

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%

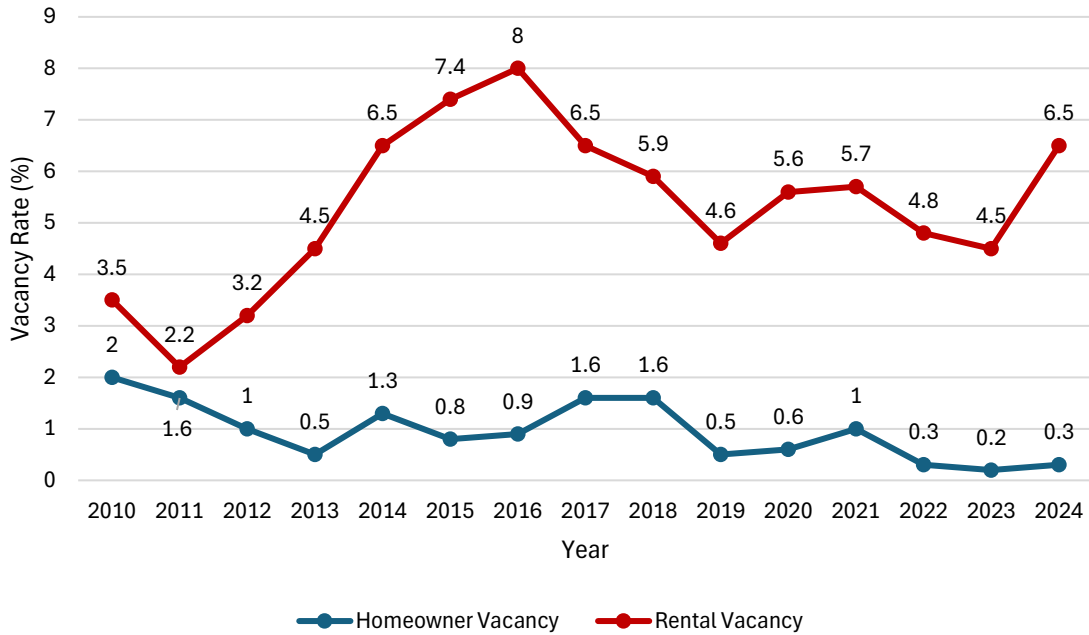
Source: American Community Survey 5-Year Estimates

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

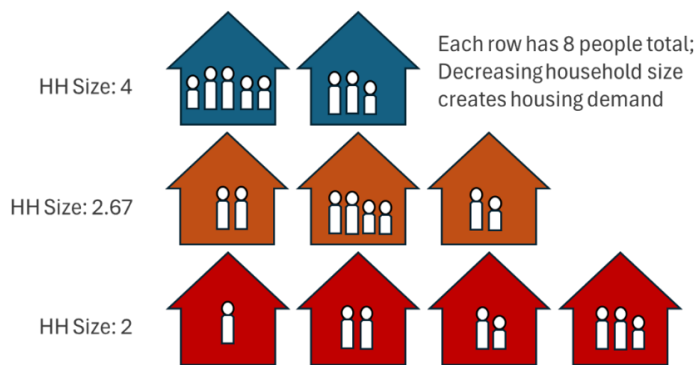
Second homes are common in Wisconsin, especially near lakes, but they aren't as common in Portage County as they are in places like neighboring Adams County, Waupaca County, or in northern Wisconsin. Vacancy rates have decreased in the City, several surrounding municipalities, and statewide over time, 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.

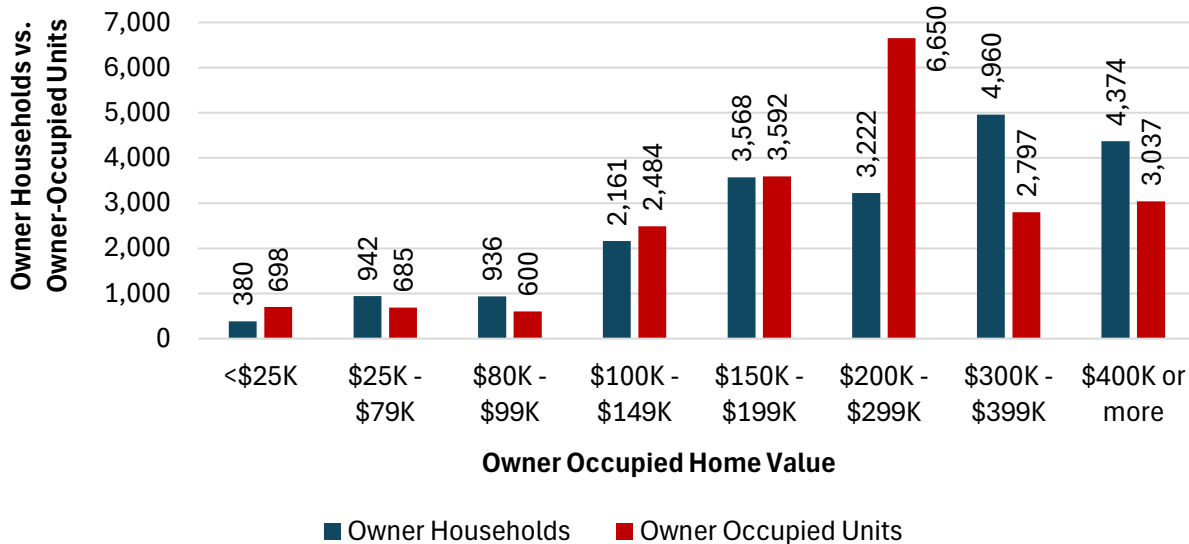
Table 21: Estimated Maximum Monthly Rent and Purchase Prices Based on Household Income

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)

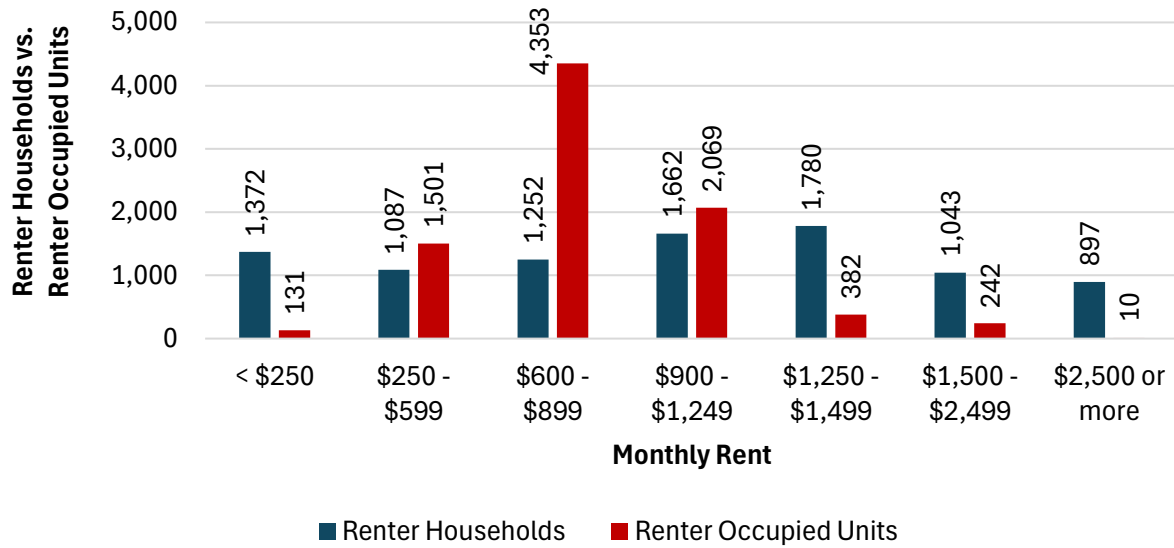
According to Figure 10, there is a perceived gap of 257 owner-occupied housing units between \$25,000 and \$79,999, 336 units between \$80,000 and \$99,999, 2,163 units between \$300,000 and \$399,999, and 1,337 units \$400,000 or more. Though there is a considerable surplus of 3,428 units between \$200,000 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.

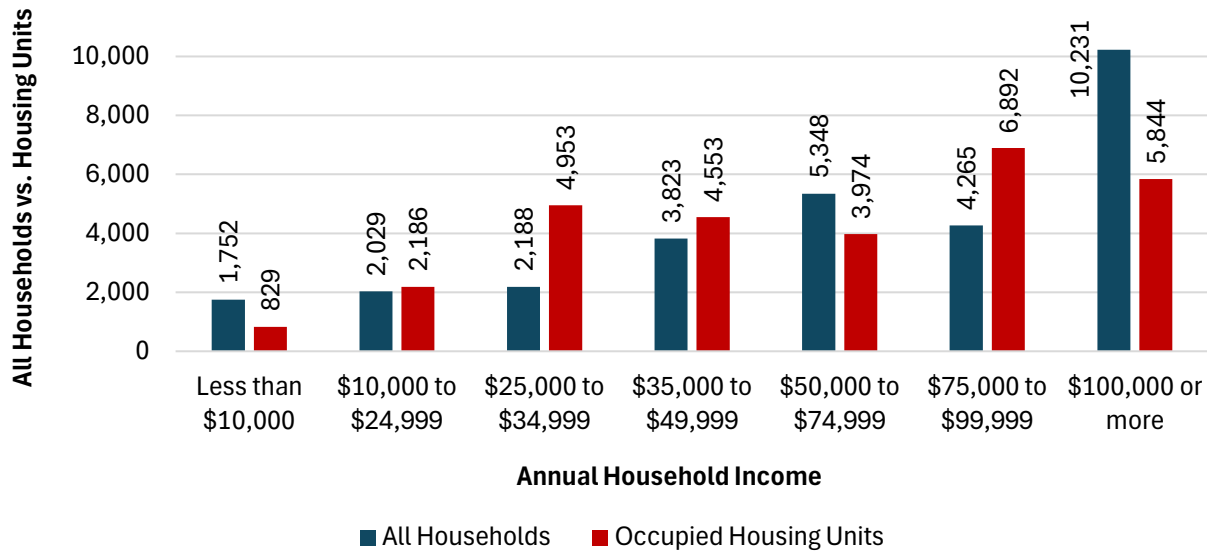
Figure 11 shows a similar pattern for rental units where there is a gap of 1,241 units in the lowest price category (\$250 per month or less) as well as a gap of 1,398 units priced between \$1,250 and \$1,499, 801 units priced between \$1,500 and \$2,499, and 887 units priced at \$2,500 or more per month. 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 housing 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 lawn care 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.