Our intention is to have in-person meetings going forward. For the time being, we will hold the City Committee Meetings, Plan Commission, Council and most others at the Community Room at 933 Michigan Avenue. This in-person location will meet the legal requirement for our open meetings.

We will have a virtual option available, but the technology for the hybrid style meeting may not be reliable all of the time.

Members

- Mayor Wiza
- Alderperson Kneebone
- Commissioner Arntsen
- Commissioner Beacom
- Commissioner Rice
- Commissioner Schade Stroik
- Commissioner Schuler

AGENDA

CITY PLAN COMMISSION

Date and Time:	May 20, 2026 6:00 PM	**Location:**	Community Room 933 Michigan Avenue, Stevens Point, WI OR Zoom Teleconferencing Meeting ID: 856 1282 7027 | Passcode: 327029 By Computer: https://us02web.zoom.us/j/85612827027?pwd=y3TTJeHH1gc3UwGClnuRDIHiCHfhQQ.1 By Phone: +1-312-626-6799 (US Chicago)

Opening Section:

1. Roll Call

Discussion and Possible Action on:

1. Discussion on Comprehensive Plan Update Process and Progress
2. Review of Comprehensive Plan Chapter 2: Natural, Agricultural, and Cultural Resources
3. Review of Comprehensive Plan Chapter 3: Housing

Closing Section:

1. Adjournment

PLEASE TAKE NOTICE that any person who has special needs while attending these meetings or needs agenda materials for these meetings should contact the City Clerk as soon as possible to ensure that a reasonable accommodation can be made. The City Clerk can be reached by telephone at (715) 346-1569 or by mail at 1515 Strongs Avenue, Stevens Point, WI 54481.

Maps further defining the above area(s) may be obtained from the City of Stevens Point Department of Community Development, 1515 Strongs Avenue, Stevens Point, WI 54481, or by calling (715) 346-1567, during normal business hours.

PLEASE TAKE FURTHER NOTICE that a quorum of the Common Council may be in attendance at this meeting.

Chapter 2: Natural, Agricultural, and Cultural Resources DRAFT 3 5/5/2025

Introduction

Natural, Agricultural, and Cultural Resources provide a variety of public health, tourism, quality-of-life, and economic benefits in Stevens Point. Analyzing the City's natural resources identifies areas suitable for development while protecting sensitive landscapes that enhance aesthetics, wildlife habitat, flood mitigation, and outdoor recreation opportunities. Agricultural resources support a thriving food production and distribution network, and cultural resources capture the City's history and settlement patterns that contribute to the City's identity. The chapter is comprised of several sections including background on each topic (previous plans and studies), inventory and trends, issues, and goals, objectives, and policies.

Natural Resources

The City of Stevens Point is 18.43 square miles of land straddling the Wisconsin and Plover Rivers, surrounded by neighboring developed villages and rural towns with woodlands and agricultural lands. ~~Much of the area's landscape was formed during the latest ice age 12,000 years ago. Highlands to the north diverted continental glaciers around much of Portage County and most of southwestern Wisconsin. The ice mass only covered the hilly eastern portion of Portage County, whereas the flat, sandy plains around Stevens Point result from the former lakebed of Glacial Lake Wisconsin.~~ The City's water resources drain entirely to the Mississippi River. Sandy soils and a high water table provide the City with abundant groundwater resources and flood resilience. These sandy soils, combined with shallow depth to groundwater, however, are prone to contamination and vary in suitability for development. Below is a list of natural resource-related studies that are relevant to the City and its immediate surroundings.

Previous Natural Resources Planning Efforts

A Path to a Sustainable Stevens Point 2008/2017. This report was created by the Stevens Point Eco-Municipality Advisory Commission to provide a sustainable framework addressing eight topics: Civic Involvement and Education, Development and Land Use, Food, Green Building and Energy, Parks and Tourism, Transportation, Waste and Recycling, and Water and Wastewater. The Task Force's role at that time was to develop an eco-municipality resolution for the City, create policy recommendations for municipal government, and identify community projects and education programs. A 2017 update to this plan found on the City's website lists the Task Force's accomplishments since its inception.

Land Legacy Report 2006. This report was prepared by the Wisconsin Department of Natural Resources (WDNR) to delineate lands that have significant value to the public. It recommends that these lands should be protected using the State's Stewardship Fund or other means. The report does not specify how these lands should be acquired or managed. Nearby Land Legacy sites are the Central Wisconsin Grasslands, Dewey Marsh and Woods, Hartman and Emmons Creeks, Little Plover River, Middle Wisconsin River, Plover River, Sand Country Trout Streams.

McDill Pond Management Plan 2023. The McDill Inland Lake Protection and Rehabilitation District (MILPRD) the City adopted this plan which has goals to restore fish populations, prevent invasive species, meet water quality standards, protect shoreland areas, enhance recreation, and communicate management practices to the public.

NCWRPC Regional Comprehensive Plan 2025. This regional plan for the 10-county North Central Wisconsin region identifies natural resources as both enhancing the local quality of life but also as an economic development tool as outdoor recreation attracts workers to the region.

Portage County Comprehensive Plans 2006 and 2024. The 2006 Portage County Comprehensive Plan focused heavily on agriculture. The 2024 plan provides updated data and identified fragmented land, climate change, changing agricultural economic conditions, and groundwater and surface quality and quantity as issues, along with new opportunities for agritourism and renewable energy. The goals, objectives, and policies reflect a desire to use natural, agricultural, and cultural resources for economic development while minimizing impacts on these resources.

Portage County Farmland Preservation Plan 2016. Goals of this plan include preserving agriculture throughout the county, maintaining the agricultural economy, improving relationships between agricultural and non-agricultural land uses, encouraging compact and sustainable urban growth, and maintaining surface and groundwater supplies.

Portage County Groundwater Management Plan 2017. This plan assesses groundwater quality and quantity, identifies the uses and users that depend on groundwater, discusses vulnerabilities to contamination and depletion, categorizes the impacts and conflicts related to these uses, considers potential impacts of changes in uses, and provides options and recommendations for mediating conflicts based on groundwater sustainability.

Portage County Lake Study and Lake Management Plans 2005. Between 2003 and 2005, 32 lakes were studied for water quality, fish, aquatic organisms, wildlife, and land use. Using information from the three-year lake study project and information collected from surveys of watershed citizens, management plans were developed for all the lakes.

Portage County Land & Water Resource Management Plan 2019. The plan inventories the County's natural resources, with goals and objectives to improve and protect these resources. This plan identifies issues regarding water quality concerns from urban and rural uses, impacts of unplanned development, erosion and pollution concerns, and addressing impaired waters.

Portage County Soil Survey. The Natural Resources Conservation Service (NRCS) is a federal agency that produces the County's Soil Survey. The survey contains predictions of soil characteristics for selected land uses and highlights the limitations and hazards inherent in the County's soils. Included are maps identifying the location of soil types.

Portage County Well Water Project Final Reports (2017 and 2022). Portage County collaborated with UWSP Center for Watershed Science to create these reports that monitor changes in groundwater quality over time as groundwater is the County's primary source of drinking water. Figures 11 and 12 in the 2022 report are particularly useful for identifying areas that have a high risk of nitrate contamination as well as existing nitrate levels.

State of the Central Wisconsin River Basin 2002. This DNR-led plan studies geology, demographics, and land use patterns and provides an assessment of the Wisconsin River's water quality. This effort provided 1) an assessment of existing conditions, 2) identification of major issues, priorities, and objectives, and 3) recommendations for action. The plan includes management priorities and recommendations regarding fish, wildlife, and watersheds within the basin.

Stevens Point Urban Area Sewer Service Area Plan Update 2023. The purpose of this water quality management plan is to maintain a twenty-year sanitary sewer service boundary for the Stevens Point Urban Area and managing the extension of sanitary sewage services within this urban area in a cost effective, environmentally acceptable manner.

Stevens Point Public Tree Inventory Report and Management Plan 2024. This plan highlights the City's efforts to increase boulevard tree planting, broaden the diversity of tree species, expand training and pruning efforts, assess and remove hazardous trees, and support the City's full time forestry staff.

Water Quality Assessment of the Plover River Watershed 2001. The UWSP Environmental Task Force Program created this report to the Wisconsin Department of Natural Resources (WDNR). Water samples in this report showed that the Plover River has good water quality, but bacteria, nitrates, triazine, and pesticides were listed as concerns.

Wisconsin's Changing Climate 2021. The Wisconsin Institute of Climate Change Impacts (WICCI) created this report to provide an overview of how climate change is impacting Wisconsin and how to plan for its increased impacts. Information in this report is discussed in the Climate Change portion of this Chapter.

The City, County, and State all have **Outdoor Recreation Plans** that guide the development of parks and open space in Stevens Point. These are discussed in Chapter 4: Utilities and Community Facilities.

Natural Resources Inventory and Trends

~~Geography~~

~~Stevens Point is the County Seat of Portage County in Central Wisconsin, and the Wisconsin River runs through the heart of the County and City, influencing the City's historic development along the waterfront. The City's historic downtown, surrounding neighborhoods, and UWSP are centrally located in the City and based on a traditional street grid network. Post World War II development extends away from this area in a more suburban development pattern, especially towards Interstate 39. The Plover River, a Wisconsin River Tributary, flows through the eastern portion of the City, where the Westfahl Dam forms the McDill Pond near the Village of Whiting. The Jordan Dam and Jordan Pond are another impoundment on this river just upstream of the City's limits. Interstate Highway 39, U.S. Highways 51 and 10, and several state highways intersect in or near the City, linking it to other areas in the state.~~

Geology and ~~Topology~~ Topography

The City of Stevens Point is located on the boundary line between the two geological provinces: the Northern Highlands and the Central Sand Plain. The former area is characterized by high bedrock, low available groundwater supply, clay type soils, poor land drainage and northern climate vegetation. The northern third of the City, in general, lies within this geological province. Crystalline and sandstone rocks of the Precambrian age are exposed and weathered in this area roughly between Business Highway 51 and the Wisconsin River. Development is limited here because of shallow bedrock, poor drainage, and expansive clay soils that affect building foundations. However, in the remainder of the City, sand overlies bedrock, resulting in soils that are sandy, well-drained, and flat, with an ample groundwater supply. ~~The City's elevation is 1,089 feet above sea level.~~

The surface geology of this region along the Wisconsin River is characterized as an "outwash plain" formed from materials deposited in the area from melt water flowing to the Wisconsin River from the edges of the glacial ice sheets to the east. The landscape in the area of the City was not shaped directly by glacial action as was the case with the lands a few miles east of the City where glacial "drift" has formed a hilly landscape.

Topography. The glacial outwash formed a relatively flat topography in the City, which averages about 1,100 feet above sea level. The flat topography contributes to some drainage problems when there are hard surfaced areas due to urban development. There are no hills or steep grades that present significant problems to development. The shoreland area along the Plover River presents the sharpest changes in the topography, but they remain relatively gentle grades.

Ecology

According to the Wisconsin Department of Natural Resources (WDNR), the City is divided into two ecological landscapes: the Central Sand Plains and the Forest Transition, which roughly mirror the geological provinces described above (Central Sand Plain and Northern Highland, respectively). The Central Sand Plains are a remnant of the extinct Glacial Lake Wisconsin, which left behind sandy outwash. The Forest Transition features glacial characteristics like

moraines and till plains. WDNR has a series of reports for each ecological landscape that provide details on plant species, land management practices, and more.

Regarding its vegetation, Portage County is in the Tension Zone where tallgrass prairies and oak savanna to the south meet forests to the north, so there are a variety of plant species both from northern and southern Wisconsin. This is a result of a cooler climate to the north transitioning to a warmer climate to the south. According to the University of Wisconsin – Madison, the Tension Zone is expected to keep moving north because of climate change, and the impacts are currently being studied. This affects the type of trees and landscaping that will thrive in the future. See Map 2: Natural Resources for an overview of the County's natural features.

Soil

Soils in Stevens Point vary from loamy and silty material west of the Wisconsin River, to sand and gravel east of the River. Alluvial and organic soils are also found throughout the City. There are 27 identified soil series in Portage County grouped into 13 soil associations, which are described and mapped in the County's 2024 Comprehensive Plan. The most prevalent soil type in the City is Plainfield loamy sand that occurs throughout that part of the City generally south of the State Highway 66 corridor. Soils in other areas of the City are denser soils over shallow bedrock that are subject to heaving and swelling due to frost action, presenting potential problems for development. See the Soil Survey of Portage County, Wisconsin (1978, U.S. Department of Agriculture) for a complete description of these soil associations.

Mineral Resources

Nonmetallic mines have a presence throughout Portage County, but there are no known active mines with the City's limits. There are no known local metallic mineral deposits.

Climate

Stevens Point has a warm-summer humid continental climate (Dfb) according to the Köppen climate classification system. The annual average temperature ranges from 44 to 45.5 degrees Fahrenheit. The warmest month is July, with an average high temperature of 80°F; the coldest is January with an average high of 22.7°F. The average annual precipitation is 32 inches, of which six inches (rainfall equivalent) is from snowmelt. The average annual snowfall is about 44.5 inches. The average dates for the last and first frost are May 11th and October 1st, respectively, with an average growing season of 142 days. The growing season tends to be slightly longer east of the Wisconsin River than it is west of the river, and summer frost is not uncommon. While this limits agricultural opportunities, cranberries thrive west of the City, while sandy soils east of the City are irrigated by center pivot systems to produce cool season crops like potatoes, vegetables, and corn.

Climate Change

The Wisconsin Initiative on Climate Change Impacts (WICCI) provides robust data and planning tools related to climate change's impacts to the state as a whole and specific areas within the state. For example, the past two decades were the warmest on record statewide, with temperatures averaging three degrees Fahrenheit higher than in 1950. The past decade was also the wettest, with a 17 percent increase in precipitation since 1950. These trends also have resulted in more frequent extreme weather events, including more intense rainstorms, that threaten the City's health, economy, and natural resources.

Stevens Point is in the "tension zone" between Northern and Southern Wisconsin. Northern Wisconsin is experiencing rapidly warming winters, especially when measuring overnight temperatures, whereas Southern Wisconsin is seeing the greatest increase in precipitation. These characteristics impact infrastructure, tourism, agriculture, and more, and

socioeconomic status also influences how much an individual will be affected by climate change. Recommended mitigation strategies include:

- Protecting the most vulnerable populations through timely communication on climate-health issues.
- Minimize converting grassland and natural vegetation to row crops and sprawling development to reduce flooding.
- Maintain and expand forest cover and urban tree canopies to sequester carbon.
- Prioritize habitat management that feeds and shelters wildlife.
- Help local communities become more resilient by using flood reduction practices, pre-disaster mitigation, and comprehensive planning.
- Design and build infrastructure that accounts for future climate conditions (for example, stormwater infrastructure that can accommodate increased rainfall).
- Reduce greenhouse gas (GHG) emissions.

For GHG reduction, WICCI suggests rotational grazing and increasing living cover on fields while minimizing sprawl in undeveloped areas, which helps store carbon in soil while avoiding car-centric development. For urban areas, reducing the amount of concrete and steel used to build infrastructure and minimizing impervious surfaces helps reduce GHGs.

WICCI has a series of county-level maps that measure climate trends from 1950 to 2020 followed by projections for the year 2050. Data for the City are in Table 9 below:

Efforts in Other Wisconsin Communities

Additional GHG strategies are found in similar communities, with the **Eau Claire Renewable Energy Action Plan** being a recent example. Strategies in this plan include creating a renewable energy investment fund, analyzing GHGs as capital improvements are planned, monitoring GHG data from local utilities, using sustainable purchasing and travel practices for City staff, using green building practices for City projects, developing a natural gas succession plan, utilizing biogas from wastewater treatment, increasing onsite solar energy, implementing an electric vehicle (EV) fleet (including City buses), and installing EV charging infrastructure.

Table 9 Climate Trends for the City of Stevens Point

Measurement	1950-2020 Trend	2020-2050 Projection
Winter precipitation	Increase over 20%	Increase over 10%
Spring precipitation	Increase over 20%	Increase over 10%
Summer precipitation	Increase over 20%	Increase over 5%
Fall precipitation	Increase over 10%	Increase over 5%
Winter nighttime warming	Increase 6°F	Increase 6°F
Spring nighttime warming	Increase 3°F	Increase 4°F
Summer nighttime warming	Increase 3°F	Increase 4°F
Fall nighttime warming	Increase 3°F	Increase 4°F
Winter daytime warming	Increase 4°F	Increase 5°F
Spring daytime warming	Increase 3°F	Increase 5°F
Summer daytime warming	Increase 1°F	Increase 4°F
Fall daytime warming	Increase 2°F	Increase 5°F

Source: WICCI 2021

In summary, temperatures and precipitation are increasing and they are projected to continue increasing. The greatest historical and projected temperature increases are during winter and at nighttime, and the greatest precipitation increases are in winter and spring. Given Wisconsin's relatively cold climate, these increases may seem minor, but it translates to an increase in extreme rainfall events (defined as being greater than two inches in one day) as well as an increase in extreme heat (days over 90 degrees Fahrenheit and nights over 70 degrees Fahrenheit). These changes will impact infrastructure designed for smaller scale rainfall events in the past while threatening public health and safety, particularly for those who do not have access to air conditioning, as the risk of heat-related illnesses increases when temperatures stay elevated above these levels for an extended period. Table 10, below, summarizes these extreme weather events between 1981 and 2010 alongside a 2050 projection for each type of event.

Table 10: Number of Extreme Weather Events for the City of Stevens Point

Measurement	1981-2010 Average	2050 Projection
Days per 100 years with over 5" precipitation	1	2
Days per 100 years with over 4" precipitation	4	6
Days per 50 years with over 3" precipitation	8	12
Days per 10 years with over 2" precipitation	8	10
Days over 90°F per year	5 to 10	20 to 25
Days over 100°F per year	0 to 2	2 to 4
Nights over 70°F per year	0 to 5	15 to 20
Nights under 32°F per year	160 to 180	140 to 160
Nights under 0°F per year	25 to 30	15 to 20

Source: WICCI 2021

According to an interactive map on WICCI's website provided by the University of Maryland, Stevens Point's climate is predicted to have summers that are 12.6 degrees Fahrenheit warmer and winters that are 13.3 degrees Fahrenheit warmer by 2080, resembling the climate of Kansas and Oklahoma. This reflects a transition from a climate that favors temperate broadleaf and mixed forests to one that supports temperate grasslands, savannas, and shrublands, indicating that plant species could change dramatically over the next century.

WICCI lists several climate-related risks in several categories:

Agriculture

- Changing growing seasons, extreme weather events, and wet conditions impact planting, growing, and harvesting.
- Increased rainfall increases runoff and soil erosion.
- Extreme heat lowers milk production while increasing water usage.

Forestry

- Warmer temperatures decrease certain species such as paper birch.
- Increase of pests and diseases.
- Logging is challenged by storm-damaged infrastructure and a reduction in frozen ground.

Plants and Natural Communities

- Habitat loss and fragmentation as well as invasive species, nutrient runoff, and lack of management are occurring before climate is even considered.

- Climate change accelerates these trends, reducing species diversity and abundance, and contributing to species becoming threatened, endangered, or extinct.
- Loss of plants and natural communities means less carbon being stored, fewer wetlands to absorb floodwaters, and less habitat for a variety of species.

Water Quality

- Increased runoff from heavy rainfall and warmer temperatures contribute to algae blooms, erosion, sedimentation, rapidly fluctuating water levels, and other water quality concerns.
- Toxic algae blooms and rising water temperatures result in lower levels of oxygen and widespread fish kills.
- Rising water tables can increase contamination risk, especially with septic systems and other underground storage tanks.
- Less ice coverage in winter means lakes and rivers lose more water to evaporation.
- Invasive aquatic species are increasing and native aquatic species are decreasing in diversity and abundance, impacting fisheries.

Fish and Wildlife

- Warmer winters with less snow are increasing the amount of white-tailed deer, negatively impacting forestry and vegetation.
- Species like snowshoe hare, ruffed grouse, common loons, and others that depend on a colder climate are facing warmer waters, pests, and other stressors.
- Warmer waters threaten to reduce or eliminate walleye and trout, which are sensitive to water temperatures.

Solutions to prevent exacerbating climate change rely on soil and water conservation practices and the maintenance of large tracts of land with native vegetation to promote carbon sequestration. While there are few opportunities to promote these solutions within City limits, the City can continue to promote growth that protects large, contiguous tracts of land with native vegetation. Furthermore, strategic dense development may also promote active transportation and encourage shorter commutes that may reduce local carbon emissions.

~~Solutions include using soil and water conservation (rotational grazing, crop cover, etc.) to minimize erosion and reduce carbon emissions, along with managing large tracts of land with native vegetation and forests to improve wildlife habitat and carbon sequestration. These land management techniques, along with shoreland protection and restoration, as well as green infrastructure (especially in more urbanized areas) improve water quality and temperature.~~

Climate change is also expected to impact tourism and outdoor recreation. Though there is potential for a longer summer season, heat waves will limit outdoor activities, and decreased water quality will impact boating, fishing, swimming, and more. Increased rainfall and flooding can damage hiking trails, boardwalks, and coastal structures like piers and marinas. Additionally, birding, hunting, and fishing seasons will likely be impacted by changing climate trends and habitat loss. Winter recreation such as snowmobiling, ice skating, ice fishing, sledding, fat tire biking, and skiing will have increasingly limited opportunities with decreased ice cover and snowfall. Overall, climate change impacts the amenities and resources that attract tourism and outdoor recreation, and extreme weather increases the costs associated with maintaining them.

Overall, municipalities are having to respond to ongoing climate change impacts while planning for future events that are predicted to be more frequent and more intense. This affects the design of infrastructure like bridges, storm sewers, and other flood damage-prone structures as well as local ecosystem resilience, public health, and agricultural productivity. Some municipalities in Wisconsin have adopted Climate Action Plans that have goals to address these concerns along with setting targets for greenhouse gas reduction and renewable energy expansion.

Watersheds

The City lies within the following watersheds: Mill Creek, Little Eau Claire River, and Plover/Little Plover Rivers, all of which drain to the Wisconsin River, which drains to the Mississippi River. The Johnstown Terminal Moraine, which consists of hilly terrain roughly parallel to County Highway J east of the City, forms a divide between water draining towards the Wisconsin River and water draining to the Fox River and eventually the Great Lakes.

Surface Water

Surface water covers 958 acres, or 8.1 percent of the City. The Wisconsin and Plover Rivers comprise most of the City's surface water features, along with the McDill Pond, which is a reservoir on the Plover River. Stevens Point Dam, located on the Wisconsin River just south of Clark Street Bridge, is the only Wisconsin River Dam within the City's limits. Together with other dams downstream, these structures submerge the natural rapids that existed prior to European settlement. Though much smaller than the Wisconsin and Plover Rivers, Moses Creek travels through the northern portion of the City before entering a culvert at the UWSP Intramural Fields, which empties into the Wisconsin River south of downtown. This underground connection has the potential to be daylit in the future. Scattered lakes and ponds are also present, for example, in the Schmeeckle Reserve, with Lake Joanis being the most well-known. These lakes have emergency connections to Moses Creek to prevent flooding.

These water features are popular for fishing, paddling, wildlife viewing, and other recreational uses, and some dams along them produce hydroelectric power (see Chapter 4: Utilities and Community Facilities for more information). The waterways are generally not used for transportation or freight purposes. According to the DNR, there are 5 surface water withdrawal locations in the City along its various water bodies.

WDNR ranks the state's lakes and streams that meet the highest water quality standards as either Outstanding Resource Waters (ORWs) or Exceptional Resource Waters (ERWs). There are currently no ORWs or ERWs in the City, but there are several in Portage County. The Wisconsin and Plover Rivers experience some contamination from both urban and rural runoff, but water quality has improved considerably since the 1970s, especially regarding improvements in wastewater treatment, especially for paper mills and other industries. Recreation activity, particularly fishing, has increased on these rivers. The Wisconsin River still has low clarity due to the naturally dark color of the water and suspended solids from soil erosion and other non-point pollution sources, limiting its desirability for swimming.

Bacteria is still a concern in the Plover River and McDill Pond. The 2005 Comprehensive Plan noted that the Plover River experienced high coliform bacteria counts resulting in the periodic closure of the public beach at Iverson Park during most swimming seasons. This contamination is thought to originate from upstream livestock farms. Additionally, blue-green algae blooms are also a concern on the Wisconsin River. Toxic compounds have been found in plant and animal tissues in the Wisconsin River as well. Currently, there is an advisory for PFOS and mercury just downstream of the City limits, between the Whiting Plover Dam and the Biron Dam.

Regulations along with land and water management activities help improve surface water conditions. According to WDNR, there are four types of management tools that assist with these activities:

Continuous Planning Process (CPP) summarizes planning activities, water quality programs, and technical reports.

Areawide Water Quality Management Plan (AWQMP) compiles all guidance and programs DNR uses to meet Clean Water Act requirements.

Watershed Plans (formerly Basin Plans) identify trends in water quality for a watershed and identify restoration, protection, and management priorities.

Sewer Service Area Plans evaluate a community's existing and future capacity for wastewater treatment over a 20-year period to ensure cost-effective and environmentally sound wastewater infrastructure.

An example of how these tools impact the City can be found in The Stevens Point Urban Area Sewer Service Area Plan (2023), which indicates that the Wisconsin River is subject to phosphorus Total Maximum Daily Load (TMDL) limits imposed under the Clean Water Act to help address blue-green algae blooms.

Groundwater Resources

As previously stated, groundwater in the Stevens Point area, located within the "sand plain region," is plentiful and of good natural quality but pollutants can have a swift and detrimental impact on groundwater quality. The City's public water supply is drawn from deep wells in the Plover River valley where a deep sand and gravel aquifer provides large quantities of high-quality groundwater. The eastern and upper regions of this aquifer are subject to potential groundwater contamination from agricultural activity; the location of the City wells on the "west" side of the river may not constitute a guarantee of long-term protection. For additional information regarding groundwater contaminants and protecting groundwater quality, staff, policymakers, and residents should reference Portage County's groundwater management plan identified earlier in this chapter. Groundwater is more limited and subject to hardness and other mineral contamination in the northern and western areas of the City where the groundwater aquifer is shallow due to bedrock. Few private water supply wells are located in areas of the City outside the sand plain. See Chapter 4: Utilities and Community Facilities for more specifics on the City water utility.

~~Groundwater is water that occupies void spaces between soil particles or cracks in the rock below the land surface. It originates as precipitation that infiltrates the ground. The type of soil and bedrock that a well is drilled into often determines the pH, saturation index, and the amount of hardness or alkalinity in water. The City uses groundwater for its drinking water supply, and it supplies agricultural and industrial processes in the area as well.~~

~~Groundwater is a limited resource, and both its quality and quantity are important factors. These factors are influenced by local geology and local land use. Portage County's groundwater originates in two aquifers: the sand and gravel aquifer, and the crystalline bedrock aquifer. The sand and gravel aquifer results from glacial drift, and it is the closest to the surface. Most wells use this aquifer as it is easier to drill into and produces faster flow rates compared to the crystalline bedrock aquifer, which is deeper. Because the gravel-sand aquifer is closer to the surface, and local soils are sandy, it is vulnerable to contamination.~~

Groundwater quality can be impaired by a variety of pollutants including leaking underground storage tanks (LUSTs) which are often found under gas stations, dry cleaners, and similar businesses. Other sources include landfills, septic tanks, over-application of pesticides and fertilizers, and spills of hazardous chemicals. The most common contaminants found in Wisconsin's groundwater are pesticides, nitrates, and volatile organic compounds (VOCs). These contaminants come from a multitude of sources including nitrogen-based fertilizers, septic systems, gasoline and petroleum storage, industrial uses, animal waste storage, feedlots, municipal and industrial wastewater discharges, and sludge disposal. The City of Stevens Point has a wellhead protection ordinance that restricts certain uses within a certain distance of municipal wells, and the Villages of Plover and Whiting have similar ordinances which overlap with the City's boundaries. Wellhead protection zoning ordinances are discussed in more detail in Chapter 7: Land Use.

In Wisconsin, the main source of pesticides in groundwater is agricultural herbicide and insecticide applications. For this reason, detection is more common in highly cultivated areas where agriculture is well established, notably in the south central, central and west-central parts of the state. In 2023, DATCP conducted a statewide statistical survey of agricultural chemicals in groundwater by sampling 380 private potable wells across Wisconsin. This study found that an estimated 43.1% of private wells in Wisconsin contained a pesticide or pesticide metabolite, up from 41.7% in 2016. Publications of DATCP agricultural chemical in groundwater surveys are available on the web on DATCP's website.

Groundwater contaminants can affect the health of humans, livestock, and wildlife. Because groundwater seeps more slowly than surface runoff, pollution that occurs today may not become evident for several years. Once polluted, the groundwater is very difficult to purify and may take many years to clean itself by the dilution process. The DNR developed a groundwater contamination susceptibility model with the United States Geological Survey (USGS) and University of Wisconsin – Madison in the 1980s. This model identifies groundwater contamination susceptibility by measuring the ease with which water (and any contaminant carried in the water) travels from the land surface to the top of the groundwater layer. Five characteristics are used to obtain the composite measurement: bedrock depth, bedrock type, soil characteristics, surficial deposits, and water table depth.

The Portage County Groundwater Citizens Advisory Committee is responsible for implementing Portage County's 2017 Groundwater Management Plan. According to the 2017 Countywide Water Quality Report, groundwater generally has a slightly basic level of acidity and is moderate to hard with moderate alkalinity. The eastern portion of the county tends to have harder water with higher acidity and alkalinity, and the western portion of the County, where the City is located, tends to be less hard, less acidic, and less alkaline. Nitrate and chloride in groundwater are a concern, and they are a result of agriculture, septic systems, road salt, and soil drainage properties. Historically, an agricultural herbicide called atrazine was widely used but has been banned in some areas in Portage County since 2006 due to contamination. Finally, development north and east of the City limits presented concerns of groundwater quality in the City's previous Comprehensive Plan. In the 2005 plan, septic systems and lawn chemicals degraded groundwater quality in locations where groundwater flows towards the City, particularly for those utilizing well water, especially in areas north and east of the City. Future development is recommended to be connected to public water and sewer utilities, with other strategies used to mitigate contamination from surface inputs.

Numerous high-capacity wells are located throughout the City. According to the DNR there are 1,132 active high-capacity wells located in the County, with nearly 50 located in the City. A high capacity well is a well that has the capacity to withdraw more than 100,000 gallons per day, or a well that, together with all other wells on the same property, has a capacity of more than 100,000 gallons per day. Residential wells and fire protection wells are excluded from the definition of a high capacity well, and their pumping capacities are not included in the calculation of a property's well capacity. These wells extract water from considerable depths and may impact water quantity in aquifers.

According to the DNR's 2023 Water Withdrawal Report, Portage County was ranked the number one county out of 72 for total groundwater withdrawals, with the dominant groundwater use being agricultural. Statewide, 2023 was the highest year for total groundwater withdrawals since 2012, resulting in falling groundwater levels (though they remained within normal levels due to several years of above average rainfall). Several locations in Portage County withdrew 80 percent more water in 2023 than they did in 2012. It is important that these trends continue to be monitored so the City can respond appropriately should groundwater conditions change as a result.

Shorelands

Shorelands, as defined in Wisconsin Administrative Rule Chapter NR 115, are "lands within 1,000 feet of the ordinary high watermark of a lake (including ponds and flowages) or 300 feet of a navigable stream or river or to the landward extent of the floodplain (whichever distance is greater)". Many homeowners and visitors seek out lakes and rivers as places to enjoy natural beauty in a quiet setting, yet the number of users and riparian landowners can create user

conflicts due to demand for limited resources. Additionally, shorelands have a unique spiritual and historical importance to the tribes of the area. ~~Furthermore, due to the way it can alter the natural landscape,~~ Shoreland development changes the aesthetic, fishery, water quality, cultural, and recreational value of lakes, rivers, and streams, and should be given additional consideration before occurring.

Shoreline development is an important consideration in lake development, particularly if the lake has a high degree of irregularity in its shoreline. More irregularity means more land area with access to the lake and therefore greater development pressure on the lakefront itself. Reservoirs and other impoundments tend to have more irregular shorelines since they reflect the flooding of existing landforms. Development impacts on these lakes are generally more severe than on natural lakes. Much of the Wisconsin River's shoreland within the City is undeveloped or accessible to the public either by way of public parks or open corporate lands. Targeted area plans adopted by the City have identified areas of increased development on or near Wisconsin River shorelands while promoting high accessibility and public use. The City has shoreland zoning provisions in its General Zoning that require a 30-foot setback for structures from surface water along with limited vegetation removal within 30 feet of the shoreline to protect fisheries, water quality and wildlife habitat. In comparison, the towns surrounding the city provide greater shoreland protections with a 75-foot setback from the shoreline.

Floodplains

Floodplains are a natural flood control system that provides an area where excess water can be accommodated. ~~The extent to which a floodplain may become inundated depends upon the amount of water, the speed and distance that the water travels, and the topography of the area.~~ The City has approximately 2,265 acres of floodplain, or about 19.2 percent of the total land area. A considerable amount of floodplains and wetlands are located to the west of the City and limit safe development in this direction. Given that these areas are prone to flooding, development in floodplains is usually discouraged. Even so, development may exist in these areas which affects the ability of floodplains to function properly.

The encroachment of development on the floodplain system is often mitigated by the construction of dikes, levies, or other man-made flood control devices. A portion of downtown that would otherwise be in the floodplain is currently protected by a levee system. Unfortunately, these mitigation measures are expensive and not always adequate to control a flood or may cause other areas to flood even if they were formerly not part of the floodplain. The expense of maintaining these floodplain control measures, and replacement of structures damaged by flooding is eclipsed by the potential for loss of human life due to the danger inherent from flooding. Floods generally occur during periods of heavy rainfall and/or snowmelt. As Wisconsin's climate continues to warm, heavy rainfall events could increase in frequency and increase the frequency of flooding events. Overall, floodplains are generally concentrated in areas along the Wisconsin River and Plover Rivers in lands dedicated to parks or open space.

Chapter NR 115 of the Wisconsin Administrative Code requires all municipalities to adopt floodplain zoning ordinances for the purpose of protecting individuals, private property, and public investments from flood damage. Floodplain zoning regulates development in the floodway and flood fringe areas usually by requiring structures to be built above flood levels or be otherwise flood-protected. For regulatory purposes, a floodplain is generally defined as land where there is a one percent chance of flooding in any year (also known as the 100-year floodplain). Floodplain regulation can also keep communities eligible for the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP). FEMA offers emergency monetary assistance to flood stricken communities provided these areas follow NFIP requirements and have also completed a Flood Insurance Study. Currently, the City of Stevens Point, and Portage County all participate in the NFIP program, have completed the Flood Insurance Study, and have created a Flood Insurance Rate Map (FIRM) that delineates those areas likely to be inundated by a 100-year flood (also known as "A" Zones).

~~Overall, floodplains are generally concentrated in areas along the Wisconsin River and Plover Rivers in lands dedicated to parks or open space. Dams and other structures help prevent frequent flooding. A portion of downtown that would~~

~~otherwise be in the floodplain is currently protected by a levee system. Iverson Park and basements near McDill Pond are known to experience occasional flooding due to the Plover River, and ponding is common in the northwestern portion of the City where development is sparce and soil is poorly drained. Floods generally occur during periods of heavy rainfall and/or snowmelt. As Wisconsin's climate continues to warm, heavy rainfall events could increase in frequency.~~

Wetlands

Wetlands perform many roles in the hydrologic cycle and ecological systems. They also absorb excess water and release it back into the watershed slowly, minimizing flooding. Wetlands have valuable ground and surface water purification capabilities since potentially harmful compounds and bacteria in the water are absorbed into plant tissues, cleaning nearby water bodies. Wetlands occur in areas where the water level is usually near or above the soil surface.

The DNR identifies the location of wetlands on their Wisconsin Wetland Inventory maps and associated database. According to this database, the City has 1,665 acres, or 14.1% percent of its total area that is considered wetlands. Most of these wetlands are in areas with flat and/or low-lying terrain, and some were created from dams and other structures after European settlement where they didn't exist historically. Overall, it is estimated that at least 50 percent of the City's wetlands no longer exist due to development, especially on the north side of the City. For example, portions of Sentry Insurance and UWSP are located in areas formerly dominated by wetlands, and some still exist at these sites.

Wetland vegetation in Portage County primarily includes emergent wet meadows (such as water lilies and rushes) and broad-leafed deciduous forests. Swamps, bogs, marshes, potholes, wet meadows, and sloughs are all considered wetlands. Besides their ecological value, wetlands are also an important recreational, educational, and aesthetic resource. Wetlands are a breeding and nesting ground for waterfowl and for many other animals depending upon aquatic habitats. Maintaining these breeding grounds ensures a variety and adequate amount of game for hunting and wildlife observation activities. Sometimes a particular chain of wetlands can be home to rare or endangered species. Lastly, the visual appearance of the wetlands themselves can constitute a scenic resource.

Given their important role, destruction of wetlands can negatively affect the public. Developing impermeable surfaces and adding fill materials can destroy the hydrological function of a wetland site while simultaneously increasing flood dangers downstream. WDNR enforces minimum standards for managing wetlands to reduce the negative impacts of developing in or near wetland areas, and the City's Conservancy Zoning District helps protect them.

Air Quality

WDNR and the United States Environmental Protection Agency (EPA) define and monitor air contaminants known as criteria air pollutants. Portage County meets all primary and secondary standards, which are two sets of regulations used to evaluate the severity of these pollutants. Therefore, the City is in an attainment zone, meaning there are no local regulations needed to remedy air pollution issues at this time.

Environmentally Sensitive Areas

Surface water, ~~floodways~~ floodplains, wetlands, and steep slopes create environmentally sensitive areas that are less suitable for development than others. In most cases, these areas where development is most harmful are the same areas where development is most difficult or expensive. The City of Stevens Point is located between two major natural resource corridors – the Wisconsin and Plover Rivers – that are dense with these sensitive areas. Schmeeckle Reserve

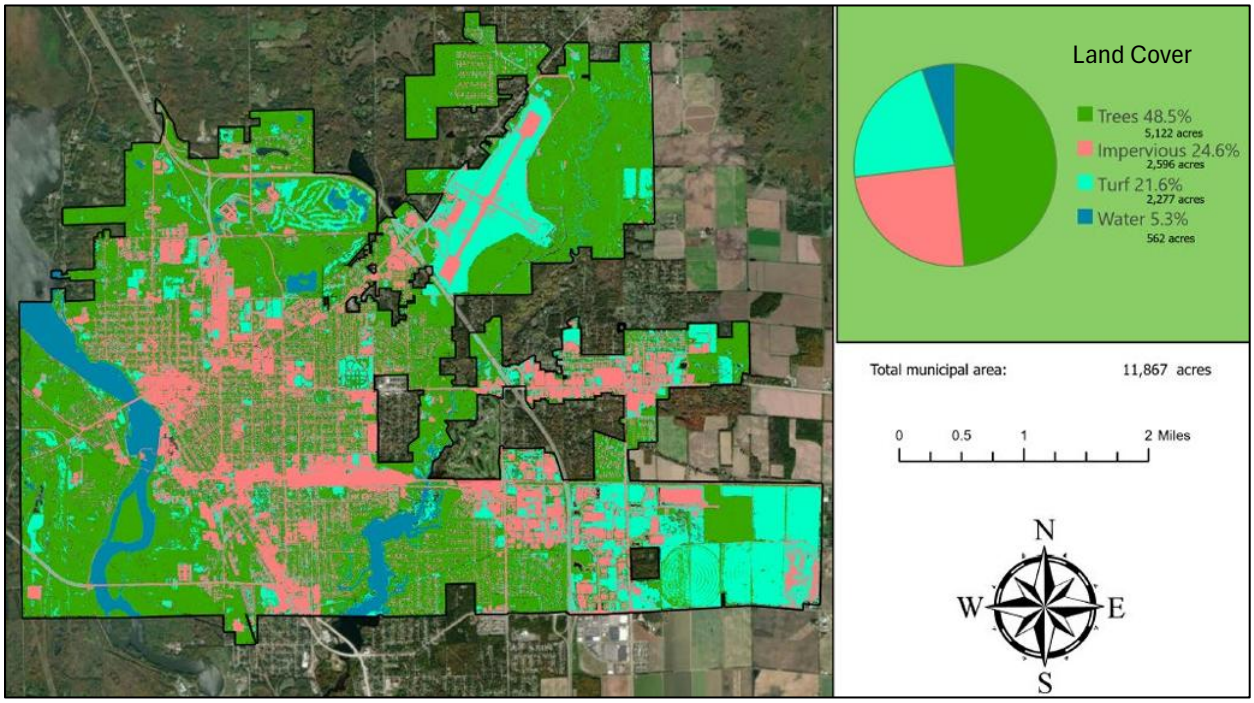
on the University of Wisconsin – Stevens Point campus is a valuable natural environmental area located between these two corridors. These environmental resources have important present-day value and further potential for public education, recreation, and other leisure time activities. Because these areas provide unique habitat and irreplaceable social, cultural, and economic value, these areas should be protected

~~For example, building a house on the edge of a steep hillside requires expensive footings and erosion control measures to prevent the structure from falling. Removing trees and dirt for construction can compromise the integrity of the cliff and cause more stormwater erosion or landslides, thus harming the entire hill itself. Therefore, these areas should be protected.~~

Forests

Forests in Portage County are dominated by different trees depending on their location, including oaks, maple, aspen, red pine, and white pine. Trees improve soil conservation, water conservation, carbon sequestration, wildlife habitat, air quality, stormwater management, property values, energy savings, and aesthetics, and the City's Forestry & Landscape Operations staff plants and maintains them on extensive public lands, right-of-way, and parks that the City manages. Aerial photos can help City staff identify areas where tree canopy coverage is limited to prioritize reforestation efforts to help mitigate the urban heat island effect. Reforestation also assists the City in maintaining its Bird City Wisconsin and Tree City USA designations, discussed below. There are no federal, state, or county forests within the City limits, nor are there any known Managed Forest Law (MFL) privately owned lands, but there is an extensive system of municipal and county parks that protect woodlands within and around the City. Overall, 48.5 percent of the City is covered by tree canopy as depicted in Figure 7, below, which is derived from 2022 aerial imagery.

Figure 7: Urban Forest Canopy Cover



Source: Public Tree Inventory Report and Management Plan for the City of Stevens Point, WI, October 2024.

~~Steep Slopes~~

~~While the City is relatively flat, some steep slopes occur near the Wisconsin and Plover Rivers. Steep slopes are often unsuitable for development since they are constantly in a state of erosion due to wind and rain. Development on these surfaces would be subject to unstable foundations and exacerbate the erosion process. See Map 2-1: Natural Resources.~~

Wildlife Habitat

Wildlife habitat in the City historically included grasslands, marshes, waterways, and woodlands. Present species include deer, turkey, rabbits, grouse, geese, ducks, beavers, squirrels, red foxes, woodchucks, pheasants, muskrats, gray wolves, badgers, coyotes, opossums, otters, minks, raccoons, skunks, sandhill cranes, weasels, porcupine, various birds, raptors, and migratory waterfowl. Fish include walleye, northern pike, perch, bass, and assorted panfish. The City's location within the Tension Zone discussed earlier means there are species from both northern and southern Wisconsin, though their presence and distribution may be affected by climate change as the Tension Zone is pushed north, possibly affecting vegetation and wildlife habitat.

While there are no federal or state public lands within the City's limits, areas that preserve natural features and wildlife habitat are scattered throughout the City. Schmeeckle Reserve, which is operated by UWSP, is a 280-acre site that features trails, boardwalks, wildlife, and a 24-acre lake. Additionally, the Green Circle Trail, which functions as a nonmotorized transportation corridor along the Wisconsin and Plover Rivers, connects many of the City's parks and natural features in a continuous green corridor. The Jordan Marsh and Moses Creek corridors also provide important wildlife habitat. The City and UW-Stevens Point have also purchased parcels of land over time for habitat protection.

Careful management of these areas ensures wildlife habitat protection as development pressures continue. Examples include the City's partnerships with North Central Conservancy Trust and the Stevens Point Area School District to manage lands for conservation purposes, as well as the City's desire to utilize natural drainageways as environmental corridors in new development. Additionally, the City collaborates with local volunteers and other stakeholders to maintain its Bird City Wisconsin and Tree City USA designations. These designations indicate that the City has committed to standards that protect and expand bird habitat and green space. Finally, the City has also launched the Lawn Gone Native program to replace turfgrass with native wildflowers to benefit pollinators, soil quality, and stormwater management.

Threatened and Endangered Species

Portage County contains a wide range of plant and wildlife resources. Human influence can have a dramatic effect on vegetative communities. Natural habitats have been greatly affected by development and agricultural practices. In most cases, these influences are directly responsible for the endangerment or threatening of certain species. The Endangered Species Act (ESA) requires all federal agencies to conserve endangered and threatened species. The State of Wisconsin has similar statutes. Past land use changes have led to the destruction of sharptail grouse and bison habitat. Habitat change and hunting resulted in the extinction of the passenger pigeon as well. Wisconsin law prohibits the "taking" of any plant or animal listed as endangered or threatened, which is defined as killing, harming, collecting, capturing, or harassing a member of a protected species. WDNR's Bureau of Endangered species operates the Wisconsin Natural Heritage Inventory (NHI), which maintains data on the location and status of rare species, natural communities, and natural features in Wisconsin. For an up-to-date list of species, their status, and laws protecting them, view the NHI at dnr.wisconsin.gov.

As of 2025, the NHI lists the following endangered species in Portage County:

Threatened Species

- Dwarf Milkweed
- Marsh Valerian
- Pale Green Orchid
- Woolly Milkweed
- Big Brown Bat
- Greater Prairie Chicken
- Henslow's Sparrow
- Little Brown Bat
- Red-shouldered Hawk
- Redfin Shiner
- Upland Sandpiper
- Wood Turtle

Endangered Species

- Fassett's Locoweed
- Black Tern
- Blanchard's Cricket Frog
- Loggerhead Shrike
- Regal Fritillary

The Portage County Seed Bank allows landowners to plant native plant species to expand wildlife habitat. It provides native plan seeds at the following libraries: Stevens Point, Rosholt, Almond, Plover, and Amherst. Additional conservation activities, whether led by an agency, nonprofit, volunteers, or individual landowners helps preserve the habitat that supports these species as well.

Sustainability Efforts

The City of Stevens Point formed an Eco-Municipality Advisory Commission which authored the City's sustainability plan, "A Path to a Sustainable Stevens Point," in 2007 and provided a 10-year update in 2017 that acknowledged accomplishments made as a result of that commission. In 2024, the City re-established a Sustainability Commission and passed a Resolution pledging to be Carbon Neutral by 2050, including 100 percent clean energy for City operations. Since the Sustainability Commission is in its early stages of forming, the following are topics that may be discussed in the future, with no action taken as of this Plan's creation:

- Monitoring and reporting City department data to regularly update A Path to a Sustainable Stevens Point.
- Recommitting and/or maintaining Eco-Municipality status.
- Marketing and promoting the City as an eco-tourism destination based on its parks, trails, recreation, water, woodlands, etc.
- Preservation of environmentally sensitive areas.
- Implementation of sustainability and groundwater protection goals in the City's land use maps and zoning code update.
- Consider groundwater protection agreement with neighboring and overlapping jurisdictions.
- Examine environmentally friendly cost savings for City departments, such as hybrid or electric fleet vehicles.
- Identify additional topics to investigate and promote, such as eco-friendly development, dark sky ordinances, energy conservation, sustainable landscaping, utilizing the state's tree nursery, carbon banking, and more.



Environmental sustainability has been an important value of the City and its residents, which is visible in its attempts to implement policies and practices that prioritize environmental preservation. These efforts have protected natural areas and green space which provide Stevens Point with both resource protection and aesthetic beauty, and notable recognition. Stevens Point has consistently been awarded designation as a "Tree City USA" community and has also achieved the "Growth Award" associated with that program. Stevens Point has also been recognized as a Wisconsin "Bird City," receiving praise as a "High Flyer" community for the work of residents and staff to preserve habitat, reduce threats to birds, educate the community, and institutionalize sustainability efforts. Continued efforts to embrace environmental sustainability may have additional benefits for local economic development, which is discussed in Chapter 6: Economic Development.

Agricultural Resources

Agriculture is common in Portage County, especially dairy, vegetables, and cranberries. But agriculture is limited within the City's limits, except for in areas that are planned for future development. Despite the lack of large-scale commercial farming within the City, several food processing facilities contribute to the City's economy, and there is an opportunity to promote locally grown crops at farmers markets and other venues. Additionally, the City allows residents to have beehives, chickens (hens only), ducks, and/or rabbits, indicating that City residents have an interest in raising farm products on a small scale. Other farm animals may be permitted in some areas under a Conditional Use Permit (CUP). When combined with UWSP's reputation for its natural resources programs, there is a culture that is supportive of local agriculture, despite most of it not necessarily being within the City's limits. Farmshed and The Growing Collective are examples of organizations that have programs to support local growers and business owners, which are described at the end of this chapter. Additionally, agritourism and farm-to-table dining are economic development opportunities that could be expanded to benefit the area.

Previous Agricultural Resources Planning Efforts

NRCS Soil Survey for Portage County Maps and data in this report may be useful in determining which areas of the City are most suitable for agriculture.

Portage County Land and Water Resource Management Plan 2019 This plan identifies issues related to agriculture and lists priorities and strategies to mitigate the effects agriculture has on water quality, erosion, and other natural resources.

Agricultural Resources Inventory and Trends

While farmland is extremely limited in the City limits, County-level data provides a snapshot of the local agricultural economy, providing context for City residents and entrepreneurs looking to build upon this local resource. According to the 2024 Portage County Comprehensive Plan, there is an increase in farmland consolidation, with more large farms compared to smaller, family-owned farms. Below is a snapshot of local agricultural trends:

Portage County Agricultural Context

Crops

Countywide, 73% of farm sales revenue comes from crops, and the remaining 27% comes from livestock, poultry, and their associated products. The County ranks first in Wisconsin's 72 counties for total crop sales and 39th in sales for livestock, poultry, and their associated products. The County was also one of the top-producing counties in Wisconsin for these categories: 1. Vegetables, melons, potatoes, and sweet potatoes, and 2. Fruits, tree nuts, and berries.

Livestock, Poultry, and Animal Products

Portage County produces the second highest total sales in Wisconsin for aquaculture. Other animal and animal product categories vary in state and national rankings based on the product, and dairy farming has decreased over the years. Portage County ranks 39th out of 72 counties in Wisconsin for total livestock, poultry, and their associated products.

Productive Agricultural Areas

Much of the City and its surroundings are relatively flat, supporting large-scale farming. Areas with high water tables and steep slopes typically have soil erosion and lower rates of productivity. Prime farmland describes areas with highly productive soils, but the City has not identified these areas, nor has it adopted a farmland preservation plan or zoning.

Agricultural Infrastructure

Agriculture relies on roads to transport farm products to markets and processing plants as well as irrigation systems due to the well-drained sandy soils. The Stevens Point Farmers Market has a strong presence in the City's downtown during the growing season, attracting visitors and supporting the local economy. It is located at Mathias Mitchell Public Square. There is also a Winter Farmers Market currently held at the Boys and Girls Club Berard Center.

Urban Agriculture

The City is home to two active neighborhood garden sites named Franklin Street and Cornell & West Whitney, as well as a third, larger garden site on Georgia Street North, which are managed by Golden Sands Resource Conservation and Development Council, Inc. These gardens benefit the economy, provide green space, increase property values, add aesthetic benefits, and allow those who do not own land to growth their own food, according to Golden Sands. Additional benefits include enhanced nutrition for families and conserving resources due to crops not having to be transported from farther away. Gardeners who want a plot must apply and follow Golden Sands' rules, with priority given to neighbors nearest to the gardens.

The Giving Gardens of Portage County, a program of The Partnership in Central Wisconsin to Reduce Hunger & Poverty (Partners HP), also operates numerous volunteer-supported community gardens throughout the City and collects spare produce from the Stevens Point Farmers Market. All food grown or collected by The Giving Gardens of Portage County is delivered to local food distribution centers. Additionally, the City's Parks Department, along with the North Central Conservancy Trust, have planted fruit trees along a segment of the Green Circle Trail.

Potential expansion of fruit trees in parks, conservation, and community garden areas could further diversify local produce in the form of community orchards. The goal of these programs is to primarily benefit those who do not own land to grow their own food on. Therefore, these gardens and orchards benefit the most residents when they are located in higher-density neighborhoods with limited residential units with individual yards.

Agritourism and Farm-to-Table Experiences

The Stevens Point Area Convention & Visitors Bureau has a directory of farm-to-table experiences, most of which are located outside the City's limits. These experiences feature locally produced food along with various interactive and educational opportunities at these locations. Some of the producers featured outside the City's limits also are vendors at the City's farmers market and winter farmers market. Several restaurants in the City also feature locally grown ingredients in their menu offerings.

According to USDA, Portage County's agritourism economy generates between $200,000 and $600,000 of income annually, which is the highest in Central Wisconsin, placing it in the top one-fifth of all Wisconsin counties. The Wisconsin Agricultural Tourism Association is a statewide nonprofit that facilitates partnerships and opportunities in the agritourism industry while providing tools that assist with sustainable economic growth. In summary, the agritourism

economy plays a significant role in the area, supporting opportunities to further develop agricultural experiences in the City of Stevens Point.

Cultural Resources

Stevens Point is the cultural center of Portage County, serves as the County Seat, and is home to a variety of institutions such as the University of Wisconsin – Stevens Point (UWSP) and Mid-State Technical College (MSTC). The Wisconsin River played an instrumental role in the City's history, and indigenous and post-settlement historical sites are scattered throughout the area, both within and outside the City's limits.

Previous Cultural Resources Planning Efforts

The Wisconsin Historic Preservation Plan 2016-2025. This Wisconsin Historical Society (WHS) administers this plan that prioritizes tasks and efforts on five critical issues: 1. Develop and implement targeted educational opportunities, 2. Increase awareness and support of historic preservation, 3. Increase funding sources for historic preservation, 4. Cultivate partnerships to advance historic preservation goals, and 5. Support and expand digital data and access.

Stevens Point Historic Preservation Plan 2024. identifies the City's existing and potential historic districts and sites, along with goals, objectives, and policies that address these topics: Surveying Efforts & Priorities, Local and National District Nominations, Ordinance Amendments, Zoning & Development, Financial Assistance, Tourism, Sense of Place, and Education & Advocacy. The Plan has a strong focus on preserving and enhancing historic downtown buildings as well as City surveys and ordinances that more effectively identify and protect historic sites and structures. The plan also prioritizes education and outreach activities to communicate the procedures and benefits of historic preservation.

Cultural Resources Background

Preserving historic sites and structures recognizes the architectural, engineering, archaeological, cultural, or historic importance of these assets to a community. The City has a historic preservation and design review ordinance that meets state statutes for Cities with properties listed in the National and/or State Register of Historic Places, and Portage County has a historical society. To help identify historic sites, WHS has an online database called the Architecture and History Inventory (AHI), which provides historical and architectural information for around 120,000 properties that are relevant to the State's unique and varied history. Sites in the database are not protected and do not have any special status, rights, or benefits to owners unless listed in the State or National Registers.

Similar to the AHI, the Archaeological Site Inventory (ASI) is the most comprehensive list of the archaeological sites, mounds, marked and unmarked cemeteries, and cultural sites in the state. However, it includes only those sites that have been reported to the Wisconsin Historical Society and therefore does not include all possible sites and cemeteries of archeological significance in the state. This inventory has been developed over a period of 150 years, and each entry in the database varies widely and the information has not been verified in all cases. But overall, using both AHI and ASI tools helps the City determine which sites are worth preserving.

As noted in previous City planning efforts, the visibility and storytelling of a variety of cultures is vital for the City to ensure residents feel they belong in the City. The representation of historic and new cultures through public art, events, entertainment, policies, recreation opportunities, and businesses is necessary for the community's well-being as well as general workforce attraction and retention. The representation of these cultures is supported by a variety of community organizations described later in this chapter.

Cultural Resources Inventory and Trends

Historical Structures and Sites

The WHS AHI returns a total of 958 potentially significant property records in Stevens Point. This source is the most complete, up-to-date list of properties, though some recorded in the database may no longer exist due to demolition. The most significant sites in the City are the 14 that are listed on the National and State Registers of Historic Places:

- August G. and Theresa Green House (1501 Main St.)
- Christina Kuhl House (1416 Main St.)
- David McMillan House (1924 Pine St.)
- Folding Furniture Works Building (1020 First St.)
- Fox Theater (1116-1128 Main St.)
- Hardware Mutual Insurance Companies Building (1421 Strongs Ave.)
- Hotel Whiting (1408 Strongs Ave.)
- J.L. Jensen House (1100 Brawley St.)
- Main Street Historical District (Bound by Prentice, Clark, Freemont, and Main Streets)
- Mathias Mitchell Public Square (Main St. from Strongs Ave. to Second St.)
- Nelson Hall (1209 Fremont St.)
- Sisters of St. Joseph Convent (1300 Maria Dr.)
- Stevens Point State Normal School (2100 Main St.)
- Temple Beth Israel (1475 Water St.)

There are additional locally recognized landmarks that, when combined with the list above, result in 26 sites total as described in the City's Historic Preservation Plan. The plan also lists 27 potential sites that are eligible to be on the National Register of Historic Places.

The Portage County Historical Society has a photo collection at the UWSP Library, and the Society also runs the Synagogue Museum in Stevens Point, Heritage Park in Plover, and Rising Star Mill in Nelsonville. Archeology sites like burial mounds are scattered throughout Portage County, but locations are not disclosed due to their vulnerability.

Cultural Offerings

Stevens Point is known for its food scene, extensive recreational opportunities, and variety of cultural events and activities. Culturally oriented institutions and events include American Indians Reaching for Opportunities (AIRO), American Suzuki Institute, Central Wisconsin Children's Museum, Central Wisconsin Symphony Orchestra, CREATE Portage County, Cultural Commons, Downtown Historic Murals, Festival of India, Gallery Artists Cooperative, Hmong American Association of Portage County, Inc., Levitt AMP Concert Series, Main Street Historic District, Monteverde Chorale, Polish Heritage Awareness Society, Portage County Cultural Festival, Portage County Historical Society, Riverfront Arts Center, Riverfront Rendezvous, Smith Scarabocchio Art Museum, Stevens Point Area Convention & Visitors Bureau, Stevens Point Area Genealogical Society, Stevens Point Festival of Arts, Stevens Point Sculpture Garden, Wisconsin Conservation Hall of Fame, UWSP Olson Museum of Natural History, UWSP Edna Carlsten Art Gallery, and more. Additionally, UWSP has several programs related to the Fine Arts, such as music and art majors and their associated events, as well as a recognized culture built around athletics and outdoor recreation.

It is important to note that many events are hosted annually to celebrate the many cultures present in and around the City of Stevens Point, most notably celebrated at the annual Portage County Cultural Festival. In recent years, events such as Dozynki Harvest Festival, Asian American-Native Hawaiian-Pacific Islander Heritage, Hmong Week, Indigenous Peoples' Day (which includes a proclamation and a recognition of Indigenous Peoples' Month in November) Juneteenth, and Hispanic Heritage Awareness Month have been coordinated by a variety of community members, organizations, and institutions to celebrate specific cultures, heritage, and history. These events and others are particularly important to ensure residents of all demographics are represented in the local celebrations and festivities, which may contribute to an increased sense of belonging in the community.

Community Character

The form and appearance of a community often changes over time. Styles of building and development react to changing economic conditions and technologies, and to changing tastes. For example, a historic main street often features dense, mixed-use buildings built up against the sidewalk. This contrasts with a newer rural housing development where homes are set back from roads and buffered by wooded areas. Old and new buildings must meet the City's present needs, and careful planning can successfully improve the quality and appearance of revitalized structures and new construction.

Land use planning and zoning also ensure that higher density development is located where infrastructure can support it and where it is visually compatible with its surroundings. Planning and zoning can also be used to maintain tracts of open land until they are ready for development to ensure orderly growth. Finally, the City has a Downtown Design Review District with stricter architectural standards buildings must follow to maintain their historic feel. This district is discussed in more detail in Chapter 6: Economic Development. Overall, carefully implementing development policies allows the City to maintain its identity while accommodating development needs.

The Stevens Point Common Council has supported and contributed to cultural resources and traditions for many years. Support has been in a variety of forms, from Room Tax Fund allocations for specific projects, directly supporting official arts organizations, to partnering with and/or encouraging the University and private organizations to maintain their efforts. Support for cultural efforts is key to maintaining the community and local economy, and support for cultural events will continue in Stevens Point.



Summary

The presence of natural resources in Stevens Point provides economic, social, recreational, and health benefits for its residents. The location and characteristics of various natural resources also influences development patterns, which are reflected in the land use maps later in this Plan. In general, areas with minimal topographical constraints like steep slopes or saturated soils are most suitable for development, while lower lying areas are suitable for green corridors that provide wildlife habitat and nonmotorized transportation connectivity. Maintaining green space also assists with climate change mitigation by reducing air temperature and absorbing runoff from increasingly frequent storms, reducing flooding and improving surface and groundwater quality. In summary, future land use recommendations in this Plan maximize developable land while minimizing impacts to and embracing the benefits of the City's natural resources.

The City's natural, agricultural, and cultural resources also influence its economy and culture. Its location in one of the top crop-producing counties in Wisconsin provides access to fresh produce sold within the City limits in markets and restaurants as well as expertise that helps City residents grow and process their own food. Historic sites, cultural institutions, events, and other opportunities further contribute to the City's quality of life and sense of place.

Natural, Agricultural, and Cultural Resources Issues and Conclusions

Availability of Land

High bedrock, dense soils, and poor drainage can be expected to continue to restrict development in the northern and western part of the City. Development that does occur will be more costly than in other parts of the City and will present extra costs for maintenance and replacement of public streets, utilities, and private development. The City's greatest development capabilities and trends lie in the areas east of the Plover River, in the State Highway 66 corridor, and in

urban redevelopment. These are the areas that contain the greatest potential for the City's future expansion, and environmentally sensitive lands in these areas should be protected, celebrated, and enjoyed.

Over time, development of open and wooded lands has resulted in the fragmentation of existing large, contiguous parcels. This has limited the supply of land available for agriculture, woodlands, and future growth areas. Infill and redevelopment preserve larger tracts of open land while maximizing existing infrastructure, and there is an opportunity to expand small-scale and urban farming techniques within the community.

There is considerable prime agricultural cropland east of Interstate Highway 39, annexation of which may be necessary for long-range contiguous urban expansion if urban infill and redevelopment cannot proceed efficiently to meet community needs. The City has no Agricultural Zoning District in its zoning ordinance. Such a district may be needed for future annexations to allow the land to be held in its undeveloped state prior to approval of the detailed plans for the land's rezoning and development.

Climate Change

The increase of natural hazards like flooding and severe weather, as well as the unpredictability of weather patterns are expected to impact the City's resilience, insurance rates, potential population growth, public health, infrastructure, tourism, outdoor recreation, economy, and more.

Environmentally Sensitive Lands

The City has lost wetland zones to development and there is increasing recognition to maintain those that are left. Most existing City wetlands are zoned Conservancy and are reasonably well protected. There will be a continuing need for good enforcement of City and State regulations prohibiting the filling of wetlands and producing thoughtful development near protected wetlands. Actions will need to be taken to prevent damage to wetland areas in development projects.

The Moses Creek corridor north of Maria Drive and extending outside of the City is an important conservancy corridor. Keeping this corridor in a conservancy condition will provide long term financial and aesthetic benefits to the City because of its ability to minimize costly storm water flows into the City.

The University's Schmeeckle Reserve is a valuable conservancy land use within the City, and other small tracts of land in or adjacent to the City may provide similar environmental and educational benefits. There will be a continuing need for good land use planning and enforcement to protect the boundaries of the Reserve. In previous planning efforts, the drainage of commercial lands into the wetlands of the Reserve and adverse effects of wetland draining through City storm sewers have been reported as problems.

The Plover River, Wisconsin River, Moses Creek, and Jordan Marsh corridors have been identified and are still valued as very important environmental corridors because of their inter-urban locations and easy access for a variety of recreational uses. These corridors may also be seen as active, non-motorized transportation corridors. The preservation and enhancement of these resources continue to be a recognized local need.

The largely undeveloped shore land of the Wisconsin River constitutes a corridor of conservancy lands which enhance the City's natural environmental setting. The public, institutional, and corporate lands along the river continue to have potential for accommodating increasing outdoor recreation demands through an increased intensity of use in areas that are already developed, improving access to the shoreland at additional locations, and enhancing trails and preventing erosion.

Natural, Agricultural, and Cultural Tourism

Trail systems and other cultural offerings can also enhance the tourism economy, as evidenced by the Green Circle and Tomorrow River Trails, local destinations such as the Sculpture Park, and large scale events such as the Levitt AMP

concert series in Pfiffner Park. ~~The Green Circle Trail forms urban trail connections in the City of Stevens Point and Villages of Park Ridge, Plover, and Whiting, while the Tomorrow River State Trail connects this urban core to rural areas and small villages to the east. While both facilities serve residents, they are also destinations for those traveling to the area. Additionally, Stevens Point is known for its variety of cultural assets, emerging food scene, and close ties to the agricultural community and food production.~~ As will be discussed in the Transportation and Economic Development chapters of this plan, the City will need to be mindful to invest in these resources to benefit residents and visitors alike, and the impacts of climate change will need to be considered when making these investments. The Stevens Point Area Convention and Visitor's Bureau markets these attractions through numerous publications, social media, and other tourism development activities. Multiple organizations continue to enhance local cultural offerings annually. There is an opportunity for the Stevens Point Area Convention and Visitor's Bureau and the City's Tourism Commission to enhance these resources and organizations to promote tourism and enrich the experience of residents.

Renewable Energy and Sustainability

Environmental sustainability continues to be a major component of the City's identity which still drives interest in renewable energies. While there is interest in renewable energy in the City, a lack of local control over large-scale wind and solar projects can limit the amount of land available for agriculture, development, or other purposes. See Chapter 4: Utilities and Community Facilities for more information about renewable energy. Until opportunities arise for larger scale wind, solar, or other renewable energies in the City, residents are encouraged to pursue energy-conserving activities (such as home weatherization and active transportation) and home-scaled renewable energy production. The City may also consider integration of renewable energy production to urban areas, at existing commercial development and new infill development alike.

Water Quality and Quantity

The City is fortunate to have an excellent water supply. It is ample to serve City development needs and perhaps those of the larger urban area. One of the most important development-related needs of the City is to assure the long-range protection of the quality of its water source. This should include the development and implementation of all appropriate measures for avoiding potential contamination of the well field's aquifer extending throughout much of the Plover River basin in the County.

Groundwater faces several threats that impact its quality and available quantity. Historically, Nitrate and Atrazine have been a concern in Portage County. Nitrate generally comes from both rural and urban sources, especially from fertilizers and septic systems. Atrazine is an agricultural herbicide, which is now banned in portions of Portage County. ~~Finally,~~ High-capacity wells and Confined Animal Feeding Operations (CAFOs) raise concerns over the availability and quality of groundwater in the County as they withdraw large amounts of water. Additionally, urban and rural land use patterns affect the quality of surface water, impacting the environment and outdoor recreation in the City. Ground and surface water issues impact local agriculture, drinking water, and outdoor recreation.

Cultural Offerings, Well-being and Belonging

As noted in recent community health assessments and survey responses for this plan, the impacts of social belonging on mental health and well-being is a major health concern of the community. A sense of belonging—the subjective feeling of deep connection with social groups, physical places, and individual and collective experiences—is a fundamental human need that predicts numerous mental, physical, social, economic, and behavioral outcomes. As an emerging topic, there are a variety of perspectives on how belonging should be assessed and cultivated. ~~Public and professional support may need to be directed towards adding a variety of new cultural resources to further promote a stronger sense of belonging in the City.~~ The City should endeavor to support cultural events and activities to the greatest

extent possible and should encourage private businesses and associations to maintain or increase financial and/or staff support for cultural events and activities.

Natural, Agricultural, and Cultural Resources Programs

Multiple local, state, and federal programs are designed and administered to address issues, concerns, and opportunities that are identified in this chapter. Below is a sample of programs that were available during the creation of this chapter:

Aquatic Habitat Protection Program. WDNR provides aquatic habitat protection services through their Water Management (Regulation) Specialists, Zoning Specialists, Rivers Specialists, Lakes Specialists, Water Management Engineers, and their assistants (LTEs). Programs assist with water regulations, zoning assistance, coordination of rivers, lake management, and engineering.

Bucket Ruckus is a local company that assists households and businesses with composting to reduce landfill waste and carbon emissions.

The Center for Watershed Science and Education (CWSE) allows area residents to determine the safety of their well water by providing the opportunity to have their well water tested at any state-certified testing laboratory, including the Water and Environmental Analysis Lab at UWSP, which houses CWSE.

Discovery Farms Program, UW-Extension program, leads agricultural research regarding economic and environmental impacts. It also facilitates communication to help implement effective and profitable management practices.

Drinking Water and Groundwater Program. This WDNR program ensures safe, high quality drinking water and groundwater by enforcing minimum well construction and pump installation requirements, conducting surveys and inspections of water systems, investigating and sampling drinking water quality problems, and requiring drinking water quality monitoring and reporting. WDNR staff assists with water quality issues and provides educational materials.

Endangered Resources Program. The DNR's Endangered Resources staff provides endangered resources expertise. They manage the Natural Heritage Inventory Program (NHI), which is used to determine the existence and location of native plant and animal communities and Endangered or Threatened Species of Special Concern. The NHI helps identify and prioritize areas suitable for State Natural Area (SNA) designation, provides information needed for feasibility studies and master plans, and maintains the list of endangered and threatened species. All management activities conducted by Wildlife Management and Forestry staff must be reviewed to determine the impact on NHI-designated species. A permit for the incidental take of an Endangered or Threatened species is required under the State Endangered Species Law. The Endangered Resources Program oversees permitting, applications, and approvals.

Farm Service Agency. This USDA agency administers the Conservation Reserve Program (CRP).

Farmland Preservation Program. To preserve farmland, the state enacted the Farmland Preservation Program, which is administered by the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP). Each county must develop a Farmland Preservation Plan (FPP), which becomes part of the county comprehensive plan as well.

Farmshed. Formerly Central Rivers Farmshed, this organization's mission is to expand access to local produce, promote agricultural conservation practices, support local businesses, and encourage utilization of locally sourced products. Farmshed owns a rentable commercial-grade kitchen and works with various organizations to provide food for households in need.

Fisheries Management Program. This program assists with fishery surveys, fish habitat improvement/protection, and fish community manipulation. This program may also be used to fund public relations events and a variety of permitting and administrative activities involving fisheries.

Golden Sands Resource Conservation & Development Council, Inc. Founded in 1972 and based in Stevens Point, Golden Sands is a nonprofit organization that serves 13 counties in Central Wisconsin. They primarily assist farmers and landowners while involving volunteers, citizen groups, and government agencies with water, farming, and forestry projects.

The Growing Collective. This organization was formerly part of Central Rivers Farmshed but is now an independent organization. It supports those who want to grow their own food, use sustainable practices, and network with other growers.

Managed Forest Law (MFL). WDNR's MFL promotes good forest management through property tax incentives. Management practices are required under an approved forest management plan. Landowners with a minimum of 10 contiguous acres (80% must be capable of producing merchantable timber) are eligible and may contract for 25 or 50 years. Open lands must allow hunting, fishing, hiking, cross-country skiing, and sight-seeing; however, up to 80 acres may be closed to public access by the landowner. There is a 5% yield tax applied to any wood products harvested.

Nonpoint Source Program (NSP). Wisconsin's NSP Program, through a network of federal, state, and local agencies partnering with other organizations and citizens, addresses nonpoint pollution in the state. This program combines voluntary and regulatory approaches with financial and technical assistance. Abatement activities include agriculture, urban, forestry, wetlands, and hydrologic modifications. The core activities of the program — research, monitoring, data assessment and management, regulation and enforcement, financial and technical assistance, education and outreach and public involvement — address current and future water quality issues caused by NPS pollution.

North Central Conservancy Trust. NCCT works with landowners to develop and maintain conservation easements to enhance wildlife habitat, water quality, aesthetics, and more. They also assist the City with managing some land in Bukolt Park and are instrumental in forming partnerships to protect various natural areas in and around the City.

NRCS Conservation Programs. The USDA's Natural Resources Conservation Service's (NRCS) natural resources conservation programs help people reduce soil erosion, enhance water supplies, improve water quality, increase wildlife habitat, and reduce damage caused by floods and other natural disasters. NRCS provides funding opportunities for agricultural producers and other landowners through a variety of programs listed on their website, including but not limited to:

- Agricultural Conservation Easement Program (ACEP)
- Agricultural Management Assistance (AMA)
- Conservation Innovation Grants (CIG)
- Conservation Stewardship Program (CSP)
- Emergency Watershed Protection (EWP) Program
- Environmental Quality Incentives Program (EQIP)
- Healthy Forests Reserve Program (HFRP)
- Regional Conservation Partnership Program (RCPP)
- Voluntary Public Access and Habitat Incentive Program (VPA-HIP)
- Water Bank and Watershed Programs
- Watershed Protection and Flood Prevention Operations (WFPO) Program
- Watershed Rehabilitation Program (REHAB)
- Wetland Mitigation Banking Program (WMBP)
- Working Lands for Wildlife

Parks and Recreation Management Program. This WDNR program helps develop public parks and recreation facilities under Wis. Stat. Chapter 27. Funding sources include the general fund, the Stewardship Program, Land and Water Conservation fund (LAWCON), and program revenue funds.

Private Forestry. The WDNR's goal is to motivate private forest landowners to practice sustainable forestry by providing technical forestry assistance, state and federal cost-sharing on management practices, sale of state produced nursery stock for reforestation, enrollment in Wisconsin's Forest Tax Law Programs, advice for the protection of endangered and

threatened species, and assistance with forest disease and insect problems. Each county has at least one Department forester that provides assistance as well as educational programs for landowners, schools, and the public.

Producer-Led Watershed Protection Grants (PLWPG). DATCP provides funding to producer-led groups that focus on nonpoint source water pollution abatement through this program by increasing management practices and farmer participation in these efforts.

Stewardship Grants for Nonprofit Conservation Organizations. Nonprofit conservation organizations may obtain funding from WDNR for conservation land or easement acquisition and wildlife habitat restoration. Priorities include wildlife habitat, acquisition of lands with special scientific or ecological value, protection of rare and endangered habitats and species, acquisition of stream corridors, acquisition of land for state trails including the Ice Age Trail and the restoration of wetlands and grasslands. Eligible types of projects include fee simple and easement acquisitions and habitat restoration projects.

Wetlands Reserve Program (WRP). This voluntary program restores wetlands which were altered for agricultural use. The program is administered by the USDA Natural Resources Conservation Service (NRCS) in consultation with the Farm Service Agency and other federal agencies.

Wildlife Management Program. WDNR's Bureau of Wildlife Management oversees a variety of programs that incorporate state, federal and local initiatives for wildlife habitat management and enhancement. They include land acquisition, development and maintenance of State Wildlife Areas, and other wild land programs such as State Natural Areas. Wildlife Staff work closely with state and county forest staff to maintain, enhance, and restore wildlife habitat. WDNR staff conduct wildlife population and habitat surveys, prepare property needs analysis, develop wildlife management plans, and collaborate with other Park, Forestry or Fishery Area Property Master Plans to ensure proper implementation.

Wisconsin State Historic Preservation Office (SHPO), Wisconsin Historical Society (WHS). This office serves as the principal historic preservation agency in the state. SHPO partners with communities, organizations, and individuals works to identify, interpret, and preserve historic places.

Goals, Objectives, and Policies

Goal 1: Protect and enhance natural, agricultural, and cultural resources in and near the City that provide long-term environmental sustainability, enjoyment, economic opportunity, and enrichment for the City's residents.

- **Objective 1:** Identify, document, manage, preserve, and protect natural resources throughout Stevens Point and adjacent unincorporated land. ~~Protect and enhance sensitive lands such as wetlands, floodplains, steep slopes, wildlife habitat, shorelands, productive soils, and other features within the City's extraterritorial jurisdiction from the impacts of development.~~
  - **Policy 1:** Protect sensitive lands such as wetlands, floodplains, steep slopes, wildlife habitat, shorelands, productive soils, and other features within the City's jurisdiction from the adverse impacts of development.
  - ~~**Policy 1:** Enforce shoreland zoning, wetland zoning, floodplain zoning, wellhead protection, stormwater management, and other ordinances that protect sensitive lands from the impacts of development.~~
  - **Policy 2:** Maintain, and enhance whenever possible, safeguards for the City's water supply and waterways by: ~~Manage, protect, and restore high priority watersheds, including the Wisconsin River, Plover River, Moses Creek, and McDill Pond using financially and environmentally sustainable practices.~~
    - Continuing to update and enforce the Stevens Point Well Head Protection ordinance.
    - Continuing to work with nearby municipalities to support actions and local regulations that protect the Stevens Point water supply.
    - Encouraging the owners of neighboring agricultural land to use good agricultural practices and supporting regional efforts to improve those practices to minimize any adverse effects of agricultural activities on the City's water supply.
  - **Policy 3:** Encourage land donation or acquisition for conservation easements.
  - **Policy 4:** Establish a local wetland buffer ordinance that defines the purpose of the ordinance, wetlands covered, definition of 'buffer' and setbacks for development, activities prohibited and permitted, procedures for review, affirmative requirements, and monitoring, reporting, and enforcement protocols
  - **Policy 5:** When development is proposed within 200 meters (656 feet) of a body of water or within the recorded boundaries of a previously recorded historical site, require a site investigation. Further action must be completed as outlined under the Federal Section 106 National Historic Preservation Act of 1966 and as outlined in the Wisconsin Archaeological Survey's Guide For Public Archaeology in Wisconsin 2012 and as revised.
  - **Policy 6:** Maintain large, contiguous tracts of land currently used for agricultural around the City's limits to prevent land fragmentation that interferes with orderly growth.
- **Objective 2:** Protect economically valuable natural resources like agricultural lands and woodlands ~~while encouraging neighborhood-scale agricultural practices.~~
  - **Policy 1:** Prioritize infill development and redevelopment to limit growth impacts on nearby natural resources. ~~Support renewable energy opportunities that do not negatively impact regional agricultural lands or the City's future growth areas.~~
  - **Policy 2:** Work with surrounding municipalities to cooperate on land use issues. Approach the annexation of agricultural and wooded land in the best interest of the City while being sensitive to neighbors' concerns.

- **Policy 3:** Develop an agricultural Zoning District to apply to future annexations, where appropriate, to allow the land to be held in its undeveloped state prior to approval of the detailed plans for the lands' development and its rezoning to accommodate the development.
- **Policy 4:** Encourage ~~trees, native landscaping, and~~ neighborhood-scale agriculture in areas where appropriate for new and existing development projects.
- **Policy 5:** Support renewable energy opportunities that do not negatively impact regional agricultural lands or the City's future growth areas.
- ~~**Policy 3:** Prioritize infill development and redevelopment to limit growth impacts on nearby natural resources.~~

- **Objective 3:** Encourage planning and development of land uses that create or preserve varied and unique communities.
  - **Policy 1:** Incorporate the information contained in the adopted City Comprehensive Plan, Strategic Plan, Targeted Area Master Plans, Historic Preservation Plan, and Neighborhood planning activities in the review of all development proposals. ~~Ensure that parks and open space are accessible and appealing to people of all ages and abilities with a variety of amenities, restrooms, and other facilities.~~
  - **Policy 2:** Restore and/or repurpose historic properties and districts in a way that maintains their historic integrity while allowing flexibility for a variety of uses.
  - **Policy 3:** Integrate existing community character into the design of community improvements and new developments to the greatest extent possible.
- **Objective 4:** Support the City's cultural and natural resources and organizations.
  - **Policy 1:** Continue to update and implement the City's Historic Preservation Plan and promote where possible the location of historic district(s) and significant historic structures both within and outside of the districts.
  - **Policy 2:** City support of cultural activities should be maintained or increased as budgetary considerations and staffing allow it, in part through encouragement of the use of Room Tax revenues for funding. Support organizations that produce social events, recreation resources, performances, and visual art displays that are relevant to a variety of local residents and increase tourism.
  - **Policy 3:** Encourage private businesses in the community to maintain or increase their financial and staff support for cultural events and activities.

Goal 2: Preserve and protect the City's landscape, environmental resources, and sensitive lands while encouraging healthy communities.

- **Objective 1:** Recognize the value of conserving environmentally significant natural lands and all water areas because of their irreplaceable qualities and their priceless contributions to the quality of life for City residents.

  - **Policy 1:** Environmental Corridor Strategy. Recognize, preserve, and encourage non-detrimental uses of naturally occurring open space corridors containing multiple environmental assets. Such assets include natural lands, waters, timber, fish and wildlife habitat, and good farmland. Such open spaces include the Wisconsin River Corridor, Plover River/Airport Corridor, Rocky Run Corridor, Jordan Marsh Corridor, and University/Moses Creek Corridor. Actions to recognize, preserve, and encourage non-detrimental uses of these corridors include:

    - Identify and document the priorities for each of these corridors and evaluate the use of public and private open space preservation programs to support those priorities.

- Encourage and plan for the location of conservancy-related activities in these corridors.
- Support ownership patterns which will serve to preserve important conservancy and prime agricultural lands. This may include public ownership or public support for local conservancy organizations when necessary and feasible.
- Provide incentives for the preservation and enhancement of such areas by the private sector.
- Study local shoreland setback requirements along the Wisconsin and Plover Rivers to determine the efficacy of these requirements and change these requirements as needed to improve efficacy.

▪ **Policy 2:** Restrict development of lands posing natural hazard potential such as floodplain and lands with high ground-waters, and land which require significant public development and maintenance costs for which a more appropriate use would be some form of conservancy.

▪ **Policy 3:** McDill Pond Rehabilitation. Continue to support siltation abatement, weed abatement, and addressing of any other water quality problems of McDill Pond in cooperation with the appropriate units of government while it is financially feasible. Analyze the relationship between land use activities in the City and upstream of McDill Pond and their effects on the pond to recommend effective solutions to water quality problems.

▪ **Policy 4:** Encourage native trees and plantings when reviewing required landscaping in development and right-of-way projects.

▪ **Policy 5:** Develop an educational program for municipal boards and the public related to natural resource issues.

- **Objective 2:** Monitor and mitigate health impacts from environmental contamination.
  - **Policy 1:** Continue to prioritize and execute redevelopment initiatives that address environmentally contaminated sites, especially those with the potential to impact groundwater quality.
- ~~**Objective 2:** Expand and enhance outdoor recreation opportunities.~~
  - ~~**Policy 1:** Encourage the use of parkland for a variety of programming and events, especially at Goerke Park, McDill Pond, and Downtown Riverfront areas.~~
  - ~~**Policy 2:** Continue to update and implement the Comprehensive Outdoor Recreation Plan to produce a variety of unique outdoor recreation opportunities.~~
  - ~~**Policy 3:** Support partnerships that enhance outdoor recreation opportunities in and near the City.~~
- ~~**Objective 3:** Protect and enhance surface water and groundwater quality.~~
  - ~~**Policy 1:** Participate in local and regional initiatives that support watershed planning to improve water quality.~~
  - ~~**Policy 2:** Prioritize redevelopment initiatives of brownfield sites that may impact groundwater quality.~~

Goal 3: ~~Plan for and respond to natural disasters~~ Take historic weather patterns into account in administrative and community development decisions to preserve the health, safety, and economic resilience of the City.

- **Objective 1:** Formalize tracking of ongoing changes to historic climate change patterns and their local impacts to recommend action to improve climate resiliency. ~~Monitor climate change trends, irregular and/or extreme weather events, and local impacts.~~

- **Policy 1:** Monitor local irregular and/or extreme weather events to improve operational efficiency preceding, during, and following irregular and/or extreme weather events, as well as issues that may impact current policies regarding land use.
- **Policy 2:** Recommend alterations to utility and transportation infrastructure that may be inadequate to manage irregular and/or extreme weather events.

- **Objective 2:** Maintain up-to-date Hazard Mitigation Plans
  - **Policy 1:** Update the City's Hazard Mitigation Plan every five years to meet Federal Emergency Management Agency (FEMA) requirements.

Chapter 3: Housing Draft 2 5/5/2025

Stevens Point faces several housing concerns ~~such as~~ including but not limited to, lack of inventory and availability, which has increased housing costs dramatically in the past decade. This chapter assesses the age, structural value, and occupancy characteristics of the City's and each neighboring municipalities' housing stock. Additionally, it identifies specific policies and programs that promote the development of housing to provide a range of housing choices that meet the needs of people of all income levels, ages, life stages, and abilities. Included are policies and programs that promote the development of new housing as well as the maintenance and rehabilitation of existing housing stock.

Previous Planning Efforts

ALICE: A Study of Financial Hardship in Wisconsin 2024. This United Way report describes households that are above the federal poverty level, but still struggle to afford basic household necessities, or "ALICE" households (Asset Limited, Income Constrained, Employed). These households work but do not earn enough to meet the "household survival budget," which does not allow for any savings. Many ALICE workers provide vital services, such as retail, health care, childcare, and security, but they do not earn a living wage. The report shows that 27 percent of the City's households are considered ALICE households and 18 percent are under the poverty level, indicating that the average household in the City is more financially constrained than the average Wisconsin household (24 percent ALICE, 11 percent in poverty).

City of Stevens Point Housing Study 2017. This was a consultant-led project with these recommendations:

- New single-family homes.
- Improved rental housing quality.
- More townhomes and zero lot line homes.
- New senior and assisted living housing.
- Multifamily housing Downtown and in other commercial corridors.
- Tax Increment Financing incentives for residential development.
- Allowing three unrelated occupants to live together.
- Removing multifamily conditional use permit requirements.
- Adding residential uses east of I-39.
- Waiving permit fees for work on low-value homes.
- Sponsoring design assistance for remodeling.
- Implementing several loan and grant programs, including a housing modernization loan, rental conversion, and housing replacement program.
- Working with post-secondary students to address unsafe housing in the community.

Stevens Point Housing Taskforce Report 2023. This effort was led by City staff with the following goals: 1. Decrease Housing Insecurity, 2. Diversify and Expand the City's Housing Stock for All Residents, 3. Increase Home Ownership Through Social Equity, and 4. Track Implementation and Success of Program Initiatives.

North Central Wisconsin Regional Recovery Plan 2022. The purpose of this plan is to guide economic stabilization, recovery, and resiliency efforts within the North Central Wisconsin Region during events that cause economic shocks. Strategies identify best-practice strategies that spur economic stabilization and recovery following economic shocks to build local economic resilience. This plan's five foundational pillars are expected to have a major impact on the future prosperity of North Central Wisconsin: Broadband, Childcare, Housing & Transportation, Workforce & Talent Attraction, and Tourism & Hospitality. The plan guides local communities in addressing the challenges facing these pillars for economic recovery and while building economic resilience and sustainability throughout the Region.

Portage County Comprehensive Plan 2024. The County Comprehensive Plan Committee determined that there is countywide demand for various kinds of housing, especially for seniors which are a growing segment of the population. However, due to the variety of rural and urban communities and their different approaches to housing throughout the

county, there is no single countywide strategy. The County Comprehensive Plan supports adding housing to meet the needs of all citizens through maintaining existing housing, protecting the environment with new construction, providing senior housing in walkable areas, and looking for creative ways where municipalities can partner with each other and manage residential growth.

Portage County LIFE Report 2023. This report identifies several areas for improvement regarding several topics, especially the following areas:

- Behavioral Health: Address alcohol and drug use, improve youth mental health, and increase accessibility and affordability of services.
- Early Childhood Care & Education: Increase high-quality childcare, ensure a skilled childcare workforce, and increase accessibility and affordability.
- Housing & Shelter: Ensure high-quality housing, increase temporary and transitional housing, and increase the affordability, availability, and accessibility of housing.

Other topics this report addresses include community safety, hunger, K-12 education, health, wellness, employment, income, land, water, air, and transportation. The report was led by a committee of over 70 members along with local health systems and nonprofit organizations.

NCWRPC Regional Comprehensive Plan 2025. The North Central Region's Comprehensive Plan, adopted in 2025, looks at housing in all ten NCWRPC counties, including Portage County. It identifies housing as an essential component of the Region's quality-of-life and prosperity. It supports expanding the housing supply with a variety of new housing styles and prices, along with rehabilitating existing housing with energy efficiency and aging-in-place upgrades.

Centergy Region Housing Study 2025. This project highlights the need for new housing units throughout the Centergy Region (Adams, Lincoln, Marathon, Portage, and Wood Counties) to help employers attract and retain workers long-term. It specifies that units renting between $900 and $1,499 per month or priced between $200,000 and $300,000 are in the highest demand and benefit the greatest number of households, along with exploring a Regional Housing Fund that would use a low-cost revolving loan fund to reduce construction costs to meet demand.

Welcoming Wisconsin Home: A Statewide Action Plan for Homelessness 2021-2023. The Wisconsin Interagency Council on Homelessness created this report that aims to reduce homelessness. It recommends addressing racial wealth gaps that were a result of lending practices and restrictive covenants in the 20th century, investing in affordable housing, programs, and services, improving housing access through counseling, repair assistance, and other strategies, stabilizing existing housing by growing jobs and other opportunities, using data to make decisions, using resources such as housing vouchers, and expanding partnerships between government programs and nonprofit agencies and working with surrounding states. The report notes a severe statewide shortage of very low-income housing units in rural, urban, and suburban areas alike.

Wisconsin Realtors Association's (WRA) Workforce Housing Report: Falling Behind 2019. The WRA released a study in 2019 finding a lack of workforce housing throughout the State of Wisconsin. The claim is backed by the falling number of building permits being issued for new home construction, the rising cost of new home construction, a decline in home ownership and a continued decline in overall affordability. The report can be found on WRA's website and was being updated as of 2026.

Wisconsin State Consolidated Housing Plan ~~2020-2024~~. This plan is required by the Department of Housing and Urban Development (HUD) to fund Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and Housing Trust Fund (HTF) programs. The Consolidated Plan provides the framework for a planning process used by States and localities to identify housing, homeless, community, and economic development needs and resources, and to tailor a

strategic plan for meeting those needs. According to HUD, housing is affordable when households spend no more than 30 percent of their income on housing costs each month.

The Consolidated Plan has five parts: (1) an overview of the process; (2) a description of public participation; (3) a housing, homeless, community and economic development needs assessment; (4) long-term strategies to meet priority needs; and (5) an action plan. The Division of Housing and Intergovernmental Relations (DHIR) prepares the Consolidated Housing Plan and is focused on low income and special needs populations. The Consolidated Plan and associated programs are a primary resource for addressing local housing needs and the associated programs should be utilized to help address housing needs for the widening economic spectrum in the City and Central Wisconsin. ~~The plan is currently being updated as of 2025 and is primarily focused on how government action can address special needs, not on the workings of the private housing market.~~

Inventory and Trends

Analyzing the physical and financial characteristics of the City's existing housing enables decision makers to prioritize housing needs that are in highest demand. Below is a summary of these characteristics.

Existing Housing Stock

Total Housing Units

Analyzing the total number of housing units shows how the City's pace of housing development compares with local, regional, and statewide trends. Like the City's population growth, housing construction was strong in the 1990s and 2000s, followed by a much slower increase since 2010. This trend was influenced by the late 2000s housing bubble and recession, which slowed construction and led to many builders going out of business. Residential growth has also shifted to being faster in the Village of Plover in recent years, likely due to its lack of geographical constraints. Because the margin-of-error is high in small Census populations, it is difficult to analyze trends in the other Villages and Towns in Table 11 since their percent increase or decrease in housing stock is likely more pronounced in the data than in reality. It is unlikely that the Village of Whiting lost over 14 percent of its housing stock since 2010, for example. Additionally, the Town of Plover has been gradually annexed by the Village of Plover, meaning some of the lost units were likely gained by the Village as the Village limits expanded. It is likely that all municipalities have lost some units through demolition or redevelopment, but it is unlikely that any of them saw a dramatic decrease in the number of units. See Table 11.

Table 11: Total Housing Units

Minor Civil Division	1990 Census	2000 Census	2010 Census	2020 Census	2023 ACS 5-Year Estimate	1990-2010 % Change	1990-2010 Net Change	2010-2023 % Change	2010-2023 Net Change
C. Stevens Point	8,626	9,749	11,220	11,386	11,566	30.1%	2,594	3.1%	346
V. Park Ridge	222	216	228	239	266	2.7%	6	16.7%	38
V. Plover	2,978	4,133	5,188	5,936	5,701	74.2%	2,210	9.9%	513
V. Whiting	653	702	811	761	696	24.2%	158	-14.2%	-115
T. Carson	458	499	556	579	553	21.4%	98	-0.5%	-3
T. Hull	1,918	2,067	2,151	2,239	2,260	12.1%	233	5.1%	109
T. Linwood	363	411	462	478	577	27.3%	99	24.9%	115
T. Plover	784	916	678	651	710	-13.5%	-106	4.7%	32
T. Stockton	839	1,025	1,126	1,212	1,224	34.2%	287	8.7%	98
Portage Co.	22,910	26,589	30,054	31,148	31,496	31.2%	7,144	4.8%	1,442
Wisconsin	2,055,774	2,321,144	2,624,358	2,727,726	2,750,750	27.7%	568,584	4.8%	126,392

Source: U.S. Census & ACS 5-Year Estimates

With the City of Stevens Point and Village of Plover having developable land and a full array of public utilities, it is expected that most residential growth will continue to occur in these municipalities as well and septic systems in Towns do not typically support density higher than single family homes on large lots. Limited developable land in the Villages of Park Ridge and Whiting also creates a barrier to rapidly producing new housing compared to Stevens Point and the Village of Plover.

Building Age

Building age plays a role in determining the quality of the local housing stock. While some older homes are built with sturdier materials than new construction, they may have other issues (plumbing, electrical, etc.) that make them less appealing. But in many cases, well-maintained or renovated older housing provides more affordable housing opportunities than new construction, which has risen dramatically in cost in recent years. Table 12 summarizes the City's total units by year built and the percent of each municipality's housing stock by age.

Of all the municipalities below, the City has the greatest share of housing stock built before 1940. After World War II, more households owned cars, making it more feasible to commute into the City, leading to more auto-oriented development on the City's edges and in surrounding communities. In general, Portage County and the State of Wisconsin have a higher percentage of housing built in more recent decades compared to the City. But despite potential maintenance needs, much of Stevens Point's older housing stock has walkability, durability, and character that many find desirable, and rehabilitation of these structures can often be more cost-effective than new construction.

Table 12: Housing: Year Built

Minor Civil Division	Before 1940	1940-1959	1960-1979	1980-1999	2000-2009	2010-Present
C. Stevens Point Units	2,785	1,543	2,810	2,775	1,123	530
C. Stevens Point %	24.1%	13.4%	24.3%	24.0%	9.7%	4.5%
V. Park Ridge	11.3%	41.0%	30.4%	6.7%	8.3%	2.3%
V. Plover	2.4%	0.8%	26.8%	36.1%	17.3%	16.6%
V. Whiting	9.5%	17.6%	43.6%	15.4%	8.6%	5.4%
T. Carson	16.6%	6.5%	23.1%	36.5%	9.6%	7.6%
T. Hull	5.7%	4.0%	33.4%	42.6%	8.8%	5.5%
T. Linwood	17.5%	4.5%	37.1%	24.4%	12.7%	3.9%
T. Plover	7.0%	7.0%	22.6%	40.3%	10.7%	12.2%
T. Stockton	13.7%	2.0%	30.6%	29.4%	17.6%	6.7%
Portage Co.	16.7%	8.7%	26.3%	28.2%	12.5%	7.7%
Wisconsin	18.1%	15.8%	23.9%	22.4%	12.3%	7.5%

Source: ACS 5-Year Estimates 2023

Housing Type

Table 13 summarizes the City's total units by housing style, which reflects the variety of housing choices each household has. Compared to the surrounding communities, Portage County, and the State of Wisconsin, the City has a much lower share of single-family homes and a greater variety of multifamily homes, particularly for "missing middle" housing between two and ten units. Missing middle housing often bridges the gap between entry-level renters and first-time homebuyers by offering more space than a standard apartment but lower prices than a detached structure, and the units can be owner- or renter-occupied.

The City's zoning ordinance is currently being rewritten to enable a greater variety of housing styles with fewer barriers, but it is important to also consider building codes' influence on housing. For example, a three-story multifamily building may be required to add fire sprinklers and an elevator, substantially increasing construction costs compared to a two-story building. Factors like this have influenced developers to focus on single- and two-family homes as well as large multifamily projects in recent years, despite a desire for a greater variety of housing styles.

This data indicates that there are a variety of housing choices for various incomes and life stages, but it could also indicate limited choices for those who are looking for a single-family home. Choices are also relatively limited for mobile homes, which are the most affordable owner-occupied housing type, but are often built to lower standards and depreciate over time. Overall, there is an opportunity to continue building a variety of housing styles while encouraging more owner-occupied homes with varied structure sizes, lot sizes, and prices.



Table 13: Housing: Number of Units

Minor Civil Division	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
C. Stevens Point Units	5,789	487	1,276	745	1,265	863	900	241	0
C. Stevens Point %	50.1%	4.2%	11.0%	6.4%	10.9%	7.5%	7.8%	2.1%	0.0%
V. Park Ridge	88.7%	9.4%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V. Plover	56.0%	8.4%	2.1%	9.2%	10.0%	8.3%	2.2%	3.7%	0.0%
V. Whiting	76.3%	2.3%	0.9%	5.0%	0.7%	0.0%	14.8%	0.0%	0.0%
T. Carson	96.9%	0.0%	0.2%	1.3%	0.0%	0.0%	0.0%	1.6%	0.0%
T. Hull	88.8%	0.0%	2.8%	0.0%	0.0%	0.0%	0.0%	8.5%	0.0%
T. Linwood	97.1%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	2.4%	0.0%
T. Plover	81.1%	3.1%	0.0%	0.0%	6.1%	0.0%	0.0%	9.7%	0.0%
T. Stockton	92.8%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%	6.5%	0.0%
Portage Co.	68.7%	3.4%	5.1%	4.4%	6.2%	4.5%	3.6%	4.1%	0.0%
Wisconsin	66.5%	4.3%	6.1%	3.5%	4.8%	3.6%	8.1%	3.1%	0.0%

Source: ACS 5-Year Estimates 2023

Financial Characteristics

Median Home Value

Analyzing median home value reflects how affordable a community is and how rapidly prices have changed over time. See Tables 14 and 15. Home values nearly doubled in the City between 1990 and 2010, and they increased even more countywide. But this increase was lower than the statewide increase during that time (170.4 percent). Since 2010, home values in the City and County increased over 15 percent higher than the statewide rate of increase, indicating that factors like job growth, quality of life, and/or a lack of inventory locally are threatening the Stevens Point area's historically relatively affordable cost of living. The Village of Park Ridge and Towns of Carson, Hull, and Plover saw median values increase at an even higher rate than City and County rates since 2010. This is partially influenced by larger lot and house sizes common in newer, more suburban areas, compared to the City. This indicates a need for more housing in the City and Countywide to keep price increases manageable, especially since incomes grew at a slower rate during the same period.

Table 14: Median Home Value

Minor Civil Division	1990 Census	2000 Census	2010 ACS	2020 ACS	2023 ACS	1990-2010 % Change	1990-2010 Net Change	2010-2023 % Change	2010-2023 Net Change
C. Stevens Point	$58,700	$80,800	$115,900	$150,500	$189,700	97.4%	$57,200	63.7%	$73,800
V. Park Ridge	$78,700	$126,000	$146,900	$206,400	$265,200	86.7%	$68,200	80.5%	$118,300
V. Plover	$71,400	$118,200	$155,100	$189,700	$244,500	117.2%	$83,700	57.6%	$89,400
V. Whiting	$61,100	$97,000	$136,700	$163,600	$206,300	123.7%	$75,600	50.9%	$69,600
T. Carson	$59,100	$96,600	$153,700	$239,000	$319,700	160.1%	$94,600	108.0%	$166,000
T. Hull	$70,500	$117,300	$156,600	$182,100	$261,400	122.1%	$86,100	66.9%	$104,800
T. Linwood	$63,400	$112,900	$161,500	$203,200	$240,100	154.7%	$98,100	48.7%	$78,600
T. Plover	$40,400	$116,600	$165,400	$197,800	$283,600	309.4%	$125,000	71.5%	$118,200
T. Stockton	$61,300	$108,900	$168,500	$224,300	$265,900	174.9%	$107,200	57.8%	$97,400
Portage Co.	$58,800	$98,300	$143,100	$178,600	$230,400	143.4%	$84,300	61.0%	$87,300
Wisconsin	$62,500	$112,200	$169,000	$189,200	$247,400	170.4%	$106,500	46.4%	$78,400

Source: U.S. Census & ACS 5-Year Estimates

Table 15: Monthly Housing Costs

Minor Civil Division	2010			2020			2023		
	Mortgage	No Mortgage	Rent	Mortgage	No Mortgage	Rent	Mortgage	No Mortgage	Rent
C. Stevens Point	$1,142	$450	$608	$1,174	$506	$764	$1,361	$629	$874
V. Park Ridge	$1,405	$446	$575	$1,132	$503	$800	$1,467	$544	$850
V. Plover	$1,361	$489	$701	$1,381	$525	$882	$1,495	$580	$1,041
V. Whiting	$1,120	$414	$486	$1,232	$488	$933	$1,328	$591	$1,017
T. Carson	$1,381	$469	$517	$1,450	$624	$715	$1,677	$719	$855
T. Hull	$1,404	$421	$542	$1,225	$445	$994	$1,629	$493	$869
T. Linwood	$1,516	$446	$725	$1,476	$429	$738	$1,849	$482	$888
T. Plover	$1,293	$461	$700	$1,431	$474	$735	$1,614	$558	$1,042
T. Stockton	$1,430	$463	$918	$1,478	$466	$724	$1,640	$568	$710
Portage Co.	$1,244	$446	$617	$1,294	$500	$782	$1,495	$592	$903
Wisconsin	$1,433	$500	$713	$1,436	$556	$872	$1,652	$647	$1,045

Source: ACS 5-Year Estimates

Cost Burden

Households who spend more than 30 percent of their income are considered cost-burdened, meaning that their housing costs make it difficult to have savings or afford other essentials. Table 16 shows that the cost burden has decreased in most municipalities, the County, and the State since 2010; however, this is partially due to economic conditions around 2010 when unemployment rates were higher and wages were lower. Additionally, the latest available data from the U.S. Census Bureau is two years behind real time, and data from real estate agents and employers in Central Wisconsin

indicates that housing costs have continued to increase along with utilities, groceries, childcare, transportation, insurance, and other household costs.

Table 16: Percent of Households who are Cost-Burdened

Minor Civil Division	2010		2023		% Change 2010-2023	
	Owner	Renter	Owner	Renter	Owner	Renter
C. Stevens Point	18.5%	54.0%	16.9%	43.2%	-1.6%	-10.8%
V. Park Ridge	32.0%	60.0%	10.3%	18.8%	-21.7%	-41.3%
V. Plover	14.4%	31.5%	7.4%	34.3%	-6.9%	2.9%
V. Whiting	19.3%	44.9%	10.7%	31.6%	-8.6%	-13.3%
T. Carson	28.2%	62.5%	9.7%	75.0%	-18.4%	12.5%
T. Hull	23.0%	33.6%	14.6%	27.6%	-8.4%	-5.9%
T. Linwood	22.2%	100.0%	13.1%	16.0%	-9.1%	-84.0%
T. Plover	17.3%	22.0%	18.2%	11.8%	0.9%	-10.1%
T. Stockton	23.2%	0.0%	17.6%	53.8%	-5.6%	53.8%
Portage Co.	20.5%	45.8%	14.1%	39.2%	-6.4%	-6.6%
Wisconsin	28.5%	49.4%	18.4%	43.0%	-10.1%	-6.4%

Source: ACS 5-Year Estimates

Occupancy Characteristics

Owner-Occupancy Rates

Both renter-occupied and owner-occupied housing are important for different life stages. New graduates, single people, households with limited budgets, households saving up for a home, and citizens with physical limitations may prefer to rent, while households who want to remain in a home long-term and build equity may prefer owner-occupied options. This is important to consider for the City's employers as these choices allow them to attract workers from outside the area more easily than if options are limited. These choices also allow existing residents to remain in their communities if their preferences or abilities change. Table 17 indicates that the City's owner occupancy rate has decreased over time, limiting the variety of owner-occupied housing options. This reflects countywide and statewide trends, with only the Town of Hull and Village of Park Ridge experiencing an increase in owner occupancy since 2010.

Vacancy Rates

Table 18 shows the percentage of all units that are vacant, and the percentage of vacant units that are used for seasonal, recreational or occasional use. Trends indicate that vacancy rates have decreased since 2010, meaning there are fewer housing units relative to demand, which increases prices. As stated in the previous Comprehensive Plan (2005), healthy vacancy rates are 1.5 percent for owner-occupied housing and 5 percent for renter occupied housing. In 2023, ACS estimated that these rates were 0.2 percent and 4.5 percent respectively for the City, reflecting this shortage of owner-occupied housing styles. Ensuring enough owner-occupied housing options enables more households to build wealth and invest in a community long-term. City homeowner and rental vacancy rates are shown in Table 19 and Figure 8.

Table 17: Percent of Housing Units that are Owner Occupied

Minor Civil Division	2000	2010	2020	2023	%Change 2000-2010	% Change 2010-2023
C. Stevens Point	52.3%	52.0%	47.3%	47.7%	-0.3%	-5.0%
V. Park Ridge	93.4%	95.3%	97.1%	81.6%	1.9%	3.7%
V. Plover	67.2%	64.8%	56.6%	60.3%	-2.4%	-10.6%
V. Whiting	74.5%	68.4%	66.3%	67.1%	-6.1%	-8.2%
T. Carson	91.4%	95.6%	87.3%	91.5%	4.2%	-4.0%
T. Hull	89.1%	91.5%	95.8%	90.9%	2.4%	6.8%
T. Linwood	94.6%	95.0%	87.3%	84.7%	0.4%	-7.3%
T. Plover	89.4%	87.0%	82.2%	74.9%	-2.4%	-7.3%
T. Stockton	90.3%	96.4%	89.4%	88.6%	6.1%	-1.0%
Portage Co.	70.9%	70.1%	64.0%	65.2%	-0.8%	-6.9%
Wisconsin	68.4%	68.7%	58.9%	60.4%	0.3%	-9.5%

Source: U.S. Census & ACS 5-Year Estimates

Table 18: Percent of Units that are Vacant and Percent of Vacant Units that are Seasonal

Minor Civil Division	Percent of Total Housing Units that are Vacant				Percent of Vacant Housing Units that are Seasonal			
	2010	2020	2023	% Change 2010-2023	2010	2020	2023	% Change 2010-2023
C. Stevens Point	6.8%	5.7%	4.3%	-2.5%	2.8%	10.1%	1.8%	-1.0%
V. Park Ridge	12.7%	2.9%	6.4%	-6.3%	90.3%	28.6%	0.0%	-90.3%
V. Plover	2.7%	2.9%	2.6%	-0.2%	0.0%	23.9%	30.8%	30.8%
V. Whiting	1.4%	7.5%	9.1%	7.6%	30.0%	0.0%	0.0%	-30.0%
T. Carson	10.5%	7.6%	4.0%	-6.5%	33.9%	53.3%	50.0%	16.1%
T. Hull	0.0%	0.7%	3.1%	3.1%	0.0%	0.0%	0.0%	0.0%
T. Linwood	6.3%	8.3%	10.4%	4.1%	50.0%	53.5%	71.7%	21.7%
T. Plover	7.1%	7.8%	7.9%	0.8%	58.3%	58.8%	55.4%	-3.0%
T. Stockton	3.1%	3.7%	1.3%	-1.8%	42.9%	0.0%	0.0%	-42.9%
Portage Co.	4.0%	7.2%	5.9%	1.9%	56.0%	35.3%	32.5%	-23.5%
Wisconsin	12.1%	12.2%	11.1%	-1.1%	50.9%	57.9%	57.7%	6.8%

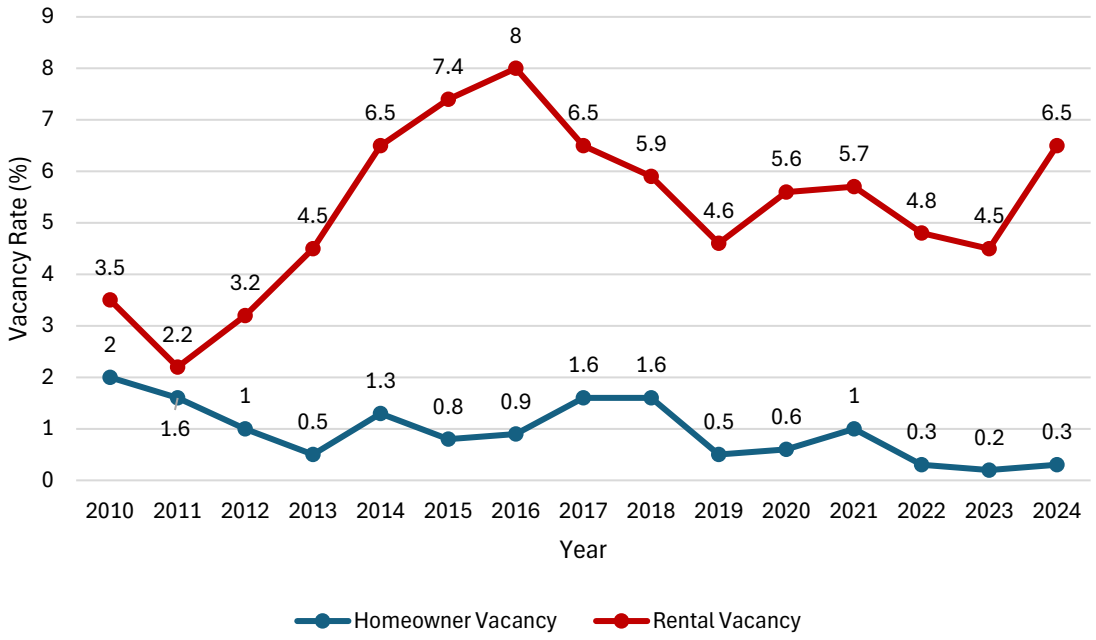
Source: American Community Survey 5-Year Estimates

Table 19: City of Stevens Point Homeowner and Rental Vacancy Rates

Vacancy Type	2010	2015	2020	2023	% Change 2010-2023
Homeowner	2.0%	0.8%	0.6%	0.2%	-1.8%
Rental	3.5%	7.4%	5.6%	4.5%	1.0%

Source: U.S. Census 2010; ACS 5-Year Estimates 2015, 2020, & 2023

Figure 8: City of Stevens Point Residential Vacancy Trends



Source: U.S. Census 2010 & 2020; ACS 5-Year Estimates 2011-2019 & 2021-2024

Units for Seasonal, Recreational, or Occasional Use

Second homes are common in Wisconsin, especially near lakes, but they aren't as common in Portage County as they are in places like neighboring Adams County, Waupaca County, or in northern Wisconsin. Vacancy rates have decreased in the City, several surrounding municipalities, and statewide over time, but they have increased in some municipalities and the County as a whole. This could indicate fewer housing choices in the more urban areas of Portage County, but more vacant homes in rural areas. There does not appear to be a consistent trend regarding seasonal, recreational, or occasional use housing other than that over half of the vacant housing units in the Towns of Carson, Linwood, and Plover are used this way. This could be due to the relatively undeveloped nature of these Towns that increases the likelihood of homes being used for hunting, vacation, or other similar activities.

Demand Characteristics

Chapter 1 of this Plan discussed how the median age is rising, and households are getting smaller, which impacts housing demand. Shrinking household sizes mean that even a municipality with a flat population can experience growing housing demand, because the rate of household formation is higher than the overall population growth. See Figure 9.

The most recent official state household projections are from 2013, and they projected more households by 2020 than the

Figure 9: Shrinking Household Size Induces Demand

Source: NCWRPC

City counted in the 2020 Census. Table 20 uses the 2013 projections and adjusts them up or down based on the difference in the number of projected and Census households in 2020. State and regional population has grown steadily, with rapid state population growth reported since 2020. This growth suggests that demand for new housing will continue in the coming decades, even if it is not as significant as estimated in Table 20. ~~The result is demand for up to 846 new housing units by 2040 in the City. While the state's 2025 population projections are lower than the 2013 ones, updated household projections are not available yet, and population growth between 2020 and 2024 was higher than expected according to a study by Marquette University. Wisconsin Public Radio also reported that Wisconsin's population grew faster in 2024 than any other year in the past 20 years. Therefore, it is expected that demand for new housing will continue in the coming decades, even if it isn't as high as the projections in Table 19.~~

Table 20 Household Projections

Minor Civil Division	2020 Census	2020 Projection	Difference	2030	2035	2040	Net Change 2020-2040	% Change 2020-2040
C. Stevens Point	10,771	11,523	-752	11,353	11,526	11,617	846	7.9%
V. Park Ridge	235	227	8	238	237	235	0	0.0%
V. Plover	5,717	5,506	211	6,173	6,346	6,464	747	13.1%
V. Whiting	720	736	-16	689	667	642	-78	-10.8%
T. Carson	542	534	8	549	550	543	1	0.2%
T. Hull	2,141	2,144	-3	2,167	2,161	2,135	-6	-0.3%
T. Linwood	453	446	7	461	461	459	6	1.3%
T. Plover	597	693	-96	646	664	676	79	13.2%
T. Stockton	1,182	1,163	19	1,238	1,255	1,260	78	6.6%
Portage Co.	29,138	29,818	-680	30,462	30,837	30,957	1819	6.2%

Source: U.S. Census & WDOA

An additional demand characteristic to consider is that the City's median family income ($84,945) is consistently much higher than its median household income ($56,218) and nonfamily household income ($40,073) as reported in the 2023 ACS 5-Year estimates. This is because the Census definition of family would exclude most college students who are single and include more households that have multiple sources of income. Therefore, the purchasing power of a typical family in Stevens Point is much higher than the median household income would suggest, supporting the need for middle-class, owner-occupied housing that appeals to these families.

Ability to Afford Analysis and Housing Supply

Below is data for all of Portage County based on the Ability to Afford Analysis conducted for the 2025 Centergy Regional Housing study. It aligns the number of housing units based on the rent or purchase price with the number of households in each income category to determine how many housing units are available for each household income level. It is based on rent or monthly payments being equal to 30 percent of household income. For owner-occupied units, the monthly payment reflects a 30-year mortgage with 7 percent interest and a 10 percent down payment along with taxes and insurance (but not utilities or maintenance) as reflected in Table 21 below.

Note that everyone's financial situation when purchasing a home is different, as many first-time homebuyers put considerably less than 10 percent down whereas those with equity from an existing home may choose to put far more than 10 percent down. The lower the income, the more difficult it is likely for a household to save for a down payment. But using one consistent set of loan terms provides a visual distribution of household incomes relative to purchase or rent prices.

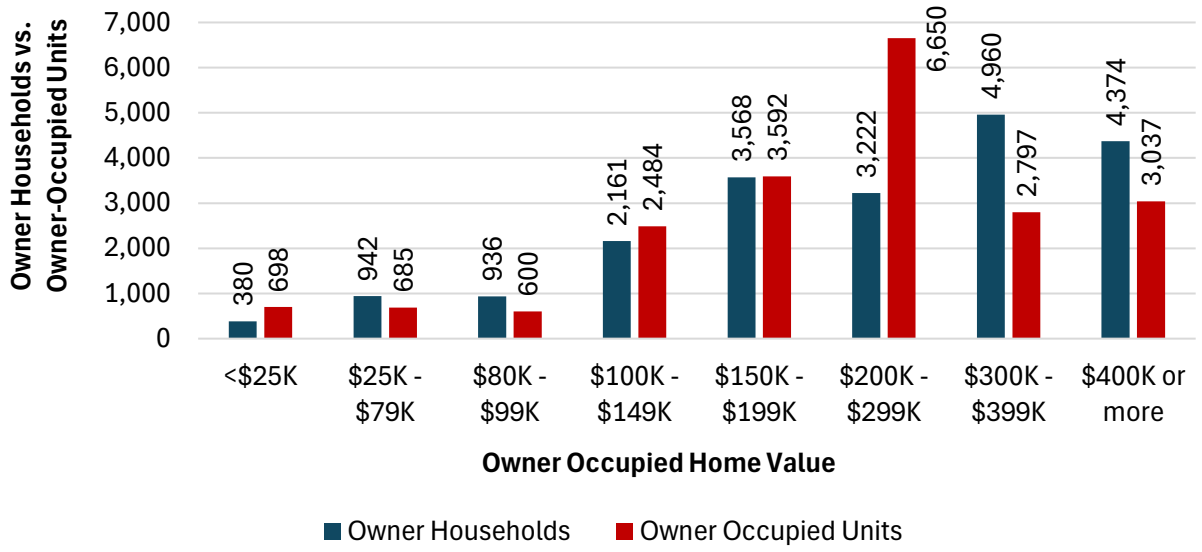
Table 21: Estimated Maximum Monthly Rent and Purchase Prices Based on Household Income

Household Income	Monthly Rent	Purchase Price
<$10,000	< $250	<$25,000
$10,000 - $24,999	$250 - $599	$25,000 - $79,999
$25,000 - $34,999	$600 - $899	$80,000-$99,999
$35,000 - $49,999	$900 - $1,249	$100,000 - $149,999
$50,000 - $74,999	$1,250 - $1,499	$150,000 - $199,999
$75,000 - $99,999	$1,500 - $2,499	$200,000 - $299,999
$100,000 - $149,999	$2,500 - $3,499	$300,000 - $399,999
Over $150,000	$3,500 and over	$400,000 or more

Source: Centergy Regional Housing Study 2025 (NCWRPC)

Both rent and purchase prices do not factor in maintenance costs or utilities bills. While the share of income spent on housing varies from household to household, the data is useful for reflecting the distribution of housing prices relative to incomes, allowing the City to assess which housing prices are in highest demand. Figure 10 depicts the distribution of owner-occupied housing units and the incomes of households who currently own their homes.

Figure 10: Portage County Owner-Occupied Households and Housing Units



Source: Centergy Regional Housing Study (2023 ACS 5-Year Estimates)

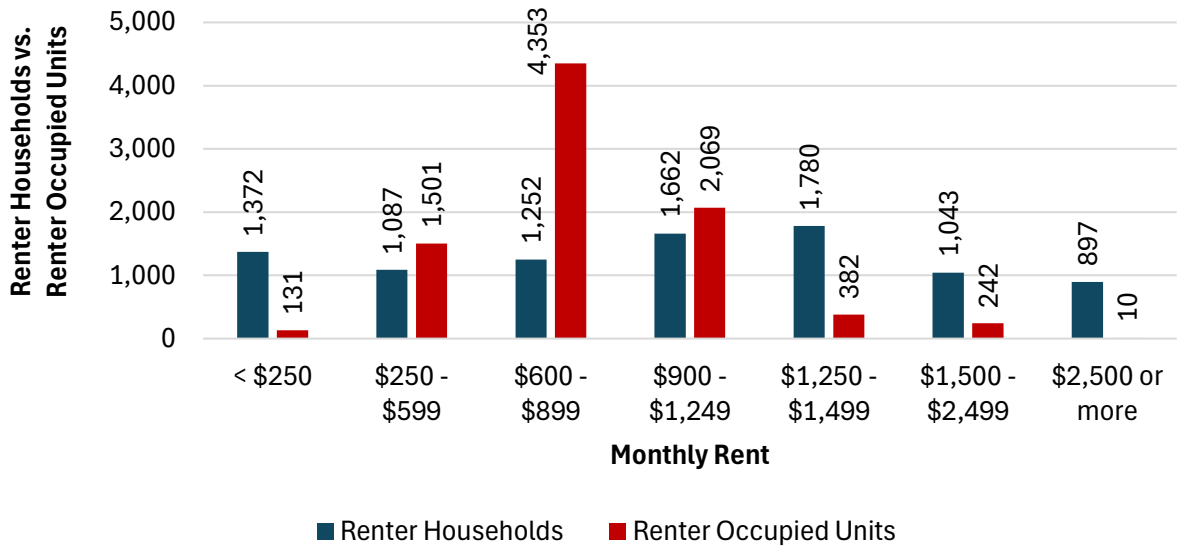
According to Figure 10, there is a perceived gap of 257 owner-occupied housing units between $25,000 and $79,999, 336 units between $80,000 and $99,999, 2,163 units between $300,000 and $399,999, and 1,337 units $400,000 or more. Though there is a considerable surplus of 3,428 units between $200,000 and $299,999, this is still less than the combined gap of 3,500 units in the categories priced $300,000 and above.

Since higher income households can afford lower-priced housing, but lower- and middle-income households have a limit to what they can afford, the result is higher income households out-competing households making less, driving up prices across the housing spectrum. This is further exacerbated by a lack of owner-occupied housing choices in the lowest price categories, meaning that lower income households often must either continue renting with limited

opportunity to build equity or savings for a new home, or purchase a home with payments that cost more than 30 percent of their income, which limits the ability to save or pay down other debt.

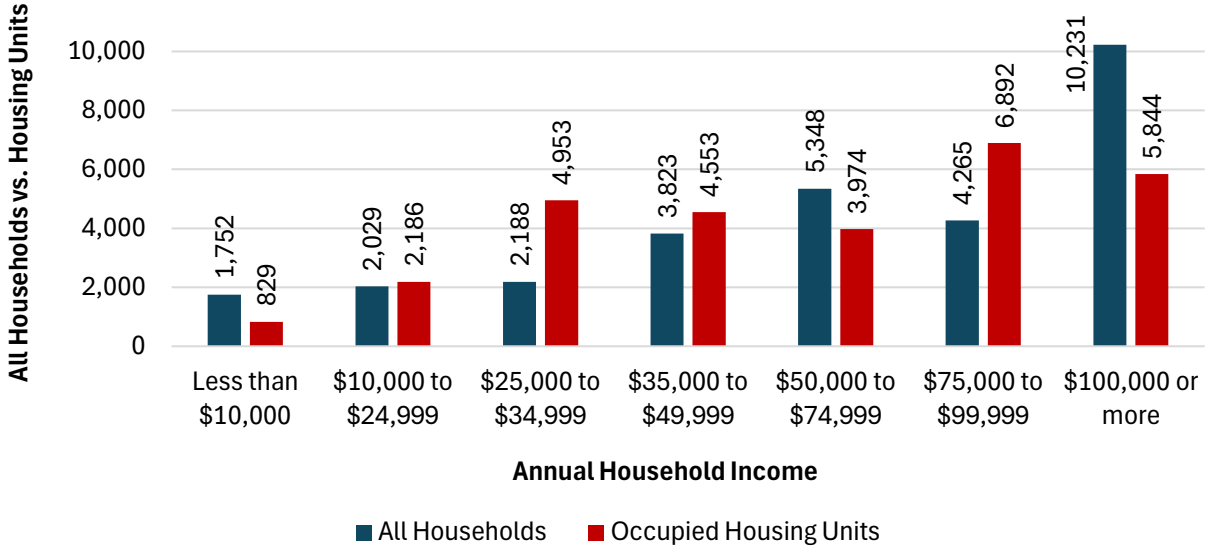
Figure 11 shows a similar pattern for rental units where there is a gap of 1,241 units in the lowest price category ($250 per month or less) as well as a gap of 1,398 units priced between $1,250 and $1,499, 801 units priced between $1,500 and $2,499, and 887 units priced at $2,500 or more per month. Though higher income households may be competing against lower- and middle-income households for limited rental units, higher income households are more likely to own a home than to rent. Therefore, expanding owner-occupied options may free up the supply of rental units, and expanding new rental units moderates prices and reduces the strain of housing costs for all income categories.

Figure 11: Portage County Renter Occupied Households and Housing Units



Finally, Figure 12 combines all renter and owner-occupied housing units and compares them to all households by their income, regardless of whether they rent or own their homes. A gap of 923 units for households earning less than $10,000 means that the lowest income households have a high chance of being cost-burdened and will struggle to maintain stable, long-term housing. A gap of 1,374 units for households earning between $50,000 and $74,999 means that a large share of the County's workforce will struggle to find housing, impacting the ability of local employers to attract talent to the area as retirements continue. Finally, a lack of housing options for households earning $100,000 or more mean that many households who are likely established in their current careers and intending to stay long-term will have limited options, increasing the likelihood that they may relocated elsewhere or compete against household income categories below them for the same housing, driving up prices for all household income categories.

Figure 12: All Housing Units and Household Income in Portage County



In summary, the distribution of both renter- and owner-occupied housing units does not align closely with the distribution of household incomes, leading to increased prices, fewer choices, and more barriers for families of all incomes and tenures to find housing that best suits their needs and budget. Additionally, Chapter 1 identified the tendency of higher income households to work in the City while commuting from another community, resulting in wages that are earned in Stevens Point that are not necessarily being spent in the City. Therefore, expanding the supply and variety of housing in the City helps alleviate housing affordability and availability issues while expanding the City's tax base, population, and household spending.

When determining which housing units should be encourage the most, it is often the case that the most affordable housing units require the deepest amount of subsidy to build because of high construction costs. Alternatively, the highest earners are the most likely households to be able to build their own home or remodel an existing one, meaning that municipalities shouldn't necessarily need to recruit or incentivize developers constructing high-end homes. Since both middle-income and high-income households can qualify for moderately priced housing, it is recommended that the City focus on middle class housing. This is because it benefits the most households who are in the workforce while allowing existing residents to upgrade and free up their existing, less expensive homes for those with lower incomes. According to the Centergy Regional Housing Study, owner-occupied housing between $200,000 and $300,000 is the highest priority to meet this demand.

That does not mean that rentals, low-income housing, and high-end housing are not needed, and they should also be encouraged as opportunities arise. But supporting middle-class housing benefits the greatest number of households without requiring as many subsidies and resources to construct as lower income new construction. It also allows a large share of existing residents to "move up" into their ideal home and stay in the community long-term, while creating more availability in existing homes that are more affordable for lower incomes.

Comparison to University of Wisconsin Communities

Table 22 summarizes Stevens Point's housing trends and compares it to other Wisconsin cities with University of Wisconsin campuses: Eau Claire, Menomonie, La Crosse, Oshkosh, and Platteville. Campuses in larger cities (Green Bay, Madison, and Milwaukee) or that are near larger metropolitan areas (River Falls, Superior, Whitewater, and Parkside) are not included.

Of the six cities analyzed, Stevens Point had the second highest increase in median home value between 2010 and 2023 after Eau Claire, but it also had the second lowest increase in rent during the same time after Menomonie. It also had the second lowest decrease in owner occupancy at 4.3 percent, behind Eau Claire which had a decrease of only 1.1 percent. Menomonie (9.5 percent) and Platteville (12.6 percent) saw a much higher decrease in the share of homes that are owner occupied by comparison. Additionally, Stevens Point had the second lowest increase in median household income (40.1 percent) behind Platteville (11.4 percent). Therefore, it is most useful to analyze the change in home values and rent prices compared to the change in median household income to understand how affordable Stevens Point's housing market is relative to other University of Wisconsin communities.

In 2023, Stevens Point had the second lowest ratio (3.37) between the median home value and median household income after Oshkosh (2.72.). In other words, the median home in Stevens Point only costs 3.37 times the median household income. Most UW communities had a ratio in the mid-threes, but Platteville's median home value was over 4 times the median household income, making it the least affordable of the UW communities. Despite Stevens Point being more affordable than most other UW communities, the ratio had the second highest increase (0.49) since 2010 after Platteville. When analyzing a year's worth of median rent compared to the median household income, Stevens Point was in the middle of the pack, with Eau Claire and Oshkosh having a lower percentage of income spent on rent. The rate at which this percentage increased (0.5 percent) was also middle of the pack, with only Platteville (6.8 percent) and La Crosse (2.1 percent) increasing at a higher rate.

Table 22: Housing in University of Wisconsin Communities

City with a UW Campus		2010	2020	2023	Change 2010-2023
Median Household Income	Stevens Point	$40,115	$46,663	$56,218	$16,103
	La Crosse	$37,065	$46,438	$53,803	$16,738
	Eau Claire	$41,348	$59,580	$64,998	$23,650
	Menomonie	$38,716	$43,789	$54,587	$15,871
	Platteville	$38,293	$42,626	$42,667	$4,374
	Oshkosh	$42,435	$51,282	$61,929	$19,494
Percent Owner Occupied	Stevens Point	52.0%	47.3%	47.7%	-4.3%
	La Crosse	50.8%	45.5%	46.1%	-4.7%
	Eau Claire	56.2%	55.9%	55.1%	-1.1%
	Menomonie	49.0%	40.5%	39.5%	-9.5%
	Platteville	50.5%	44.8%	37.9%	-12.6%
	Oshkosh	59.1%	57.1%	54.4%	-4.7%
Median Home Value	Stevens Point	$115,900	$150,500	$189,700	$73,800
	La Crosse	$125,000	$150,500	$196,600	$71,600
	Eau Claire	$137,600	$166,200	$228,500	$90,900
	Menomonie	$141,000	$152,200	$203,800	$62,800
	Platteville	$136,400	$155,600	$186,900	$50,500
	Oshkosh	$118,400	$134,200	$168,400	$50,000
Median Rent	Stevens Point	$608	$764	$874	$266
	La Crosse	$608	$820	$977	$369
	Eau Claire	$660	$829	$967	$307
	Menomonie	$650	$802	$933	$283
	Platteville	$577	$760	$885	$308
	Oshkosh	$612	$786	$908	$296
Ratio of Median Home Value to Median Household Income	Stevens Point	2.89	3.23	3.37	0.49
	La Crosse	3.37	3.24	3.65	0.28
	Eau Claire	3.33	2.79	3.52	0.19
	Menomonie	3.64	3.48	3.73	0.09
	Platteville	3.56	3.65	4.38	0.82
	Oshkosh	2.79	2.62	2.72	-0.07
Median Rent as a Percent of Median Household Income	Stevens Point	18.2%	19.6%	18.7%	0.5%
	La Crosse	19.7%	21.2%	21.8%	2.1%
	Eau Claire	19.2%	16.7%	17.9%	-1.3%
	Menomonie	20.1%	22.0%	20.5%	0.4%
	Platteville	18.1%	21.4%	24.9%	6.8%
	Oshkosh	17.3%	18.4%	17.6%	0.3%

Source: 2010, 2020, & 2023 ACS 5-Year Estimates

In summary, trends indicate that Stevens Point leans more affordably than several other UW Cities, but trends indicate that both owner- and renter-occupied homes are decreasing in affordability. This is despite some peer communities having relatively flat or even increasing affordability during the same time. For example, Oshkosh saw an increase in affordability for owner-occupied homes and Eau Claire saw an increase in affordability for renter occupied homes between 2010-2023. Therefore, it is important to continue meeting housing demand as wage growth, job creation, vacancy rates, construction costs, and more all influence the City's affordability over time.

Housing Insecurity and Homelessness

Homelessness has become increasingly concerning in recent years as it impacts urban, rural, and suburban communities alike. According to research presented on the City of Sun Prairie's housing website, increasing cost burden rates are directly correlated with increased homelessness rates. Rising cost burden is primarily a result of a combination of the following issues:

1. Restrictive zoning ordinances.
2. A lack of income growth relative to the cost of living.
3. Increased land, material, and labor costs for construction along with supply chain issues.
4. Growth in the number of jobs and households outpacing housing supply production.

According to the 2024 Annual Homelessness, Assessment Report (AHAR) to Congress created by the U.S. Department of Housing and Urban Development (HUD), the number of people in the United States experiencing homelessness was at a record high in 2024, with every demographic group being affected by this increase. Families with children saw the greatest increase in homelessness in 2024, and one in five people experiencing homelessness was aged 55 or over. In total, about 23 of every 10,000 people in the Country experienced homelessness for a total population of 771,480.

Locally, the United Way of Portage County prepares the ALICE report, which measures the population that is Asset-Limited, Income Constrained, and Employed (ALICE), or those households that cannot cover the cost of household essentials. This population is at an increased risk for experiencing homelessness. In the 2025 ALICE Report, the United Way of Portage County illustrated that while the number of households categorized as ALICE or in poverty has grown between 2010 (9,636 households) and 2023 (10,039), the percent of total households in Portage County below the ALICE threshold has remained constant (33%).

The Wisconsin Department of Administration's (DOA) report called Welcoming Wisconsin Home: A Statewide Action Plan for Homelessness (2021-2023), the single greatest barrier is a lack of housing units that are available and affordable. It also notes that increasing homeownership rates builds household savings, stabilizes communities, reduces crime, and improves health and educational outcomes. According to the report, Wisconsin has an especially pronounced gap in homeownership by race. Additionally, health concerns like substance abuse and mental health struggles can result in barriers to securing stable, long-term housing.

Overall, the report recommends programs and strategies to expand funding for shelters, housing assistance programs, housing vouchers, rent and energy assistance, repair programs, homeownership counseling, homeless case managers, treatment and support programs, and protections for both landlords and tenants. It also recommends incentivizing adding housing units along with advocating for higher wages and more employment opportunities.

Summary

Stevens Point's housing stock is generally older, smaller, and more walkable than surrounding areas, leading to concerns about quality and opportunities for strategic rehabilitation, infill, and redevelopment. The City's pre-WWII street grid supports a variety of housing styles and sizes while providing housing that allows for more transportation options. Housing built after WWII, especially east of I-39, follows a more suburban-style development pattern, which is not always

as well-connected for bicycles, pedestrians, and buses. Open space corridors provide an opportunity to preserve areas for outdoor recreation and wildlife while providing nonmotorized transportation connections between newer neighborhoods.

Affordability continues to be a concern with limited inventory and continued demand. The City has not seen a significant amount of new construction since 2010, and the City is projected to need an additional 846 units by 2040. Should population growth follow the upper model of population projections discussed in Chapter 1, there may be even more housing units needed in the City to satisfy demand. Vacancy rates and homeownership rates are continuing to fall, so strategies to accelerate the construction of both owner-occupied and renter-occupied housings units should be considered by the City for implementation. The area's high quality of life and low cost of living relative to wages could result in even more demand for more housing units in the coming years. Expanding housing options ensures a variety of high quality, affordable housing for everyone. See Map 6-1: Targeted Sites and Corridors and Map 7-2: Future Land Use to identify locations for housing development.

Topics of Interest ~~Issues~~

Affordability and Availability

Generally, a lack of housing inventory has resulted in an increase in housing prices relative to incomes and a decrease in available housing stock. This can also lead to an increase in ~~the likelihood of~~ City residents feeling dissatisfied with their housing situation and even experiencing homelessness. When surveyed by Portage County in 2023, only 9.5 percent of City residents who responded were satisfied with housing affordability countywide, which was the second lowest category after childcare (6.2 percent, see Appendix E). This is partially influenced by a decrease in the number of builders and total new units after the 2008 global financial crisis. Inflation has also increased the cost of new construction, both for structures and the infrastructure serving them. Programs that help address this are listed at the end of this chapter.

As noted in the City's annual Housing Affordability Reports, there are a considerable amount of vacant parcels zoned appropriately for residential construction, both publicly and privately owned, but not listed for sale. While not every parcel is suitable for development, 590 vacant parcels were identified in the City's 2024 Housing Affordability Report. Motivating residents to construct on these parcels or sell these parcels to interested builders could result in a noticeable increase in single and two-family residential construction, which may also help distribute local property tax burden.

Additional solutions include zoning code modifications that can allow for reduced lot size, floor area (square footage), required parking space minimums, and other flexibility that make it more feasible to build housing at lower prices. Enabling accessory dwelling units (also known as in-law suites), townhomes, condominiums, and multifamily structures with only a few units per building helps fill in the missing middle of the housing market. These are owner-occupied products where owners have a chance to build equity through homeownership while not having to pay the higher prices that single family homes often have. Not only does this fill a housing market gap between units that existing renters and single-family homeowners have, but it also provides more options for seniors or those with disabilities to have a smaller, lower-maintenance home. In general, affordable senior housing is particularly difficult to find, and wait lists are common.

It is generally preferred to locate higher density housing clustered near existing development, rather than in rural areas, so seniors and other renters are closer to services and infrastructure. This also takes advantage of transit systems and walkability. Finally, existing housing, though typically more affordable than new construction, is often in need of costly repairs. Programs to assist homeowners with a downpayment or with large repairs can also improve affordability while keeping older structures in good repair, benefiting a community's image and property values.

Manufactured and Modular Housing

Manufactured housing is a widespread form of affordable housing, and its quality has improved considerably in recent decades. Although there are concerns that mobile homes depreciate over time, they are often the most affordable for-purchase housing option. Additionally, various builders construct modular homes built to stick-built construction standards in a factory, and ship components of the building to a site to be assembled on a foundation. Many of these homes are indistinguishable from on-site, stick-built homes, but sometimes cost only about 75 percent of what it costs to build a stick-built home. Modular homes do not fall into the same category as manufactured (mobile) homes. For mobile (manufactured) homes, housing units may be arranged in parks where an owner of the structure itself leases the land the structure occupies, further reducing costs compared to homes built on for-purchase lots. Finally, a newer form of housing that combines the affordability and efficiency of manufactured housing with the appraisal, financing, and visual characteristics of a stick-built home is emerging, often under the name “CrossMod Homes”. These homes are built to higher energy efficiency standards and placed on a permanent foundation. Therefore, mobile and manufactured homes may be an owner-occupied housing option available to low- and moderate-income households who can’t afford a traditional, stick-built home.

Regional Housing Demand

Centergy's 2025 Regional Housing Study outlined that there is a shortage in housing supply throughout Adams, Lincoln, Marathon, Portage, and Wood Counties. Taking into account that Stevens Point is a regional economic hub, there may be additional interest from regional residents to live in Stevens Point if additional housing stock is available. The City should continue to participate in regional housing discussions and planning in order to avoid overbuilding housing units while contributing to the solution of the region's housing shortage.

Senior Housing

Though Stevens Point has a slightly younger median age when compared to the entire State of Wisconsin, the presence of two college campuses skews this median. Countywide, statewide, and nationwide populations continue to age as younger generations have fewer children and household sizes decrease. Older generations living in the City will influence the type of housing needed in the coming years as they may need housing units without stairs, or a housing unit with services like lawncare and snow removal included. Those who are no longer confident driving may choose to live closer to stores, churches, and clinics which are more commonly located in walkable areas. Seniors living on fixed incomes may also have fewer choices in terms of what kind of housing they can afford. Seniors who prefer to stay in their existing homes may benefit from aging-in-place programs that help pay for ADA-accessible ramps or showers, for example, and others may benefit from various levels of in-home care or public transportation. Finally, the large rural areas surrounding the City may have seniors looking to downsize and move to the City for convenience and to be closer to healthcare, further driving demand.

Short Term Rentals

While Stevens Point has a lower rate of seasonal homes than other communities in Wisconsin, there has been a nationwide increase in what is known as Tourist Rooming Houses (TRHs) in Wisconsin, and they are often advertised through companies like Airbnb and VRBO. These rentals may occupy structures that could be otherwise used for year-round tenants or owners, and they can sometimes generate noise, parking, and other issues. Currently, state law allows few local regulations for these properties, with no ability to ban them. The City currently has a TRH ordinance that has restrictions like requiring the operator to reside on the same premises and the need for a Conditional Use Permit to operate one.

Student Housing

College students at MSTC and UWSP often have lower incomes and don't always live in the City year-round, which affects demand for student-oriented housing. Often, in college towns, aging housing in poor condition is frequently used for college students because of its affordability, despite safety and maintenance issues. Student lifestyles often differ from those of non-students, resulting in noise or other conflicts with neighbors. Code enforcement, housing rehabilitation, and support for new college-oriented housing ensures housing options for students as existing structures age past their useful life.

Subsidized and Housing for People with Disabilities

Disabled and low-income residents may require special housing accommodations in the City. Several programs, such as Section 8 housing vouchers or the Section 515 (USDA-RD) program subsidize housing construction or monthly rent for these residents depending on the program. Additional privately-owned housing may also meet the needs of these residents, but this data is difficult to track since data is limited, and rents change each year. CAP Services, based in Stevens Point, provides housing assistance and programs that help low-income homeowners improve energy efficiency. ~~A complete list of programs for subsidized and special needs housing is listed at the end of this chapter.~~

Housing Programs

City of Stevens Point Redevelopment Authority

The Redevelopment Authority of the City of Stevens Point manages several grant and loan programs to promote the maintenance, improvement, and construction of housing within the City. These programs were created under the guidance of the City's 2017 Housing Study, 2023 Housing Taskforce Report, and review of the annual Housing Affordability Report

Neighbor Helping Neighbor Grant: A one-to-one matching grant of up to $5,000 for City residents earning less than 80% the area median income to address exterior code violations and habitability issues at owner-occupied properties.

Residential Infill Program: A grant program designed to accelerate residential construction on unused parcels adjacent to existing City infrastructure and replace homes that have fallen into disrepair.

Multifamily Rental Conversion Grant: A grant program designed to restore altered single family homes back to the original or improved single family design.

Housing Modernization Loan: A low-interest loan for income-qualifying residents to perform general updates to homes.

Rental Improvement Loan: A low-interest loan for owners of rental properties who agree to maintain lower rental rates or rent to residents with income limitations for a short period of time.

Wisconsin Department of Administration (WDOA)

Programs: Community Development Block Grant-Housing Revolving Loan Fund (RLF) Program, Community Development Block Grant-Small Cities Housing Program, Emergency Housing and Homeless (EHH) Programs, HOME Homebuyer and Rehabilitation Programs, the Neighborhood Stabilization Program, State Shelter Subsidy Grant (SSSG) program, Wisconsin Home Energy Assistance Program (WHEAP) and housing-related consumer protection services.

Eligible uses: Projects must benefit low-to-moderate income (LMI) households, such as subsidized loans and rent vouchers, grants for housing rehabilitation, homebuyer assistance, assistance with utility bills, public facilities, preventing or addressing homelessness, expansion of shelter facilities and services, preservation of existing low-income housing units, blight prevention for foreclosed properties in distressed neighborhoods, and protections against unfair and deceptive business practices regarding landlords, tenants, home improvements, and lending.

Wisconsin Housing and Economic Development Authority (WHEDA)

Advantage Home Improvement Loan Program (HILP) and the **More Like Home Repair & Renew (R&R) Loan** are for homeowners looking to replace structural components like roofing and windows.

The 2023 Wisconsin Bipartisan Housing Legislation Package has three loan programs for developers:

- Infrastructure Access Loan covers the costs of installing, replacing, upgrading, or improving public infrastructure related to workforce housing or senior housing.
- Restore Main Street Loan covers the costs of improving or restoring workforce housing units.
- Vacancy-to-Vitality Loan covers the costs of converting vacant commercial buildings to workforce housing or senior housing.

Housing Tax Credits (HTC) (formerly LIHTC) incentivize new housing and rehabilitation of existing structures for affordable housing by reducing federal taxes for developers who designate low-income units (an average of 60 percent or less of the median income). The tax credit is paid over 15 years to investors in the housing project.

Wisconsin Economic Development Corporation (WEDC)

Site Assessment Grants fund environmental assessment and demolition activities on eligible abandoned, idle or underutilized commercial or industrial sites with suspected soil or groundwater contamination.

Brownfields Grants fund the redevelopment of former commercial and industrial sites that have been adversely impacted by environmental contamination so they can become suitable building sites.

Idle Sites Redevelopment Grants support the redevelopment of large former commercial, industrial, and institutional sites that have been idle, vacant or underutilized for a period of five years. Grant funds can be used for building rehabilitation or demolition, environmental remediation, or infrastructure improvement.

Community Development Investment Grants provide financial support for shovel ready projects in downtown areas that benefit the community, especially mixed-use development.

U.S. Department of Housing and Urban Development (HUD)

Section 8 Vouchers and Public Housing are administered by HUD to help low-income households.

U.S. Department of Agriculture – Rural Development (USDA-RD)

Programs: Section 502 Homeownership Direct Loan Program, Section 502 Mutual Self-Help Housing Loans, Section 504 Very-Low-Income Housing Repair Program, Section 515 Multi-Family Housing Loan Program, Section 521 Rural Rental Assistance Program, Section 523/524 Rural Housing Site Loans, Section 533 Rural Housing Preservation Grants, and Single Family Home Loan Guarantees.

Eligible uses: These programs help lower income households obtain, rehabilitate, upgrade, and maintain housing. They also support the construction of new single family and multifamily housing as well as the acquisition of land.

Federal Emergency Management Agency (FEMA)

Hazard mitigation programs include the **Flood Mitigation Assistance (FMA)** and **Building Resilient Infrastructure and Communities (BRIC)** programs which reduce risks from natural disasters. Examples include moving structures out of a floodplain or technical assistance for hazard mitigation planning.

Other Programs

The **Stevens Point Housing Authority** operates 247 housing units for low and moderate-income households. Additionally, **CAP Services** administers weatherization and housing counseling. Faith-based organizations include the **Salvation Army Hope Center** provides emergency shelter, and **Frame Memorial Presbyterian Church** provides food and shelter services. Finally, **United Way** is a nonprofit that advocates for health, education, and financial stability for all residents through its Portage County chapter. United Way assists those with housing instability with various programs and resources.

Historic Tax Credits are administered by the Wisconsin Economic Development Corporation (WEDC). They allow eligible buildings to receive a state income tax credits for rehabilitation expenditures, even if they are income-producing properties. Properties must work with the Wisconsin Historical Society to meet guidelines.

Focus on Energy is a statewide program that provides rebates for upgrades like weatherstripping, efficient water heaters, heat pumps, and other housing-related repairs based on income level.

The Housing Supply Action Plan 2022 has the goal of reforming zoning and land use practices as well as creating new financial tools to make housing more affordable by rapidly expanding its supply. Transportation funding from the American Rescue Plan Act (ARPA), CDBG, HTC, HOME, Bipartisan Infrastructure Law (BIL) and other Department of Transportation (DOT) and Economic Development Authority (EDA) programs are used strategically for new housing development and revitalization. Additionally, the plan addresses supply chain and labor issues.

Programs Summary

Though many of the programs listed here have specific deadlines and requirements that won't work for every project, the City should consider these programs when working with developers. Employers and lenders should also promote programs that benefit existing homeowners to help maintain the local housing stock. These programs can also be combined with the strategies listed on the following page to further increase the chances of successful housing development.

General Conclusions Related to Housing in Stevens Point

- "Family income" levels in the City seem to indicate capability to purchase housing.
- The Wisconsin Department of Administration's (DOA) report called Welcoming Wisconsin Home: A Statewide Action Plan for Homelessness (2021-2023), indicates the single greatest barrier is a lack of housing units that are available and affordable. It also notes that increasing homeownership rates builds household savings, stabilizes communities, reduces crime, and improves health and educational outcomes.
- The distribution of both renter- and owner-occupied housing units in the City does not align closely with the distribution of household incomes, leading to increased prices, fewer choices, and more barriers for families of all incomes and tenures to find housing that best suits their needs and budget.
- A gap of 923 units for households earning less than $10,000 means that the lowest income households have a high chance of being cost-burdened and will struggle to maintain stable, long-term housing.
- A gap of 1,374 units for households earning between $50,000 and $74,999 means that a large share of the County's workforce will struggle to find housing, impacting the ability of local employers to attract talent to the area as retirements continue.
- A lack of housing options for households earning $100,000 or more mean that many households who are likely established in their current careers and intending to stay long-term will have limited options, increasing the likelihood that they may relocated elsewhere or compete against household income categories below them for the same housing, driving up prices for all household income categories.
- Steps should be taken to encourage residential construction to help ease gaps in housing supply and make the overall housing market more accessible to all residents who want to participate in it.

Housing Strategies

Due to the high costs of new construction and the City's projected housing needs, a variety of strategies may need to be used to provide an adequate supply of housing. The following strategies, which are described in greater detail in the Centergy Regional Housing Study, may assist with the creation of new housing units and lower the cost of housing units, and several strategies can be used together if feasible.

Low Effort Solutions

- Zoning, planning, subdivision, and permitting modifications that increase flexibility and efficiency. As of 2025, the City is rewriting its zoning ordinance with these goals in mind.
- Forming a local housing organization that advocates for more housing and looks for opportunities.
- Reaching out to developers with ideas, housing data, and incentives to spur development. As of 2025, the City has been engaged in this work with positive results.
- Educational events for renters and buyers regarding financial programs, repairs, budgeting, etc.
- Preparing and marketing infill or redevelopment sites that maximizes the use of existing infrastructure.

Medium Effort Solutions

- Tax Incremental Financing (TIF) to assist with development costs.
- Selling publicly owned land at a discount for development, using land banking, and using land trusts to reduce development costs.
- Providing guides for additions or renovations to help property owners navigate codes and permitting.
- Working with nonprofits like CAP Services or Habitat for Humanity to identify opportunities for new or rehabilitated housing.
- Working with local, regional, and state resources to identify emerging financial programs and housing strategies.

High Effort Solutions

- Creating and administering new financial programs (down payment assistance, revolving loan funds for repairs, etc.) at the municipal level.
- Issuing bonds to help pay for new development (typically requires property taxes to be raised). The City's Redevelopment Authority follows Wisconsin State Statutes to exercise this practice.
- Utilize the existing local housing trust fund to close the financial gap in proposed development and consider restructuring the fund to use local philanthropic funding to improve its financial sustainability.
- Home replacement programs that demolish condemned properties and use labor from volunteers and/or students to construct income-restricted owner-occupied housing.
- Lobbying state elected officials to create more financial programs and tools that support housing.

These strategies vary in the time, staffing, and funding needed to execute and if done poorly, can reduce housing affordability by impacting property taxes. The City should focus on low effort solutions in the near future, working towards using remaining solutions as opportunities arise to maximize the City's financial and staffing capacity.

Above are photos of a variety of owner- and renter- occupied housing styles that feature smaller lots, which are ideal for infill/redevelopment locations as well as for new subdivisions.

Goals, Objectives, and Policies

Goal 1: Encourage the availability of a variety of housing sizes, styles, and prices to accommodate all ages, abilities, incomes, and life stages.

- **Objective 1:** Maintain and enhance existing housing and neighborhoods.
  - **Policy 1:** Support the preservation, revitalization, and improved energy efficiency of existing housing stock through the City's revolving loan programs and/or other existing, new, or emerging programs.
  - **Policy 2:** Enforce codes related to noise, condition, safety, health, snow removal, and more to maintain housing quality.
  - **Policy 3:** Implement strategies to identify and replace housing units that are past their useful life and unable to be renovated to a livable standard.
- **Objective 2:** Expand the availability and variety of newly constructed homes and housing units.
  - **Policy 1:** Pursue incentives for developers providing housing styles or prices not currently found in the existing housing market if a proposed development demonstrates a financial benefit for the community.
  - **Policy 2:** Consider partnerships with local higher education, nonprofits, and other organizations to construct affordable housing while teaching hands-on homebuilding skills as opportunities arise.
  - **Policy 3:** Collaborate with local homebuilders and identify opportunities to pilot new housing types and styles throughout the City.
  - **Policy 4:** Support local development by cultivating a base of local, small-scale developers and contractors and participating in developer tours or other similar strategies to bring new development to the City.
  - **Policy 5:** Revise zoning ordinances to allow for a greater variety of lot sizes, housing unit configurations, reduced setbacks, and mixed-use development while reducing the number of legal nonconforming structures.
- **Objective 3:** Support an aging population's ability to successfully age within their homes and communities.
  - **Policy 1:** Promote mixed-income housing developments and a broad range of housing choice throughout the City, including affordable assisted living and long-term care.
  - **Policy 2:** Support aging-in-place and ADA-accessible design, education, and advocacy for both new construction and existing building renovations.
- **Objective 4:** Integrate new mixed-use housing in redevelopment projects along commercial corridors.
  - **Policy 1:** Target affordable housing near jobs, transportation, services, and healthcare facilities.
  - **Policy 2:** Evaluate and revise future land use designations and zoning ordinances as needed to promote attractive residential development in and adjacent to commercial corridors.
- **Objective 5:** Abate housing insecurity and homelessness and respond to it as the rising cost of living threatens lower income households.
  - **Policy 1:** Expand affordable housing options and leveraging federal, state, local, and nonprofit resources to assist renters and homeowners with securing and maintaining long-term stable housing.
  - **Policy 2:** Work with area employers and educational institutions to educate the City's workforce on information such as first-time homebuyer programs, loans for renovations, and other aspects of homeownership.
  - **Policy 3:** Support the local Housing Authority and work with local, regional, state, and federal organizations to keep residents informed of the variety of housing tools and resources that may be available.
- **Objective 6:** Increase the share of households who are homeowners.

- **Policy 1:** Work with area lenders as well as local, regional, state, and federal partners to identify emerging financial products that assist first time homebuyers.
- **Policy 2:** Work with existing homeowners to preserve the City's housing stock through code enforcement, education, and support for home repair programs.
- **Policy 3:** Recruit homebuilders that will expand the supply and variety of owner occupied housing options through new construction or repurposing existing buildings.
- **Policy 4:** Collaborate with surrounding municipalities to identify new pathways into homeownership and opportunities to expand owner-occupied housing using a regional approach.