Housing Solutions in Action: Lessons from Wisconsin Communities

Real-World Examples, Financing Strategies, and Opportunities for Forest County

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Why Is Affordable Housing Difficult to Build?

The cost of building housing can exceed what local households can afford.

Financing tools and partnerships help close the gap.

How is affordable housing financed?

Tax Credits

- Attract private investment

Loans & Grants

- Help cover development costs

Local Partnerships

- Contribute land, infrastructure, or other resources.

The Meadows — Darlington, WI

Affordable housing for agricultural workers and their families



The Meadows — Darlington, WI
32 affordable townhomes | Approximately $9M

- **$3.8M:** Low-Income Housing Tax Credit (LIHTC) equity
- **$3.28M:** USDA Rural Development loan
- **$987,000:** HOME Investment Partnerships funding
- **$480,000:** Federal Home Loan Bank Affordable Housing Program grant
- **$353,512:** Deferred developer fee
- The project also benefited from USDA rental assistance.

Lesson: A community can combine federal loans, tax credits, grants, and nonprofit partnerships to develop housing for a particular workforce

Sources: (1) Council of State Community Development Agencies, “The Meadows.” The Meadows - COSCDA
(2) Cinnaire, “The Meadows.” The Meadows SWCAP - Cinnaire - Advancing Communities

Aurora Place — Washburn, WI

Affordable housing for workers, families, and seniors



Aurora Place — Washburn, WI
40 affordable rental homes | Approximately $14M

Nearly $9M: Low-Income Housing Tax Credit equity

$1M: Federal Community Project Funding
Local Support: City of Washburn tax-increment financing (TIF)
Additional Financing: State, philanthropic, and lending partners
Land Contribution: Bayfield County contributed previously county-owned land.

Lesson: County government can help make housing development possible without serving as the developer.

Sources: (1) UW–Madison Extension, Bayfield County 2024 Annual Report, p. 16; 2024-Annual-Report-Final.pdf
(2) Cinnaire, "Construction Begins on Aurora Place" (2025) Construction Begins on Aurora Place, a 40-Unit Affordable Housing Project in Washburn, WI - Cinnaire - Advancing Communities

Red Willow Flats — Oneida Nation

Mixed-income housing developed through tribal leadership and partnerships



Red Willow Flats — Oneida Nation

35 apartments (28 affordable, 7 market-rate)
Approximately $12M

$7.22M: Investor equity

$700,000: Federal Home Loan Bank Affordable Housing Program Grant

$4.13M: Additional financing to close the development gap

Lesson: Tribal leadership and financing partnerships can bring together resources to expand housing opportunities.

Sources: (1) Indigenous Economic Development, "Housing as a Driver of Community Economic Development." Housing as a Driver of Community Economic Development — Indigenous Economic Development
(2)*WHEDA, Low Income Housing Tax Credits presentation. (3)* Federal Home Loan Bank of Chicago (2025). Red Willow Flats Brings Housing and Possibility to the Oneida Nation | FHLBC

What Can Forest County Learn?

- Housing development often requires multiple funding sources.
- Local governments can contribute resources without becoming developers.
- Partnerships bring resources and expertise together.

Sources & Additional Resources

(1) Council of State Community Development Agencies, “The Meadows.” The Meadows - COSCDA
(2) Cinnaire, “The Meadows.” The Meadows SWCAP - Cinnaire - Advancing Communities
(3) UW–Madison Extension, Bayfield County 2024 Annual Report, p. 16; 2024-Annual-Report-Final.pdf
(4) Cinnaire, “Construction Begins on Aurora Place” (2025) Construction Begins on Aurora Place, a 40-Unit Affordable Housing Project in Washburn, WI - Cinnaire - Advancing Communities
(5) Indigenous Economic Development, “Housing as a Driver of Community Economic Development.” Housing as a Driver of Community Economic Development — Indigenous Economic Development
(6)WHEDA, Low Income Housing Tax Credits presentation.
(7) Federal Home Loan Bank of Chicago (2025). Red Willow Flats Brings Housing and Possibility to the Oneida Nation | FHLBC


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