

CHAPTER 2: HOUSING

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CHAPTER 2: HOUSING

INTRODUCTION

A number of factors influence how well the housing stock meets the needs of Waushara County, including the design, placement and density of housing. These characteristics impact the overall appearance and character of the County and its communities by defining its sense of place and encouraging or discouraging social interaction between or amongst residents. These characteristics further influence the overall cost of housing and the cost and efficiency of other plan elements, such as roadways, school transportation, infrastructure which are needed to serve housing units and neighborhoods.

The quality and affordability of housing influences the economic health and well-being of the County. Well designed, decent, safe and affordable housing creates a sense of connection and ownership between residents and their neighborhood and community. Residents with decent, safe affordable housing have more resources available for food, clothing, transportation, health care, savings for college or retirement, and other expenses. They also have the resources necessary to maintain their housing, which contributes to the quality of the community's housing stock and appearance of the community.

INVENTORY AND ANALYSIS¹

This section of the chapter provides a broad brush of housing characteristics for Waushara County, plus identifies why a particular housing variable may be important. Characteristics which are unique to the county or a particular community are noted, as are characteristics that can help identify strengths or opportunities for improvement. Tables are provided in Appendix B for those who may be interested in more detail.

Some data in the following chapter was obtained from the American Community Survey (ACS). The ACS is an ongoing statistical survey by the U.S. Census Bureau representing a sample of the population over a period of time, differing from the Decennial U.S. Census where figures are based on actual counts during a point in time. ACS estimates are controlled to decennial population estimates and become less accurate over the decade, meaning estimates are only as accurate as the census count on which they are based.

ACS data can be used to draw conclusions, however, due to the limitations of these estimates, patterns can only be inferred through the data and consequently there is a larger margin of error (MOE). Small sample size increases the MOE, indicating inaccuracy and rendering the data unreliable. As a result, annual fluctuations in the ACS estimates are not meant to be interpreted as long-term trends and caution should be taken when drawing conclusions about small differences between two estimates because they may not be statistically different. It should also be noted when comparing ACS multi-year estimates with decennial census estimates, some areas and subjects must be compared with caution or not compared at all.

¹ U.S. Census, 1990 and 2000, unless otherwise noted.

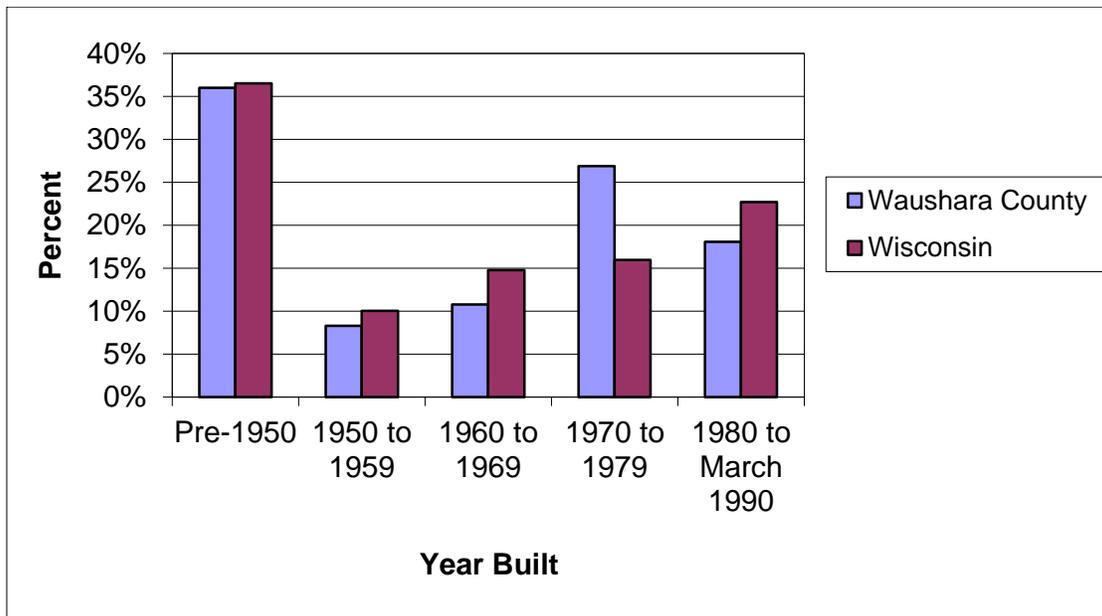
Age of Occupied Dwelling Units

The age of occupied dwelling units reflect the historic demand for additional or replacement housing units, thereby providing historic information regarding settlement patterns, household formation rates, migration trends and natural disaster impacts. The age of units by itself is not an indication of the quality of the housing stock. However, the age of occupied units can provide limited information regarding building construction and material content, as construction techniques and materials change over time.

Census information regarding the age of owner-occupied units indicates that Waushara County was well established by 1960 (Appendix B, Tables B-1, B-2 and B-3). The number of owner-occupied units rose each decade from 1950 through the 1970’s, and then fell sharply in the 1980’s (Figure 2-1). The number of owner-occupied units began rising again in the 1990’s, particularly in the latter half of that decade (Figure 2-2).

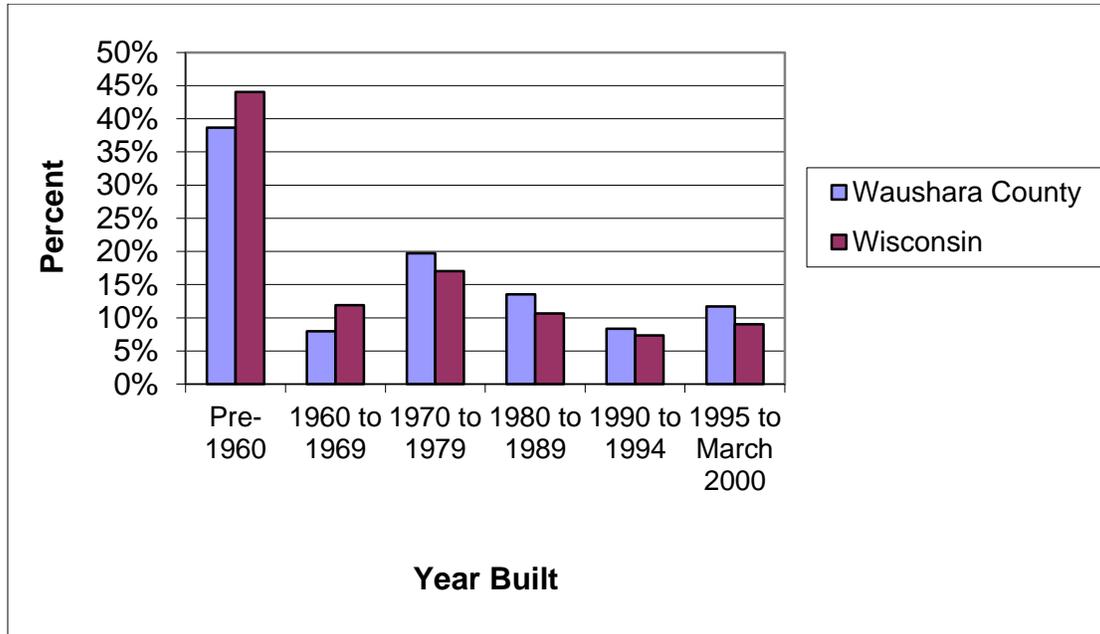
Waushara County had a slightly lower percentage of owner-occupied units built prior to 1960 than the state. According to the 2000 Census, 38.7 percent of the county’s housing stock was built prior to 1960, compared with 44.0 percent of the state’s (Figure 2-2; Appendix B, Table B-2).

Figure 2-1. Occupied Dwelling Units by Year Built, 1990



Source: U.S. Census, 1990.

Figure 2-2. Occupied Dwelling Units by Year Built, 2000



Source: U.S. Census, 2000.

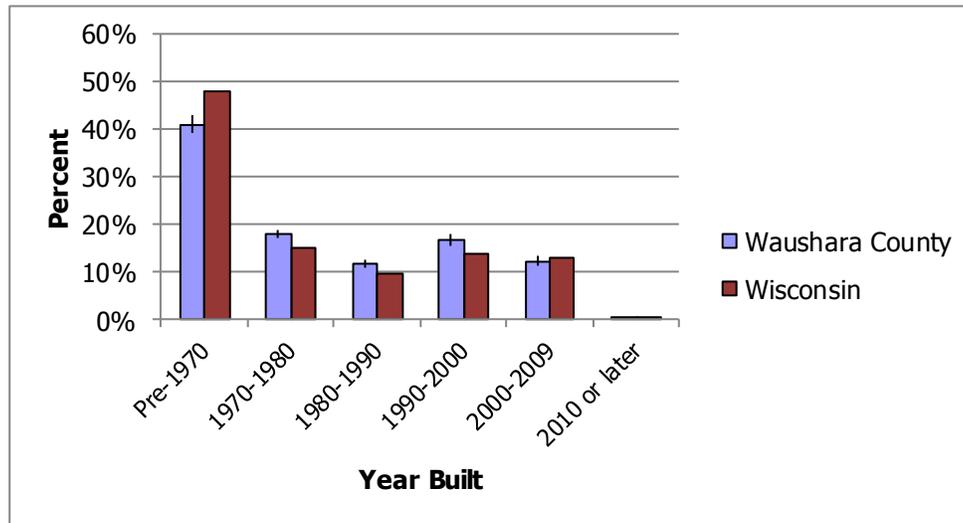
Between 1990 and 2000, Waushara County experienced a higher level of growth in owner-occupied units than was indicated in previous Census periods (1960 to 1990) based on the age of structure information provided in the 1990 and 2000 Censuses. Waushara County gained 1,876 new occupied units between 1990 and 2000² or 20.1 percent of their current housing stock.

According to 2000 Census data, the Town of Marion gained a larger number of occupied dwelling units between 1990 and 2000, than any other community in the county. Between 1990 and 2000, 220 units or 24.1 percent of Marion’s occupied dwelling units were built during this time period.

During the 2000’s the higher level of growth continued in owner occupied dwelling units in both Waushara County and the state, according to the 2009-2013 ACS 5-Year Estimates. However, as a result of the economic downturn that began in 2008, starts for new dwelling units fell off after 2009 (Figure 2-3).

According to the 2009-2013 ACS, similar to the past decade, the Town of Marion added more dwelling units than any other community in the county. Between 2000 and 2009, 266 units or 15.5 percent of Marion’s occupied dwelling units were built. While growth in most communities slowed considerable after 2009, the Town of Richford was the only community to see double digit occupied dwelling unit additions. After 2009, 30 occupied dwelling units were built in the Town of Richford. However, the large margin of error associated with this number should be noted and may render this data unreliable.

² U.S. Census 2000.

Figure 2-3. Occupied Dwelling Units by Year Built, 2009-2013 ACS 5-Year Estimates

Source: U.S. Census, 2009-2013 American Community Survey 5-Year Estimates, DP04

Change in Structural Type

Structural type is one indication of the degree of choice in the housing market. Housing choice by structural type includes the ability to choose to live in a single family home, duplex, multi-unit building or mobile home. Availability of units by type is indicative not only of market demand, but also of zoning laws, developer preferences and access to public services. Current state sponsored local planning goals encourage communities to provide a wide range of choice in housing types, as housing is not a 'one size fits all' commodity.

A single person, for example, will have different housing needs than a couple with children. Housing needs also change as we age, lifestyles change, or in the event that one or more members of the household become disabled. Providing a range of housing choices which meets individual household needs and preferences is one way of encouraging individuals to stay in the community and to draw others to locate there.

As with most rural counties, the dominant housing type in Waushara County is single family housing. In 1990, single family housing comprised 80.6 percent of Waushara County's housing stock (Appendix B, Table B-4). In comparison, single family housing only made up 67.7 percent of Wisconsin's housing stock. Less than five percent (4.5%) of the county's housing stock was comprised of duplex and multi-family units. In 1990, the second largest structural type in Waushara County was mobile home, trailer and other (1,827 units/14.9%). Within the Waushara County portion of the City of Berlin (96.3%), and the towns of Hancock (93.6%) and Oasis (94.6%), single family units garnered more than 90 percent of the total housing stock. Communities with the largest share and number of mobile homes, trailer or other included the towns of Dakota (209/32.0%) and Springwater (222/20.0%). Other communities in the county had a smaller number of total housing units and therefore a higher share of mobile homes, trailers and other; these communities included the Village of Lohrville (74/42.5%) and the Town of Warren (94/32.2%).

During the 1990s, conversions, deletions and additions to communities' housing stock resulted in a slightly different composition of housing in 2000. By 2000, the share of single family units

increased to 82.6% in Waushara County, while the number of mobile homes, trailer and others had decreased to 1,780 units or 13.0% of the total housing units. (Appendix B, Table B-5). The share of two or more units in the county declined slightly to 4.4 percent. At the state level, the number and share of single family homes and larger multi-family buildings (those with greater than five units per building) increased between 1990 and 2000, while the number and share of two to four unit buildings and mobile home, trailer and other units decreased. In 2000, single family homes comprised 69.3 percent of the state's housing stock. The second largest housing category was five or more units, which comprised 14.0 percent of Wisconsin's housing stock. Mobile home, trailer and other units comprised 4.5 percent of the State's housing stock.

Through the 2000's and into the 2010's, the share of single family units in Waushara County increased. According to the 2009-2013 ACS 5-Year Estimates 84.9 percent of the total housing units were single family units; a total of about 132 units were added (Appendix B, Table B-6). ***Still the largest gains in units occurred in the 5 or more category.*** During this time period, about 177 units were added in the 5 or more category. The largest losses were experienced by the mobile home, trailer and other category which fell from 13 percent of the housing stock to 9.2 percent, a loss of about 407 units. Similar increases were seen at the state level; single family increased to 70.9 percent and 5 or more units increased to 14.9 percent.

Communities within Waushara County also experienced a housing composition change between 1990 and 2000. A surge of single family construction during the 1990's resulted in more communities seeing an increase in the share of single family housing stock in their communities. By 2000, communities whose portion of single family housing exceeded 90 percent included the towns of Bloomfield (91.0%), Deerfield (90.9%), Hancock (92.3%), Mount Morris (91.3%), Oasis (98.1%), Richford (90.4%), Saxeville (90.7%) and Wautoma (93.9%). During the 2000's and into the 2010's, the addition of new single family units continued while the number of mobile home, trailer and other decreased across Waushara County. As a result, according to the 2009-2013 ACS 5-Year Estimates, eleven communities exceeded 90 percent for single family units; towns of Aurora (95.0%), Deerfield (97.8%), Hancock (96.2%), Leon (91.0%), Marion (92.9%), Mount Morris (91.8%), Oasis (95.3%), Richford (95.5%), Saxeville (94.2%) and Wautoma (93.5%). Generally the cities and villages within Waushara County provided more choice in the form of duplexes and multifamily units, while the towns saw a higher number of mobile homes, trailers and others. The Town of Springwater had the highest number of mobile homes, trailers and others (305 units) while the Village of Lohrville had the largest share (21.5%).

Occupancy Status

Occupancy status reflects the utilization of available housing stock. The total number of housing units includes renter-occupied, owner-occupied and various classes of vacant units. Vacant units include those which are available for sale or rent and those which are seasonal, migrant, held for occasional use or other units not regularly occupied on a year round basis.

For a healthy housing market, communities should have a vacancy rate of 1.5 percent for owner-occupied units and 5 percent for year round rentals. The number of migrant, seasonal and other vacant units will vary depending on the community's economic base.

Tenure

Occupancy rates vary by community and over time. Total occupancy rates increased for Waushara County and the state between 1990 and 2000, but decreased during the 2000’s and into the 2010’s. Jurisdictions with the lowest occupancy rates had the highest percentage of seasonal units (Table 2-1). Both jurisdictions experienced a decrease in the number and share of seasonal units between 1990 and 2000 and an increase in the number and share of occupied units and total units. The combination indicates that additional year round units were built and seasonal units were likely converted to year round residences (Appendix B, Tables B-7, B-8 and B-9). The opposite happened between 2000 and 2010, when Waushara County and the state both experienced an increase in the number and share of seasonal units and a decrease in the number and share of occupied units.

Occupancy rates indicate that Waushara County had a higher percentage of seasonal units than the state as a whole. In 1990, 31.7 percent of Waushara County’s total housing units were seasonal, compared to 7.3 percent at the state level. This decreased to 27 percent in Waushara County and 6.1 percent in the state in 2000, only to increase to 27.3 percent in Waushara County in 2010 and 7.4 percent in the state. Waushara County experienced the largest change between 1990 and 2000, while the state experienced the largest change between 2000 and 2010 (Table 2-1).

The majority of occupied units within Waushara County are owner-occupied. Waushara County has a higher percentage of owner-occupied than the state (Table 2-2). Between 1990 and 2000, the share of owner-occupied units increased in both jurisdictions. By 2000, the share of occupied units that were owner-occupied ranged from 83.5 percent in the Waushara County to 68.4 percent in Wisconsin. The share of renter occupied ranged from 16.5 percent in the county to 31.6 percent in the state. During the 2000’s the share of owner occupied decreased, while the share of rental occupied increased. As a result, in 2010, the share of owner occupied in Waushara County was 81.9 percent compared to 68.1 percent in the state.

Table 2-1. Occupied and Seasonal Units as a Share of Total Housing Units, 1990, 2000 and 2010

Jurisdiction	Total Occupied			Seasonal Percent		
	1990	2000	2010	1990	2000	2010
Waushara County	62.2%	68.3%	67.0%	31.7%	27.0%	27.3%
Wisconsin	88.6%	89.8%	86.9%	7.3%	6.1%	7.4%

Source: U.S. Census; 1990, 2000, 2010 SF-1, DP-1

In 2010, the highest percentage of occupied housing units were located in the cities and villages of Waushara County and the towns in the eastern tier of the county that have stronger connections to the Fox Cities and Oshkosh for employment. Other communities with higher percentages of occupied housing units included the Town of Plainfield, which is more dependent on farming and the Town of Wautoma.

Table 2-2. Tenure as a Percent of Occupied Units, 1990, 2000 and 2010

Jurisdiction	Owner Occupied			Rental Occupied		
	1990	2000	2010	1990	2000	2010
Waushara County	80.3%	83.5%	81.9%	19.7%	16.5%	18.1%
Wisconsin	66.7%	68.4%	68.1%	33.3%	31.6%	31.9%

Source: U.S. Census; 1990, 2000, 2010 SF-1, DP-1

Vacancy Status

Vacant housing units are units that are livable, but not currently occupied. The vacancy status of units available for purchase or rent is considered to be a strong indicator of housing availability. Generally, when vacancy rates are below 1.5 percent for owner-occupied units and 5 percent for renter-occupied units, housing is considered to be in short supply and additional units are needed. If vacancy rates are at or above standard, the community may have an adequate number of units for rent or for sale. However, additional information, such as choice in housing and housing affordability is needed to determine if the units on the market meet the needs of potential buyers or renters. A higher vacancy rate may be appropriate, particularly for smaller communities, if the additional units provide needed choices within the housing market. If the existing vacancy rate is too high for existing market conditions, then property values may stagnate or decline.

Owner-Occupied Housing

Homeowner vacancy rates indicate that Waushara County had an adequate share of owner-occupied units for sale in 1990, while the state had a tight housing market. Between 1990 and 2000, homeowner vacancy rates fell in Waushara County, but remained stable at the state level (Appendix B, Tables B-10, B-11 and B-12). Countywide, the homeowner vacancy rate was 1.9 percent in 2000, which indicates that the county had an adequate number of homes on the market to meet demand. The homeowner vacancy rate for Wisconsin remained stable at 1.2 percent, which was just below the standard for both years. ***Following the 2008 economic downturn, 2010 homeowner and rental vacancy rates indicate that the County and state had an adequate supply of homes for sale as well as rental units to meet demand. The homeowner vacancy rate for Waushara County was 3.0 percent, while the homeowner vacancy rate for the state was 2.2 percent.***

Two Waushara County communities, the Village of Lohrville and the Town of Warren, had no houses for sale in 1990. Other Waushara County communities with tight housing markets included the towns of Aurora (1.2%), Bloomfield (1.5%), Plainfield (0.7%), Poy Sippi (1.5%), Rose (1.2%) and Saxeville (1.5%). Between 1990 and 2000, the housing market became more constrained in the county. As a result, by 2000, three communities (City Berlin, Village of Hancock and the Town of Richford) had vacancies rates of zero percent, while another ten communities (towns of Aurora – 0.9%, Bloomfield – 0.9%, Coloma - 0.9%, Mount Morris – 1.4%, Oasis – 1.5%, Poy Sippi – 0.9%, Saxeville – 1.1%, Warren – 0.9% and Wautoma - 1.5%) were at or below the homeowner vacancy rate standard of 1.5 percent. In 2010, following the 2008 economic downturn, one community, the City of Berlin had a home owner vacancy rate of zero percent. Communities at or below the homeowner vacancy rate standard of 1.5 percent included the towns of Bloomfield (1.1%), Deerfield (1.4%), Hancock (1.0%), Oasis (1.4%) and Rose (1.2%).

A drop in the vacancy rate is usually related to the increase in the number of owner-occupied units. Since the vacancy rate is a measure of the number of units for sale compared to the number of owner-occupied units, the number of units for sale is expected to rise as the total number of owner-occupied units rise in order to accommodate the growth in households. However, this did not occur in the county in the 1990's. According to the Census in 1990, Waushara County had 153 houses for sale out of 12,246 total housing units (1.3%) and 147 houses for sale in 2000, out of a total of 13,667 (1.1%). The opposite occurred during the 2000's. In 2010, the number of units for sale increased in Waushara County to 251 units out of 14,843 units (1.7%). It is also necessary to mention that although some communities surpassed the homeowner vacancy rate, the number of units for sale in the individual communities remained small. ***The small number of units coupled with lower vacancy rates means that some communities likely had an inadequate number of units on the market to provide choice for prospective homebuyers.***

Rental Housing

In 1990, rental vacancy rates for Waushara County (8.5%) was above the vacancy standard of 5.0 percent, which would seem to indicate that overall the county had more than an adequate supply of housing units for rent (Appendix B, Table B-10). In comparison, the rental vacancy rate for Wisconsin was 4.7 percent.

Between 1990 and 2000, the number of rentals and the rental vacancy rate decreased in Waushara County, whereas the number of rentals and the rental vacancy rate increased at the State level (Appendix B, Table B-11). In 2000, Waushara County and Wisconsin had vacancy rates above 5.0 percent. The rental vacancy rate for Waushara County, at 6.8 percent, was higher than the state's rental vacancy rate of 5.6 percent.

During the next decade, 2000 to 2010, the number of rentals and the rental vacancy rate increased in Waushara County and the state (Appendix B, Table B-12). ***In 2010, the rental vacancy rate for Waushara County was 9.7 percent, which was higher than the state's at 8.0 percent.***

At the community level, three Waushara Communities (Village of Lohrville and the towns of Oasis and Warren) had no units for rent in 1990, while another ten communities (Village of Redgranite - 4.1% and the towns of Deerfield - 5.0%, Hancock - 3.7%, Leon - 4.2%, Marion - 1.5%, Plainfield - 2.3%, Poy Sippi - 3.8%, Rose - 3.3%, Saxeville - 2.0% and Wautoma - 3.9%) had vacancy rates at or below the rental vacancy standard of 5.0 percent (Appendix B, Table B-10). Combined, the number of units for rent in these 13 Waushara County communities was 17 for an average of 1.3 units per community.

Between 1990 and 2000, rental vacancy rates became tighter in Waushara County (Appendix B, Table B-11). As a result, by 2000 six communities (Village of Lohrville and the towns of Coloma, Deerfield, Leon, Oasis and Warren) had no units for rent, while another five communities (Village of Coloma - 3.8% and the towns of Bloomfield - 4.9%, Rose - 4.2%, Saxeville - 2.6% and Springwater - 1.6%) had vacancy rates of less than the rental vacancy standard of 5.0 percent.

In 2010, unlike the past two decades, all communities had units for rent, though a number of communities still had only one or two units to choose from (Appendix B, Table B-12). Seven

communities had rental vacancy rates that were less than the standard of 5.0 percent; Village of Coloma (4.3%), towns of Aurora (2.9%), Leon (1.9%), Plainfield (4.0%), Poy Sippi (4.9%), Richford (4.2%), Rose (2.9%), and Warren (2.4%). As with the number of homes for sale, the number of housing units for rent in many Waushara communities was also small. With only a small number of units to choose from, the likelihood that a rental unit will meet the needs of prospective renters are very small.

Seasonal Units

Seasonal units are units intended for use only in certain seasons or for weekend or other occasional use throughout the year. They include properties held for summer or winter sports or recreation such as summer cottages or hunting cabins. They also include time-share units and may include housing for loggers.

Between 1990 and 2000, the number of seasonal units declined in the county and state. While the share of vacant units identified as seasonal showed mixed results. The share of vacant units identified as seasonal increased in Waushara County but declined in Wisconsin (Appendix B, Tables B-10 and B-11). Between 1990 and 2000, the share of vacant units identified as seasonal increased from 83.9 percent in Waushara County to 85.3 percent in 2000. At the state level, the share of vacant units declined from 64.5 percent of all vacant units in 1990 to 60.1 percent in 2000.

During the next decade, 2000 to 2010, the number of seasonal units increased, while the share of seasonal units decreased in Waushara County and the state (Appendix B, Tables B-11 and B-12). As a result, in 2010, the share of seasonal units decreased to 82.9 percent in the county and to 56.0 percent in the state.

Other Vacant

Other vacant units include: migrant housing; units rented or sold, but not yet occupied; and units held for occupancy by a caretaker or janitor and units held for personal reasons of the owner, but not classified as seasonal. At the state and county level, units held for occupancy by a caretaker or janitor and units held for personal reasons of the owner, but not classified as seasonal comprised the largest segment of the other vacant unit category. Migrant housing does exist within Waushara County³ and can be found in the towns of Dakota, Poy Sippi, Rose, Springwater and Wautoma. The other vacant units listed were a mix of units rented or sold, but not yet occupied and units held for occupancy by a caretaker or janitor and units held for personal reason of the owner.

According to the Census, other vacant units comprised 10.0 percent (463 units) of all vacant units for the Waushara County in 1990 (Appendix B, Tables B-10, B-11 and B-12). Between 1990 and 2000, the number and share of other vacant units fell in the county. By 2000, other vacant units included 8.9 percent (387 units) of all vacant units in Waushara County. During the next decade, the number and share of other vacant units continued to decline. In 2010, the number of vacant units declined to 344 units and the share of vacant units declined to 7.0

³ Status of Migrant Labor Camps, 2014. Wisconsin Department of Workforce Development Migrant, Refugee, and Labor Services.

percent. Within the state, the share of other vacant units declined from 16.4 percent in 1990 to 15.0 percent in 2000 and then to 12.9 percent in 2010.

Owner-Occupied Housing Stock Value

Owner-occupied housing stock values can provide information about trends in property values, housing demand and choice within the housing market. Housing stock values can also help provide prospective new businesses with information regarding how accessible housing will be for their employees.

Median Housing Value Trends: A Broad Historical Perspective

State and county level information indicate that owner-occupied housing values have risen substantially since 1970⁴. The largest growth in median housing values occurred in the 1970's. Between 1970 and 1980, median housing prices more than doubled in response to inflationary pressures during the late 1970's and increased demand as baby-boomers entered the housing market. Housing prices continued to rise during the 1980's, but at a much slower rate. Housing prices again increased substantially in the 1990's. Lower interest rates and competitive loan products allowed home buyers the opportunity to purchase a higher value home, and the market responded by increasing the average home size for new construction⁵. The number of expected amenities in a home also increased. Communities contributed to the rise in housing prices by increasing minimum lot sizes and minimum square footage. Children of baby-boomers began entering the housing market during this decade, which put additional pressure on the housing market. The increased demand for starter homes and lack of supply drove the value of existing starter homes up substantially.

Current Median Housing Value Trends

By 2000, the median housing value for Waushara County had risen from \$10,600 in 1970 to \$85,100; and the median housing value for Wisconsin had risen from \$17,300 to \$112,200. In 2000, only two Waushara communities had median housing values above the state average of \$112,200; the Waushara portion of the City of Berlin (\$208,300) and the Town of Springwater (\$119,300) (Appendix B, Table B-13 and Table B-15). Communities with the lowest median housing values included the villages of Hancock (\$56,900) and Redgranite (\$59,100).

During the 2000's and into the 2010's the median housing value for Waushara County and the state continued to increase. ***According to the 2009-2013 ACS, the median housing value in Waushara County was \$136,800 compared to \$167,100 in the state*** (Appendix B, Table B-15). Five communities had median housing values above the state average; the Waushara County portion of the City of Berlin (\$225,000; MOE +/--\$475,481) and the towns of Coloma (\$175,000; MOE +/--\$20,042), Marion (\$167,700; MOE +/--\$20,084), Mount Morris (\$177,500; MOE +/--\$12,862), and Saxeville (\$174,700; MOE +/--\$14,730). Communities with the lowest median value were the same as in 2000, the villages of Hancock (\$76,700; MOE +/--\$9,887) and Redgranite (\$81,100; MOE +/--\$6,975).

⁴ U.S. Census. 1970, 1980, 1990 and 2000.

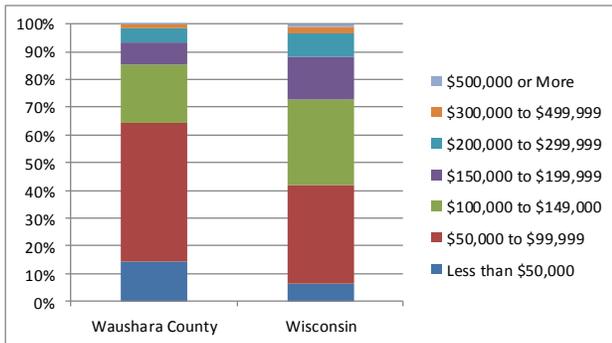
⁵ In 1970, the average size of a new single family home in the U.S. was 1,500 sq. ft. By 2000, the average size of a new single family home in the U.S. was 2,266 sq.ft.

Current Values by Price Range

Over 85 percent (85.3%) of the owner-occupied housing stock in Waushara County and 72.5 percent in Wisconsin were valued at less than \$150,000 in 2000 (Figure 2-4; Appendix B, Table B-13). The largest share of owner-occupied units by price range fell within the \$50,000 to \$99,999 range (49.8% in Waushara County and 35.4% in Wisconsin).

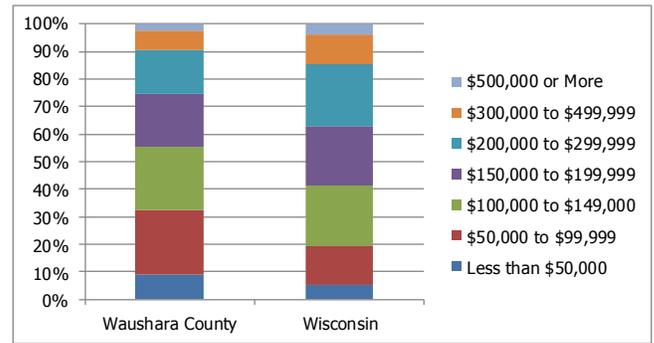
By the 2009-2013 ACS 5-Year Estimates, about half (55.3%) of the owner occupied housing units were valued under \$150,000 in Waushara County compared to about forty percent (41.4%) in Wisconsin (Figure 2-5; Appendix B, Table B-14). The largest share of owner occupied housing stock in Waushara County fell within the \$50,000 to \$99,999 (23.3%) range; the \$100,000 to \$149,999 (22.7%) was a close second. In comparison, the largest share of owner occupied housing in Wisconsin was valued at \$200,000 to \$299,999 (22.6%), followed by \$100,000 to \$149,999 (22.1%).

Figure 2-4. Housing Values by Range, 2000



Source: U.S. Census, 2000.

Figure 2-5. Housing Values by Range, 2009-2013 ACS 5-Year Estimates



Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04

Housing Affordability

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payments for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and fuels. In 1989, the U.S. Department of Housing and Urban Development (HUD) raised the standard for determining whether rent or home ownership costs comprised a disproportionate share of income from 25 to 30 percent of gross household income. Households spending more than 30 percent of their income for housing may be at risk of losing their housing should they be confronted with unexpected bills or unemployment of one or more workers per household. Communities should be aware that maintenance and repair costs are excluded from this housing affordability formula, as are other outstanding debts, because these items will have policy impacts. Potential homeowners should be aware that these items are excluded from this housing affordability formula, as these items can impact their housing affordability and future financial stability.

Access to affordable housing is not only a quality of life consideration; it is also an integral part of a comprehensive economic development strategy. Communities need affordable housing for workers in order to retain existing companies and attract new companies to the area.

Households which must spend a disproportionate amount of their income on housing will not have the resources to properly maintain their housing, nor will they have adequate disposable income for other living expenses, such as transportation, childcare, healthcare, food, and clothing. This in turn not only has a negative impact on the overall economy, it may also heighten resistance to property tax increases, which is a major source of revenue for many Wisconsin communities.

For persons on the bottom end of the economic ladder, affordable housing is particularly important. A study by the Hudson Institute and the Wisconsin Housing Partnership⁶ found that the most important factor for individuals to successfully move from welfare to work was their ability to find decent, stable affordable housing.

A review of housing stock values for Waushara County indicated that although housing values were on average lower than the state, many of those units were not affordable for county residents.

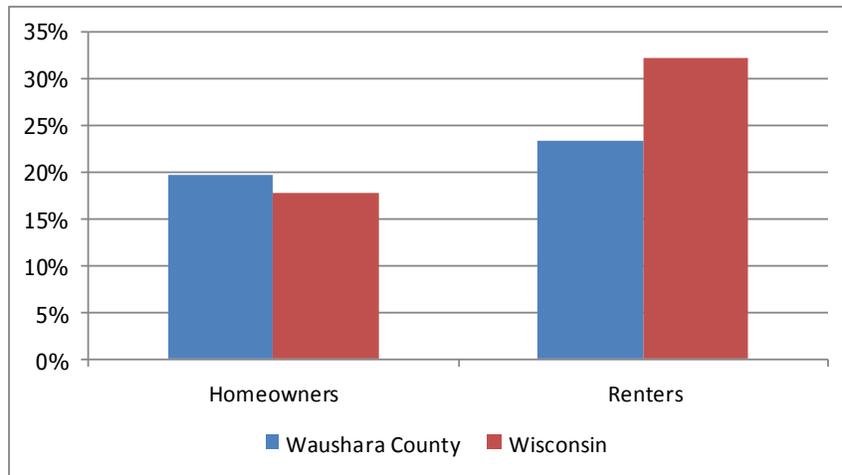
Owner-Occupied Housing

In 1989, 15.1 percent of homeowners in the state and 17.6 percent of homeowners in Waushara County were paying a disproportionate amount of their income for housing (Appendix B, Table B-16). Between 1989 and 1999, housing affordability became a larger issue for homeowners in the state and county. Almost twenty percent (19.7%) of County residents were paying a disproportionate share of their income for housing in 1999, compared to 17.8 percent of state residents (Figure 2-6).

According to the 2009-2013 ACS 5-Year Estimates, this trend is continuing and a larger percentage of homeowners were paying a disproportionate amount of their income on housing than in 1999 (Appendix B, Table B-17). ***In 2009-2013 ACS 5-Year Estimates, 39.2 percent of households with mortgages and 17.5 percent of households without mortgages were paying a disproportionate amount of their income on housing in Waushara County*** (Figure 2-7). In comparison, within the state, 32.3 percent of all households with a mortgage and 16 percent of all households without a mortgage were in a similar situation.

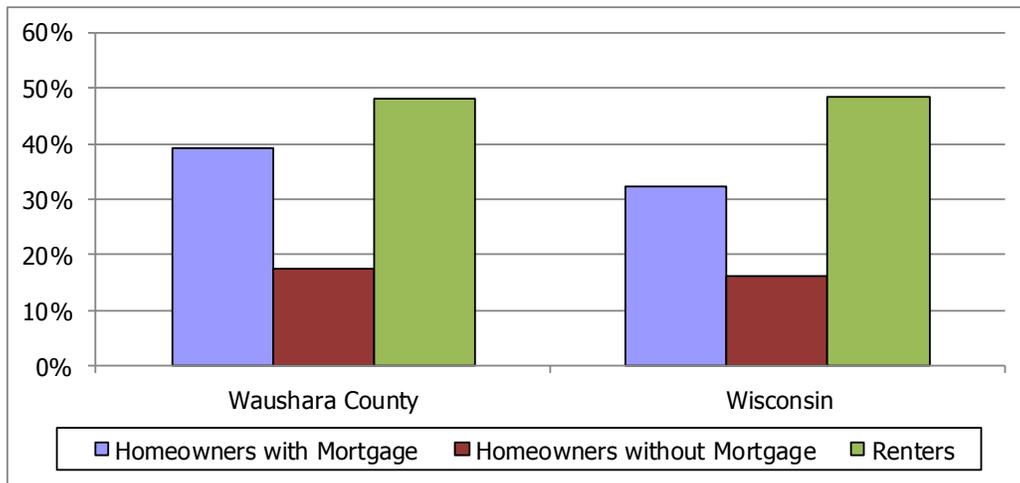
⁶ Rebecca J. Swartz, Brian Miller with Joanna Balsamo-Lilien, Hilary Murrish, 2001. *Making Housing Work for Working Families: Building Bridges between the Labor Market and the Housing Market.*

Figure 2-6. Percent of Households for which Housing is Not Affordable, 1999



Source: U.S. Census, 2000.

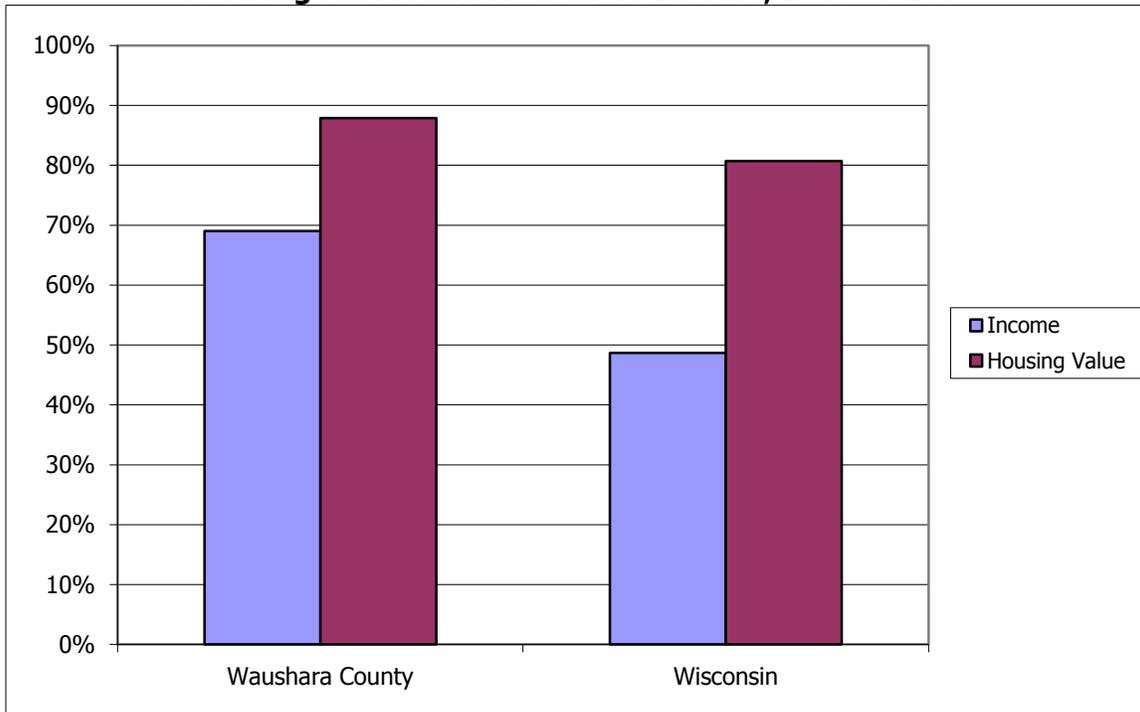
Figure 2-7. Percent of Households for which Housing is Not Affordable, 2009-2013 ACS 5-Year Estimates



Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04

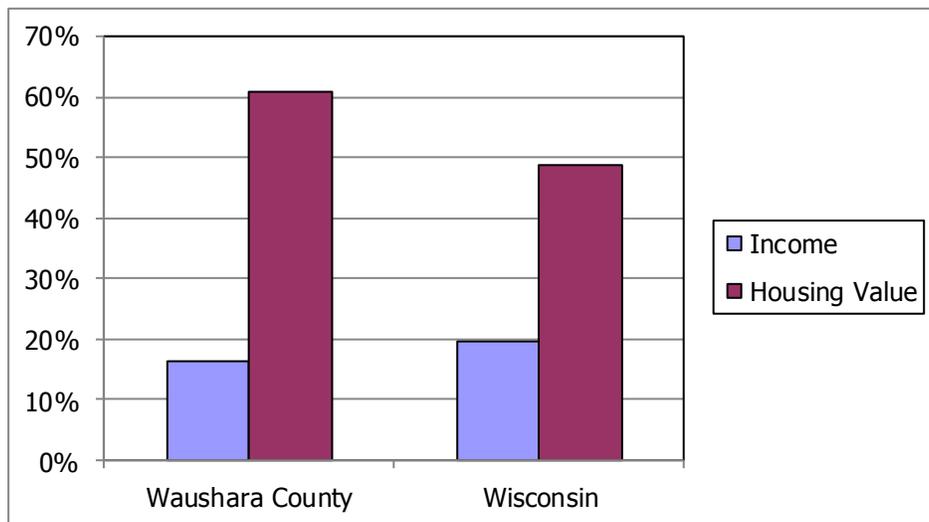
Between 1989 and 1999, housing values rose slightly faster than income (Figure 2-8). This trend is continuing according to the 2009-2013 ACS 5-Year Estimates, as housing values rose significantly faster than income (Figure 2-9).

Figure 2-8. Change in Median Housing Values Compared to Change in Median Household Income, 1989 to 1999



Source: U.S. Census, 1990 and 2000.

Figure 2-9. Change in Median Housing Values Compared to Change in Median Household Income, 1999 and 2009-2013 ACS 5-Year Estimates



Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04

In 1989 (Appendix B, Table B-16), over a quarter of the homeowners in four Waushara communities were paying a disproportionate amount of their income for housing (Village of Hancock, 34.3%; Town of Coloma, 30.9%; Town of Leon, 26.9%; and Richford, 34.0%). By 1999, over a quarter of homeowners in six Waushara communities were in a similar situation (the Waushara County portion of the City of Berlin, 40.0%; Village of Coloma, 26.5%; and the towns of Bloomfield, 25.9%; Mount Morris, 31.3%; Oasis, 26.6%; and Plainfield, 25.5%).

According to the 2009-2013 ACS-5-Year Estimates, over half of the households with mortgages in the Village of Plainfield (51.8%), Town of Coloma (52.6%) and Town of Richford (56.7%) were paying a disproportionate amount of their income on housing. With the exception of the Waushara portion of the City of Berlin and the City of Wautoma, between 29.9% (Town of Dakota) to 49.6% (Town of Hancock) of all households with mortgages in other communities were also paying a disproportionate amount. Households without mortgages fared slightly better. With the exception of the towns Aurora (26.2%), Bloomfield (27.6%), Coloma (29.1%), Mount Morris (29.2%), Richford (38.1%) and Rose (31.5%), less than a quarter of households without mortgages were paying a disproportionate amount of their income on housing.

Renter-Occupied Housing

Census data indicates that renters had far greater difficulty finding affordable housing than homeowners in all three time periods. In 1989, 36.0 percent of renters in the state and 34.6 percent of renters in the county paid a disproportionate share of their income for housing, compared to 15.1 percent and 17.7 percent of homeowners, respectively (Figure 2.6; Appendix B, Table B-16).

Between 1989 and 1999, the number and share of households paying a disproportionate share of their income for rental housing decreased. By 1999, the share of renters paying more than 30% of their income for housing had decreased to 23.4 percent of Waushara County residents and 32.3 percent of state residents.

However, between 1999 and 2009-2013 ACS 5-Year Estimates, housing become less affordable for renters. ***According to the 2009-2013 ACS 5-Year Estimates, about half of the renters in Waushara County (48.2%) and Wisconsin (48.4%) were paying more than 30 percent of their income for housing*** (Figure 2.7; Appendix B, Table B-17).

In 1989, over half the renters were paying a disproportionate share of their income for housing in the Village of Wild Rose (59.4%), and the towns of Coloma (56.5%), Hancock (52.6%) and Warren (61.5%) (Appendix B, Table B-16). Between 1989 and 1999, housing became more affordable for renters in Waushara County, however within the following communities, over a quarter of the renters were still paying more than 30 percent of their income on housing: the Waushara portion of the City of Berlin (37.5%), City of Wautoma (26.3%), villages of Lohrville (54.6%) and Redgranite (31.8%) and the towns of Marion (30.7%), Mount Morris (26.1%), Plainfield (26.1%), Poy Sippi (28.6%), and Wautoma (28.2%). By 2009-2013 ACS 5-Year Estimates, housing become much less affordable for renters (Appendix B, Table B-17). In the Towns of Bloomfield (72.5%), Coloma (75.0%), and the Rose (70.6%) about three-quarters of renters were paying more than 30 percent of their income on housing. It was only in the Waushara portion of the City of Berlin (0.0%), the Village of Lohrville (14.3%), and the towns of Deerfield (0.0%), Oasis (18.2%), Springwater (11.4%) and Wautoma (16.7%) that less than a quarter of renters found themselves in a similar situation.

Housing Conditions

Two Census variables often used for determining housing conditions include units which lack complete plumbing facilities and overcrowded units. Complete plumbing facilities include hot and cold piped water, flush toilet and a bathtub or shower. If any of these three facilities is

missing, the housing unit is classified as lacking complete plumbing facilities. The Census defines overcrowding as more than one person per room in a dwelling unit.

Overcrowding and units lacking complete plumbing facilities is not really an issue in Waushara County. According to the 2000 U.S. Census, less than one percent (0.7%) of the occupied units within Waushara County was lacking complete plumbing facilities (Appendix B, Table B-18). Slightly more than two percent (2.1%) of the total dwelling units within Waushara County were overcrowded. In addition to overcrowding and lacking complete plumbing facilities, the 2009-2013 ACS 5-Year Estimates also provides information on units lacking complete kitchen facilities and units with no available telephone service. **According to the 2009-2013 ACS 5-Year Estimates, within Waushara County 2.1 percent of units are overcrowded, 0.4 percent lack complete plumbing facilities, 1.0 percent lack complete kitchen facilities and 2.2 percent have no available telephone service** (Appendix B, Table B-19 and Table B-20).

In 2000, only four communities (towns of Coloma – 2.1%, Plainfield – 3.4%, Richford – 3.6% and the Rose – 2.9%) within the county lack complete plumbing systems in over two percent of the occupied units (Appendix B, Table B-18). Communities in which overcrowding was experienced in over four percent of the total dwelling units included the villages of Coloma (4.8%) and Hancock (6.3%) and the towns of Dakota (4.3%) and Richford (6.6%).

The 2009-2013 ACS 5-Year Estimates indicate that only the Village of Plainfield (5.1%) and the Town of Hancock (3.0%) lack complete plumbing systems in over one percent of occupied units (Appendix B, Table B-19 and Table B-20). A few more communities within the county lack complete kitchen facilities in over two percent of occupied units; Waushara County portion of the City of Berlin (15.8%), the villages of Plainfield (6.6%) and Wild Rose (9.1%), and the towns of Deerfield (4.0%) and Saxeville (2.9%). A number of communities also have no available telephone service in over two percent of the occupied units; Waushara County portion of the City of Berlin (15.8%), the Village of Hancock (6.3%), the Village of Redgranite (3.0%), the Village of Wild Rose (4.7%), and the towns of Coloma (2.9%), Dakota (2.2%), Deerfield (2.6%), Hancock (2.1%), Leon (3.7%), Richford (15.9%), Rose (2.4%), and Wautoma (3.2%). Finally overcrowding was experienced in excess of four percent in the City of Wautoma (4.6%) and the towns of Dakota (5.8%), Plainfield (4.7%), Poy Sippi (6.4%), and Richford (5.8%).

Subsidized and Special Needs Housing

Subsidized and special needs housing should be available for individuals who, because of financial difficulties, domestic violence situations, disabilities, age, alcohol and drug abuse problems, and/or insufficient life skills, need housing assistance or housing designed to accommodate their needs. In some instances, extended family structures and finances may allow families or individuals to cope privately with special needs. Two such examples would be when a child cares for an elderly parent in their own home or when a parent cares for a disabled child in their own home. In most instances, however, some form of assistance is needed. The housing needs of these populations vary based on their circumstances, health, economic conditions and success of educational, training, treatment or counseling programs.

Table 2-3 shows the location of federally assisted rental units by type for Waushara County. **There were a total of 120 federally assisted rental units in the county in 2005.**

Table 2-3. Federally Assisted Rental Units, 2005

County	Jurisdiction	Elderly Units	Family Units	Other Units	Total Units
Waushara	C. Wautoma	32	14	2	48
	V. Coloma	0	12	0	12
	V. Redgranite	21	0	3	24
	V. Wild Rose	16	0	0	16
	T. Poy Sippi	0	20	0	20

Source: WHEDA website, 2005.

Table 2-4. Assisted Living Options, 2005

County	Jurisdiction	Adult Family Home Capacity	Community Based Res. Care Facility Capacity	Residential Care Apartment Units	Total Units
Waushara	C. Wautoma	11	70	53	134
	V. Coloma	0	16	0	16
	V. Redgranite	0	20	40	60
	V. Wild Rose	0	8	0	8

Source: WI Department of Health and Family Services Assisted Living Directories, website, 2005.

Assisted living options in Waushara County are listed in Table 2-4. All elderly housing options listed are located in incorporated communities. This likely reflects the fact that funding agencies are more likely to provide resources and developers are more likely to build these facilities in areas with easy access to health care, transportation, other services and grocery stores. Since many residents in these facilities may have mobility limitations, they may also prefer to be located in an area with easy access to goods and services.

Housing Needs Analysis

As part of the regional planning process, ECWRPC developed a matrix of housing conditions to measure housing stress within the region. This matrix uses a combination of ten Census variables to measure five housing characteristics: housing affordability, housing availability, the prevailing age of units compared to housing values, overcrowding and presence of plumbing facilities (Appendix B, Table B-21). A total score of 0 indicates adequate, 1 to 9 indicates minor stress, 10 to 19 indicates moderate stress, 20 to 49 indicates substantial stress, and 50 plus indicates severe stress. A compilation of these variables show that in 2000 Waushara County has a moderate amount of housing stress (Appendix B, Table B-22). Based on inventory analysis, the largest housing issue facing Waushara County is Rental and Owner Occupied housing affordability. **Utilizing more recent information from the 2010 U.S. Census and the 2009-2013, ACS 5-Year Estimates, a compilation of these variables show that Waushara County has a substantial amount of housing stress** (Appendix B, Table B-23). **The largest housing issue facing Waushara County is Rental and Owner Occupied housing affordability.**

Housing Affordability

Housing affordability is currently an issue in the county. The 2009-2013 ACS 5-Year Estimates indicate that renters (48.2%) have a slightly more difficult time affording housing costs than homeowners with mortgages (39.2%) and a substantially hard time finding affording housing than homeowners without a mortgage (17.5%) (Appendix B, Table B-17). The need for affordable housing can be addressed by building units which are affordable for residents, subsidizing the housing costs for existing units, and/or increasing incomes to make the existing housing more affordable.

Housing Available for Rent or Sale

Waushara County has an adequate share of units for rent (Appendix B, Table B-12). However, given the small number of units available in most communities, Waushara County and the communities located within the county may wish to evaluate the market demand to see if the units for rent provide an adequate choice for those seeking to rent. Homeowner vacancy rates indicate that overall Waushara County has an adequate owner-occupied housing market. Given the number of units for sale in the various communities, some households may be discouraged into moving into some of the communities in Waushara County.

Age of Occupied Dwelling Units and Owner-Occupied Housing Values

This variable compares the percentage of housing stock that was over 40 years of age to the percentage of housing stock that is valued at less than \$50,000. Slightly more than nine percent (9.3%) of the housing stock in Waushara County is valued at less than \$50,000 (Appendix B, Table B-14). So while 41 percent of the housing stock is over 40 years old and was built before 1970 (Appendix B, Table B-3), it is likely that most of these units are well maintained.

Overcrowding

In 2009-2013 ACS 5-Year Estimates, overcrowding affected a small share (2.1%) of the households in Waushara County (Appendix B, Table B-20). Nevertheless, overcrowding could increase if households choose to double up or move to smaller units in an effort to lower their housing costs.

Plumbing

In 2009-2013 ACS 5-Year Estimates, units lacking complete plumbing facilities occurred in only 0.4 percent of the total occupied housing units in Waushara County (Appendix B, Table B-19).

Community Input Regarding Housing Needs

Statistical information can only capture a portion of the information necessary to determine housing needs and a community's ability to meet those needs. Market demand and supply characteristics (capacity), socio-economic changes (fluidity) and personal desires and biases (individual choice/NIMBYism⁷) also influence housing needs.

⁷ NIMBY: Not In My Back Yard

Continuum of Care Needs Assessment

The Continuum of Care⁸ Needs Assessment was a county-wide effort to identify housing resources and to identify and prioritize housing needs of homeless persons within the county. As such, it was a more focused assessment. A number of agencies and individuals were included in this information gathering process including: Waushara County's Department of Human Services, Community Programs, UW-Extension and Job Center; WI Department of Workforce Development Migrant, Refugee and Labor Services; Family Health Medical and Dental Center; All-Area Counseling; CAP Services; and Legal Action of Wisconsin. Individual participants included two homeless members, a representative from the Waushara County Coordinated Community Response Team for domestic violence issues, three persons of Hispanic origin and 11 victims of domestic violence. A variety of needs were identified, including affordable housing, transportation, childcare, education, employment, medical care, counseling/case management, legal services, and others. When these needs were prioritized, affordable permanent housing ranked as the number one need in Waushara County. The need for permanent affordable housing was followed by affordable transitional housing, legal services, case management/assistance with linkage to other community resources, support groups and assistance obtaining employment or training. CAP Services submitted a grant application to request funds to help meet identified needs, and was awarded \$105,025, which will be used to provide affordable housing and support services to victims of domestic abuse in Portage, Waupaca, Waushara and Marquette Counties.

Homelessness

According to the U.S. Department of Housing and Urban Development (HUD) the term "homeless" or "homeless individual or homeless person" includes: (1) an individual who lacks a fixed, regular, and adequate nighttime residence and (2) an individual who has a primary nighttime residence that is: a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); or an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings⁹.

Even though very little information on homelessness is available for Waushara County, it does exist and should be discussed in the context of this plan. ***There are no emergency shelters in Waushara County for the general public.*** The general public must utilize shelters in Stevens Point, Oshkosh or the Fox Cities. However two shelters (Aurora Center and Naomi House) are present in the county. The Aurora Center is owned and operated by United Migrant Opportunity Services (UMOS) for seasonal migrant farm workers and their families. Naomi House is a new facility in Wautoma for pregnant women or women with children who are at risk of becoming homeless. It has a capacity for three families at a time. In 2008, they housed four women and five children.

Twice a year, a point in time survey is compiled by the Waushara County Department of Health and Human Services. ***On January 28, 2009***, the point in time survey revealed that ***four***

⁸ The Continuum of Care model is a coordinated effort between providers of housing and housing related services to move persons from homelessness into emergency shelter, through transitional housing to long-term affordable housing. The Continuum of Care also works to prevent persons at risk of homelessness from becoming homeless.

⁹ The United States Code contains the official federal definition of homeless. In Title 42, Chapter 119, Subchapter 1.

people were sheltered in an emergency shelter and six people were unsheltered.¹⁰ It should be noted that a point in time survey only includes information on that one day in time.

Foreclosure and eviction rates are an indication of potential homelessness or the need to double up on housing. It should be noted that the filing of an eviction action Summons and Complaint with a court date (in 7 days), meets HUD's definition of homelessness. The filing of a foreclosure case is not an immediate threat of homelessness because of Wisconsin's redemptive period which is either six or 12 months from when the judgment is granted. Additionally a filing does not indicate how many judgments were granted. ***In 2008, there were 169 foreclosure actions filed in Waushara County, which was a 47 percent increase from the 115 that were filed in 2007.*** Evictions also increased between 2007 and 2008. ***In 2008 there were 48 eviction actions or a 41 percent increase from 2007 when a total of 34 eviction actions took place.***¹¹

The school district homeless coordinator's report also indicates that more students in Waushara County are homeless. During the 2007/2008 school year, nine students were reported as being homeless. As of February 2009, a total of 12 students have been reported as homeless for the partial school year of 2008/2009.

Other homeless information that has been reported in the county includes: seven transient homeless individuals were served in 2008¹²; and four household lodging vouchers were issued by the county.

Key Findings

Age of Occupied Dwelling Units

- Census information regarding the age of owner-occupied units indicates that Waushara County was well established by 1960.
- During the 2000's the higher level of growth continued in owner occupied dwelling units in both Waushara County and the state, according to the 2009-2013 ACS 5-Year Estimates. However, as a result of the economic downturn that began in 2008, starts for new dwelling units fell off after 2009.

Change in Structural Type

- As with most rural counties, the dominant housing type in Waushara County is single family housing.
- Through the 2000's and into the 2010's, the share of single family units in Waushara County increased. According to the 2009-2013 ACS 5-Year Estimates 84.9 percent of the total housing units were single family units. Still the largest gains in units occurred in the 5 or more category.

¹⁰ Wisconsin Point in Time Form, for Waushara County Department of Human Services, January 28, 2009.

¹¹ HUD's Emergency Shelter Grant, Transitional Housing Program, Homelessness Prevention Program Grant Application for 2009/2010.

¹² Waushara County DHS Report for Year 2008.

Occupancy Status

- Occupancy rates indicate that Waushara County had a higher percentage of seasonal units than the state, as a whole.
- The majority of occupied units within Waushara County are owner-occupied. Waushara County has a higher percentage of owner-occupied than the state.

Vacancy Status

- Following the 2008 economic downturn, 2010 homeowner and rental vacancy rates indicate that the County and state had an adequate supply of homes for sale as well as rental units to meet demand. The homeowner vacancy rate for Waushara County was 3.0 percent, while the homeowner vacancy rate for the state was 2.2 percent.
- The small number of units coupled with lower vacancy rates means that some communities likely had an inadequate number of units on the market to provide choice for prospective homebuyers.
- In 2010, the rental vacancy rate for Waushara County was 9.7 percent, which was higher than the state's at 8.0 percent.
- During the next decade, 2000 to 2010, the number of seasonal units increased, while the share of seasonal units decreased in Waushara County and the state. As a result, in 2010, the share of seasonal units decreased to 82.9 percent in the county and to 56.0 percent in the state.

Owner-Occupied Housing Stock Value

- According to the 2009-2013 ACS, the median housing value in Waushara County was \$136,800 compared to \$167,100 in the state.
- By the 2009-2013 ACS 5-Year Estimates, about half (55.3%) of the owner occupied housing units were valued under \$150,000 in Waushara County compared to about forty percent (41.4%) in Wisconsin.

Housing Affordability

- A review of housing stock values for Waushara County indicated that although housing values were on average lower than the state, many of those units were not affordable for county residents.
- In 2009-2013 ACS 5-Year Estimates, 39.2 percent of households with mortgages and 17.5 percent of households without mortgages were paying a disproportionate amount of their income on housing in Waushara County.
- According to the 2009-2013 ACS 5-Year Estimates, about half of the renters in Waushara County (48.2%) and Wisconsin (48.4%) were paying more than 30 percent of their income for housing.

Housing Conditions

- According to the 2009-2013 ACS 5-Year Estimates, within Waushara County 2.1 percent of units are overcrowded, 0.4 percent lack complete plumbing facilities, 1.0 percent lack complete kitchen facilities and 2.2 percent have no available telephone service.

Subsidized and Special Needs Housing

- There were a total of 120 federally assisted rental units in Waushara County in 2005.
- Assisted living options within Waushara County are located in the incorporated communities of the City of Wautoma (134 units) and the villages of Coloma (16 units), Redgranite (60 units) and the Village of Wild Rose (8 units).

Housing Needs Analysis

- Utilizing more recent information from the 2010 U.S. Census and the 2009-2013, ACS 5-Year Estimates, a compilation of these variables show that Waushara County has a substantial amount of housing stress. The largest housing issue facing Waushara County is Rental and Owner Occupied housing affordability.

Homelessness

- There are no emergency shelters in Waushara County for the general public.
- On January 28, 2009, four people were sheltered in an emergency shelter and six people were unsheltered.
- In 2008, there were 169 foreclosure actions filed in Waushara County, which was a 47 percent increase from the 115 that were filed in 2007.
- In 2008 there were 48 eviction actions or a 41 percent increase from 2007 when a total of 34 eviction actions took place.

INTERRELATIONSHIPS WITH OTHER PLAN ELEMENTS

Housing cannot be considered in isolation from other elements. Meeting the housing needs of Waushara County residents requires an adequate supply of reasonably priced land with the appropriate infrastructure, utilities and services, coupled with access to employment opportunities and dependable transportation options. Decisions regarding economic development, transportation, community and public facilities development, environmental quality and land use have an impact on housing choice, supply and affordability. Likewise, decisions made in the housing sector can influence the cost and efficiency of other plan elements.

Economic Development

Affordable housing is an integral part of a comprehensive economic development strategy. Companies are reluctant to relocate to communities without affordable housing for their workers. Existing companies may move out of the area if they cannot attract an adequate labor force. Labor shortages and high turnover rates resulting from a lack of affordable housing reduce service and productivity, increase administration and training costs, thereby discouraging business development and expansion. In addition, households which must spend a disproportionate amount of their income on housing will not have the resources to properly maintain their housing, nor will they have adequate disposable income for other living expenses, such as transportation, childcare, healthcare, food, and clothing. All this in turn has a negative impact on the overall economy.

Redevelopment of vacant industrial or commercial properties could bring these properties back onto the tax rolls, increase revenue and improve the overall appearance of the community. In some instances, these buildings or locations may be more appropriate for commercial or industrial redevelopment. In other instances, or perhaps in combination with commercial redevelopment, the adaptive reuse of these properties may provide unique housing options and increase the supply of affordable housing, elderly housing and utilize space and structures which may no longer be appropriate for commercial or industrial uses. Apartments above stores can help retail and service establishments supplement their income. Appropriate home based businesses and/or owner-occupied units above or behind retail and service establishments can increase housing affordability, lower transportation costs and perhaps increase access to goods and services.

Transportation

A mix of transportation options is critical to meet personal mobility needs and decrease social isolation for individuals and individual households, particularly for those unable or unwilling to drive. Sidewalks and pedestrian/bicycle trails can provide a healthy, low cost alternative to the automobile for small unincorporated areas where homes, schools, places of business, employment and recreational facilities are in close proximity. For the majority of the county, however, paratransit service or a volunteer driver pool may be needed for those who cannot drive.

A good road network and highway system helps provide access to greater economic opportunities beyond those in the immediate vicinity, which can contribute to housing affordability, provided transportation costs to those areas is not prohibitive. As transportation costs rise, carpooling and vans may be a more cost-effective means of traveling between homes and places of employment.

Utilities and Community Facilities

Affordable housing and upscale employment are linked to education, experience and updating job skills. Financial literacy and life skills also help ensure households make good financial decisions and have the wherewithal to properly maintain their housing unit. As a result, a strong school system which adequately prepares students to meet the demands of the workplace is critical. Adult education, job training, retooling and programs to connect individuals with better economic opportunities also contribute to housing affordability. Programs/agencies which provide counseling, financial and investment literacy, life skills training and support groups/services contribute to household stability.

Good law enforcement, fire and EMS services are important to public and household safety. In turn, housing units and properties must be maintained, as poorly maintained housing may pose a health and/or fire hazard. Cluttered or overgrown drives may also limit emergency access to properties.

Accessible, reliable and affordable electrical and heating sources and services contribute to housing safety and affordability. Accessible, affordable and environmentally safe water and waste disposal sources and services are critical to public safety and housing affordability.

Other community and public facilities such as waste disposal options, recycling facilities, parks, libraries, childcare, eldercare, medical facilities and emergency shelters also contribute to an area's quality of life and the wellbeing of individual households. Communication, cooperation and coordination with the entities that provide these services are important to ensure that county residents have access to these services. New residents may appreciate information regarding the location and accessibility of these services.

Agricultural Resources

As new households are formed, more land will be converted from farms, forests and open space to residential uses. Farmland is also under pressure in many areas of the county from seasonal home development. The amount of land converted will vary depending on the choices made in terms of the density, design and placement of that development.

Choices must be made. Residential land uses have higher property values than farmland, so their expansion is seen as an opportunity to increase tax revenues. Little attention is paid to net tax gains, even though various Farmland Trust studies¹³ have shown that the cost of services for other forms of development, particularly single family residential, typically exceeds tax revenues generated by that development, while taxes generated by farmland exceed the cost of services for farmland.

As farmers reach retirement age, many of these individuals see farmland conversion as a quick, easy retirement option, especially in the face of increased conflicts between the realities of farming and the expectation of exurban residents. Modern day industrial farming requires substantial monetary investments, which makes it difficult for young farmers to enter the field. Farming is also under considerable economic pressure, as production costs rise and profits from food sales shift away from farmers to food processing and sales.

Allowing a farmer to develop his land provides housing opportunities and cash benefits for that farmer. However, it also increases the need for additional public services which require additional tax revenues. Nonfarm development may also cause economic, land use and transportation conflicts for the farmer who wishes to maintain or expand his operation.

Natural Resources

Building materials, such as lumber and nonmetallic resources are needed for residential development. The density and location of residential development also impacts the amount of land consumed for development and can fragment ecosystems and place undue pressure on our natural resources. As humans consume more land, the amenities, such as the open space and farm and forest land that attracted initial settlement disappears. Human/animal interaction also increases. Communities must deal with a rising number of complaints about bird feces in parks and on lawns; deer and rabbits damaging trees, shrubs and gardens; and in some instances bears foraging through dumps and garbage cans. Pressure is also placed on fragile wildlife habitats, such as migration corridors.

Many communities within the county have established large minimum lot sizes in an effort to preserve rural character. However, the demand for large lot subdivisions, scattered site

¹³ American Farmland Trust, 2004. *Farmland Information Center Fact Sheet: Cost of Community Services Studies.*

housing and seasonal homes is, in reality, fragmenting wildlife habitats and changing the appearance and character of the landscape. If communities have an interest in preserving natural resources and/or their rural character, other implementation tools may better serve that objective.

Cultural Resources

Existing housing stock is an important resource. It provides community character and reflects the historical development of the county. In some instances, the material in some of these units is no longer available. To lose these units is to reduce housing choices and to lose a part of the county's history, cultural and community identity.

Environmental regulations designed to protect the health and safety of individuals such as the lead base paint remediation and asbestos removal rules are extremely costly to implement. These regulations make it cost prohibitive to retain historical features on affordable properties, which are not on the historic register and/or eligible for the historic register, yet contain period features. However, removing these historical features destroys the home's character and lowers its potential market value.

Land Use

An adequate supply of reasonably priced land is a critical component for affordable housing. How much land is required depends on the density, design and placement of residential development. Density, design and placement of residential development not only impacts the amount of land consumed for development, it also impacts the effectiveness and efficiency of public services (law enforcement, fire, roads, etc.), the cost of public and social services, the quality of the environment, the ease of access to goods and services and the mobility of those unable or unwilling to drive automobiles.

Residential, commercial and industrial demand for land increases the value of that land. As land prices rise, converting that land from farm, forest and open space becomes more attractive; and long term consequences such as farm and forest land shortages, loss of wildlife habitat, increased public costs, changes in community character and lack of open space are often not considered.

Intergovernmental Cooperation

All levels of government influence housing supply, availability, location, choice and access. Interaction between government, nonprofit and private sectors can facilitate or discourage housing affordability, choice and access.

POLICIES AND PROGRAMS

Regional, County and Local Policies

East Central recently completed a regional comprehensive plan. Five core housing goals have been identified:

- To help ensure that an adequate supply of affordable housing in the region exists to support economic development efforts and ensure that every household has access to shelter.
- To work with others to increase housing options, so that housing choices better reflect the need of individual households.
- To support the preservation and rehabilitation of the existing housing stock within the region.
- To promote increased coordination and cooperation between governments, and between public, nonprofit and private sectors to increase housing affordability, choice and access within the region.

Housing is designed to foster community and neighborhood cohesion and available housing choices are integrated with community facilities and multimodal transportation.

In January 2004, East Central adopted the report, *Overcoming Barriers to Affordable Housing in the East Central Region*. This report is a compilation of input from urban and rural residents, who identified barriers to affordable housing in their communities and suggested potential solutions that local citizens, county and local governments, developers and other housing providers can use to address these issues. Some of the identified issues and potential solutions which are pertinent to residents in Waushara County include senior housing issues, farm worker and migrant housing issues, absentee landlords, income and economic development barriers and access to funding, to name a few. This report is available online at: <http://www.ecwrpc.org/> and through the ECWRPC office. Communities and agencies are encouraged to review the options presented and choose the best option or combination of options which best serve the needs of their residents and clients. Communities and individuals from the private and nonprofit sectors are encouraged to develop additional solutions and share those solutions with others to help improve the quality of life for all residents in our communities.

CAP Services is a regional community action program which aids low income persons in attaining economic and emotional self-sufficiency. They use a number of strategies to reach this goal, including advocacy, administering programs and grants, developing resources and partnering with public, private and other nonprofit or community groups. CAP Services provides a number of services in Waushara County. They also work closely with other agencies. For example, CAP Services partners with the Waushara County Habitat for Humanity to make more efficient use of nonprofit resources. During the 2005 Continuum of Care application process, CAP Services met with a number of agencies and individuals to identify and prioritize housing needs within Waushara County. These agencies included: the Waushara County Department of Human Services, Community Programs, UW-Extension and the Job Center; the WI Department

of Workforce Development Migrant, Refugee and Labor Services; Family Health Medical and Dental Center; All-Area Counseling; and Legal Action of Wisconsin. These agencies plan to meet on a quarterly basis to discuss how best to meet the needs of the area's homeless, including the Hispanic/Latino population.

Waushara County has a number of departments which impact access to housing and housing services for residents. Some departments such as the Departments of Aging, Human Services, UW-Extension and the Veteran's office provide information and support for residents. Other departments such as Land Records, Public Health, Register of Deeds and Zoning and Land Conservation engage in administrative functions such as enforcing codes and zoning ordinances and collecting fees. These administrative functions can aid or hinder the housing needs of residents within Waushara County communities.

Waushara County administers and enforces the uniform dwelling code (UDC) within the majority of the county. Exceptions are the City of Wautoma and the Town of Warren. Some communities in the state have found that enforcing the state's uniform dwelling code is not necessarily compatible with preserving some of their existing and historical housing stock. Many of these structures are decent, safe and affordable, but they do not conform to the UDC. This potential conflict can be resolved by adopting a separate building code for older structures which protects the characteristics of those structures while also protecting the health and safety of residents.

Federal, State and Regional Programs

Funding and technical assistance for housing programs are available from several federal, state and regional agencies. A listing of these programs follows.

Federal Agencies

United States Department of Agriculture

Rural Development Housing Programs. USDA Rural Development offers a variety of housing products including single family, multi-family and farm labor housing products. Assistance can be in the form of a loan, grant or technical assistance. Information about individual products can be obtained from the USDA Rural Development website at: <http://www.rurdev.usda.gov/rhs>. Website information is provided in English and Spanish. Information can also be obtained from the state USDA Rural Development office, which is located in Stevens Point. Their phone number is: (715) 345-7615.

United States Department of Housing and Urban Development

Brownfield Economic Development Initiative Grant. This grant can be used for brownfield sites (converting old industrial to residential). BEDI and Section 108 funds must be used in conjunction with the same economic development project, and a request for new Section 108 loan guarantee authority must accompany each BEDI application. Funds can be used to benefit low-moderate income persons, prevent/eliminate slum and blight, and address imminent threats and urgent needs (usually follow the same guidelines as CDBG). More specifically, funds can be used for land writedowns, site remediation costs, funding reserves, over-collateralizing the Section 108 loan, direct enhancement of the security of the Section 108

loan, and provisions of financing to for-profit businesses at below market interest rates. The maximum grant amount is \$1 million, and the minimum BEDI to Section 108 ratio is 1:1. For more information, contact David Kaminsky in HUD's Office of Economic Development at (202) 708-0614 ext. 4612 or visit the web site at: <http://www.hud.gov/offices/cpd/economicdevelopment/programs/bedi/index.cfm>.

Community Development Block Grant (small cities). Small cities, towns, and villages with populations of less than 50,000 are eligible to apply for this grant. Funds are used for housing and neighborhood improvement activities for low to moderate income households, including rehabilitation, acquisition, relocation, demolition of dilapidated structures, and handicap accessibility improvements. The Small Cities Community Development Block Grant is administered by states. For more information, visit the Wisconsin Department of Commerce Bureau Housing website at: <http://commerce.wi.gov/housing/cd-boh-Community-Development-Block-Grant-CDBG.html>, or contact Caryn Stone at (608) 267-3682.

Fair Housing Assistance Program (FHAP). The federal fair housing law makes it illegal to discriminate in housing based on race, color, national origin, religion, sex, disability or familial status (i.e., the presence of children) in the sale, rental, or financing of housing. The State of Wisconsin also makes it illegal to discriminate based on age, marital status, lawful source of income and sexual orientation. FHAP provides funds to states to conduct intake of fair housing complaints, investigate complaints, counsel those who believe they have been denied equal access to housing and do systemic investigations. The program also provides outreach and education to consumers, advocates and the general public and technical assistance and training for real estate agents, property owners and managers and other members of the housing industry. General information about the FHAP can be obtained from the HUD website: <http://www.hud.gov/offices/fheo/partners/FHAP/index.cfm>. For local information and assistance, Waushara County residents and officials should initially contact the Wisconsin Department of Workforce Development Equal Rights Division Civil Right Bureau. Visit their website at: <http://www.dwd.state.wi.us/er/> or contact LeAnna Ware at: (608)266-1997.

Multi-family Housing Programs. HUD offers a number of multi-family programs through the state. These programs fund facility purchases, construction, rehabilitation, lead based paint abatement¹⁴, energy conservation and accessibility improvements. For more information, visit the Wisconsin Department of Commerce Bureau Housing website at: <http://commerce.wi.gov/housing/#HomePrograms> or contact CAP Services ((920) 787-3949), as CAP Services administers many of these programs in Waushara County.

Public Housing Programs. HUD offers a number of public housing programs for the development/redevelopment or management of public housing authorities, rental assistance through the Section 8 program and some limited homeownership opportunities. General information can be found at: <http://www.hud.gov/progdsc/pihindx.cfm>. Waushara County currently has no public housing authority.

Single Family Housing Programs. HUD offers a number of single family home programs, including homebuyer education and counseling, downpayment assistance, rehabilitation, weatherization, mortgage insurance and reverse mortgages. For general information, visit HUD's website at: <http://www.hud.gov/offices/hsg/sfh/ins/singlefamily.cfm>. Some of these

¹⁴ Home Lead Assessments are only performed after a child has been poisoned.

products, such as FHA loans, are available through approved lending institutions. Access to HUD single family home programs can also be obtained through WHEDA or the Wisconsin Department of Commerce Bureau Housing. Information about products WHEDA provides can be found on WHEDA's website at: <http://www.wheda.com/root/WhedaProducts/Residential/Default.aspx?id=182>, or you may contact: Arlene Scalzo at: 1-800-334-6873 Ext. 623 for information. For information about products provided through the state Bureau of Housing, visit the Wisconsin Department of Commerce Bureau Housing website at: <http://commerce.wi.gov/housing/#HomePrograms> or contact: Betty Kalscheur at (608) 267-6904. CAP Services also administers some single family home programs in Waushara County. The local phone number for CAP Services is (920) 787-3949. Their website address is: http://www.capserv.org/pages/About_Us.html.

Special Needs Programs. HUD also funds programs for special need populations through the state. Information regarding emergency shelter/transitional housing programs or housing opportunities for people with AIDS can be found at the Wisconsin Department of Commerce Bureau Housing website at: <http://commerce.wi.gov/housing/#HomePrograms> or by contacting Judy Wilcox at: (608) 266-9388. The state strongly encourages joint emergency shelter/transitional housing (ESG/THS) grant applications. CAP Services has willingly served as the grant writer for ESG and THS grant applications for Waushara County agencies.

Federal Financial Institutions Examination Council

Community Reinvestment Act. Through the Community Reinvestment Act (CRA), banks/financial institutions help meet the credit/investment needs of their markets with the primary purpose of community development. This is in part accomplished through direct grants/investments or loans to nonprofits or agencies to develop affordable housing. Direct loans are also given to individual households of which a certain percentage must go to low to moderate income households. More information can be obtained from their website: <http://www.ffiec.gov/cra/default.htm> or from your local financial institution.

United States Department of Veterans Affairs

Home Loan Guaranty Service. The Veterans Administration provides a variety of benefits for eligible veterans and their dependents. Housing products include low cost loans for purchase, construction or repair of owner-occupied housing. General information can be obtained from the Veteran's Affairs website at: <http://www.homeloans.va.gov/index.htm>. Two Waushara County websites provide information for veterans and their dependents: <http://www.co.waushara.wi.us/veterans.htm> and <http://www.visitwaushara.com>. The Waushara County Veterans Service Office can also be contacted at (920) 787-0446 for information about specific programs.

National Organizations

National Association of Home Builders (NAHB). The National Association of Home Builders is a trade organization that represents the building industry. They provide information and education about construction codes and standards, national economic and housing statistics, a variety of housing issues, jobs within the housing industry and information about local builders who are members of their organization. Visit their website at: <http://www.nahb.org/> for more information.

National Low Income Housing Coalition (NLIHC). NLIHC is a national advocacy group which conducts research on low income housing issues, provides information and data on a variety of housing or housing related issues affecting low income families and publishes reports and data regarding low income housing issues and legislation. Their mission is to end the affordable housing crisis for low income families. Information about NLIHC and its activities can be found at: <http://www.nlihc.org/>. NLIHC also has a number of state partners. Wisconsin has two State Coalition Partners, the Wisconsin Partnership for Housing Development, Inc. and Housing For All. For information about the Wisconsin Partnership for Housing Development, visit their website at: <http://www.wphd.org/> or call their Madison office at: (608) 258-5560. For information about Housing For All, contact Brian Peters of Independence First at: (414) 291-7520.

United Migrant Opportunity Services (UMOS). UMOS works with federal, state and local agencies, employers, for profit and nonprofit agencies to meet the housing needs of migrant workers. Call: (920) 787-4617 for information about services and programs in Waushara County. UMOS also operates an emergency shelter in Aurora for a portion of the year. When the Aurora Center Emergency Shelter is open, it can be reached at: (920) 361-1266. Otherwise, persons needing shelter should call (800) 279-8667 for assistance. Information about UMOS's housing programs can also be found on their website at: http://www.umos.org/social_services/housing_overview.aspx.

State Agencies

University of Wisconsin - Extension

Family Living Program. The family living program provides assistance to families through Waushara County. Some of these programs include financial education and parent education.

Homeowner Resources. UW-Extension provides a number of publications and materials to aid homeowners. Topics include home care, home maintenance and repair, life skills, financial information, gardening, landscaping, pest control, etc. These publications may be obtained through the Waushara County UW-Extension office, or accessed online at: <http://www.uwex.edu/ces/house/> or through <http://infosource.uwex.edu/>.

Housing – Ownership and Renting. UW-Extension provides a website which includes information on home maintenance and repair, a seasonal newsletter, and Rent Smart, which is a tenant education program. This website is located at: <http://www.uwex.edu/ces/house/housing/renting.cfm>. Publications are also included in Spanish.

Housing Specialist. Dr. Marc Smith is the state UW-Extension Housing Specialist. He is located in the UW-Madison School of Human Ecology. His position priorities include assistance with the following topics: local housing policies, homeownership training, housing needs assessment, post-purchase support and housing program evaluation. He can be reached at: (608) 262-2831.

Wisconsin Department of Agriculture, Trade & Consumer Protection (DATCAP)

Consumer Protection. DATCAP publishes a number of resources for renters, landlords and homeowners. Some of these are short fact sheets; others, such as "The Wisconsin Way: A Guide for Landlords and Tenants", are longer publications. These publications can be found on DATCAP's website at: <http://www.datcp.state.wi.us/cp/consumerinfo/cp/factsheets/index.jsp>.

Wisconsin Department of Commerce

Bureau of Housing. This department helps to expand local affordable housing options and housing services by managing a number of federal and state housing programs and providing financial and technical assistance. Visit their website at: <http://commerce.wi.gov/housing/> for additional information. The Bureau of Housing also administers WIFrontDoor, which is a collaborative program with WHEDA and the WI Department of Health and Family Services. This website, located at: <http://www.wifrontdoorhousing.org/>, is a searchable statewide data base designed to help connect those looking for affordable housing with those providing housing and housing services. The website is searchable by location, unit size, availability, accessibility and cost of rent. Landlords and property managers can list their properties; they are also responsible for updating information about their properties. Renters can search for housing and services to fit their needs.

Migrant, Refugee and Labor Services. This department coordinates services for migrants, foreign-born residents and their families and employers who hire foreign and Limited English Proficient workers. Information regarding these services and contact information can be found at: <http://dwd.wisconsin.gov/migrantsandrefugees/>.

Wisconsin's Focus on Energy

Focus on Energy. This public private partnership offers a variety of services and energy information to energy utility customers throughout Wisconsin. To learn about the programs and services they offer, visit their website at: <http://www.focusonenergy.com>.

Wisconsin Historical Society

Historic Preservation. The Wisconsin Historical Society offers technical assistance and two tax credit programs for repair and rehabilitation of historic homes in Wisconsin. One tax credit program provides state tax credits; the other program provides federal tax credits. The Wisconsin Historic Society also provides grants to local governments and nonprofit organizations for conducting surveys and developing historic preservation programs. For additional information, visit: <http://www.wisconsinhistory.org/hp/>

Wisconsin Housing and Economic Development Authority (WHEDA)

WHEDA Foundation. The WHEDA Foundation awards grants to local municipalities and nonprofit organizations through the Persons-in-Crisis Program Fund to support the development or improvement of housing facilities in Wisconsin for low-income persons with special needs. Special needs is defined as homeless, runaways, alcohol or drug dependent, persons in need of protective services, domestic abuse victims, developmentally disabled, low-income or frail elderly, chronically mentally ill, physically impaired or disabled, persons living with HIV, and

individuals or families who do not have access to traditional or permanent housing. For more information, visit WHEDA's web site at: <http://www.wheda.com/root/AboutWheda/FoundationGrants/Default.aspx?id=72>, or contact: Arlene Scalzo at: 1-800-334-6873 Ext. 623.

WHEDA Multi-Family Products. WHEDA offers a number of multi-family home products, including tax credits, tax exempt bond funding, construction, rehabilitation and accessibility loans, asset management and tax credit monitoring services. For information about this program, visit WHEDA's web site at <http://www.wheda.com/programs/grants/about.asp>, or contact: Diane M. Schobert at: 1-608-266-0191.

WHEDA Single Family Products. WHEDA offers a number of single family home products, including home improvement or rehabilitation loans, homebuyer assistance and homebuyer education. For information about this program, visit WHEDA's web site at <http://www.wheda.com/programs/grants/about.asp>, or contact: Arlene Scalzo at: 1-800-334-6873 Ext. 623.

Wisconsin Affordable Assisted Living. WHEDA and the Wisconsin Department of Health and Family Services have partnered to create affordable assisted living for low-income seniors. Through this partnership, housing costs are reduced and assistance is provided to help access the Medicaid program to pay for services. Information regarding elderly statistics, available services, and consumer links to directories of adult day care programs, adult family homes, community based residential facilities (CBRFs) and residential care apartment complexes (RCACs) can be found at: <http://www.wiaffordableassistedliving.org/>.

Regional Programs

CAP Services, Inc. CAP Services is one of 16 community action programs in the State of Wisconsin. CAP Services offers a number of community based programs in Waushara County, including family services, housing, housing assistance, business development and preschool. CAP Services is a state-designated CHDO (Community Housing Development Organization), which means they have access to certain restricted funds set aside to meet housing needs within communities. The local phone number for CAP Services is: (920) 787-3949. Information about CAP Services can also be found on their website: <http://www.capserv.org/pages/byCounty.html>.