building codes; eligible for financing with most major lenders and banks.

Municipal: relating to the local unit of government (i.e. town, village, city).

Ordinance: a law adopted by the local government.

Project-Based Rental Assistance (PBRA): housing subsidies tied to particular developments, rather than individuals .

Section 8 Vouchers: Federal rental assistance program for low-income households to use in privately-owned rental proprieties. Also referred to as Housing Choice Vouchers or just vouchers.

(Note: Section 8 assistance is distributed through local Public Housing Authorities (PHAs). It is not an "entitlement program", meaning that a household meeting all eligibility criteria is not guaranteed to receive assistance.)

Section 202: Federally subsidized housing for low-income adults age 62+.

Section 521: Rental assistance issued by the United States Department of Agriculture (USDA) so tenants at eligible properties pay no more than 30% their income in rent. The assistance is tied to the property- not the tenant- and primarily supports multi-family housing in rural areas.

Site-built Housing: Homes built primarily or completely at its permanent location; also called stick-built housing.

Subsidized Housing: Any housing in which the cost of housing is reduced through local, state, or federal programs.

Workforce housing: Housing affordable to low to middle income households. Definitions vary widely, usually between 60% and 120% AMI.

Zoning: Set of rules for how sections of land can be used; includes rules about function (residential, commercial, mixed, etc.), density (units per building, lot size, etc.), and other rules (parking requirements, visual requirements, setbacks/distance from property line, etc.).

FURTHER READING

Factory-Built Homes

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Kenosha County Housing Task Force

Kenosha County Housing Task Force Overview

Residential Planning and Zoning Presentation

Kenosha County Market Analysis

Kenosha County Housing Task Force Kick-Off Meeting

County and City Materials

City of Kenosha 2025-2029 Consolidated Plan for the Community Development Block Grant and HOME Programs

Home Kenosha – Affordable Living, Neighborhood Revival Program

Kenosha County General Zoning and Shoreland/Floodplain Zoning Ordinance (Chapter 12)

News Reports

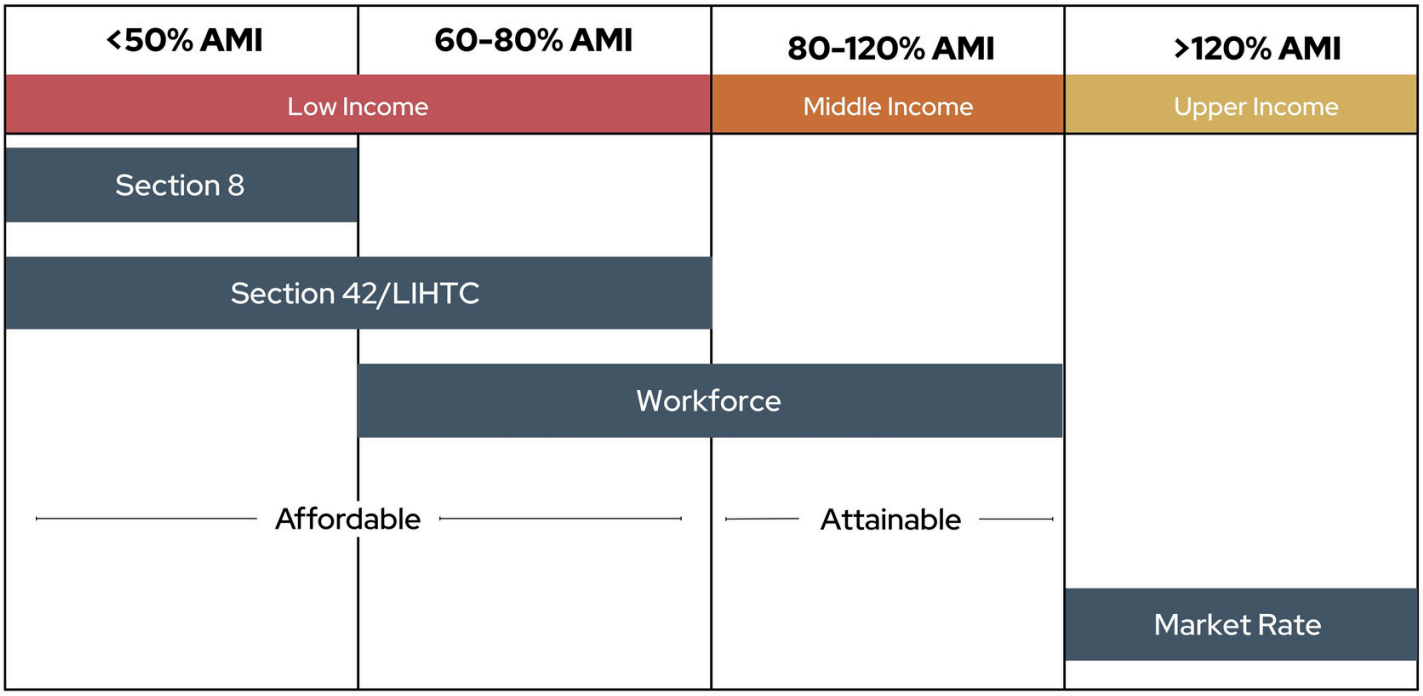
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Kenosha County Housing Task Force
Income and Housing Spectrum





Manufactured Home

Factory-built home built to federal HUD Code standards, including the steel delivery frame as a permanent structural component. These homes can be placed on a temporary or permanent foundation. Manufactured homes have their own housing classification for lending and appraisal purposes, which can make it harder to obtain lending. Also called trailers, single-wides, and double-wides.

(Habitat for Humanity, 2022; Clayton Homes, Margaret C, 2024)



Mobile Home

“Factory-built homes were constructed before the HUD Code went into effect in 1976. All homes built after this date and to this code are referred to as “manufactured homes.” As such, mobile homes are no longer in production.”

(Habitat for Humanity, 2022)



Modular Home

A home that is built in a factory, shipped to the construction site, and then placed on a permanent foundation. These homes conform to all applicable state, local, and/or regional residential building codes and are indistinguishable from site-built homes. These homes are eligible for financing with most major lenders and banks.

(Habitat for Humanity, 2022; Clayton Homes, Margaret C, 2024; Rocket Mortgage, Kevin Graham, 2024)