

# AMENDED TO REFLECT ACCURATE MEETING TIME

## REGULAR MEETING

**Housing Taskforce**  
**June 22, 2022 - 3:15 PM**  
**Community Room**  
**933 Michigan Ave**  
**Stevens Point, WI 54481**

### Join Zoom Meeting

<https://us02web.zoom.us/j/81570203589?pwd=aVlyc0ZyNEZsWkdXeJjLNDUyTytCQT09>

**Meeting ID: 815 7020 3589**  
**Passcode: 619414**

**By Phone: 312-626-6799**

## AGENDA

### Discussion and Possible Action on:

1. Roll Call
2. Definition of Family (Zoning Code)
3. Goal #2: Increase home ownership opportunities through social equity.
  - A. Zoning
  - B. Economic Development/Financial Assistance
  - C. Community Engagement
4. Adjournment

#### Meeting Rider

Any person who has special needs while attending this meeting or needing agenda materials for this meeting should contact the City Clerk as soon as possible to ensure a reasonable accommodation can be made. The City Clerk can be reached by telephone at (715) 346-1569, TDD # 346-1556 or by mail at 1515 Strongs Ave., Stevens Point, WI 54481.

Copies of ordinances, resolutions, reports and minutes of the committee meetings are on file at the office of the City Clerk for inspection during normal business hours from 7:30 a.m. to 4:00p.m.

#### SPECIAL NOTICE

**Please take notice that a quorum of the Common Council, City Boards/Commissions may attend this meeting.**

To: Housing Taskforce  
From: Ryan Kernosky, Director of Community Development  
Date: June 22, 2022  
RE: Definition of Family in the City's Zoning Code

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During the last Housing Taskforce meeting, we discussed at length the definition of *Family* within our zoning code. As a friendly reminder, the existing definition of Family is:

FAMILY - is an individual, or two or more person related by blood, marriage, adoption, foster child arrangement, or similar legal relationship and functioning as a single housekeeping entity, or such individual or person plus one individual not having such similar legal relationship but functioning as a part of the single housekeeping entity. The definition of family shall not apply to a Tourist Rooming House.

The overall consensus from the Taskforce indicated that increasing the total of unrelated individuals from two to three, plus removing the *Family* language and replacing it with something more inclusive, such as *Household Entity*. Finally, allowing live-in caregivers to not count against the total unrelated individuals seemed to be a regular theme during those conversations. Staff's recommended policy change is outlined below:

~~FAMILY~~ **Household Entity** - is an individual, or two or more person related by blood, marriage, adoption, foster child arrangement, or similar legal relationship and functioning as a single housekeeping entity, or such individual or person plus ~~one~~ **two** individuals not having such similar legal relationship but functioning as a part of the single housekeeping entity. **Live-in caregivers for those with disabilities as defined by the Americans with Disabilities Act and Fair Housing Act shall not count against the total number of unrelated individuals within the family definition.** The definition of family shall not apply to a Tourist Rooming House.

Please review and be prepared to discuss as we move forward. Thank you.

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# Housing Taskforce

*May 24, 2022*

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# Before we get ahead of ourselves:

HTF is designed to make **policy recommendations** to the Common Council. Ultimately, the Plan Commission and the Council will have the authority to hold a public hearing and make ordinance amendments.

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# Defining Family within our zoning code

Current code:

FAMILY - is an individual, or two or more person related by blood, marriage, adoption, foster child arrangement, or similar legal relationship and functioning as a single housekeeping entity, or such individual or person plus one individual not having such similar legal relationship but functioning as a part of the single housekeeping entity. The definition of family shall not apply to a Tourist Rooming House.

Larry & Anna = couple, not married or together by legal relationship.

= legal under current code.

Larry & Anna = couple, not married or together by legal relationship.

= legal under current code.

IF Larry & Anna invite Mary to rent a room = illegal under our current code.

Larry & Anna = decide to get married.

= legal under current code.

IF Larry & Anna invite Mary to rent a room = LEGAL under our current code.

Anna buys a 4 bedroom house near UWSP to go to college.

Rents three of the rooms to friends.

= Illegal under our current code.

Larry & Anna = married couple.

Anna's mom and dad are aging and need assistance, so they move in.

= LEGAL under our current code.

Larry, Anna and their two kids invite Bill and his child to live with them.

= illegal under the current code.


Larry, Anna, and their two kids could have Bill live with them, but when the dependent is involved, you technically exceed the code.

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# This means:

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No more than two  
unrelated individuals can  
reside in the same  
residence



And yes, we are the most  
restrictive in Wisconsin.

# Why? How?

Adopted in 1979 to stop the conversion of owner-occupied homes in the 'core' from becoming boarding houses for UW-Stevens Point

Several boarding houses still exist because they are 'legal non-conforming' (a fancy way of saying *grandfathered*). Essentially, these properties were boarding houses prior to the 1979 adoption of the definition of family.

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# A real quick note on grandfathering

Ch. 23.18 outlines the means in which a property retains or loses their grandfathered status:

Existing Nonconforming Uses. A nonconforming use existing at the time of the adoption or amendment of this ordinance may be continued, but no use on such premises shall be enlarged, increased, extended, reconstructed, resumed, substituted, or altered unless the nonconformity is changed to conforming except as follows:

If a nonconforming use is discontinued for a period of less than 12 months, the previous use may be resumed.

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# Gathering our thoughts

We've heard a few different concerns over the City's definition:

- Doesn't allow for an unmarried couple to purchase a home and have a roommate (becoming more common place as delays in marriage and the housing market changes).
- There's no exemption for live-in assistance to those with disabilities.
- Some like the definition – believe it's been a good policy to prevent the expansion of boarding houses in the City.
- Present challenges with how to deal with two single parents living with dependents.

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# Creating a policy recommendation

It's common practice for municipalities to define family. Staff recommends we keep *some* type of definition intact.

We have to be cognizant of the University community that we live in, and especially aware of the owner-occupied properties around the University.

Our zoning code should be updated to reflect the changing economic and social conditions of our community.

We do not want to encourage more boarding houses through the recommended policy change – it defeats the purpose of the housing taskforce.

Zoning is hard enough to understand. The recommended policy needs to be easy to understand.

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# Policy Alt 1

City-wide increase from no more than 2 unrelated to 3 unrelated, provide exemption for live-in caregivers.

FAMILY - is an individual, or two or more person related by blood, marriage, adoption, foster child arrangement, or similar legal relationship and functioning as a single housekeeping entity, or such individual or person plus **two** individuals not having such similar legal relationship but functioning as a part of the single housekeeping entity. **Live-in caregivers for those with disabilities as defined by the Americans with Disabilities Act shall not count against the total number of unrelated individuals within the family definition.** The definition of family shall not apply to a Tourist Rooming House.

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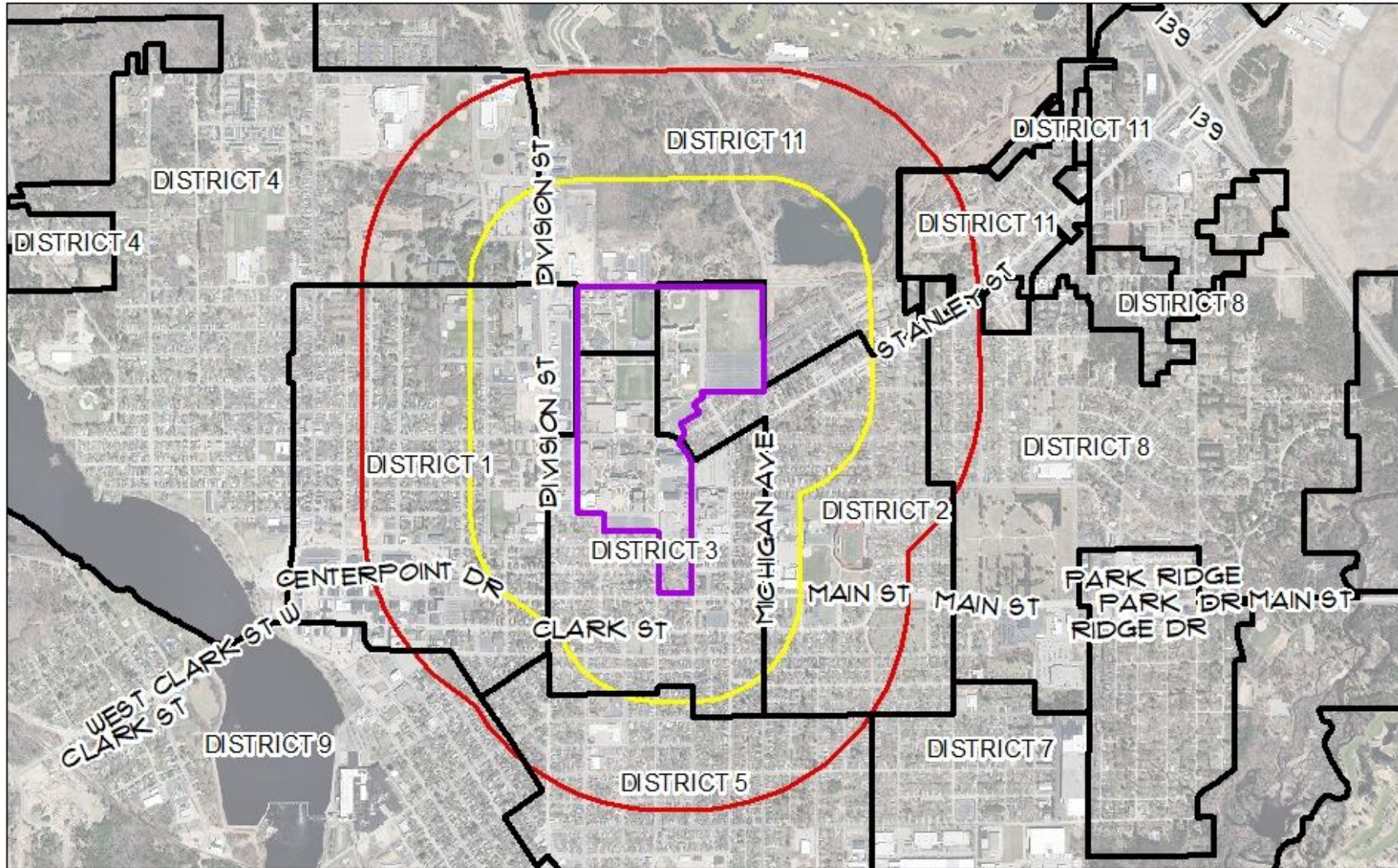
# Policy Alt 2

Establish a zoning overlay that within a ¼ or ½ mile radius of UWSP, retain the no more than two unrelated individuals.

Outside of the UWSP radius, allow no more than three unrelated individuals.

Retain policy alt 1 recommendation that live-in caregivers are exempt from the total number.

This was a recommended policy in the 2017 Housing Study.



Maps are for graphical purposes only. They do not represent a legal survey. While every effort has been made to ensure that these data are accurate and reliable within the limits of the current state of the art, City of Stevens Point cannot assume liability for any damages caused by any errors or omissions in the data, nor as a result of the failure of the data to function on a particular system. City of Stevens Point makes no warranty, expressed or implied, nor does the fact of distribution constitute such a warranty.



**Legend**

-  UWSP Outline
-  Alder Districts
-  1/2 Mile Buffer
-  1/4 Mile Buffer

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# What else?

What are your thoughts?

Do we need to add the single-parent dilemma as part of this?

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# What's next?

Staff will continue to look into this important policy recommendation and will bring back a solidified definition based on the information provided today.

The background of the slide features a map with a green path. Three green wooden house models are placed along this path, moving from the bottom left towards the top right. The text 'Housing Taskforce' is overlaid in white on the map.

# Housing Taskforce

March 23, 2022

April 27, 2022

May 24, 2022

# Introduction

We are getting towards the end of information gathering phase for the HTF.

Next few meeting, we'll dive into group goals submitted to staff and identify ways to find **achievable** objectives to be implemented over the next 3-5 years.

A goal is an outcome the group wishes to achieve over the long-term.

An objective set specific policy recommendations and actions needed to achieve the established goal.



# As an FYI

- City Vision Statement (from our recently adopted strategic plan):
  - Stevens Point is a thriving community of choice that is inviting to and supportive of all people. We are grounded in creativity and innovation, where sustainability and healthy living are a way of life. People are the Point.

# Goals



Goals and objectives are fluid at this point.



We do have your submitted goals & objectives – you’ll see those sprinkled in throughout this conversation.

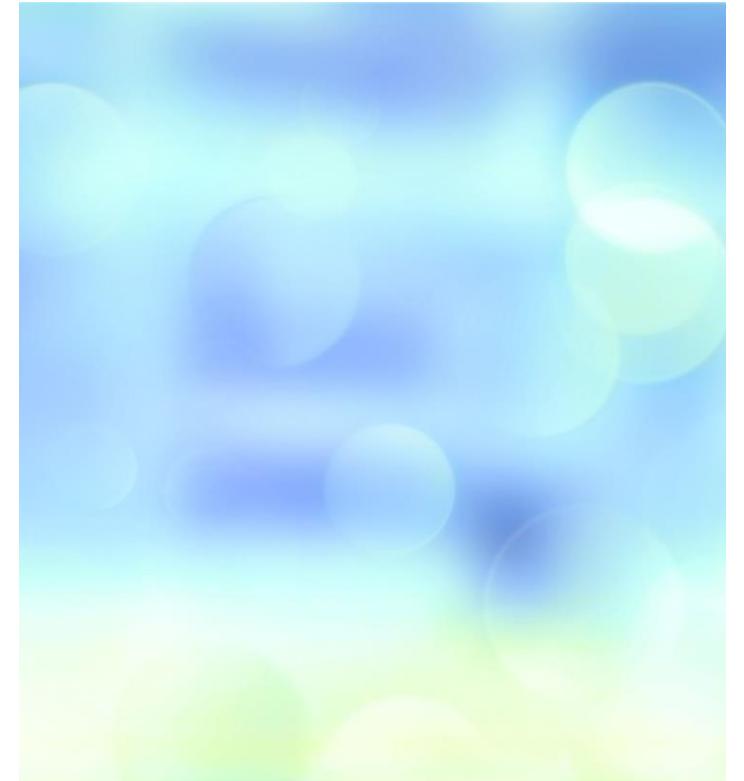


Open discussion.



City’s main tools to address goals:

- Zoning
- Economic Development
- Community Engagement



# A quick update:

- The Grove (Convent Redevelopment Project) has broken ground!
- Accessory Dwelling Unit Ordinance has been approved.

# Goal #1

- Diversify and expand the City's housing stock for all residents.
  - *All residents means everyone* (IDD, homeless, ALICE, renters, owners, etc.).



# Goal #1 - Zoning

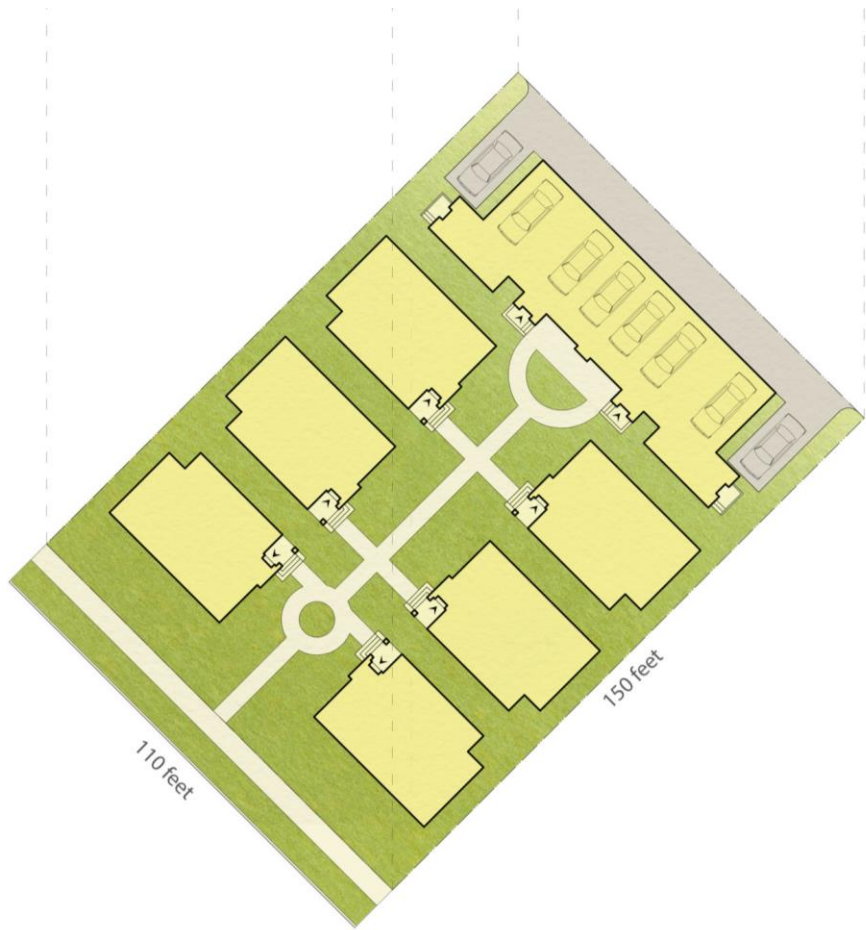
Diversify and expand the City's housing stock for all residents.

- Changes to Zoning?
  - Conversation: Definition of Family
    - Realization: The no more than 2 unrelated individuals is too restrictive given the changing ways of how people live together.
    - Recommendation: TBD. But it needs to be more inclusive of how people interact with other people, no matter what role.
    - Idea: This conversation is HUGE! Let's have a specific discussion on this at the May meeting. Adam has done great work looking at this already, but specific ideas and recommendations are forthcoming.

# Goal #1 - Zoning

Diversify and expand the City's housing stock for all residents.

- Changes to Zoning?
  - Conversation: Small Home Cluster Development & Tiny Home Cluster Development
    - Realization: Single-family detached housing still reigns supreme in new home construction, but is there a way to allow SFD housing while encouraging higher density and communal living?
    - Recommendation: Although we could use the Planned Development Zoning (PDD), a specific zoning code to allow via permitted use cottage-court/small home cluster development should be adopted. This will allow a higher-density single-family unit development and communal living.
    - Idea: <https://missingmiddlehousing.com/types/cottage-court#overview> is a great place to start with a possible zoning change.



# Goal #1 - Zoning

Diversify and expand the City's housing stock for all residents.

- Changes to Zoning?
  - Conversation: Explore ways to increase “Missing Middle Housing” via Zoning Changes
    - Realization: Development patterns post WWII have presented the inability to build and expand “missing middle housing”. This causes the City to have limited availability for diverse housing needs within the existing community. Often, missing middle housing become part of the fabric of the neighborhoods in which they reside, mainly because their footprints and scale are not too dissimilar to the surrounding homes.
      - Four-plex, townhome, 5-12 unit buildings, live/work, cottage courts.
    - Recommendation: Although we could use the Planned Development Zoning (PDD), a specific zoning code change to allow via permitted use the construction of missing middle housing (up to six units) with reduced street setbacks and parking minimums could address the desire to diversify our housing stock.
    - Idea: <https://missingmiddlehousing.com/> is a great place to start with a possible zoning change. Also note that there are excellent examples of this throughout the City already.



DO NOT  
ENTER

STRONGS

ONE  
WAY  
→

# Goal #1 - Zoning

Diversify and expand the City's housing stock for all residents.

- Changes to Zoning?
  - Conversation: Reduce setbacks, consider the surrounding built environment, and reduce parking requirements for residential development to better fit within established neighborhoods.
    - Realization: Form-based zoning should be the driving factor as we rewrite the City's 1979 zoning code. "Over parking" requirements that exist are a detriment to the land and surrounding uses.
    - Recommendation: Consideration for a zoning code rewrite that is Form-Based to better establish and retain the unique neighborhoods within Stevens Point.
    - Idea: <https://formbasedcodes.org/> as a resource.

# Goal #1 – Economic Development

- Economic Development Changes?
  - Conversation: Adoption of a formal Tax Increment Finance (TIF) Policy.
    - Realization: Each housing project that receives some type of TIF assistance is different. Providing some type of guidance with favorability (read: higher ratio) towards **infill**, affordable, IDD, or under-developed housing may address our future needs.
    - Recommendation: Adoption of a formal Tax Increment Finance Policy that outlines incentive ratios and standards for **housing** redevelopment projects, greenfield projects, IDD, under-developed housing, among others. Consider pay-go incentive with higher rate for large projects, and upfront incentive for smaller neighborhood projects. Formalize a TIF application. When able, extend life of TIF one-year for the [affordable housing extension](#).
    - Idea: <https://www.sheboyganwi.gov/wp-content/uploads/2021/07/TIF-Policy-2021-06-21.pdf>,  
<http://developoshkosh.com/assets/pdf/City of Oshkosh TIF Policy and Application.pdf>

# Goal #1 – Economic Development

- Economic Development Changes?
  - Conversation: Better define the Redevelopment Authority's and Housing Authority's Role in Housing and Housing Programs
    - Realization: There some uncertainty about how the RA and HA fits into economic development. How do they manage programs for housing rehab and assistance? Are there ways they could further the goals/objectives of the HTF recommendations? Why is there a years-long waiting list for City-owned housing and how do we address this?
    - Recommendation: Better define the Redevelopment Authority's Role and Housing Authority's role in Housing and Housing Programs. Explore ways to combine Redevelopment Authority and Housing Authority into a centralized organization.
    - Idea:  
<https://www.ci.wausau.wi.us/Departments/CommunityDevelopment/CommunityDevelopmentAuthority.aspx>

# Goal #1 – Economic Development

- Economic Development Changes?
  - Conversation: Evaluate existing programs offered and analyze impacts and/or needed changes, market materials better.
    - Realization: Existing programs offered by the City are out of reach for many individuals (ex: residential structure demolition, neighbor helping neighbor) because of self-imposed regulations and requirements. Many residents don't know that these programs exist, or that they might be eligible.
    - Recommendation: Audit existing programs, make appropriate changes to better encourage residents of **all incomes(?)** to take advantage of the programs offered. Marketing programs must be a higher priority to ensure full use.
    - Idea:

# Goal #1 – Economic Development

- Economic Development Changes?
  - Conversation: Expansion of Programs like Rent Ready & Increasing Transitional Housing Stock.
    - Realization: Four Seasons, Point Motel, Blue Top Motel are not sustainable transitional housing for those in and out of homelessness or in transition. Additionally, are there ways to expand the Rent Ready program to include the IDD community?
    - Recommendation: Create a housing loan program to nonprofit partner organizations seeking to expand transitional, or IDD housing within the City. Such program could be for new construction, acquisition, or renovation of housing for this purpose.
    - Idea: 'borrowed from' our friends at the City of Wausau:  
<https://www.ci.wausau.wi.us/Departments/CommunityDevelopment/CommunityDevelopmentAuthority/Redevelopment.aspx>,  
<https://www.ci.wausau.wi.us/Portals/0/Departments/ComDev/Documents/TransitionalHousingLoanApplication.pdf>

# Goal #1 – Community Engagement

- Community Engagement Changes?
  - Conversation: Neighborhood outreach when new housing is proposed.
    - Realization: City follows minimum requirements to publish and notify for public hearings when new housing developments are proposed. Public hearings and public meetings are not conducive to actual discussion and input on how developments may impact the neighborhood in which they are proposed.
    - Recommendation: Codify in ordinance **or** set standards for additional outreach meetings as part of housing changes coming within the neighborhood, not necessarily considered as part of a public hearing.
      - Note: this would not exclude the minimum state-mandated requirements for public hearings.
    - Idea: <https://www.governing.com/now/public-meetings-thwart-housing-reform-where-it-is-needed-most>, Use Boise, ID example: <https://www.cityofboise.org/departments/planning-and-development-services/planning-and-zoning/devreview/neighborhood-meeting-best-practices/>

# What else are we missing?

- Other goals might address the objectives you're trying to achieve.

# Next Steps for Goal #1

- Staff will take the information and put it in 'report' format and bring back for review during the next meeting.
- We'll also look at Goal #2 at the next meeting
  - Increase home ownership opportunities through social equity.
- The VERY preliminary report is coming together. We'll also bring those draft documents in the coming months for review.

# Goal #2

- Increase **home ownership** opportunities through social equity.
  - How do we encourage this goal?



<b>Family Size</b>	<b>Gross Income</b>	<b>Family Size</b>	<b>Gross Income</b>
1	\$39,800	5	\$61,350
2	\$45,450	6	\$65,900
3	\$51,150	7	\$70,450
4	\$56,800	8	\$75,000

# Existing Programs

- Housing Cost Reduction Initiative (HCRI)
  - A loan program designed to assist qualified home buyers by providing a portion of the down payment and closing costs associated with the purchase of a house. The applicant's must be able to secure primary financing through a bank, credit union, or other authorized lending institution. 2.25% interest, due in 30 years or when the home owner sells/moves out of the home.
- Home Ownership Opportunity Reserve Account (HOORA)
  - A loan program designed to assist qualified first-time home buyers by providing a portion of the down payment and closing costs associated with the purchase of a house. The applicant's must be able to secure primary financing through a bank, credit union, or other authorized lending institution. 0% interest, 30 year deferred loan, due when home is sold or at 30 years.

# Existing Programs, Con't.

- **Community Development Block Grant (CDBG) Housing Program**
  - A loan program designed to make home improvement loans available to low and moderate income homeowners. The loan funds must be used toward improvements to the house that correct health and safety problems, conserve energy, enhance the livability of the property, and/or extend the life of the property. Funds may also be used for downpayment & closing cost assistance for First Time Homebuyers. 0% interest, due in 30 years or when the home owner sells the home.
- **Housing Trust Fund Housing Repair Program (HTF)**
  - A loan program designed to make home improvement loans available to low and moderate income homeowners. The loan funds must be used toward improvements to the house that correct health and safety problems, conserve energy, enhance the livability of the property, and/or extend the life of the property. 0% interest, 30 year deferred loan, due when home is sold or at 30 years.

# Existing Programs, Con't.

- HOME Housing Repair & Homebuyer Program
  - A loan program designed to make home improvement loans available to low and moderate income homeowners. The loan funds must be used toward improvements to the house that correct health and safety problems, conserve energy, enhance the livability of the property, and/or extend the life of the property. Funds may also be used for downpayment & closing cost assistance for First Time Homebuyers. 2.25% interest, due in 30 years or when the home owner sells the home.

# Goal #2 - Zoning

Increase **home ownership** opportunities through social equity.

- Changes to Zoning?
  - Definition of Family continues to be a major player here.
    - Homeowner and resident needs to rent out two rooms to make the mortgage payments more sustainable.
    - Current zoning code would allow them to rent one room out (no more than two unrelated individuals).
  - Finding ways to increase density via permitted uses.
    - Zero lot-line development = increased density while encouraging home ownership.



# Goal #2 - Zoning

Increase **home ownership** opportunities through social equity.

- Changes to Zoning?

- Conversation: Work towards finding creative solutions for different styles of housing, such as cooperative housing, community land trust housing, deed-restricted housing, etc.
  - Realization: Existing zoning makes the implementation of cooperative housing, CLT, and other styles difficult.
  - Recommendation: Expansion of the zoning code to allow for different styles of development without jumping through extensive 'hoops.'
  - Idea: [Madison, WI Cooperative Zoning](#), [HUD Info on CLT](#)

# Goal #2 – Economic Development

- Economic Development Changes?
  - Conversation: Need for programs that assist the ALICE/ lower to middle-class populations seeking to own housing, engage local companies to assist with workforce development efforts.
    - Realization: There are programs that exist for low-income individuals to obtain housing through down-payment assistance loans (HOORA), CDBG Loans, and HCRI loans. There are no programs designed to help those who are above the maximum income thresholds, but still struggling to find/afford their own housing.
    - Recommendation: Find ways to expand or create programs for those who are outside of the low income restrictions for existing programs. Through TIF AH expansion, these programs can be easily funded.
    - Idea: [Sold on Oshkosh](#), [Live it Up Wausau!](#)

# Goal #2 – Economic Development

- Economic Development Changes?
  - Conversation: Need for updated programs to encourage conversion near the ‘core’ from student rental to owner-occupied. New redevelopment plans to acquire, raze, and redevelop portions of the core and older neighborhoods that are beyond their useful lives.
    - Realization: The cost to acquire and renovate for owner-occupied housing through existing student rentals is significant. The City’s redevelopment authority should play a major role in identifying properties for redevelopment and conversion.
    - Recommendation: Engage stakeholders, work towards a redevelopment plan and implement updated programs to encourage conversion in the core and older neighborhoods.
    - Idea: Stevens Point Housing Conversion Grant, Redevelopment Plans

# Goal #2 – Economic Development

- Economic Development Changes?
  - Conversation: Continued demand for new housing in Stevens Point needs to be addressed and will allow ‘hermit crabbing’ effect.
    - Realization: The City has had minimal new single- or two-family development in the last several years. Mainly because of cheap land in the Village of Plover coupled with limited development opportunities. The City needs to start ‘filling the gaps’ in various parts of the community and play developer as needed to coordinate new housing development.
    - Recommendation: Identify properties that may be a good fit for a new subdivision. Ensure density and mix of housing exists to be able to provide housing opportunities for all and to ensure the City is not long-term financially responsible for infrastructure.
    - Idea:





Increase **home ownership** opportunities through social equity.

## Goal #2 – Community Engagement

- Community Engagement Changes?
  - Conversation: Many of the public has little or no idea these programs exist.
    - Realization: City programs, whether managed by the City or CAP are underutilized. Mainly because people do not know about these types of programs.
    - Recommendation: Identify mortgage officers and local banks to provide them the most recent information. Have a public information campaign as part of the overall discussion.
    - Idea: [SPPD 'Click-it-Ticket' campaign video](#)

Thank you.