



# **Crawford County Housing Meeting**

**January 14, 2026**

**9:00 AM**

**Teams Link: [Join the meeting now](#)**

---

## **Agenda**

- Introductions
- Financial Institution Panel (Royal Bank, River Bank, Community First Bank)
  - Not as many younger people buy homes
  - AirB&B purchased with cash
  - Homeowners with low rates do not want to sell
  - Rates are improving, 6% WEDA
  - Insurance and taxes are high
  - Difficult to build affordable homes
  - Down payment assistance
  - Need county/city involvement for commercial building financing
  - Question for panel: What is a good referral?
    - Anyone can come in and ask for counseling to be prepared to purchase a home in the future.
    - Fixed rate- Need a credit score of 620
    - Individuals need to know more about how to build credit
    - Banks did provide education to the community but not many participated
    - Do not have low down payment programs
- Updates
  - City of Prairie du Chien Updates
  - Couleecap Program Updates
    - Hetti will be sending out a memo, and rental assistance is declining.
    - Best way to inquire is online
    - Andrew and Becky are the best contacts
    - Landlord Liaison position was filled, that position is only for La Crosse
    - Still looking at options to move the food pantry and bargain boutique and would like a new location to include housing and community partnership.

- Driftless Development Updates
  - Applied for a grant to attract people to relocate to Crawford County outside of WI, this would be an estimated 20-25 families, need a 20% match.
- Passages
  - 5 available apartments in Richland Center
- Health Department
  - Community Health Navigator position is not going to be filled and will be eliminated.
  
- Opportunities for Collaboration
  - Housing Survey?
  - City of PDC Housing Study <https://cityofpdc.com/plans>
  
- Next Meeting: April 8, 2026 @ 9:00