

DRAFT
February
2026



City of Peshtigo, WI Crossing Point Property Workforce Housing Concept Plans



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OFFICE OF RURAL PROSPERITY

City of Peshtigo

Crossing Point Property Workforce Housing Concept Plans

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Table of Contents

| | |
|---|-----------|
| <u>Introduction & Background</u> | 1 |
| <u>Housing Affordability</u> | 2 |
| <u>Site Overview & Existing Conditions</u> | 4 |
| <u>City Council Engagement Results</u> | 6 |
| <u>Workforce Housing Concept Plans</u> | 7 |
| <u>Project Funding & Financing</u> | 15 |
| <u>Development Process Alternatives</u> | 18 |
| <u>Code Amendment Needs</u> | 19 |
| <u>Plan Recommendations</u> | 20 |
| <u>Appendix A - City Council Workshop Summary</u> | 21 |
| <u>Appendix B - Housing Related Funding & Assistance Programs</u> | 33 |
| <u>Appendix C - Public Engagement Information & Media Coverage</u> | 49 |



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Introduction & Background

Project Background

In response to the needs and challenges of providing affordable workforce housing for area residents and newcomers, the City of Peshtigo has chosen to pursue the creation of a new affordable, workforce housing development on what is referred to as the Crossing Point property.

This 7.2-acre property was purchased by the city in 2022 to facilitate the extension of major sewer collection lines across the Peshtigo River.

This planning effort (Fig. 1) represents a major step forward in addressing the city's affordable housing needs and was funded through a grant from the Wisconsin Economic Development Corporation Office of Rural Prosperity's (see sidebar) Thrive Rural Wisconsin Program. The WEDC grant was provided to inVentureNorth who hired Cedar Corporation to work with the city to generate the following products:

- Host an initial Engagement Meeting/Workshop with the City Council to explore ideas and preferences for the types and styles of housing on the site, as well as the identification of other potential amenities, and possible barriers at the neighborhood and site levels.

Office of Rural Prosperity within the Wisconsin Economic Development Corporation (WEDC)

Wisconsin Governor Tony Evers called for creating the Office of Rural Prosperity in February 2020 to "provide a one-stop shop for folks to navigate state programs and resources tailored to rural communities, businesses, and workers." The program has the potential to be a "game changer" in linking resources to rural communities for workforce housing, economic development, transportation, ag-related business, tourism, and much more. Information as the program develops can be obtained through <https://ruralwi.com/resources/>

- Create two affordable workforce housing Concept Plans for the Crossing Point site.
- Prepare Opinions of Probable Cost for infrastructure (roads, sewer, water, stormwater, etc.).
- Create a funding strategy for site development.
- Review and recommend amendments to zoning and land division codes to facilitate site development consistent with the concept plans.

Figure 1: Planning Process

Council Engagement Session

Concept Plan Development

Infrastructure Cost Estimates

Funding & Development Strategy

Plan Recommendations



Housing Affordability

The Affordable Housing Crisis

Nearly all communities are experiencing shortages of housing that meet the physical and economic needs of residents. Housing is the single biggest factor impacting economic mobility for most Americans. When residents have stable living conditions, the benefits are apparent — students do better in school, health outcomes improve, and personal wealth grows. Communities benefit as a whole from this stability. Numerous factors and trends have emerged which have affected housing costs since the 2020 COVID-19 pandemic. Consider the following:

- Housing supply has not kept up with demand due to lack of construction and lot creation over the last decade or more, since the Great Recession.
- Housing market shortages have enabled sellers to price homes higher. According to the Wisconsin Realtors Association, the Wisconsin median sales price for a home in October 2014 was \$147,000. In October 2025 it was \$331,500, an increase of 125.5 percent. Nationally, the median home price was \$415,200 in November 2025).
- Interest rates have increased, making the costs of borrowing more prohibitive. From 2012-2019, the average 30-year mortgage rate was 3.97%, then declined to a low of 2.65% in January 2020. In November 2025 rates averaged around 6.19%.
- Incomes have not kept up with rents and home values.
- Due to interest rates, people are staying in their homes longer, slowing the turnover rate.
- There is a labor shortage in the new home construction sector.
- The cost of construction materials has risen greatly due to the COVID-19 pandemic and supply chain issues.
- There is less profit made on entry-level or starter homes as demand for market rate homes continues. Moreover, the profit margins in higher-end homes are simply too attractive to contractors.
- There is a higher demand for rental housing due to both the increase in one and two-family households, as well as the shortage of entry-level owner-occupied housing.

Elected officials at every level of government are hearing from constituents that housing is a major problem where they live. In response, municipalities and states are pursuing a wide range of different, and sometimes contentious, solutions.

What is Affordable Workforce Housing?

Affordable workforce housing is simply a term which means that a community's available housing stock meets the needs of the area residents' incomes.

The Department of Housing and Urban Development (HUD) defines an "affordable dwelling" as one that a household can obtain for 30% or less of its gross annual/monthly income. This includes costs associated with the rent/mortgage, taxes, insurance, and utilities. Another definition by the Urban Land Institute is more specific, targeting this 30% or less criteria to "housing that is affordable to households earning 60% to 120% of the area median income."

As shown on the next page (Table 1), the Marinette County Median Household Income (MHI) for 2023 was \$63,401. For a two-person household, the 60% to 120% range would be between \$44,580 and \$89,160.

Within the City of Peshtigo, 42% of its households earn less than \$50,000, and the median household income (MHI) is only \$65,433, slightly higher than the County Median (Figure 2).



Housing Affordability

Table 1: Marinette County Median Household Income (MHI) Limits, 2025

| Income Limit | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|--------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 30% | \$19,500 | \$22,300 | \$26,650 | \$32,150 | \$37,650 | \$43,150 | \$48,650 | \$54,150 |
| 50% | \$32,500 | \$37,150 | \$41,800 | \$46,400 | \$50,150 | \$53,850 | \$57,550 | \$61,250 |
| 60% | \$39,000 | \$44,580 | \$50,160 | \$55,680 | \$60,180 | \$64,620 | \$69,060 | \$73,500 |
| 80% | \$52,000 | \$59,400 | \$66,850 | \$74,250 | \$80,200 | \$86,150 | \$92,100 | \$98,050 |
| 100% | \$65,000 | \$74,300 | \$83,600 | \$92,800 | \$100,300 | \$107,700 | \$115,100 | \$122,500 |
| 120% | \$78,000 | \$89,160 | \$100,320 | \$111,360 | \$120,360 | \$129,240 | \$138,120 | \$147,000 |

Source: HUD, 2025

- ❖ CMI – County Median Household Income (\$63,401)
- ❖ When discussing rents, we look at a family of 4

Figure 2: City of Peshtigo Income Levels, ACS 2023.

\$36,657

Per capita income

about the same as the amount in Marinette County: \$36,123

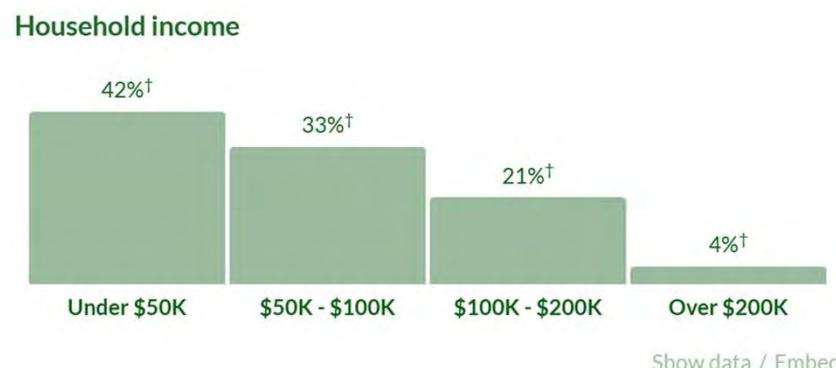
about 90 percent of the amount in Wisconsin: \$42,019

\$65,433

Median household income

a little higher than the amount in Marinette County: \$63,401

about 90 percent of the amount in Wisconsin: \$75,670



The affordability of new home ownership is of significant concern for Peshtigo area residents. Meeting the 30% limit continues to be challenging for many. In addition to increased construction costs, financing costs with higher interest rates have become a barrier for many.

As shown in Table 2, a two-person household in the City of Peshtigo, making 120% of the CMI, with application of the 30% rule, means the maximum housing cost should be no more than \$2,229 per month (\$26,750/yr.). For a two-person household earning 60% of the CMI, this monthly cost limit plummets to about \$1,115.

Table 2: 30% Monthly Housing Costs

| % of County Median Income | Household Income | 30% Housing Cost Limit (Annual) | Monthly Amount for Housing Costs |
|---------------------------|------------------|---------------------------------|----------------------------------|
| 60% | \$44,580 | \$13,374 | \$1,115 |
| 80% | \$59,400 | \$17,820 | \$1,485 |
| 100% | \$74,300 | \$22,290 | \$1,858 |
| 120% | \$89,160 | \$26,748 | \$2,229 |

Affordable housing is seen as infrastructure that helps families move into the working and middle class



Housing Affordability

Homeowner Costs

The actual cost of homeownership is increasingly out of reach for many Marinette County residents who fall within the 60%-120% median income range. As shown in Table 3, a new home costing \$330,000 (state median) with 20% down, and a 30-year fixed rate mortgage at 6.7% has a monthly payment of roughly \$1,633 per month. Add property taxes, insurance, and utilities (another \$575 per month), and this monthly cost increases to just over \$2,200 per month.

A 2-person household making 120% of median income (\$89,160) would be spending 29.7% of their gross income on housing costs under this scenario –right at the limit of being considered affordable.

For those making less, or with larger households, the challenges become more daunting. Some may end up paying 40% or even 50% of their household incomes on housing costs. This leaves little for other important daily needs such as transportation, food, and health care.

The City of Peshtigo is not alone in this situation.

Table 3: Comparative Homeowner Costs

| Home List Price | 20% Down Payment | Total Mortgage Amount | Monthly Homeownership Cost* |
|--------------------------------------|------------------|-----------------------|-----------------------------|
| \$210,000 | \$42,000 | \$168,000 | \$1,615 |
| \$270,000 | \$54,000 | \$216,000 | \$1,912 |
| \$330,000 (approx. WI Median) | \$66,000 | \$264,000 | \$2,209 |
| \$390,000 | \$78,000 | \$312,000 | \$2,506 |

* Monthly cost includes principal and interest (6.3% x 30 yrs.), \$3000 annual property taxes, \$1,500 insurance, and \$200 for utilities.

To put things in perspective, according to a 2024 Fannie Mae report, it would take one of three things, or a combination of them, for affordability to return to 2016-2019 levels nationally:

- The median price of a single-family home would need to fall 38% to \$257,000.
- The median household income would have to rise more than 60% to \$134,500, or
- The 30-year fixed mortgage rate would need to fall to 2.35% (from 6.5%).



Site Overview & Existing Conditions

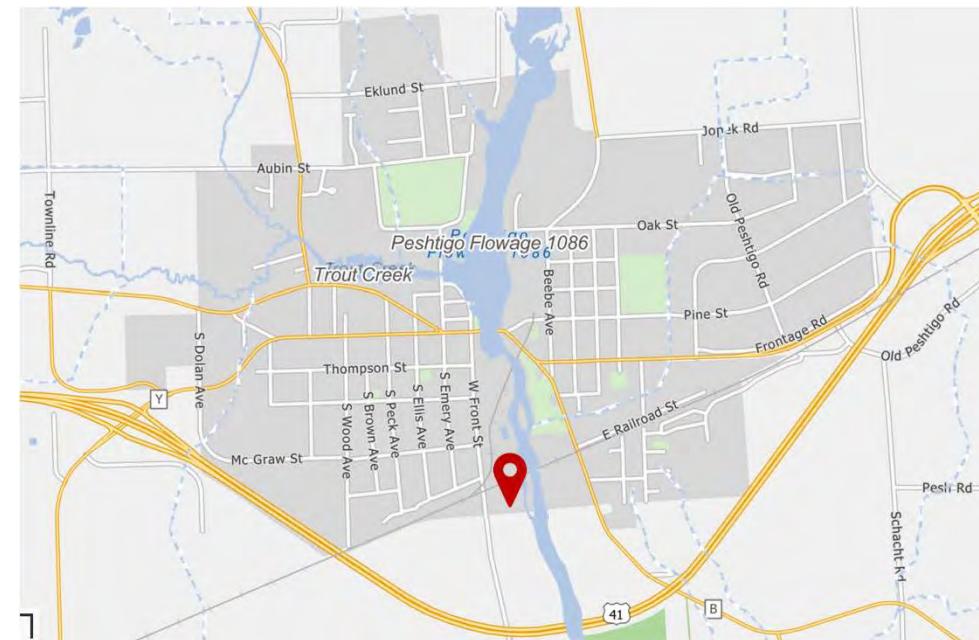
General Location

The City of Peshtigo is in northeastern Wisconsin located in the southern part of Marinette County. The city is about a 40-minute drive north of the City of Green Bay along the USH 41 corridor and is in close proximity to the Bay of Green Bay and the City of Marinette (Figure 3).

Figure 3: Location, City of Peshtigo



Figure 4: Site Location



Site Location

The Crossing Point Workforce Housing Project site is owned by the city and consists of approximately 7.2 acres located along the Peshtigo River in the south-central portion of the community (Figure 4). It is walkable to downtown, being less than $\frac{1}{2}$ mile away from French Street/Business 41 corridor.

The site is adjacent to the Canadian National (CN) rail line which historically provided freight services to several industrial facilities within the City. Rural residential uses exist to the south and west of the site (Figure 5).

Figure 5: Aerial View of Site



Site Overview & Existing Conditions

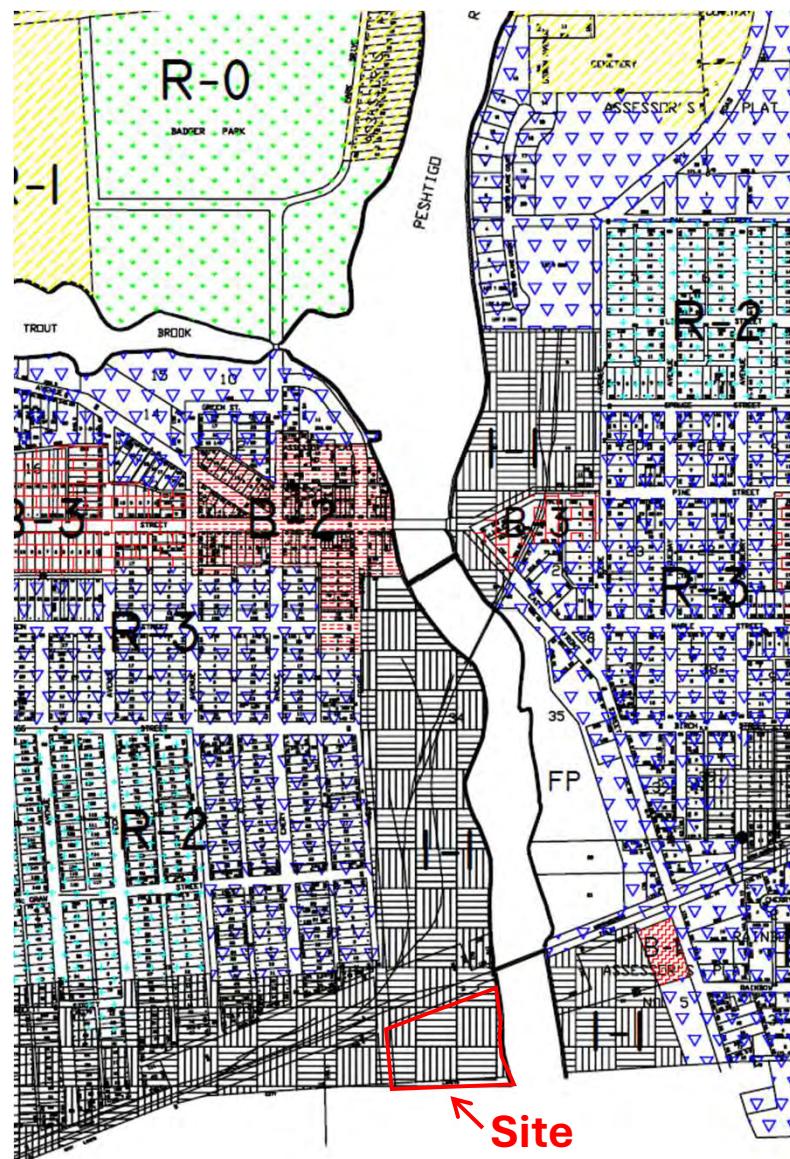
Comprehensive Plan

The project site is identified in the City's 2045 Comprehensive Plan (adopted in 2025) as being targeted for Residential development between the railroad tracks and USH 41 (Figure 6). This general area was looked at due to it being some of the only developable property for such uses within or near the city. USH 41 also forms a logical physical barrier for the creation of new residential neighborhoods. The Comprehensive Plan also suggests that demand for these uses will continue as the city is expected to grow by nearly 100 new residents by 2040.

Figure 6: Future Land Use



Figure 7: Existing Zoning



Existing Zoning

The Crossing Point site is currently zoned I-1 General Industrial which would not allow for the proposed workforce housing development (Figure 7). To facilitate future residential development, the City would need to re-zone the property in some combination of R-1, R-2, and R-3.

As shown in Table 4, the R-1 district allows for single-family uses and requires lot sizes of at least 10,000 sq. ft., with a minimum width of 90 feet. The R-2 district allows for single-family homes and the conversion of single-family homes to no more than two apartments on lots of at least 9,000 sq. ft., with a minimum lot width of 75 ft. The R-3 district allows for single-family, duplex, and multiple-family homes on lots of at least 10,800 sq. ft. with 90 feet of minimum frontage. Changes to these zoning standards are proposed later in this document.

Table 4: Existing Residential Zoning Summary

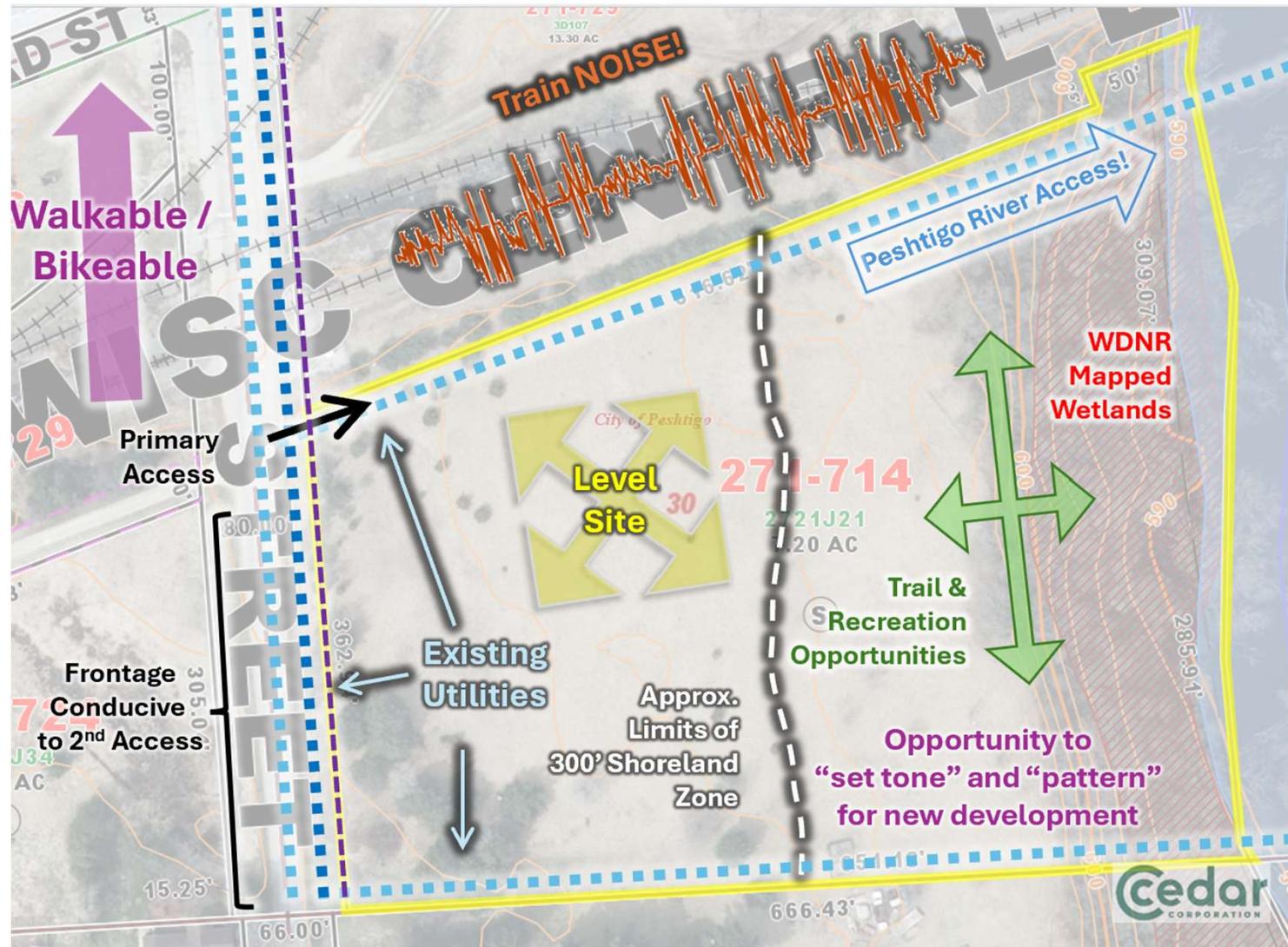
| Zoning District | Min. Lot Size (sq. ft.) | Min. Lot Width (ft.) | Property Line Setbacks (ft.) | | |
|---------------------------------|-------------------------|----------------------|------------------------------|------|------|
| | | | Front | Rear | Side |
| R-1 Single-Family Residential | 12,000 | 90 | 40 | 20 | 10 |
| R-2 Single-Family Residential | 9000 | 75 | 40 | 20 | 10 |
| R-3 Multiple-Family Residential | 10800 | 90 | 40 | 20 | 10 |

Source: City of Peshtigo Zoning Code



Site Overview & Existing Conditions

Figure 8: Existing Site Conditions



Site Characteristics

The Crossing Point site has several unique characteristics (Figure 8), most notably its position along the western bank of the Peshtigo River, an attractive amenity for future residents. The site is generally level but contains some sloped areas near the river which contain WDNR identified wetlands and floodplain resource. The preservation and integration of these natural features provide great opportunities for nature-based recreation within the new development.

The site is located adjacent to the Canadian National Railroad corridor and bridge crossing, so some concerns about train noises do exist. Additionally, existing industrial uses are located across the railroad tracks to the north which may add to the noise levels, however; it does place the site in a good position for being walkable to existing employment opportunities, as well as to the downtown (a 15-minute walk).

A full range of utilities, including municipal sewer and water, already exist along the perimeters of the site, and an existing access road has been built along the northern portion of the property to allow for inspection and maintenance of the city's wastewater infrastructure.

Lastly, this would be the first development project south of the railroad tracks and would establish the street pattern and general feel for future development as it expands to the south and west.



City Council Engagement Results

City Council Engagement

Public engagement for this effort was in the form of a 90-minute workshop conducted at a special City Council meeting on July 8, 2025.

The workshop consisted of providing an overview of the site and intended project outcomes, some educational aspects on the current affordable housing issue and how the city relates to it, as well as conducting a handful of exercises with Council members to identify preferred characteristics of both the housing and broader neighborhood components of the eventual concept plan designs. comments.

Three different exercises were conducted during the workshop over the course of approximately 90 minutes. One was very short survey regarding individual Council member's own housing situation, a "BrainWriting" exercise focused on neighborhood characteristics, and a visual preference survey focused on housing styles. These types of exercises have proven useful in past Cedar projects to assist in gauging a community's perception and opinions related to workforce housing topics and to generate initial parameters for consideration in the concept plans. The results served as a guide for the preparation of the two initial Concept Plans.

The "BrainWriting" exercise produced a multitude of ideas and preferences about how the Crossing Point property should be developed:

Preferred Neighborhood Level Characteristics

- Extension of city neighborhoods with smaller lots.
- Park-like setting.

Preferred Neighborhood Level Characteristics

- Emphasis on aesthetics (home and landscaping).
- Sound/sight barrier along railroad.
- Small (yet adequate) lots/yards.
- Water access.
- Shared greenspace.
- Narrow streets (parking on one side).
- Use of alleys / limit driveways on street.
- Limited sidewalks and a perimeter trail.



Preferred Home & Lot Characteristics

- Primarily owner occupied (for sale) with minimal condo (HOA) ownership, and some rentals.
- Primarily single-family (some 2 story) with some duplex units (side by side w/garage in middle)
- Smaller homes (1,000-1,500 sq. ft.).
- Primarily 2 bedroom with some 3-bedroom.
- No basements (to reduce costs)
- Shared driveways (to reduce costs and impervious surfaces)
- Some need to have garages, some could do with carports – provide options.
- Sheds, ample storage.



City Council Engagement Results

Visual Preference Survey Results

A Visual Preference Survey was conducted with participants using a series of 20 different photographs which represented different workforce housing styles and densities. These ranged from small Accessory Dwelling Units (ADUs) to larger apartment complexes. In-between was a mix single family home styles and small multiple-family structures. Some pictures were taken locally, others from nearby communities, and some from projects outside the state.

The photos were shown for approximately 20 seconds each with Councilors rating each one using a standardized form. The Council's individual ranking surveys were summarized and resulted in several common style preferences as indicated by the pictures shown in Figure 9. Note that most styles do not have visible garages.



Figure 9: Top Five Ranked Housing Styles



Workforce Housing Concept Plans

Overview

Two proposed Concept Plans (Figures 10 and 11) were developed based on many of the needs and desires expressed during the Council engagement workshop, as well as by using design best practices for reducing housing and development infrastructure costs. Several dozen concept iterations were crafted by Cedar Corporation with the proposed Concept Plans being recommended by the Leadership Team based on their ability to meet most, if not all design considerations.

Inherent to both Concept Plans is the use of a grid-based street system which can establish the overall street pattern for adjacent lands as development occurs. This street pattern creates walkable block lengths and a variety of lot sizes to instill a traditional neighborhood feel which is pedestrian scaled.

As shown in Table 5, just over 30% of the site is dedicated to residential lots in both Concept Plans. The balance of the parcel nearly evenly split for use as street right-of-way (17.8 to 19.4%), public greenspace (25.6%), or the preservation of existing wetlands (24.4%).

Based on these designs, the two Concept Plans can accommodate 34 to 36 housing units with a gross density near 5.0 units per acre, and a net density of 15.5 units per acre.

The proposed Concept Plan layouts vary in that Concept #1 illustrates a traditional, small lot, residential neighborhood which has parking access from the street side of the lot. Concept #2 on the other hand flips things around to create a Cottage Cluster style of development, with all homes centered on a common greenspace and vehicle access being at the rear of the home.

Cottage style housing typically includes groups of 4 to 16 smaller dwellings clustered together around a common green space; more than one such grouping can be developed on the same site.

The dwellings themselves can be individual detached structures - often called cottages; attached structures such as townhouses, duplexes or even 3-4 plexes. The dwellings are clustered together facing each other across a courtyard, rather than arranged in a traditional grid along public streets. Dwellings share common amenities such as green space, parking areas, and community buildings.

Due to the size of cottage style housing, the structure should be more affordable to young families/workers, those looking to downsize (empty nesters), as well as retirees.

Table 5: Concept Plan Land Use & Density Statistics

Concept #1 – Traditional Small Lot

| Land Allocation | Acres | % of Total Site | Avg. Lot Size (sq. ft.) |
|--|-------------|-----------------|-------------------------|
| Street Right-of-Way | 1.40 | 19.4% | |
| Public Lands (Parks, Greenspace, Stormwater) | 1.84 | 25.6% | |
| Wetlands | 1.76 | 24.4% | |
| Developable Lots (30) | 2.20 | 30.6% | 3,194 |
| Total Development Site | 7.20 | 100.0% | |

| Housing Style | # of Buildings | # of Units |
|---|----------------------------|------------|
| Single Family (one-story, 2 or 3 bd.) | 26 | 26 |
| Duplex (one-story, 2 bd.) | 4 | 8 |
| Triplex (two or three-story, 2 or 3 bd.) | 0 | 0 |
| Totals | 30 | 34 |
| Net Density (developable lot area) | 15.5 units per acre | |
| Gross Density (total development site) | 4.7 units per acre | |

Concept #2 – Cottage Cluster

| Land Allocation | Acres | % of Total Site | Avg. Lot Size (sq. ft.) |
|--|-------------|-----------------|-------------------------|
| Street Right-of-Way | 1.28 | 17.8% | |
| Public Lands (Parks, Greenspace, Stormwater) | 1.84 | 25.6% | |
| Wetlands | 1.76 | 24.4% | |
| Developable Lots (28) | 2.32 | 32.2% | 3,609 |
| Total Development Site | 7.20 | 100.0% | |

| Housing Style | # of Buildings | # of Units |
|---|----------------------------|------------|
| Single Family (one or two story, 2 or 3 bd.) | 23 | 23 |
| Duplex (one or two story, 2 bd.) | 2 | 4 |
| Triplex (two story, 2 bd.) | 3 | 9 |
| Totals | 28 | 36 |
| Net Density (developable lot area) | 15.5 units per acre | |
| Gross Density (total development site) | 5.0 units per acre | |





Figure 10: Crossing Point Workforce Housing Concept Plan #1 – Traditional Small Lot



1 SITE PLAN CONCEPT 1
A1 1" = 50'-0"



Concept 1 illustrates traditional, small-lot residential development with a mixture of home styles and sizes, suitable for young couples, small families, and empty-nesters looking to downsize. Narrower gridded streets with sidewalks on one side help to create a walkable-scale neighborhood while keeping infrastructure costs down. Smaller lot sizes and home footprints, along with slab construction, shared driveways, and limited garage structures help to keep home ownership costs down.

| | |
|------------------------------------|---------------------------------|
| <u>PROPERTY ZONING INFORMATION</u> | |
| <u>PROPERTY INFORMATION</u> | |
| ADDRESS: | Hale Road Peshtigo, WI 54157 |
| MUNICIPALITY: | City of Peshtigo |
| COUNTY: | Marinette County |
| CURRENT ZONING: | Industrial |

| MATERIAL LEGEND | |
|---|---------------------------|
|  | GRASS - PRIVATE PARCEL |
|  | ASPHALT |
|  | GRASS - PUBLIC PARCEL |
|  | CONCRETE |
|  | STORMWATER RETENTION POND |

LEGEND

-  **SINGLE FAMILY HOME** (QTY: 26)
-  **DUPLEX** (QTY: 4)
-  **TRI-PLEX** (QTY: 0)
-  **PARK PAVILION / STORM SHELTER** (QTY: 1)
-  **DETATCHED GARAGE** (QTY: 0)
-  **WDNR MAPPED WETLANDS**
-  **PAVED TRAIL**
-  **MUNICIPAL BOUNDARY**



| PROPERTY ZONING INFORMATION | |
|-----------------------------|---------------------------------|
| PROPERTY INFORMATION | |
| ADDRESS: | Hale Road Peshtigo, WI 54157 |
| MUNICIPALITY: | City of Peshtigo |
| COUNTY: | Marinette County |
| CURRENT ZONING: | Industrial |

| MATERIAL LEGEND | |
|---------------------------|----------|
| GRASS - PRIVATE PARCEL | ASPHALT |
| GRASS - PUBLIC PARCEL | CONCRETE |
| STORMWATER RETENTION POND | |

| LEGEND | |
|--|--|
| SINGLE FAMILY HOME (QTY: 23) | |
| DUPLEX (QTY: 2) | |
| TRI-PLEX (QTY: 3) | |
| PARK PAVILION / STORM SHELTER (QTY: 1) | |
| DETACHED GARAGE (QTY: 7) | |
| WDNR MAPPED WETLANDS | |
| PAVED TRAIL | |
| MUNICIPAL BOUNDARY | |

Concept 2 illustrates a variation on Concept 1, arranging the mixture of housing types into a 'cottage cluster' style of design, with front doors facing a narrow common greenspace located in between rows of homes. This arrangement provides an opportunity to create more social interactions and is very suitable for a family who may wish to have their older parents nearby. Similarly, narrower gridded streets with sidewalks on one side help to create a walkable-scale neighborhood while keeping infrastructure costs down. Smaller lot sizes and home footprints, along with slab construction, shared driveways, and limited garage structures help to keep home ownership costs down.

1 SITE PLAN CONCEPT 2
A2 1" = 50'-0"



Figure 11: Crossing Point Workforce Housing Concept Plan #2 - Cottage Cluster

Workforce Housing Concept Plans

The Concept Plans were prepared based on information obtained from the City Council as well as applying a variety of best practices. In order to adequately identify and discuss various components of the Concept Plan, a series of objectives were created to assist in guiding future property developers:

Objective #1: This is an affordable neighborhood.

Having new housing which is affordable to residents and newcomers will be important. A variety of both rental and owner-occupied units are planned to accommodate diverse household types, including young couples, families, and seniors.

- A diverse set of housing types are provided which are generally on the smaller side, averaging about 1,000 sq. ft. and generally do not include garages. Both concept plans integrate a mix of one-story single-family (1 & 2 bedroom), one-story and one and one-half story duplex (2 & 3 bedroom), and one-story tri-plexes (1 & 2 bedroom). Approximately 65% of the units are targeted for owner-occupied living.
- Single family home construction costs will likely range between – \$165,000 to \$275,000 per unit for a 1,000 square foot home (see Table 6).
- Rental unit construction (duplex and tri-plex units) costs will likely range between \$138,000 - \$250,000 per unit.

Objective #2: This is a mixed income neighborhood.

Mixed-income neighborhoods are residential areas where people with different incomes can live. This is accomplished through having a mix of market-rate and affordable housing in both owner-occupied and rental forms.

- Ensures that a diverse range of individuals and families can access quality housing.
- Supports economic diversity and strengthens the social fabric of the community by allowing people from various backgrounds to live and thrive together.
- Ideally, these units will be geared toward the Peshtigo area's existing and new workforce and will serve those in the missing middle (60-120% of Marinette County MHI) income brackets.



Objective #3: This is a walkable neighborhood.

A walkable neighborhood is designed to be safe, accessible, and convenient for people to walk around. Walkability is especially important for seniors as it can enhance quality of life, encourage independence, and foster community interaction. Some characteristics of walkable neighborhoods incorporated into the concept include:

- The overall scale of the development – smaller lot sizes, smaller building footprints, and smaller building setbacks – help to create a pedestrian scaled environment that is in close proximity to the City's downtown.
- The provision of sidewalks on at least one side of each street create safe passage for people walking and biking.
- Street rights-of-way and pavement widths have been reduced from typical standards (50' vs. 66' ROW and 22' vs. 32' pavements, even narrower in Concept #2's "alleyways") not only to save on infrastructure costs but also ensure the land available for development is maximized.
- Well-lit streets and low-speeds make it more inviting and safer for walkers.



Workforce Housing Concept Plans

Objective #4: This is a healthy neighborhood.

The Crossing Point neighborhood is intended to provide a safe place to live, without hazards or pollution, where everyone can be active, and access fresh, affordable, nutritious food:

- Health is emphasized through the neighborhood's walkable scale and its proximity and connectivity to nearby downtown for groceries and other goods/services.
- Sidewalks and off-street trails are provided for safe pedestrian movement, exercise, and recreation.
- Community open space (park and perimeter greenway) allows for the enjoyment of nature and community open space for recreation.
- Green infrastructure promotes plant diversity, and improved water quality.
- The preservation of existing trees and planting of new ones within the rights-of-way provide greenery, habitat, oxygen, stormwater management, and shade to curb heat island effects.



Objective #5: This is a social neighborhood.

Too often, people are forgotten about in the design of a neighborhood. This can affect perceived safety, aesthetic quality, and place attachment, as well as foster inactivity and isolation in individuals. The Crossing Point neighborhood intends to provide more significant and intentional interactions amongst its residents.

- Smaller lot sizes and a generally higher density increase the number of people, and hence the opportunities for interaction of neighbors.
- Homes have front porches and sidewalks which encourage interactions between the private and public realm.
- Clustered mailboxes are strategically sited to provide opportunities for the interaction of neighbors.
- Park space and greenspaces are ADA accessible and create places dedicated to planned and happenstance interactions. They serve as focal points and gathering places for the neighborhood and community.

Objective #6: This is an accessible and resilient neighborhood.

A resilient neighborhood is a community that can adapt and thrive in the face of environmental, social, and economic changes. It is designed to be sustainable and can recover from or avoid intense events like floods or drought.

- Floodplain and wetland areas are preserved and protected.
- All infrastructure (sidewalks, streets, parks, etc.) are ADA accessible.
- New homes are designed to be barrier free and allow for aging in place.
- New homes are built with energy efficiency in mind, as reducing utility costs can reduce overall housing costs.
- Powerlines are buried underground to reduce storm-related outages.
- Trees and terrace bioswales (green infrastructure) are provided to better manage stormwater.
- Renewable energy, particularly solar, is integrated into the neighborhood on rooftops and located strategically in public and private greenspaces.



Workforce Housing Concept Plans

Missing Middle Housing

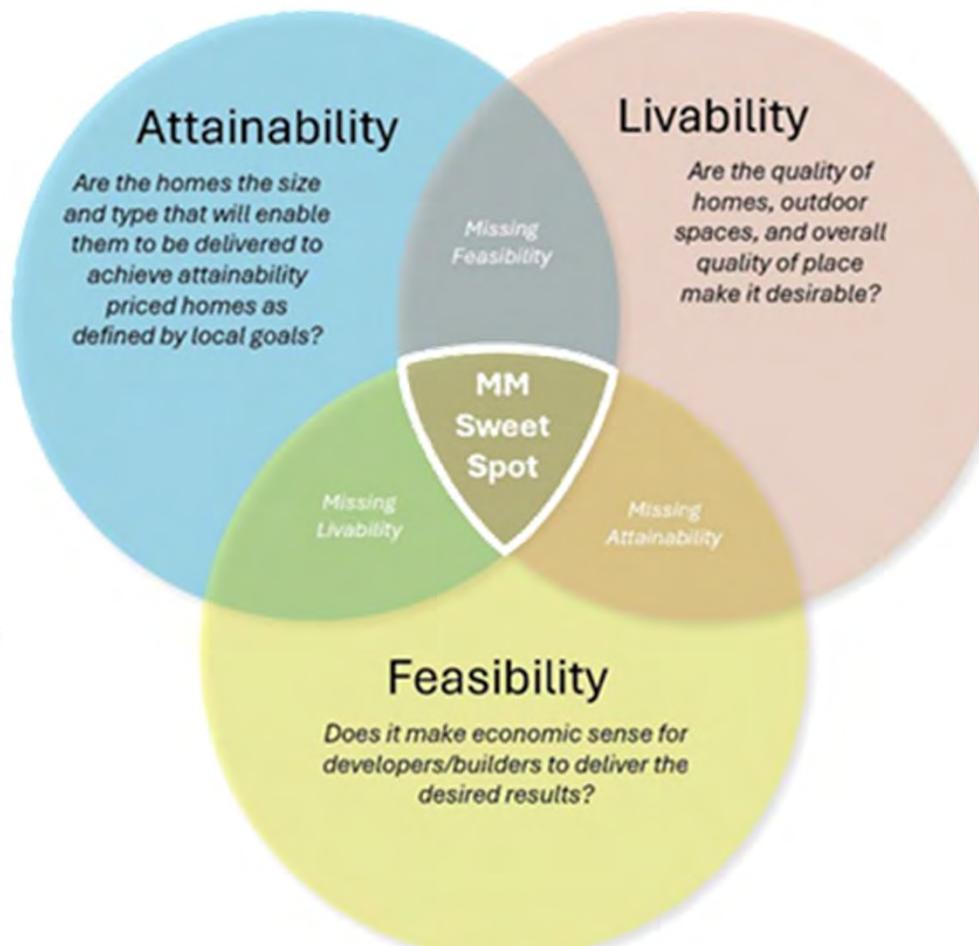
The Concept Plans relies heavily on the use of what is now commonly referred to as “Missing Middle” Housing (Figure 12). The “missing middle” describes housing types with densities that fall between detached single-family homes and larger mid-rise multi-family buildings. Housing types include duplex, tri-plex & four-plex, courtyard apartments, townhouses, live/work units, among others. While these unit types typically provide for medium density, they often have a lower perceived density due to their design and small building footprint. A wide variety of affordable “missing middle” housing styles, ranging from 700 to 1,300 square feet can be built on lots as small as 4,000 square feet and with as little frontage as 30 feet.

Missing middle building types blend attainability, livability, and feasibility (Figure 13) and can help developers maximize affordability and returns without compromising quality by providing housing types that are simple and affordable to build. Figure 14 contains additional examples of these styles.

Figure 12: Missing Middle Housing



Figure 13: Missing Middle Housing Ideals



Source: Opticos, 2024

Proposed Concept Plan Home Styles

It was clear from the initial input received that a variety of housing types and styles will be needed to create a successful neighborhood. The styles indicated below and on the previous pages (Figs. 10 and 11) represent conceptual designs which may fill the needs and desires of residents as well as newcomers.

- Single Family – 1 story / 1 and 2 bedroom
- Duplex – 1 story & 1-1/2 story 2 & 3 bedroom
- Triplex – 1 story / 1 and 2 bedroom

As shown in the home construction cost estimates (Table 6), the inclusion of a basement (vs. slab), or a garage, significantly changes the costs.

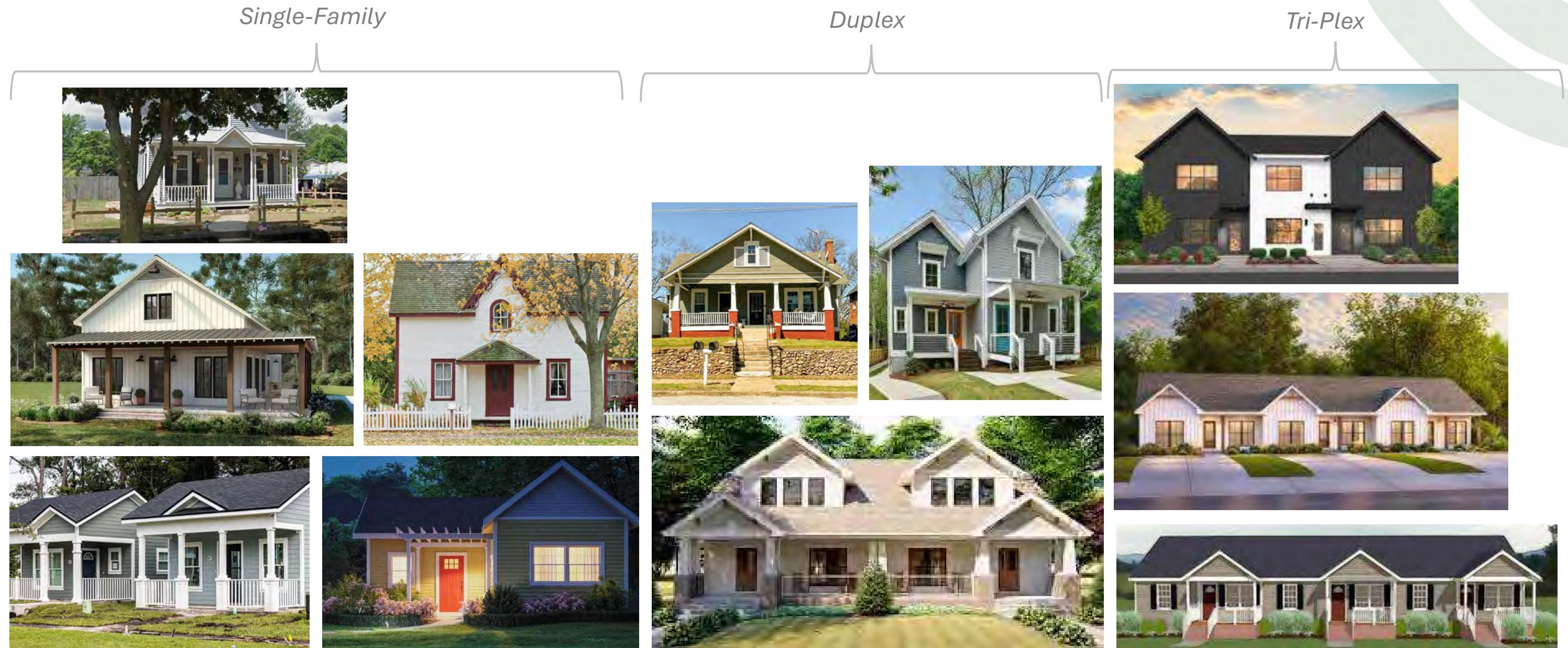
Regardless of the final home designs, the following characteristics were felt to be important in order to retain feasibility, but also to enhance the character of the neighborhood as it develops.

- Small home footprints with front porches.
- At-grade (slab) construction vs. basement.
- No garages initially, and if built eventually, placed towards rear of property.
- Keeping simple rooflines on homes
- Incorporation of front porches.



Workforce Housing Concept Plans

Figure 14: Other Missing Middle Housing Examples



Workforce Housing Concept Plans

Home Construction Costs

Home construction costs have skyrocketed since the pandemic due to many factors, including material costs, transportation costs, supply chain delays, increased labor wages, and labor shortages, among others. The proposed housing styles for these Concept Plans are not immune to these conditions unfortunately.

Table 6 illustrates the expected range of costs for the construction of new homes based on the generalized styles shown in Figures 9 and 14. Basic/builder-grade home construction costs range in the \$175 to \$225 per square foot, with semi-custom homes approaching \$300 per square foot. These costs are for construction only and do not include the cost of the land/lot. Based on an estimated size of 1,000 square feet per unit, the lowest cost per unit range is from \$138,333 to \$173,333 for the three-unit triplex homes and \$165,000 to \$215,000 for the single-family homes.

Table 6: Estimated Home Construction Costs by Type

| Housing Style | Construction Estimate | | Cost Per Unit | | Construction Estimate WITHOUT Garage (-\$60k ea.) | Cost Per Unit WITHOUT Garage | |
|---|-----------------------|------------|---------------|------------|---|---------------------------------|------------|
| | Low | High | Low | High | | Low | High |
| Single family at grade w/garage (1,000 sq. ft.) | \$ 225,000 | \$ 275,000 | \$ 225,000 | \$ 275,000 | \$ 165,000 | \$ 215,000 | \$ 165,000 |
| Duplex at grade w/garage (1,000 sq. ft.) | \$ 425,000 | \$ 500,000 | \$ 212,500 | \$ 250,000 | \$ 305,000 | \$ 380,000 | \$ 152,500 |
| 3-Plex at grade w/garage* (1,000 sq. ft.) | \$ 595,000 | \$ 700,000 | \$ 198,333 | \$ 233,333 | \$ 415,000 | \$ 520,000 | \$ 138,333 |

Source: Cedar Corporation, December 2025.

Notes:

Costs are based on general basic/builder grade costs with no lot fees, overhead or financing.

*Costs interpolated (1.4x cost of duplex).

Costs could potentially be reduced if lower quality materials (i.e. vinyl siding, vinyl flooring, etc.) used.

Given the construction costs expressed here, there will certainly be continued challenges with ensuring these homes are “affordable” based on the previous definitions. More detailed information on the actual ‘market’ for these homes may steer the city into considering additional home styles which are either smaller or larger than those listed in Table 6. The option of considering high-quality manufactured housing may also provide a solution to lowering the costs of home construction.

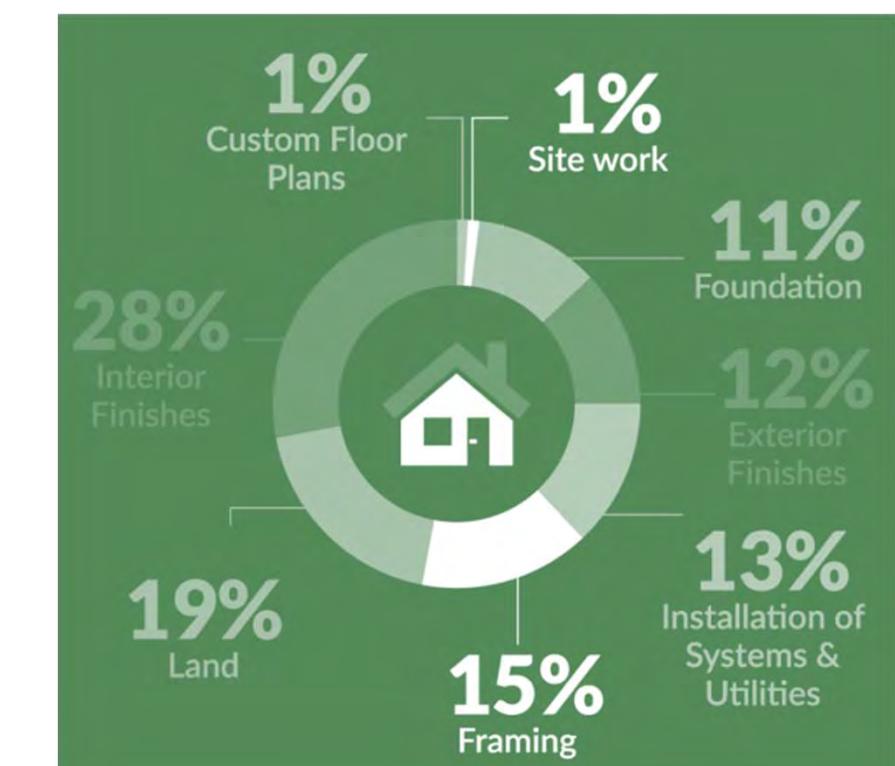
Construction Cost Variables

Aside from basic costs like land acquisition and infrastructure, other variables exist which ultimately determine the construction cost of a home (Figure 15).

More specifically, these variables could include:

- Home size (i.e., 1,300 sq. ft. vs. 800 sq. ft.).
- Basement vs. At Grade (slab) construction.
- Inclusion of a garage.
- Complex roofline / Simple roofline
- Quality of materials and finishes (both interior and exterior)

Figure 15: Costs of Building a Typical House



Source: Reinbrecht Homes, 2024



Workforce Housing Concept Plans

Infrastructure Needs

The creation of a new residential neighborhood will entail the installation of a variety of infrastructure components. The site has existing municipal water and sewer mains adjacent to it which allow for easy connection to these systems. Based on depth and topography, a gravity sewer collection system would be used. A listing of the general types of infrastructure required for either Concept Plan is shown and listed in Figure 16.

Construction Costs

Just as home construction costs have skyrocketed since the pandemic, so too have the costs for municipal infrastructure as materials prices continue to increase.

The U.S. Bureau of Labor Statistics (BLS) has created an index that tracks average selling price changes for materials used in building, measuring costs from the seller's view to help local governments and others understand shifts in wholesale material costs impacting project expenses. A value of 100 represents the base year (1982 in this case) and every point increase represents a 1% change in prices. The index was at 234.3 in April 2020 and increased to a post-pandemic high of 353.0 in May 2022. The index has come down since then but is still at an elevated level of 338.6 as of November 2025.

Tables 8a and 8b illustrate the estimated costs of infrastructure for either Concept Plan is approximately \$2.6M, with a significant portion being the construction of a storm shelter/recreational pavilion (\$650k). The total cost of infrastructure per housing unit is roughly \$75,000 as shown Table 7. These estimates are subject to change based on the timing of any new development proposal but can at least provide a rough idea of how much those costs may be.

Figure 16: Proposed Infrastructure Improvements

Streets / Parking
Curb/Gutter
Sidewalks

Water Mains
Sewer Mains
Shutoffs
Meters

Stormwater Ponds
Recreational Paths
Storm Shelter
Playgrounds
Kayak Launch



Table 7: Infrastructure Costs Per Acre, Lot, and Unit

| Characteristic | Concept Plan #1 | Concept Plan #2 |
|-------------------------------------|-------------------|-------------------|
| Infrastructure Cost | \$ 2,612,601 | \$ 2,607,270 |
| Cost per acre (7.2 ac.total) | \$ 362,861 | \$ 362,121 |
| No. of Lots | \$ 30 | \$ 28 |
| Cost per lot | \$ 87,087 | \$ 93,117 |
| No. of Units | \$ 34 | \$ 36 |
| Cost per unit | \$ 76,841 | \$ 72,424 |

Source:Cedar Corporation, 2026



Tables 8a / 8b: Opinions of Probable Cost - Infrastructure

OPINION OF PROBABLE COST

C. PESHTIGO - CROSSING POINT PROPERTY WORKFORCE HOUSING CONCEPT

CONCEPT PLAN #1 - TRADITIONAL SMALL LOT

Jan. 9, 2026
BY: JJK / EWF



| ITEM | DESCRIPTION | QUANTITY | | PER UNIT COST | TOTAL COST |
|---|-----------------------|----------|---------|---------------|------------------------|
| Mobilization | | 1 | each | \$ 20,000.00 | \$ 20,000.00 |
| Site Preparation | Clearing/grading | 1 | each | \$ 25,000.00 | \$ 25,000.00 |
| Roads | 24' paved | 454 | L.F. | \$ 100.00 | \$ 45,400.00 |
| Roads | 28' paved | 1,112 | L.F. | \$ 110.00 | \$ 122,320.00 |
| Roads | 33' paved | 465 | L.F. | \$ 120.00 | \$ 55,800.00 |
| Roads - Cul-de-sac | 50' diameter, paved | 1,960 | S.F. | \$ 2.50 | \$ 4,900.00 |
| Paved Kayak Launch Trail | 12' width, paved | 120 | L.F. | \$ 60.00 | \$ 7,200.00 |
| Paved Parking Areas (adj. to Public Greenspace) | | 6,534 | SQ. FT. | \$ 2.50 | \$ 16,335.00 |
| Curb/Gutter | | 4,219 | L.F. | \$ 20.00 | \$ 84,380.00 |
| Stormwater management | Retention ponds | 6,534 | SQ. FT. | \$ 24.00 | \$ 156,816.00 |
| Sidewalks (5') | | 11,530 | SQ. FT. | \$ 6.00 | \$ 69,180.00 |
| Trails (5') | Crushed limestone | 800 | L.F. | \$ 20.00 | \$ 16,000.00 |
| Street lighting | | 9 | each | \$ 3,000.00 | \$ 27,000.00 |
| Street trees | | 60 | each | \$ 700.00 | \$ 42,000.00 |
| Sanitary sewer (8") | | 2,031 | L.F. | \$ 90.00 | \$ 182,790.00 |
| Manholes | | 9 | each | \$ 7,500.00 | \$ 67,500.00 |
| Sanitary Sewer Laterals (4") | 35 connections @ 33' | 1,155 | L.F. | \$ 75.00 | \$ 86,625.00 |
| Water main (8") | | 2,031 | L.F. | \$ 80.00 | \$ 162,480.00 |
| Hydrants | | 7 | each | \$ 7,500.00 | \$ 52,500.00 |
| Distribution Boxes/Shutoffs, etc. | | 35 | each | \$ 1,000.00 | \$ 35,000.00 |
| Water Services (1") | 35 connections @ 33' | 1,155 | L.F. | \$ 70.00 | \$ 80,850.00 |
| Restoration | Terraces | 1,281 | SQ. YD. | \$ 5.00 | \$ 6,405.00 |
| Park Pavilion/Storm Shelter | ~1,300 sq. foot bldg. | 1 | each | \$ 650,000.00 | \$ 650,000.00 |
| Park and Playground Equipment / Kayak Launch | | 1 | each | \$ 75,000.00 | \$ 75,000.00 |
| Park Landscaping & Tree Planting | | 1 | each | \$ 20,000.00 | \$ 20,000.00 |
| SUBTOTAL | | | | | \$ 2,111,481.00 |
| Contingency | | | | 10% | \$ 201,648.10 |
| Engineering | | | | 15% | \$ 299,472.15 |
| TOTAL | | | | | \$ 2,612,601.25 |

OPINION OF PROBABLE COST

C. PESHTIGO - CROSSING POINT PROPERTY WORKFORCE HOUSING CONCEPT

CONCEPT PLAN #2 - COTTAGE CLUSTER

Jan. 9, 2026
BY: JJK / EWF



| ITEM | DESCRIPTION | QUANTITY | | PER UNIT COST | TOTAL COST |
|---|-----------------------|----------|---------|---------------|------------------------|
| Mobilization | | 1 | each | \$ 20,000.00 | \$ 20,000.00 |
| Site Preparation | Clearing/grading | 1 | each | \$ 25,000.00 | \$ 25,000.00 |
| Roads | 20' width, paved | 574 | L.F. | \$ 90.00 | \$ 51,660.00 |
| Roads | 24' width, paved | 454 | L.F. | \$ 100.00 | \$ 45,400.00 |
| Roads | 28' width, paved | 520 | L.F. | \$ 110.00 | \$ 57,200.00 |
| Roads | 33' width, paved | 465 | L.F. | \$ 120.00 | \$ 55,800.00 |
| Roads - Cul-de-sac | 50' diameter, paved | 1,960 | S.F. | \$ 2.50 | \$ 4,900.00 |
| Paved Kayak Launch Trail | 12' width, paved | 120 | L.F. | \$ 60.00 | \$ 7,200.00 |
| Paved Parking Areas (adj. to Public Greenspace) | | 6,534 | SQ. FT. | \$ 2.50 | \$ 16,335.00 |
| Curb/Gutter | | 4,219 | L.F. | \$ 20.00 | \$ 84,380.00 |
| Stormwater management | Retention ponds | 6,534 | SQ. FT. | \$ 24.00 | \$ 156,816.00 |
| Sidewalks (5') | | 11,940 | SQ. FT. | \$ 6.00 | \$ 71,640.00 |
| Trails (5') | Crushed limestone | 800 | L.F. | \$ 20.00 | \$ 16,000.00 |
| Street lighting | | 9 | each | \$ 3,000.00 | \$ 27,000.00 |
| Street trees | | 60 | each | \$ 700.00 | \$ 42,000.00 |
| Sanitary sewer (8") | | 2,013 | L.F. | \$ 90.00 | \$ 181,170.00 |
| Manholes | | 9 | each | \$ 7,500.00 | \$ 67,500.00 |
| Sanitary Sewer Laterals (4") | 37 connections @ 33' | 1,221 | L.F. | \$ 75.00 | \$ 91,575.00 |
| Water main (8") | | 2,013 | L.F. | \$ 80.00 | \$ 161,040.00 |
| Hydrants | | 7 | each | \$ 7,500.00 | \$ 52,500.00 |
| Distribution Boxes/Shutoffs, etc. | | 35 | each | \$ 1,000.00 | \$ 35,000.00 |
| Water Services (1") | 37 connections @ 33' | 1,221 | L.F. | \$ 70.00 | \$ 85,470.00 |
| Restoration | Terraces | 1,326 | SQ. YD. | \$ 5.00 | \$ 6,630.00 |
| Park Pavilion/Storm Shelter | ~1,300 sq. foot bldg. | 1 | each | \$ 650,000.00 | \$ 650,000.00 |
| Park and Playground Equipment / Kayak Launch | | 1 | each | \$ 75,000.00 | \$ 75,000.00 |
| Park Landscaping & Tree Planting | | 1 | each | \$ 20,000.00 | \$ 20,000.00 |
| SUBTOTAL | | | | | \$ 2,107,216.00 |
| Contingency | | | | 10% | \$ 201,221.60 |
| Engineering | | | | 15% | \$ 298,832.40 |
| TOTAL | | | | | \$ 2,607,270.00 |



Project Funding & Financing

Overview

Affordable housing projects can be expensive given the factors discussed previously. The need for developers to have various investors, financiers, subsidies, and incentives have never been higher. The funding strategy that is prepared by developers is typically referred to as the capital stack and represents the different layers of financing sources that go into funding the purchase and improvement of a real estate project. Among real estate professionals, capital stack may be referred to short-hand as the “cap stack.”

A capital stack (Fig. 17) will show the structure of all the capital invested in a property, including the types of debt and equity, and the priority of lenders and investors. The capital stack is important for determining an investor's returns and risk level as well as the degree of protections you're afforded as an investor. The bottom of the stack has the lowest risk and returns, while the top has higher risk and potential returns.

The city will need to consider what a developer's capital stack might look like for this project. How many sources will it have? What are those sources? How much of the stack relies on municipal incentives, in one form, or another? While the capital stack, when matched up well with a market study, helps to ensure that a project is profitable, do also remember that the city could ask that profits be held to a ‘reasonable’ level on any future development. As shown in Table 7, the cost per lot for infrastructure per lot is roughly \$75,000. That being said, a market study should also evaluate the reasonable expectations for lot sales values.

Figure 17: Example of a Capital Stack



Pioneer Ridge –Wisconsin Dells (2022, by Movin' Out)

- 72 units of mixed-income housing
- 18 units targeted to households w/permanent disability.

| TOTAL DEVELOPMENT COST \$13,055,713 | |
|--|-------------|
| First Mortgage | \$2,675,000 |
| 9% Tax Credit Equity | \$7,234,277 |
| Tax Incremental Financing (TIF) | \$715,000 |
| WHEDA Second Mortgage | \$560,000 |
| State HOME Funds | \$500,000 |
| Federal Home Loan AHP Funds | \$675,000 |
| Deferred Developer Fee | \$21,436 |

Project Funding Strategy

The approximate \$2.6M cost to construct the Crossing Point site's infrastructure (Tables 8a/8b) would be a major burden to a private developer. If a developer needed to cover these costs entirely, the project would not likely pencil out. Therefore, the city will need to consider providing incentives to include in the developer's capital stack. This is not unusual now as most communities are finding that they now need to subsidize residential development, similar to how commercial and industrial development have been for decades.

There are five primary incentive sources to be considered for use by the City as follows;

1. **Land Donation** - The city has the ability to give the land to a developer (i.e., sell for \$1) which can reduce land acquisition costs. This arrangement and any conditions for its sale would be spelled out in a developer's agreement.

The value of this land, based on reviews of other waterfront properties for sale in this portion of Marinette County could potentially range from \$15-\$30k per acre – or about \$100,000-\$200,000 total. The city could have an appraisal prepared if a figure cannot be agreed upon in the developer's agreement.



Project Funding & Financing

2. **Tax Increment Financing** – TIF can help pay for infrastructure investments by capturing property tax revenue from the newly developed property. The city currently has one active Tax Increment Finance District (TID #2) which includes lands primarily associated with its Industrial Park on the north side of the city. TID #2 is a “mixed use” district and was created in 2023, and has a maximum life of 20 years, expiring in 2043. A new TID would likely be required to assist with the project if it can meet the statutory requirements.
3. **Grants** – A variety of grant, low-interest loan, or tax credit opportunities may exist to assist with the financing of the overall project. These funding sources may be applicable to the city for the construction of infrastructure, or they may be directed toward the developer to help ensure their project pencils out and units are more affordable. More information about funding programs and potential grant and loan sources are contained in Appendix B.

On the city's end, federal and state grant and low-interest loan programs exist which may cover portions of the costs for roads, sewer, water, stormwater, sidewalks/paths, tree planting, and recreation related improvements. The city may need to budget for and cover any matching fund requirements for a particular grant, however; many programs will cover 50% to 80% of costs typically. Reducing the overall infrastructure cost in this manner will place less of a financial burden on the developer.

On the developer's side of things, there are several grant programs which may be applicable through WHEDA which could assist with infrastructure costs. These opportunities should be reviewed early on with any prospective developer to ensure alignment with program specifics.

4. **Process Cost Reductions** – The city could consider modifying existing ordinances and policies to effectively reduce the timeframes necessary to receive development-related reviews and approvals or even reduce or eliminate fees associated with municipal actions.
5. **Other Financial Tools** – The city also has a few additional tools which could be utilized, to reduce costs to the developer for infrastructure, including:
 - General budget allocations could be made if the Council felt it was a priority with respect to overall city needs. Short or long-term borrowing for the entire project may also be an option, and these items should be considered during developer negotiations.
 - Deferred assessments delay the developer's payment of infrastructure costs for a specific time-period, or based on specific conditions, such as lot sales. Deferred assessment may or may not include interest charges.

- Impact fees can be established and are governed by Wisconsin Statute 66.0617, which authorizes charges on developers to fund capital costs for public facilities (sewage, water, parks, traffic) necessitated by new development. Fees must be proportional, based on a needs assessment, and cannot exceed the cost of the improvements.
- A corporate or individual fundraising campaign could be created mainly to fund the proposed recreational improvements as shown in the Concept Plans. Naming rights for the shelter, playground, or kayak launch could be incorporated, as well as in-kind gifts for products or services such as trees and landscaping.



Project Funding & Financing

Estimated Tax Revenue Generation

The project as proposed could ultimately lead to a market value of about \$7.8 million in new residential development on the Crossing Point site based on the information shown in Table 9. This estimate utilizes the highest cost per unit option from Table 6 and the total number of units from Concept Plan #2.

Assuming the assessed value ratio remains the same, the total assessed value estimate of the new development would be approximately \$7.75 million. By applying the current taxing jurisdiction's mill rates, a total of nearly \$110,000 would be generated in taxes (TID increment) annually from this development, once completed.

Potential For Homeowner Assistance?

In addition to utilizing TID increments to assist with infrastructure, they could also be used creatively to help new homeowners directly by subsidizing a portion of the home purchase for households which meet certain income requirements.

For example, TID funds might be used to create a downpayment assistance program for home purchases, through the use of either no-interest loans, or even grants, based on criteria established by the city.



Table 9: Estimated Local Property Tax Revenue Generation (Concept Plan #2)

| Housing Style | # of Buildings | # of Units | Estimated Cost per Unit (w/o Garages) | Estimated Fair Market Value (incl. lot @ 10%) | Estimated Assessed Value (ratio = 0.78859431) | Estimated Village Levy (0.004748659) | Estimated County Levy (0.003512516) | Estimated Local School District Levy (0.009103155) | Estimated Vocational School Levy (0.000670321) | Estimated Total Tax Levy |
|---------------|----------------|------------|---------------------------------------|---|---|--------------------------------------|-------------------------------------|--|--|--------------------------|
| Single Family | 23 | 23 | \$215,000 | \$5,439,500 | \$4,269,243 | \$20,273 | \$14,996 | \$38,864 | \$2,862 | \$76,994 |
| Duplex | 2 | 4 | \$190,000 | \$760,000 | \$596,493 | \$2,833 | \$2,095 | \$5,430 | \$400 | \$10,758 |
| Triplex | 3 | 9 | \$173,333 | \$1,559,997 | \$1,224,379 | \$5,814 | \$4,301 | \$11,146 | \$821 | \$22,081 |
| Totals | 28 | 36 | | \$7,759,497 | \$6,090,115 | \$28,920 | \$21,392 | \$55,439 | \$4,082 | \$109,833 |

Source: City of Peshtigo and Cedar Corporation, 2025.



Development Process Alternatives

Overview

The development of the Crossing Point property could be accomplished in several different ways. Property development can be very complicated and time-consuming. Therefore, it is in the city's best interest to choose an option which expedites this process yet leaves them with a comfortable amount of control.

Land Development Options

Standard Development Process

A typical process for development in this scenario is to have the city transfer the property to a private developer, at or below the property's market value and the developer would be responsible for all aspects and costs related to the development and construction process. This would typically include items such as financing, re-zoning (if necessary), re-platting, construction of infrastructure, the construction of homes (or selling the lots to builders), and marketing (Figure 18).

In this situation, the city could invest additional time to ensure that local approvals for zoning are addressed in advance, thereby saving the developer time and money. The city would need to either work with existing development partners or market the opportunity by issuing a "Request for Proposals" (RFP) which is based partly on adherence to elements of the Concept Plan. A developer's agreement would ultimately be prepared to reduce the city's risk and ensure conformance with a negotiated financial and development conditions.

City as Developer

This option keeps the city in control of not only the property but would also make them responsible for meeting the intent of the concept plan elements.

The city would be responsible for all development related planning and approvals, including re-zoning, re-platting, constructing the infrastructure, and ultimately selling the lots to individual or groups of builders who agree to meet requirements regarding details of the homes to be constructed.

In this scenario, the city runs the risk of not recouping the costs it has outlaid to develop the property. This includes infrastructure beyond the what the grant covers, as well as the costs of regulatory approvals, engineering, marketing, and other administrative tasks.

The potential benefit of this method is that the city could better control the cost of the residential lots to owners or builders, perhaps even subsidizing the lot sales costs for households that fall within the income target of 60% to 120% of the County Median Income.



Figure 18: Standard Development Process



Code Amendment Needs

Importance of Code Reforms

The nationwide housing shortage has sparked significant discussion regarding the inability of communities to allow for affordable workforce housing based on having antiquated zoning and land division codes. Many municipal codes require large lots, deep setbacks, low densities, limited housing options, and excessive parking requirements. Such regulations can restrict opportunities for housing, increasing costs for developers, individuals, and communities while perpetuating sprawling, auto-oriented development. General changes can be made to ordinances to better accommodate affordable housing such as:

1. Allowing multi-unit housing as permitted uses in single-family zoning districts. This could also include the allowance of accessory dwellings units (ADUs) by right within certain residential zoning districts.
2. Reducing minimum lot sizes and widths to reduce costs associated with lot purchases.

3. Reducing setbacks to keep the homes closer to the street, thereby benefiting the pedestrian nature of the development, while also reducing costs for private laterals.
4. Reduce or eliminate parking minimums.
5. Streamline application processes, including standards that direct development outcomes and placing a time limit on municipal response. Reducing permit fees may also help.

Zoning Approaches & Needs

Several approaches exist for city to create a regulation structure which improves the ability for accommodating affordable workforce housing. The city can either modify its existing zoning regulations to allow for a development similar to the Concept Plans as a “by right” use, and / or apply its current Planned Unit Development protocols which allow for some level of flexibility regarding dimensional and other standards.

Use of Existing Zoning Districts

This option will require the city to amend the Zoning Code to ease various residential zoning district dimensional standards which would then apply universally throughout the city. Table 10 contains recommendations (red text) for dimensional standard changes which will give greater flexibility for achieving the Concept Plan(s) intent. Specifically, the following changes should be considered, at a minimum:

- Reducing minimum lot sizes in the R-1 and R-2 Districts from 12,000 sq. ft. and 9,000 sq. ft. to 6,000 sq. ft. and a slight reduction in the R-3 District from 10,800 sq. ft. to 10,000 sq. ft.
- Reducing minimum lot frontage widths as follows: R-1 District from 90 feet to 40 feet; R-2 District from 70 feet to 40 feet, and; R-3 District from 90 feet to 70 feet.
- Reducing front yard building setbacks in the R-1, R-2, and R-3 Districts from 40 feet to 10 feet from the right-of-way.
- Reducing rear yard building setbacks in all three Districts from 20 feet to 10 feet.
- Reducing side yard building setbacks in the R-1 and R-2 Districts from 10 feet to 5 feet. *Note: Single-family and duplex homes are regulated by Uniform Dwelling Code (UDC) and require a minimum 3-foot side setback to eliminate the need for fire-rated walls. Multi-family uses (3+ units) are regulated by the International Development Code (IDC) and requires a 15-foot minimum side yard setback.*

Table 10: Proposed Changes to City of Peshtigo Zoning District Dimensional Standards

| Zoning District | Zoning District Dimensional Standard | | | | | | | |
|---------------------------------|--------------------------------------|----------|----------------|----------------|--------------------|----------|-------------------|----------|
| | Min. Lot Width | | Min. Lot Area | | Front Yard Setback | | Rear Yard Setback | |
| | Existing | Proposed | Existing | Proposed | Existing | Proposed | Existing | Proposed |
| R-1 Single Family Residential | 90 feet | 40 feet | 12,000 sq. ft. | 6,000 sq. ft. | 40 feet | 10 feet | 20 feet | 10 feet |
| R-2 Single Family Residential | 70 feet | 40 feet | 9,000 sq. ft. | 6,000 sq. ft. | 40 feet | 10 feet | 20 feet | 10 feet |
| R-3 Multiple-Family Residential | 90 feet | 70 feet | 10,800 sq. ft. | 10,000 sq. ft. | 40 feet | 10 feet | 20 feet | 10 feet |

Note: All R zoning districts require 2 parking stalls per unit. This could be reduced to one stall per unit.

Source: City of Peshtigo Zoning Code, 2025 and Cedar Corporation, 2025.



Code Amendment Needs / Plan Recommendations

Planned Unit Development (PUD)

Chapter 52, Article IV of the City of Peshtigo's Zoning Code contains provisions for Planned Unit Developments, or PUDs. In general, a PUD allows developers to build a project with more flexibility in design and land use than standard zoning permits, often by enabling mixed-use development, the clustering of buildings, and creation of larger open spaces, while still adhering to overall community density goals.

As is typical with most PUD provisions, the city's zoning code states that:

..the requirements for lot area, lot width, side yard, rear yard, front yard, lot coverage and building height shall be consistent with sound planning and zoning principles. However, lots and buildings may be approved which do not meet the dimensional requirements in other districts of this article. Such requirements are made a part of an approved recorded precise development plan and shall be, along with the recorded plat itself, construed to be and enforced in accordance with this article."

PUDs are typically implemented as an 'overlay' district. Under a PUD application, specific requests for relief are made on the underlying zoning district's dimensional standards (or other requirements). The nature of this relief can vary and any agreed upon variations from the underlying code would be made and formalized only after being approved by the Plan Commission and City Council.

Land Division Code

Chapter 42 of the City of Peshtigo's Code contains all provisions for the division of lands, whether via Certified Survey Map (CSM) or as a subdivision plat. In order to allow for the construction of the proposed Concept Plan infrastructure, modifications to the Land Division code should primarily revolve around engineering standards for lesser width streets and requirements for sidewalks.

Plan Recommendations

Throughout the process of developing the Crossing Point Workforce Housing Concept Plans recommendations were generated to provide additional direction for facilitating new housing development on the site:

1. Prepare a market study for the site and community to ensure that the local/regional market will align with the proposed housing types/costs and potential lot sale values (2026).
2. Prepare and adopt and updated Comprehensive Outdoor Recreation Plan to ensure future eligibility for WDNR Stewardship program grant opportunities for funding recreational improvements on the site (2026/2027).
6. Prepare detailed Park Site Master Plan for the neighborhood park and the perimeter greenway master plan in time for preparation of future WDNR grant applications (2026/2027).
7. Prepare and adopt amendments to the city's Zoning Ordinance and Land Division codes as required to facilitate development of this new neighborhood as recommended (2027/2028).
8. Determine the best development approach (private or by city). If the former, identify a preferred project developer and/or prepare and distribute a Request for Proposals (RFP) document to market the opportunity (2026).
9. Evaluate options and opportunities for creating a new TIF District to assist in funding infrastructure improvements for the project (2026).
10. Pre-emptively re-zone the subject property from its current Industrial District designation to an R-2 Residential District (2026).
11. Apply for WDNR Stewardship grants (May 1 deadline) and WDNR Surface Water Management grants for park, recreation, trail, and stormwater improvements (2027).
12. Consider how income restrictions and the creation of a homeownership support program may apply and be integrated into this new development to better ensure it is serving the targeted population (ongoing).



Appendix A – City Council Workshop Summary



City of Peshtigo

Crossing Point Workforce Housing Project

City Council Workshop Summary

July 8, 2025



WISCONSIN
ECONOMIC DEVELOPMENT

inVentureNorth

Cedar
CORPORATION

EXPLORE
Marinette County
WISCONSIN

*City of Peshtigo – Crossing Point Property Workforce Housing Project
City Council Workshop Summary – July 8, 2025*

Overview

In 2024 the City of Peshtigo received funding assistance from Marinette County's inVentureNorth as part of the WEDC's Thrive Rural Wisconsin Program to evaluate and plan for new workforce housing on the Crossing Point Property site. As part of this effort an initial City Council Workshop was held on July 31, 2024 at 6:00 p.m. at the Peshtigo High School. A total of 34 persons signed in for the workshop (Appendix A), although as shown in the data summaries, only about 27 of them actively participated and submitted opinions and comments.

As shared with the participants that evening, the goal of this project is to facilitate the construction of new affordable workforce housing units on the site which help to meet the population and employment needs of the City of Peshtigo. Cedar Corporation was hired to conduct a number of activities which will lead toward meeting this goal, including:

1. Host a facilitated workshop with the City Council to identify needs, desires, and opportunities related to workforce housing development on the selected site.
2. Generate two workforce housing concept plans for Crossing Point Property site.
3. Develop 'Opinions of Probable Cost' for infrastructure (roads, sewer, water, stormwater, etc.).
4. Create funding strategy for site development.
5. Review and craft amendments to subdivision and zoning codes to facilitate site development as needed.



1

Exercise Results

A total of three different exercises were developed and conducted during the workshop over the course of approximately 90 minutes: One very short survey, a “BrainWriting” exercise focused on neighborhood characteristics, and a visual preference survey focused on housing styles. These types of exercises have proven useful in past Cedar projects to assist in gauging a community’s perception and opinions related to workforce housing topics and to generate initial parameters for consideration in the concept plans. The results are summarized below and will serve as a guide for the preparation of the two initial Workforce Housing Concept Plans.

Quick Survey

As shown in Figure 1, this short survey was used to gauge the current and expected housing situation with regards to the Council members. While results aren’t directly related to the preparation of the concept plans for the Crossing Point property, they do help drive home the point that every household’s situation is different and that similar results may likely exist if one were to poll the entire community.

Figure 1: Results from Quick Survey

Quick Survey

Select only one answer for each question please.

| | |
|--|---|
| 1. What is YOUR current housing status? | 3. What is YOUR future need or desire for housing 10 years from now? |
| <input type="checkbox"/> Own (paying <30% of income) (4 responses – 50%) <input type="checkbox"/> Own (paying >30% of income) (3 responses – 37.5%) <input type="checkbox"/> Rent (paying <30% of income) (1 responses – 12.5%) <input type="checkbox"/> Rent (paying >30% of income) (0 responses) <input type="checkbox"/> Neither/Other (0 responses) | <input type="checkbox"/> Stay where I’m at (8 responses – 100%) <input type="checkbox"/> Move from rent to own (0 responses) <input type="checkbox"/> Move from own to rent (0 responses) |
| 2. What condition is your house or apartment in? | 4. In the next 10 years, will you need or be contemplating a change to: |
| <input type="checkbox"/> New/Nearly New/No Repairs Needed (3 responses – 37.5%) <input type="checkbox"/> Needs minor repair (5 responses – 62.5%) <input type="checkbox"/> Needs major repair (0 responses) <input type="checkbox"/> Don’t know (0 responses) | <input type="checkbox"/> Upsize (1 response -12.5%) <input type="checkbox"/> Downsize (1 response – 12.5%) <input type="checkbox"/> Neither (0 responses) |

Cedar
corporation

Some key points to take away from this quick survey are as follows:

- An overwhelming majority of respondents own their home and only one stated they rent. This proportion is much less than the City’s overall owner/renter distribution of roughly 60% owner and 40% renter.
- Over one-third of the Council members are already spending more than the 30% standard for housing costs. If similar patterns exist across the community, it shows that some moderate level of stress may exist regarding the cost of existing housing as compared to income levels.
- About two-thirds of the respondents indicated their home is in need of minor repair, which is somewhat indicative of the older housing stock which comprises the City.
- While all of the respondents felt their housing situation will not change drastically over the next ten years, 25% did feel they may be contemplating a change to either upsize or downsize during that time-period. If that’s the case community-wide, there will not likely be sufficient options to do so given the lack of housing stock and market demands/competition.



BrainWriting Exercise

A BrainWriting exercise was conducted with the Council members to generate initial ideas on what types of element should be considered in the planning for the new Crossing Point neighborhood. The presumption going into this project is that it will be residential in nature. That being said, this exercise was used to start identifying individual ideas about how the property should look, feel, and function when the development is complete. The details of how the site is utilized in terms of space and amenities, as well as characteristics of the lots, layout, and homes are important to formulating an overall vision for the site and basis for the concept plans.

Furthermore, the fact that this is a workforce housing project means trying to reduce costs for infrastructure. Ideas and decisions regarding street widths, pavement amounts, lot sizes, driveway locations, and public greenspaces will all play a role in the overall costs of the project, and ultimately the home prices.

A simple 3x3 worksheet (Figure 2) was provided to Council members which allowed them, in Round 1, to list their three initial ideas responding to the broad question of *'Name your top three "must have" elements for inclusion or consideration in the development of this parcel?'*. After providing a few minutes to generate their responses, each Councilor passed their sheet on to another Councilor, and in Round 2 three more responses were generated. These were either recorded new or as a response to the idea from Round 1.

The ideas generated during this exercise were extremely broad, but begin to show patterns of consensus amongst the group regarding details of this future neighborhood. As summary of the general points taken from this exercise is provided below. The raw responses are contained in Appendix A.

Preferred Neighborhood Level Characteristics

- Extension of city neighborhoods with smaller lots.
- Park-like setting.

Preferred Neighborhood Level Characteristics

- Emphasis on aesthetics (home and landscaping).
- Sound/sight barrier along railroad.
- Small (yet adequate) lots/yards.
- Water access.
- Shared greenspace.
- Narrow streets (parking on one side).
- Use of alleys / limit driveways on street.
- Limited sidewalks and a perimeter trail.

Preferred Home & Lot Characteristics

- Primarily owner occupied (for sale) with minimal condo (HOA) ownership, and some rentals.
- Primarily single-family (some 2 story) with some duplex units (side by side w/garage in middle)
- Smaller homes (1,000-1,500 sq. ft.).
- Primarily 2 bedroom with some 3-bedroom.
- No basements.
- Shared driveways.
- Some need to have garages, some could do with carports – provide options.
- Sheds, ample storage.

Figure 2: BrainWriting Form

4

Visual Preference Survey

A Visual Preference Survey was conducted with participants using a series of 20 different photographs which represented different workforce housing styles and densities. These ranged from small Accessory Dwelling Units (ADUs) to larger apartment complexes. In-between was a mix single family home styles and small multiple-family structures. Some pictures were taken locally, others from nearby communities, and some from projects outside the state.

Participants utilized a standard ranking form (Figure 3) and were asked to rate each photo on a scale of "smiley faces" (in data terms, dislike = 1 and like = 5). Only 30 seconds was given for each photo, so rankings should have been based on an initial reaction for acceptance of the housing type. Participants were also asked to offer any short comments, positive or negative, about architectural or other features which stood out to them.

Figure 3: Visual Preference Survey Response Worksheet

There were 9 completed survey worksheets (7 Councilors and 2 staff) collected from the group at the end of the workshop. Data from each worksheet was entered into a spreadsheet and individual photo rankings were totaled. The median (most common) ranking response and the mean (average) ranking were calculated. There were a few participants who missed or did not respond to one or more photos. In these cases, the number of responses (denominator) was reduced to ensure that they were true averages, and not weighted against a zero score. The results are shown graphically in Figure 4 with more detailed information, including comments, provided for each photo in Table 1 on the next several pages. Lastly, the "Top 5" ranked items, as well as the "Bottom 5" ranked items, are indicated using icons. The raw comments, showing some high level analysis, is contained in Appendix A.

5



Table 1: Visual Preference Survey Ranking Results

| Picture # | Picture | Ranking & Comments |
|-----------|---------|--|
| 1 | | <p>Overall Photo Rank (1-20): 9 Median (Most Common) Ranking: 3 Mean (Average) Ranking: 3.4 Comments: needs garage; need garage; plain; could be bigger w/2nd story; like peak; somewhat small; plain cottage style; too small, no storage; add garage / carport.</p> |
| 2 | | <p>Overall Photo Rank (1-20): 15 Median (Most Common) Ranking: 3 Mean (Average) Ranking: 2.6 Comments: detach homes; no manufactured - lower value; too low of roof pitch; good for duplex/condo; looks like a double wide trailer; talking to residents, duplexes not preferred.</p> |
| 3 | | <p>Overall Photo Rank (1-20): 16 Median (Most Common) Ranking: 2 Mean (Average) Ranking: 2.4 Comments: clusters - block parks might work; too close together; good use of space (lot and green); somewhat close to each other; might be good if parking is in rear; like the green / common space; doesn't fit in with community / creates an enclave.</p> |

| Picture # | Picture | Ranking & Comments |
|-----------|---------|---|
| 4 | | <p>Overall Photo Rank (1-20): 13 Median (Most Common) Ranking: 3 Mean (Average) Ranking: 2.8 Comments: garage on back, in alley; looks cheap; too low of roof pitch.</p> |
| 5 | | <p>Overall Photo Rank (1-20): 19 Median (Most Common) Ranking: 1 Mean (Average) Ranking: 1.7 Comments: detach; some brick/aesthetic requirements are good; too close together; looks higher end but still good use of space; too many units connected; may be good on road side w/limited yard; poor design for moving in/out furniture; attached units don't fit city aesthetic.</p> |
| 6 | | <p>Overall Photo Rank (1-20): 20 Median (Most Common) Ranking: 1 Mean (Average) Ranking: 1.1 Comments: too new; bldg. code issues; very plain; too far from our current community feel; too modern for area; "cold" look; weather considerations?</p> |

City of Peshtigo – Crossing Point Property Workforce Housing Project
City Council Workshop Summary – July 8, 2025

| Picture # | Picture | Ranking & Comments |
|-----------|---|---|
| 7 |  | <p>Overall Photo Rank (1-20): 12 Median (Most Common) Ranking: 3 Mean (Average) Ranking: 3.1</p> <p>Comments: rowhouse; good use of space - not too many units together; very nice details, like 2 story; HOA? Condo? Renter-Owner?; almost apartment like; see #5'</p> |
| 8 |  | <p>Overall Photo Rank (1-20): 1 Median (Most Common) Ranking: 5 Mean (Average) Ranking: 4.4</p> <p>Comments: no room for on-street parking; good style w/lots of windows; like garages, nice detail; pleasing for multi-family; ample storage/living quarters ratio; not ideal, but may be a compromise.</p> <p>Top 5</p> |
| 9 |  | <p>Overall Photo Rank (1-20): 14 Median (Most Common) Ranking: 2 Mean (Average) Ranking: 2.7</p> <p>Comments: same and 6 and 4; nice for more modern home; unique and interesting; looks like a trailer house with addition; doesn't fit city aesthetic.</p> |



11

City of Peshtigo – Crossing Point Property Workforce Housing Project
City Council Workshop Summary – July 8, 2025

| Picture # | Picture | Ranking & Comments |
|-----------|---|--|
| 10 |  | <p>Overall Photo Rank (1-20): 8 Median (Most Common) Ranking: 4 Mean (Average) Ranking: 3.5</p> <p>Comments: too packed in together; nice style and use of space; houses are close but landscaping breaks it up; makes for good community feel; see #3.</p> |
| 11 |  | <p>Overall Photo Rank (1-20): 11 Median (Most Common) Ranking: 3 Mean (Average) Ranking: 3.2</p> <p>Comments: ok to allow duplex rental; better as single family; maybe some of these in space; nice size somewhat plain; good way to infill; add garage / carport.</p> |
| 12 |  | <p>Overall Photo Rank (1-20): 6 Median (Most Common) Ranking: 5 Mean (Average) Ranking: 3.7</p> <p>Comments: good use of space; nice to fit in with community; great for variety; mixture in cottages.</p> |



12

City of Peshtigo – Crossing Point Property Workforce Housing Project
City Council Workshop Summary – July 8, 2025

| Picture # | Picture | Ranking & Comments |
|-----------|--|--|
| 13 |  | <p>Overall Photo Rank (1-20): 18 Median (Most Common) Ranking: 2 Mean (Average) Ranking: 2.1 Comments: style ok; nice modern theme, somewhat too small; Issues for maintenance of greenspace; looks to cluttered; flat roof + snow = problems.</p> <div style="display: flex; align-items: center; justify-content: flex-end;"> 👎 Bottom 5 </div> |
| 14 |  | <p>Overall Photo Rank (1-20): 2 Median (Most Common) Ranking: 4 Mean (Average) Ranking: 4.3 Comments: require garage/parking space; cute; somewhat plain but very cute with porch; good for easy replication; has inviting feel; add garage / carport.</p> <div style="display: flex; align-items: center; justify-content: flex-end;"> 👍 Top 5 </div> |
| 15 |  | <p>Overall Photo Rank (1-20): 10 Median (Most Common) Ranking: 4 Mean (Average) Ranking: 3.3 Comments: not a fan of common wall; recommend adding garage; good detail; good for condo/duplex.</p> |
| 16 |  | <p>Overall Photo Rank (1-20): 2 Median (Most Common) Ranking: 4 Mean (Average) Ranking: 4.3 Comments: traditional; 2nd story preferred; love porch and craftsman style; best; nice big porch.</p> <div style="display: flex; align-items: center; justify-content: flex-end;"> 👍 Top 5 </div> |

City of Peshtigo – Crossing Point Property Workforce Housing Project
City Council Workshop Summary – July 8, 2025

| Picture # | Picture | Ranking & Comments |
|-----------|---|---|
| 17 |  | <p>Overall Photo Rank (1-20): 5 Median (Most Common) Ranking: 4 Mean (Average) Ranking: 3.7 Comments: 2nd story preferred; love porch and craftsman style; best compromise</p> <div style="display: flex; align-items: center; justify-content: flex-end;"> 👍 Top 5 </div> |
| 18 |  | <p>Overall Photo Rank (1-20): 17 Median (Most Common) Ranking: 2 Mean (Average) Ranking: 2.3 Comments: one fire, lose all of them; 2nd story preferred; too many attached; good for condo; looks like army barracks.</p> <div style="display: flex; align-items: center; justify-content: flex-end;"> 👎 Bottom 5 </div> |
| 19 |  | <p>Overall Photo Rank (1-20): 7 Median (Most Common) Ranking: 4 Mean (Average) Ranking: 3.5 Comments: like 2 stall garage / living space might be too small; cute style and garage good for cleanliness; great detail, nice roof accents, has garages; looks expensive; like the look / roof lines.</p> |
| 20 |  | <p>Overall Photo Rank (1-20): 4 Median (Most Common) Ranking: 5 Mean (Average) Ranking: 3.9 Comments: garage?; hope it has a back garage; great detail, nice roof line; looks great; add garage / carport.</p> <div style="display: flex; align-items: center; justify-content: flex-end;"> 👍 Top 5 </div> |

A number of general observations can be made from this exercise beyond just identifying the most like housing styles. An assessment of the comments reveal, in a broad sense, the following characteristics appeared to be preferred for a future workforce housing project on the Crossing Point site:

Density & Feel

- Density is a design issue – some think too packed together, but if appropriate landscaping, etc. exists to break it up, it may feel less dense.
- Preference for more traditional detached SFR – not so much in the cottage style in terms of density, but perhaps incorporating some key elements.
- Nothing too ‘city like’; limit # of units which are connected to 3.
- Having some street parking would be good.

Housing Styles

- Nothing too modern / fit with community styles.
- A variety of home styles is preferred – breaks up monotony – yet understanding that similar styles offer builder savings due to replication.
- Manufactured homes – not off the table, but need to be well designed (Note that the Top 5 photo #17 is a manufactured home).

Design Details

- Preference for porches.
- Peaks preferred to low pitched roofs.
- Appreciation of details and design elements – some brick, molding, cornices, dormers, front porches, even paint can do wonders for the character. Can make look higher end than it might really be.

Amenities

- Shared greenspaces add value and allow for smaller lots. Preference for garages – backloaded ok to preserve character at front of house and keep pedestrian oriented.

Ownership

- Maintenance of common spaces a concern.
- Ownership vs. renter – seem ok with some of both.
- Condos w/HOAs not a preference, but need to see details on how it might work.

Workshop Takeaways

This initial meeting provided a good overview of preferences and attitudes towards the physical characteristics of a theoretical new workforce housing development. While the desires indicated here are aspirational, many of these details can hopefully be included (to some degree) in the subsequent workforce housing concepts plans.

The concept plans, however, will need to place a heavy emphasis on costs and affordability. Some of the indicated preferences in these exercises could inadvertently add costs simply due to their design. Additionally reducing infrastructure costs as well as land costs will be important considerations when creating new workforce housing.

Overall, there is great value in the information which was generated through this Workshop and the information generated will be strongly considered as the Crossing Point Property Workforce Housing Project moves forward.



APPENDIX A – EXERCISE DATA

| City of Peshtigo - Crossing Point Visual Preference Survey Comments | | | | | | | | | |
|---|---|----------------------------|---|---|--------------------------------------|---|---------------|--|--|
| Photo # | Response 1 | Response 2 | Response 3 | Response 4 | Response 5 | Response 6 | Response 7 | Response 8 | Response 9 |
| 1 | needs garage | need garage | plain | could be bigger w/2nd story | like peak, somewhat small | plain | cottage style | too small, no storage | add garage / carport |
| 2 | detach homes | | | no manufactured - lower value | too low of roof pitch | good for duplex/condo | | looks like a double wide trailer | talking to residents duplexes not preferred |
| 3 | clusters - block parks might work | | too close together | good use of space (lot and green) | somewhat close to each other | might be good if parking is in rear | | like the green / common space | doesn't fit in with community / creates an enclave |
| 4 | garage on back, in alley | | | looks cheap | too low of roof pitch | | | | |
| 5 | detach; some brick/aesthetic requirements are good | | too close together | looks higher end but still good use of space | too many units connected | may be good on road side w/limited yard | | poor design for moving in/out furniture | attached units don't fit city aesthetic |
| 6 | too new; bldg. code issues | | very plain | too far from our current community feel | too modern for area | | | “cold” look | weather considerations? |
| 7 | | rowhouse | good use of space - not too many units together | very nice details, like 2 story | HOA? Condo? Renter-Owner? | | | almost apartment like | see #5 |
| 8 | no room for on-street parking | | good style w/lots of windows | like garages, nice detail | pleasing for multi-family | | | ample storage/living quarters ratio | not ideal, but may be a compromise |
| 9 | | | same and 6 and 4 | nice for more modern home | unique and interesting | | | looks like a trailer house with addition | doesn't fit city aesthetic |
| 10 | | too packed in together | nice style and use of space | houses are close but landscaping breaks it up | makes for good community feel | | | | see #3 |
| 11 | ok to allow duplex rental | | better as single family | maybe some of these in space | nice size somewhat plain | good way to infill | | | add garage / carport |
| 12 | | | good use of space | nice to fit in with community | great for variety | mixture in cottage | | | see #3 |
| 13 | | | style ok | nice modern theme, somewhat too small | Issues for maintenance of greenspace | | | looks to cluttered / flat roof + snow = problems | |
| 14 | require garage/parking space | | cute | somewhat plain but very cute with porch | good for easy replication | | | has inviting feel! | add garage / carport |
| 15 | | not a fan of common wall | recommend adding garage | good detail | good for condo/duplex | | | | |
| 16 | | traditional | 2nd story preferred | love porch and craftsman style | best | | | nice big porch | |
| 17 | | | 2nd story preferred | love porch and craftsman style | best | | | | compromise |
| 18 | | one fire, lose all of them | 2nd story preferred | too many attached | good for condo | | | looks like army barracks | |
| 19 | like 2 stall garage / living space might be too small | | cute style and garage good for cleanliness | great detail, nice roof accents, has garages | looks expensive | | | like the look / roof lines | |
| 20 | | garage? | hope it has a back garage | great detail, nice roof lines | looks great | | | | add garage / carport |

Appendix B – Housing Related Funding & Assistance Programs



Municipal Oriented Funding Programs

General Fund Allocation / Bonding

Communities may allocate unrestricted General Fund dollars to cover a range of project and program expenditures. Jurisdictions' general funds comprise revenues from multiple sources, primarily property tax revenue. The prioritization of General Fund revenues to support projects and programs would likely be determined annually as part of the budget approval process and funding priorities. General obligation-local improvement bonds are a temporary increase in property tax rates to finance public improvements (typically over 20 to 30 years). Financial capacity can be quite significant and is typically used for public capital improvements. Municipalities are authorized to issue bonds to "finance any project undertaken for a public purpose." Wis. Stat § 67.04(2)(a). A "project" is the "acquisition, leasing, planning, design, construction, development, extension, enlargement, renovation, rebuilding, repair or improvement of land, waters, property, highways, buildings, equipment or facilities." Wis. Stat § 67.04(1)(ar).

Special Assessments

Special assessments are charges for a portion of the cost of streets, alleys, and sidewalk improvements that are assessed, per State Statute, to abutting properties by action of a governing body. Assessments are used as a method of financing major construction to offset the principal and interest of loans used for construction and major maintenance. Assessments per property typically only occur once every 20–25 years, but options exist for new development projects, such as deferring special assessments until lots are sold. The entire special assessment process is governed by State Statutes and municipal ordinances.

Tax Increment Financing (TIF)

One of the best economic development tools available for communities, a TIF District is a financing tool that allows municipalities to invest in infrastructure and other improvements and pay for these investments by capturing property tax revenue from the newly developed property. Typically, the amount of assistance for a project is based on the increased assessed value, number of jobs created or retained, the type of project, and impact on the community. There are also a variety of limitations regarding the amounts of new residential development which can be considered in a newly formed TIF District.

Impact Fees

Impact fees are created by ordinance to assist with covering the costs of a variety of new community facilities and infrastructure. An impact fee ordinance's purpose is to "promote the public health, safety, and general welfare of the community and to facilitate the adequate provision of parks, playgrounds and land for athletic fields, water supply storage facilities, fire protection and law enforcement facilities by imposing impact fees upon developers to pay for the capital costs of public facilities that are necessary to accommodate land development." An ordinance typically breaks out the impact fees for both residential and non-residential development and are typically based on the number and type of housing units (or building square footage for non-residential uses) for the purposes of calculating fees.

State Infrastructure Bank Program

The State Infrastructure Bank Program is a revolving loan program that helps communities provide transportation infrastructure improvements to preserve, promote, and encourage economic development and/or to promote transportation efficiency, safety, and mobility. Loans obtained through SIB funding can be used in conjunction with other programs.

Other Project Funding/Incentive Methods

Most developer incentive revolve around providing cash or infrastructure through a Tax Increment Finance District. Other developer incentive options which could be considered by the city to reduce development costs include, but are not limited to:

- Covering infrastructure costs through grants.
- The 'gifting' of land for development (i.e., sell for \$1).
- Providing flexibility or relief from development standards within the code of ordinances.
- Development approval streamlining (time is money!).
- Usage of pre-approved housing designs.



Municipal Oriented Funding Programs

Recreation Grant Funding Programs

Land and Water Conservation Fund (WDNR)

The LWCF provides financial assistance to state agencies, counties, Cities, towns, school districts, cities, and Indian tribes for the acquisition and development of public outdoor recreation areas and facilities. Deadline: Annually on May 1 / Local Match: 50%

Stewardship Assistance - Aids for the Acquisition and Development of Local Parks (WDNR)

This competitive grant is used for acquisition or development of public outdoor recreation areas for nature-based outdoor recreation, including trails. Deadline: Annually on May 1 / Local Match: 50%

Stewardship Assistance - Urban Green Space Grants (WDNR)

Funding for acquisition of lands near urban areas to provide natural spaces, protect scenic features, or provide areas for community gardens. Deadline: Annually on May 1 / Local Match: 50%

Urban Forestry Grants (WDNR)

Grants are available to support new, innovative projects which develop sustainable urban and community forestry programs; as well as startup grants to communities who wish to start or restart an urban forestry program, Deadline: Biannually (likely to be June & Oct. 2026) / Max. Funding: \$5k-\$25k / Local Match: 50% cash or in-kind.

Community Facility Guaranteed Loans (USDA)

These loans provide funding for essential community facilities, including recreational facilities. Applicants must be public bodies, federally recognized Indian Tribes, or non-profit organizations. Must have a population of 50,000 or fewer. Deadline: Continuous / Max Funding: Based on \$ available / Loan Terms: 40 yrs. max., interest rate negotiated.

Stormwater Grant Funding Programs

Urban Non-point Source & Stormwater Grants (WDNR)

Governmental units are eligible for grants to improve urban water quality by limiting or ending sources of urban non-point source (run-off) pollution. All projects are selected for funding based on a competitive process. Construction projects designed to control storm water runoff rates, volumes, and discharge quality from non-point sources within existing development are eligible for UNPS and SW construction grant funding. Governmental units can be reimbursed up to 50% to construct BMPs. Eligible activities include, but are not limited to, construction of BMPs, engineering design, land acquisition, and shoreland stabilization. Deadline: Annually on April 15 / Max grant: \$200k / Local Match: 50%

Clean Water Fund Program (WDNR)

This program offers subsidized interest rate loans and principal forgiveness (grants) to local units of government to construct or modify wastewater systems or construct urban storm water best management practices. Funding from this program is typically used for the planning, design, and construction of publicly owned wastewater and storm water systems and infrastructure, such as collection, transmission, storage, treatment, and disposal. Deadline: Annually, ITA's Oct. 31 for following state fiscal year funding. Application deadline Sept. 30 if requesting principal forgiveness.

Surface Water Grant Program (WDNR)

This program supports surface water management from start to finish. Whether an organization is looking for help with outreach, assessments and surveys, planning, project design, or management, there may be funding through this program which can help you. Funds can be used for a wide variety of projects related to surface water, under one of two general categories: Education & Planning or Management Projects. Deadline: Annually on May 1 / Local Match: 25-33%.



Municipal Oriented Funding Programs

Community Development, continued.....

AARP Small Dollar, Big Impact Grants

Wisconsin AARP's "Small Dollar, Big Impact" grants will be awarded to new projects that are designed to improve a community and make it a better place for everyone to live, work, and play as they age. Grants of up to \$1,000 will be awarded to at least one eligible applicant. The grant amount could be a portion of, or the total cost for the project. All projects must be completed within 60 days from winner announcement. Projects should be simple, short-term, low-cost solutions that could have remarkable impacts on the shaping of neighborhoods and cities. The program is open to the following types of entities: 501(C)(3), 501(C)(4) and 501(c)(6) nonprofits, Government entities, Other types of organizations will be considered on a case-by-case basis, must be located within the State of Wisconsin. Deadline: Annually, Aug., Sep., and Oct. / Max. Funding: \$1,000 / Local Match: None required.

Community Development Investment Grant (WEDC)

WEDC's Community Development Investment (CDI) Grant Program supports community development and redevelopment efforts, primarily in downtown areas. The matching grants are awarded based on the ability of applicants to demonstrate the economic impact of the proposed project, including public and private partnership development, financial need and use of sustainable downtown development practices. Deadline: Continuous / Max. Funding: \$250,000 / Local Match: 50%

Vibrant Spaces Grant (WEDC)

Provides grant funds designed to assist with creating vibrant and engaging communities that makes it easier to recruit and retain residents, sustain a robust labor force, and enhance local quality of life. Deadline: Continuous w/40 awards being made in FY2026 / Max Funding: \$50k / Local Match: 1:1 Match of Grant Amount

T-Mobile Hometown Grants

The program funds projects to build, rebuild, or refresh community spaces that help foster local connections in your town. Projects should be shovel-ready, physical builds or improvements that can be completed within 12 months of receiving Hometown Grants funding. Examples of eligible projects include but are not limited to adaptive uses of older and historic buildings into community gathering spaces, improvements to outdoor parks or trails, Eligible entities include communities, tribal leaders, or non-profit organizations in towns with less than 50,000 people and should provide a community benefit where it might otherwise be difficult to secure funding. Deadline: Quarterly basis through 2026 (Jan-Mar, Apr-Jun, Jul-Sep, Oct-Dec) / Maximum Grant: \$50,000 / Local Match: None required.

Community Heart & Soul Seed Grant Program

Community Heart & Soul is a resident-driven process that engages the entire population of a town in identifying what they love most about their community, what future they want for it, and how to achieve it. Developed and field-tested over a decade in partnership with over 90 small cities and towns across America, Community Heart & Soul is a proven process for engaging a community in shaping its future. The program provides \$10,000 in startup funding for resident driven groups in small cities and towns to implement the Community Heart & Soul model. Grant funding requires a \$10,000 cash match from the participating municipality or a partnering organization. The program is designed for small cities and towns (population 2,500-30,000). Deadline: Rolling basis / Local Match 50%

Wisconsin Public Service Charitable Giving Program (WPS)

Wisconsin Public Service (WPS) supports initiatives for community and neighborhood development, health and human services, arts and culture, education, and environment.



Developer Oriented Funding Programs

Dept. of Agriculture (USDA) Rural Housing Programs

The following is a list of a variety of USDA rural housing loan and grant programs:

- **Rural Housing Site Loans** are short term loans to finance development costs of subdivisions located in communities with a population less than 10,000 persons. Developed lots are to be sold to families with low to moderate household income (up to 115 percent of the county median income).
- **Multi-Family Housing Direct Loans** provide loans for the development of affordable rental housing in rural communities for seniors, individuals, and families. Low and very-low-income households are targeted as tenants, but moderate-income households are also eligible. Rural Development may also provide Rental Assistance (RA) with its loan to pay a portion of tenant shelter costs, reducing them to an affordable level (30 percent of adjusted income).
- **Multi-Family Housing Guaranteed Loans** serve the rental housing needs of low and moderate-income rural households by providing loan guarantees for newly constructed or rehabilitated rental property. Guarantees may be used along with other programs, such as the Low-Income Tax Credit, HOME, and state rental assistance programs. Loans can be made for new construction, moderate or substantial rehabilitation, acquisition of buildings that meet "special housing needs," and combination construction and permanent loans.

Rental Housing Development (WDOA)

The Rental Housing Development (RHD) Program assists eligible housing organizations, including Community Housing Development Organizations (CHDOs), with funds to develop affordable rental housing. Funds may be used for acquisition, rehabilitation, and new construction activities.

Multi-Family Housing Programs (HUD)

HUD offers several multi-family programs to fund facility purchases, construction, rehabilitation, lead based paint abatement, energy conservation and accessibility improvements. Deadline: Varies by program / Max. Funding: Varies / Local Match: Varies

Wisconsin Housing and Economic Development Authority (WHEDA)

WHEDA works to provide low-cost financing for housing and small business development in Wisconsin. Since 1972, WHEDA has financed tens of thousands of affordable rental units, helped more than 150,000 families purchase a home. WHEDA is a self-supporting public corporation that receives no tax dollars for its operations.

▪ Low-Income Housing Tax Credit Program

The LIHTC program helps finance a project by granting a proposed development future tax credits. These tax credits are typically sold at a discount to investors who provide the capital to finance the construction.

- **Construction Plus Tax Credit Development Loan**

Provides up to 3-year maximum term construction loans with a variety of application, origination, documentation, and structuring fees. Eligible borrowers include for-profit, qualified non-profits, housing authorities, or other entities meeting criteria established by WHEDA. Eligible developments must be residential rental housing for families, elderly, or people with disabilities. Eligible developments include apartments, including townhouses. Loans are available on new construction, with 20% of all units set aside for households with incomes not exceeding 50% of County Median Income (CMI) or 40% of all units set aside for households with incomes not exceeding 60% of CMI. Total rent plus utilities cannot exceed 30% of the CMI.

- **Bond Financing**

WHEDA offers multiple borrower selected options relating to Stand Alone tax exempt or taxable bond financing with fixed or variable term rates over a maximum of 35 years. Eligible borrowers include for-profit, qualified non-profits, housing authorities, or other entities meeting criteria established by WHEDA. Eligible developments must be residential rental housing for families, elderly, or people with disabilities. Each rental unit must be complete and include separate tenant spaces for living, sleeping, cooking, eating, and sanitation. Shared tenant spaces are allowed only if the borrower is a qualified 501(c) (3) corporation.



Developer Oriented Funding Programs

WHEDA, continued....

Residential Housing Infrastructure Access Loan Program

This newer competitive loan program allows a residential housing developer to apply for a loan to cover the costs of installing, replacing, upgrading, or improving public infrastructure related to workforce housing or senior housing..

The developer must apply to the program, but most of the requirements to be met are the burden of the municipality, including:

- The local governmental must have made changes to applicable ordinances or regulations on or after January 1, 2023, that reduce the costs of residential housing.
- The municipality must have updated the housing element of its comprehensive plan in the last 5 years.
- All other development funding must be secured, and all necessary permits and approvals have been obtained for the housing infrastructure and the residential housing supported by such infrastructure.
- In order to receive a low-interest rate loan, the development must provide affordable rents, which must remain affordable for at least 10 years following occupancy, or affordable purchase prices for the resulting housing, with affordability requirements to remain in place for 10 years after initial sale.
- Loan amount may not exceed 10% of the total cost of development of the residential housing and related infrastructure for a loan to a governmental unit.
- Loan amount may not exceed 20% of the total cost of development of the residential housing and related infrastructure for a loan to a developer.

FOCUS ON ENERGY®

FOCUS ON ENERGY® partners with Wisconsin's electric and natural gas utilities to provide resources, incentives, and rebates to benefit all Wisconsinites. Focus on Energy is funded by Wisconsin's investor-owned energy utilities and participating municipal and electric cooperative utilities.

- Multifamily Energy Design Assistance Program
For multi-family projects, this program helps to assess early-stage design options for projected incremental costs and cost-savings based on energy use, operating income, and loan potential. Property owner and tenant benefits extend beyond energy savings: increased property values, lower maintenance costs, reduced greenhouse gas emissions, and improved tenant comfort, to name a few.
- IRA Home Energy Rebates
Used to add insulation and efficient heating and cooling equipment, this program offers two federal rebate programs: Home Efficiency Rebates (HOMES) which is available now, and Home Electrification and Appliance Rebates (HEAR), which launches soon. Rebates are based on household income level and predicted energy savings from recommended upgrades identified in an assessment. There is a cost for the assessment, with low-income households being eligible for a \$500 discount. More information can be found here: <https://focusonenergy.com/get-started!>



Homeowner Oriented Funding Programs

Dept. of Agriculture (USDA) Rural Housing Programs

The mission of the US Department of Agriculture Rural Development is to improve the quality of life in rural areas. The following is a list of a variety of USDA rural housing loan and grant programs. A complete list of programs can be found on the USDA Rural Development Web Site: <https://www.rd.usda.gov/about-rd/agencies/rural-housing-service>

- **Single Family Housing Direct Loans**

For families seeking financing to purchase (existing or new construction), repair, or improve a home. This subsidized housing program offers loan benefits as down payment assistance to enable purchase with a loan through a private lending source (Rural Development accepts a junior lien behind the primary lender) or as a sole source of assistance for purchase, repair, or improvement. Sole source assistance is limited to families who are unable to obtain any part of the credit needed from another lending source.

- **Guaranteed Rural Housing (GRH) Loan Program**

This program provides moderate income families with access to affordable home ownership in eligible rural areas. Approved GRH lenders provide home purchase financing requiring no down payment and can finance loan closing costs and repairs up to the property's appraised value.

Single Family Housing Programs (HUD)

HUD offers several single-family home programs, including homebuyer education and counseling, down payment assistance, rehabilitation, weatherization, mortgage insurance and reverse mortgages. Some of these products, such as FHA loans, are available through approved lending institutions.

Federal Home Loan Bank of Chicago

FHLBank Chicago is a wholesale bank and one of 11 district FHLBanks chartered in 1932 by the U.S. Congress to support mortgage lending and community investment. Each FHLBank operates as an independent organization and is governed by a board of directors elected by its member institutions. As a cooperative, FHLBank Chicago provides reliable liquidity to its member banks, credit unions, insurance companies, and community development financial institutions located in Illinois and Wisconsin, focusing on the distinct needs of their individual businesses and communities.

- **Affordable Housing Program (AHP) General Fund**. Member institutions partner with for- and not-for-profit developers, community organizations, units of government, public housing authorities, and tribal governments to apply for annual grants to subsidize the acquisition, new construction, and/or rehabilitation of affordable rental or owner-occupied housing. AHP subsidy is provided as a forgivable grant from the Federal Home Loan Bank of Chicago, through a member, to a project sponsor.

- **Downpayment Plus** is a program that provides down payment and closing cost assistance for income-eligible homebuyers. The assistance is provided in the form of a forgivable grant paid on behalf of the borrower at the time the borrower closes on mortgage financing with a participating FHLBank Chicago member financial institution. Grants are forgiven on a monthly basis over a five-year retention period.

Home Loan Guaranty Service (USDVA)

The Veterans Administration provides a variety of benefits for eligible veterans and their dependents. Housing products include low-cost loans for purchase, construction, or repair of owner-occupied housing.

Wisconsin Housing and Economic Development Authority (WHEDA)

WHEDA works to provide low-cost financing for housing and small business development in Wisconsin. Since 1972, WHEDA has financed tens of thousands of affordable rental units, helped more than 150,000 families purchase a home. For more information on WHEDA programs, visit <https://wheda.com>.

- **WHEDA Advantage Conventional and WHEDA Advantage FHA Mortgages**

These two programs provide affordable financing to first-time and repeat home-buyers. The programs offer different terms to meet unique needs.

- **WHEDA Easy Close and Capital Access Down Payment Assistance Programs**

Provides two options for first time homebuyers to reduce up-front cash needed for a down payment, closing costs, or homebuyer education. Programs must be paired with a WHEDA mortgage.

Northeastern Wisconsin Housing CDBG Loan Program

Brown County administers this program (which includes Marinette County). Eligible uses of these funds may align with the needs for new homeowners in the Crossing Point development, including homebuyer assistance such as down payment and eligible closing costs, as well as accessibility improvements such as wheelchair ramps and wider doorways for LMI households. For more information, please contact Todd Mead at 920-448-6480.



Appendix C – Public Engagement Information & Media Coverage





Thursday, December 11, 2025

TOP STORY

Peshtigo reveals housing strategies

• [ERIN FITZGERALD](#) EagleHerald Staff Writer

PESHTIGO — Leaders within the Wisconsin Economic Development Corporation and the City of Peshtigo came together Thursday to discuss the development of a city-owned lot at the southern edge of town, referred to as Crossing Point, and other WEDC projects throughout the community. The mayor had the ear of the WEDC deputy secretary, Sam Rikkers.

Rikkers said the projects are a direct result of Gov. Tony Evers' 2020 executive order relating to the blue ribbon commission on rural prosperity.

"It's really important to hear, how does this kind of investment ... what does that do?" he said. "... We knew this wasn't going to be a silver bullet to solve all problems ... but, yeah, we think there might be a path forward."

Mayor Katie Berman discussed how WEDC projects all help to strengthen Peshtigo's vision for its downtown area: a walkable, mixed-use Main Street with active storefronts, upper-floor housing, safe crossings and welcoming spaces.

"For a landlocked city with one stoplight, adding homes near the heart of town is how we grow sustainably — supporting employers, the tax base and Main Street without pushing new roads farther out," Berman said in an email.

Berman shared that the city has been working on several WEDC projects, such as razing the Landmark, a former assisted living facility on a prominent corner in downtown. Also, Main Street is being transformed as businesses make facade refreshes, including adding upper-floor housing and active storefronts.

Housing development on the horizon

The city is close to listing a five-acre plot near the intersection of West Front Street and Hale Road, currently zoned industrial.

Back in late 2023, Marinette County's inVenture North was accepted into Thrive Rural Wisconsin, a state-backed program that provides free resources and grant funding to small rural communities. InVenture North received two \$25,000 planning grants (one for Peshtigo and another for Wausaukeee) in January of 2024. Wausaukeee has \$1.6 million set aside for infrastructure; Peshtigo has zero reserves, making the property less appealing to a potential developer.



About six months ago, with WEDC grant funds, Peshtigo hired Cedar Corporation, a building consultant, to design a community-driven housing plan for a future developer.

Experts help shape the project

Jim Cleveland, a development specialist with the Office of Rural Development, said the projects could be a template for communities throughout Wisconsin.

"That's really been the goal of this particular group (inVenture North)," Cleveland said. "... that was one of the stated goals when we started this program, to do something that could be replicated around the state of Wisconsin. I think we're on the way to doing that."

Cleveland said it was important in the beginning to involve the community.

"We wanted to make sure that we were engaging with the community on the front side," Cleveland said, adding that now details need to be worked out, such as funding for crucial infrastructure.

Infrastructure could cost more than \$1 million

"For the most part, that's typically your biggest hangup when you start negotiations with a developer, is who's going to pay for the infrastructure cost. That's what we're trying to help them with," Cleveland said. "... We just are looking forward to where the next steps lead us."

Eric Fowle, Cedar Corporation's senior planner, has been working with Wausauke and Peshtigo. "These kind of plans give the community everything they need to adequately market the site ... to get willing and interested developers to bite on it and know that there's room for negotiation and change," Fowle said. "Just getting them to the table always seems to be a challenge for small communities because they don't have the wherewithal or the knowledge. That's where the team comes in."

"It's a concept," he said. "We expect that any developer that comes in is going to put their own spin on it ... but we're hoping that some of the basic things remain."

Fowle said the project could set the tone for future developments or expansions.

"I look at the project like this, it really gives the developer a lot of information that they would have had to generate themselves," Fowle said. "It takes care of 70-80% of the due diligence."

"Even more importantly, when they (the developer) see a document like this, and a concept that they know has been endorsed by the city, they also know that they don't have many barriers to deal with, moving forward with the project."

Fowle said the fully developed property could bring \$10 to \$12 million in value to the community. He said spending \$25,000 up front to document the community's vision could go a long way. "It's really a pittance compared to what the value of that development is going to be," he said.

Project will target diverse buyers

Crossing Point Properties will be designed for local workers — teachers, healthcare workers, manufacturing employees — those looking to downsize or others just starting in life.

Fowle said Peshtigo's housing design seeks to attract a diverse community of retirees, young individuals or couples looking for their first starter home. It could be a good option for families to stay close to one another, whether that means buying a duplex to live next to an aging parent or a young adult child.

"It intentionally is going to serve a variety of markets within your current population," Fowle said, later adding that the plan will help attract developers who would otherwise not consider developing in a rural area.

Two site concepts stem from community input

Fowle revealed two concepts on Thursday, both consisting of a neighborhood with single-family homes, duplexes and triplexes, on smaller lots. These designs were formed based on a leadership team and council recommendations.

Initially, the Peshtigo City Council participated in a workshop to share ideas about how they felt the property should look and feel. "They wanted the neighborhood that's created to feel that way — to be a neighborhood, not just a housing development," Fowle said.

The council wanted smaller-sized lots in a park-like setting, with an emphasis on aesthetics, shared green space, water access and more.

Both concepts include cement slab foundations, narrow streets, shared driveways, a community center/shelter, a playground and more. The first concept is more traditional, while the second features a "cottage-style development," which includes homes fronting a public green space and roads that act more like alleys, narrower than a traditional street.

Garages were left out of the designs to keep home prices lower.

"It doesn't mean the option wouldn't exist at this site; the room and space could be made available ... but for the most part the concepts don't include them," Fowle said.

Peshtigo asks for funding for infrastructure

"For me, Peshtigo is in a unique position; we don't always get opportunities like this," Berman said. "For us to have the opportunity to work with the WEDC or any other state partner that would like to see a small program like this work, and potentially be repeatable in other communities ... I think it would be a great thing."

However, she said the city does not have the money to fund the infrastructure improvements and asked visiting Rikkers for help.

"We have a rather large ask ... Wausauke has money ready to go, it's sitting for their infrastructure; we don't have that," Berman said. "Where can you help me find that money so that I have it here and ready to go (for the infrastructure)?"

Cleveland said now the hard work starts

He said finding a developer and money for infrastructure will be key.

"I think that's where our office comes into play, looking at what kind of federal or state grant funding we can unearth," he said. "What are other creative strategies that we can unearth?"

Cleveland said there are creative models, grants, public/private partnerships and more to consider. Per-home construction costs are estimated to be close to \$225,000, with pre-existing infrastructure.

"Where there's a will, there's a way," Fowle said. "It can be done."

The final Crossing Point housing development report is nearly complete and is tentatively scheduled to be shared with the public in January. Public infrastructure cost estimates and financing strategies will also be included in the final report.

City of Peshtigo

Public Information & Input Meeting

Crossing Point Property
Workforce Housing Concept Plans



Wednesday, February 4, 2026 6:00 - 7:30 p.m.
Peshtigo Elementary School Cafeteria 341 N Emery Ave - Peshtigo, WI

What's Being Presented?

Cedar Corporation will present concept plans for potential workforce housing on the Crossing Point property located on Hale Road.

The presentation will cover:

- Possible housing layout and design
- Estimated cost and development scale
- Infrastructure and planning considerations
- Challenges and next steps

Why Attend?

- ✓ Learn what's being proposed
- ✓ View concept plan displays
- ✓ Ask questions
- ✓ Share feedback and ideas

What is Workforce Housing? (Quick Overview)

Workforce housing is housing intended for people who work in our community – such as teachers, healthcare workers, tradespeople, service employees, and first responders – who may earn too much to qualify for traditional assistance programs but still struggle to find affordable housing locally.

It supports:

- Local employers
- A stable workforce
- A healthy, growing community

**This is an early planning step -
community input matters.**

**INSERT SUMMARY OF
RESPONSES / REACTIONS**



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CORPORATION

Questions ~ Contact Mayor Katie Berman - katieb@cityofpeshtigo.us or call 715-582-3041



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