

# Workforce Housing:

Recommendations for a New  
Public-Private-Nonprofit  
Partnership for Wisconsin

The Wisconsin Partnership for Housing Development, Inc.  
121 South Pinckney Street, Suite 200  
Madison, WI 53703  
(608) 258-5560  
[www.wphd.org](http://www.wphd.org)

## Table of Contents

---

Summary	1
Employer Assisted Housing	3
Middleton	6
Butternut	8
Appleton	10
Dodgeville	12
Recommendations for the Department of Commerce	14
Appendix	15

## Summary

---

The purpose of the project described in this report was to help the Department of Commerce identify innovative and creative ways to encourage the development of workforce housing in Wisconsin. The Wisconsin Partnership for Housing Development held a series of roundtable discussions about workforce housing in four communities. They resulted in a range of local solutions to affordable housing issues, and a call for the creation of a statewide Workforce Housing Initiative as a partnership between the state government, local communities and businesses, and nonprofit organizations.

In carrying out this project, the Wisconsin Partnership focused on the ways that workforce housing programs can benefit from a partnership approach. We began by examining what was already available to each community in terms of federal, state and local resources. After presenting that information to workshop participants in each community, we helped them identify community-specific gaps in both funding and programs. Participants were then able to contribute important suggestions for solving the housing problems in their respective areas and statewide.

The key to most of the initiatives recommended in this report is that they offer the ability to use existing or potential local, state and federal programs. The Wisconsin Partnership proposes innovative ways for employers, nonprofit organizations, local governments and the Department of Commerce to design new efforts that will dovetail with affordable housing resources, thus increasing benefits to employees beyond the level possible with any one resource operating on its own.

## History

In November 2004, the Wisconsin Partnership for Housing Development conducted a series of roundtable discussions on workforce housing issues in different areas of the state. The Partnership did this work as a consultant to the Division of Community Development (DCD) in the Department of Commerce under a HUD-funded technical assistance contract. DCD had recently reorganized with the addition of the Bureau of Housing to the Bureau of Community Development. In addition, a new Division Administrator had been hired. These changes offered a good opportunity for the reconstituted Division of Community Development to look at ways for the two bureaus to work together. Community development in general is often focused on either housing or economic development, but rarely are both housed in the same agency. The Partnership's challenge was to determine a way to bring the two parts of community development together, with a focus on housing.

To begin, the Partnership facilitated a series of meetings with staff from the Division of Community Development to plan the project. Staff members from WHEDA (the Wisconsin Housing and Economic Development Authority) were also invited to participate in this project. Workforce housing was the focus of the project. The goal was to explore employer assisted housing as a possible mechanism for creating "workforce housing", defined as housing affordable to the full range of incomes represented by the Wisconsin workforce.

Wisconsin Partnership staff presented these ideas as a pilot project in speeches at the Governor's Economic Development Conference in May and at the 2004 "A Home for Everyone" Conference in July. This led to contacts with interested nonprofit organizations, local government officials and employers in communities across the state. The Partnership, DCD and WHEDA then selected four communities to participate in the pilot project: Appleton, Butternut, Dodgeville and Middleton. These communities were selected because of their strong interest in the project, and because they represented areas of the state that were very different from each other. Appleton is a moderately large city, Middleton is an urban suburb of the second largest city in the state, Dodgeville is a small city located in a rural area, and Butternut is a village of 400 people in the North Woods. Each community faces distinct challenges in regard to affordable housing and economic development.

## **Methodology**

With help from local contacts, the Partnership organized a roundtable discussion in each of the four communities, inviting local government officials, nonprofit or for-profit housing developers and local employers from each area. Each roundtable followed the same format. First, Partnership staff introduced the topic of workforce housing and outlined the agenda for the day. Participants then introduced themselves and explained their interest in attending the roundtable. Next, the Partnership presented information about employer assisted housing programs from both the supply side and the demand side, using a series of large charts. (A table summarizing these charts is reproduced on pages 4 and 5.) After a short break, the group reconvened to discuss the workforce housing problem in their area. Partnership staff moderated the discussion and helped participants focus on answering questions raised by the charts. After the general discussion, the group worked together to fill in the blanks on the charts. This led to creating local solutions that might work in tandem with current local, state and federal workforce housing programs and initiatives.

## Employer Assisted Housing

---

Employer Assisted Housing (EAH) is a hot topic in communities across Wisconsin and the nation. As housing prices continue to rise, working people struggle to afford homes. In high-cost housing markets, employers cannot recruit and retain employees who can afford to purchase homes near their jobs. In some areas, employees commute long distances, creating other problems such as absenteeism or tardiness for employers, and exacerbating community concerns about traffic congestion and sprawl.

In response, many employers throughout the U.S. have begun to offer housing benefits to their employees. These housing benefits range from very simple and inexpensive assistance (e.g., employers offering free meeting room space for a nonprofit to provide housing counseling to employees) to complicated and expensive programs (e.g., where employers purchase securities, such as mortgage bonds, to secure below-market interest rates and flexible underwriting guidelines for employees' mortgages).

The Partnership's research on possible programs and available resources is summarized in two tables describing mechanisms, one for supply-side and one for demand-side options. At the roundtable sessions, the information from the tables was turned into large display charts, which were used both to provide information and to encourage discussion among participants.

The tables are reproduced on the following page as they looked when they were distributed to participants in each community, except that some of the information under the "local" column was filled in, if it was known to the Partnership before the roundtable. For example, the tables for the Appleton discussion contained information about down payment and closing costs assistance programs available through the Appleton Housing Authority.

**Demand-Side Employer Assisted Housing Mechanisms**

<b>Mechanism</b>	<b>Description</b>	<b>Pro</b>	<b>Con</b>	<b>Local</b>	<b>Commerce</b>	<b>WHEDA</b>
Marketing and Outreach	Employer informs employees about available housing options; encourages renters to buy; can work with Realtors and lenders	1. Low cost 2. Easy to set up	1. Limited value to employees			
Political Support	Employer publicly supports idea, projects, etc.	1. Little if any financial cost 2. Provides free publicity and possibly good will	1. Can be time intensive			
Homebuyer Education and Counseling	Counsel in-house; provide free meeting space; pay nonprofit to provide services	1. Little work for employer if partnering with a nonprofit	1. Doesn't help employee with financial barriers		CDBG & HOME Administrative funds can be used to pay for training of local administer in homebuyer education.	On-line Homebuyer Education Program and online pre-approval for first mortgage through WHEDA
Downpayment and Closing Costs	Employer can pay "points" on mortgage; offer grant for certain amount of downpayment; pay for closing or transaction costs; can be structured as a grant, matching grant, deferred loan, etc.	1. Helps employees overcome a major barrier 2. Can be structured to encourage employee retention 3. Easily combines with public sector subsidies	1. Potentially expensive 2. Administrative burden		CDBG funds for half of a DP (up to 10% of purchase price), must be <u>matched</u> . HOME Homebuyer funds can be used for DP and closing costs. Homebuyer contributes up to \$1000. HODAP funds for DP and closing costs.	When approved for a WHEDA first mortgage, buyer automatically approved for loan for DP and/or closing costs. Some portion can be used for future repairs if used within 2 yrs of purchase - HOME PLUS program
Group Mortgage Origination	Employers work with lenders – provide large group of people (employees) who want mortgages, lenders lend at lower interest rates for group. Many employers could participate together.	1. Can save employees thousands of dollars at minimal cost to employer 2. Administrative burden on lender or nonprofit partner	1. May not provide sufficient help in high cost markets			WHEDA first mortgage product is .5 % lower than prevailing 30yr FXR market rate loan for households that qualify.
Mortgage Buydown	Reduce the monthly carrying costs of a mortgage by bridging gap between cost and employee ability to pay. Could be structured as a gap financed second mortgage.	1. Particularly helpful to employees in high cost markets	1. Can be expensive for employer 2. Temporary fix might not work for lower paid employees		HOME Homebuyer funds used for gap financing when homebuyer has income to pay monthly costs of homeownership but doesn't have sufficient downpayment.	HOME PLUS loan can help bridge the gap.
Mortgage Guarantees/ Mortgage Insurance	Employer guarantees repayment of employee mortgage to lenders in case of default. / Employer offers group mortgage insurance to employees (funds a loan loss reserve to cover defaults).	1. Can obtain underwriting flexibilities, lower DP requirements and waiver of mortgage insurance 2. Easily structured to encourage employee retention 3. Low cost	1. Employers may have to carry large contingent liabilities on financial statements for guarantees			All WHEDA loans have Mortgage Guarantee against job loss for the first 5 yrs after purchase. This mortgage guarantee pays the PITI for up to \$2000 for max of 6 months.
Purchase of Securities	Employers buy mortgage bonds at below-market rates, sell them and offer employees a below-market interest rate.	1. Employers earn a return, which may be tax deductible 2. Lowers interest costs and can provide underwriting flexibilities for employees	1. Can be cumbersome to structure and administer			

Supply-Side Employer Assisted Housing Mechanisms						
Mechanism	Description	Pro	Con	Local	Commerce	WHEDA
Cash Participation	Equity in project (low reward, high risk)   low-cost loan for predevelopment cash grants	1. Can earn modest return if structured as loan	1. Employers may lack sufficient capital to participate 2. Expensive if structured as a grant			WHEDA Foundation grants
Land	Donate land; sell below rate; lease land for development	1. Creates new units of housing possibly close to employer	2. Few employers have excess land to donate		Can use HOME and CDBG to purchase land	
Donation of Services	Larger employers with in-house architects, accountants, legal, engineers, etc. donate services to developer	1. Can be structured for little cost to employer	1. Can be expensive if project is complicated			
Construction Financing	Lower cost financing, or financing guarantees	1. Cash investment can be recouped after project completion	1. High risk		HOME loan for construction financing	WHEDA low-interest loan product
Master Lease	Employer agrees to rent units and then lease them to employees. Employer responsible for vacant months.	1. Can foster employee retention	1. Housing must closely match needs and affordability requirements of employees 2. Some risk of paying for unleased units		HOME Lease to Purchase Program	

## Middleton

---

The first Workforce Housing Roundtable discussion took place in the City of Middleton, on November 5, 2004. The roundtable was well attended, with representatives from local government (including the Mayor and the City Administrator), five local employers, the Chamber of Commerce and a local nonprofit organization. Participants cited a variety of reasons for attending the discussion, including familiarity with Middleton's recent business retention study (WIBRES), an understanding of the need for entry-level and affordable housing in the city, a desire for a balanced and diverse community, and the need for synergy between employers and the city government.

Middleton is a small city (population approximately 16,000) located on the western edge of the City of Madison. According to information from the Middleton Chamber of Commerce, Middleton has a wide variety of large and small employers, with over 50% of all employers classified as either retail or service. Seven of the largest employers in the city employ more than 300 people. The largest employer, Springs Window Fashions, employs more than 1,000 people.

After viewing the employer assisted housing supply/demand presentation, participants expressed concern about workforce housing issues in Middleton. Participants agreed that although there are a large number of employers in the City, housing is relatively expensive; so many Middleton employees must live in the surrounding communities. In addition, a large number of business owners live outside of the city. One of the participants reported that less than 1/3 of the members of the Chamber of Commerce live within the city limits. Thus, transportation is a large issue for both employees and business owners, and people agreed that the transit system does not fulfill the transportation needs of most people.

The rest of the discussion focused on existing local strategies and concluded with a brainstorming session on ways to create or improve workforce housing programs for the future. Two of the examples of existing EAH programs or potential local strategies mentioned were:

- The City of Middleton Affordable Housing Task Force
- A local employer, Springs Window Coverings, sold land around its plant for a housing development with the stipulation that 2 of the 27 lots be sold to Habitat for Humanity. In addition, the remainder of the lots were developed and sold at below market prices for the area. Springs provided the labor for the Habitat houses.

## Recommendations

- Either the City or a group of employers should conduct a market study or a housing needs study to determine what types and prices of housing are available currently, and how that corresponds with housing that employees can afford.

- Employers should pool their resources to provide some of the EAH benefits listed in the presentation.
- The community should expand funding sources to increase the supply of affordable housing or access to affordable housing for the workforce in the following ways:
  - Encouraging the formation of a Middleton CHDO to secure federal HOME funds
  - Having the City apply for Dane County CDBG funds for down payment assistance
  - Having the City apply for HODAP funds for down payment assistance
- The City should build more support for EAH by educating employers and employees and the community about its benefits.

## Butternut

---

The second Workforce Housing Roundtable was held in Butternut on November 9, 2004. Butternut is a great example of how an employer can work with a community to make a real difference in the housing situation.

Butternut is a small village (approximately 400 people) located a few miles north of Park Falls in Ashland County. The village identifies itself strongly with the Butternut school, and most people in the community believe that if the school were to fail due to a shortage of students, the whole village would fail. The village is fortunate to have two large employers, Butternut Veneer (55 employees) and Birds Eye Veneer (more than 100 employees). Besse Forest Products Group, based in Michigan, owns both companies.

The Partnership decided to include Butternut in the group of communities to participate in the roundtable discussions because of the village's unique situation. The school district has been steadily losing students and faced a crisis in 2004 when the district did not have sufficient funds to continue running the school. At the last minute, the district received a generous contribution from an area employer, which enabled it to continue operations for three more years. The school board, the village, the neighboring towns and the rest of the community realized that this contribution would help save the school in the short term, but also that something needed to be done to help ensure the viability of the community on a long-term basis.

The school board and the village decided to collaborate on a plan to encourage families to move to Butternut, which could increase the student population and make the school sustainable. Creating new housing in the village was an important part of this plan.

The roundtable discussion in Butternut was held in conjunction with a school board meeting held specifically to hear the presentation. More than 20 people attended, including members of the Butternut Board of Education, the Ashland County Board and the Ashland County Housing Authority; representatives of the Village of Butternut, the Town of Chippewa and a large local employer; and members of an engineering firm. Participants cited one reason over and over as an explanation for why they attended the roundtable—sustainability.

The discussion that ensued very quickly moved from general concerns about sustainability of the school and the village to specific solutions. Most of the people at the meeting had been thinking about this issue for a long time and were ready to talk about tangible and immediate responses to their problems. The consensus was that new housing is the most pressing community need, specifically new housing large enough for families, which would bring new children to the school district and help the school (and the village) sustain itself into the future.

At the roundtable, the school board offered to give the village approximately 5 acres of its property (a softball field) for the creation of new housing. The village further offered to be responsible for developing the infrastructure for the project, and to subdivide the land into improved lots.

Whether the village would develop housing on the lots or sell the land at a reduced price to other developers or potential home buyers was not decided at the meeting. After discussion on the first two items, a representative from the Besse Forest Products Group offered the support of his employer for this project and volunteered to pay for the infrastructure and possibly some of the housing development costs.

The participants in the workshop ended the meeting by talking about some of the many other ways in which the village could encourage affordable housing. Everyone agreed that the extremely generous gesture from Besse Forest Products, in combination with the creative collaboration of the Village and the School District, provided an excellent first step in revitalizing the community. However, addressing some of the other housing and economic issues in Butternut will be necessary to continue to attract people to the community in the future.

Since that meeting in November, the school board held a special annual meeting in mid-December to authorize the transfer of ownership of 5.5 acres to the village for housing development. District residents approved the transfer with an 86-45 vote. The Village President also announced the creation of the Butternut Development Fund, to be solely used for new housing development. The fund's initial deposit is \$650,000 from Besse Forest Products. It will be set up to continue creating new housing into the future, with any proceeds from the sale of the housing returned to the fund and used to create more housing.

The village currently plans to begin construction of four homes in July, with occupancy expected before the start of the new school year. Plans for the first four homes are for 3-bedroom, 1-bathroom homes, built on slab or with crawl spaces, on lots sized 60 by 100 feet. The village has hired an engineering firm from Ironwood, MI to do the platting, surveying and subdivision of the lots and the initial marketing of the first four units. The remaining lots will be developed at a later date.

## **Recommendations**

- The village should work with the state to bring housing rehabilitation dollars into the community to fix up older homes in Butternut.
- The community should encourage construction of rental housing.
- The community should encourage economic development in the downtown, possibly through involvement in the Main Street program.
- The village should pursue demand-side solutions to affordable housing, such as down payment assistance and low interest rate mortgages for potential buyers for the new homes.

## Appleton

---

The third Workforce Housing Roundtable was held in Appleton, on November 11, 2004. Representatives of the local government, the regional planning commission, the housing authority, nonprofit and for profit developers, and local employers attended the meeting. Participants had a variety of reasons for attending the roundtable, including concerns about how organizations can create quality affordable housing in the face of rising land and construction costs, interest in building new rental housing, and knowledge of a growing need for housing for single-parent employees.

Wisconsin's Fox Valley area comprises fifteen communities along the Fox River. It is one of Wisconsin's fastest growing areas, with more than 222,000 residents. Appleton is the largest city in the area, with a population of approximately 70,000. Many Fox Valley cities, towns and villages share borders, and it is easy to drive through one community into another without realizing it. Many people live in one community and work in another. A large percentage of the economic base of the Fox Valley is made up of manufacturing jobs, and a large percentage of those jobs are in the paper industry. Unemployment is low in the area, and according to a study by the Chamber of Commerce, 87% of those employed in the Fox Valley are satisfied with the local job market.

A common theme that emerged from the Fox Valley roundtable discussion was the housing affordability gap for employees with incomes between \$25,000 and \$30,000. Representatives from Pitney Bowes, a large local employer, explained that many of its employees are young, single parents in that income bracket. The company has found that many of its employees need education in terms of both renting and buying a home. Housing is a large expense, which creates problems for employees in paying other expenses such as child care and transportation. Pitney Bowes expressed interest in learning more about the employer assisted housing programs discussed at the beginning of the session. Representatives from Pitney Bowes talked about including some sort of housing benefit in their cafeteria of benefits to employees.

A local developer, Oakridge Homes, raised supply-side issues. Representatives from the company talked about how market pressures and municipal requirements have made construction more expensive in the last few years, causing lot prices to increase by around \$11,000 and making the creation of affordable housing more difficult. The company cited regulations and policies such as minimum lot sizes, large setbacks and extensive review processes as contributing to the rising cost of new homes. According to Oakridge Homes, its typical home of 3 bedrooms, 1 bath and a 2-car garage can no longer be built for \$125,000, which was the standard a few years ago.

A representative from a local nonprofit housing organization talked about how the Fox Cities Housing Coalition (FCHC) is working to help solve some of these problems by educating and creating awareness within the business community about the need for affordable housing. The FCHC has created a Business Leadership Council for Workforce Housing, and is holding quarterly Housing Huddles to bring

employers together with nonprofits and local governments to come up with creative strategies to address affordable housing issues.

### **Recommendations**

- The community should seek to develop home buyer education and counseling programs specifically aimed at employees.
- The Business Leadership Council should encourage employers to learn more about employer assisted housing programs.
- The Fox Cities Housing Coalition and the Business Leadership Council should work together, along with business leaders and housing developers, to encourage changes in zoning codes and policies to make affordable housing easier to develop.

## Dodgeville

---

The final Workforce Housing Roundtable discussion was held in Dodgeville on November 22, 2004. The chair of the County Board participated in the roundtable, along with the executive directors of two nonprofits in the area, Southwestern Wisconsin Community Action Program (SWCAP) and Neighborhood Housing Services of Richland County (NHS). The two executive directors explained that their organizations had been working together for nearly a year to start an employer assisted housing initiative in southwest Wisconsin. They had continually run into the same issue—employers weren't convinced that housing costs were a problem for their employees.

Dodgeville is the largest city in Iowa County, with a population of approximately 4,000 people. The city is home to 7 of the 10 largest employers in the county, including Land's End, which employs over 2,000 workers during its regular season and up to 8,000 seasonal employees. Housing costs in the city are still relatively affordable. The average sales price of all homes sold in the city in 2003 was \$128,000. However, large price differences exist between newer and older homes, and between houses in the city of Dodgeville and in the rest of Iowa County.

Participants identified two main problems with the housing stock in Iowa County. First, existing housing in the city that is considered affordable requires substantial rehabilitation, and second, the new housing being built in the city and in the county is expensive, and out of the reach of low and moderate-income families. The participants identified a lack of housing in the \$125,000 to \$175,000 range as a major problem for the community.

The executive directors of SWCAP and NHS reported that they have interviewed local business leaders and human resources personnel throughout the county to determine interest in the program. They have found that most of the employers in the area do not see a lack of affordable housing as an issue for their employees. The largest business in the area, Land's End, explained that it does not have a problem hiring or retaining employees. The average age of its workforce is in the mid-thirties, so many of its employees already own homes or do not need financial assistance such as help with a down payment because they are more financially stable than most young first-time home buyers.

Participants talked about how a different approach to employer assisted housing might be the key to getting businesses interested. Instead of focusing only on down payment assistance or housing counseling for first-time home buyers, it might be worthwhile to focus on the supply side of housing by working with employers to create new affordable units. Employers might be interested in this approach for a number of reasons. It would allow them to make a financial investment in the project at one time, as opposed to continually investing money in a program that might carry on for a number of years. It could allow them to have some control in the project, such as determining where the development would be located, or how many of their employees could live there.

Participating in the development of a project would give an employer free advertising, help to build good will in the community and create a sort of “ownership” of the project, with methods as simple as offering to name the development or part of the development after the employer.

### **Recommendations**

- Community advocates should try changing the focus of existing employer assisted housing program (or adding to the program) to a broader based supply-side program of community improvement and housing development, instead of concentrating only on the demand-side issues of down payment assistance and counseling.
- The community should try to recruit other large employers beyond Land’s End, such as the hospital or U.W. Richland Center, to participate in EAH programs.

## Recommendations for the Department of Commerce

---

Although the Workforce Housing Roundtable discussions focused on local issues, and workforce housing strategies should be tailored to local and regional market conditions, the Wisconsin Partnership believes that some basic strategies can be pursued at the state level to encourage, supplement and match local programs in a positive way.

Federal funding sources such as HOME and CDBG offer great flexibility. The Department of Commerce should look at ways to combine these funding sources to create a statewide Workforce Housing Initiative. Affordable housing should be seen as an economic development priority. If people in the workforce cannot afford decent places to live, it will be harder for businesses to find and keep a workforce. And if workers need more money to pay for housing it will be harder for businesses to stay competitive.

A statewide program should focus on encouraging the public and private sectors to work together. The state could use the program as a catalyst, as a funding match, as an educational resource or all of the above. The key point of the program should be flexibility, in order to meet the unique needs of different localities.

A statewide Workforce Housing Program should include:

- A **down payment assistance** component. The Department of Commerce could structure the down payment assistance as a matching grant. Employers could decide how much money they would be willing to provide each employee and the state would match the amount (up to a certain number).
- An **education** component. Both employers and employees would benefit from this aspect of the program. Educational materials and workshops could be created to teach employers about the different ways in which they could add employer assisted housing benefits to the cafeteria of benefits already in place. Another focus could be on educating the workforce. The Department of Commerce could provide funding for housing counseling for employees of businesses in the Workforce Housing Program.
- A **grant or loan component for predevelopment costs**. The Department of Commerce could encourage the creation of affordable housing by offering grants or loans to help pay for the predevelopment costs of employer assisted housing. These funds could be offered to the developers of the projects as low-interest loans, grants or matching grants.
- A **capacity building** component. This component could be used to “jump start” employer assisted housing programs in communities, or to help keep the programs going once established. Nonprofit organizations are crucial to the success of workforce housing programs, and the Department of Commerce could fund the administrative and other costs of running employer assisted programs.

## Appendix

**Middleton Workforce Housing Attendees  
November 5, 2004**

<b>M/M</b>	<b>First</b>	<b>Last</b>	<b>Title</b>	<b>Organization</b>	<b>Phone</b>	<b>E-mail</b>
Ms.	Carol	Biendseil		Greenway Properties	664.0777	<a href="mailto:cbiendseil@greenwaycenter.com">cbiendseil@greenwaycenter.com</a>
Ms.	Patricia	Bornhofen		ETC	831.4116	<a href="mailto:pbornhofen@etconnect.com">pbornhofen@etconnect.com</a>
Mr.	Mike	Cienian		Springs Window Fashions	828.4072	<a href="mailto:michael.cienian@springs.com">michael.cienian@springs.com</a>
Mr.	Mike	Davis	City Administrator	City of Middleton	827.1058	<a href="mailto:mdavis@ci.middleton.wi.us">mdavis@ci.middleton.wi.us</a>
Mr.	Dietrich	Gruen		Middleton Outreach Ministry	826.3408	<a href="mailto:dietrich@mompop.org">dietrich@mompop.org</a>
Mr.	Don	Hammes		Bureau of Housing	264.8503	<a href="mailto:dhammes@commerce.state.wi.us">dhammes@commerce.state.wi.us</a>
Ms.	Judy	Karofsky	Program Director	WPHD	258.5560	<a href="mailto:judykarofsky@wphd.org">judykarofsky@wphd.org</a>
Ms.	Eileen	Kelly		City of Middleton	827.1077	<a href="mailto:ekelly@ci.middleton.wi.us">ekelly@ci.middleton.wi.us</a>
Mr.	Jeff	McAlister	Representative	WHEDA	220.9204	<a href="mailto:jeffrey.mcalister@wheda.com">jeffrey.mcalister@wheda.com</a>
Mr.	Van	Nutt		Middleton Chamber of Commerce	827.5797	<a href="mailto:nutt@middletonchamber.com">nutt@middletonchamber.com</a>
Mr.	Mike	Petta		Middleton Community Bank	824.3231	<a href="mailto:mpetta@middletonbank.com">mpetta@middletonbank.com</a>
Ms.	Diane	Schobert	Business Development Manager	WHEDA	266-0191	<a href="mailto:Diane.schobert@wheda.com">Diane.schobert@wheda.com</a>
Mr.	Jim	Wexler		City of Middleton	233.9439	<a href="mailto:jwexler@mailbag.com">jwexler@mailbag.com</a>
Mr.	Doug	Zwank	Mayor	City of Middleton	831.5597	<a href="mailto:mayor@ci.middleton.wi.us">mayor@ci.middleton.wi.us</a>

**Butternut Workforce Housing Attendees  
November 9, 2004**

<b>M/M</b>	<b>First</b>	<b>Last</b>	<b>Title</b>	<b>Organization</b>	<b>Phone</b>	<b>E-mail</b>
Ms.	Janet	Bewley		WHEDA	715.779.5481	<a href="mailto:janet.bewley@wheda.com">janet.bewley@wheda.com</a>
Mr.	George	Faltinosky		Butternut Board of Education	715.769.3701	
Mr.	Mark	Girard		Coleman Engineering	906.774.3440	<a href="mailto:mgirard@coleman-engineering.com">mgirard@coleman-engineering.com</a>
Ms.	Betty	Kalscheur		Dept. of Commerce	608.267.6904	<a href="mailto:bkalscheur@commerce.state.wi.us">bkalscheur@commerce.state.wi.us</a>
Ms.	Judy	Karofsky	Program Director	WPHD	608.258.5560	<a href="mailto:judykarofsky@wphd.org">judykarofsky@wphd.org</a>
Ms.	Maxine	Kleinsteiber	Supervisor	Ashland County Board	715.769.3508	<a href="mailto:maxk@centurytel.net">maxk@centurytel.net</a>
Mr.	Bryce	Luchterhand		Wisconsin Governor's Office	715.762.5900	<a href="mailto:bryceluchterhand@tds.net">bryceluchterhand@tds.net</a>
Mr.	Gary A.	Mertig		Butternut Board of Education	715.769.3660	<a href="mailto:gary.mertig@dwd.state.wi.us">gary.mertig@dwd.state.wi.us</a>
Mr.	Larry	Meverden	Trustee	Village of Butternut	715.769.3147	<a href="mailto:meverden@butternut.k12.wi.us">meverden@butternut.k12.wi.us</a>
Mr.	Michael	Neumann	Village President	Village of Butternut	715.769.3113	<a href="mailto:butternut@pctcnet.net">butternut@pctcnet.net</a>
Mr.	Bob	Rybak	Supervisor	Town of Chippewa	715.769.3935	<a href="mailto:rybak@centurytel.net">rybak@centurytel.net</a>
Mr.	John	Schroeder	Supervisor	Town of Chippewa	715.769.3131	
Ms.	Kristin	Silva	Project Manager	WPHD	608.258.5560	<a href="mailto:kristinsilva@wphd.org">kristinsilva@wphd.org</a>
Mr.	Dan	Smart		Butternut Board of Education	715.769.3310	<a href="mailto:smart1@centurytel.net">smart1@centurytel.net</a>
Mr.	Garth	Stengard		Coleman Engineering	906.932.5048	<a href="mailto:gstengard@coleman-engineering.com">gstengard@coleman-engineering.com</a>
Mr.	Roger	Sukanen	Executive Director	Ashland County Housing Authority	715.274.8311	<a href="mailto:rsukanen@centurytel.net">rsukanen@centurytel.net</a>
Mr.	David	Thaler		Coleman Engineering	906.932.5048	<a href="mailto:dthaler@coleman-engineering.com">dthaler@coleman-engineering.com</a>
Ms.	Hattie	Weinberger	Supervisor	Town of Chippewa	715.769.3566	

**Appleton Workforce Housing Attendees  
November 11, 2004**

<b>M/M</b>	<b>First</b>	<b>Last</b>	<b>Title</b>	<b>Organization</b>	<b>Phone</b>	<b>E-mail</b>
Mr.	Ted	Dominowski		Oakridge Homes, LLC	920.725.1910	<a href="mailto:tdomino@execpc.com">tdomino@execpc.com</a>
Mr.	Jeff	Gill		Appleton Housing Authority	920.739.6811	<a href="mailto:jgill@appletonhousing.org">jgill@appletonhousing.org</a>
Mr.	Steven	Haunschild	Director, Human Resources	Pitney Bowes	920.882.3596	<a href="mailto:steve.haunschild@pb.com">steve.haunschild@pb.com</a>
Ms.	Kathy	Kamp	Executive Director	Housing Partnership of the Fox Cities	920.731.6644	<a href="mailto:kathy@housing-partnership.org">kathy@housing-partnership.org</a>
Mr.	Russell	Kaney	Multifamily Development Officer	WHEDA	608.267.1085	<a href="mailto:russell.kaney@wheda.com">russell.kaney@wheda.com</a>
Ms.	Judy	Karofsky	Program Director	WPHD	608.258.5560	<a href="mailto:judykarofsky@wphd.org">judykarofsky@wphd.org</a>
Ms.	Betty	Nordeng	Land Use, Demographics	East Central WI Regional Planning Commission	920.751.4770	<a href="mailto:bnordeng@eastcentralrpc.org">bnordeng@eastcentralrpc.org</a>
Ms.	Julie	Potts	Director	Pitney Bowes	920.882.3434	<a href="mailto:julie.potts@pb.com">julie.potts@pb.com</a>
Mr.	David	Roy		Oakridge Homes, LLC	920.858.8724	
Ms.	Diane	Schobert	Business Development Manager	WHEDA	608.266.0191	<a href="mailto:diane.schobert@wheda.com">diane.schobert@wheda.com</a>
Ms.	Kristin	Silva	Project Manager	WPHD	608.258.5560	<a href="mailto:kristinsilva@wphd.org">kristinsilva@wphd.org</a>
Ms.	Laura	Wittmann	Housing Specialist	City of Appleton	920.832.6007	<a href="mailto:laura.wittmann@appleton.org">laura.wittmann@appleton.org</a>

**Dodgeville Workforce Housing Attendees  
November 22, 2004**

<b>M/M</b>	<b>First</b>	<b>Last</b>	<b>Title</b>	<b>Organization</b>	<b>Phone</b>	<b>E-mail</b>
Ms.	Judy	Karofsky	Program Director	WHPD	608.258.5560	<a href="mailto:judykarofsky@wphd.org">judykarofsky@wphd.org</a>
Mr.	Wally	Orzechowski	Executive Director	SWCAP	608.935.2326	<a href="mailto:wallyo@swcap.org">wallyo@swcap.org</a>
Mr.	Robert	Regan	Board Chair	Iowa County Government	608.987.3400	
Ms.	Kristin	Silva	Project Manager	WPHD	608.258.5560	<a href="mailto:kristinsilva@wphd.org">kristinsilva@wphd.org</a>
Mr.	Terry	Testolin	Executive Director	NHS of Richland County	608.647.4949	<a href="mailto:nhsrcwi@mwt.net">nhsrcwi@mwt.net</a>