

Celebrating 28 Years! 1998-2026

The Cutting Edge



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July 2026

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PRESIDENT'S MESSAGE

By Kevin Schmitz, K & J Construction and Design LLC

Fellow members,
 Just a reminder, put August 13 on your calendar for the annual Jerry Arenz Memorial Trap Shoot! Registration is now open. The form can be found on pages 3 & 4. We could use a little help gathering donations or prizes for our annual Trap Shoot. This is one of our only fund raisers and any help would be

appreciated.
 Pre-register for a chance to win 250 shells. This is always a fun and relaxing night with your peers. We are also looking at doing another Home Planning Guide in place of our Parade of Homes, as we are again having difficulty finding enough entries. If anyone has any ideas for topics to be discussed,

please forward them to a board member, or write up a little something on it. We are trying to incorporate topics and ideas for homebuilding and buying in the magazine along with the advertising. Enjoy the summer,
 Kevin Schmitz
 MSHBA President

CALENDAR OF EVENTS:

- August 13—Jerry Arenz Memorial Trap Shoot, Winnebago Eastshore Conservation Club
- December 10—MSHBA Holiday Party, PAC Auction & Installation, Altona Supper Club, New Holstein

REGISTRATION IS NOW OPEN!
Register your team & pay by August 3 to be entered into a drawing for 250 shells!

Sponsored by
 K & J Construction and Design, LLC

Starting at 4 PM...
 50 Bird Shoot,
 Lewis Class, Top
 Gun Cash Shoot-off,
 Raffles, 8 oz ribeye
 steak sandwich
 plate & more.

JERRY ARENZ MEMORIAL TRAP SHOOT



50 BIRDS | AUGUST 13
 WINNEBAGO EASTSHORE
 CONSERVATION CLUB

MSHBA Membership



2026 MSHBA OFFICERS

President: Kevin Schmitz
K & J Construction and Design LLC
920-849-8811

President-Elect: Matt Lefeber
Wrightway Home Improvements
920-923-0721

Treasurer: Julie Schmitz
K & J Construction and Design LLC
920-849-8811

Secretary: Open Position
Past-President: Derek Fritsch
Green Hammer Construction LLC
920-905-3513

2026 DIRECTORS

Jerry Mallmann
Chilton Furniture
920-849-9023

Dave Amel
Premier Properties Realty, LLC
920-980-4477

Nick Zurn
Precision Floors & Decor
920-400-1123

WBA Directors

Dan Schneider
Derek Fritsch

NAHB Delegate
Kevin Schmitz

NAHB Alternate Delegate
Open Position



PO Box 125
New Holstein, WI 53061
www.midshoreshomebuilders.com

Executive Officer Tena Hartwig
2104 Mary Ave.
New Holstein, WI 53061
Phone (920) 539-9014
hartwigs1@charter.net

MEMBERSHIP... the Ultimate Building Resource

THANK YOU FOR RENEWING YOUR MEMBERSHIP!

Kraus Construction Inc. – 17 years
Potter Building Supply – 12 years
Ditter Plumbing Co. – 14 years

Mid-Shores HBA offers a 3-Pay Dues Payment Program...

MSHBA offers an option to pay your dues in three consecutive monthly payments of \$150.00. Your membership will take into effect on your final payment. A 3-Pay Dues payment contract will be included with your renewal statement.

SAVE THE DATES:

August 13—Jerry Arenz Memorial Trap Shoot, Winnebago Eastshore Conservation Club

December 10—MSHBA Holiday Party, PAC Auction & Installation, Altona Supper Club, New Holstein

WBA Member Benefits...

- **Kwik Trip Rewards**
- **Contracts/Forms**
- **Member Hotline**
- **Insurance**
- **Rebate Form**
- **Continuing Education**
- **Coaching & Consulting**

Even More Benefits are available at www.wisbuild.org/member-benefits



Area Chamber Memberships

MSHBA is a member of New Holstein, Chilton and the Kiel Area Chamber of Commerce. Please feel free to represent MSHBA and attend any of their meetings or events.

- [New Holstein Area Chamber of Commerce](#)
- [Kiel Area Chamber of Commerce](#)
- [Chilton Chamber of Commerce](#)

Volunteer to Serve in a Leadership Position in 2026

MSHBA Directors: MSHBA's Board is looking for a member to fill an open Secretary. Terms are for 1 year.

WBA Directors: We are looking for an Associate Member to represent MSHBA on WBA's Board of Directors. Director's will be expected to attend 3 annual meetings of which one is held virtually.



WBA Member Meeting Day & EO Development



JERRY ARENZ MEMORIAL TRAP SHOOT 50 BIRD SHOOT

WHEN

August 13, 2026

Shooting starts at 4 pm, sign-up by 7

WHERE

**Winnebago Eastshore
Conservation Club**

W4572 Hickory Hills Road, Stockbridge



FEATURING

TOP GUN of the day wins \$100 cash • TOP JUNIOR GUN of the day wins \$100 cash • Colored Clay per Round • Lewis Class • 8 oz Ribeye Steak Sandwich Plate • Raffles • Prizes

OPEN TO THE PUBLIC

COST

\$25.00—Person

\$125.00—Team of 5

\$100.00—Junior Team of 5

**Bring your own shells!
WECC has a very limited supply.**

EARLY BIRD PAID REGISTRATION

Register your team & pay by August 3 to be entered into a drawing for 250 shells! *Sponsored by K & J Construction and Design, LLC*



CONTACT

Register your Team by calling 920-539-9014



MIDSHORESHOMEBUILDERS.COM



MID-SHORES HOME BUILDERS ASSOCIATION, INC.
2026 Jerry Arenz Memorial Trap Shoot
Registration & Sponsorship Opportunities

REGISTRATION INFORMATION...

Trap Shoot Packages - All packages include a 50 Bird Shoot – bring your own shells! WECC has a limited supply. Register your team by August 3 to be entered into a drawing for 250 shells!

- INDIVIDUAL PACKAGE - \$25 per person
TEAM OF 5 PACKAGE - \$125 (shooting only)
TEAM OF 5 PACKAGE - \$200 (shooting and 5 ribeye sandwich plates)
JUNIOR TEAM OF 5 PACKAGE - \$100 (age 17 & under)
8 OZ RIBEYE STEAK SANDWICH PLATE - \$15.00 per person

Additional Competitive Events:

- LEWIS CLASS - \$5 per person

Competitive Event Descriptions...

Lewis Class: Shooters are divided into classes based on final scores. Cash prizes are awarded to the top shooters in each of these classes. Everyone has an equal chance to win.

Colored Clay: One colored clay will be randomly pulled per team. Winners will receive 5 bucket raffle tickets.

Company/Team Name: _____

Shooters Names: 1. _____ 2. _____
3. _____ 4. _____ 5. _____

SPONSORSHIP INFORMATION...

- STATION SPONSOR \$100 MEMBERS, \$200 NON-MEMBERS
TOP GUN SPONSOR \$50 - \$100
JUNIOR TOP GUN SPONSOR \$50
JUNIOR TEAM SPONSOR \$100
EVENT SPONSOR \$25 - \$100
DONATING DOOR PRIZE/RAFFLE PRIZE

Sponsorships need to be purchased by August 10, to be listed on the official event signage at WECC. All Sponsors will be announced during the event.

PAYMENT INFORMATION...

Company Name: _____

- CHECK IS ENCLOSED FOR REGISTRATION AND SPONSORSHIPS



**WISCONSIN
BUILDERS
ASSOCIATION**

Advocacy Digest | June 18, 2026
Brad Boycks, Executive Director



Key Races to Watch: Wisconsin's Competitive Legislative Districts in 2026

With the partisan primary set for Tuesday, August 11, 2026, Wisconsin's fall legislative elections are shaping up to be highly competitive — and the outcomes could shift the balance of power in both the State Senate and State Assembly. Here's a look at the races that matter most heading into the fall campaign season.

State Senate: Democrats Need Two Seats to Flip the Chamber

Republicans currently hold an 18–15 majority in the State Senate, meaning Democrats need to flip just two seats to take a 17–16 majority. Four districts stand out as battlegrounds this cycle. Composite partisan scores used below are a blend of statewide results from 2022 and 2024, with greater weighting given to 2022 non-presidential results, as calculated by analyst Joe Handrick.

Senate District 5 — Open Seat (Composite: 48.5% GOP, Highly Competitive) Senator Rob Hutton (R) is retiring, leaving an open seat that leans only slightly Republican. State Representative Robin Vining (D) faces Mike Roberts (R) in what figures to be one of the most closely watched contests of the cycle.

Senate District 17 — Senator Howard Marklein (R) (Composite: 47% GOP, Lean DEM) Despite Marklein holding the seat, the district's composite score tilts slightly Democratic. Marklein faces State Representative Jenna Jacobson (D) in a race that could be a key pickup opportunity for Democrats.

Senate District 21 — Open Seat (Composite:

49.5% GOP, Highly Competitive) Senator Van Wanggaard is also retiring, making this another open-seat contest in nearly even territory. Jim Croft (R) faces Trevor Jung (D).

Senate District 31 — Senator Jeff Smith (D) (Composite: 47% GOP, Lean DEM) An incumbent Democrat defending a seat that has been trending Republican. Michele Skinner (R) is the challenger, and this race represents a potential GOP pickup.

State Assembly: Democrats Need Five Seats to Flip the Chamber

Republicans hold a 54–45 edge in the Assembly, requiring Democrats to flip five seats for a 50–49 majority. Nine districts are on the radar as potentially decisive.

Assembly District 21 — Open Seat (Composite: 47% GOP, Lean DEM) Representative Jessie Rodriguez (R) is retiring. Dylan Pfaffenbach (R) faces David Liners (D) and Daniel Bukiewicz (D) in a district that leans slightly Democratic.

Assembly District 30 — Rep. Shannon Zimmerman (R) (Composite: 51.5% GOP, Highly Competitive) Zimmerman seeks re-election against Kevin Knoke (D) in a seat that trends slightly Republican but remains competitive.

Assembly District 51 — Rep. Todd Novak (R) (Composite: 45% GOP, Strong DEM) The composite score here marks this as a strong Democratic district. Novak faces Ben Gruber (D) and Angelo Tataje (American Solidarity Party). This is one of the most vulnerable Republican-held seats in the chamber.

Assembly District 53 — Open Seat (Composite: 47% GOP, Lean DEM) Repre-

sentative Dean Kaufert (R) is retiring. David Daniels (R) faces Becky Nichols (D) and Rachael Dowling (Independent) in a competitive open district.

Assembly District 61 — Rep. Bob Donovan (R) (Composite: 48.5% GOP, Highly Competitive) Donovan faces a contested Democratic primary — Ben Brist, Lawanda Chambers, and Brian Bock are all running on the Democratic side. The race is a toss-up.

Assembly District 85 — Rep. Pat Snyder (R) (Composite: 50.5% GOP, Highly Competitive) Snyder holds a slight edge based on composite numbers and faces John Kroll (D) in a district that could go either way.

Assembly District 88 — Rep. Ben Franklin (R) (Composite: 50% GOP, Highly Competitive) A true coin-flip race. Franklin faces Brandy Tollefson (D) in a district with an even composite split.

Assembly District 89 — Rep. Ryan Spaude (D) (Composite: 48% GOP, Highly Competitive) An incumbent Democrat defending a seat that leans slightly Republican. Bobby Linsey (R) is the challenger, making this a potential GOP pickup.

Assembly District 92 — Rep. Clint Moses (R) (Composite: 51.5% GOP, Highly Competitive) Moses faces Mel Marlin (D) and Jeremiah Fredrickson (D). Republicans hold a modest structural advantage here, but the race is competitive.

What This Means

Both chambers are in play this fall, with slim margins making every race consequential. With four competitive Senate seats and nine Assembly districts to watch, outcomes in just a handful of contests could determine which party controls the Wisconsin legislature heading into the next session beginning in January 2027.

The partisan primary is Tuesday, August 11, 2026. General election ballots will be cast in November.

Advocacy Updates:

- WHEDA loan tweaks, now 2025 WI Act 237 (pages 6-7)
- Neighborhood Improvement Districts, now 2025 WI Act 120 (pages 8-9)



ACT 237 EXPLAINED

State loan program updates for housing development in Wisconsin

2025 WISCONSIN ACT 237

WHAT DOES IT DO?

Act 237 updates three state loan programs that help build and rehab housing across Wisconsin. All three are run by WHEDA, the Wisconsin Housing and Economic Development Authority. After Wisconsin’s historic \$525 million state housing investment in 2023, Act 237 makes these loan programs larger, more flexible, and easier to stack with other funding.

The bottom line: The math now works. More housing projects can now get built that wouldn’t have penciled out before.

WHAT ARE THE THREE WHEDA LOAN PROGRAMS?

- 1 Infrastructure Access Loan**
Helps pay for the roads, water lines, sewers, and other infrastructure needed before any new housing can go in. Both private developers and local governments can apply.
- 2 Restore Main Street Loan**
Helps fix up apartments above storefronts that were constructed at least 40 years prior and have not seen significant improvements in 20 years or more.
- 3 Vacancy-to-Vitality Loan**
Helps developers turn vacant offices, old retail, and other empty commercial buildings into apartments or homes. Mixed-use buildings now qualify too.

THIS MATTERS

Wisconsin faces a housing shortage, especially for working families and seniors, with the greatest need in older communities, rural areas, and aging downtowns. Act 237 updates WHEDA’s loan programs by:

- ▶ Increasing the share of project costs WHEDA loans can cover
- ▶ Allowing WHEDA loans to be stacked with Tax Incremental Financing (TIF) and historic tax credits
- ▶ Lowering the minimum unit count for small-community conversion loans from 16 to 4

QUICK FACTS

Spring 2026 Cycle: Applications open May 6–June 19, 2026, closing at 5:00 PM CDT. Awards expected in July 2026.

WHEDA: The Wisconsin Housing and Economic Development Authority (WHEDA), is the state-created financing agency funding housing and economic development projects and administers the three loan programs.

"Capital Stack": This describes where all the money for a project comes from. A housing development might use bank loans, developer equity, WHEDA programs, TIF assistance, grants, tax credits, or other financing sources together to make the numbers work.

"Stacking": This combines different financing programs in the same project. Before 2025 Wisconsin Act 237, some WHEDA housing loan programs could not be used with TIF or historic tax credits. The new law removes those barriers, allowing developers to "stack" these loans with TIF, historic tax credits, and other financing sources in the same development financing package known as a "Capital Stack."

WHAT'S ACTUALLY CHANGING?

WHAT'S THE RULE?	BEFORE ACT 237	AFTER ACT 237
Max Infrastructure loan to a developer	20% of project cost	33% of project cost
Max Infrastructure loan to a city or county	10% of project cost	25% of project cost
Max Restore Main Street loan	\$20,000/unit OR 25% of cost	\$50,000/unit OR 33% of cost
Max Vacancy-to-Vitality loan	\$1 million OR 20% of cost	33% of cost (no \$1M cap)
Max interest rate on loans	At or below market rates	At or below 1%
Stack a WHEDA loan with TIF/historic tax credits?	Not allowed	Allowed
Min. units for small-community conversion <small>pop. ≤10,000</small>	16 units	4 units
Mixed-use buildings eligible for conversion loan?	No	Yes
Owner-occupied resale price cap	County formula set by WHEDA	5% per year, compounded
Who can secure the loan?	Personal guarantee only	Personal OR corporate guarantee
Comp plan housing element update	Must be formally updated	May be certified by ordinance/resolution

OTHER KEY CHANGES ACT 237 MAKES

Owner-occupied housing rules (Infrastructure Access and Vacancy-to-Vitality). Homes built or converted using these loans must stay owner-occupied for 10 years after the first sale, and the resale price is capped. Act 237 simplifies the cap: the price can rise no more than 5% per year, compounded annually, above what the original owner paid, replacing a more complicated county-by-county formula set by WHEDA. After the first owner sells, income limits on buyers no longer apply, but the price cap and owner-occupied requirement still run with the property for the rest of the 10 years.

Regional allocation. No single region of Wisconsin can receive more than 12.5% of the funds allocated to a program. This cap already applies to the Infrastructure Access program; Act 237 extends it to Restore Main Street and Vacancy-to-Vitality so funding is more evenly distributed across the state.

Real Estate Condition Reports. Effective January 1, 2026, the standard Real Estate Condition Report and the Vacant Land Disclosure Report add language clarifying that a restrictive covenant or deed restriction may include the types of restrictions required by these loan programs, such as resale price limits or owner-occupancy requirements. Because homes financed under these programs carry recorded restrictions that affect resale and use of the property, the revised forms encourage sellers to disclose those restrictions.

Effective dates. Most provisions of Act 237 took effect April 10, 2026. The Real Estate Condition Report and Vacant Land Disclosure Report changes take effect January 1, 2026.



2025 WISCONSIN ACT 237



For more information, contact the Wisconsin Builders Association, the Wisconsin REALTORS® Association, or the League of Wisconsin Municipalities. This fact sheet is for educational purposes only and does not constitute legal advice.



NEIGHBORHOOD IMPROVEMENT DISTRICTS

An expanded tool for Wisconsin housing

2025 WISCONSIN ACT 120

TOOL DESCRIPTION

Wisconsin's Neighborhood Improvement District (NID) statute has been part of the local development toolkit since 2005. 2025 Wisconsin Act 120, enacted March 27, 2026, substantially expanded it: for the first time, NIDs can directly finance the infrastructure new residential development requires (streets, water, sewer, stormwater). This gives every Wisconsin municipality a statutory path to support new construction without putting the general fund or municipal borrowing capacity at risk. Using NIDs for residential development can lower a home's purchase price and allow infrastructure costs to be financed over time.

A BRIEF HISTORY OF NIDS

In practice, Milwaukee has been the leading example in Wisconsin, where Neighborhood Improvement Districts have funded anti-blight work, neighborhood improvements, and community initiatives, often governed directly by local residents and property owners. Business Improvement Districts (BIDs), a sister statute to NIDs, are a much more commonly utilized tool and are similar to NIDs in their establishment structure and operations.

WHAT ACT 120 DOES

Act 120 creates a parallel category of NID under Wis. Stat. § 66.1110(8) purpose-built for residential development infrastructure. The new track:

- ▶ **Authorizes special assessments** for infrastructure related to residential development: streets, utilities, stormwater, sidewalks, and similar improvements within the district.
- ▶ **Requires petition by all owners.** All owners of taxable property must petition together. Natural fit when a single developer owns the parcel.
- ▶ **Streamlines procedure for small districts.** Mailed notice may be skipped under single ownership, and the 5-member elected board does not apply until at least 5 owners exist.
- ▶ **Allows installment collection** through the property tax roll via special assessment over a repayment period the municipality designates.
- ▶ **Adds buyer disclosure** on the residential and vacant land condition reports for any existing NID special assessment.
- ▶ **Preserves all existing NID authority.** The original community-organizing NID is unchanged.

QUICK FACTS

Statute: Wis. Stat. § 66.1110(8)

Effective: March 29, 2026 (October 1, 2026 for real estate disclosure)

Who can use it: Any city, village, or town. Petition must be filed by all owners of taxable property in the proposed district.

Funds: Streets, utilities, stormwater, sidewalks, and similar residential infrastructure

Repayment: Tax-roll installments over a period the municipality sets

HOW IT WORKS

In the typical case, a developer owns 100% of a platted subdivision and uses the new track to finance roads, sewer, water, stormwater, and other infrastructure costs related to a residential development. The process moves through five clear stages, with the municipality controlling each step and the landowner shouldering the financial obligation.

- 1. Petition.** The developer, as sole owner of the proposed district, petitions the municipality to create a sub. (8) NID with authority to approve a special assessment. With a single owner, the all-owners petition requirement is satisfied automatically.
- 2. Plan.** The planning commission designates the proposed district and adopts a proposed initial operating plan describing the infrastructure to be funded (streets, utilities, stormwater, sidewalks, etc.), the per-parcel cost allocation, and the repayment terms. The district must include land that is nearby but does not need to be contiguous parcels. Certified-mail notice can be skipped because there is a single owner.
- 3. Adopt.** The planning commission holds a public hearing on the proposed district and operating plan. With no protest filed within 30 days, the local legislative body votes to adopt the plan, and the municipality imposes the special assessment on the parcels. Proceeds may fund only infrastructure related to residential development within the district.
- 4. Build.** Infrastructure is constructed using debt or existing capital financed by the municipality or the developer and is paid down by proceeds from the special assessment.
- 5. Sell, disclose, repay.** Lots are sold to builders and homebuyers. The condition report discloses the existing NID special assessment, so buyers take the lot subject to those requirements. The assessment is collected in installments through the property tax roll over the maximum number of years the municipality designates.

WHY IT MATTERS

For the public. This creates more housing. By giving projects another workable path to finance and build infrastructure. NIDs make it easier for new homes to actually happen. More housing means more options, less competition for existing homes, and downward pressure on housing costs over time.

For people looking for housing. It expands where housing can be built. Projects that might not have worked before, especially in smaller or underserved markets, can now move forward, opening up more communities and neighborhoods to new housing opportunities.

For communities. Communities have a proactive tool to support new housing while financing infrastructure over time. Infrastructure is funded by the properties that benefit, allowing growth to happen in a fiscally responsible way.

With Act 120, NIDs have evolved from a tool for organizing existing neighborhoods into a financing mechanism for building new ones.



2025 WISCONSIN ACT 120

For more information, contact the Wisconsin Builders Association, the Wisconsin REALTORS® Association, or the League of Wisconsin Municipalities. This fact sheet is for educational purposes only and does not constitute legal advice.

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This conference offers a unique opportunity to connect with top builders while they explore the latest **trends and innovations** in the housing industry. This is your opportunity to foster partnerships that can enhance your business success and promote the building industry.



Join us for the
2026 Trends in Housing Conference



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Thursday, November 12, 2026

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**Reserve your booth or become a sponsor
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2 Trends in
0 Housing
2 Conference
6
8:30 AM - 4:15 PM

Scan to Register



Sheraton Milwaukee Brookfield Hotel

375 S Moorland Road
Brookfield, WI 53005

For more information:
pmeskan@wisbuild.org



WEDNESDAY

September 23, 2026

SENTRYWORLD
STEVENS POINT

TREAT YOUR BEST CUSTOMERS!



We're excited to announce the launch of our new Golf Invitational — a premier play-your-own-ball event at the stunning SentryWorld Golf Course. Designed for golfers who love a true test of skill and friendly competition, this invitational offers a championship-caliber experience in a beautiful setting.

Visit www.wisbuild.org to register!



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