

The Golden Rule

NOVEMBER 2021



President's Message

Greetings GSHBA Members,

I hope everyone had a chance to experience the little munchkin's this past Halloween Weekend. I'm sure everyone went with their children, grandchildren or just welcomed the neighborhood kids for trick or treat. In some ways Halloween seems to be more important than Christmas until after Halloween is over then its right to Christmas. That being said the downtown Stevens Point 2021 Holiday Parade is Wednesday, November 17th, 2021. Jon Marty is hosting the build the float night at his shop November 15th starting at 4:00pm. Thank you Jon and all the volunteers for making the Holiday Parade extra special with a GSHBA float! I'm sure we could still use extra helpers if you haven't committed yet, Jon Marty's Shop address is 3960 Bluff Rd. Stevens Point.

We had a blast at one of our new members Whitetail Lanes for our September meeting. As I had mentioned in the last newsletter its so important for everyone to make it a point to come out and join us at our monthly meetings! The best thing you can do for your business is to network with all of the GSHBA members. It's not like the first day of high school in the cafeteria anymore. We make it a point to walk around the crowd and make sure everyone feels welcomed and appreciated for coming out. As I always have said, you only get out of this association what you put into it. By meeting with the members at our GSHBA meetings it makes other business owners recognize you and your business. Maybe you used to do business with a member in the past or you haven't done business yet, but at least they remember you and what your business does.

Unfortunately we are not having a November meeting because of the poor attendance in years past because of us selfish hunters. The good news is we are having a fantastic Christmas Party this year. The venue will be at Whitetail Lanes and Steve the owner has a ton of great events planned for us. It will be on December 21st, the 3rd Tuesday of the month. Please watch your emails for all the details and make sure you sign up and attend, you won't be disappointed!

Good luck to all the hunters that will be out this November with friends and family! I still remember the good old days when the 9 day WI rifle season was like a religion especially for the tradesman. Most guys didn't work and if they did everyone was shocked that they where not out hunting or enjoying time with friends and family. Things are different in a lot of ways for a lot of different reasons but hopefully you still share the tradition if you enjoy hunting or cabin time.

I hope everyone enjoys the Holiday Parade and I look forward to seeing you at the Christmas Party this year!

Aaron Cordy

Stone Point Custom Homes



Aaron Cordy

Sales Manager

1203 Stans Drive

Stevens Point, WI 54482

T 844-842-8267

C 715-340-9884

E aaron@pointlogs.com

CALENDAR *of* EVENTS

Nov 3rd—Membership Committee Meeting 4:00pm at Rural Mutual in Stevens Point

Nov 9th—Trends in Housing Conference 8:00am—2:30 in Fond du Lac

Nov 15th—Parade Float Building 4:00pm at Jon Marty's Shop

Nov 17th—Stevens Point Holiday Parade 6:00pm on Main Street

Dec 21st—GSHBA Holiday Party—6:00pm at Whitetail Lanes

Jan 21st—WBA Member Meeting and WBA President's Installation, Rothschild

Feb 6-10—International Builders Show in Orlando, FL

Mar 1-3—B4 Conference



THE WIRELESS CARRIER THAT GIVES YOU CLARITY IN A CLOUDY WORLD.

- Same Offers and Deals
for new and existing customers
- Clear reliable
wireless connections
- Live and local
customer service





1.800.236.0055



www.cellcom.com



facebook.com/cellcom



Restrictions apply. Rate plans indicate whether a pay-as-you-go plan may not apply to actual service availability or wireless coverage. Coverage areas depicted are approximate. To learn about specific service availability in a geographical area, contact Cellcom's Customer Service at (800) 236-0055. Geographic location, weather conditions, and type of equipment may affect cellular coverage. Wireless service is subject to technological limitations, including capacity and tower availability. Visit Cellcom.com for complete details on coverage and all deals and promotions and full terms.



Help build a GSHBA Parade Float for the Holiday Parade

November 15th at 4:00pm – till we finish it

At Jon Marty's Shop – 3960 Bluff Rd Stevens Point

The theme is "Let it Snow" and in home builder fashion we will be building an igloo house. If anyone has any extra Christmas lights or other fun outdoor Christmas stuff that we can use please bring it on the 15th.

Those of you that would like to hand out candy, we will be lining up the float along Main Street around 5:30pm. If you park downtown and walk the line of floats you'll find us. The more the merrier so join us!

COMPASS
INSURANCE SERVICES

Protection with Integrity

Mikhail Salienko
5569 Highway 10 East
Stevens Point, Wisconsin 54482
Phone: 715-544-1586
Cell: 715-252-8223
mikhail.salienko@compassinsurance.net
www.compassinsurance.net

**PROUD MEMBER OF THE
GOLDEN SANDS
HOME BUILDERS
ASSOCIATION**

COMMERCIAL INSURANCE

- Builders Risk
- General Liability
- Property
- Workers Compensation

PERSONAL INSURANCE

- Home
- Auto
- Umbrella
- Renters


Mikhail Salienko
Commercial Lines Account Executive



Trends in Housing Conference

November 9, 2021
Hotel Retlaw | Fond du Lac
8:00am – 2:30pm

Join us for our second annual Trends in Housing Conference packed with speakers who will discuss important trends and outlooks as it pertains to the housing industry.

Event sponsored by:  FHLBank Chicago • Member Price: \$75 | Non-Member Price: \$95 • Registration Closes October 27

Visit wisbuild.org/wba-events/2021/housing to register!

AGENDA

8:00AM – 8:40AM: Registration/Continental Breakfast

Welcome Address

8:45AM – 9:45AM: Future of Trades in Wisconsin

Dr. Morna Foy; *Wisconsin Technical College System President*

9:50AM – 10:50AM: Wisconsin's Current Real Estate & Housing Conditions

Mark Eppli; *Director of Graaskamp Center for Real Estate; UW-Madison*

10:55AM – 11:55AM: Housing Forecasting & Analysis

Danushka Nanayakkara-Skillington; *NAHB Assistant Vice President*

Lunch

**1:15PM – 2:15PM: Panel Discussion
Building Development, Code Issues, Assessments**

Developer/Realtor: Pat Kaster

Builder: David Belman

Inspector: Scott Satula

Appraiser: TBD

-- Meet Our Speakers --



Dr. Morna K. Foy is president of the Wisconsin Technical College System. President Foy believes in the power of technical education to enrich lives and strength Wisconsin's economy.

The result is a sharp focus on the innovation necessary to deliver relevant, valuable learning opportunities for students at every stage of their lives and careers, and a reliable talent pipeline for employers in every sector and region of the state.



Mark Eppli: Widely published in commercial real estate finance, development and valuation, Mr. Eppli's research has been published in dozens of top-respected real estate journals. Co-author of two books: Real estate

Development – Principles and Process of Valuing the New Urbanism, both published by Urban Land Institute, Eppli is the immediate past president of the nonprofit Real Estate Research Institute. He currently serves as the Director of the James A. Graaskamp Center for Real Estate at UW-Madison.



Danushka Nanayakkara Skillington: As the NAHE Assistant Vice President for Forecasting and Analysis, Ms. Nanayakkara

-Skillington oversees the activities for the economic group including housing market analysis, industry surveys, developing and maintaining national, regional, long-term, and remodeling expenditures forecasts.

MEET THE PANEL

Our panel discussion will include a developer/builder, realtor, inspector, and appraiser who will discuss the building and buying markets, how they're impacting home appraisals, and common code issues and solutions.



Pat Kaster
Developer/Realtor



David Belman
Builder



Scott Satula
Inspector



Whitetail Lanes in Amherst
Watch for more details!

We are looking for Beverage Sponsors for the Holiday Party so please email office@gshba.net if you are interested in sponsoring.



**JOIN THE
MEMBERSHIP COMMITTEE
November 3rd 4:00pm
At Rural Mutual**

3205 Post Rd, Stevens Point, WI

30+
Years Experience

A+ DOORS LLC
Sales • Service • Installation
Commercial • Residential • Industrial

**Sales, Service, Installation
All Makes And Models!**

A+Doors is dedicated to improving your homes security, while adding curb appeal and value to your home.

C.H.I.
OVERHEAD DOORS

CHAMBERLAIN
LiftMaster
PROFESSIONAL

www.aplusdoorswi.com • aplustdoors@att.net
AL PAVELSKI, OWNER • 715-344-4129



Diane Jahn
715-498-9722

jahnd@firstweber.com



Ryan Stevenson
715-252-1314

stevensonr@firstweber.com



Taylor Stevenson
920-242-2765

taylor.stevenson@firstweber.com



SALES TEAM



FIRSTWEBER
REAL ESTATE
a Berkshire Hathaway office

DianeJahn.FirstWeber.com



4400/4410 STATE HIGHWAY 66

STEVENS POINT, WI

Asking Price: \$1,000,000

4.93 acres of commercial land in a prime location in Stevens Point. Conveniently located 0.3 miles from the Marshfield Clinic and directly off of Exit 159 on I-39 with tons of daily traffic. Lots are both zoned C3 & C4, so the possibilities are endless. Property is currently located in the Town of Hull, but could easily be annexed into the City of Stevens Point.



3770 CUMBERLAND DRIVE

PLOVER, WI

Asking Price: \$49,900

MLS: 22102767

0.46 acre lot and one of the last lots left in the Village Wood Pointe subdivision. All services including sewer, water, gas, electric, phone & cable all to the lot line. Partially wooded lot just minutes from town. Country setting with village amenities. Restrictive covenants on file.



549 W HARDING AVE

STEVENS POINT, WI

Asking Price: \$29,900

MLS: 22102863

A rare find in the city limits! If you are wanting to build a new home, check out this affordable double lot on the west side of Stevens Point. The lot is 108X132, so there is plenty of room to build a nice home with a large garage. Could possibly be re-zoned to multi-family.

Preventing Job Site Theft



Although it is important for companies to trust their workers and the general public, the unfortunate reality is that theft can happen at any time. This is particularly true in the construction industry, where expensive tools and machinery are often left in plain sight or are easily accessible to criminals.

Construction site theft is especially damaging, as the theft of materials and tools can quickly delay a project, sometimes bringing production to a halt. Accordingly, it is essential for construction companies to understand how they can prevent job site theft before it happens.

General Tips

While every job site presents its own set of unique challenges, there are a number of general tips firms can use to better secure a construction site. The following are some basic strategies you can use to protect your materials and tools from thieves:

1. Create a written security policy and job site security plan. These written plans should assign supervisory responsibilities, encourage awareness, and establish basic best practices for securing tools and materials.
2. Contact nearby property owners and local law enforcement officials whenever you start a new project. These parties can help monitor your job site, particularly during off-hours.
3. Establish a way for your employees to report theft or suspicious activity. Be sure to maintain complete records of any security incidents, as they can be beneficial to law enforcement in the event of theft, vandalism or similar occurrences.
4. Conduct thorough background checks on your employees before hiring them on full time. You should also keep a list of people authorized to be on the job site on hand at all times.

Construction site theft is especially damaging, as the theft of materials and tools can quickly delay a project, sometimes bringing production to a halt.

Worksite Protections

Equipping your worksite with theft prevention features is mandatory if you expect to ward off potential criminals.

Whenever possible, consider doing the following:

1. Enclose your worksite with a security fence and provide limited access at all times. Use lockable gates whenever possible. Avoid using low-quality locks or leaving keys in the locks themselves.
2. Ensure that your worksite is well-lit at night to deter criminals.
3. Utilize signage to keep unauthorized personnel off your worksite.
4. Walk around the worksite at the beginning and end of each day to ensure that no items are missing.
5. Consider hiring security guards to patrol the construction site, particularly at night.

If possible, install security cameras to safeguard your job site. Overall, training employees on how to best keep materials and equipment out of the hands of thieves is your first line of defense against losses.

Controls for Equipment, Tools and Materials

The number of tools and machinery found on a construction site can vary heavily from day to day, making it difficult to keep track of valuables. That's why the first step in any good protection program is to inventory the equipment you have.

Provided by Compass Insurance Services

Preventing Job Site Theft

An inventory should be made available for each job site and should accomplish the following:

- Inventories should track all newly purchased items. Copies of the inventory should be kept in a secure location.
- Inventories should be up to date and include photos of the larger, more important equipment.
- To aid in the settlement and recovery of any stolen equipment, inventories should include the following:

The original date of purchase

The original cost of the equipment

The equipment's age and serial number

Relevant manufacturer information

Firms should assign one employee to be in charge of managing the inventory. This person would be responsible for keeping track of all materials, tools and deliveries.

Other major steps to securing equipment, tools and materials include the following:

- Utilize a secured area to store your equipment.
- Mark and label all tools in a distinctive manner for easy identification.
- Implement a checkout system of all tools and equipment so you can track their whereabouts.
- Establish a key control system for heavy duty machinery.
- Install anti-theft devices on mobile equipment.
- Lock all oil and gas tank caps.
- Park all equipment in a centralized, well-lit and secure area.
- Avoid using your worksite for storage. Remove any tools, materials or equipment that are not in use.

In general, it's important to keep inventory levels low on-site to discourage thieves. In addition, creating and maintaining an equipment program can make all the difference when it comes to safeguarding your tools.

Equipment programs should make employees, managers, supervisors and foremen responsible for equipment losses. Under such programs, all losses are must be reported, regardless of how small. You should review equipment programs at least annually.

Responding to Job Site Theft

Even if an unimportant or inexpensive piece of equipment goes missing, it's critical to report the theft to the police. While the authorities may not always be able to recover stolen items, reporting every instance of theft helps police establish a pattern that may assist in future cases.

When a theft occurs, respond by doing the following:

- Notify the proper authorities. Provide as much detail as possible, including when the theft took place and what was stolen.
- Contact your insurance broker and review the specifics of your policies, including coverages, limitations and deductibles related to personal property.
- File an insurance claim.

Following a theft, it's important to take any additional steps necessary to secure your job site to prevent future losses.

Protect Your Projects

Theft is unpredictable, but there are many workplace controls that firms can implement in order to protect themselves. In addition, it's important to speak to a broker to seek the appropriate insurance coverages.

Contact Compass Insurance Services today for more information.



Provided by Compass Insurance Services



**NEW PRODUCTS.
NEW IDEAS.
NEW CONNECTIONS.**

REGISTER EARLY & SAVE

2022 IBS™

**February 8-10
Orlando**



**COMMUNITY
INSURANCE**

Auto • Home • Business • Life

Referrals Welcome! Each month 2-\$100 Winners drawn from those who referred that month.
End of the year all of the referrers will be in a grand prize drawing for \$1,000.

 **GRINNELL
MUTUAL.**



715-344-2222

www.community-insurance.com

Amherst • Lola • Stevens Point • Waupaca



Administrator/Customer Service Representative - Part Time

AFLAC Insurance Posted: 10/24/2021 Aflac in Stevens Point, WI 54481

SCOPE OF ROLE: Our Customer Service Representative experiences the world of business firsthand. We are looking for entrepreneurial candidates who take pride in the measurable results of their work. Our Customer Service Representatives crave constant learning and development and are able to manage themselves and their time very effectively. Robust benefit package including long & short-term disability as well as family dental insurance, vision insurance, accident/critical illness and cancer insurance.

KEY RESPONSIBILITIES: Efficient and accurate data collection and entry Answering incoming customer service phone calls Customer Service Management of accounts Promote best in class customer experiences Assist assigned sales reps in solution for clients' needs Prioritize customer needs and issues appropriately Build long-term relationships with clients The ideal candidate will be a self-starter with excellent communication skills, a high level of energy, a positive attitude, and a competitive drive to be the best. Ideal candidates are also passionate, adaptable, resourceful, highly dependable, and embrace technological innovation.

Job Type: Permanent Part-time 25-30 Hours per Week

PERSONAL LINES ACCOUNT EXECUTIVE

Compass Insurance Services, Inc

Kronenwetter, WI

Job Type: Full-time

Required Work Hours: Monday – Friday 8:30 a.m. – 5:00 p.m.

Summary:

The Personal Lines Account Executive performs the primary responsibilities related to writing various lines of personal lines insurance. Strong knowledge of Personal Lines Insurance is essential. Customer service skills, multi-tasking ability, effective communication, and ability to build strong customer relationships is also imperative in this role.

Job Description:

Analyzes client needs & provides quotes accordingly for new & existing customers.
Offers additional coverage options when recommended.
Occasionally accompanies Producers on prospect & client meetings as requested.
Completes applications and submits the applications to the carrier.
Follows up on applications to ensure they are issued as request.
Prepares summaries of insurance at renewal to include additional options.
Documents all relevant information accurately from prospects and customers.
Determines reasons for cancellation requests & acts to save accounts.
Assists clients in submitting claims, facilitates prompt response from carrier and follows up on claim status according to agency procedures.

Identifies exposure to loss and recommends appropriate coverages in coordination with Sales Executive/Account Executive(s).

Any other duties as requested by management.

Required Skills

Ability to prioritize and manage workflows efficiently, timely and accurately to meet deadlines.

Exceptional ability to multitask while remaining organized

Maintain knowledge of products, industry information, rating, and underwriting procedures.

Consistently builds positive relationships with clients, coworkers, carriers, other business contacts.

Strong verbal, written, and interpersonal communication skills.

Ability to work on a computer for a prolonged period.

Preferred Experience

Minimum of two years in Property & Casualty Insurance

Existing knowledge of Applied EPIC

Existing knowledge of Personal Lines Insurance & corresponding coverage forms

Benefits

Generous & Flexible Paid Time Off

Competitive Salary

Competitive 401(k) plan & company match

Dental, Vision, Health, Life, and Disability Insurance

PERSONAL LINES ACCOUNT MANAGER

Compass Insurance Services, Inc

Kronenwetter, WI

Job Type:

Full-time

Required Work Hours: Monday – Friday 8:30 a.m. – 5:00 p.m.

Summary:

The Personal Lines Account Manager provides technical support to the Personal Lines Account Executive. Customer service skills, multi-tasking ability, effective communication, and ability to build strong customer relationships is also imperative in this role.

Job Description:

Issues Evidence of Property, Auto ID Cards, etc. when needed.

Coordinates with lenders to obtain information for closing.

Submits endorsements and cancellations that Account Executive initiates within the Agency Management System.

Follows up on endorsements and cancellations to ensure accurate processing.

Ensures accurate data is downloaded into Agency Management System and requests re-downloads when necessary.

Prepares summaries of insurance & notates any policy changes that need to be made at time of renewal and communicates that with Account Executive.

Processes renewals that do not download.

Documents all relevant information from prospects and customers accurately and timely within the Agency Management System.

Any other duties as requested by management.

Required Skills

Ability to prioritize and manage workflows efficiently, timely and accurately to meet deadlines.
Exceptional ability to multitask while remaining organized.
Maintain knowledge of products, industry information, rating, and underwriting procedures.
Consistently builds positive relationships with clients, coworkers, carriers, other business contacts.
Strong verbal, written, and interpersonal communication skills.
Ability to work on a computer for a prolonged period.

Preferred Experience

Currently holds Property & Casualty Insurance license (or is willing to obtain a Property & Casualty license within 60 days of hire).
Existing knowledge of Personal Lines Insurance.

Benefits

Generous & Flexible Paid Time Off
Competitive Salary
Competitive 401(k) plan & company match
Dental, Vision, Health, Life, and Disability Insurance

Scholarships Now Available!

The Building of Our Future

In 2002 the Golden Sands HBA, with the support of our members launched a scholarship program that is designed to support and encourage students who are pursuing educational studies that would lead to careers in the building industry and related sectors.

The following scholarships are now being offered on our website and in local area schools:

- GSHBA Scholarship of Excellence \$1000
- Jeff Nygaard Memorial Scholarship \$500
- Henry Knoll Memorial Scholarship Fund \$500
- The Portage County Bank Scholarship \$500



Scholarships are due April 1st. If you know someone continuing their education please share these scholarships with them or encourage them to call or email the office for more information.

ARE YOU AWARE OF THIS WBA MEMBER BENEFIT?



Redeem Your BPA in 3 easy steps!

100% of the cost for your BPA is covered by your Association Membership

BPA stands for Business Diagnostic & Plan of Actions and is an exclusive and private business planning tool from Small Business Growth Partners, developed through focusing on the issues of builders, remodelers, HBA Associate members and how to solve them.

01

GO TO SMALLBUSINESSGROWTHPARTNERS.COM

02

CLICK "REDEEM YOUR BPA"

03

CHOOSE "HBA MEMBERS"

*The deliverable is an extremely accurate and personalized 30+ page, step-by-step and time-based 12-month plan for you and your business.



SMALL BUSINESS **GROWTH PARTNERS**™

FAQ's: SBGP & WBA Member Benefit

Who is SBGP?

We are a Wisconsin-based, national and private small business growth firm. We specialize in working with state home building associations, and focus on helping grow builders, remodelers, and HBA Associate members. We also operate as business owner "talent scouts", and through our BPA Creation Process, only offer a small percentage of BPA recipients' candidacy to one of our mentorship programs.

What makes us different?

SBGP is also the largest, private small business coaching firm in the U.S., which carries tremendous benefits for our members and clients. Not only does it give us the ability to hire (all of our coaches are full-time employees, who *only* coach) industry-specific coaches who work together in pods, but it gives us the ability to create an extremely detailed plan for all of our association members called the BPA.

What is a BPA?

BPA stands for Business Diagnostic and Plan of Actions, and is a 12-month business "Plan of Actions" for you and your Company, broken down by the disciplines of business. Sales, Marketing, Processes & Systems, Team & People, Actions & Accountability, Financial Tracking and Planning. Through this WBA member benefit, you will also receive a full DISC/Motivational profile on yourself, and up to 6 (six) key team members (an HBA member favorite). The deliverable is a highly researched, extremely clear and actionable 30+ page "road map" for you and your business. The BPA will also be fully explained to you in a 1.5 hour BPA outbrief with two executive coaches.

Who will get the most benefit from a BPA?

- You are considering Succession Planning
- You have hit a growth ceiling, where lack of systems is starting to show in your company with mistakes, and miscommunication (internally, and with customers and prospects)
- You aren't clear on a strategic direction for your company (nor are your employees)
- You can't seem to find the right people, and are having team cohesion issues
- You get a lot of calls, but not many turn into sales
- You are generating great sales, but the profit is not there at the end of the month
- You are trying to drive the business forward, but keep getting pulled back into the daily operations, and still act as the chief "firefighter" and problem solver
- You are becoming burnt out, working more and seeming to accomplish less

What will it cost?

The BPA and BPA Process has a hard-cost of \$2,200 to the general public, but for WBA members it is part of your member benefits that you are eligible to receive once every year. All we ask from you is 4 to 5 hours of your time spread over 10-14 days.

Assembly GOP introduces workforce housing package

In early October republican members of the state assembly introduced a package of bills to encourage the remodeling and construction of more workforce housing units in Wisconsin. The package of bills was introduced, and several bills quickly moved through the assembly housing committee after being slightly altered after the public hearing on October 12.

Below is a link to each bill was asking members of the state assembly to support with a summary of how they will be helpful.

[Assembly Bill 603](#) would create shovel ready workforce housing development sites where impact fees would be capped at \$5000. WBA was able to add a provision to this bill that would also require a needs assessment be done to assure water and sewer hookup fees correspond with the cost to install those facilities.

[Assembly Bill 605](#) would require a municipality who receives funds from the American Rescue Plan Act of 2021 to use at least one million dollars or at least 10 percent of the funds received to pay for workforce housing infrastructure, low or no interest loans for the remodeling of workforce housing units, low or no interest loans for new workforce housing units, and the redevelopment of vacant commercial sites like shopping malls.

[Assembly Bill 606](#) creates a sales tax exemption for new or remodeled workforce housing units. This tax exemption for materials would drive down the cost of a newly constructed or remodeled workforce homes.

[Assembly Bill 607](#) allow the Wisconsin Housing and Economic Development Authority to make low or no interest loans for structural improvements or the removal of lead paint from homes. If passed this bill would allow families to pay for needed improvements to homes that they may not normally be able to afford.

[Assembly Bill 608](#) would require municipalities to provide at least one district where multifamily housing could be built and permit residential use at a density of at least 16 residential units per acre in commercial districts "by right, not subject to any conditional or special use permits".

AB 608 would also establish a 90-day expedited process for the approval of workforce housing projects and approval of any proposed workforce housing project that is consistent with local comprehensive plans and zoning.

Passage of both provisions would require that multifamily is always an option to be built in a community and allow for a quicker review and approval of workforce housing units.

[Assembly Bill 609](#) allows for the creation of local housing investment funds by using increases from designated property by subtracting the base value from the equalized value of the taxable property.

Money in the local housing investment fund can then be used to increasing the supply of housing available for persons with moderate income, including providing financing for new workforce housing units, and funding infrastructure costs related workforce housing.

One additional point, all the above-mentioned bills have been altered so they use the same definition for workforce housing. The definition of workforce housing was created in consultation with a University of Wisconsin professor who has studied the topic of workforce housing shortage in Wisconsin.

The new definition of workforce housing is:

“Housing to which all of the following apply: a. Housing costs, as defined under s. 16.301 (3) (a) and (b), do not exceed, or are not expected to exceed, 30 percent of the household's annual income. b. For housing intended to be rented, initial occupancy by individuals whose annual household income is 60 percent of area median family income to 100 percent of area median family income in the county in which the housing is located, as published annually by the federal department of housing and urban development. c. For housing intended to be occupied by the owner, initial occupancy by individuals whose annual household income is not more than 120 percent of area median family income in the county in which the housing is located, as published annually by the federal department of housing and urban development.”

These bills are expected to be voted on by the full state assembly the week of October 25. It is likely that once these bills move to committees in the state senate the process will slow down and changes in some, or all of the bills, may be necessary prior to them moving the floor of the state senate for a vote.

Welcome
to our
New Members

HT Glass & Mirror Center of Stevens Point - Brodie Brooks, *Spike Susan Bennett*

Krukowski Stone - Joanie Whitt, *Spike Ryan Hyer*

Skierka Lawn & Landscaping - Anothony Skierka, *Spike Ryan Hyer*

Members' Advantage Credit Union - Melissa Kara, *Spike Kurt Bergman*