

# City of Whitewater

## Current Housing Initiatives Overview

Presented to the Common Council & Whitewater CDA

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# WHAT WE'RE REVIEWING

- Current housing projects underway
- Our housing needs
- Whitewater's growth trends
- Upcoming housing developments
- Current assistance programs
- Development evaluation
- And more to come...



# CURRENT HOUSING PROJECTS UNDERWAY

- **Harbor Homes (Park Crest)** – Single Family. Have pulled 17 out of 19 permits, 3 listed for sale, remaining all sold or under contract
- **US Shelter (Meadowview)** – Zero-lot line duplexes. 20 out of 38 permits pulled, 3 listed for sale
- **Teronomy Builders (Waters Edge South)** – 8 new duplex permits issued
- **Hartland Shores** – Broke ground on first two apartment buildings, 32 units out of a total of 128 planned



# HOUSING NEEDS OVERVIEW

## **Shortage of housing stock** identified in prior studies

- City of Whitewater 2023 Residential Market Analysis showed:
  - Clear indications of need for more product, in spite of limited new construction
  - Projected growth in all age levels over next five years
  - Need for multiple product types: not just single-family, and not just apartments
- Jefferson County 2025 Tracy Cross Market Study showed:
  - Single-family detached construction has been stagnant last several years
  - Rental vacancy rates were around 1% for all surveyed apartment communities (5-6% would be healthy)
  - “Missing middle” housing is a need as demographics change: duplexes, fourplexes, townhomes, condos, etc



# HOUSING NEEDS OVERVIEW (CONT.)

Affordability remains a key concern

- Whitewater average home price (July 2025): \$321K
  - Compared to July 2021: \$230K
- Supply and demand applies to housing, like any product

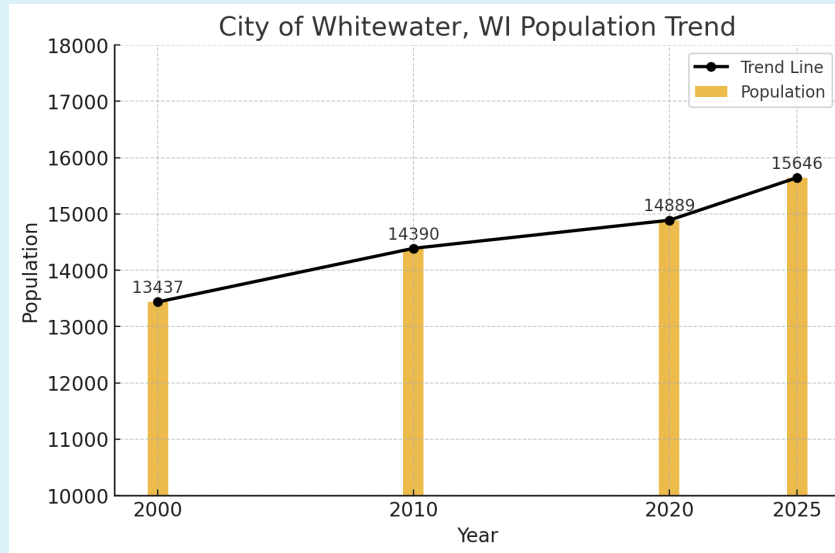
It's important to remember that housing needs are changing:

- People are living longer
- More total households: young people are delaying marriage/starting families
- Housing is the new workforce
  - Today, businesses follow housing
  - Companies monitor the data
  - Housing, placemaking, and quality of life all matter when companies are evaluating site selection



# POPULATION & ENROLLMENT TRENDS

Population growth trends: Whitewater is growing



UW-Whitewater: 2025 is the **largest new student enrollment** since 2016

- Nearly 12,000 students currently enrolled
- Can we keep more of them here post-graduation?

School districts in Wisconsin are aided by increased enrollment



- **Bielinski:** Recent concept review for Hale Farm, 99 home smaller lot single family subdivision
- **Pre-3:** Potential 60 unit apartment project will be brought forward for review
- **Stonehaven:** Potential 8-16 new modular single family homes at an attainable price point
- **Habitat for Humanity:** Upcoming Conditional Use for two zero-lot line twin home build infill project (4 new owner-occupied affordable attached homes)
- Other developers are showing interest in Whitewater...and there is still developable land here





# CURRENT HOUSING ASSISTANCE PROGRAMS

- **Affordable Housing Policy:** This 2023/2024 policy document outlined several proposed programs, to be funded by the TID Affordable Housing Extension
- **Down Payment Assistance Program:** This program is currently running, administered by the CDA. Provides \$25,000 of down payment assistance to qualifying home buyers. Currently, seven borrowers are in this program
- **Developer Assistance Program:** Provides up to \$25,000 per unit for new units that meet affordability criteria...has been little utilized to date
- **Home Rehab Revolving Loan Fund:** This Community Development Block Grant funded program is ending...more to come on that!





# REVIEWING ASSISTANCE FOR HOUSING DEVELOPMENT

**Tax Increment Financing (TIF):** Tool that has existed in 50 years for Wisconsin, and can be used to support housing development in a variety of ways, including through the affordable housing extension, supporting infrastructure, and addressing financial gaps due to increased construction costs/interest rates

**Upcoming Ehlers review:** Ehlers has presented a structured third-party evaluation document to the Finance Committee, which will be presented going forward with any TIF requests, to ensure assistance is necessary and meets the “but for” criteria...also ensures developers don’t unreasonably profit

**CDA 'But For' criteria:** The CDA approved a “But For” Worksheet document in November 2024, which will be utilized in reviewing future projects requesting TIF assistance



# LOOKING AHEAD

Stay tuned for some big and bold ideas next month regarding owner-occupied single family housing!

Key takeaway: Whitewater is growing as both a family town and a university city. By focusing on owner-occupied and family-style housing, while also providing options for students and young professionals, we are building a community for every stage of life.

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