MAKING RURAL HOUSING HAPPEN

Partnerships, Public Land, and Practical Implementation

Kelly Westlund • Ruth Hulstrom
Bayfield County, Wisconsin

WI-APA Conference • 2026

“Housing is a priority.”
Great. Now what?

Most rural communities already know they need housing.

The harder question is how to turn documented *need* into a project somebody can *actually build*.



Let’s talk about the question mark.

BASELINE CONTEXT

Rural housing comes with its own set of development problems

Thin markets

Fewer developers, fewer comparable projects, and less margin for error.

Small scale

Real need does not always create conventional economies of scale.

Infrastructure

Utilities, access, site work, distance, and services can make or break feasibility.

Capacity

The missing ingredient is often staff time or an organization able to carry the work.

Workforce

Remote rural communities have fewer skilled workers. If you bring them in, where will they stay?

Limited Financial Resources

Fewer major businesses, employers, and philanthropists, many existing resources target dense populations.

EVERY PIECE HAS TO SHOW UP

The anatomy of a rural housing deal

SITE

Control + due diligence

INFRASTRUCTURE

Water • sewer • roads

APPROVALS

Zoning + permitting

DEVELOPER

Expertise + ability to carry risk

CAPITAL

Debt • equity • subsidy

LEGITIMACY

Community + political support

A project can (and probably will) stall when even one piece is missing.

Bayfield County: the setting



Small communities

Different infrastructure, markets, politics, and project scales.

Seasonal pressure

More than 40% of housing units are classified as "vacant" because they are vacation properties.

Long distances

Geography affects construction, services, infrastructure, and partner capacity.

Limited capacity

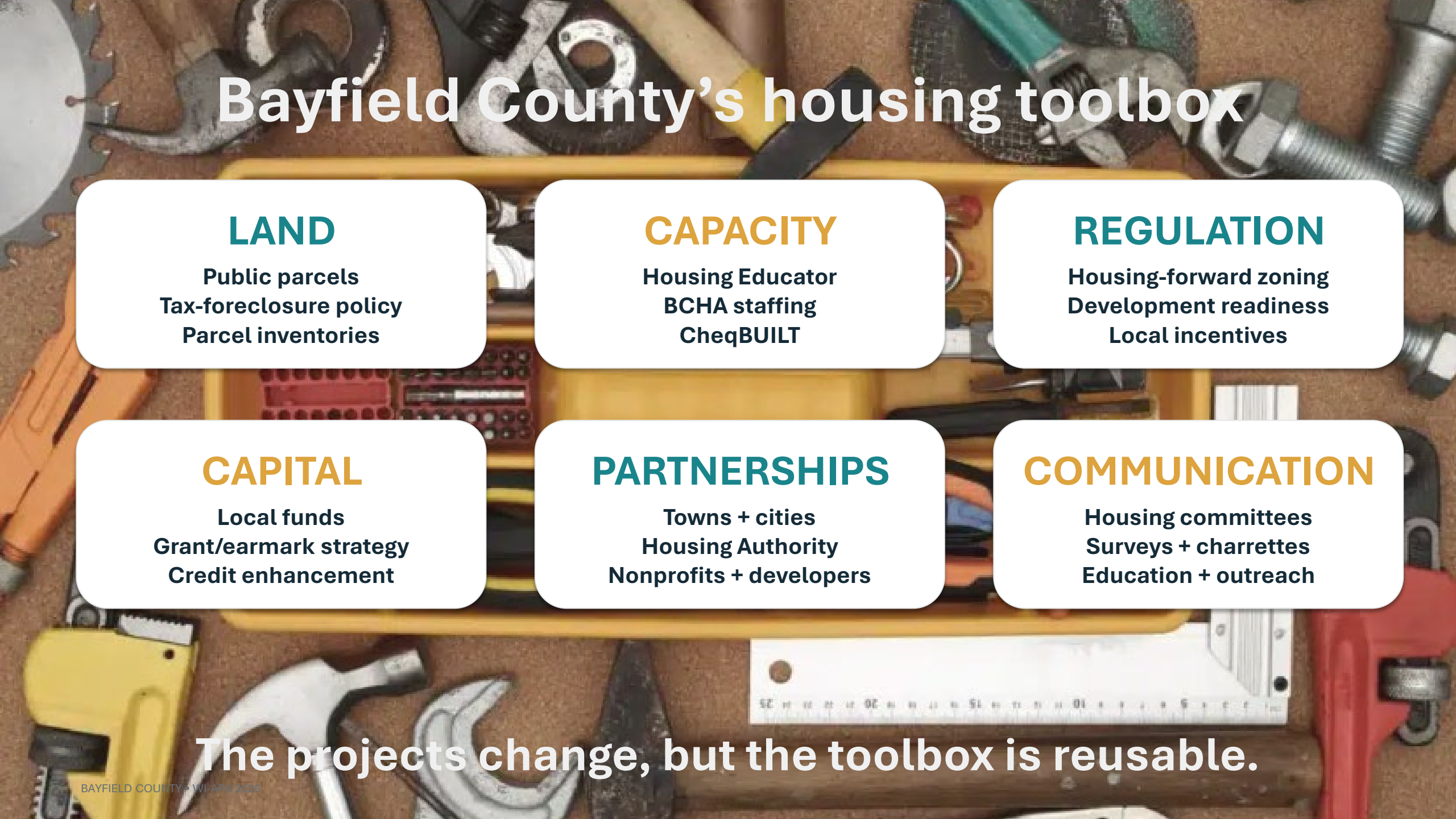
Local government has to create conditions for development, not just regulate it.

Aging Population

Our region is a retirement destination.

Economic Reality

Financial and philanthropic resources are more limited in rural areas.



Bayfield County's housing toolbox

LAND

Public parcels
Tax-foreclosure policy
Parcel inventories

CAPACITY

Housing Educator
BCHA staffing
CheqBUILT

REGULATION

Housing-forward zoning
Development readiness
Local incentives

CAPITAL

Local funds
Grant/earmark strategy
Credit enhancement

PARTNERSHIPS

Towns + cities
Housing Authority
Nonprofits + developers

COMMUNICATION

Housing committees
Surveys + charrettes
Education + outreach

The projects change, but the toolbox is reusable.

CAPACITY BEFORE PROJECTS

First: make it someone’s job

- Housing Educator
- Housing Authority
- Housing Navigator
- CheqBUILT
- Development Fellow
- Technical Assistance



Housing work dies in the gap between everyone’s priority and nobody’s assignment.

FOCUS WHERE MOVEMENT IS POSSIBLE

Not every community is ready at the same time.

Housing readiness is a process.



ASSESS CAPACITY

Who can drive the work locally? What pieces are we missing?

DEFINE THE NEED

Who are we trying to serve? What scale makes sense? What barriers do we need to address?

IDENTIFY OPPORTUNITIES

Public land, willing sellers, infrastructure, underused buildings.

CREATE A NEXT STEP

Committee recommendation, parcel inventory, RFP, option, study, funding request.

Readiness turns “we need housing” into something we can act on.

IRON RIVER: A MINI CASE

Sometimes, readiness IS the win.

Ad hoc housing committee

Built public support, researched opportunities, and delivered next-step recommendations.

Parcel inventory

Included preservation/rehab opportunities, public land and properties with willing sellers.

Targeted pre-development

Town leaders are now working with local builders and other partners to move development projects forward.





TOP STORY

Subsidized housing proposal divides Iron River: Opposition kills market study, leads to three town board resignations

By RICK OLIVO rolivo@ashlanddailypress.net
Apr 28, 2022

A community can move from opposition or uncertainty toward a concrete development conversation.

That is implementation progress, even before a unit is built.

CASE STUDY

AURORA PLACE

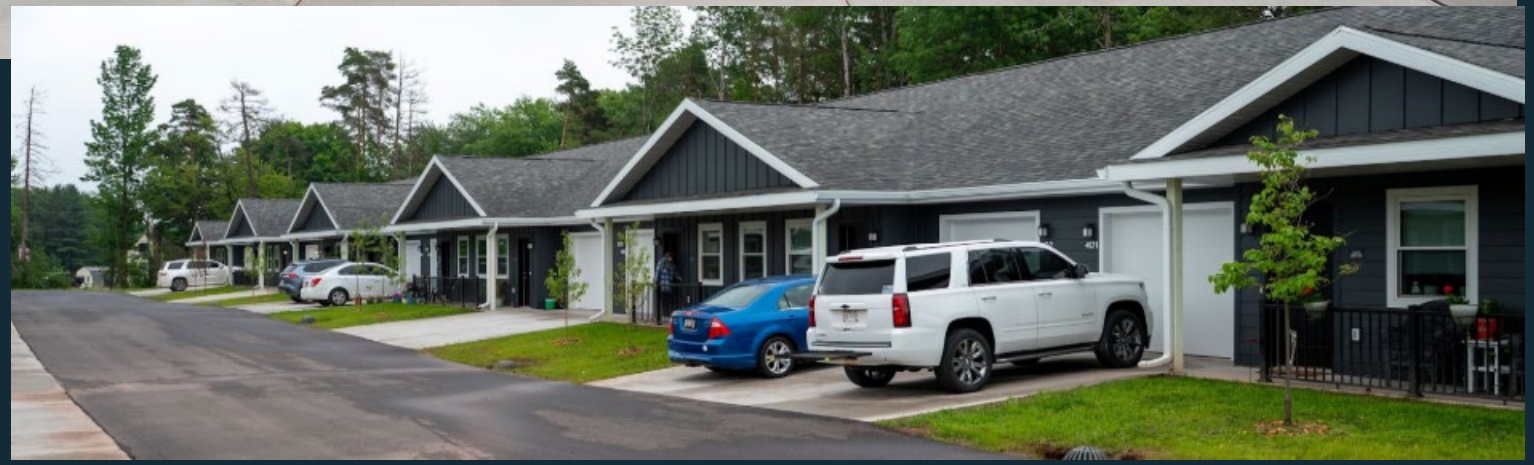
40 homes • Washburn

Public land as leverage

Completed 2026







CASE STUDY

Aurora Place: assembling the pieces



THE CHALLENGE

Developers need a project that can pencil, but that takes a lot of subsidy in remote, rural areas with limited resources.

COUNTY CONTRIBUTION

Public land, staff time, coordination, public engagement, and local credibility.

PARTNER CONTRIBUTION

City participation + developer expertise + layered financing.

OUTCOME

40 new affordable homes opened in 2026!
...with 250+ households still on the interest list.

Land can be critical local equity, not simply surplus property.

A housing deal is a capital stack - and a coalition of partners.

Sources			Uses	
LIHTC Equity	8,904,449	State Funding	Land	101
Other Equity - Solar and 45L	94,370	Federal Funding	Site Work/Infrastructure	1,273,926
WHEDA First Mortgage	227,000	State Funding	Construction Costs	9,371,515
WHEDA Housing Trust Funds	436,921	State Funding	Soft Costs	2,962,080
FHLBC AHP Grant	2,000,000	Other	Reserves	230,342
Congressional Directed Spending	900,000	Federal Funding		
State of WI HOME Funds	863,750	State Funding		
City of Washburn TIF Grant	233,937	Local Funding		
Deferred Developer Fee	177,537	Applicant Funding		
TOTAL	**13,837,964**		**TOTAL**	**13,837,964**

Local government did not fund the whole deal, but it helped make the whole deal possible.

LAND AS AN IMPLEMENTATION TOOL

Public land is a portfolio, not a one-off project.

AURORA PLACE

County land → 40-unit affordable rental development

AURORA NEIGHBORS

Adjacent parcel → CheqBUILT + Habitat partnership for 8 new single-family homes

LAND FOR HOUSING INITIATIVE

County parcels → four units in three years → cheap to free land for developers

TAX FORECLOSURES

Deed restrictions + deadlines to return property to housing use

The common question: how can a public asset address a barrier the market will not remove on its own?

TAX-FORECLOSURE HOUSING POLICY

A small policy can change who gets a shot at a property.

10 YEARS

No STR permits after County foreclosure sale

2 YEARS

Buildable vacant lot must have a residential structure established

6 MONTHS

Existing structure must be made habitable

above expectations

BAYFIELD COUNTY

Resolution

No. 2023-69

Regarding Tax Delinquent Land Sales with Residential Covenant Requirements and Short-Term Rental Restriction



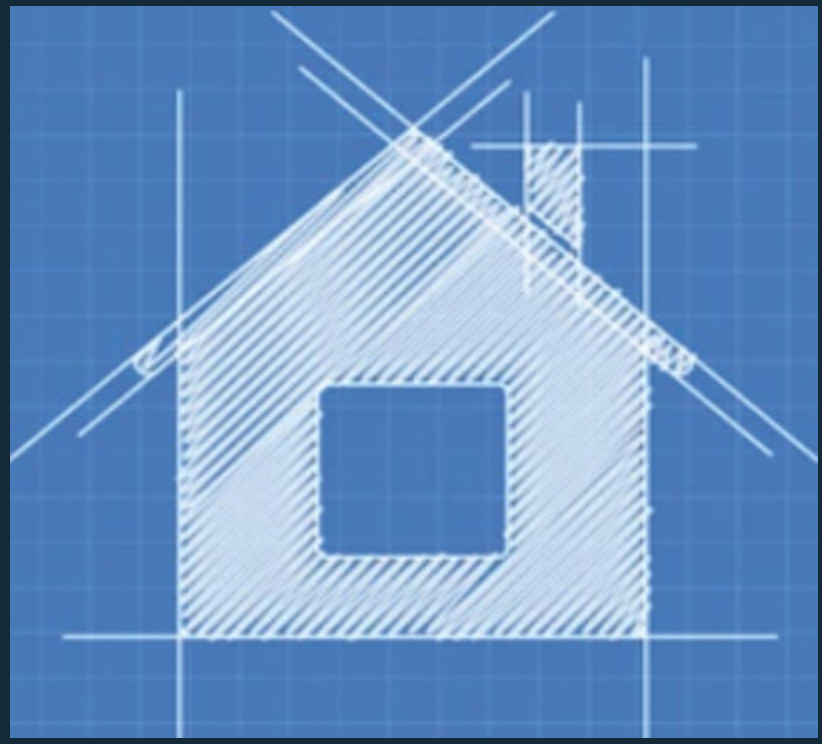
A targeted (if marginal) way to steer County-controlled property back toward year-round housing.

CASE STUDY

CHEQBUILT

Community Land Trust • Ashland + Bayfield Counties

chequamegon bay united impact land trust



What if the developer you need does not exist?

The missing piece was durable local development capacity.

homes for neighbors

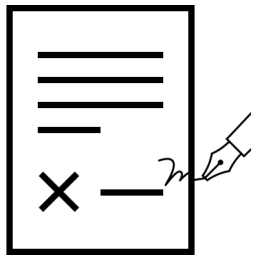
Community Land Trust (in simple terms)



Income-eligible buyer gets a mortgage for the **home only**



CLT makes the initial affordability investment



Ground lease and resale formula keep the home affordable for ***all future buyers***



Affordability investment stays with the land, not the buyer



CLT owns the land and supports the homeowners long-term



Investment grows in value, multiplies in impact over time

Flexible model for hot or cold markets, urban or rural

CASE STUDY

CORNUCOPIA SENIOR HOUSING

Small-market development + community legitimacy

The missing piece was not land or money.

It was a locally-defined project with enough legitimacy and technical support to move forward.

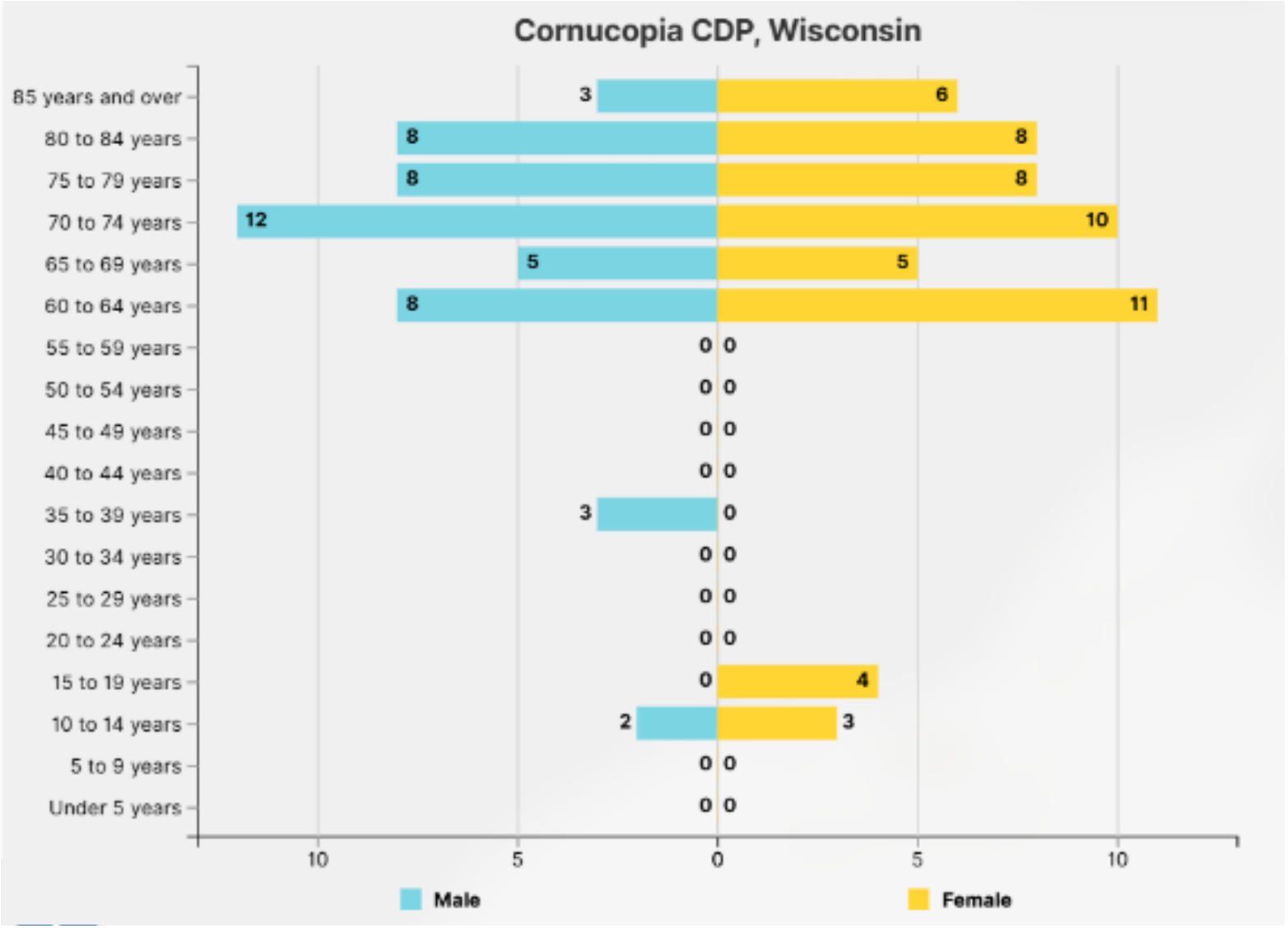


Village of Cornucopia (Town of Bell)
Population: 103 (355)
Median Age: 71.8 (64.8) **vs. State of WI:** 40.5

Total Housing Units: 173 (506)
"Vacant" Units: 113 (314)
Vacation/STRs: 65.3% (62%)

Partnership:
- Senior Housing Work Group
- Town of Bell
- Bayfield County UW-Extension
- Bayfield County Housing Authority
- WEDC Thrive Rural Initiative
- Design Wisconsin (UW)
- CheqBUILT

Key Considerations:
- Mobility & aging-in-place
- Social isolation
- **EMS access**
- Daily living amenities & services
- Maintenance demands
- Need to protect permanent, **year-round residences**



CASE STUDY

Cornucopia: build the project *with* the community

01 DEFINE THE NEED

Housing for independent seniors

02 LEGITIMIZE

Town support + local work group

03 LISTEN

2024 housing survey + regular meetings





04 DESIGN

Offer a vision and gather feedback

05 ADD EXPERTISE

Thrive Rural support + BCHA & CheqBUILT

06 ADVANCE

Site control + survey + predevelopment

DON’T “SELL” A PREDETERMINED PROJECT

Getting buy-in from small communities



Start with the need

Who is struggling to stay? What type and scale of housing would actually help?

Use multiple engagement formats

A survey, work group, public meeting, promotional campaign, and charrette each do a different job.

Show the feedback loop

People need to see how their input changed the project—not simply that it was collected.

Engagement is an ongoing part of project development, not a hearing at the end.

CASE STUDY

ONDOSSAGON SCHOOL

Adaptive reuse + opportunistic implementation

Historic school, vacant since the 1990s

The opportunity existed before the complete development pathway did.





CASE STUDY

Ondossagon: recognize the opportunity, then build the team

THE CHALLENGE

Adaptive reuse adds environmental, design, sanitary, financing, and coordination complexity.

EARLY CAPITAL

$150,000 WEDC Site Assessment Grant for lead, mold, and asbestos work + $30,000 County match.

PARTNERS

Owners + NWCSA + C&S Design + other regional partners.

NEXT HURDLE

Sanitary capacity and larger project financing remain central questions.

Leverage early public dollars to answer the questions that prevent larger dollars from moving.

CAPACITY IS INFRASTRUCTURE

Build the ecosystem, not just the project.

CHEQBUILT

Development + buyer support + permanent affordability

HOUSING AUTHORITY

Management capacity + portfolio stewardship

HOUSING EDUCATOR

Coordination + readiness + project development

HOUSING NAVIGATION & OUTREACH

Connect residents to programs and resources

INSTITUTIONAL PARTNERS

Research + facilitation + technical assistance

LOCAL LENDERS & DEVELOPERS

Capital + execution + market knowledge

Sometimes the most important housing investment is building the capacity to keep doing the work.

REGULATION + READINESS

Remove friction before the project arrives.

Bayfield County is undertaking a comprehensive, housing-forward zoning update.

DENSITY + LOT STANDARDS

Look for rules that unintentionally make housing harder or more expensive.

PARCEL INTELLIGENCE

Identify locations where infrastructure, access, zoning, and ownership align.

PERMITTING

Make the path as understandable and predictable as possible.

PROJECT READINESS

A good site becomes much more valuable when basic questions are already answered.

- Big change takes time - anticipate 18-36 months.
- Ask experienced zoning staff to identify priority changes early - they already know where the pinch points are.
- Include ongoing review as an agenda item for your Planning & Zoning Committee. Every challenging application is an opportunity to learn and improve.
- Plan for an ample public engagement and input process, especially with Towns under county zoning jurisdiction.
- The text of the ordinance has to be enforceable. Consider drafting more user-friendly supplementary materials for the general public.
- Include your Land Records team early to plan for implementing revisions to zoning/GIS maps.

A Note on Rural Zoning

- It can be complicated.
  - Multiple jurisdictions, sometimes overlapping
  - Lower-density zoning standards than more urban areas
  - Less land is designated for higher density development
  - Local government staffing is limited
  - Timelines might depend on frequency of local meetings
- It can also be non-existent.



A PIPELINE, NOT A SINGLE BET

Keep several irons in the fire.

Aurora Neighbors
Single-family homes

Iron River
County land + infrastructure

Cornucopia
Senior housing in predevelopment

Ondossagon
Adaptive reuse, hazard remediation

Land for Housing
Public + private site opportunities

CheqBUILT
Acquisitions + new builds

Not every seed will grow, so plant as many as you can!

PROACTIVE COMMUNICATION

Your housing team is bigger than you think.

Planning & Zoning

Permitting & regulation

Land Records / GIS

Parcel intelligence

Local Government

Access • utilities infrastructure

Housing Authority

Property management

Extension / RPC

Facilitation & technical assistance

Employers & Service Providers

Need • resources

Lenders

Capital & underwriting

Nonprofits

Outreach, development & stewardship

Bring partners in when their knowledge can change the project, not when you need their signature.

STATE + FEDERAL PARTNERS

Build relationships before you need the money.

ASK WHAT FITS

Understand programs before designing a project around them.

EXPLAIN WHAT DOESN'T

Tell agencies why a program fails in a rural market.

BRING REAL PROJECTS

A site, partner, budget, and next step create a better funding conversation.

STACK OPPORTUNITIES

Technical assistance, site assessment, grants, appropriations, and local resources can solve different pieces.

WHEDA

Tony Evers
Office of the Governor | State of Wisconsin

WISCONSIN
OFFICE OF RURAL PROSPERITY

Each year, I am amazed by the ways folks across Wisconsin find to give back to their communities, and this year is no exception. After reviewing the requests submitted to our office, I am pleased to express my support for the following projects:

- **Bayfield County,** Cornucopia project through CheqBUILT;

Together in service,

Tony Evers
Governor

Extension
UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY

CITY OF WASHBURN &
BAYFIELD COUNTY
HOUSING AUTHORITY

THE STRATEGY

Where there's no silver bullet, try silver buckshot.



The housing crisis is complex.
It will take many solutions to address it.

TAKE THIS HOME

A practical rural implementation playbook:

01 Assign ownership

Who wakes up thinking about housing? Who is willing to hold other partners accountable for progress?

02 Inventory assets

Land, buildings, infrastructure, funding, expertise, authority.

03 Pick one solvable problem at a time

Not “housing.” A population + place + scale.

04 Make it a solid proposal

Site facts, approvals, local contributions, target population, likely capital stack.

05 Identify the missing piece(s)

Developer? Owner? Manager? Lender? Operator? Technical expert?

06 Create the next decision point

RFP, option to purchase, MOU, funding application, conveyance.



Remember:

THE HOUSING SHORTAGE DIDN’T HAPPEN OVERNIGHT AND IT WON’T BE SOLVED OVERNIGHT, EITHER.

DON’T WAIT FOR A SOLUTION. NO ONE IS COMING TO SAVE YOU.

Instead, use the tools you already have and

build the ones you don’t.

Thank You!

QUESTIONS?

Making Rural Housing Happen

Partnerships • Public Land • Practical Implementation

WI-APA Conference • 2026

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