Welcome to Forest County's Community Assembly on Housing!

MAIN STREET AGENDA
COMMUNITY ASSEMBLY ON HOUSING

PRESENTED BY

WISCONSIN
UNIVERSITY OF WISCONSIN–MADISON

Robert M. La Follette School of Public Affairs

Division of Extension
Community Development Institute

FOREST COUNTY
Take a Breath

Sponsored by the

Forest County Board of Supervisors

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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. Each assembly is sponsored by a local government. Forest County's Community Assembly on Housing is sponsored by the County Board of Supervisors.

Materials for Forest County's Community Assembly on Housing were prepared by UW-Madison student, Sarah Price (M.P.A., '27), under the supervision of Amber Wichowsky (Ph.D., Associate Professor of Public Affairs).

The question we are exploring:
What should Forest County and its community partners do to expand affordable housing options for current and future residents?

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Schedule of Events

8:30- 9 am	**Check In**
9-9:30 am	**Welcome & Opening Conversation**
9:30-10:30 am	**Morning Presentations** **Forest County's Housing Landscape:** *Presented by Chantel Kuczmarski, UW–Madison Extension* **Rural Housing Solutions in Action:** *Presented by Corrie Beula Kovacs, WEDC's Office of Rural Prosperity* **Community Land Trusts in Action:** *Presented by Ryan Hogan, UW–Madison Extension*
10:30-10:45 am	**Break**
10:45-11:00 am	**Housing Solutions in Action: Financing Affordable Housing** What financing tools, resources, and partnerships could help make housing development possible in Forest County? *Presenter: Chantel Kuczmarski, UW-Madison-Extension*
11:00 – 11:45 am	**Identifying Forest County's Housing Needs and Priorities** Small group discussions+ voting activity
11:45-12:30 pm	**Lunch Break** Lunch catered from Tricia's Treasures
12:30 – 2:00 pm	**What could Forest County do?** Rotating small group conversations exploring ideas brought up in the morning activity
2:00-2:15 pm	**Break**
2:15-2:45 pm	**Voting** Paper ballots will be shared for anonymous voting on recommendations.
2:45-3:00 pm	**What Happens Next & Closing** Final reflection, next steps, opportunities to remain involved, participant evaluation, and stipend information.
3:00-3:30 pm	**Optional: Networking and Socializing**

Presenters



Sam Augustin
Forest County Board Chair



Chantel Kuczmarski
UW–Madison Extension Community Development Educator, Forest County



Corrie Beula Kovacs
Wisconsin Economic Development Corporation (WEDC), Office of Rural Prosperity



Ryan Hogan
UW–Madison Extension, Bayfield County

What is a Community Assembly?

A community assembly is a gathering of community members who collaboratively learn, discuss, and make recommendations about a specific issue. Community members are selected randomly. This ensures the group reflects the variety of backgrounds and perspectives in the community.

Benefits of a Community Assembly

Research shows assemblies increase citizens' knowledge and engagement of local issues, help people talk across differences, and work together to solve shared problems. These all make a community a better place to live.

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 recommendations to share with the county board.

What if we disagree?

One of our goals for the assembly is to build agreement around the best solution. However, it's okay if not everyone agrees. Towards the end of the day, you will all vote on recommendations for the Forest County Board. Recommendations that get 80% or more votes are considered to have "reached consensus." However, recommendations that don't reach consensus are also included in our report- with the disclaimer that they didn't reach majority support. This makes sure all voices are heard.

What Makes a Good Recommendation?

It's important that recommendations are guided by **you** as assembly participants. However, some guidelines can help ensure recommendations are impactful. A strong recommendation is **specific**, **actionable**, and **feasible**.

Specific- No one here is expected to be an expert or have all the answers, but including some detail in your recommendations helps your voice be heard. For example, rather than saying "build more housing," consider what kind of housing, where it should be located, and who it should target.
Actionable- Think about what steps the county or other stakeholders could take to move towards your goal.
Feasible- Considering the constraints faced by the county and other stakeholders' helps us create recommendations that could realistically be implemented.

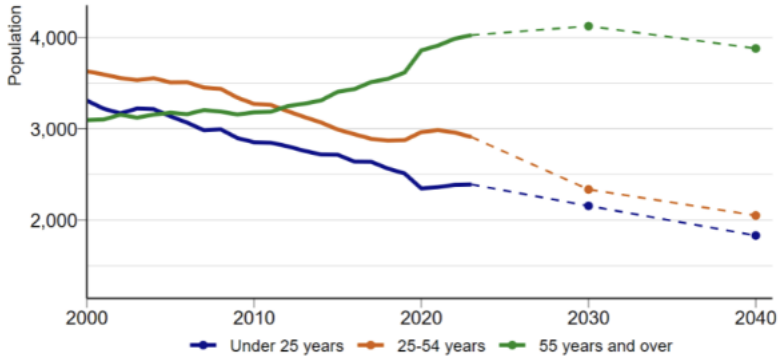
What can recommendations be about?

You might consider recommendations about local policies, development, or even the decision-making process. We encourage you to think broadly and not feel limited to what you propose. At the same time, we recognize coming up with ideas from scratch can be challenging, so we've included some examples of approaches other communities have taken on pages 10-11.

Housing in Forest County

Forest County Demographics

Aging Population



Source: Forest County 2025 Workforce Profile

The proportion of Forest County residents aged 55+ has risen from 30.8% in 2000 to 43.3% in 2023. As of 2023, the median age is 48.7, compared to a state-wide average of 39.5.

Income

In 2021, the Median Household Income (MHI) in Forest County was $51,959, 22% lower than the statewide median (67,080) and 31% lower than the national median ($75,149).

In 2022, 13.9% (1257) of Forest County residents were under the federal poverty line, about 1.3 times the statewide rate. This includes 19.5% of children and 9% of people over the age of 65.

Source: Forest County Community Health Assessment

Cost of Housing

Cost of Housing

Households are considered rent burdened if they spend over 30% of their household income on housing costs. 23.5% of Forest County renter households and 28.9% of homeowner households with a mortgage are cost burdened (2019-2023 data). *Source: Kuczmarski, 2026*[1]

[1] Information sourced from presentation presented by Chantel Kuczmarski, UW – Madison Extension. Presentation will be presented at the November 7th assembly and subsequently shared with participants. The presentation's primary data sources are listed in "For Further Reading" section.

Average Monthly Housing Costs (2015-2019)			
	Homeowners (with a mortgage)	Homeowners (without a mortgage)	Renters
Forest County	$1057	$409	$506
Wisconsin	$1430	$553	$856
Difference	*- 26.1%*	*- 26.0%*	*- 40.9%*

Between 2015-2019, average monthly housing costs in Forest County were between 26% and 40.9% lower than statewide averages.

Source: Grow North Region Housing Study

Home Values

Home prices in Forest County are rising; from 2018-2023, the median home sale price rose 22.6%. The median sales price for Forest County homes sold in the first half of 2026 was $190,000.

Source: Greater Northwoods Multiple Listing Service (GNMLS), January–August 2026

Housing Stock

Housing Types



Source: Grow North Region Housing Study

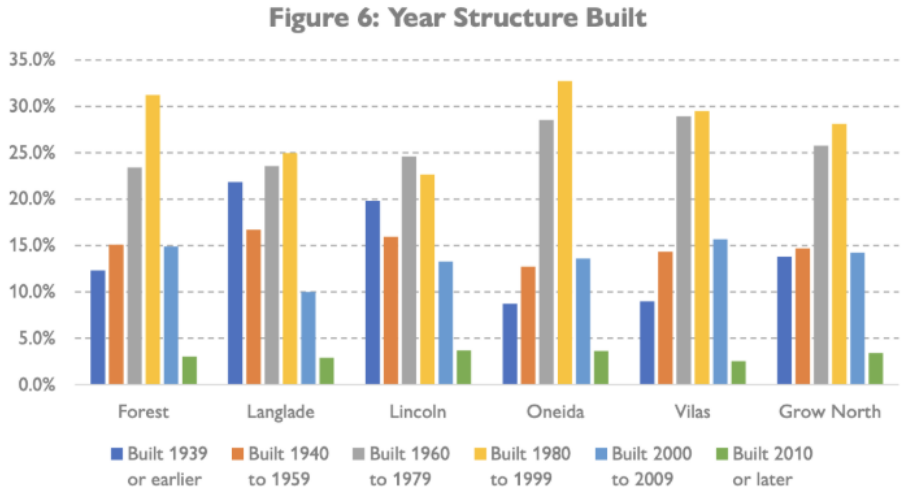
Single-family housing is the dominant housing type in Forest County, making up 85.5% of all housing units. Mobile homes account for 10.4%, about triple the state's percentage (3.4%).

This varies from town to town. While 93% of housing units in Lincoln are single family homes, only 65% of units in Ross are. Meanwhile, the Towns of Blackwell, Popple River, and Ross have the highest percentage of mobile homes, accounting for more than 1 in 4 housing units.

Age of Housing

Over 16% of housing in Forest County was built before 1950. That rate is even higher in Argonne, Blackwell, Ross, and Wabeno (~ 1 in 5) and Laono (~1 in 4). Older homes may be less energy efficient, lack modern amenities, and require costly repairs.

The development of new housing has stagnated in recent years. Less than 4% of the county's housing stock was built between 2010 and 2020. On average, the Grow North Region has issued 109% fewer residential building permits per year since 2009 than before the recession.



Sources: Grow North Region Housing Study[2] and Forest County Comprehensive Plan 2024-2044

Seasonal Housing

49.4% of housing in Forest County is 'seasonal, recreational, or occasional use' (2019-2023 data). More of these homes are converting to permanent homes as people retire. *Source: Kuczmarski 2026 & U.S. Census Bureau.[3]*

Owner-occupied versus renter

As of 2020, 78.2% of Forest County units are owner-occupied (compared to 67.1% statewide). *Source: Forest County Comprehensive Plan*

Low-Income Housing

As of 2021, Forest County has 230 publicly subsidized affordable housing units. 151 provide rental assistance for tenants, while the other 79 set rents low enough to be considered affordable without rental assistance. *Source: Grow North Region Housing Study*

[2] Houses built after 2020 not included

[3] Data as reported in NCWRPC, Forest County All Hazards Mitigation Plan Update (2026) and Kures, M. (2021). Seasonal and recreational housing units in Wisconsin. University of Wisconsin–Madison, Division of Extension.

Ideas from Other Communities

Ellsworth- A Multi-Faceted Approach

Village President Becky Beissel explained, *"Like many Wisconsin communities, we heard the same concerns over and over: employers couldn't recruit workers, young families couldn't find homes, and older residents wanted to downsize without leaving the community"*- Ellsworth Village President Becky Beissel.[4] From 2010 to 2023, the Village of Ellsworth averaged four new housing units per year. From 2024 to 2025, more than 100 new units were created. This change required multi-faceted solutions. The village hosted **community meetings** to receive community feedback and share stories about the importance of housing for school enrollment, affordability, workforce and business growth, and the tax base. They updated their **Comprehensive Plan**, created a **Strategic Plan**, and updated their **zoning ordinances**. The city directly supported a housing development by **purchasing the land** of a vacant school building, creating a **Tax Increment District**, and issuing a Request for Proposals to housing developers. They received three proposals and awarded the contract to a developer who built 29 market-rate units (two 12-unit apartment buildings, two twin homes, and one single-family home). In another development, the village was less involved; a developer purchased an existing apartment building used **Wisconsin Housing Economic Development Authority (WHEDA) tax credits** to add 54 workforce housing units.

Door County- Short-Term Rental Regulations

Short-term rentals pose a complicated question to communities. These rentals aid the tourism industry but can also make housing less available and affordable for locals. In Wisconsin, local governments cannot ban short-term rentals but have some ability to regulate them, such as requiring licensure or impose certain time-based restrictions. The interpretation of the regulation restrictions is subject of legal challenges. The Village of Sister Bay is currently asking the state Supreme Court to review an appeals court decision which overturned its policy to limit rentals to using only four bedrooms.
Many other Door County municipalities have adopted their own regulations. Egg Harbor restricts properties in certain zoning districts from being rented for more than 180 days per year, less than two consecutive days, or to more

than one booking in a six-day period. Sturgeon Bay prohibits accessory dwelling units from being rented for less than seven days; They also required a city license costing $200 per unit/per year and an 8% Tourism Zone room tax. These regulations remain subject of debate as communities weigh the tradeoffs of regulating short-term rentals. More information on short-term rental regulations can be found in the appendix.

Other Possible Recommendations

Zoning

- Change zoning to allow more types of housing (such as duplexes, town homes, small apartment buildings)
- Allow additional dwelling units (ADUs) by right (not requiring an additional permit)
- Allow manufactured homes in more areas of the community

Development

- Identify publicly owned land that could be used for affordable housing
- Review the steps and fees required for new housing projects to look for ways to reduce barriers
- Establish a tax incremental district to attract private development of affordable housing

Process

- Create more regular opportunities for community feedback on housing challenges and solutions
- Create a housing task force for Forest County
- Collect more current data on housing in Forest County

Glossary of Commonly Used Terms

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.

Land bank: public or non-profit entity which acquires vacant or deteriorated properties to temporarily hold until they can be transferred to an owner which aligns with community goals

Community Land Trust (CLT): a land use model in which a community-based organization owns and "stewards" land in order to preserve affordability. Typically, this involves signing a long-term lease agreement with a homeowner who will own the house but not the land, thus significantly decreasing the purchase price. In return for the discounted price, the homeowner agrees to (eventually) sell their home at a below market rate to another low-income family.

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): federal program that uses tax credits to incentivize private developers to build, acquire, or rehabilitate affordable housing. LIHTC properties are required to set affordable rents for 30 (sometimes 15) years

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)

Ordinance: a law adopted by the local government

Public Housing Authority (PHA): government body which administers public housing assistance; PHA jurisdiction sizes vary; Wisconsin has 127 housing authorities, mostly operating at the municipal level

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.)

Rapid Re-Housing: Time-limited rental assistance program for households experiencing homelessness, ranging between 3 and 24 months of 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); primarily supports multi-family housing properties 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

Short-term rentals (STRs): furnished rooms or homes rented on a short-term basis (<30 days), often through online platforms like Airbnb or Vrbo

Tax incremental district (TID): a small geographic area designated for redevelopment using tax incremental financing

Tax incremental financing (TIF): a tool that allows cities to fund community development projects by borrowing against expected future tax growth.

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.)

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WISCONSIN LEGISLATIVE COUNCIL *IssueBrief*

August 2026

Short-Term Rental Regulations

Prepared by: Michael Davis, Legal Intern, and Scott Grosz, Principal Attorney

A "short-term rental" (STR) is a residential dwelling intended to be rented for a shorter period of time than a traditional lease. Common examples of STRs include properties for rent on platforms such as Airbnb and Vrbo. By preempting certain regulations, Wisconsin statutes outline a framework within which local governments must operate in regulating STRs. This issue brief provides an overview of that framework, summarizes recent legal challenges, and describes the current state of the law related to preemption of local ordinances intended to regulate STRs.

WISCONSIN STATUTES

Under Wisconsin law, local regulation is preempted to the extent that it conflicts with the following limitations:

- No ordinance may prohibit the rental of a residential dwelling for seven consecutive days or longer.
- If a residential dwelling is rented for periods of more than six but fewer than 30 consecutive days, an ordinance may limit the total number of days within a consecutive 365-day period that the dwelling may be rented to no fewer than 180 days.
- An ordinance may not specify the part of a calendar year during which the residential dwelling may be rented, but it may require that the maximum number of allowable rental days within a 365-day period run consecutively.
- An ordinance may require local licensure for persons who operate short-term rentals more than 10 nights each year.[1]

STRs are also subject to state regulation as tourist rooming houses (TRHs), defined as "any lodging place or tourist cabin or cottage where sleeping accommodations are offered for pay to tourists or transients," not including a private boarding or rooming house not accommodating tourists or transients, a hotel, or a bed and breakfast establishment.[2] State law requires TRHs to obtain an annual license either from the Department of Agriculture, Trade and Consumer Protection (DATCP) or from a local unit of government acting as an agent of DATCP.[3]

LEGAL CHALLENGES

A number of recent cases have challenged whether Wisconsin's STR statutes preempt specific local ordinances. Several of these cases were dismissed on procedural grounds, and an early circuit court decision upheld a local government's various ordinances related to STR operation.[4] However, as described below, two recent Wisconsin Court of Appeals decisions resulted in preemption of specific ordinances and may raise legal questions regarding preemption of other ordinances that effectively prohibit an owner from using a residential dwelling as an STR.

Wisconsin Realtors Association, Inc. v. City of Neenah

In *Wisconsin Realtors Association, Inc. v. City of Neenah*, 2025 WI App 49, the Wisconsin Realtors Association challenged the City of Neenah's Tourist Housing Ordinance, which prohibited residence owners from obtaining the necessary permit to operate an STR unless the owner was seeking a permit for his or her "primary residence." The plaintiffs argued that the ordinance logically conflicted with the statutes. The circuit court in Winnebago County granted summary judgment to the City of Neenah, and the Wisconsin Realtors Association appealed.

5

[5] Davis, M. Grosz, S. (2026, Aug) Short-Term Rental Regulations. *Wisconsin Legislative Council.* https://docs.legis.wisconsin.gov/misc/lc/issue_briefs/2026/housing/ib_short_term_rental_md_sg_2026_08_17