

Calumet County Economic Development Plan

**An Analysis of Workforce and Elderly
Housing and Opportunities to
Remove Slum and Blight**



Approved June 16, 2020

Prepared by



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CDBG CLOSE Economic Development Plan Advisory Committee

Colleen Connors - Executive Director,
Housing Authority of the City of Chilton

Dennis DuPrey - Village Clerk, Village of
Hilbert

Lori Gosz - City Administrator, City of
Brillion

Rick Jaeckels – Mayor, City of Chilton

Roger Kaas - Chairman, Community
Development Authority and Village Board
Member, Village of Sherwood

Casey Langenfeld – Administrator, City of
New Holstein

Gary Lemke - Village President, Village of
Potter

Chris Marx - Interim Public Works Director,
City of Chilton

Mark Mommaerts - Village Planner, Village
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Greg Zickuhr - Village Board Member, Village
of Stockbridge

Staff

Mary Kohrell - Community Economic
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Jim Frymark - Senior Planner, Cedar
Corporation

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Department of Administration Community
Development Programs CDBG – Planning



Chapter 1:

Introduction

The County of Calumet selected Cedar Corporation through a Request for Proposal (RFP) process to prepare an Economic Development Plan that: 1) Analyzes workforce housing and elderly housing needs in selected municipalities; and 2) Explores opportunities to address the elimination of slum and blight in selected targeted communities. The results of the Economic Development Planning process will be used to inform the county's plans for utilizing the remainder of the CDBG CLOSE funds.

As part of this process, the County created the CDBG CLOSE Economic Development Plan Advisory Committee to oversee the project and provide guidance throughout the process. The Committee was comprised of the following community representatives:

1. Colleen Connors - Executive Director, Housing Authority of the City of Chilton
2. Dennis DuPrey - Village Clerk, Village of Hilbert
3. Lori Gosz - City Administrator, City of Brillion
4. Rick Jaeckels – Mayor, City of Chilton
5. Roger Kaas - Chairman, Community Development Authority and Village Board Member, Village of Sherwood
6. Casey Langenfeld – Administrator, City of New Holstein
7. Gary Lemke - Village President, Village of Potter
8. Chris Marx - Interim Public Works Director, City of Chilton
9. Mark Mommaerts - Village Planner, Village of Harrison
10. Greg Zickuhr - Village Board Member, Village of Stockbridge

The committee was staffed by:

1. Mary Kohrell - Community Economic Development Director, Calumet County
2. Seth Hudson – Director Economic and Strategic Development, Cedar Corporation
3. Jim Frymark - Senior Planner, Cedar Corporation

Phase I – Workforce and Elder Housing Analysis

Cedar Corporation, working closely with the CDBG CLOSE Economic Development Plan Advisory Committee (“CLOSE Committee”) and County staff, conducted a high-level analysis of workforce and elder housing. This analysis looks at housing demand and housing gaps within each community as well as housing affordability across Calumet County. Community specific information on the following municipalities can be found starting in Chapter 3.

- | | |
|-------------------------|---------------------------|
| 1. City of Brillion | 5. Village of Hilbert |
| 2. City of Chilton | 6. Village of Potter |
| 3. City of New Holstein | 7. Village of Sherwood |
| 4. Village of Harrison | 8. Village of Stockbridge |

Survey Monkey

In order to gain a better understanding of key housing issues and how they affect communities throughout Calumet County, a survey tool was created and sent via email to community leaders from each of the eight listed communities. The community leaders that were targeted represented realtors, developers, business leaders, owners/operators of multifamily units, and other key individuals as identified by each of the eight local communities.

The results of the Survey were shared with the CLOSE Committee at the January 14, 2020 meeting; these results can be found in Appendix A.

Roundtable Conversations

Over 20 community stakeholders were invited to discuss their experiences and perspectives related to housing in Calumet County. The purpose of the interviews was to collect anecdotal information relative to Calumet County’s housing needs. Two listening sessions were held on February 11, 2020, one in the Village of Harrison and the other in the City of Chilton.

The roundtables were led by Staff and used to engage the participants on subjects such as the current market for single-family, multi-family, and senior housing. The participants also discussed the type of housing that they are currently developing/constructing including average size, number of bedrooms, and other amenities. Discussion on the demand and vacancy rates of existing rental units was discussed as well as how land costs and infrastructure costs were impacting development/housing costs. Finally, the groups discussed what factors were keeping participants from building/developing affordable and workforce housing in Calumet County.

A summary of the conversation can be found in Appendix B.

Phase II - Elimination of Area Wide and Spot Slum and Blight

Cedar Corporation facilitated several meetings with the CLOSE Committee that explored opportunities to address the elimination of area wide and spot slum and blight at the following targeted locations:

1. The former Brillion Iron Works site in the City of Brillion
2. The former Chilton Plating site and surrounding area in the City of Chilton
3. The former Tecumseh site and surrounding area in the City of New Holstein
4. The former Bel Brands site in the Village of Hilbert
5. Specific sites within the downtown Village of Sherwood area including three business/former business properties on Veterans Avenue, and three homes/buildings on Military Road

Community Presentations of Blighted Properties:

Each community was invited to present to the CLOSE Committee their respective site that is currently impacted with slum and blight conditions. The Communities were asked to address the following items during their presentation:

1. Project summary
 - Summary of site development issues
 - Proposed end use/type of end use
 - Site ownership
2. Proposed deal structure
3. Funding mechanisms
4. Project status as of today

Criteria for Evaluating Projects for Future CLOSE Funding:

The Consultant lead the CLOSE Committee through a facilitated process that discussed several potential criteria that could be used to evaluate projects for potential CLOSE funding. The list of possible criteria that was discussed are as follows:

- Is the proposed site/project a shovel ready site except for the blighted condition?
- Does the community have the capacity to manage the project?
- Is there a proven financial need/GAP in the project?

- What is the ability to leverage other funding sources?
- Is Tax Increment Financing available for the project?
- How many positions are proposed to be created over a three-year time frame?
- What is the estimated new taxable value from the project?
- What is the economic impact/multiplier to the community - housing, commercial, other needs?
- What is the economic impact/multiplier to region - housing, commercial, other needs?

Staff and Consultant Community Visits:

Cedar Corporation along with County Economic Development staff visited the following communities on Wednesday March 4, 2020:

- City of New Holstein
- City of Brillion
- Village of Sherwood
- City of Chilton
- Village of Hilbert

The visits were designed to gain a better understanding of the projects and how they address the elimination of slum and blight in the respective communities. Additionally, the team sought to gain a better understanding of the community's vision for the project and to discuss the funding needs for the project.

Proposed Funding Distribution:

The consultant was asked to develop a funding distribution matrix using the CLOSE Committee's discussions on the types of criteria that should be used to evaluate projects for funding, the presentations from the communities, and the onsite visits.

Based on the direction of the CLOSE Committee and Staff, the Consultant developed a funding matrix driven by the need of each project as a percentage of the total available funds. Since the total need was much higher than the available CDBG-CLOSE funds, this approach assured each community that they would receive 71.62% of their CLOSE request.

Calumet County CDBG CLOSE Funds

Distribution Matrix

17-Mar-20

Community	Project Description	Identified Parcels	Existing Funding Sources	CLOSE request	71.62%
Brillion	On the former Brillion Iron Works site, complete the removal of the slum and blight that covers Spring Creek which would result in daylighting of Spring Creek to create an open space	15052, 15415 to be combined	WEDC Idle Sites, EPA Brownfields, WDNR Municipal Flood Control, TEA grant, ER TID	\$500,000	\$358,089
Chilton	In the vicinity of the former Chilton Plating facility, acquire parcel 16633, raze current structures including foundations, driveways, parking lots. Site restoration and enhancements.	16634, 27668, 16632, 16943, 16633	DNR WAM, WEDC Site Assessment Grant, EPA CWA brownfields	\$250,000	\$179,045
Hilbert	Purchase and demolish the closed Bel Brands cheese plant in downtown Hilbert for future commercial redevelopment	12813	CDBG-PF for blight removal	\$300,000	\$214,853
New Holstein	Demolish current structures at the former Tecumseh manufacturing facility to prepare for site redevelopment	18464, 18569, 18919	CDBG-PF for blight removal, local funds, ER TID, local debt, WEDC Idle Sites, US EDA Planning Grant	\$500,000	\$358,089
Sherwood	Clean up property and demolish a blighted home that is located in the right-of-way for a local road extension (\$50,000); and cleanup/demolish small shed/storage building (\$15,000)	13489, 13576	Village funds \$15,000 Escrow funds	\$65,000	\$46,552
Town of Stockbridge	The County intends to demolish the physical structures at the site for potential future development.	10791	Brownfield site, currently under investigation by WI DNR using Wisconsin Assessment Monies (WAM) funding.	\$0	\$0
Harrison	NA	NA	NA	\$0	\$0
Potter	NA	NA	NA	\$0	\$0

Total Fund Request

\$1,615,000

Total Calumet County CLOSE Balance

\$1,230,625.49

Minus CDBG ED Plan (Cedar Corp Contract)

\$73,998.00

Remaining CLOSE funds for local projects

\$1,156,627.49 \$1,156,627.49

(\$458,372.51)

Next Steps

On March 17, 2020, the Calumet County CDBG CLOSE Funds Distribution Matrix was presented to the CDBG CLOSE Committee for review and discussion.

The Committee voted unanimously to support the distribution of the CLOSE Funds as recommended by Cedar Corporation and reflected in the Calumet County CDBG CLOSE Funds Distribution Matrix.

The Committee has recommended that the Distribution Matrix be forwarded to the County Board along with the Committee's recommendation for approval.

It is anticipated that the Draft Economic Development Plan will be presented to the Calumet County Board for review and approval on Jun 16, 2020.

Chapter 2: Affordable Housing

Calumet County

Introduction

The lack of affordable housing is a nationwide problem. Communities are experiencing shortages of housing that meets the physical and economic needs of residents. These shortages have resulted in higher rents and homes that are selling higher than assessed values. There is no single reason for the decline of affordable housing, but several factors and trends have emerged that have affected housing costs.

- Incomes have not kept up with rents and home values.
- There is a labor shortage in the home construction sector.
- The cost of construction materials has risen over 20% since 2008.
- People are staying in their homes longer, slowing the turnover rate.
- There is less profit made on entry-level or starter homes.
- Interest rates remain low reducing the costs of borrowing, enabling sellers to price homes higher.
- Multi-family housing continues to have a negative image resulting in “not on my backyard” attitudes.

What is Considered Affordable Housing?

For the purposes of the Calumet Economic Development Plan, the standard definition for affordability is used. This states that households should pay no more than 30% of their gross income for housing and related costs (property taxes, utilities, maintenance, etc.), which would leave 70% of a household’s income for food, clothing, transportation, and other necessities. If a household spends more than 30% of its income on housing and related costs, then the household is considered overburdened.

Housing Needs

The Calumet Economic Development Plan looks at available statistical information to identify trends in demographics and evaluate existing housing conditions. Other factors, such as the amount of retail business, job opportunities, and recreational offerings, may make some areas of the County more desirable to live than others. Therefore, some communities may have an easier time attracting new housing than others even if a need has been identified.

Data Sources and Limitations

The Housing Study and Needs Analysis uses a number of data and information sources throughout the document.

- The Wisconsin Demographic Services Center (DCS) provides population and household projections for all municipalities in the state.
- The U.S. Census Bureau Decennial Census (2010) and American Community Survey 5-Year Estimates (2013-2017) provide a majority of the demographic and housing data.
- Chmura JobEQ supplies economic and workforce data.
- Personal interviews provide insight into individual housing experiences.
- The State Cartographers Office provides mapping data.

Although there are some limitations to the accuracy of all data and information sources, those used in the Calumet Economic Development Plan should provide an accurate picture of existing housing conditions and trends in Calumet County. Other factors, such as changing local government, state, or federal policies or programs, new technologies, consumer preferences, and market forces, can influence housing and are more difficult to predict and factor in.

Chapter 3 – Community Demographics and Existing Housing Characteristics

City of Brillion

City of Chilton

City of New Holstein

Village of Harrison

Village of Hilbert

Village of Potter

Village of Sherwood

Village of Stockbridge

City of Brillion

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

City of Brillion

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the initial housing observations.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The City of Brillion has a population of 3,148 (2010 Census). The City of Brillion has historically experienced population growth. Table 1 shows that the City's population has increased each decade beginning in 1970 except for the 90's when it lost 2.3% of its population. Between 1970 and 2010, the City's population grew by 560 residents, or 21.6%.

Table 1: City of Brillion Historical Population

Year	1970	1980	1990	2000	2010
Population	2,588	2,907	2,840	2,937	3,148
% Change	-	12.3%	-2.3%	3.4%	7.2%

Source: U.S. Census Bureau

The Demographic Service Center projects that Brillion's population will continue to grow. Table 2 shows that between 2020 and 2040, Brillion's population is projected to grow by 350 residents, or 10.2%.

Table 2: City of Brillion Projected Population

Year	2020	2025	2030	2035	2040
Population	3,430	3,575	3,715	3,775	3,780
% Change	-	4.2%	3.9%	1.6%	0.1%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, there will be an additional 270 households in the City of Brillion. The additional households will need housing. Some housing needs can be met by the existing housing stock, but new construction will be required to provide the rest.

Table 3: Households – City of Brillion

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
1,477	1,569	1,664	1,722	1,747	270

Source: Wisconsin Demographic Services Center 2013/12/10

Table 4 shows that by 2040, the DSC estimates that the average household size will be 2.15 people. This is down from 2.32 people in 2020. As household size decreases, fewer people will be living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: Persons Per Household – City of Brillion

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.32	2.27	2.23	2.18	2.15

Source: Wisconsin Demographic Services Center

Table 5 shows that approximately 60% of Brillion's households are 1 or 2-person households, about 11% are 3-person households, and 28.3% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: Household Occupancy – City of Brillion

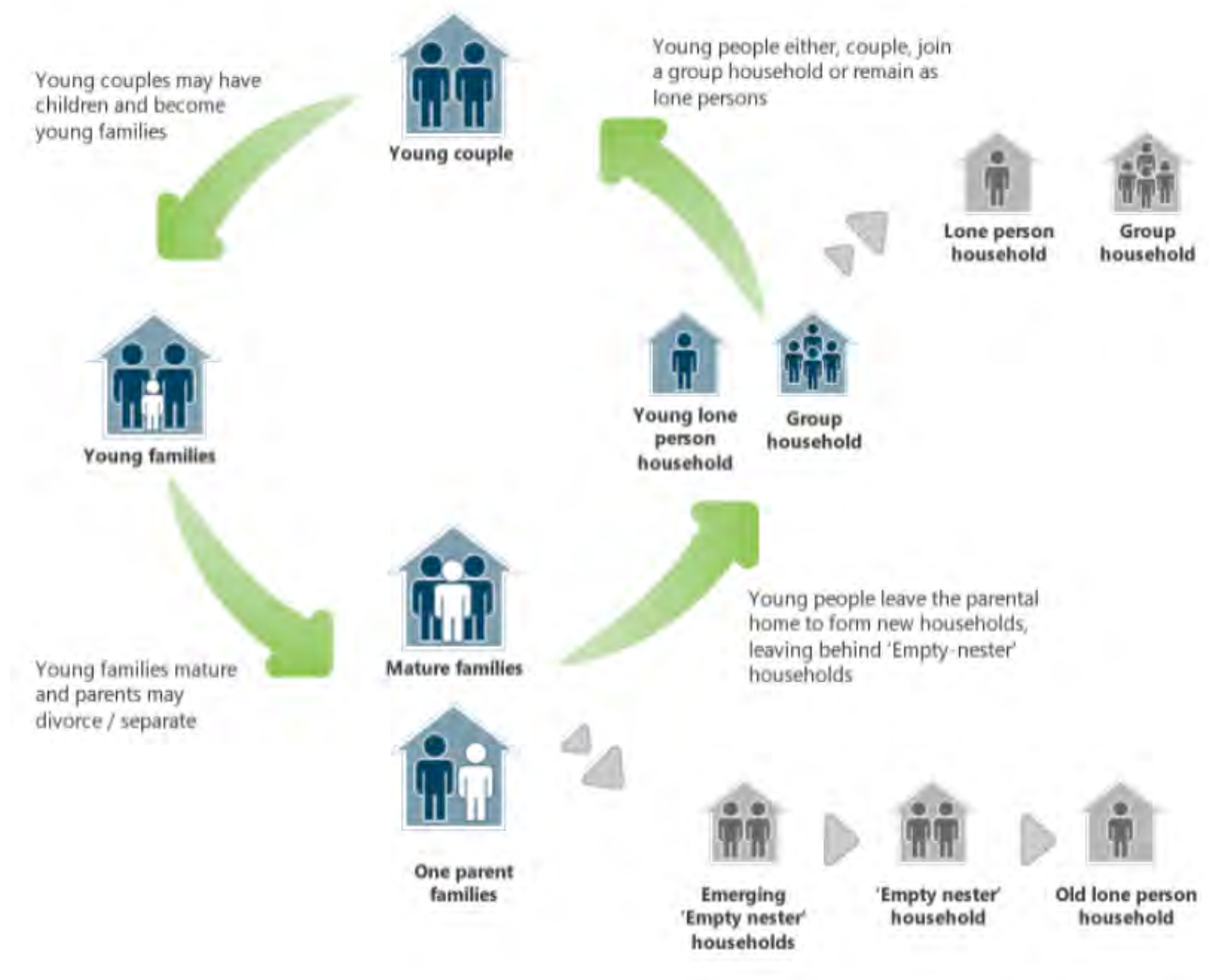
	Households	Percent
Total Number of Households	1,168	100.0%
1-person household	219	18.8%
2-person household	484	41.4%
3-person household	134	11.5%
4-or-more-person household	331	28.3%

Source: 2015-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the "household cycle," the need or desire to rent or own a dwelling changes. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older, so there may be a need for senior housing, assisted living facilities, or nursing homes.

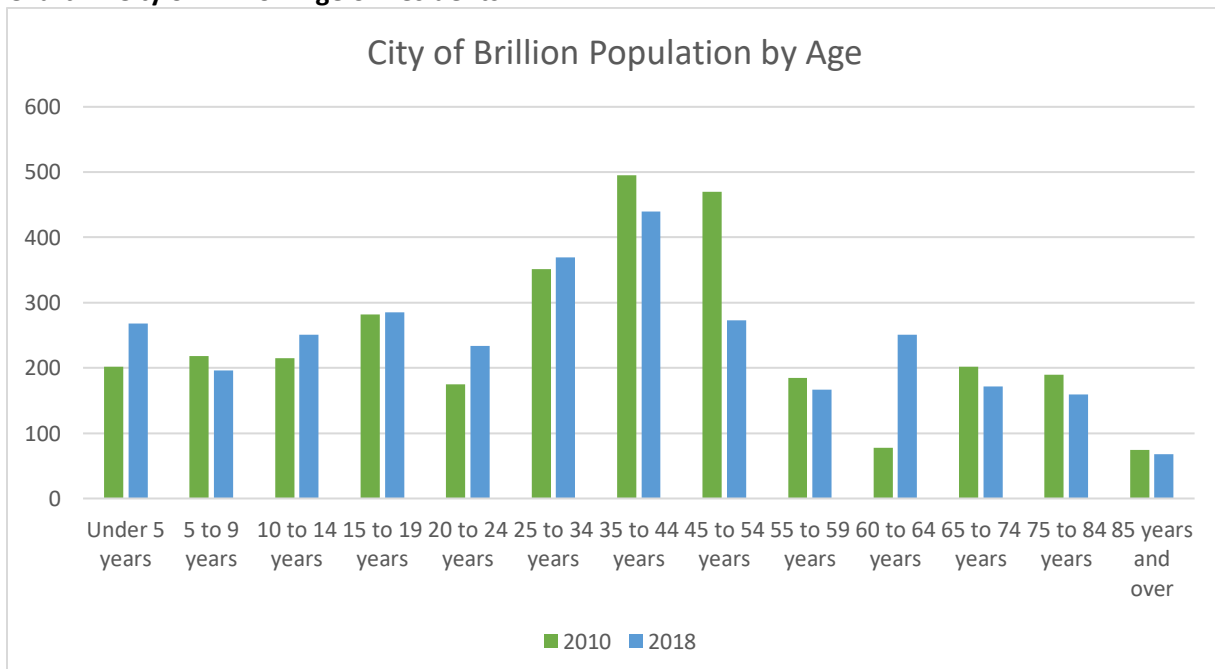
Table 6 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The table shows two distinct groupings. First, generally, the number of residents from under 5 years to 34 years of age has increased. Second, the number of residents from 35 to 85 and over years of age has decreased.

Table 6: Age of Residents - City of Brillion

Age Group	2010	2018	Change
Under 5 years	202	268	66
5 to 9 years	218	196	-22
10 to 14 years	215	251	36
15 to 19 years	282	285	3
20 to 24 years	175	234	59
25 to 34 years	351	369	18
35 to 44 years	495	440	-55
45 to 54 years	470	273	-197
55 to 59 years	185	167	-18
60 to 64 years	78	251	173
65 to 74 years	202	172	-30
75 to 84 years	190	159	-31
85 years and over	74	68	-6

Source: 2010 and 2018 ACS 5-Year estimate

Chart 1: City of Brillion-Age of Residents



Source: 2010 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey identifies six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 10% of the Brillion population is disabled. The largest percentage of disabled people occurs in the 65 years or over group where 38.3% of that population has a disability.

Table 7: Disability Status of the Civilian Population

Type of Household	Population	Percentage
Total Civilian Population	3,133	100.0%
With a disability	313	10.0%
Under 18 years	916	100.0%
With a disability	65	7.1%
18 to 64 years	1,818	100.0%
With a disability	95	5.2%
65 years and over	399	100.0%
With a disability	153	38.3%

Source: 2014-2018 ACS 5-Year estimate

Although predominately White, the race of Brillion's residents is becoming more diverse (see Table 8). Since 2010, the percentage of residents who identify themselves as White decreased from 97.2% of the population to 93.1% in 2018. There has also been a decrease in individuals that identify as Two or More Races and Hispanic. The number of individuals who identify as African American and American Indian have increased.

Table 8: Population by Race – City of Brillion

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	3,060	97.2%	3,021	93.1%	-1.3%
African American	22	0.7%	26	0.8%	18.2%
American Indian	20	0.6%	51	1.6%	155.0%
Asian or Pacific Islander	0	0.0%	16	0.5%	-
Other Race	0	0.0%	0	0.0%	-
Two or More Races	35	1.1%	19	0.6%	-45.7%
Hispanic Identity	136	4.3%	111	3.4%	-18.4%

Source: 2010 and 2018 ACS 5-Year estimate

Table 9 shows that 16.6% of the households in Brillion have one parent and no spouse. A single parent may not be able to find affordable housing if there is only one income in the household.

Table 9: Single Parent Households – City of Brillion

Type of Households	Number	Percent
Total Households	1,168	100.0%
Male householder, no wife, with own children under 18	41	3.5%
Female householder, no husband, with own children under 18	153	13.1%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 0.3% of households consist of grandparents taking care of their grandchildren. If parents are unable to care for their children, the grandparents may need to be responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – City of Brillion

Type of Households	Number	Percent
Total Households	1,169	100.0%
Grandparents responsible for Grandchildren	4	0.3%

Source: 2014-2018 ACS 5-Year estimate

Table 11 shows that 96.4% of the civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost, or they will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make housing, food, and other essentials difficult to pay for.

Table 11: Health Insurance – City of Brillion

Age Groups	Total	Number Insured	Percent Insured
Total Population	3,133	3,019	96.4%
Under 19 years	940	921	98.0%
19 to 64 years	1,794	1,699	94.7%
65 years and older	399	399	100.0%

Source: 2014-2018 ACS 5-Year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in Calumet County. The countywide medium family income for Calumet County is \$86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	18,150	20,750	23,350	26,200	30,680	35,160	39,640	44,120
(Appleton WI MSA)	50%	30,250	34,600	38,900	43,200	46,700	50,150	53,600	57,050
	80%	48,400	55,300	62,200	69,100	74,650	80,200	85,700	91,250

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. The City of Brillion population is projected to grow, which will require additional dwelling units to accommodate them.
2. Trends show the population getting younger.
3. Sensitive populations often need affordable housing options.
4. About 10% of the population has a disability, and half of those are residents aged 65 or older. The type of disability is not identified, but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. A majority of residents would be able to live in two-bedroom homes or apartments, but 28.3% of households have four or more people that may indicate a need for housing options with three or more bedrooms. Two-bedroom apartments rent easily, but there are typically not many rental units that can accommodate larger families.

Section B: Existing Housing Characteristics

City of Brillion

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the City of Brillion can give us a sense of the condition and accessibility of dwellings. In Brillion, 70.3% of all housing stock was built in 1979 or earlier (see Table 13).

Table 13: Year Structure Built -City of Brillion

Year Structure Built	Units	Percentage
Total Houses	1,218	100.0%
Built 2014 or later	-	0.0%
Built 2010 to 2013	8	0.7%
Built 2000 to 2009	139	11.4%
Built 1990 to 1999	160	13.1%
Built 1980 to 1989	54	4.4%
Built 1970 to 1979	268	22.0%
Built 1960 to 1969	178	14.6%
Built 1950 to 1959	171	14.0%
Built 1940 to 1949	38	3.1%
Built 1939 or earlier	202	16.6%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other issues that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 14 shows the number of residential dwelling units constructed since 2010 based on building permit applications. This can be used to supplement the information in Table 13. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2010 and 2019, the City of Brillion saw 14 new single-family homes and 24 rental units built for a total of 38 new dwelling units. In some cases, these dwellings were occupied by people already living in Brillion, therefore, freeing up housing stock for others.

Table 14: Residential Building Permits

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2010	0	0	0
2011	0	0	0
2012	0	0	0
2013	0	0	0
2014	0	0	0
2015	1	24	25
2016	1	0	1
2017	3	0	3
2018	4	0	4
2019	5	0	5
Total	14	24	38

Source: City of Brillion Building Inspector

Table 15 shows that 73.9% of housing units are owner-occupied and 26.1% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States, though not everyone will want to own a home or may not have the means to own a home. Owner occupancy percentages are above the state average.

Table 15: Occupancy Rates – City of Brillion

Housing Tenure	Units	Percentage
Occupied housing units	1,168	100.0%
Owner-occupied	863	73.9%
Renter-occupied	305	26.1%

Source: 2014-2018 ACS 5-Year estimate

Table 16 shows estimated home values in the City of Brillion. About 28% of homes are valued at \$99,999 or less, approximately 43% are valued between \$100,000 and \$149,999, and approximately 25% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are available, but it does not tell us how many of these homes are actually for sale.

Table 16: Housing Values – City of Brillion

Value	2018	Percent
Total Housing	863	100.0%
Less than \$49,999	38	4.4%
\$50,000 to \$99,999	199	23.1%
\$100,000 to \$149,999	369	42.8%
\$150,000 to \$199,999	136	15.8%
\$200,000 to \$249,000	80	9.3%
\$250,000 to \$400,000	41	4.8%
\$400,000 or more	0	0.0%

Source: 2014-2018 ACS 5-Year estimate

General Observations

In summary,

1. The City of Brillion has an aging housing stock. Residents with older homes may be able to utilize existing housing programs for home improvements to make them more efficient or handicapped accessible.
2. Since 2010, more multi-family units have been built than single family homes, yet owner occupancy rates are higher than the state average.
3. A majority of all homes are valued \$149,999 or less. Although these homes are affordable for many, it does not tell us if these homes are for sale. More people are staying in their homes longer which ties up existing housing stock that would normally become available to residents moving up to larger homes.

City of Chilton

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

City of Chilton

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the initial housing observations.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The City of Chilton has a population of 3,933 (2010 Census). The City of Chilton has historically experienced population growth. Table 1 shows that the City's population has increased each decade beginning in 1970, except for 1980. Between 1970 and 2010, the City's population has grown by 903 residents or 29.8%.

Table 1: City of Chilton Historical Population

Year	1970	1980	1990	2000	2010
Population	3,030	2,965	3,240	3,708	3,933
% Change	-	-2.1%	9.3%	14.4%	6.1%

Source: U.S. Census Bureau

The Demographic Service Center projects that Chilton's population will continue to grow. Table 2 shows that between 2020 and 2040, Chilton's population is projected to grow by 310 residents or 7.4%.

Table 2: City of Chilton Projected Population

Year	2020	2025	2030	2035	2040
Population	4,170	4,325	4,455	4,505	4,480
% Change	-	3.7%	3.0%	1.1%	-0.6%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, there will be 239 additional households in the City of Chilton. The additional households will need housing. Some housing needs can be met by the existing housing stock, but new construction will be required to provide the rest.

Table 3: City of Chilton: Households

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
1,862	1,962	2,054	2,103	2,101	239

Source: Wisconsin Demographic Services Center 2013

Table 4 shows by 2040, the DSC estimates that the average household size will be 2.03 people. This is down from 2.28 people in 2010. As household size decreases, fewer people are living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: City of Chilton: Persons Per Household

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.18	2.14	2.09	2.05	2.03

Source: Wisconsin Demographic Services Center 2013

Table 5 shows that approximately 70% of Chilton's households are 1 or 2-person households, about 14% are 3-person households, and 16% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: City of Chilton: Household Occupancy

	Households	Percent
Total Number of Households	1,687	100.0%
1-person household	522	30.9%
2-person household	662	39.2%
3-person household	230	13.6%
4-or-more-person household	273	16.2%

Source: 2014-2018 ACS 5-year estimate

Age of Residents

Different age groups have different housing needs. As people go through the "household cycle," the need or desire to rent or own a dwelling changes. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older, so there may be a need for senior housing, assisted living facilities, or nursing homes.

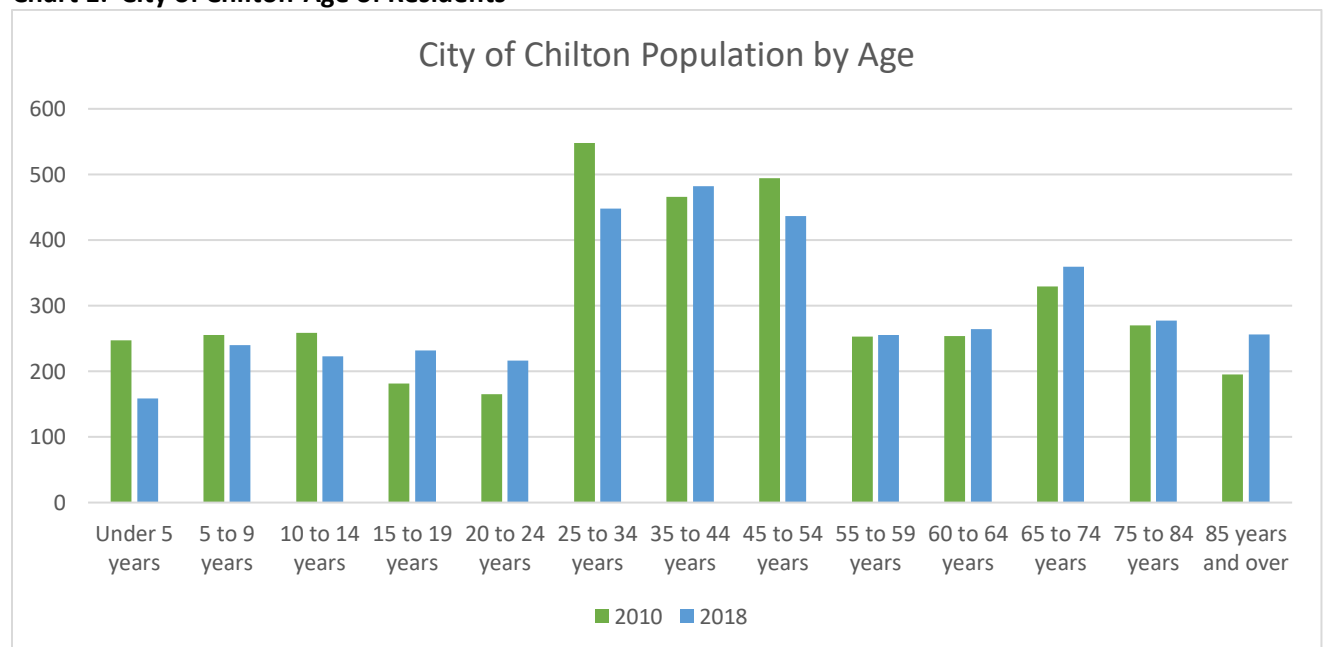
Table 6 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The table shows that the number of residents from Under 5 years to 14 years of age is decreasing indicating fewer younger residents. Residents from 15 to 24 years of age have increased, but residents 25 to 54 have generally decreased. Residents age 59 and older have increased.

Table 6: City of Chilton- Age of Residents

Age Group	2010	2018	Change
Under 5 years	247	159	-88
5 to 9 years	255	240	-15
10 to 14 years	259	223	-36
15 to 19 years	181	232	51
20 to 24 years	165	216	51
25 to 34 years	548	448	-100
35 to 44 years	466	482	16
45 to 54 years	494	437	-57
55 to 59 years	253	255	2
60 to 64 years	254	264	10
65 to 74 years	329	359	30
75 to 84 years	270	277	7
85 years and over	195	256	61

Source: 2010 and 2018 ACS 5-Year estimate

Chart 1: City of Chilton-Age of Residents



Source: 2010 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey identifies six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 12.3% of the Chilton population is disabled. The largest percentage of disabled people occurs in the 65 years and over group where 27% of that population has a disability.

Table 7: Disability Status of the Civilian Population

Type of Household	Population	Percentage
Total Civilian Population	3,739	100.0%
With a disability	460	12.3%
Under 18 years	807	100.0%
With a disability	18	2.2%
18 to 64 years	2,084	100.0%
With a disability	213	10.2%
65 years and over	848	100.0%
With a disability	229	27.0%

Source: 2014-2018 ACS 5-Year estimate

The racial make-up of the City of Chilton is predominately White and has seen little change since 2010. The biggest change has been residents who identify as Hispanics, which has increased from 2.1% to 6.7% of the population.

Table 8: Population by Race – City of Chilton

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	3,843	97.7%	3,808	97.8%	-0.9%
African American	0	0.0%	9	0.2%	-
American Indian	0	0.0%	20	0.5%	-
Asian or Pacific Islander	15	0.4%	0	0.0%	-
Other Race	58	1.5%	0	0.0%	-
Two or More Races	0	0.0%	11	0.3%	-
Hispanic Identity	84	2.1%	260	6.7%	209.5%

Source: 2010 and 2018 ACS 5-Year estimate

Table 9 shows that 11.4% of the households have one parent and no spouse. A single parent may not be able to find affordable housing when there may be only one income in the household.

Table 9: Single Parent Households – City of Chilton

Type of Households	Number	Percent
Total Households	1,687	100.0%
Male householder, no wife, with own children under 18	49	2.9%
Female householder, no husband, with own children under 18	143	8.5%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 1.4% of households consist of grandparents taking care of their grandchildren. If parents are unable to care for their children, the grandparents may have to become responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – City of Chilton

Type of Households	Number	Percent
Total Households	1,687	100.0%
Grandparents responsible for Grandchildren	23	1.4%

Source: 2014-2018 ACS 5-Year estimate

Table 11 shows that 99.3% of civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost, or they will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make having money for housing, food, and other essentials very difficult to save for.

Table 11: Health Insurance – City of Chilton

Age Groups	Total	Number Insured	Percent Insured
Total Population	3,739	3,714	99.3%
Under 19 years	830	822	99.0%
19 to 64 years	2,061	2,044	99.2%
65 years and older	848	848	100.0%

Source: 2014-2018 ACS 5-Year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in Calumet County. The countywide medium family income for Calumet County is \$86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	18,150	20,750	23,350	26,200	30,680	35,160	39,640	44,120
(Appleton WI MSA)	50%	30,250	34,600	38,900	43,200	46,700	50,150	53,600	57,050
	80%	48,400	55,300	62,200	69,100	74,650	80,200	85,700	91,250

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. The City of Chilton's population is projected to grow, which will require additional dwelling units to accommodate the growth showing a need for new housing.
2. Current trends show the overall population growing older. An aging population may prefer single story homes, apartments, or condos with two bedrooms. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations often need affordable housing options.
4. About 12% of the population has a disability, and half of those are residents aged 65 or older. The type of disability is not identified, but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. About 70% of residents are 1 or 2 person households, but 16% of households have four or more people which may indicate a need for housing options with three or more bedrooms. Two-bedroom apartments rent easily, but there are typically not many rental units that can accommodate larger families.

Section B: Existing Housing Characteristics

City of Chilton

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the City of Chilton can give us a sense of the condition and accessibility of dwellings. In Chilton, 54.3% of all housing stock was built in 1970 or earlier (see Table 13).

Table 13: Year Structure Built -City of Chilton

Year Structure Built	Units	Percentage
Total Houses	1,780	100.0%
Built 2014 or later	-	0.0%
Built 2010 to 2013	63	3.5%
Built 2000 to 2009	214	12.0%
Built 1990 to 1999	363	20.4%
Built 1980 to 1989	175	9.8%
Built 1970 to 1979	140	7.9%
Built 1960 to 1969	174	9.8%
Built 1950 to 1959	138	7.8%
Built 1940 to 1949	112	6.3%
Built 1939 or earlier	401	22.5%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other conditions that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 14 shows the number of residential dwelling units constructed since 2010 based on building permit applications. This can be used to supplement the information in Table 13. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2010 and 2019, the City of Chilton saw 29 new single-family homes and 63 multi-family units built for a total of 92 new dwelling units. In some cases, these dwelling were occupied by people already living in Chilton, therefore, freeing up the housing stock for others.

Table 14: Residential Building Permits

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2010	1	0	1
2011	2	0	2
2012	1	0	1
2013	5	0	5
2014	3	0	3
2015	3	1	4
2016	4	0	4
2017	1	0	1
2018	6	50	56
2019	3	12	15
Total	29	63	92

Source: City of Chilton Building Inspector

Table 15 shows that 60.3% of housing units are owner-occupied and 39.7% are renter-occupied, which is slightly below the state ratio of owner-occupied units (66.9%). Homeownership is a goal for many in the United States, though not everyone will want to own a home or may not have the means to own a home.

Table 15: Occupancy Rates – City of Chilton

Housing Tenure	Units	Percentage
Occupied housing units	1,687	100.0%
Owner-occupied	1,018	60.3%
Renter-occupied	669	39.7%

Source: 2014-2018 ACS 5-Year estimate

Table 16 shows estimated home values in the City of Chilton. Twenty-three percent of homes are valued at \$99,999 or less, approximately 54% are valued between \$100,000 and \$149,999, and approximately 13% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are available, but it does not tell us how many of these homes are actually for sale.

Table 16: Housing Values – City of Chilton

Value	2018	Percent
Total Housing	1,018	100.0%
Less than \$49,999	44	4.3%
\$50,000 to \$99,999	190	18.7%
\$100,000 to \$149,999	549	53.9%
\$150,000 to \$199,999	112	11.0%
\$200,000 to \$249,000	24	2.4%
\$250,000 to \$400,000	99	9.7%
\$400,000 or more	0	0.0%

Source: 2014-2018 ACS 5-Year estimate

General Observations

In summary,

1. The City of Chilton has an aging housing stock. Residents with older homes may be able to utilize existing housing programs for home improvements to make them more efficient or handicapped accessible.
2. Since 2010, more multi-family units (68%) have been built than single-family homes (32%).
3. Owner occupancy rates are slightly less than the state average which could indicate a need for affordable single family homes.
4. A majority of all homes are valued \$149,999 or less. Although these homes are affordable for many, it does not tell us if these homes are for sale. More people are staying in their homes longer which ties up existing housing stock that would normally become available to residents moving up to larger homes.

Village of Harrison

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

Village of Harrison

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the initial housing observations.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The Village of Harrison was incorporated on March 8, 2013, from portions of the Town of Harrison and Town of Buchanan. The estimated 2018 population was 12,786 residents.

The Demographic Service Center projects that Harrison's population will grow. Table 1 shows that between 2020 and 2040, Harrison's population is projected to grow by 4,790 residents, or 40.7%.

Table 1: Village of Harrison Projected Population

Year	2020	2025	2030	2035	2040
Population	11,760	13,190	14,600	15,700	16,550
% Change	-	12.2%	10.7%	7.5%	5.4%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center 2013/12/10

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 2 shows that between 2020 and 2040, there will be a projected 2,996 additional households in the Village of Harrison. The additional households will need housing. Some housing needs can be met by the existing housing stock, but new construction will be required to provide the rest.

Table 2: Households - Village of Harrison

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
4,083	4,667	5,275	5,781	6,178	2,996

Source: Wisconsin Demographic Services Center 2013/12/10

Table 3 shows that by 2040, the DSC estimates that the average household size will be 2.68 people, which is higher than the statewide estimate of 2.26. This is down from 2.88 people in 2020. As household size decreases, fewer people will be living in housing units. This may indicate a need for smaller homes or rental units.

Table 3: Persons Per Household – Village of Harrison

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.88	2.83	2.77	2.72	2.68

Source: Wisconsin Demographic Services Center 2013/12/10

Table 4 shows that approximately 50% of Harrison’s households are 1 or 2-person households. About 19% are 3-person households, and 31.2% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 4: Household Occupancy - Village of Harrison

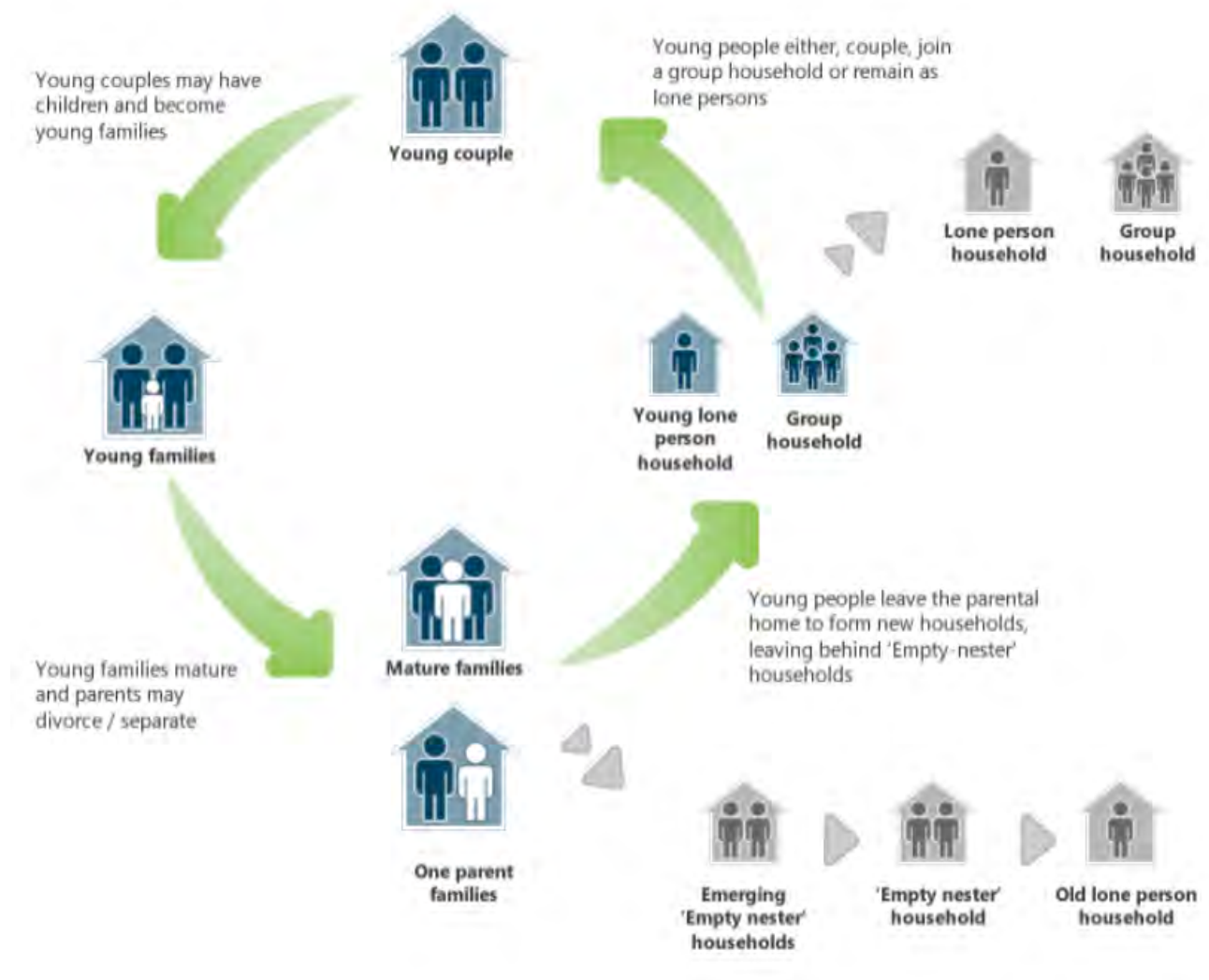
Year	2018	Percent
Total Number of Households	4,113	100.0%
1-person household	622	15.1%
2-person household	1,388	33.7%
3-person household	819	19.9%
4-or-more-person household	1,284	31.2%

Source: 2014-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the “household cycle,” the need or desire to rent or own a dwelling changes. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older, so there may be a need for senior housing, assisted living facilities or nursing homes.

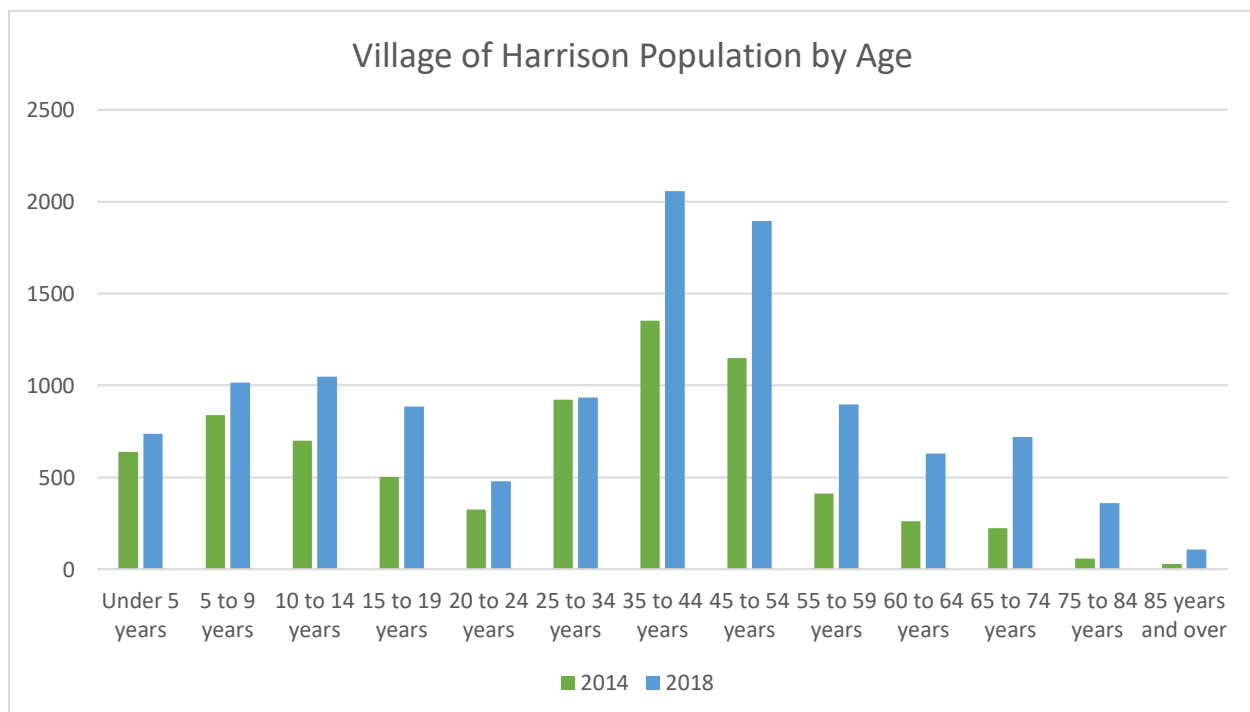
Table 5 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The table shows that all age groups are projected to grow. Residents between the ages of 35 to 74 years of age are projected to increase the most indicating an aging population. Most of this growth is attributed to people moving into the Village.

Table 5: Age of Residents - Village of Harrison

Age Group	2014	2018	Change
Under 5 years	637	738	101
5 to 9 years	839	1016	177
10 to 14 years	698	1048	350
15 to 19 years	502	884	382
20 to 24 years	326	478	152
25 to 34 years	923	933	10
35 to 44 years	1,353	2,056	703
45 to 54 years	1,149	1,895	746
55 to 59 years	411	897	486
60 to 64 years	262	630	368
65 to 74 years	222	720	498
75 to 84 years	58	358	300
85 years and over	28	108	80

Source: 2014 and 2018 ACS 5-Year estimate

Chart 1: Age of Residents - Village of Harrison



Source: 2014 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey identifies six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Because the Village of Harrison was incorporated in 2013, some demographic information is not available because a “history” has not yet been established. Therefore, the Village will not have all the demographic information that the other communities have in the study.

Table 6 shows that 3.9% of the households in Harrison consist of one parent and no spouse. A single parent may not be able to find affordable housing if there is only one income in the household.

Table 6: Single Parent Households - Village of Harrison

Type of Households	Number	Percent
Total Households	4,113	100.0%
Male householder, no wife, with own children under 18	44	1.1%
Female householder, no husband, with own children under 18	114	2.8%

Source: 2014-2018 ACS 5-Year estimate

Table 7 shows that 0.7% of households consist of grandparents taking care of their grandchildren. If parents are unable to care for their children, the grandparents may have to be responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 7: Grandparents – Village of Harrison

Type of Households	Number	Percent
Total Households	4,113	100.0%
Grandparents responsible for Grandchildren	30	0.7%

Source: 2014-2018 ACS 5-Year estimate

Table 8 shows that 99.1% of the civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost, or they will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make housing, food, and other essentials difficult to pay for.

Table 8: Health Insurance – Village of Harrison

Age Groups	Total	Number Insured	Percent Insured
Total Population	11,761	11,655	99.1%
Under 19 years	3,598	3,582	99.6%
19 to 64 years	6,977	6,887	98.7%
65 years and older	1,186	1,186	100.0%

Source: 2014-2018 ACS 5-Year estimate

Table 9 shows the household and income limits for Low to Moderate Income (LMI) residents in Calumet County. The countywide medium family income for Calumet County is \$86,400.

Table 9: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	18,150	20,750	23,350	26,200	30,680	35,160	39,640	44,120
(Appleton WI MSA)	50%	30,250	34,600	38,900	43,200	46,700	50,150	53,600	57,050
	80%	48,400	55,300	62,200	69,100	74,650	80,200	85,700	91,250

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. The Village of Harrison's population is projected to grow, which will require additional dwelling units to accommodate them.
2. Although all age groups are projected to increase in number, current trends show the population growing older. An aging population may prefer single story homes, apartments, or condos with two bedrooms. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations often need affordable housing options.
4. About half of residents consist of 1 or 2 person households and 31.2% of households have four or more people that may indicate a need for housing options with three or more bedrooms.
5. Compared to the state average, the number of persons per household is higher in the Village of Harrison which could indicate a need for larger homes or 3+ bedroom apartments.

Section B: Existing Housing Characteristics

Village of Harrison

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the Village of Harrison can give us a sense of the condition and accessibility of dwellings. In Harrison, 21.3% of all housing stock was built in 1979 or earlier (see Table 10).

Table 10: Year Structure Built -Village of Harrison

Year Structure Built	Units	Percentage
Total Houses	4,168	100.0%
Built 2014 or later	131	3.1%
Built 2010 to 2013	151	3.6%
Built 2000 to 2009	1,703	40.9%
Built 1990 to 1999	1,045	25.1%
Built 1980 to 1989	257	6.2%
Built 1970 to 1979	111	2.7%
Built 1960 to 1969	361	8.7%
Built 1950 to 1959	95	2.3%
Built 1940 to 1949	44	1.1%
Built 1939 or earlier	270	6.5%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other issues that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 11 shows the number of residential dwelling units constructed since 2010 based on building permit applications. This can be used to supplement the information in Table 10. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2010 and 2019, the Village of Harrison saw 527 new single family homes and 356 rental units built for a total of 883 new dwelling units. Sixty percent of new dwellings were single family homes. In most cases, these dwelling were occupied by people moving into the Village.

Table 11: Residential Building Permits – Village of Harrison

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2010	27	0	27
2011	16	2	18
2012	38	0	38
2013	52	0	52
2014	66	72	138
2015	64	104	168
2016	73	92	165
2017	57	30	87
2018	77	0	77
2019	57	56	113
Total	527	356	883

Source: Village of Harrison Building Inspector

Table 12 shows that 96.3% of housing units are owner-occupied and 3.7% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States, though not everyone will want to own a home or may not have the means to own a home. Owner occupancy percentages are above the state average.

Table 12: Occupancy Rates – Village of Harrison

Housing Tenure	Units	Percentage
Occupied housing units	4,113	100.0%
Owner-occupied	3,959	96.3%
Renter-occupied	154	3.7%

Source: 2014-2018 ACS 5-Year estimate

Table 13 shows estimated home values in the Village of Harrison. About 4% of homes are valued at \$99,999 or less, approximately 10% are valued between \$100,000 and \$149,999, and approximately 58% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that there are limited affordable housing options available, but it does not tell us how many of these homes are actually for sale.

Table 13: Housing Values – Village of Harrison

Value	2018	Percent
Total Housing	3,959	100.0%
Less than \$49,999	72	1.8%
\$50,000 to \$99,999	70	1.8%
\$100,000 to \$149,999	375	9.5%
\$150,000 to \$199,999	1,077	27.2%
\$200,000 to \$249,000	1202	30.4%
\$250,000 to \$400,000	965	24.4%
\$400,000 or more	198	5.0%

Source: 2014-2018 ACS 5-Year estimate

General Observations

In summary,

1. The Village of Harrison has a high percentage of newer housing stock indicating its growth has been more recent than older established communities.
2. Since 2010, more single-family units have been built than multi-family homes, but overall, Harrison has seen a large amount of new residential construction.
3. Owner occupancy rates are higher than the state average, but the number of multi-family units available in the community is growing. One assisted living facility was constructed in 2019.
4. Over half of all homes are valued \$200,000 or more which makes housing options limited for people with lesser incomes.

Village of Hilbert

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

Village of Hilbert

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the recommendations in this study.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The Village of Hilbert has a population of 1,132 (2010 Census). Table 1 shows that the Village's population increased during the 1980s and 1990s, decreased in the 2000s, and started to increase again in 2010. Since the 1970s, the Village's population has increased by 236.

Table 1: Historical Population - Village of Hilbert

Year	1970	1980	1990	2000	2010
Population	896	1,176	1,211	1,089	1,132
% Change	-	31.3%	3.0%	-10.1%	3.9%

Source: U.S. Census Bureau

The Demographic Service Center (DSC) projects that Hilbert's population will continue to increase, although at a slow rate, and then start declining. Table 2 shows that by 2040, the Village's population is projected to be 1,175, an increase of only 5 residents from 2020. The projected population will peak at 1,210 residents in 2030.

Table 2: Village of Hilbert Projected Population

Year	2020	2025	2030	2035	2040
Population	1,170	1,195	1,210	1,200	1,175
% Change	-	2.1%	1.3%	-0.8%	-2.1%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center 2013/12/10

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, there will be an additional 40 households in the Village of Hilbert. The additional households will need housing. Some housing needs can be met by the existing housing stock, but new construction will be required to provide the rest.

Table 3: Households - Village of Hilbert

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2010-2040 Change
499	519	537	543	539	77

Source: Wisconsin Demographic Services Center 2013/12/10

Table 4 shows by 2040, the DSC estimates that the average household size will be 2.18 people. This is down from 2.34 people in 2020. As household size decreases, fewer people are living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: Persons Per Household - Village of Hilbert

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.34	2.30	2.25	2.21	2.18

Source: Wisconsin Demographic Services Center 2013/12/10

Table 5 shows that 65.9% of Hilbert households are 1 or 2-person households, 14% are 3-person households, and 20.1% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: Village of Hilbert: Household Occupancy

Year	2018	Percent
Total Number of Households	422	100.0%
1-person household	108	25.6%
2-person household	170	40.3%
3-person household	59	14.0%
4-or-more-person household	85	20.1%

Source: 2014-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the “household cycle,” the need or desire to rent or own a dwelling changes as well. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older, so there may be a need for senior housing, assisted living facilities, or nursing homes.

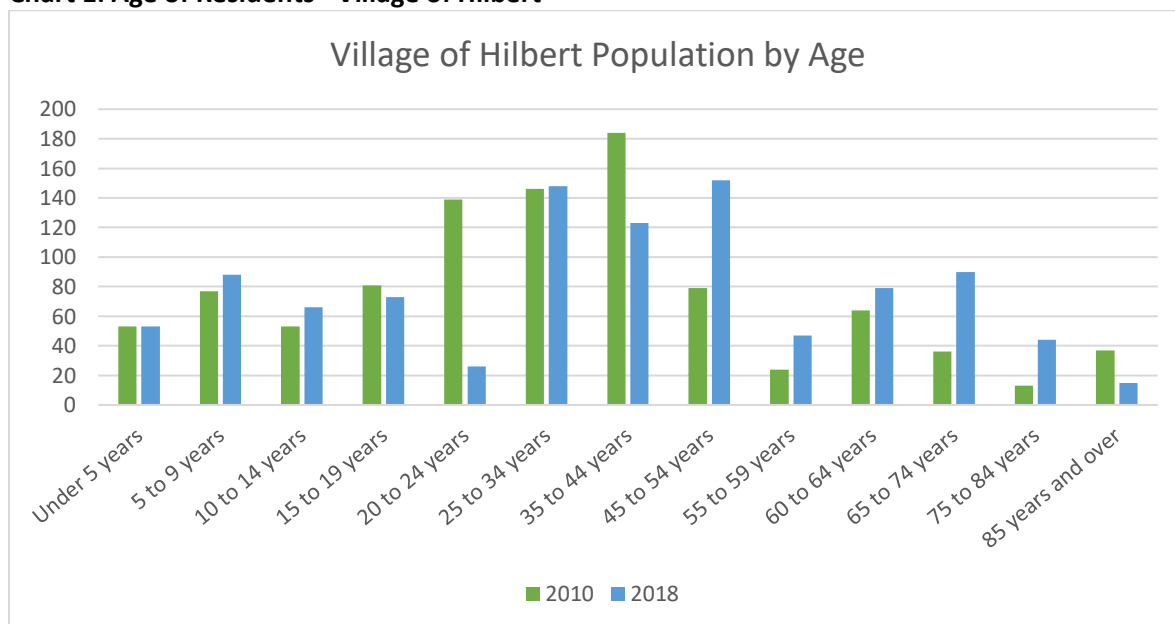
Table 6 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The table shows three distinct groupings. First, the number of residents from Under 5 years to 10 to 14 years of age has seen a slight increase in number. However, there has been a decrease in the number of residents ages 15 to 44. Finally, the 45 to 84 years of age group has seen an increase in number showing that the overall population is getting older.

Table 6: Age of Residents - Village of Hilbert

Age Group	2010	2018	Change
Under 5 years	53	53	0
5 to 9 years	77	88	11
10 to 14 years	53	66	13
15 to 19 years	81	73	-8
20 to 24 years	139	26	-113
25 to 34 years	146	148	2
35 to 44 years	184	123	-61
45 to 54 years	79	152	73
55 to 59 years	24	47	23
60 to 64 years	64	79	15
65 to 74 years	36	90	54
75 to 84 years	13	44	31
85 years and over	37	15	-22

Source: 2010 and 2018 ACS 5-Year estimate

Chart 1: Age of Residents - Village of Hilbert



Source: 2010 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey tries to identify six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 9.2% of the Hilbert population has a disability. The largest percentage of disabled people occurs in the 65 years or over group where 23.5% of that population has a disability.

Table 7: Disability Status of the Civilian Population

Type of Household	Population	Percentage
Total Civilian Population	1,004	100.0%
With a disability	92	9.2%
Under 18 years	244	100.0%
With a disability	8	3.3%
18 to 64 years	611	100.0%
With a disability	49	8.0%
65 years and over	149	100.0%
With a disability	35	23.5%

Source: 2014-2018 ACS 5-Year estimate

Although predominately White, the race of Hilbert's residents is becoming less diverse (see Table 8). Since 2010, the percentage of residents who identify themselves as White increased 1.6%. There has also been a decrease in individuals that identify as Other Race, Two or More Races and Hispanic. The number of individuals that identify as African American and American Indian has increased by 0.4% and 0.5% respectively.

Table 8: Population by Race – Village of Hilbert

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	973	95.8%	989	98.5%	1.6%
African American	0	0.0%	5	0.5%	-
American Indian	0	0.0%	4	0.4%	-
Asian or Pacific Islander	0	0.0%	0	0.0%	-
Other Race	33	3.2%	6	0.6%	-81.8%
Two or More Races	10	1.0%	0	0.0%	-100.0%
Hispanic Identity	69	6.8%	64	6.4%	-7.2%

Source: 2010 and 2018 ACS 5-Year estimate

Table 9 shows that 9.7% of the households have one parent and no spouse. A single parent may not be able to find affordable housing when there is only one income in the household.

Table 9: Single Parent Households – Village of Hilbert

Type of Households	Number	Percent
Total Households	422	100.0%
Male householder, no wife, with own children under 18	19	4.5%
Female householder, no husband, with own children under 18	22	5.2%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 5.5% of households consist of grandparents taking care of their grandchildren. Sometime parents are unable to care for their children, and the grandparents become responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – Village of Hilbert

Type of Households	Number	Percent
Total Households	422	100.0%
Grandparents responsible for Grandchildren	23	5.5%

Source: 2014-2018 ACS 5-year estimate

Table 11 shows that 95.9% of civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost, or they will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make having money for housing, food, and other essentials very difficult to save for.

Table 11: Health Insurance – Village of Hilbert

Age Groups	Total	Number Insured	Percent Insured
Total Population	1,004	963	95.9%
Under 19 years	276	276	100.0%
19 to 64 years	579	538	92.9%
65 years and older	149	149	100.0%

Source: 2014-2018 ACS 5-year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in the County of Calumet. The countywide medium family income for Calumet is 86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	18,150	20,750	23,350	26,200	30,680	35,160	39,640	44,120
(Appleton WI MSA)	50%	30,250	34,600	38,900	43,200	46,700	50,150	53,600	57,050
	80%	48,400	55,300	62,200	69,100	74,650	80,200	85,700	91,250

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. The Village of Hilbert's population is projected to grow little over the next 20 years, though that does not reflect the community's desire to grow or programs or policies it may adopt that would encourage or incentivize growth.
2. Current trends show the population growing older. An aging population may prefer single story homes, apartments, or condos with two bedrooms. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations may need affordable housing options.
4. About 9% of the population has a disability, and a third of those are residents ages 65 or older. The type of disability is not identified, but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. A majority of residents would be able to live in two-bedroom homes or apartments but 20.1% of households have four or more people that may indicate a need for housing options with three or more bedrooms. Two-bedroom apartments rent easily, but there are typically not many rental units that can accommodate larger families.

Section B: Existing Housing Characteristics

Village of Hilbert

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the Village of Hilbert can give us a sense of the condition and accessibility of dwellings. In Hilbert, 62.8% of all housing stock was built in 1979 or earlier (see Table 14).

Table 14: Year Structure Built -Village of Hilbert

Year Structure Built	Units	Percentage
Total Houses	449	100.0%
Built 2014 or later	3	0.7%
Built 2010 to 2013	5	1.1%
Built 2000 to 2009	31	6.9%
Built 1990 to 1999	60	13.4%
Built 1980 to 1989	68	15.1%
Built 1970 to 1979	74	16.5%
Built 1960 to 1969	46	10.2%
Built 1950 to 1959	56	12.5%
Built 1940 to 1949	14	3.1%
Built 1939 or earlier	92	20.5%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other issues that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 15 shows the number of residential dwelling units constructed since 2010 based on building permit applications. This can be used to supplement the information in Table 14. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2010 and 2019, the Village of Hilbert saw 11 new single family homes and no rental units built during that period. In some cases, these dwelling were occupied by people already living in Hilbert, therefore, freeing up housing stock for others.

Table 15: Residential Building Permits

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2010	1	0	1
2011	0	0	0
2012	0	0	0
2013	1	0	1
2014	1	0	1
2015	1	0	1
2016	0	0	0
2017	2	0	2
2018	4	0	4
2019	1	0	1
Total	11	0	11

Source: Village of Hilbert Building Inspector

Table 16 shows that 74.2% of housing units are owner-occupied and 25.8% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States, though not everyone will want to own a home or may not have the means to own a home. Owner occupancy percentages are above the state average.

Table 16: Occupancy Rates – Village of Hilbert

Housing Tenure	Units	Percentage
Occupied housing units	422	100.0%
Owner-occupied	313	74.2%
Renter-occupied	109	25.8%

Source: 2014-2018 ACS 5-Year estimate

Table 17 shows estimated home values in the Village of Hilbert. About 38% of homes are valued at \$99,999 or less, approximately 36% are valued between \$100,000 and \$149,999, and approximately 22% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are available, but it does not tell us how many of these homes are actually for sale.

Table 17: Housing Values – Village of Hilbert

Value	2018	Percent
Total Housing	313	100.0%
Less than \$49,999	53	16.9%
\$50,000 to \$99,999	65	20.8%
\$100,000 to \$149,999	114	36.4%
\$150,000 to \$199,999	61	19.5%
\$200,000 to \$249,000	9	2.9%
\$250,000 to \$400,000	11	3.5%
\$400,000 or more	0	0.0%

Source: 2014-2018 ACS 5-Year estimate

General Observations

In summary,

1. the Village of Hilbert has an aging housing stock. Residents with older homes may be able to utilize existing housing programs for home improvements to make them more efficient or handicapped accessible.
2. Since 2010, only single-family dwellings have been built. This may present an opportunity for more single-family homes and multi-family units.
3. Owner occupancy rates are higher than the state average, and a majority of all homes are valued \$149,999 or less. Although these homes are affordable for many, it does not tell us if these homes are for sale. More people are staying in their homes longer which ties up existing housing stock that would normally become available to residents moving up to larger homes. This may also indicate a need for new housing development in the community and additional housing options.

City of New Holstein

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

City of New Holstein

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the recommendations in this study.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The City of New Holstein has a population of 3,236 (2010 Census). Table 1 shows that the City's population has been decreasing since 1980 losing 176 residents.

Table 1: Historical Population - City of New Holstein

Year	1970	1980	1990	2000	2010
Population	3,012	3,412	3,342	3,301	3,236
% Change	-	13.3%	-2.1%	-1.2%	-2.0%

Source: U.S. Census Bureau

The Demographic Service Center ("DSC") projects that New Holstein's population is projected to grow by 40 residents by 2030 then decrease through 2040. Table 2 shows that by 2040, the City's population is projected to be 3,145, a decrease of 130 residents from 2020.

Table 2: Projected Population - City of New Holstein

Year	2020	2025	2030	2035	2040
Population	3,275	3,305	3,315	3,250	3,145
% Change	-	0.9%	0.3%	-2.0%	-3.2%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, the number of households is projected to peak at 1,530 in 2030 and then start decreasing. Some housing needs can be met by the existing housing stock, but new construction will be required to provide the rest.

Table 3: Households - City of New Holstein

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
1,467	1,503	1,530	1,516	1,471	77

Source: Wisconsin Demographic Services Center

Table 4 shows by 2040, the DSC estimates that the average household size will be 2.00 people. This is down from 2.16 people in 2020. As household size decreases, fewer people are living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: Persons Per Household - City of New Holstein

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.16	2.12	2.07	2.03	2.00

Source: Wisconsin Demographic Services Center

Table 5 shows that 74.5% of New Holstein households are 1 or 2-person households, 13.3% are 3-person households, and 12.1% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: Household Occupancy - City of New Holstein

Year	2018	Percent
Total Number of Households	1,410	100.0%
1-person household	454	32.2%
2-person household	597	42.3%
3-person household	188	13.3%
4-or-more-person household	171	12.1%

Source: 2014-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the “household cycle,” the need or desire to rent or own a dwelling changes as well. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older so there may be a need for senior housing, assisted living facilities, or nursing homes.

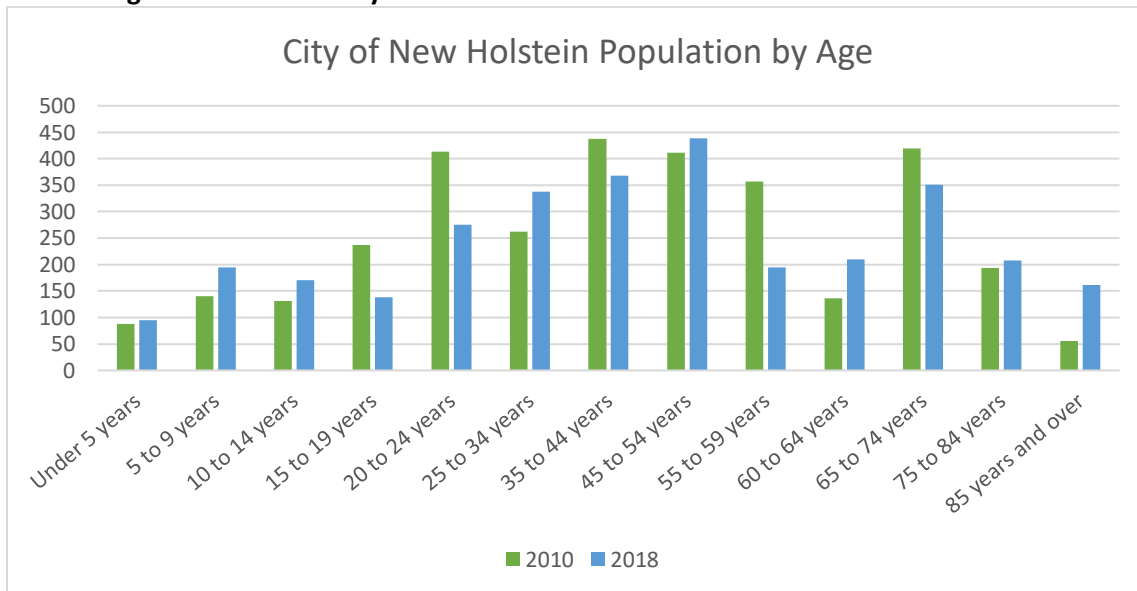
Table 6 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The number of residents from Under 5 years to 14 years of age is slightly growing slightly. Second, it shows a decreasing number of residents from 15 to 24 years of age. The biggest decline in residents has occurred in the 20 to 24 and 55 to 59 age groups. The age group to experience the largest increase is 85 years and over. Although the population is aging, the changes between the ages groups has varied.

Table 6: Age of Residents - City of New Holstein

Age Group	2010	2018	Change
Under 5 years	88	95	7
5 to 9 years	140	195	55
10 to 14 years	131	170	39
15 to 19 years	237	138	-99
20 to 24 years	413	275	-138
25 to 34 years	262	338	76
35 to 44 years	437	368	-69
45 to 54 years	411	438	27
55 to 59 years	357	195	-162
60 to 64 years	136	210	74
65 to 74 years	419	351	-68
75 to 84 years	194	208	14
85 years and over	56	161	105

Source: 2010 and 2018 ACS 5-Year estimate

Chart 1: Age of Residents - City of New Holstein



Source: 2010 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey tries to identify six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 16.5% of the New Holstein population is disabled. The largest percentage of disabled people occurs in the 65 years or over group where 51.8% of that population has a disability.

Table 7: Disability Status of the Civilian Population

Type of Household	Population	Percentage
Total Civilian Population	3,086	100.0%
With a disability	509	16.5%
Under 18 years	519	100.0%
With a disability	25	4.8%
18 to 64 years	1,903	100.0%
With a disability	140	7.4%
65 years and over	664	100.0%
With a disability	344	51.8%

Source: 2014-2018 ACS5-Year estimate

Although predominately White, the race of New Holstein's residents is slowing becoming more diverse (see Table 8). Since 2010, the percentage of residents who identify themselves as White decreased 7.0%. There has also been a decrease in individuals that identify as Two or More Races and Hispanic. The number of individuals that identify as Asian or Pacific Islander has increased by 107.5%.

Table 8: Population by Race – City of New Holstein

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	3,188	98.5%	2,965	94.1%	-7.0%
African American	0	0.0%	11	0.3%	-
American Indian	0	0.0%	38	1.2%	-
Asian or Pacific Islander	53	1.6%	110	3.5%	107.5%
Other Race	0	0.0%	18	0.6%	-
Two or More Races	40	1.2%	0	0.0%	-100.0%
Hispanic Identity	65	2.0%	18	0.6%	-72.3%

Source: 2010 and 2018 ACS 5-Year estimate

Table 9 shows that 8.9% of the households have one parent and no spouse. A single parent may not be able to find affordable housing when there is only one income in the household.

Table 9: Single Parent Households – City of New Holstein

Type of Households	Number	Percent
Total Households	1,369	100.0%
Male householder, no wife, with own children under 18	36	2.6%
Female householder, no husband, with own children under 18	86	6.3%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 1.8% of households consist of grandparents taking care of their grandchildren. Sometime parents are unable to care for their children, and the grandparents become responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – City of New Holstein

Type of Households	Number	Percent
Total Households	1,410	100.0%
Grandparents responsible for Grandchildren	26	1.8%

Source: 2014-2018 ACS 5-Year estimate

Table 11 shows that 97% of civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost, or they will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make having money for housing, food and other essentials very difficult to save for.

Table 11: Health Insurance – City of New Holstein

Age Groups	Total	Number Insured	Percent Insured
Total Population	3,086	2,992	97.0%
Under 19 years	565	523	92.6%
19 to 64 years	1,857	1,805	97.2%
65 years and older	664	664	100.0%

Source: 2014-2018 ACS 5-Year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in the Calumet County. The countywide medium family income for Calumet is \$86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	17,650	20,150	22,650	25,750	30,170	34,590	39,010	43,430
	50%	29,350	33,550	37,750	41,900	45,300	48,650	52,000	55,350
	80%	46,950	53,650	60,350	67,050	72,450	77,800	83,150	88,550

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. After a brief increase, the City of New Holstein's population is projected to decrease. The projected decrease does not reflect the community's desire to grow, or programs or policies it may adopt that would encourage or incentivize growth.
2. The City's population is growing older. An aging population may prefer single story homes, apartments, or condos with two bedrooms. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations often need affordable housing options.
4. About 17% of the population has a disability, and more than half of those are residents ages 65 or older. The type of disability is not identified, but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. A majority of residents would be able to live in two-bedroom homes or apartments, but 12.1% of households have four or more people that may indicate a need for housing options with three or more bedrooms. Two-bedroom apartments rent easily, but there are typically not many rental units that can accommodate larger families.

Section B: Existing Housing Characteristics

City of New Holstein

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the City of New Holstein can give us a sense of the condition and accessibility of dwellings. In New Holstein, 75.5% of all housing stock was built in 1979 or earlier (see Table 13).

Table 13: Year Structure Built -City of New Holstein

Year Structure Built	Units
Total Houses	1,579
Built 2014 or later	-
Built 2010 to 2013	-
Built 2000 to 2009	108
Built 1990 to 1999	228
Built 1980 to 1989	51
Built 1970 to 1979	261
Built 1960 to 1969	185
Built 1950 to 1959	181
Built 1940 to 1949	71
Built 1939 or earlier	494

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other issues that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 14 shows the number of residential dwelling units constructed since 2010 based on building permit applications. This can be used to supplement the information in Table 13. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2010 and 2019, the City of New Holstein saw eight new single-family homes and 56 multi-family units built for a total of 64 new dwelling units. In some cases, these dwelling were occupied by people already living in New Holstein, therefore, freeing up housing stock for others.

Table 14: Residential Building Permits – City of New Holstein

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2010	0	0	0
2011	0	0	0
2012	1	0	1
2013	1	0	1
2014	1	20	21
2015	0	0	0
2016	0	0	0
2017	1	0	1
2018	2	36	38
2019	2	0	2
Total	8	56	64

Source: City of New Holstein Building Inspector

Table 15 shows that 73.8% of housing units are owner-occupied and 26.2% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States though not everyone will want to own a home or may not have the means to own a home. Owner occupancy percentages are above the state average.

Table 15: Occupancy Rates – City of New Holstein

Housing Tenure	Units	Percentage
Occupied housing units	1,410	100.0%
Owner-occupied	1,041	73.8%
Renter-occupied	369	26.2%

Source: 2014-2018 ACS 5-Year estimate

Table 16 shows estimated home values in the City of New Holstein. About 35% of homes are valued at \$99,999 or less, approximately 47% are valued between \$100,000 and \$149,999, and approximately 17% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are available, but it does not tell us how many of these homes are actually for sale.

Table 16: Housing Values – City of New Holstein

Value	2018	Percent
Total Housing	1,041	100.0%
Less than \$49,999	25	2.4%
\$50,000 to \$99,999	343	32.9%
\$100,000 to \$149,999	486	46.7%
\$150,000 to \$199,999	98	9.4%
\$200,000 to \$249,000	78	7.5%
\$250,000 to \$400,000	11	1.1%
\$400,000 or more	0	0.0%

Source: 2014-2018 ACS 5-Year estimate

General Observations

In summary,

1. The City of New Holstein has an aging housing stock. Residents with older homes may be able to utilize existing housing programs for home improvements to make them more efficient or handicapped accessible.
1. Since 2010, more multi-family units (87.5%) have been built than single family homes (12.5%). Twenty of the units classified as multi-family are assisted living units.
2. Owner occupancy rates are higher than the state average and a majority of all homes are valued \$149,999 or less. Although these homes are affordable for many, it does not tell us if these homes are for sale. More people are staying in their homes longer which ties up existing housing stock that would normally become available to residents moving up to larger homes.

Village of Potter

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

Village of Potter

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the initial housing observations.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The Village of Potter has a population of 253 (2010 Census). Table 1 shows that the Village's population has stayed about the same since 1990.

Table 1: Historical Population - Village of Potter

Year	1970	1980	1990	2000	2010
Population	-	-	252	252	253
% Change	-	-	-	0.0%	0.4%

Source: U.S. Census Bureau

The Demographic Service Center projects that Potter's population will continue to remain the same and that the population will begin decreasing after 2030.

Table 2: Projected Population - Village of Potter

Year	2020	2025	2030	2035	2040
Population	255	255	255	250	240
% Change	-	0.0%	0.0%	-2.0%	-4.0%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center 2013/12/10

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, there will be one additional household in the Village of Potter. The additional households typically need new housing, but some housing needs can be met by the existing housing stock.

Table 3: Projected Households – Village of Potter

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
103	105	107	107	104	1

Source: Wisconsin Demographic Services Center 2013/12/10

Table 4 shows that by 2040, the DSC estimates that the average household size will be 2.31 people. This is down from 2.48 people in 2020. As household size decreases, fewer people will be living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: Persons Per Household – Village of Potter

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.48	2.43	2.38	2.34	2.31

Source: Wisconsin Demographic Services Center 2013/12/10

Table 5 shows that approximately 53% of Potter's households are 1 or 2-person households, about 14% are 3-person households, and 33% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: Household Occupancy – Village of Potter

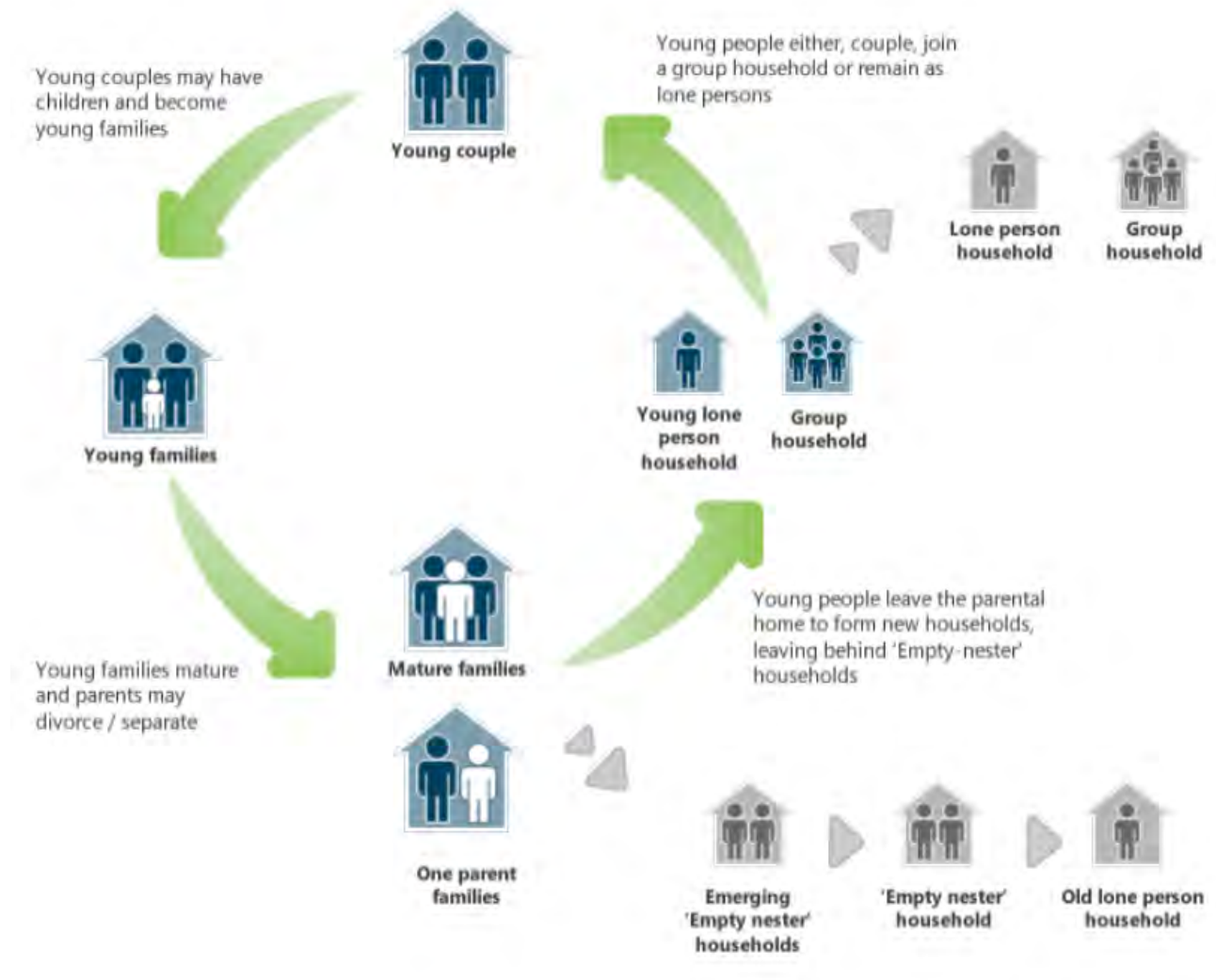
Year	2018	Percent
Total Number of Households	103	100.0%
1-person household	22	21.4%
2-person household	32	31.1%
3-person household	15	14.6%
4-or-more-person household	34	33.0%

Source: 2015-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the “household cycle,” the need or desire to rent or own a dwelling changes. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller

home, apartment, or condominium. They may also need care as they get older so there may be a need for senior housing, assisted living facilities, or nursing homes.

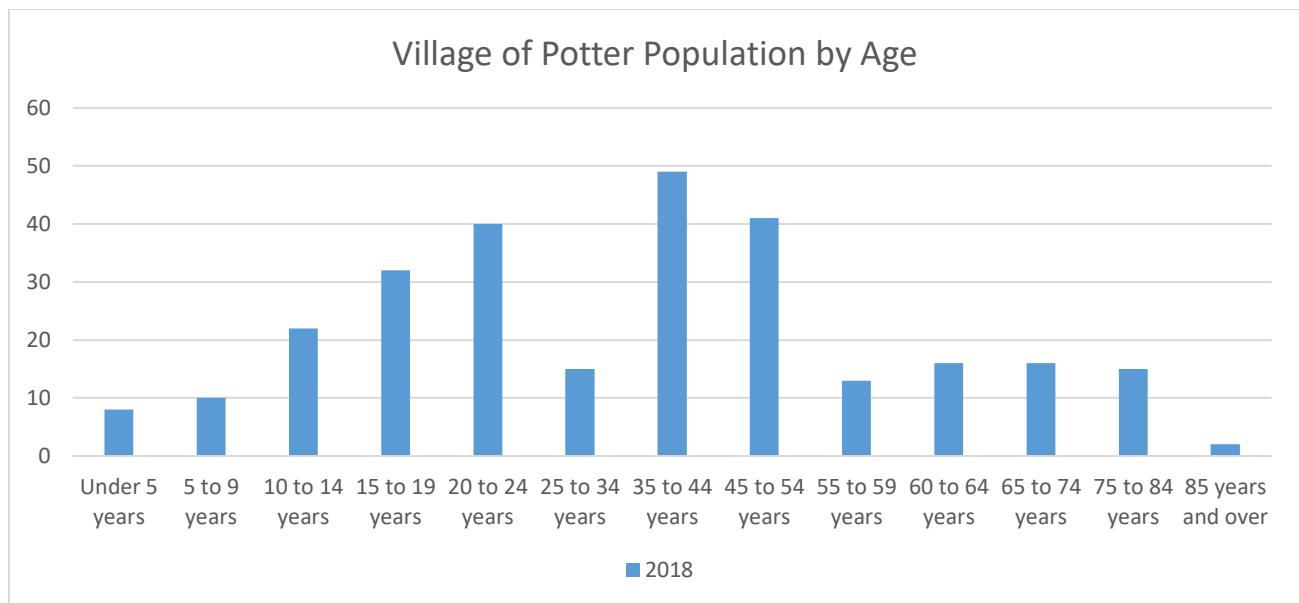
Table 6 and Chart 1 show the number of residents in 2018 by age group. The 2010 data was not used for comparison because the total number of residents did not match the 2010 Census population. The table shows several distinct groupings. First, the number of younger residents from 19 years to Under 5 years of age is decreasing indicating a shrinking population. Second, the largest group of residents is in the 20 years to 54 years of age. Finally, the population 55 years and older is about 22% of Potter's population.

Table 6: Age of Residents - Village of Potter

Age Group	2018
Under 5 years	8
5 to 9 years	10
10 to 14 years	22
15 to 19 years	32
20 to 24 years	40
25 to 34 years	15
35 to 44 years	49
45 to 54 years	41
55 to 59 years	13
60 to 64 years	16
65 to 74 years	16
75 to 84 years	15
85 years and over	2

Source: 2018 ACS 5-Year estimate

Chart 1: Age of Residents – Village of Potter



Source: 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey identifies six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 8.2% of the Potter population is disabled. The largest percentage of disabled people occurs in the 65 years or over group where 18.2% of that population has a disability.

Table 7: Disability Status of the Civilian Population – Village of Potter

Type of Household	Population	Percentage
Total Civilian Noninstitutionalized Population	279	100.0%
With a disability	23	8.2%
Under 18 years	47	100.0%
With a disability	1	2.1%
18 to 64 years	199	100.0%
With a disability	16	8.0%
65 years and over	33	100.0%
With a disability	6	18.2%

Source: 2014-2018 ACS 5-Year estimate

Although predominately White, the race of Potter’s residents is becoming slightly more diverse (see Table 8). Since 2010, the percentage of residents who identify themselves as White decreased from 98.2% of the population to 96.4% in 2018. The number of individuals who identify as non-White, although small, have increased.

Table 8: Population by Race Over Time – Village of Potter

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	166	98.2%	269	96.4%	62.0%
African American	0	0.0%	0	0.0%	-
American Indian	0	0.0%	3	1.1%	-
Asian or Pacific Islander	2	1.2%	2	0.7%	0.0%
Other Race	0	0.0%	3	1.1%	-
Two or More Races	1	0.6%	2	0.7%	100.0%
Hispanic Identity	4	2.4%	7	2.5%	75.0%

Source: 2010 and 2018 ACS 5-Year estimate

Table 9 shows that 4.9% of the households in Potter have one parent and no spouse. A single parent may not be able to find affordable housing if there is only one income in the household.

Table 9: Single Parent Households – Village of Potter

Type of Households	Number	Percent
Total Households	103	100.0%
Male householder, no wife, with own children under 18	1	1.0%
Female householder, no husband, with own children under 18	4	3.9%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 0.0% of households consist of grandparents taking care of their grandchildren. If parents are unable to care for their children the grandparents may have to be responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – Village of Potter

Type of Households	Number	Percent
Total Households	103	100.0%
Grandparents responsible for Grandchildren	0	0.0%

Source: 2014-2018 ACS 5-Year estimate

Table 11 shows that 97.8% of the civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost or they

will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make housing, food and other essentials difficult to pay for.

Table 11: Health Insurance – Village of Potter

Age Groups	Total	Number Insured	Percent Insured
Total Population	279	273	97.8%
Under 19 years	61	61	100.0%
19 to 64 years	185	179	96.8%
65 years and older	33	33	100.0%

Source: 2014-2018 ACS 5-Year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in Calumet County. The countywide medium family income for Calumet County is \$86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	17,650	20,150	22,650	25,750	30,170	34,590	39,010	43,430
	50%	29,350	33,550	37,750	41,900	45,300	48,650	52,000	55,350
	80%	46,950	53,650	60,350	67,050	72,450	77,800	83,150	88,550

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. The Village of Potter's population is projected to remain the same and then begin decreasing after 2030. The projected decrease does not reflect the community's desire to grow, or programs or policies it may adopt that would encourage or incentivize growth.
2. About 22% of the population is 55 or older. An aging population may prefer single story homes, apartments, or condos with two bedrooms. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations may need affordable housing options.

4. About 8% of the population has a disability, and a quarter of those are residents ages 65 or older. The type of disability is not identified but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. A majority of residents would be able to live in two-bedroom homes or apartments, but 33.0% of households have four or more people that may indicate a need for housing options with three or more bedrooms. Two-bedroom apartments rent easily, but there are typically not many rental units that can accommodate larger families.

Section B: Existing Housing Characteristics

Village of Potter

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the Village of Potter can give us a sense of the condition and accessibility of dwellings. In Potter, 75.7% of all housing stock was built in 1979 or earlier (see Table 13).

Table 13: Year Structure Built -Village of Potter

Year Structure Built	Units	Percentage
Total Houses	103	100.0%
Built 2014 or later	0	0.0%
Built 2010 to 2013	0	0.0%
Built 2000 to 2009	3	2.9%
Built 1990 to 1999	15	14.6%
Built 1980 to 1989	7	6.8%
Built 1970 to 1979	7	6.8%
Built 1960 to 1969	14	13.6%
Built 1950 to 1959	5	4.9%
Built 1940 to 1949	9	8.7%
Built 1939 or earlier	43	41.7%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other issues that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 14 shows the number of residential dwelling units constructed since 2010 based on building permit applications. This can be used to supplement the information in Table 13. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2010 and 2019, the Village of Potter saw one new single-family homes and no rental units built for a total of 1 new dwelling units.

Table 14: Residential Building Permits

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2010	0	0	0
2011	0	0	0
2012	0	0	0
2013	0	0	0
2014	0	0	0
2015	0	0	0
2016	0	0	0
2017	0	0	0
2018	1	0	1
2019	0	0	0
Total	1	0	1

Source: Village of Potter Building Inspector

Table 15 shows that 79.6% of housing units are owner-occupied and 20.4% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States though not everyone will want to own a home or may not have the means to own a home. Owner occupancy percentages are above the state average.

Table 15: Occupancy Rates – Village of Potter

Housing Tenure	Units	Percentage
Occupied housing units	103	100.0%
Owner-occupied	82	79.6%
Renter-occupied	21	20.4%

Source: 2014-2018 ACS 5-Year estimate

Table 16 shows estimated home values in the Village of Potter. About 33% of homes are valued at \$99,999 or less, approximately 34% are valued between \$100,000 and \$149,999, and approximately 33% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are available, but it does not tell us how many of these homes are actually for sale.

Table 16: Housing Values – Village of Potter

Value	2018	Percent
Total Housing	82	100.0%
Less than \$49,999	2	2.4%
\$50,000 to \$99,999	25	30.5%
\$100,000 to \$149,999	28	34.1%
\$150,000 to \$199,999	18	22.0%
\$200,000 to \$249,000	9	11.0%
\$250,000 to \$400,000	0	0.0%
\$400,000 or more	0	0.0%

Source: 2014-2018 ACS 5-Year estimate

General Observations

In summary,

1. The Village of Potter has an aging housing stock. Residents with older homes may be able to utilize existing housing programs for home improvements to make them more efficient or handicapped accessible.
2. Since 2010, only one single family home has been built. The Village is predominantly a single-family home community, but this may provide an opportunity for more multi-family units.
3. Owner occupancy rates are higher than the state average, and a majority of all homes are valued \$149,999 or less. Although these homes are affordable for many, it does not tell us if these homes are for sale. More people are staying in their homes longer which ties up existing housing stock that would normally become available to residents moving up to larger homes.

Village of Sherwood

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

Village of Sherwood

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the initial housing observations.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The Village of Sherwood has a population of 3,148 (2010 Census). The Village of Sherwood has historically experienced large population growth. Table 1 shows that the Village's population has increased each decade beginning in 1970. Between 1970 and 2010, the Village's population grew by 350 residents or 675.1%.

Table 1: Historical Population Village of Sherwood

Year	1970	1980	1990	2000	2010
Population	350	372	837	1,550	2,713
% Change	-	6.3%	125.0%	85.2%	75.0%

Source: U.S. Census Bureau

The Demographic Service Center projects that Sherwood's population will continue to grow. Table 2 shows that between 2020 and 2040, Sherwood's population is projected to grow by 1,365 residents or 40.7%.

Table 2: Projected Population Village of Sherwood

Year	2020	2025	2030	2035	2040
Population	3,350	3,755	4,155	4,475	4,715
% Change	-	12.1%	10.7%	7.7%	5.4%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center 2013/12/10

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, there will be an additional 653 households in the Village of Sherwood. The additional households will need housing. Some housing needs can be met by the existing housing stock, but new construction will be required to provide the rest.

Table 3: Projected Households - Village of Sherwood

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
1,272	1,453	1,642	1,802	1,925	939

Source: Wisconsin Demographic Services Center 2013/12/10

Table 4 shows that by 2040, the DSC estimates that the average household size will be 2.45 people. This is down from 2.63 people in 2020. As household size decreases, fewer people will be living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: Persons Per Household – Village of Sherwood

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.63	2.58	2.53	2.48	2.45

Source: Wisconsin Demographic Services Center 2013/12/10

Table 5 shows that approximately 59% of Sherwood's households are 1 or 2-person households, about 15% are 3-person households, and 26% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: Household Occupancy – Village of Sherwood

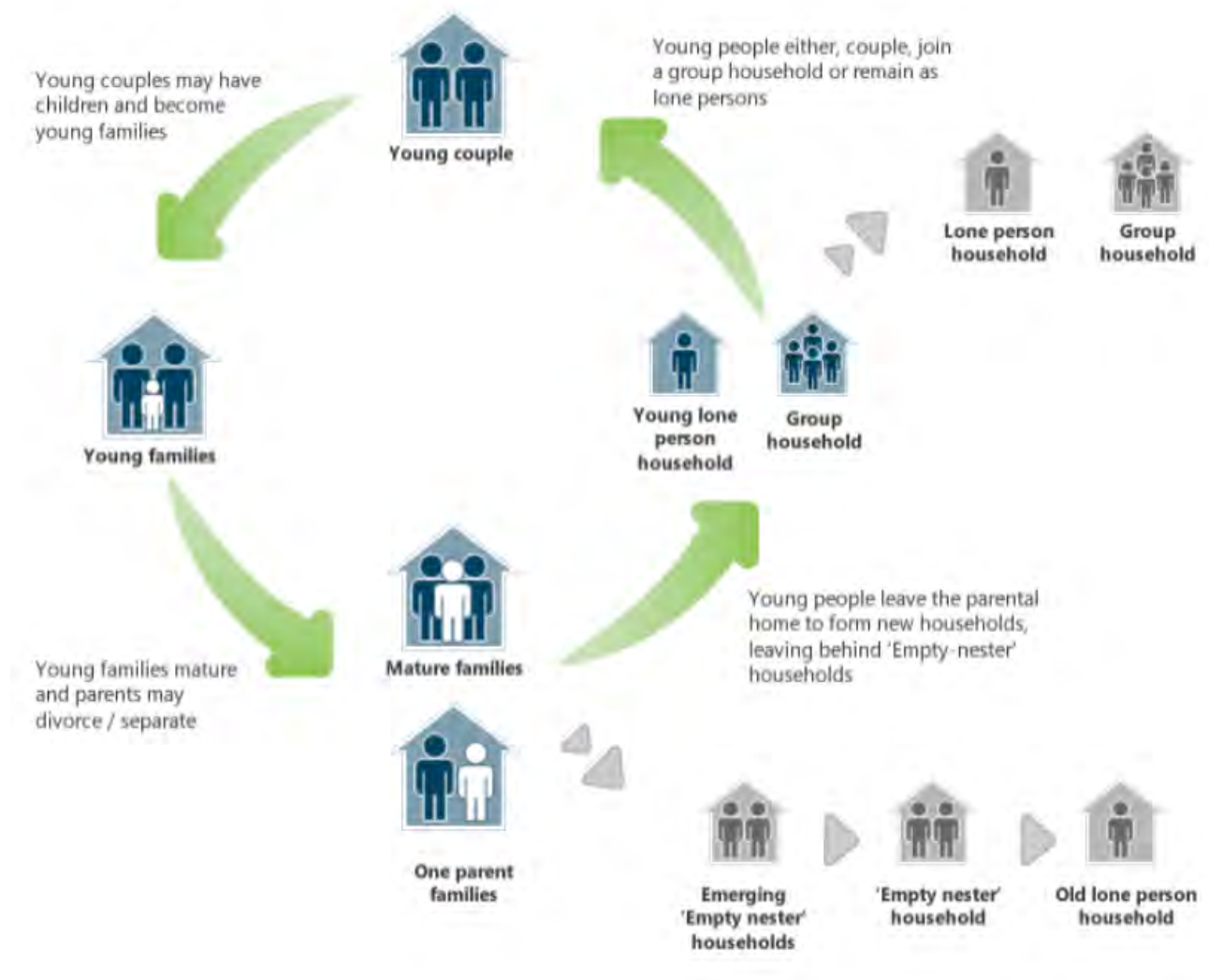
Year	2018	Percent
Total Number of Households	1,102	100.0%
1-person household	137	12.4%
2-person household	518	47.0%
3-person household	164	14.9%
4-or-more-person household	283	25.7%

Source: 2015-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the "household cycle," the need or desire to rent or own a dwelling changes. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older so there may be a need for senior housing, assisted living facilities, or nursing homes.

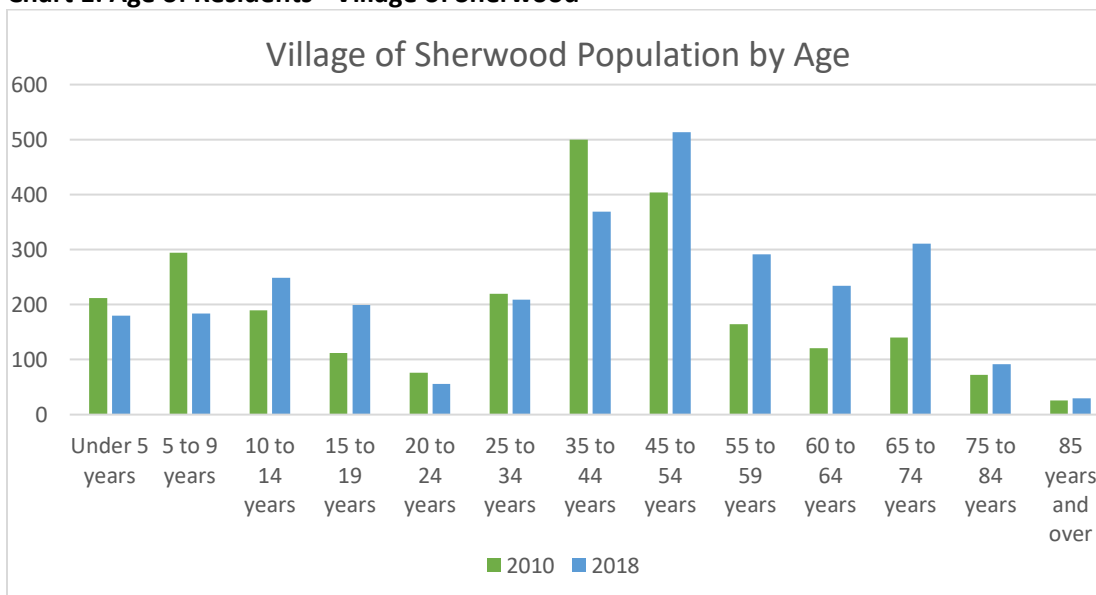
Table 6 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The table shows a number of trends. First, the number of residents from Under 5 years to 9 years of age and 20 to 44 years of ages has decreased. All other age groups have increased. The declining numbers may be due to young adults in college, or younger working adults and families moving away for work or other reasons. Finally, the population 45 years and older is growing indicating an aging population and that many in these age groups are moving into Sherwood.

Table 6: Age of Residents - Village of Sherwood

Age Group	2010	2018	Change
Under 5 years	212	180	-32
5 to 9 years	294	184	-110
10 to 14 years	190	249	59
15 to 19 years	112	199	87
20 to 24 years	76	56	-20
25 to 34 years	220	209	-11
35 to 44 years	500	369	-131
45 to 54 years	404	513	109
55 to 59 years	164	291	127
60 to 64 years	121	234	113
65 to 74 years	140	311	171
75 to 84 years	72	92	20
85 years and over	26	30	4

Source: 2010 and 2018 ACS 5-Year estimate

Chart 1: Age of Residents - Village of Sherwood



Source: 2010 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey identifies six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 8.6% of the Sherwood population is disabled. The largest percentage of disabled people occurs in the 65 years or over group where 24.0% of that population has a disability.

Table 7: Disability Status of the Civilian Population

Type of Household	Population	Percentage
Total Civilian Noninstitutionalized Population	2,917	100.0%
With a disability	251	8.6%
Under 18 years	734	100.0%
With a disability	26	3.5%
18 to 64 years	1,750	100.0%
With a disability	121	6.9%
65 years and over	433	100.0%
With a disability	104	24.0%

Source: 2014-2018 ACS5-Year estimate

Although already predominately White, the race of Sherwood's residents is becoming less diverse (see Table 8). Since 2010, the percentage of residents who identify themselves as White increased from 98.0% of the population to 100.0% in 2018. There has been an increase in individuals who identify as Hispanic.

Table 8: Population by Race – Village of Sherwood

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	2,480	98.0%	2,917	100.0%	17.6%
African American	22	0.9%	0	0.0%	-100.0%
American Indian	17	0.7%	0	0.0%	-100.0%
Asian or Pacific Islander	10	0.4%	0	0.0%	-100.0%
Other Race	2	0.1%	0	0.0%	-100.0%
Two or More Races	0	0.0%	0	0.0%	-
Hispanic Identity	46	1.8%	77	2.6%	67.4%

Source: 2014-2018 ACS 5-Year estimate

Table 9 shows that 6.4% of the households in Sherwood have one parent and no spouse. A single parent may not be able to find affordable housing if there is only one income in the household.

Table 9: Single Parent Households – Village of Sherwood

Type of Households	Number	Percent
Total Households	1,102	100.0%
Male householder, no wife, with own children under 18	20	1.8%
Female householder, no husband, with own children under 18	51	4.6%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 2.2% of households consist of grandparents taking care of their grandchildren. If parents are unable to care for their children, the grandparents may have to be responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – Village of Sherwood

Type of Households	Number	Percent
Total Households	1,102	100.0%
Grandparents responsible for Grandchildren	24	2.2%

Source: 2014-2018 ACS 5-Year estimate

Table 11 shows that 98.9% of the civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost, or they will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make housing, food, and other essentials difficult to pay for.

Table 11: Health Insurance – Village of Sherwood

Age Groups	Total	Number Insured	Percent Insured
Total Population	2,917	2,886	98.9%
Under 19 years	798	798	100.0%
19 to 64 years	1,686	1,655	98.2%
65 years and older	433	433	100.0%

Source: 2014-2018 ACS 5-Year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in Calumet County. The countywide medium family income for Calumet County is \$86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	17,650	20,150	22,650	25,750	30,170	34,590	39,010	43,430
	50%	29,350	33,550	37,750	41,900	45,300	48,650	52,000	55,350
	80%	46,950	53,650	60,350	67,050	72,450	77,800	83,150	88,550

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. The Village of Sherwood's population is projected to grow, which will require additional dwelling units to accommodate them. Most of the population growth can be attributed to new residents moving to the Village.
2. At the same time, current trends show the population growing older. An aging population may prefer single story homes, apartments, or condos with two bedrooms. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations may need affordable housing options.
4. About 9% of the population has a disability and under half of those are residents age 65 or older. The type of disability is not identified, but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. A majority of residents live in one or two person households, but 25.7% of households have four or more people that may indicate a need for housing options with three or more bedrooms.

Section B: Existing Housing Characteristics

Village of Sherwood

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the Village of Sherwood can give us a sense of the condition and accessibility of dwellings. In Sherwood, 17.4% of all housing stock was built in 1979 or earlier (see Table 13).

Table 13: Year Structure Built -Village of Sherwood

Year Structure Built	Units	Percentage
Total Houses	1,119	100.0%
Built 2014 or later	29	2.6%
Built 2010 to 2013	42	3.8%
Built 2000 to 2009	426	38.1%
Built 1990 to 1999	289	25.8%
Built 1980 to 1989	138	12.3%
Built 1970 to 1979	121	10.8%
Built 1960 to 1969	29	2.6%
Built 1950 to 1959	5	0.4%
Built 1940 to 1949	10	0.9%
Built 1939 or earlier	30	2.7%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other issues that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 14 shows the number of residential dwelling units constructed since 2010 based on building permit applications. This can be used to supplement the information in Table 13. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2010 and 2019, the Village of Sherwood saw 201 new single-family homes and no multi-family units built. In some cases, these dwelling were occupied by people already living in Sherwood, therefore, freeing up housing stock for others.

Table 14: Residential Building Permits

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2010	8	0	8
2011	7	0	7
2012	12	0	12
2013	20	0	20
2014	24	0	24
2015	33	0	33
2016	48	0	48
2017	31	0	31
2018	16	0	16
2019	2	0	2
Total	201	0	201

Source: Village of Sherwood Building Inspector

Table 15 shows that 97.7% of housing units are owner-occupied and 2.3% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States though not everyone will want to own a home or may not have the means to own a home. Owner occupancy percentages are above the state average.

Table 15: Occupancy Rates – Village of Sherwood

Housing Tenure	Units	Percentage
Occupied housing units	1,102	100.0%
Owner-occupied	1,077	97.7%
Renter-occupied	25	2.3%

Source: 2014-2018 ACS 5-Year estimate

Table 16 shows estimated home values in the Village of Sherwood. About 4% of homes are valued at \$99,999 or less, approximately 7% are valued between \$100,000 and \$149,999, and approximately 48% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are limited, but it does not tell us how many of these homes are actually for sale.

Table 16: Housing Values – Village of Sherwood

Value	2018	Percent
Total Housing	1,077	100.0%
Less than \$49,999	4	0.4%
\$50,000 to \$99,999	40	3.7%
\$100,000 to \$149,999	80	7.4%
\$150,000 to \$199,999	240	22.3%
\$200,000 to \$249,000	281	26.1%
\$250,000 to \$400,000	353	32.8%
\$400,000 or more	79	7.3%

Source: 2015-2018 ACS 5-Year estimate

General Observations

In summary,

1. The Village of Sherwood has a newer housing stock.
2. Since 2010, 201 single family homes have been built. There may be an opportunity for additional types of housing such as senior housing or assisted living.
3. Owner occupancy rates are much higher than the state average, and a majority of all homes are valued \$150,000 or more. This may indicate a need for housing options that are less expensive as residents get older and may not want large single family homes.

Village of Stockbridge

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

Village of Stockbridge

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the initial housing observations.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, and cities. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The Village of Stockbridge has a population of 636 (2010 Census). The Village of Stockbridge has historically experienced a fluctuating population. Table 1 shows that the Village's population has seen a high of 649 residents in 2000 and then a decline. Between 1970 and 2010, the Village's population increased by 54 residents, or 9.3%.

Table 1: Historical Population - Village of Stockbridge

Year	1970	1980	1990	2000	2010
Population	582	567	579	649	636
% Change	-	-2.6%	2.1%	12.1%	-2.0%

Source: U.S. Census Bureau

The Demographic Service Center projects that Stockbridge's population will grow until 2030 and then will begin decreasing. Table 2 shows that between 2020 and 2040, Stockbridge's population is projected to decrease by 15 residents, or 2.3%.

Table 2: Projected Population - Village of Stockbridge

Year	2020	2025	2030	2035	2040
Population	645	655	660	650	630
% Change	-	1.6%	0.8%	-1.5%	-3.1%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center 2013/12/10

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, there will be an additional 33 households in the Village of Stockbridge. The additional households will need housing. Some housing needs can be met by the existing housing stock, but new construction will be required to provide the rest.

Table 3: Projected Households – Village of Stockbridge

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
309	320	329	331	325	33

Source: Wisconsin Demographic Services Center 2013/12/10

Table 4 shows that by 2040, the DSC estimates that the average household size will be 1.94 people. This is down from 2.09 people in 2020. As household size decreases, fewer people will be living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: Persons Per Household – Village of Stockbridge

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.09	2.05	2.01	1.96	1.94

Source: Wisconsin Demographic Services Center 2013/12/10

Table 5 shows that approximately 71% of Stockbridge's households are 1 or 2-person households, about 15% are 3-person households, and 14% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: Household Occupancy – Village of Stockbridge

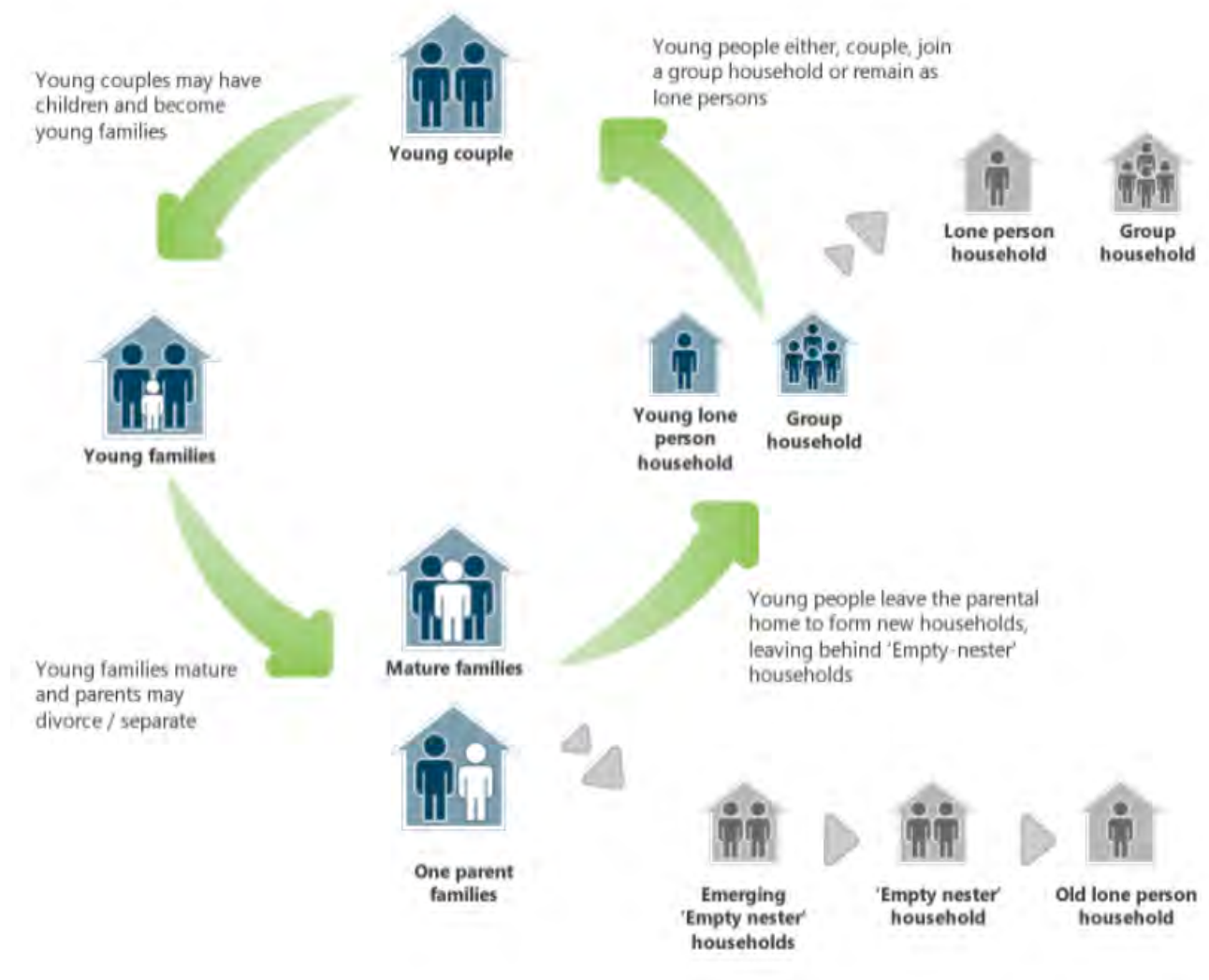
Year	2018	Percent
Total Number of Households	314	100.0%
1-person household	102	32.5%
2-person household	121	38.5%
3-person household	48	15.3%
4-or-more-person household	43	13.7%

Source: 2014-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the "household cycle," the need or desire to rent or own a dwelling changes. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older so there may be a need for senior housing, assisted living facilities, or nursing homes.

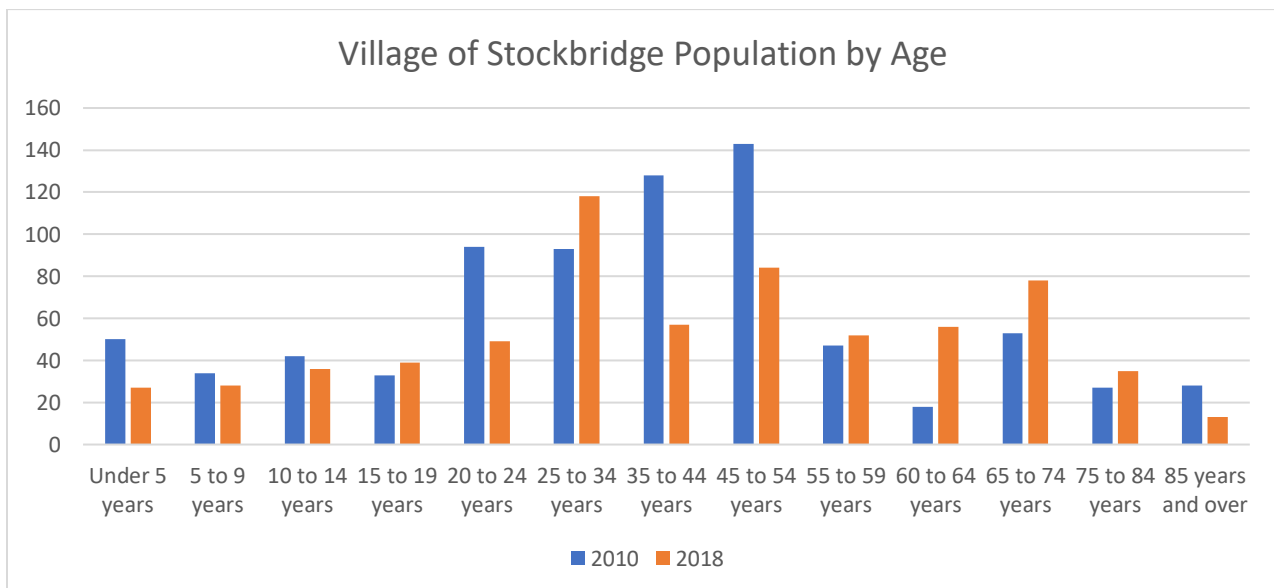
Table 6 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The table shows two distinctive trends. First, six out of the first eight age groups have seen a decline in the number of residents between 2010 and 2018. Second, four out of the last five age groups have experienced an increase in the number of residents between 2010 and 2018 which shows an aging population.

Table 6: Age of Residents - Village of Stockbridge

Age Group	2010	2018	Change
Under 5 years	50	27	-23
5 to 9 years	34	28	-6
10 to 14 years	42	36	-6
15 to 19 years	33	39	6
20 to 24 years	94	49	-45
25 to 34 years	93	118	25
35 to 44 years	128	57	-71
45 to 54 years	143	84	-59
55 to 59 years	47	52	5
60 to 64 years	18	56	38
65 to 74 years	53	78	25
75 to 84 years	27	35	8
85 years and over	28	13	-15

Source: 2010 and 2018 ACS 5-Year estimate

Chart 1: Age of Residents - Village of Stockbridge



Source: 2010 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey identifies six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 9% of the Stockbridge population is disabled. The largest percentage of disabled people occurs in the 65 years or over group where 23.0% of that population has a disability.

Table 7: Disability Status of the Civilian Population

Type of Household	Population	Percentage
Total Civilian Noninstitutionalized Population	672	100.0%
With a disability	61	9.1%
Under 18 years	102	100.0%
With a disability	0	0.0%
18 to 64 years	444	100.0%
With a disability	32	7.2%
65 years and over	126	100.0%
With a disability	29	23.0%

Source: 2014-2018 ACS5-Year estimate

The Village of Stockbridge is predominately White increasing from 93.3% of the population in 2010 to 98.1% in 2018.

Table 8: Population by Race – Village of Stockbridge

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	737	93.3%	659	98.1%	-10.6%
African American	12	1.5%	0	0.0%	-100.0%
American Indian	5	0.6%	0	0.0%	-100.0%
Asian or Pacific Islander	0	0.0%	0	0.0%	-
Other Race	0	0.0%	0	0.0%	-
Two or More Races	36	4.6%	13	1.9%	-63.9%
Hispanic Identity	13	1.6%	6	0.9%	-53.8%

Source: 2014-2018 ACS 5-Year estimate

Table 9 shows that 6.4% of the households in Stockbridge have one parent and no spouse. A single parent may not be able to find affordable housing if there is only one income in the household.

Table 9: Single Parent Households – Village of Stockbridge

Type of Households	Number	Percent
Total Households	1,102	100.0%
Male householder, no wife, with own children under 18	20	1.8%
Female householder, no husband, with own children under 18	51	4.6%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 2.9% of households consist of grandparents taking care of their grandchildren. If parents are unable to care for their children, the grandparents may have to be responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – Village of Stockbridge

Type of Households	Number	Percent
Total Households	314	100.0%
Grandparents responsible for Grandchildren	9	2.9%

Source: 2014-2018 ACS 5-Year estimate

Table 11 shows that 96.4% of the civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost or they will see a doctor, but then have to pay medical expenses out of pocket. An unexpected expense like this can make housing, food, and other essentials difficult to pay for.

Table 11: Health Insurance – Village of Stockbridge

Age Groups	Total	Number Insured	Percent Insured
Total Population	672	648	96.4%
Under 19 years	110	107	97.3%
19 to 64 years	436	415	95.2%
65 years and older	126	126	100.0%

Source: 2014-2018 ACS 5-Year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in Calumet County. The countywide medium family income for Calumet County is \$86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	17,650	20,150	22,650	25,750	30,170	34,590	39,010	43,430
	50%	29,350	33,550	37,750	41,900	45,300	48,650	52,000	55,350
	80%	46,950	53,650	60,350	67,050	72,450	77,800	83,150	88,550

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. The Village of Stockbridge population is projected to decrease over time. The projected decrease does not reflect the community's desire to grow or programs or policies it may adopt that would encourage or incentivize growth.
2. The population is growing older. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations often need affordable housing options.
4. About 9% of the population has a disability and half of those are residents aged 65 or older. The type of disability is not identified, but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. A majority of residents live in one or two person households, but 13.7% of households have four or more people that may indicate a need for housing options with three or more bedrooms. Two-bedroom apartments rent easily, but there are typically not many rental units that can accommodate larger families.

Section B: Existing Housing Characteristics

Village of Stockbridge

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the Village of Stockbridge can give us a sense of the condition and accessibility of dwellings. In Stockbridge, 57.8% of all housing stock was built in 1979 or earlier (see Table 13).

Table 13: Year Structure Built -Village of Stockbridge

Year Structure Built	Units	Percentage
Total Houses	362	100.0%
Built 2014 or later	2	0.6%
Built 2010 to 2013	1	0.3%
Built 2000 to 2009	54	14.9%
Built 1990 to 1999	53	14.6%
Built 1980 to 1989	43	11.9%
Built 1970 to 1979	27	7.5%
Built 1960 to 1969	70	19.3%
Built 1950 to 1959	31	8.6%
Built 1940 to 1949	18	5.0%
Built 1939 or earlier	63	17.4%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other issues that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 14 shows the number of residential dwelling units constructed since 2009 based on building permit applications. This can be used to supplement the information in Table 13. In most communities, home construction came to a halt when the Great Recession began in 2008. Between 2009 and 2019, the Village of Stockbridge saw 11 new single-family homes and 4 multi-family units built for a total of 15 new dwelling units.

Table 14: Residential Building Permits - Village of Stockbridge

Year Structure Built	Single Family Units	Multi-Family Units	Total Dwelling Units
2009-2019	11	4	15

Source: Village of Stockbridge Building Inspector

Table 15 shows that 78.0% of housing units are owner-occupied and 22.0% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States though not everyone will want to own a home or may not have the means to own a home. Owner occupancy percentages are above the state average.

Table 15: Occupancy Rates – Village of Stockbridge

Housing Tenure	Units	Percentage
Occupied housing units	314	100.0%
Owner-occupied	245	78.0%
Renter-occupied	69	22.0%

Source: 2014-2018 ACS 5-Year estimate

Table 16 shows estimated home values in the Village of Stockbridge. About 9% of homes are valued at \$99,999 or less, approximately 35% are valued between \$100,000 and \$149,999, and approximately 28% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are available, but it does not tell us how many of these homes are actually for sale.

Table 16: Housing Values – Village of Stockbridge

Value	2018	Percent
Total Housing	245	100.0%
Less than \$49,999	6	2.4%
\$50,000 to \$99,999	17	6.9%
\$100,000 to \$149,999	86	35.1%
\$150,000 to \$199,999	46	18.8%
\$200,000 to \$249,000	22	9.0%
\$250,000 to \$400,000	45	18.4%
\$400,000 or more	23	9.4%

Source: 2015-2018 ACS 5-Year estimate

General Observations

In summary,

1. The Village of Stockbridge has an aging housing stock. Residents with older homes may be able to utilize existing housing programs for home improvements to make them more efficient or handicapped accessible.
2. The Village has experienced some new home construction between 1980 and 2009.
3. Owner occupancy rates are higher than the state average. This may provide an opportunity for additional multi-family, senior housing, or assisted living type facilities.
4. About 44% of all homes are valued \$149,999 or less. Although these homes are affordable for many, it does not tell us if these homes are for sale. More people are staying in their homes longer which ties up existing housing stock that would normally become available to residents moving up to larger homes.

Calumet County

Chapter 3: Community Demographics and Existing Housing Characteristics

Section A: Community Demographics

Calumet County

Introduction

Analyzing existing demographic and economic data can provide one picture of future housing needs, gaps in types of housing, the condition of a municipality's housing stock, and the affordability of housing in the municipality. In turn, the findings can be compared to other sources to validate the initial housing observations.

Historic Population and Population Projections

The Demographic Services Center (DSC) develops yearly population estimates and population projections for all Wisconsin towns, villages, cities, and counties. The population projections consider births, deaths, migration, and age distribution. They do not guarantee what will happen in the future but what could happen if past patterns and probable future trends hold true.

Population

The County of Calumet has a population of 48,971 (2010 Census). Table 1 shows that the County's population has experienced steady growth. Since 1970 the County's population has increased by 21,367 residents, or 77.4%.

Table 1: Historical Population - County of Calumet

Year	1970	1980	1990	2000	2010
Population	27,604	30,867	34,291	40,824	48,971
% Change	-	11.8%	11.1%	19.1%	20.0%

Source: U.S. Census Bureau 2000 and 2010, Department of Commerce

The DSC projects that County of Calumet's population will continue to grow through 2040. Table 2 shows that by 2040, the County's population is projected to be 64,210 residents, an increase of 9,655 residents, or 17.7%.

Table 2: County of Calumet Projected Population

Year	2020	2030	2040
Population	54,555	61,255	64,210
% Change	-	12.3%	4.8%

Source: U.S. Census Bureau, Wisconsin Demographic Services Center 2013/12/10

Household Projections

A household is one or more people who occupy a dwelling unit. People in a household may or may not be related. The household projections provide a better indicator of the number of residential dwelling units needed to house the projected growing population.

Table 3 shows that between 2020 and 2040, there will be an additional 5,347 households in the County of Calumet. The additional households will need housing. Some housing needs can be met by existing housing stock, but new construction will be required to provide the rest.

Table 3: Households - County of Calumet

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2020-2040 Change
21,497	23,223	24,957	26,157	26,844	8,269

Source: Wisconsin Demographic Services Center 2013/12/10

Table 4 shows by 2040, the DSC estimates that the average household size will be 2.38 people. This is down from 2.53 people in 2020. As household size decreases, fewer people are living in housing units. This may indicate a need for smaller homes or rental units.

Table 4: Persons Per Household - County of Calumet

2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
2.53	2.49	2.44	2.40	2.38

Source: Wisconsin Demographic Services Center 2013/12/10

Table 5 shows that approximately 60% of County of Calumet households are 1 or 2-person households, 15.6% are 3-person households, and 24.2% are 4-person or more households. This provides some insight into the number of bedrooms a dwelling unit needs to meet the household sizes.

Table 5: Household Occupancy - County of Calumet

Year	2018	Percent
Total Number of Households	19,567	100.0%
1-person household	4,229	21.6%
2-person household	7,542	38.5%
3-person household	3,054	15.6%
4-or-more-person household	4,742	24.2%

Source: 2014-2018 ACS 5-Year estimate

Age of Residents

Different age groups have different housing needs. As people go through the “household cycle,” the need or desire to rent or own a dwelling changes as well. As a person gets older, there may be a need for personal care as well. Figure 1 depicts the lifecycle of an average household.

Figure 1: Household Lifecycle Diagram



Source: .id the population experts

As shown in the Household Life Cycle diagram, a household goes through several stages.

- A young, lone person or group household will typically rent.
- A young couple will typically rent but may begin planning for a home.
- A young family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating one parent households or a lone person household. They may rent or own a home.
- As children grow older and leave home, empty nester households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older so there may be a need for senior housing, assisted living facilities, or nursing homes.

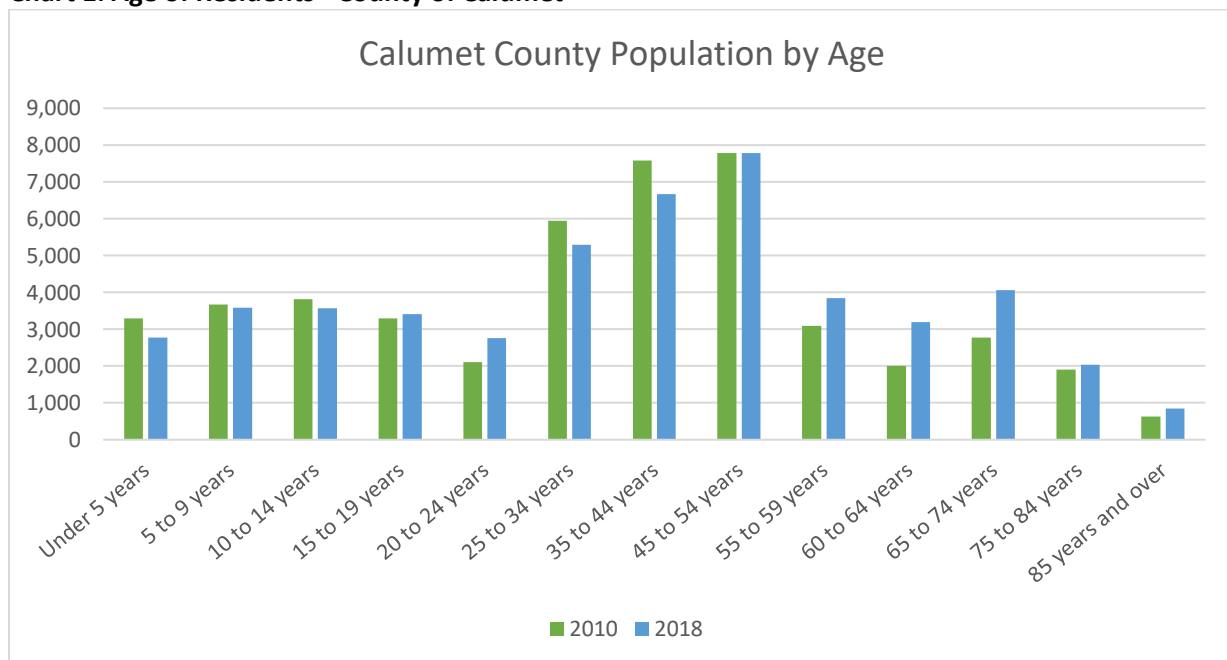
Table 6 and Chart 1 compare the number of residents in 2010 and 2018 by age group. The table shows several distinct groupings. First, the number of residents from Under 5 years to 14 years of age is decreasing. Second, although the number of residents from 15-24 years of age has grown, the number of residents 25-44 years of age is decreasing. Finally, the number of residents 45 and older is increasing.

Table 6: Age of Residents - County of Calumet

Age Group	2010	2018	Change
Under 5 years	3,299	2,778	-521
5 to 9 years	3,676	3,588	-88
10 to 14 years	3,811	3,563	-248
15 to 19 years	3,297	3,415	118
20 to 24 years	2,113	2,765	652
25 to 34 years	5,942	5,286	-656
35 to 44 years	7,579	6,675	-904
45 to 54 years	7,776	7,777	1
55 to 59 years	3,097	3,839	742
60 to 64 years	1,998	3,188	1190
65 to 74 years	2,776	4,063	1287
75 to 84 years	1,905	2,030	125
85 years and over	633	840	207

Source: 2010 and 2018 ACS 5-Year estimate

Chart 1: Age of Residents - County of Calumet



Source: 2010 and 2018 ACS 5-Year estimate

Sensitive Populations

Sensitive populations include the economically disadvantaged, racial and ethnic minorities, uninsured, low-income children, elderly, homeless, and those with other chronic health conditions. Sensitive populations may find housing options that meet their needs non-existent, limited, or unaffordable.

The American Community Survey tries to identify six aspects of disability including hearing, vision, cognitive, ambulatory, self-care, and independent living. Table 7 shows that 9.0% of the County of Calumet population is disabled. The largest percentage of disabled people occurs in the 65 years or over group where 27.8% of that population has a disability.

Table 7: Disability Status of the Civilian Population

Type of Household	Population	Percentage
Total Civilian Population	49,642	100.0%
With a disability	4,453	9.0%
Under 18 years	12,250	100.0%
With a disability	478	3.9%
18 to 64 years	30,559	100.0%
With a disability	2,075	6.8%
65 years and over	6,833	100.0%
With a disability	1,900	27.8%

Source: 2014-2018 ACS 5-Year estimate

Although predominately White, the race of County of Calumet's residents is becoming more diverse (see Table 8). Since 2010, the percentage of residents who identify themselves as White increased by 2.9%. There has also been an increase in individuals who identify as African American, American Indian, Asian or Pacific Islander, and Hispanic, while individuals that identify as Other Race or Two or More Races has declined.

Table 8: Population by Race – County of Calumet

Race	2010		2018		Percent Change 2010-2018
	Population	%	Population	%	
White	45,804	93.5%	47,140	94.6%	2.9%
African American	140	0.3%	420	0.8%	200.0%
American Indian	156	0.3%	284	0.6%	82.1%
Asian or Pacific Islander	909	1.9%	1,201	2.4%	32.1%
Other Race	302	0.6%	283	0.6%	-6.3%
Two or More Races	591	1.2%	479	1.0%	-19.0%
Hispanic Identity	1,517	3.1%	2,069	4.2%	36.4%

Source: 2010 and 2018 ACS 5-Year estimate

Table 9 shows that 7.6% of the households have one parent and no spouse. A single parent may not be able to find affordable housing when there is only one income in the household.

Table 9: Single Parent Households – County of Calumet

Type of Households	Number	Percent
Total Households	19,567	100.0%
Male householder, no wife, with own children under 18	368	1.9%
Female householder, no husband, with own children under 18	1,107	5.7%

Source: 2014-2018 ACS 5-Year estimate

Table 10 shows that 0.1% of households consist of grandparents taking care of their grandchildren. Sometime parents are unable to care for their children, and the grandparents become responsible for them. This can be difficult because many grandparents are on fixed incomes and may have health limitations as well.

Table 10: Grandparents – County of Calumet

Type of Households	Number	Percent
Total Households	19,567	100.0%
Grandparents responsible for Grandchildren	24	0.1%

Source: 2014-2018 ACS 5-Year estimate

Table 11 shows that 97% of civilian population has some form of health insurance. If a person lacks health insurance, they may avoid seeking medical help because of the cost, or they will see a doctor but then have to pay medical expenses out of pocket. An unexpected expense like this can make having money for housing, food, and other essentials very difficult to save for.

Table 11: Health Insurance – County of Calumet

Age Groups	Total	Number Insured	Percent Insured
Total Population	49,642	48,147	97.0%
Under 19 years	12,837	12,612	98.2%
19 to 64 years	29,972	28,717	95.8%
65 years and older	6,833	6,818	99.8%

Source: 2014-2018 ACS 5-Year estimate

Table 12 shows the household and income limits for Low to Moderate Income (LMI) residents in Calumet County, the countywide medium family income for Calumet is \$86,400.

Table 12: 2020 Low to Moderate Income Limits – County of Calumet

County	CMI %	Size of Household							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Calumet	30%	17,650	20,150	22,650	25,750	30,170	34,590	39,010	43,430
	50%	29,350	33,550	37,750	41,900	45,300	48,650	52,000	55,350
	80%	46,950	53,650	60,350	67,050	72,450	77,800	83,150	88,550

Source: U.S. Department of Housing and Urban Development

General Observations

In summary,

1. Calumet County population is projected to increase over time and housing needs will be met by a variety of new single-family homes, condominiums, and multi-family housing.
2. The overall population of the County is growing older. This could also show a need for specific senior housing or assisted living facilities so residents can stay in the community.
3. Sensitive populations may need affordable housing options.
4. About 9% of the population has a disability, and almost half of those are residents ages 65 or older. The type of disability is not identified, but some housing stock that is handicapped accessible or ADA compliant may be needed.
5. A majority of residents live in one or two person households, but 24.2% of households have four or more people that may indicate a need for housing options with three or more bedrooms. Two-bedroom apartments rent easily, but there are typically not many rental units that can accommodate larger families. There may be a need for larger single-family homes as well.

Section B: Existing Housing Characteristics

Calumet County

Introduction

Existing housing statistics can provide insight into the age of housing, potential condition, and the ratio of homeowners to renters. This can tell us the possible need for housing rehabilitation, new housing, and what types of housing may be in demand.

Housing Stock

Analyzing the age of the housing stock in the County of Calumet can give us a sense of the condition and accessibility of dwellings. In Calumet County, almost 45.7% of all housing stock was built in 1970 or earlier (see Table 13).

Table 13: Year Structure Built -County of Calumet

Year Structure Built	Units	Percentage
Total Houses	20,485	100.0%
Built 2014 or later	278	1.4%
Built 2010 to 2013	525	2.6%
Built 2000 to 2009	4,119	20.1%
Built 1990 to 1999	3,842	18.8%
Built 1980 to 1989	2,369	11.6%
Built 1970 to 1979	2,682	13.1%
Built 1960 to 1969	1,865	9.1%
Built 1950 to 1959	1,104	5.4%
Built 1940 to 1949	565	2.8%
Built 1939 or earlier	3,136	15.3%

Source: 2014-2018 ACS 5-Year estimate

Although the 2014-2018 data does not indicate the condition of the housing stock, homes built in 1980 or earlier may have structural, mechanical, or other conditions that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person's health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home, and bedrooms and bathrooms on the 2nd floor
- Narrow hallways and stairs, and overall small rooms

Table 14 shows that 80.8% of housing units are owner-occupied and 19.2% are renter-occupied. The State ratio of owner-occupied units is 66.9%. Homeownership is a goal for many in the United States though not everyone will want to own a home or may not have the means to own a home.

Table 14: Occupancy Rates – County of Calumet

Housing Tenure	Units	Percentage
Occupied housing units	19,567	100.0%
Owner-occupied	15,815	80.8%
Renter-occupied	3,752	19.2%

Source: 2014-2018 ACS 5-Year estimate

Table 15 shows estimated home values in the County of Calumet. About 13% of homes are valued at \$99,999 or less, approximately 25% are valued between \$100,000 and \$149,999, and approximately 40% are valued between \$150,000 and \$249,999. Generally, the number of homes valued at \$149,999 or less would indicate that affordable housing options are available, but it does not tell us how many of these homes are actually for sale.

Table 15: Owner Occupied Housing Values– County of Calumet

Value	2018	Percent
Total Housing	15,815	100.0%
Less than \$49,999	595	3.8%
\$50,000 to \$99,999	1,531	9.7%
\$100,000 to \$149,999	3,951	25.0%
\$150,000 to \$199,999	3,743	23.7%
\$200,000 to \$249,000	2640	16.7%
\$250,000 to \$400,000	2696	17.0%
\$400,000 or more	659	4.2%

Source: 2014-2018 ACS 5-Year estimate

General Observations

In summary,

1. Calumet County has older housing stock but has experienced more new home construction between 1980 and 2009. Residents with older homes may be able to utilize existing housing programs for home improvements to make them more efficient or handicapped accessible.
2. Owner occupancy rates are higher than the state average which may indicate an opportunity for other types of housing besides single family homes.
3. About 39% of all homes are valued \$149,999 or less which may indicate a lack of affordable housing choices for people moving into the County.

Chapter 4: Economic Factors and Housing Affordability Gap

Calumet County

Introduction

Employment opportunities, wages, and construction costs directly affect the type of housing a person can afford. There are several ways we can try to determine if housing is affordable for residents, where there are gaps in affordable housing, and reasons for high housing costs.

In this section, the economic data used is not available for each community, therefore, we will look at the economic factors for Calumet County to determine housing affordability gaps.

Income and Housing Affordability

As mentioned in Chapter 1, affordable housing is housing where a household pays no more than 30% of their gross income for housing and related costs (property taxes, utilities, maintenance, etc.). This applies to both homeowners and renters.

Table 17 (Note: there is a numbering discrepancy for some communities due to a lack of information) shows selected monthly owner costs as a percentage of household income. When looking at all households in Calumet County earning \$20,000 or less, 734 households, or 89% of those households, are spending 30% or more of their income on housing related costs.

For households in the Calumet County earning \$20,000 to \$34,999, 636 households, or 47% of those households, are spending 30% or more of their income on housing related costs.

Approximately 449 households or 29% of households earning between \$35,000 and \$49,999 are spending 30% or more of their income on housing related costs.

Once a household reaches \$50,000 in income or more, housing becomes more affordable for most people.

For all residents with a mortgage, about 15% would not have affordable housing by the HUD definition.

Table 17: Selected Monthly Owner Costs as a Percentage of Household Income

Household Income	Selected Monthly Owner Costs as a Percentage of Household Income	Number of Households	Percent of Households in Income Bracket
Less than \$20,000	Less than 20 percent	16	2%
	20 to 29 percent	78	9%
	30 percent or more	734	89%
\$20,000 to \$34,999	Less than 20 percent	326	24%
	20 to 29 percent	388	29%
	30 percent or more	636	47%
\$35,000 to \$49,999	Less than 20 percent	630	41%
	20 to 29 percent	461	30%
	30 percent or more	449	29%
\$50,000 to \$74,999	Less than 20 percent	1647	53%
	20 to 29 percent	1081	35%
	30 percent or more	357	12%
\$75,000 or more	Less than 20 percent	7256	81%
	20 to 29 percent	1476	17%
	30 percent or more	211	2%
Zero or negative income		69	N/A

Source: 2018 ACS 5-Year estimate

Table 18 shows selected monthly renter costs as a percentage of household income. For households earning \$20,000 or less, 713 households, or 94% of those households, are spending 30% or more of their income on gross rent.

Households earning \$20,000 to \$34,999, 552 households, or 60% of those households, are spending 30% or more of their income on gross rent.

Renting becomes more affordable once household incomes reaches \$35,000 with only 17% or 116 households spending 30% or more of their income on rent.

For all renters, about 37% would not have affordable housing by the HUD definition.

Table 18: Gross Rent as a Percentage of Household Income

Household Income	Gross Rent as a Percentage of Household Income	Number of Households	Percent of Households in Income Bracket
Less than \$20,000	Less than 20 percent	22	3%
	20 to 29 percent	21	3%
	30 percent or more	713	94%
\$20,000 to \$34,999	Less than 20 percent	76	8%
	20 to 29 percent	290	32%
	30 percent or more	552	60%
\$35,000 to \$49,999	Less than 20 percent	257	37%
	20 to 29 percent	315	46%
	30 percent or more	116	17%
\$50,000 to \$74,999	Less than 20 percent	334	60%
	20 to 29 percent	196	35%
	30 percent or more	24	4%
\$75,000 or more	Less than 20 percent	446	94%
	20 to 29 percent	29	6%
	30 percent or more	0	0%
Zero or negative income		62	N/A
No cash rent		299	N/A

Source: 2018 ACS 5-Year estimate

Table 19 shows the type of industries in the Calumet County provided by the North American Industry Classification System (NAICS). NAICS is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. We can use this information to evaluate local average annual wages by industry to determine if wages are adequate to afford housing in Calumet County.

In Calumet County, the top four (4) industries employ an estimated 10,035 workers who have average annual wages between \$13,065 and \$50,630. When cross-referenced with Tables 17 and 18, we can conclude the lower wages would make it more difficult for a person to find affordable housing while the higher wages would make it much more likely that a person could find afford housing in Calumet County.

The next three (3) industries employ an estimated 2,396 workers who have average annual wages between \$21,738 and \$50,975. Overall, some of the top industries in Calumet County pay low wages which affects a person's ability to find affordable housing.

Finally, Table 19 does not show any statistically significant growth over the next three (3) years in any industry assuming historical growth remains the same.

Table 19: Industry Snapshot in Calumet County, WI

NAICS	Industry	Current			5-Year History		3-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
31	Manufacturing	4,527	\$50,630	3.43	614	3.0%	1,369	519	889	-39	-0.3%
44	Retail Trade	1,938	\$27,154	1.18	438	5.3%	770	342	432	-5	-0.1%
62	Health Care and Social Assistance	1,370	\$40,396	0.59	168	2.7%	431	192	199	39	1.0%
72	Accommodation and Food Services	1,300	\$13,065	0.90	120	2.0%	678	283	356	40	1.0%
11	Agriculture, Forestry, Fishing and Hunting	867	\$45,327	4.07	48	1.1%	280	120	161	-1	0.0%
42	Wholesale Trade	820	\$50,975	1.35	46	1.2%	255	97	161	-3	-0.1%
81	Other Services (except Public Administration)	709	\$21,738	0.99	38	1.1%	248	111	132	5	0.2%
61	Educational Services	668	\$36,935	0.51	-21	-0.6%	170	88	95	-14	-0.7%
23	Construction	654	\$46,963	0.71	-30	-0.9%	212	70	125	18	0.9%
92	Public Administration	573	\$40,339	0.76	-7	-0.2%	164	67	91	6	0.3%
52	Finance and Insurance	464	\$51,955	0.74	-238	-7.9%	130	49	81	0	0.0%
71	Arts, Entertainment, and Recreation	434	\$15,437	1.35	50	2.5%	198	83	102	13	1.0%
48	Transportation and Warehousing	428	\$39,291	0.59	35	1.7%	139	58	79	2	0.2%
	Administrative and Support and Waste										
56	Management and Remediation Services	388	\$38,064	0.38	59	3.4%	143	57	78	7	0.6%
54	Professional, Scientific, and Technical Services	328	\$51,715	0.30	6	0.4%	95	32	54	10	1.0%
51	Information	183	\$38,541	0.58	108	19.4%	58	19	34	5	0.9%
21	Mining, Quarrying, and Oil and Gas Extraction	143	\$52,037	2.03	-5	-0.7%	45	14	30	1	0.3%
53	Real Estate and Rental and Leasing	89	\$34,253	0.32	17	4.4%	29	12	15	2	0.6%
55	Management of Companies and Enterprises	88	\$72,422	0.36	68	34.1%	25	9	15	1	0.5%
22	Utilities	29	\$69,201	0.35	13	12.3%	8	3	5	0	0.1%
	Total - All Industries	15,998	\$39,712	1.00	1,527	2.0%	5,331	2,239	2,999	92	0.2%

Source: JobsEQ®

Table 20 shows occupation wages based on Standard Occupational Classification (SOC) system data for the Calumet County. The SOC system is a federal statistical standard used by federal agencies to classify workers into occupational categories for the purpose of collecting, calculating, or disseminating data.

For each occupation, the mean or average annual wage is shown for a worker in Calumet County as well as the entry-level and experienced averages. This is compared to the mean in Wisconsin and the USA. In all but two categories, the mean wage in Calumet County is less than that of Wisconsin.

Cross-referencing Tables 17 and 18 with table 20 shows that residents in occupations paying \$50,000 or more would have the most success finding an affordable home or apartment in Calumet County, and it would become more difficult as occupation wages decrease.

Table 20: Occupation Wages, Average Annual in Calumet County, WI

SOC	Occupation				Mean	
		Mean	Entry Level	Experienced	Wisconsin	USA
11-0000	Management Occupations	\$95,200	\$49,200	\$118,100	\$110,900	\$121,000
13-0000	Business and Financial Operations Occupations	\$59,000	\$34,000	\$71,500	\$65,200	\$76,900
15-0000	Computer and Mathematical Occupations	\$70,800	\$42,800	\$84,800	\$77,200	\$91,600
17-0000	Architecture and Engineering Occupations	\$71,400	\$46,900	\$83,700	\$72,800	\$87,200
19-0000	Life, Physical, and Social Science Occupations	\$55,200	\$31,800	\$66,900	\$64,600	\$76,000
21-0000	Community and Social Service Occupations	\$42,200	\$28,000	\$49,200	\$44,800	\$49,200
23-0000	Legal Occupations	\$77,700	\$35,500	\$98,800	\$97,100	\$109,000
25-0000	Education, Training, and Library Occupations	\$43,400	\$27,100	\$51,600	\$51,400	\$56,500
27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	\$39,100	\$22,500	\$47,400	\$46,600	\$59,300
29-0000	Healthcare Practitioners and Technical Occupations	\$73,800	\$49,100	\$86,200	\$81,500	\$82,000
31-0000	Healthcare Support Occupations	\$31,100	\$23,300	\$35,000	\$32,500	\$32,200
33-0000	Protective Service Occupations	\$44,200	\$26,800	\$52,900	\$44,700	\$48,400
35-0000	Food Preparation and Serving Related Occupations	\$22,800	\$16,400	\$26,000	\$23,300	\$25,600
37-0000	Building and Grounds Cleaning and Maintenance Occupations	\$29,400	\$19,600	\$34,400	\$29,000	\$29,900
39-0000	Personal Care and Service Occupations	\$24,500	\$17,500	\$28,000	\$25,900	\$28,100
41-0000	Sales and Related Occupations	\$36,900	\$18,200	\$46,200	\$40,300	\$41,800
43-0000	Office and Administrative Support Occupations	\$34,300	\$22,500	\$40,200	\$37,400	\$39,100
45-0000	Farming, Fishing, and Forestry Occupations	\$32,100	\$24,000	\$36,200	\$30,700	\$29,400
47-0000	Construction and Extraction Occupations	\$48,300	\$32,200	\$56,400	\$53,700	\$51,100
49-0000	Installation, Maintenance, and Repair Occupations	\$44,300	\$31,600	\$50,700	\$47,700	\$48,900
51-0000	Production Occupations	\$39,500	\$27,800	\$45,300	\$39,000	\$39,200
53-0000	Transportation and Material Moving Occupations	\$34,100	\$24,300	\$39,000	\$37,100	\$38,100
00-0000	Total - All Occupations	\$41,800	\$24,000	\$50,600	\$47,300	\$51,700

Source: JobsEQ®

Affordable Housing Gap

To identify gaps in affordable housing, household incomes are used to calculate what a household could pay for housing that would be considered affordable. The number of homes that fit those incomes are compared to see if there is a shortage of homes to purchase.

Table 21 shows the gap between household income and levels and approximate home value. To calculate this, these assumptions were made:

- A 5% down payment was provided.
- The home loan has a fixed rate of 3.5% for 30 years.
- Property taxes were based on a 0.02% mill rate.
- Yearly homeowners insurance is 0.0035% of the assessed value.
- Twenty-two percent of gross income is spent on the mortgage.

The Table shows that there is a gap (shortage) in housing that would be considered affordable (homes that costs 30% of the household income or less) for the following incomes:

- \$10,000 to \$24,999
- \$75,000 to \$99,999
- \$100,000 or more

There is an excess amount of homes considered affordable (homes that would cost 30% of the household income or less) for households earning the following incomes:

- Less than \$10,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999

Table 21 shows that there are 8,943 households with income levels over \$75,000. This income group can afford homes costing \$200,000 or more. However, Calumet County has an estimated shortage of 2,948 homes that these households could afford. The result is that these households buy lesser valued homes, directly competing with households in lower income levels for the same houses. This increased buying demand forces up home prices for lower income level households forcing them to spend more than 30% of their income on housing (and foregoing other expenditures) or to seek lower priced homes, homes below their household affordability level, causing a ripple effect down the affordability line.

Table 21: Affordable Housing Gap Analysis

Household Income Level	Total Households	Minimum Affordable House Value	Maximum Affordable House Value	Approximate Home Value	Estimated # of Houses between Min and Max House Value	Housing Gap
Less than \$10,000	290	\$0	\$31,790	Less than \$30,000	565	275
\$10,000 to \$24,999	976	\$31,790	\$70,469	\$30,000 - \$70,000	330	646
\$25,000 to 49,999	2521	\$70,471	\$134,938	\$70,000 - \$125,000	3,001	480
\$50,000 to \$74,999	3085	\$134,941	\$199,407	\$125,000 - \$200,000	5,924	2839
\$75,000 to \$99,999	2829	\$199,410	\$263,876	\$200,000 - \$250,000	2,640	189
\$100,000 or more	6114	\$263,879	Or more	\$250,000+	3,355	2759

Source: US Census 2018 ACS 5 year estimate

By constructing more homes valued at \$200,000 or more, households with higher incomes may purchase them, freeing up lower cost housing for others, but this does not address affordable housing for the lowest of household incomes. Most homes available for \$60,000 or less are typically mobile homes or small single-family homes in need of rehabilitation.

Development and Public Infrastructure Costs

A major reason housing development is becoming prohibitively expensive is that costs associated with construction and related infrastructure have gone up considerably over the last 20 years. The housing industry lost many home builders and developers who went out of business after the Great Recession. Today, according to a recent study released by the Wisconsin Realtors Association, construction costs are rising faster than inflation and incomes due to increases in material prices coupled with severe labor shortages. Currently, 73% of Wisconsin construction firms have labor shortages. Finally, those home builders and developers who are willing to make the large investment in land and infrastructure to build homes are only focusing on the larger homes in well-known markets located in larger urban areas in proven neighborhoods.

Another key factor related to increased housing costs is the cost of public infrastructure has increased as well. Cedar Corporation researched costs for streets and utilities that it received for projects bid in 1998, 2008, and 2018. Table 22 shows the costs for per linear foot for street, sidewalk, watermain, storm sewer, and sanitary sewer construction have increased by 184.7% between 1998 and 2018. During the same time, the national inflation rate rose 54.1%, meaning that the infrastructure costs associated with home development far outpaced inflation.

This large increase in street and utility costs is a main contributor to the financial gap developers have to address when trying to construct affordable housing.

Table 22: Street and Utility Costs for New Development

	1998	2008	2018
Street	\$80.02	\$134.28	\$224.67
Sidewalk	\$9.94	\$16.97	\$21.78
Watermain	\$36.25	\$70.28	\$109.74
Storm Sewer	\$26.12	\$35.00	\$78.91
Sanitary Sewer	\$32.19	\$53.94	\$90.23
Total per Foot	\$184.52	\$310.47	\$525.33

Source: Cedar Corporation

Table 23: Infrastructure Costs Per Lot

	1998	2018
100' wide lot:	\$9,200	\$26,250
80' wide lot:	\$7,380	\$21,000
50' wide lot:	\$4,600	\$13,125

Source: Cedar Corporation

Table 23 takes the total per foot construction costs from Table 22 and applies it to different lot widths. This table assumes a house is being built on both sides of the street thus sharing the linear foot costs. The smaller lot sizes allow for a better distribution of construction costs, lowering each lot's share of the infrastructure costs.

Table 24: Example TIF Payback

Assuming a Mill Rate	\$20.00
Interest Rate	4.50%
Construction Cost	\$1,500,000
Assessed Value	\$1,500,000
Taxes Per Yr.	\$30,000
TIF Payback	
5 yrs.	\$75,519.27
7 yrs.	\$120,601.00
10 yrs.	\$181,201.51

Using the cost per linear foot in Table 22, it would cost an estimated \$173,250 to construct 330 feet of road assuming a 36' wide road with a 5' sidewalk on one side.

Table 24 shows that if six homes, three per each side of the street, were constructed and valued at \$250,000 each, it would take approximately 10 years for a TIF District to recover the costs to build the street.

Source: Cedar Corporation

Street and utility costs remain one of the biggest obstacles to affordably priced housing resulting in most, if not all, of the communities that Cedar has worked with over the past year, having to support the costs of the public infrastructure costs or they would not have occurred. This support typically takes the form of TIF dollars being used to offset or pay for the public infrastructure.

General Observations

In summary,

1. Households earning \$50,000 or more will have an easier time finding affordable housing options than households that earn less. Households who rent have the most difficulty finding affordable housing.
2. The top four (4) industries employ an estimated 10,035 workers with average annual wages between \$13,065 and \$50,630. Lower wages make it more difficult for a person to find affordable housing in Calumet County.
3. There is a shortage of homes valued at \$200,000 or more. Residents who can afford these homes are “buying down” competing with lesser income residents for the same home which drives up prices.
4. Labor, material and infrastructure costs have outpaced income gains.

Example Projects and the Capital Stack

Below are two case studies on projects that have been completed by Movin Out, an affordable housing developer from Madison, Wisconsin, that Cedar Corporation has worked with. The Capital Stack represents the different layers of financing sources that go into funding the purchase and improvement of a real estate project. Neither project would have occurred without multiple sources of funding including TIF.

Elven Sted Apartments – Stoughton



TOTAL DEVELOPMENT COST \$7,344,000	
First Mortgage	\$640,000
9% Tax Credit Equity	\$5,550,000
Tax Incremental Financing	\$428,000
City Discount on Land Sale	\$164,000
HOME Funds	\$372,000
State of Wisconsin Brownfield Grant	\$190,000

- 33 units of mixed-income apartments
- 11 units targeted to households where one family member has a permanent disability
- Worked with City to plan and develop City-owned site as part of the City's Downtown Redevelopment Plan

Pioneer Ridge – Wisconsin Dells



TOTAL DEVELOPMENT COST \$13,055,713	
First Mortgage	\$2,675,000
9% Tax Credit Equity	\$7,234,277
Tax Incremental Financing (TIF)	\$715,000
WHEDA Second Mortgage	\$560,000
State HOME Funds	\$500,000
Federal Home Loan AHP Funds	\$675,000
Deferred Developer Fee	\$21,436

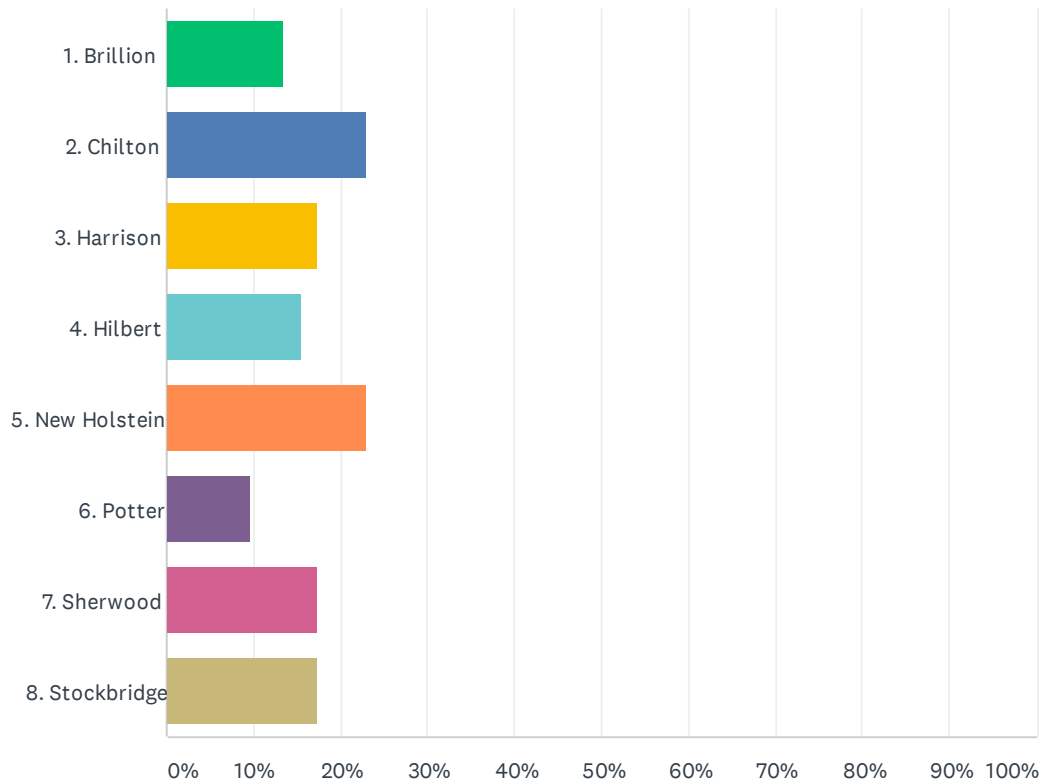
- 72 units of mixed-income housing
- 18 units targeted to households where one family member has a permanent disability.

Appendix A

Stakeholder Survey Results

Q1 Please select which community you are representing while filling out this survey

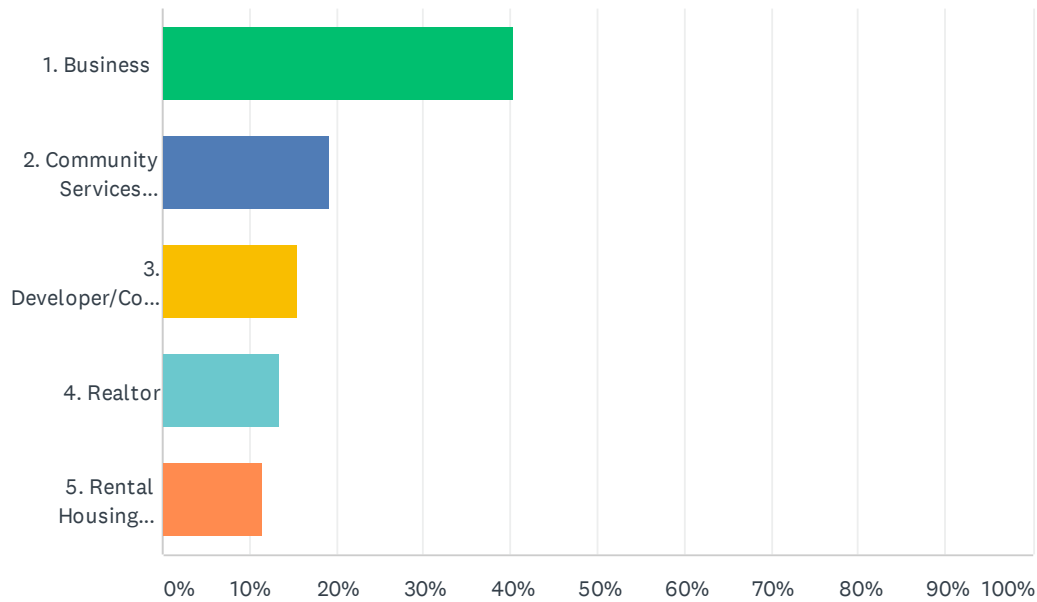
Answered: 52 Skipped: 0



ANSWER CHOICES	RESPONSES	
1. Brillion	13.46%	7
2. Chilton	23.08%	12
3. Harrison	17.31%	9
4. Hilbert	15.38%	8
5. New Holstein	23.08%	12
6. Potter	9.62%	5
7. Sherwood	17.31%	9
8. Stockbridge	17.31%	9
Total Respondents: 52		

Q2 Please select the entity/business type that you most commonly associate yourself with

Answered: 52 Skipped: 0



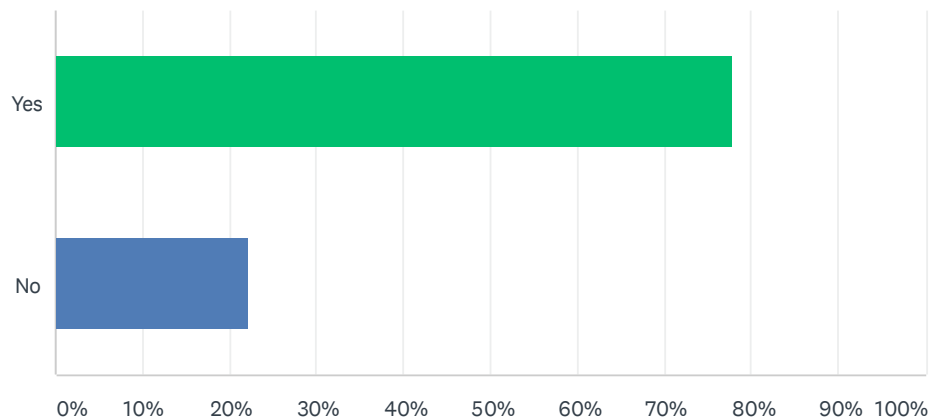
ANSWER CHOICES	RESPONSES	
1. Business	40.38%	21
2. Community Services Organization	19.23%	10
3. Developer/Contractor	15.38%	8
4. Realtor	13.46%	7
5. Rental Housing Owner/Manager	11.54%	6
TOTAL		52

Stakeholder Survey

Business

Q3 Is our company currently looking for employees or hope to hire more than one employee in 2020

Answered: 18 Skipped: 34

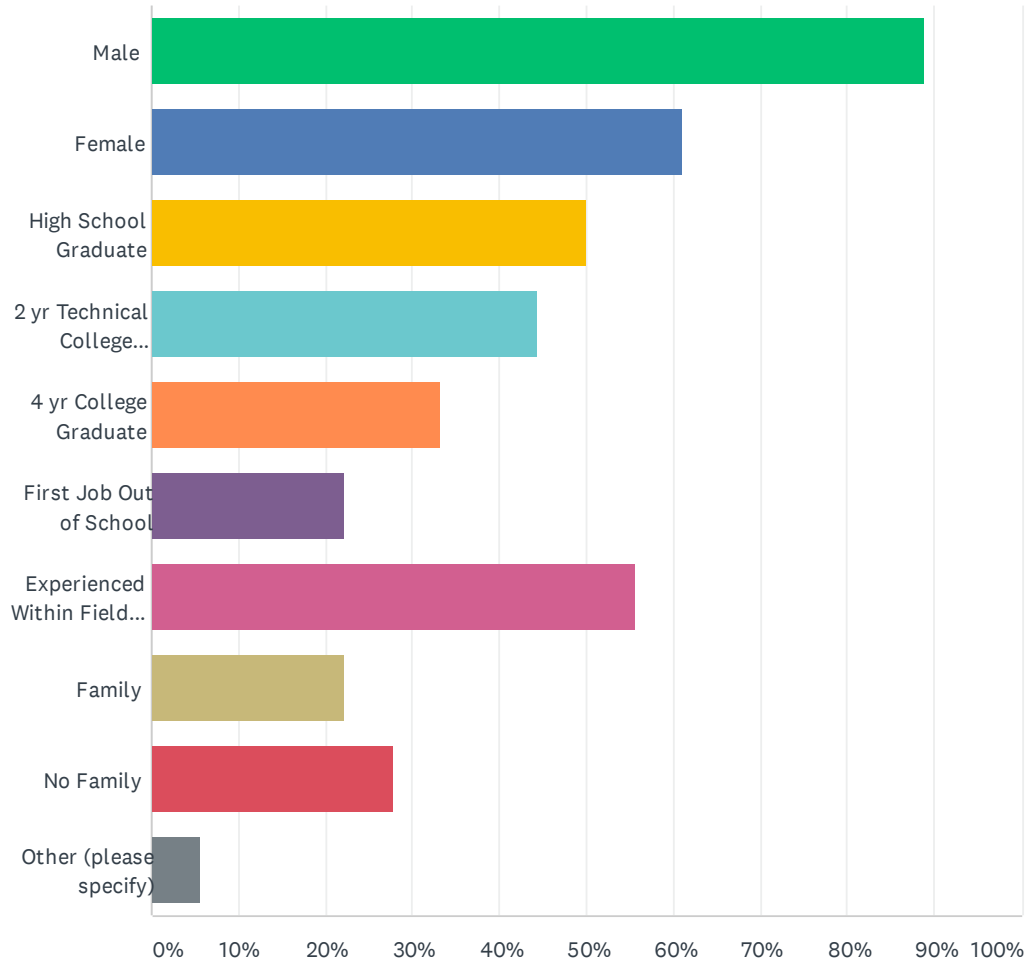


ANSWER CHOICES	RESPONSES
Yes	77.78% 14
No	22.22% 4
Total Respondents: 18	

#	IF YES, HOW POSITIONS WOULD YOU LIKE TO FILL IN 2020?	DATE
1	2	12/18/2019 10:16 AM
2	20	12/17/2019 3:43 PM
3	1	12/17/2019 10:24 AM
4	2	12/17/2019 9:12 AM
5	20	12/17/2019 9:11 AM
6	4	12/17/2019 7:44 AM
7	3	12/17/2019 6:28 AM
8	3-5	12/13/2019 8:05 AM
9	15	12/11/2019 5:32 PM
10	3	12/11/2019 1:50 PM
11	0	12/11/2019 10:12 AM
12	5	12/11/2019 10:08 AM
13	3	12/11/2019 10:03 AM
14	1-2	12/11/2019 9:52 AM
15	1	12/11/2019 9:51 AM

Q4 Describe the typical employee that is applying for a job at your business (check all that apply)

Answered: 18 Skipped: 34



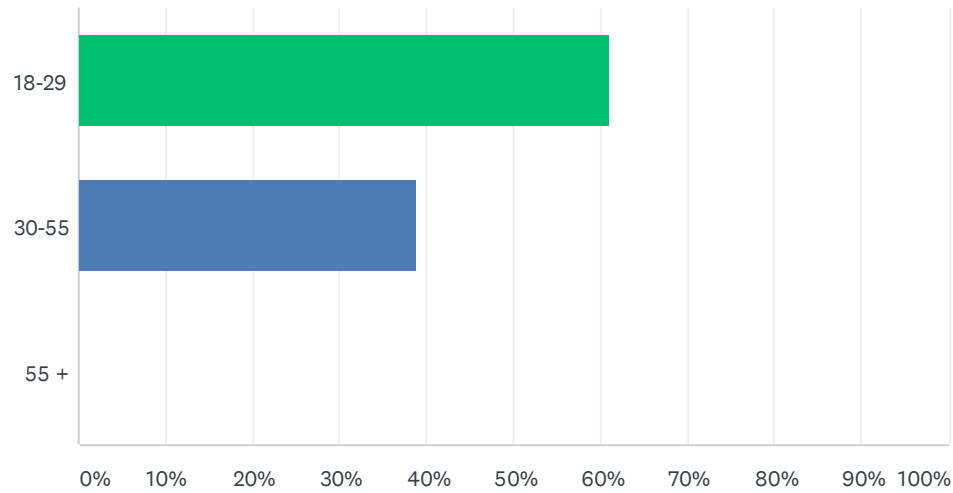
Calumet County Housing Survey

ANSWER CHOICES	RESPONSES	
Male	88.89%	16
Female	61.11%	11
High School Graduate	50.00%	9
2 yr Technical College Graduate	44.44%	8
4 yr College Graduate	33.33%	6
First Job Out of School	22.22%	4
Experienced Within Field of Work	55.56%	10
Family	22.22%	4
No Family	27.78%	5
Other (please specify)	5.56%	1
Total Respondents: 18		

#	OTHER (PLEASE SPECIFY)	DATE
1	high school	12/13/2019 8:05 AM

Q5 What is the average age of individuals applying for work

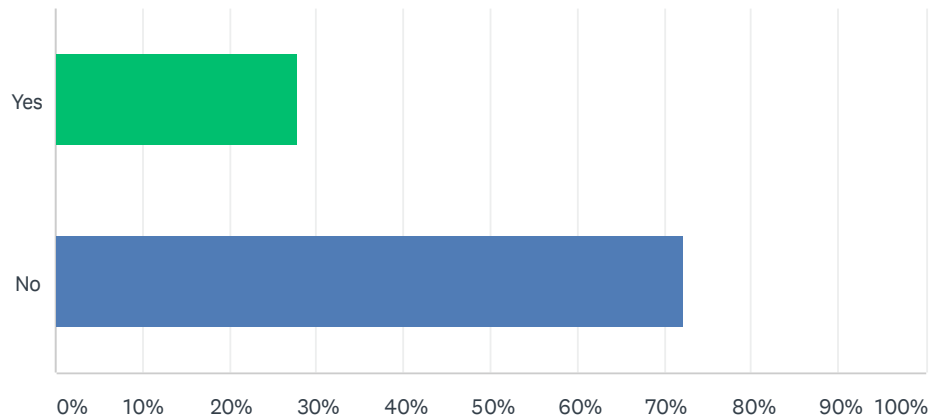
Answered: 18 Skipped: 34



ANSWER CHOICES	RESPONSES	
18-29	61.11%	11
30-55	38.89%	7
55 +	0.00%	0
TOTAL		18

Q6 Have any potential employees commented on the difficulties finding housing with the community?

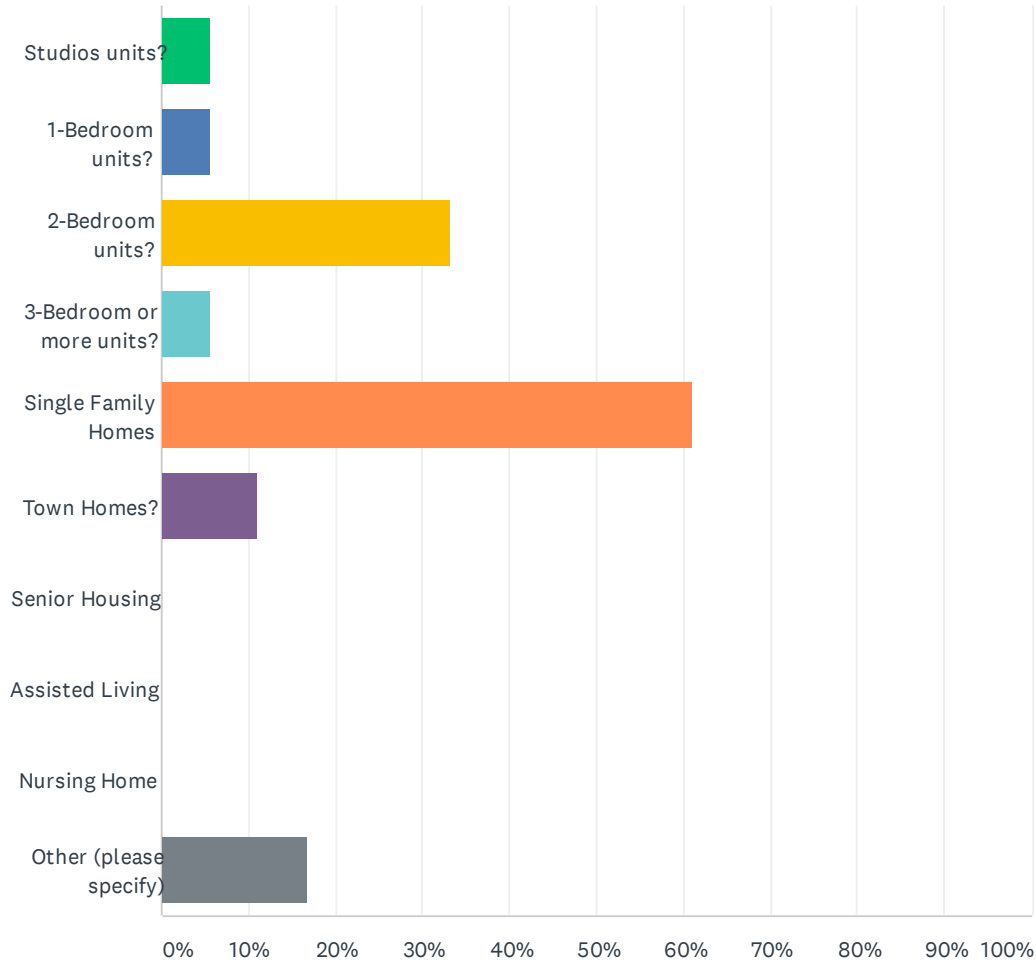
Answered: 18 Skipped: 34



ANSWER CHOICES	RESPONSES	
Yes	27.78%	5
No	72.22%	13
Total Respondents: 18		

Q7 What types of housing are potential employees looking for?

Answered: 18 Skipped: 34



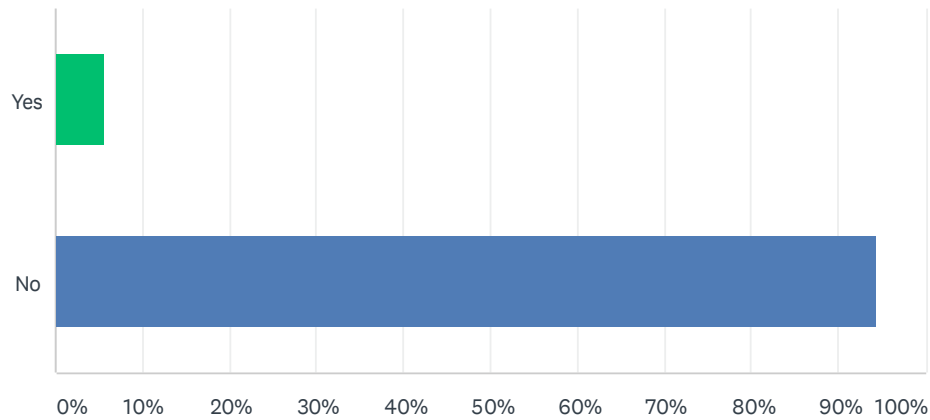
ANSWER CHOICES	RESPONSES	
Studios units?	5.56%	1
1-Bedroom units?	5.56%	1
2-Bedroom units?	33.33%	6
3-Bedroom or more units?	5.56%	1
Single Family Homes	61.11%	11
Town Homes?	11.11%	2
Senior Housing	0.00%	0
Assisted Living	0.00%	0
Nursing Home	0.00%	0
Other (please specify)	16.67%	3
Total Respondents: 18		

Calumet County Housing Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	none	12/13/2019 8:05 AM
2	Why would new hires be looking for senior assisted our nursing home living?	12/11/2019 5:32 PM
3	they are not looking	12/11/2019 9:52 AM

Q8 Have potential employees turn down a job offer because of a lack of housing choice in the Community?

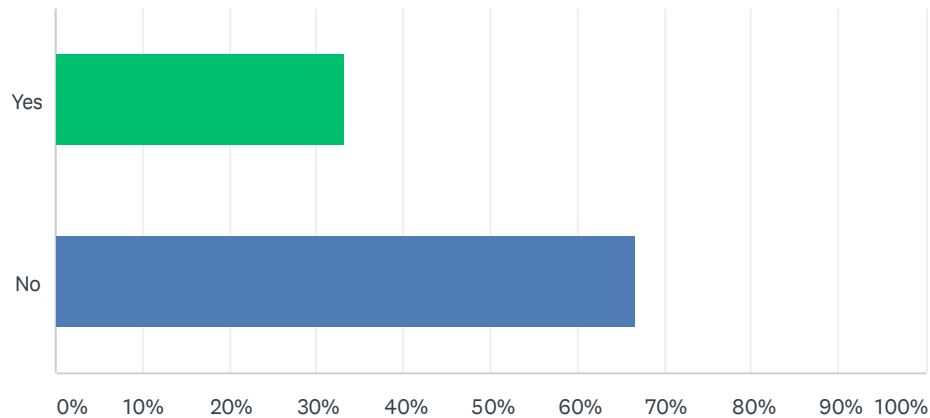
Answered: 18 Skipped: 34



ANSWER CHOICES	RESPONSES	
Yes	5.56%	1
No	94.44%	17
Total Respondents: 18		

Q9 Have any potential employees commented on any aspects of the community they liked or felt was lacking?

Answered: 18 Skipped: 34

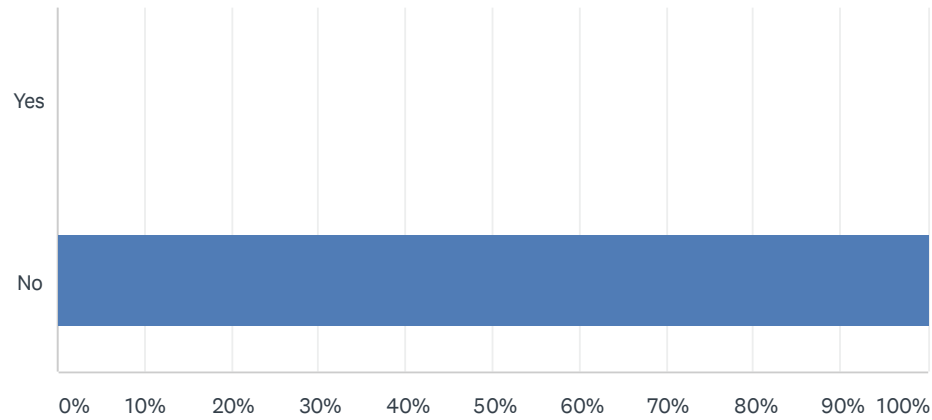


ANSWER CHOICES	RESPONSES
Yes	33.33% 6
No	66.67% 12
Total Respondents: 18	

#	IF YES, PLEASE SPECIFY	DATE
1	Like home-town feel. Like the school systems. Like the safe community and kindness of the people.	12/18/2019 10:16 AM
2	things for young adults to do	12/17/2019 10:24 AM
3	They like the cleanliness, school system, park system and friendliness of the community. Like the location and proximity to larger communities.	12/17/2019 8:23 AM
4	To long of a drive for shopping or grocery	12/17/2019 6:28 AM
5	Eating places, clean gas station, Kwik Trip in Hilbert would be nice!	12/11/2019 10:12 AM
6	No grocery store, No health clinic, No pharmacy, No hardware store, No bank, No coffee shop, No respectable convenience store, no car wash, no goods or services for residents	12/11/2019 10:08 AM

Q10 Have you considered supplying housing to your employees?

Answered: 18 Skipped: 34



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	18
Total Respondents: 18		

Q11 In your opinion, what is the biggest housing need in your community?

Answered: 14 Skipped: 38

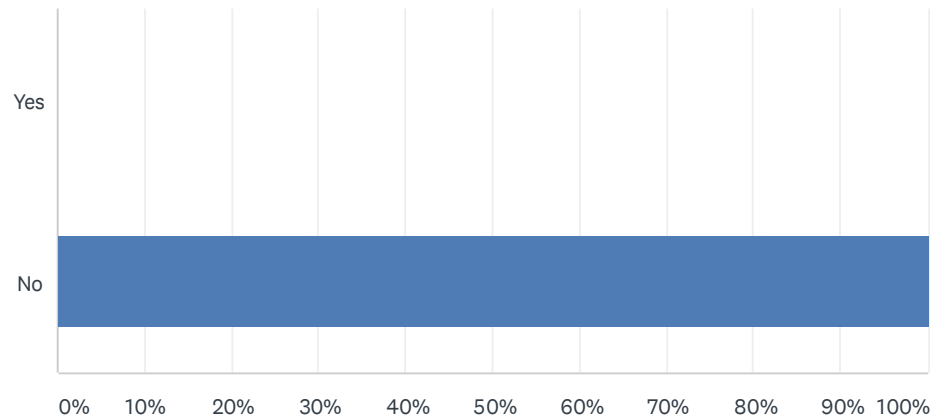
#	RESPONSES	DATE
1	Single family homes. We suggest a step up from the Van's Homes in Forest Junction. Perhaps we could be the 2nd home option for young families. Better homes-better people.	12/18/2019 10:16 AM
2	not sure	12/17/2019 3:43 PM
3	easily accessible no maintenance "baby boomer" housing	12/17/2019 10:24 AM
4	Lack of housing	12/17/2019 9:12 AM
5	We definitely need housing for residents over 55. People are moving out of the community because we don't have housing to suit their needs. They want smaller units (duplexes/condos/townhouses/apt units), 0 entry/few steps, lawn and snow removal service, with good amenities.	12/17/2019 8:23 AM
6	single family homes	12/17/2019 7:44 AM
7	Single family homes	12/17/2019 6:28 AM
8	apartment	12/13/2019 8:05 AM
9	Single family	12/11/2019 5:32 PM
10	1 or 2 bedroom apartments	12/11/2019 2:03 PM
11	Collaboration among businesses	12/11/2019 1:50 PM
12	Single family homes in new developments. Apartments or duplexes for our workers at Sargento to bring people into Hilbert and surrounding communities.	12/11/2019 10:12 AM
13	Single Family homes for middle class families. We do not need any more low income or subsidized housing in this community.	12/11/2019 10:08 AM
14	Developments that cater to 55+, with services included	12/11/2019 10:03 AM

Stakeholder Survey

Community Services

Q12 Does your organization provide financial assistance to offset housing costs?

Answered: 8 Skipped: 44



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	8
Total Respondents: 8		

Q13 How many families do you provide housing assistance to on an annual basis?

Answered: 8 Skipped: 44

#	RESPONSES	DATE
1	0	12/18/2019 2:47 PM
2	n/a	12/17/2019 3:14 PM
3	none we are school district	12/17/2019 11:21 AM
4	NA	12/17/2019 10:39 AM
5	0	12/17/2019 9:28 AM
6	0	12/17/2019 9:04 AM
7	0	12/17/2019 7:38 AM
8	0	12/12/2019 1:08 PM

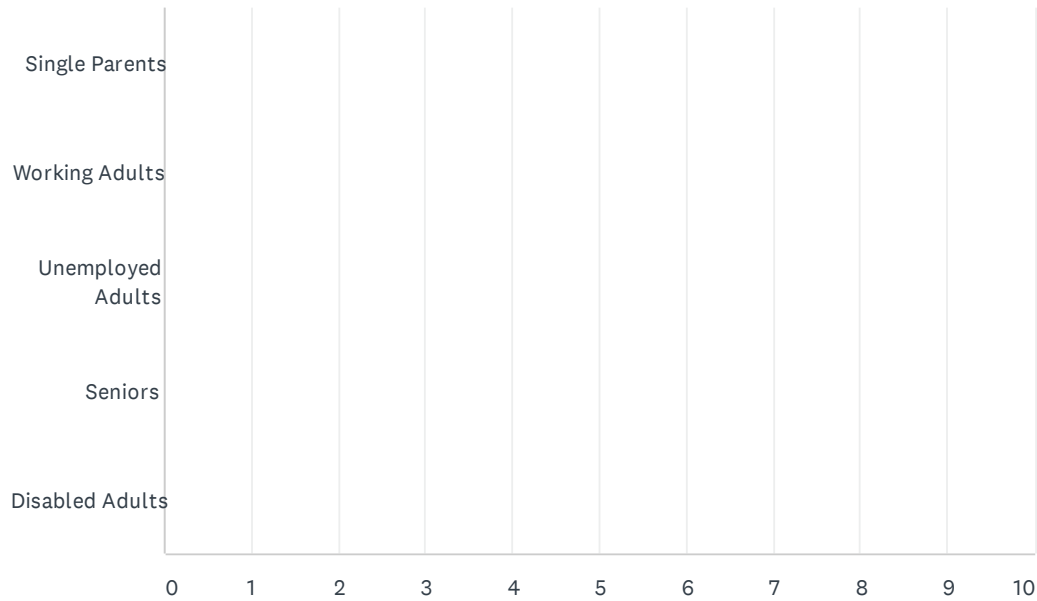
Q14 How many individuals do you provide housing assistance to on an annual basis?

Answered: 8 Skipped: 44

#	RESPONSES	DATE
1	0	12/18/2019 2:47 PM
2	n/a	12/17/2019 3:14 PM
3	none	12/17/2019 11:21 AM
4	NA	12/17/2019 10:39 AM
5	0	12/17/2019 9:28 AM
6	0	12/17/2019 9:04 AM
7	0	12/17/2019 7:38 AM
8	0	12/12/2019 1:08 PM

Q15 What percentage of your recipients are

Answered: 2 Skipped: 50



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Single Parents	0	0	2
Working Adults	0	0	2
Unemployed Adults	0	0	2
Seniors	0	0	2
Disabled Adults	0	0	2
Total Respondents: 2			

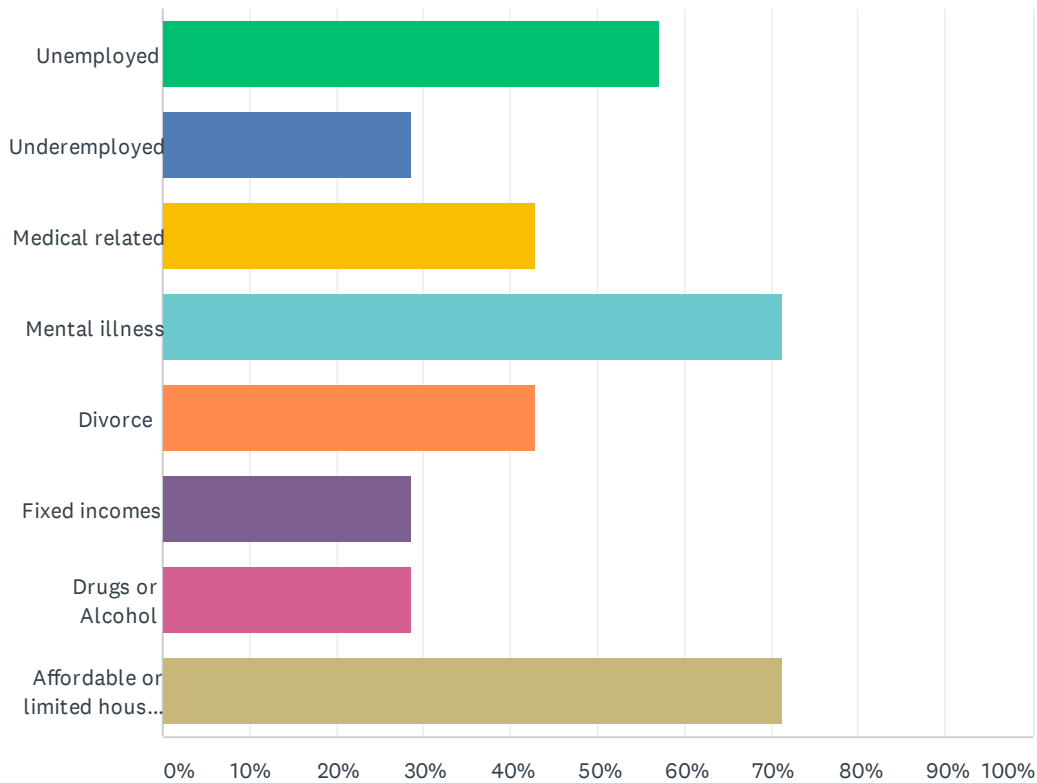
#	SINGLE PARENTS	DATE
1	0	12/17/2019 7:38 AM
2	0	12/12/2019 1:08 PM
#	WORKING ADULTS	DATE
1	0	12/17/2019 7:38 AM
2	0	12/12/2019 1:08 PM
#	UNEMPLOYED ADULTS	DATE
1	0	12/17/2019 7:38 AM
2	0	12/12/2019 1:08 PM
#	SENIORS	DATE
1	0	12/17/2019 7:38 AM
2	0	12/12/2019 1:08 PM

Calumet County Housing Survey

#	DISABLED ADULTS	DATE
1	0	12/17/2019 7:38 AM
2	0	12/12/2019 1:08 PM

Q16 In your opinion, what are some of the underlying reasons resulting in people seeking housing assistance? (Please select all that apply)

Answered: 7 Skipped: 45



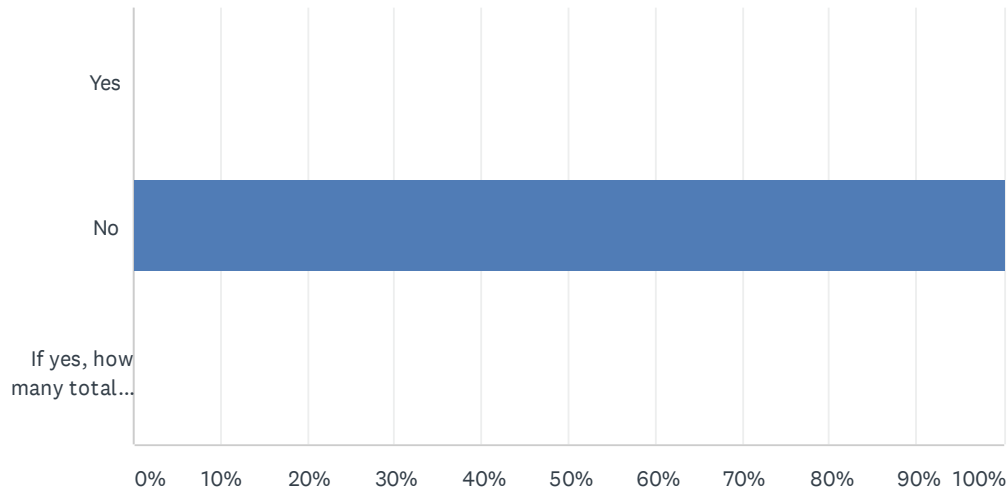
ANSWER CHOICES	RESPONSES	
Unemployed	57.14%	4
Underemployed	28.57%	2
Medical related	42.86%	3
Mental illness	71.43%	5
Divorce	42.86%	3
Fixed incomes	28.57%	2
Drugs or Alcohol	28.57%	2
Affordable or limited housing options	71.43%	5
Total Respondents: 7		

Stakeholder Survey

Developer/Contractor

Q17 Does your organization manage or own housing units

Answered: 8 Skipped: 44

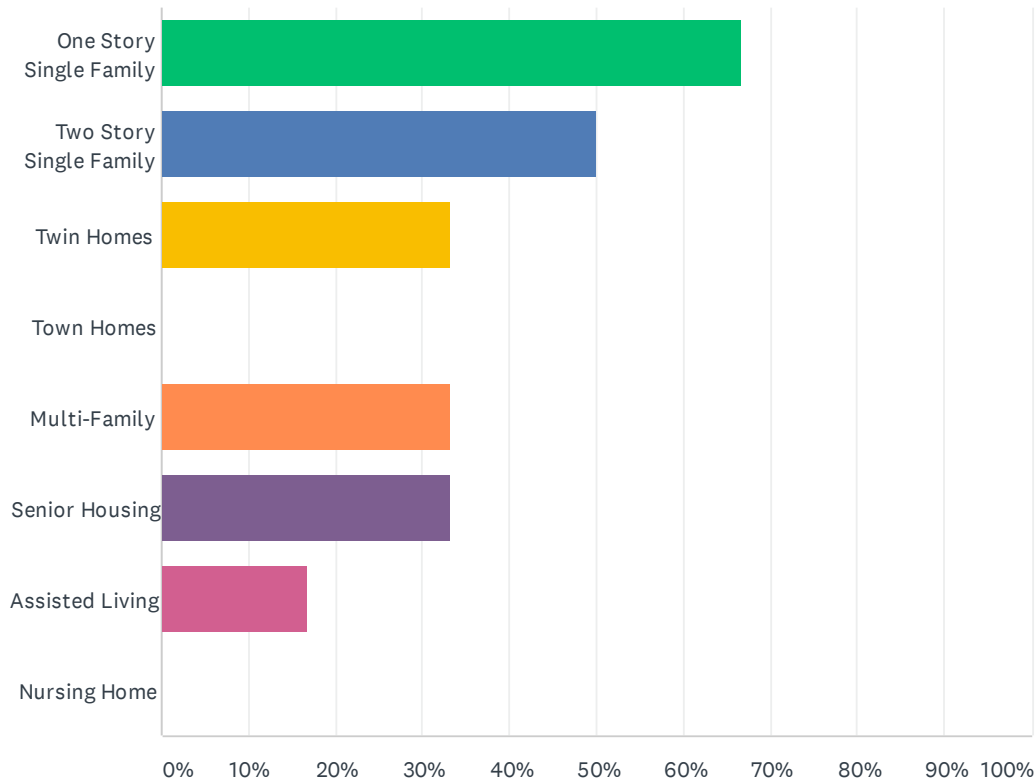


ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	8
If yes, how many total units do you own or manage?	0.00%	0
Total Respondents: 8		

#	IF YES, HOW MANY TOTAL UNITS DO YOU OWN OR MANAGE?	DATE
	There are no responses.	

Q18 What types of homes are you building/renting (check all that apply)

Answered: 6 Skipped: 46

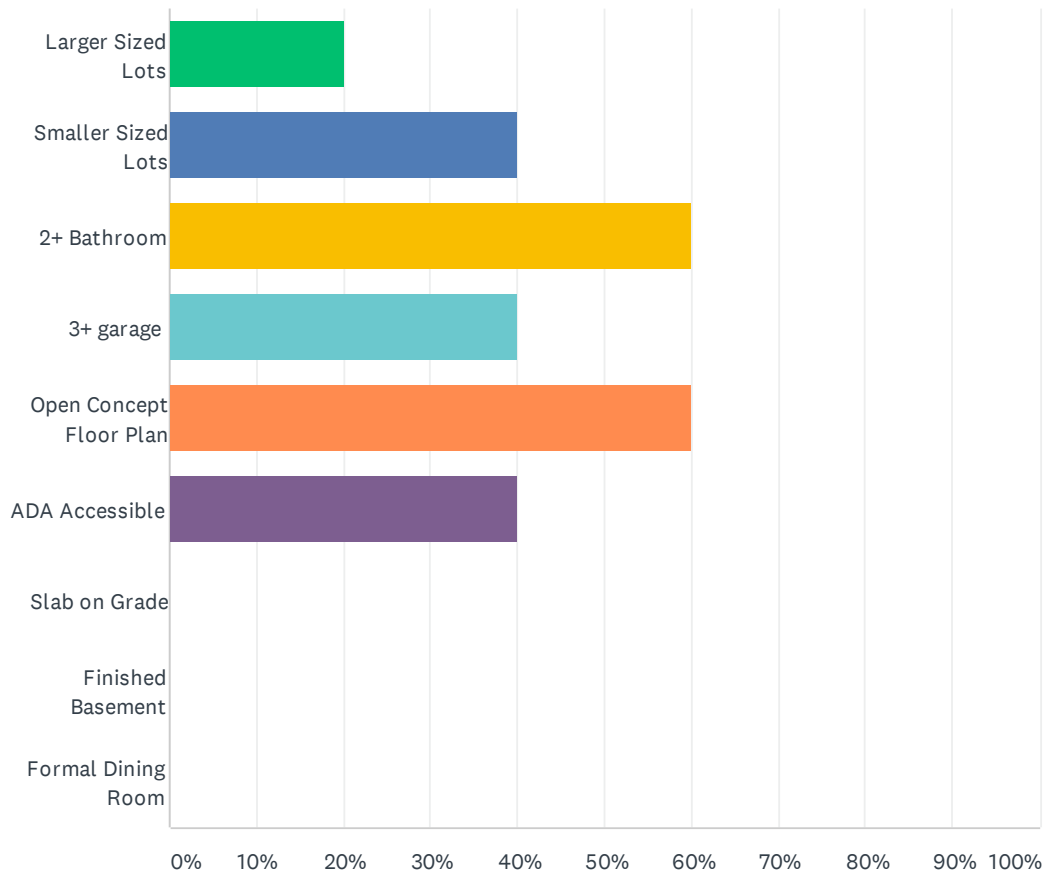


ANSWER CHOICES	RESPONSES	
One Story Single Family	66.67%	4
Two Story Single Family	50.00%	3
Twin Homes	33.33%	2
Town Homes	0.00%	0
Multi-Family	33.33%	2
Senior Housing	33.33%	2
Assisted Living	16.67%	1
Nursing Home	0.00%	0
Total Respondents: 6		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q19 What are your clients looking for in a rental unit or new home? (lot size, price range, amenities, etc.)

Answered: 5 Skipped: 47



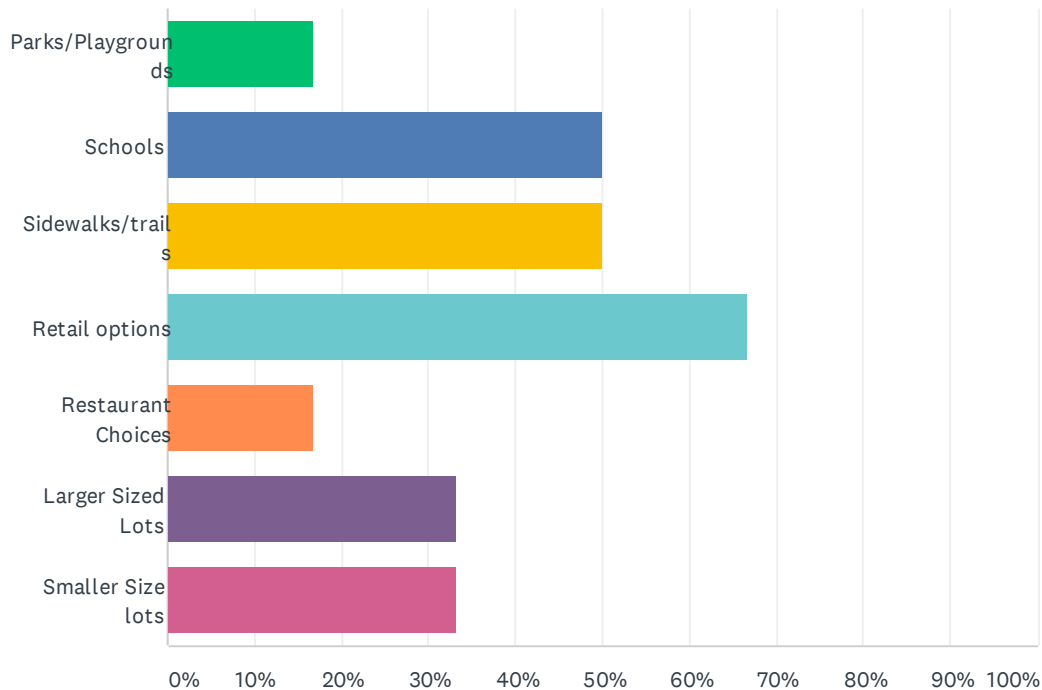
ANSWER CHOICES	RESPONSES	
Larger Sized Lots	20.00%	1
Smaller Sized Lots	40.00%	2
2+ Bathroom	60.00%	3
3+ garage	40.00%	2
Open Concept Floor Plan	60.00%	3
ADA Accessible	40.00%	2
Slab on Grade	0.00%	0
Finished Basement	0.00%	0
Formal Dining Room	0.00%	0
Total Respondents: 5		

Calumet County Housing Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	Affordable, one- and two-bedroom spacious layouts, full kitchen, private patio/balcony, community room, underground/garage parking	12/17/2019 10:37 PM

Q20 What types of amenities in a subdivision or community are your clients looking for when looking for housing?

Answered: 6 Skipped: 46

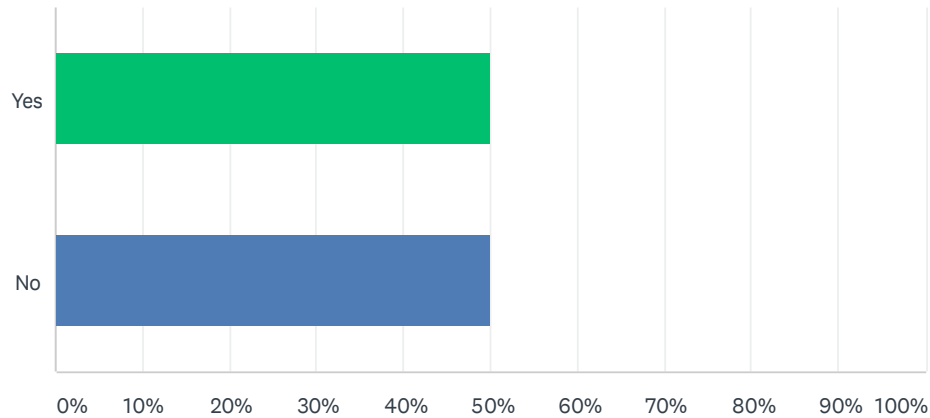


ANSWER CHOICES	RESPONSES
Parks/Playgrounds	16.67% 1
Schools	50.00% 3
Sidewalks/trails	50.00% 3
Retail options	66.67% 4
Restaurant Choices	16.67% 1
Larger Sized Lots	33.33% 2
Smaller Size lots	33.33% 2
Total Respondents: 6	

#	OTHER (PLEASE SPECIFY)	DATE
1	Social connectivity, events, outdoor patio	12/17/2019 10:37 PM

Q21 Generally speaking, are there zoning district requirements or subdivision ordinance requirements that, if changed, would reduce the cost of housing in the community?

Answered: 6 Skipped: 46



ANSWER CHOICES	RESPONSES
Yes	50.00% 3
No	50.00% 3
Total Respondents: 6	

#	IF SO, WHAT ARE THEY?	DATE
1	Lot size restrictions	12/17/2019 1:26 PM
2	building permit costs are highest in area.	12/17/2019 4:28 AM
3	Estimated cost of street assessment for Kimberly Heights. Increased amount with buffer for estimate has turned away dozens of buyers in the subdivision.	12/11/2019 1:22 PM

Q22 Are there any public/private partnerships that you believe would result in housing being made more affordable?

Answered: 4 Skipped: 48

#	RESPONSES	DATE
1	Municipal financial incentives, housing vouchers, other gap funding likely needed	12/17/2019 10:37 PM
2	no	12/12/2019 6:07 PM
3	no	12/11/2019 1:22 PM
4	no comment	12/11/2019 10:51 AM

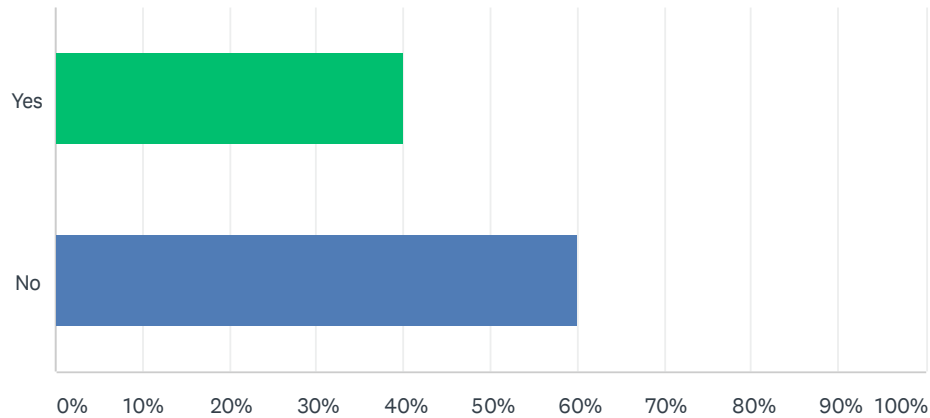
Q23 Have you experienced any interest in accessory dwelling units from your clients? (Allowing secondary dwelling units on a single-family lot).

Answered: 5 Skipped: 47

#	RESPONSES	DATE
1	no	12/17/2019 10:37 PM
2	no	12/17/2019 4:28 AM
3	no	12/12/2019 6:07 PM
4	yes	12/11/2019 1:22 PM
5	I have not been approached on this but I believe it is something that should be explored	12/11/2019 10:51 AM

Q24 Are you seeing any trends in housing types, amenities, energy, floor space, accessibility, etc. that people are asking about or you believe will be in demand in the future?

Answered: 5 Skipped: 47

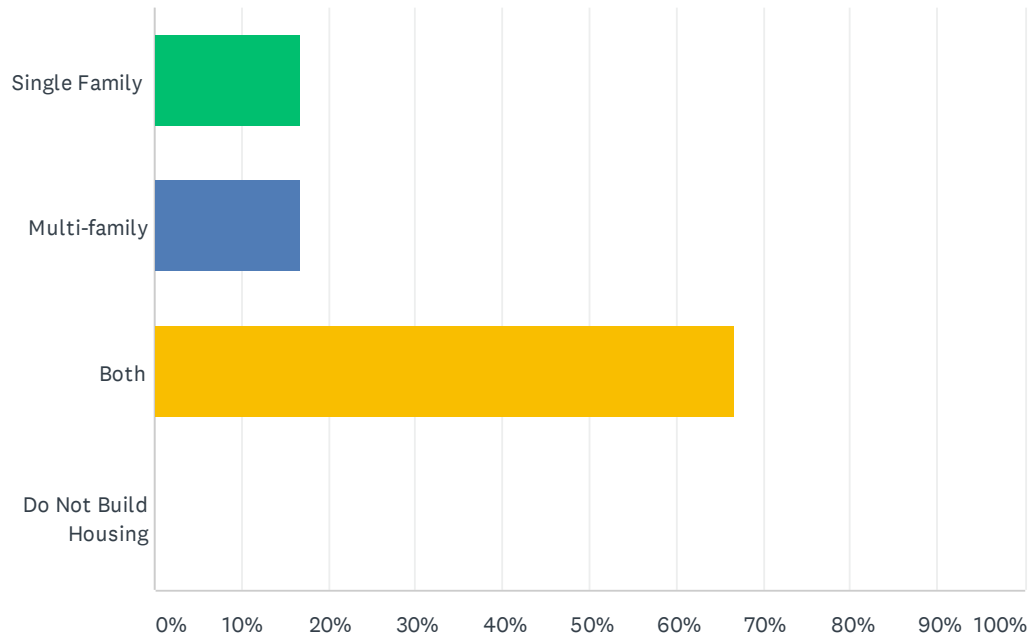


ANSWER CHOICES	RESPONSES
Yes	40.00% 2
No	60.00% 3
Total Respondents: 5	

#	IF YES, PLEASE SPECIFY	DATE
1	condo, attached twindo	12/17/2019 4:28 AM
2	Most of our buyers right now are looking for first floor master bedrooms. A lot of them are looking for more "stuff" than space, trying to get their home to look like it's from HGTV.	12/11/2019 1:22 PM

Q25 Do you build single family, multiple family or both

Answered: 6 Skipped: 46



ANSWER CHOICES	RESPONSES	
Single Family	16.67%	1
Multi-family	16.67%	1
Both	66.67%	4
Do Not Build Housing	0.00%	0
Total Respondents: 6		

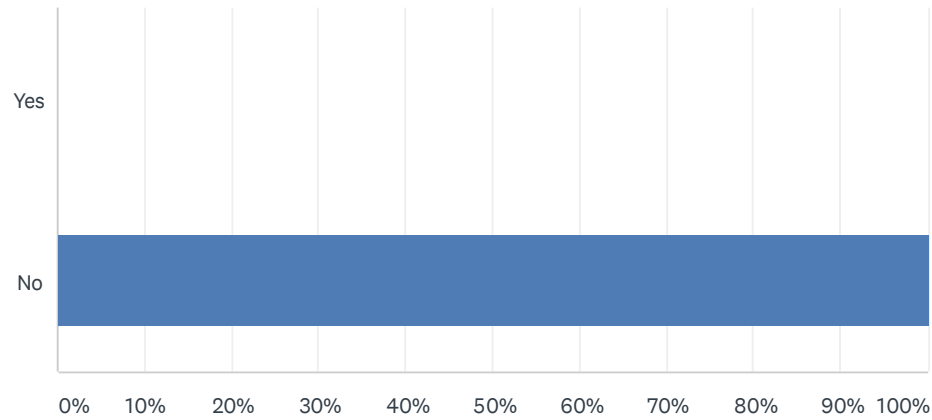
Q26 For Single Family Homes, what is the average asking price for a home you construct/develop?

Answered: 1 Skipped: 51

#	RESPONSES	DATE
1	\$300,000.00	12/11/2019 10:55 AM

Q27 Do you build “spec homes”?

Answered: 1 Skipped: 51

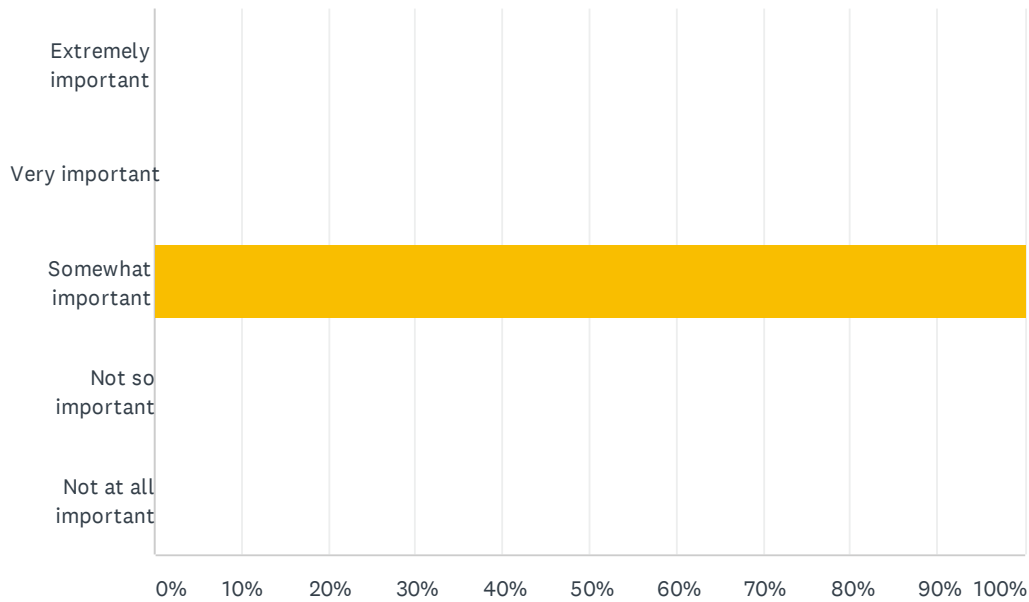


ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	1
Total Respondents: 1		

#	IF NO, WHAT ARE THE RISKS OR CHALLENGES?	DATE
1	We do not build the homes...only sell lots in the subdivision, but many builders do build spec homes. They can better answer this question.	12/11/2019 10:55 AM

Q28 How important is lot size to someone who wants to build a new home?

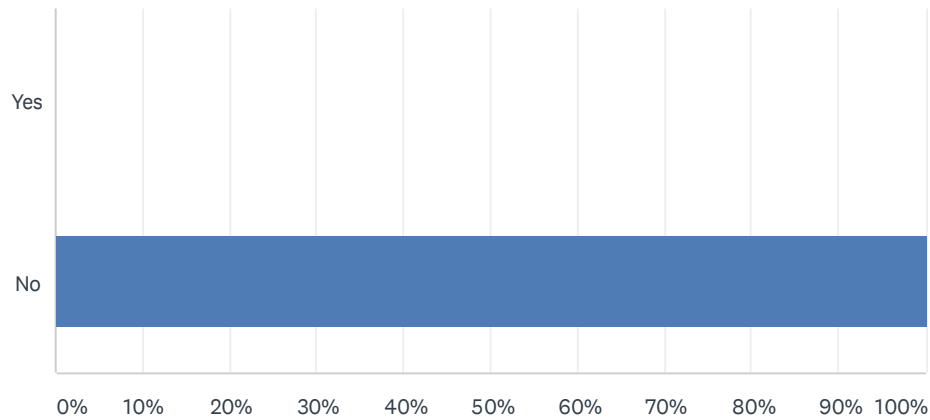
Answered: 1 Skipped: 51



ANSWER CHOICES	RESPONSES	
Extremely important	0.00%	0
Very important	0.00%	0
Somewhat important	100.00%	1
Not so important	0.00%	0
Not at all important	0.00%	0
TOTAL		1

Q29 Is there a particular age group that is looking for single family housing?

Answered: 1 Skipped: 51



ANSWER CHOICES		RESPONSES	
Yes		0.00%	0
No		100.00%	1
Total Respondents: 1			

#	IF YES, PLEASE SPECIFY	DATE
There are no responses.		

Q30 How many units do you currently own/manage in the community

Answered: 0 Skipped: 52

#	RESPONSES	DATE
	There are no responses.	

Q31 How many buildings are these units located in?

Answered: 0 Skipped: 52

#	RESPONSES	DATE
	There are no responses.	

Q32 What year was/were the building(s) constructed?

Answered: 0 Skipped: 52

#	RESPONSES	DATE
	There are no responses.	

Q33 How many of the units are:

Answered: 0 Skipped: 52

⚠ No matching responses.

ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Studios	0	0	0
1-Bedroom	0	0	0
2-Bedroom	0	0	0
3-or more Bedroom	0	0	0
Total Respondents: 0			

#	STUDIOS	DATE
	There are no responses.	
#	1-BEDROOM	DATE
	There are no responses.	
#	2-BEDROOM	DATE
	There are no responses.	
#	3-OR MORE BEDROOM	DATE
	There are no responses.	

Q34 What is the average monthly rent charged for these units?

Answered: 0 Skipped: 52

⚠ No matching responses.

ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Studio	0	0	0
1-Bedroom	0	0	0
2-Bedroom	0	0	0
3-or more Bedrooms	0	0	0
Total Respondents: 0			

#	STUDIO	DATE
	There are no responses.	
#	1-BEDROOM	DATE
	There are no responses.	
#	2-BEDROOM	DATE
	There are no responses.	
#	3-OR MORE BEDROOMS	DATE
	There are no responses.	

Q35 Are utilities included in the monthly rent?

Answered: 0 Skipped: 52

 No matching responses.

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
Total Respondents: 0		

Q36 How many of the units are charged a monthly rent based on renter incomes?

Answered: 0 Skipped: 52

#	RESPONSES	DATE
	There are no responses.	

Q37 How many of the units are handicap accessible?

Answered: 0 Skipped: 52

#	RESPONSES	DATE
	There are no responses.	

Q38 Are there any age restrictions for any of the units?

Answered: 0 Skipped: 52

 No matching responses.

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
Total Respondents: 0		

Q39 Do you accept housing vouchers

Answered: 0 Skipped: 52

 No matching responses.

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
Total Respondents: 0		

Q40 What is the average vacancy rate for all units?

Answered: 0 Skipped: 52

#	RESPONSES	DATE
	There are no responses.	

Q41 Is there a waiting list for these units?

Answered: 0 Skipped: 52

 No matching responses.

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
Total Respondents: 0		

#	IF YES, WHAT IS AN AVERAGE LENGTH OF TIME FOR A UNIT TO BECOME AVAILABLE?	DATE
	There are no responses.	

Q42 Based on the needs of your renters and potential renters in the community, do you believe there is a need for more of the following,
Check all that apply

Answered: 0 Skipped: 52

 No matching responses.

ANSWER CHOICES	RESPONSES	
Studio	0.00%	0
1-Bedroom	0.00%	0
2-Bedroom	0.00%	0
3-Bedrooms or more	0.00%	0
Senior Housing	0.00%	0
Assisted Living	0.00%	0
Nursing Home	0.00%	0
Total Respondents: 0		

Q43 For Single Family Homes, what is the average asking price for a home you construct/develop?

Answered: 2 Skipped: 50

#	RESPONSES	DATE
1	\$300,000	12/17/2019 8:55 AM
2	450,000	12/11/2019 1:50 PM

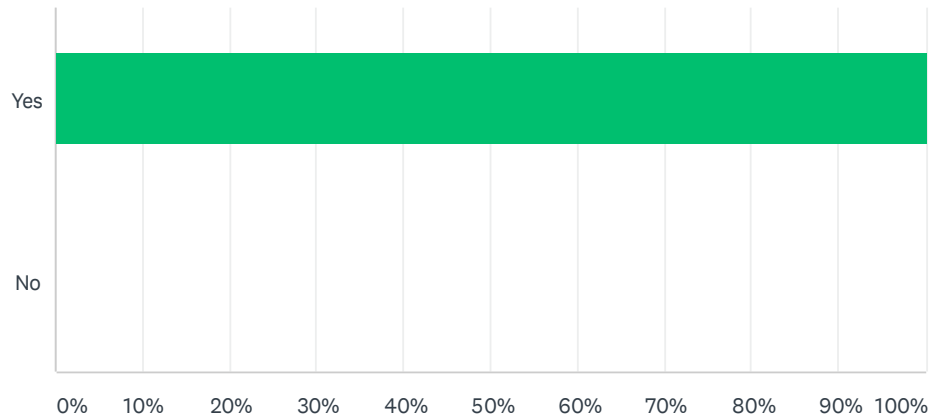
Q44 How many of the units are handicapped accessible?

Answered: 2 Skipped: 50

#	RESPONSES	DATE
1	0	12/17/2019 8:55 AM
2	0	12/11/2019 1:50 PM

Q45 Do you build “spec homes”?

Answered: 2 Skipped: 50

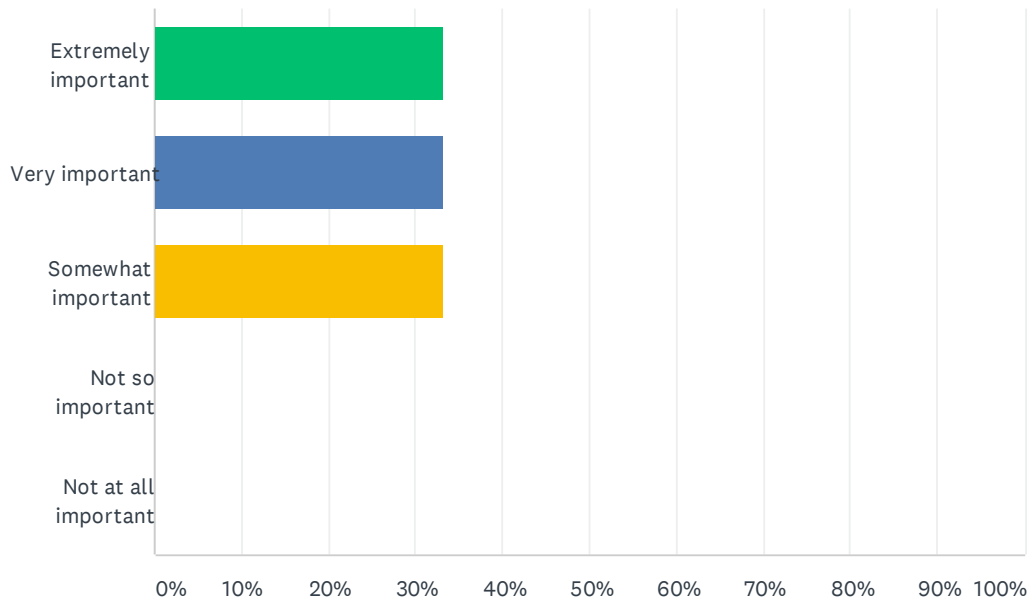


ANSWER CHOICES	RESPONSES	
Yes	100.00%	2
No	0.00%	0
Total Respondents: 2		

#	IF NO, WHAT ARE THE RISKS OR CHALLENGES?	DATE
1	Holding costs while marketing,	12/17/2019 8:55 AM

Q46 How important is lot size to someone who wants to build a new home?

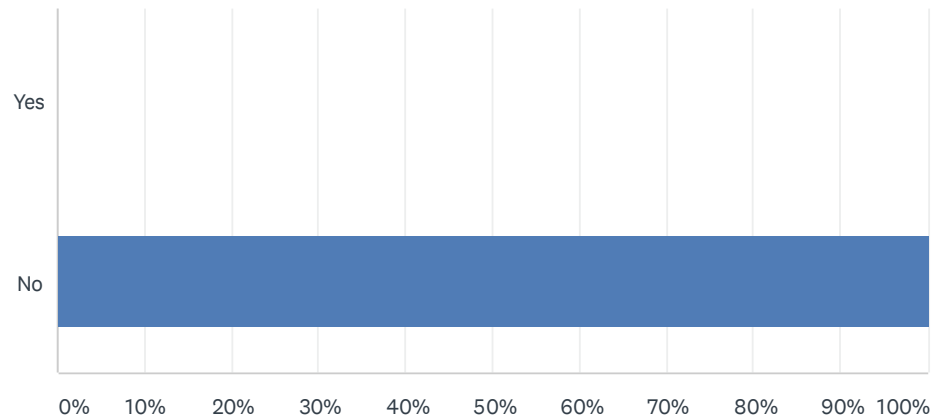
Answered: 3 Skipped: 49



ANSWER CHOICES	RESPONSES	
Extremely important	33.33%	1
Very important	33.33%	1
Somewhat important	33.33%	1
Not so important	0.00%	0
Not at all important	0.00%	0
TOTAL		3

Q47 Is there a particular age group that is looking for single family housing?

Answered: 2 Skipped: 50



ANSWER CHOICES	RESPONSES
Yes	0.00% 0
No	100.00% 2
Total Respondents: 2	

#	IF YES, PLEASE SPECIFY	DATE
	There are no responses.	

Q48 How many units do you currently own/manage in the community

Answered: 2 Skipped: 50

#	RESPONSES	DATE
1	Developing 31 units currently.	12/17/2019 8:55 AM
2	4	12/11/2019 1:50 PM

Q49 How many buildings are these units located in?

Answered: 2 Skipped: 50

#	RESPONSES	DATE
1	23	12/17/2019 8:55 AM
2	2	12/11/2019 1:50 PM

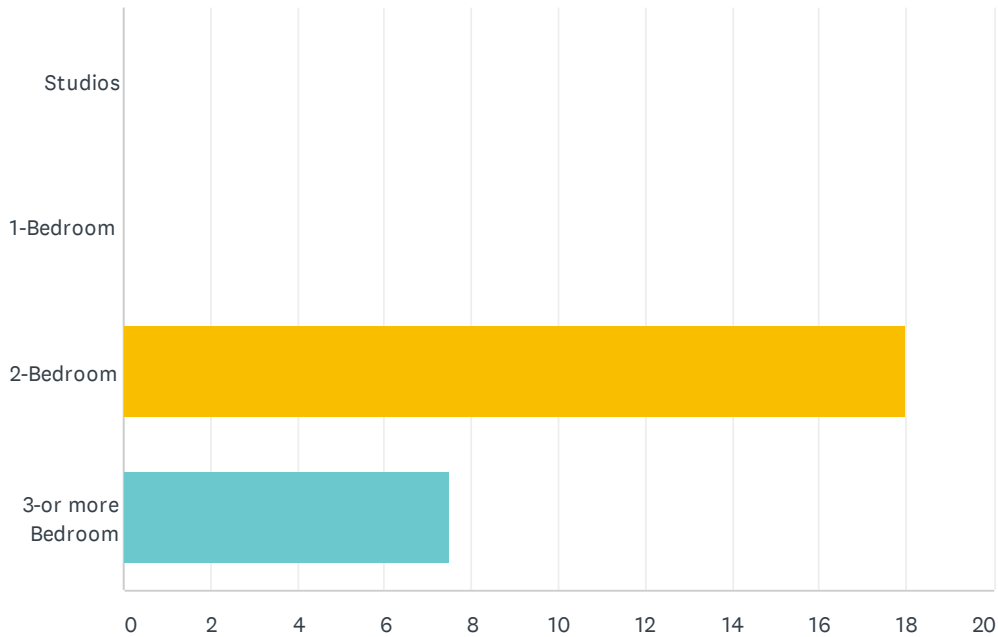
Q50 What year was/were the building(s) constructed?

Answered: 2 Skipped: 50

#	RESPONSES	DATE
1	2020	12/17/2019 8:55 AM
2	2015-2016	12/11/2019 1:50 PM

Q51 How many of the units are:

Answered: 2 Skipped: 50

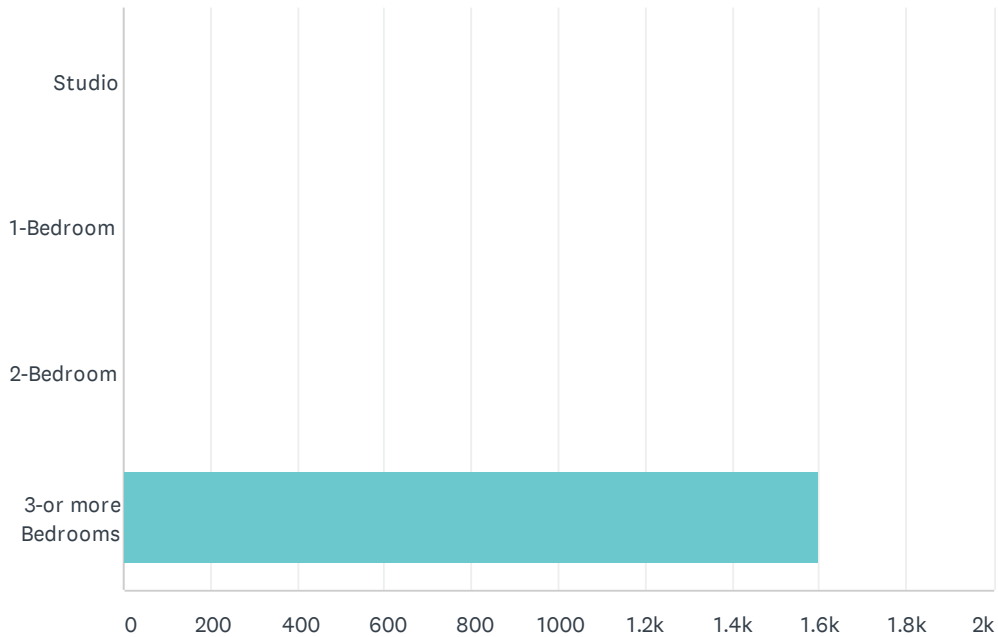


ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Studios	0	0	0
1-Bedroom	0	0	0
2-Bedroom	18	18	1
3-or more Bedroom	8	15	2
Total Respondents: 2			

#	STUDIOS	DATE
	There are no responses.	
#	1-BEDROOM	DATE
	There are no responses.	
#	2-BEDROOM	DATE
1	18	12/17/2019 8:55 AM
#	3-OR MORE BEDROOM	DATE
1	13	12/17/2019 8:55 AM
2	2	12/11/2019 1:50 PM

Q52 What is the average monthly rent charged for these units?

Answered: 1 Skipped: 51

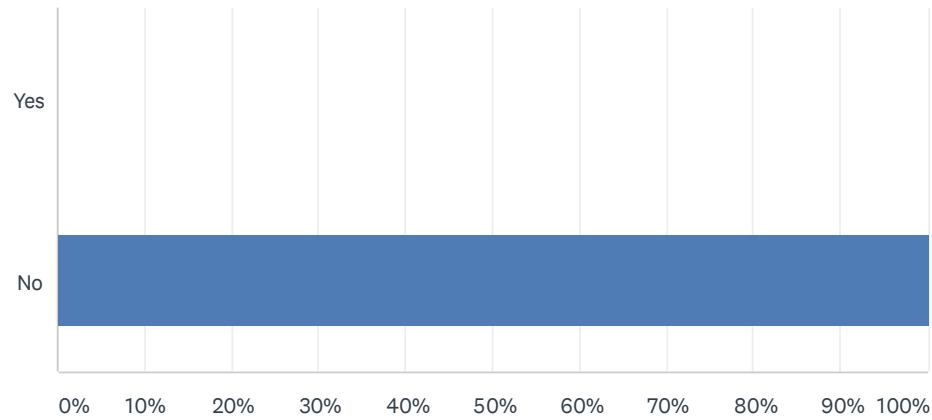


ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Studio	0	0	1
1-Bedroom	0	0	1
2-Bedroom	0	0	1
3-or more Bedrooms	1,600	1,600	1
Total Respondents: 1			

#	STUDIO	DATE
1	0	12/11/2019 1:50 PM
#	1-BEDROOM	DATE
1	0	12/11/2019 1:50 PM
#	2-BEDROOM	DATE
1	0	12/11/2019 1:50 PM
#	3-OR MORE BEDROOMS	DATE
1	1600	12/11/2019 1:50 PM

Q53 Are utilities included in the monthly rent?

Answered: 1 Skipped: 51



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	1
Total Respondents: 1		

Q54 How many of the units are charged a monthly rent based on renter incomes?

Answered: 1 Skipped: 51

#	RESPONSES	DATE
1	0	12/11/2019 1:50 PM

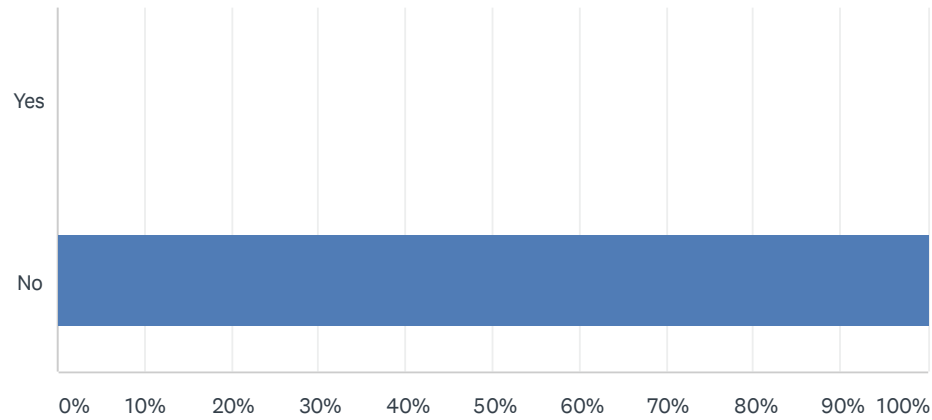
Q55 How many of the units are handicap accessible?

Answered: 1 Skipped: 51

#	RESPONSES	DATE
1	0	12/11/2019 1:50 PM

Q56 Are there any age restrictions for any of the units?

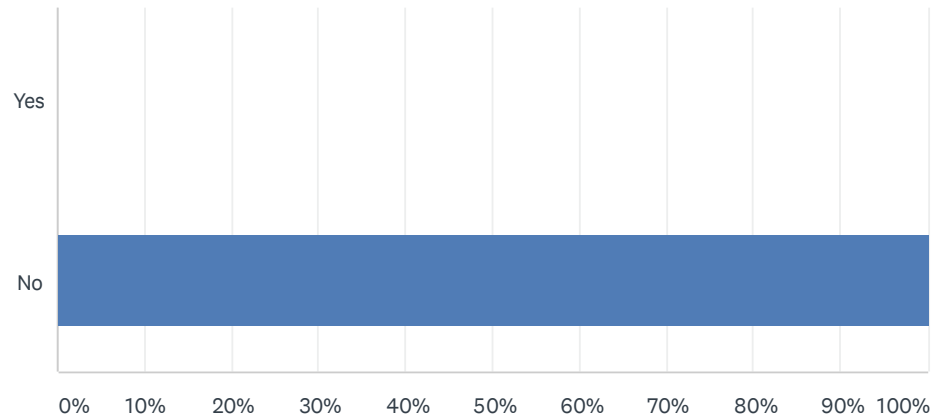
Answered: 1 Skipped: 51



ANSWER CHOICES		RESPONSES	
Yes		0.00%	0
No		100.00%	1
Total Respondents: 1			

Q57 Do you accept housing vouchers

Answered: 1 Skipped: 51



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	1
Total Respondents: 1		

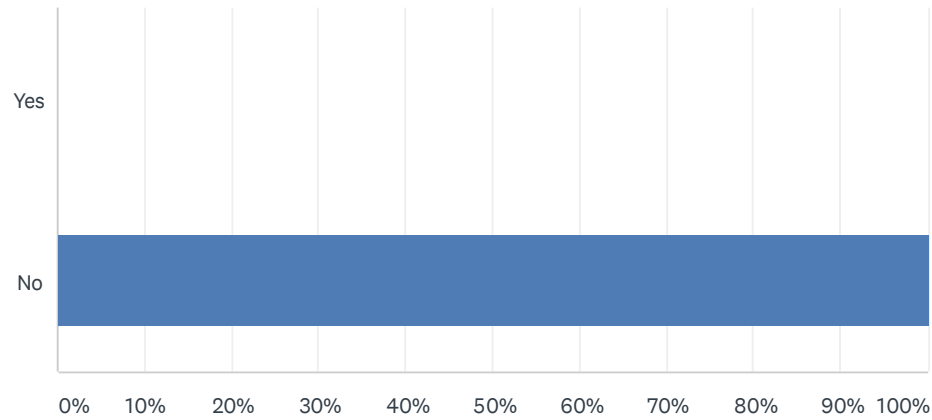
Q58 What is the average vacancy rate for all units?

Answered: 1 Skipped: 51

#	RESPONSES	DATE
1	0	12/11/2019 1:50 PM

Q59 Is there a waiting list for these units?

Answered: 1 Skipped: 51

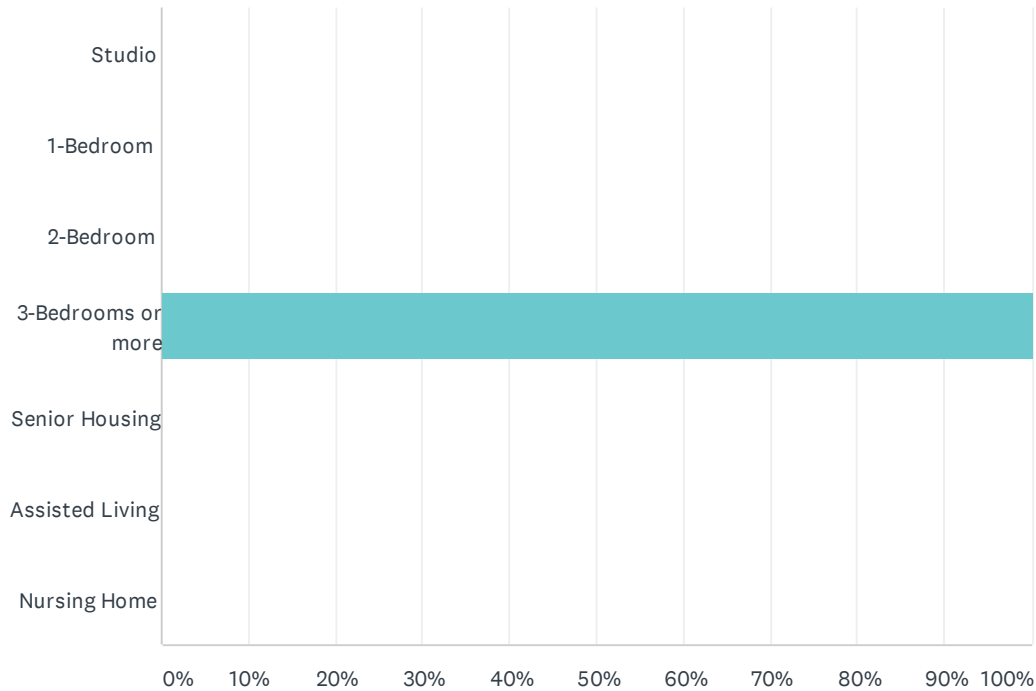


ANSWER CHOICES	RESPONSES
Yes	0.00% 0
No	100.00% 1
Total Respondents: 1	

#	IF YES, WHAT IS AN AVERAGE LENGTH OF TIME FOR A UNIT TO BECOME AVAILABLE?	DATE
	There are no responses.	

Q60 Based on the needs of your renters and potential renters in the community, do you believe there is a need for more of the following, Check all that apply

Answered: 1 Skipped: 51



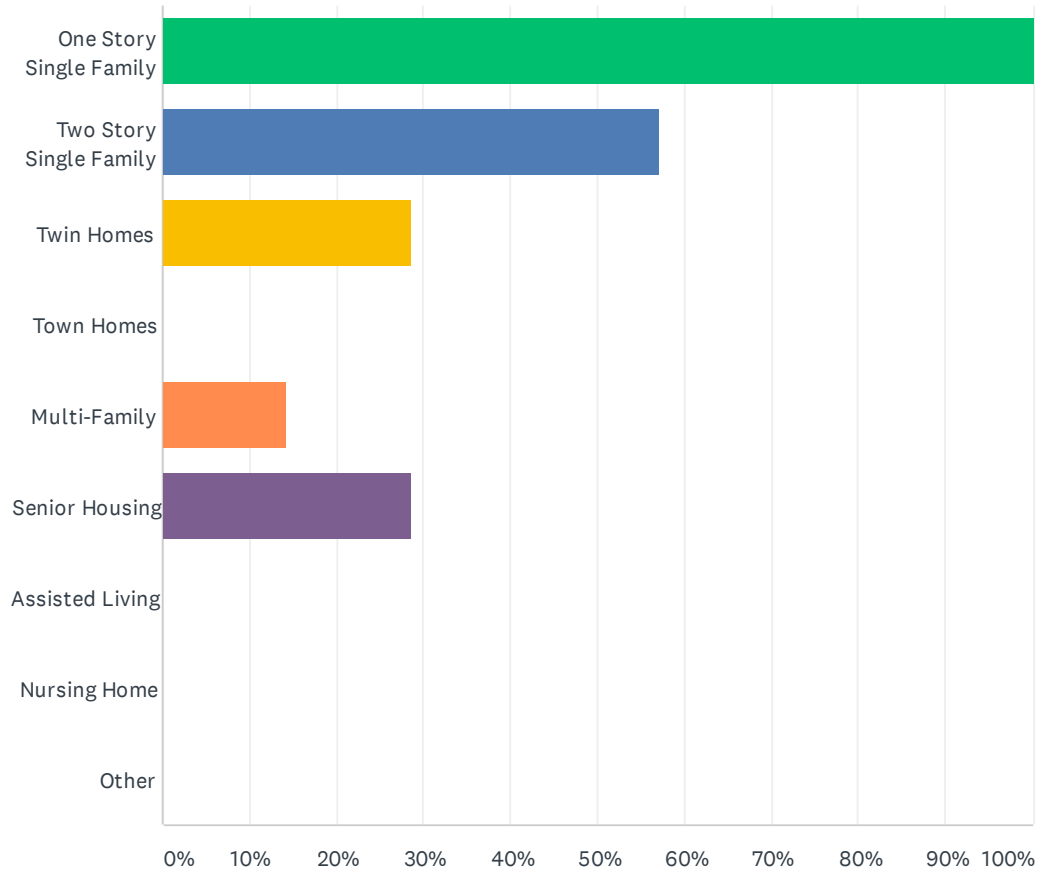
ANSWER CHOICES	RESPONSES	
Studio	0.00%	0
1-Bedroom	0.00%	0
2-Bedroom	0.00%	0
3-Bedrooms or more	100.00%	1
Senior Housing	0.00%	0
Assisted Living	0.00%	0
Nursing Home	0.00%	0
Total Respondents: 1		

Stakeholder Survey

Realtor

Q61 What types of housing are people looking for in the Community?

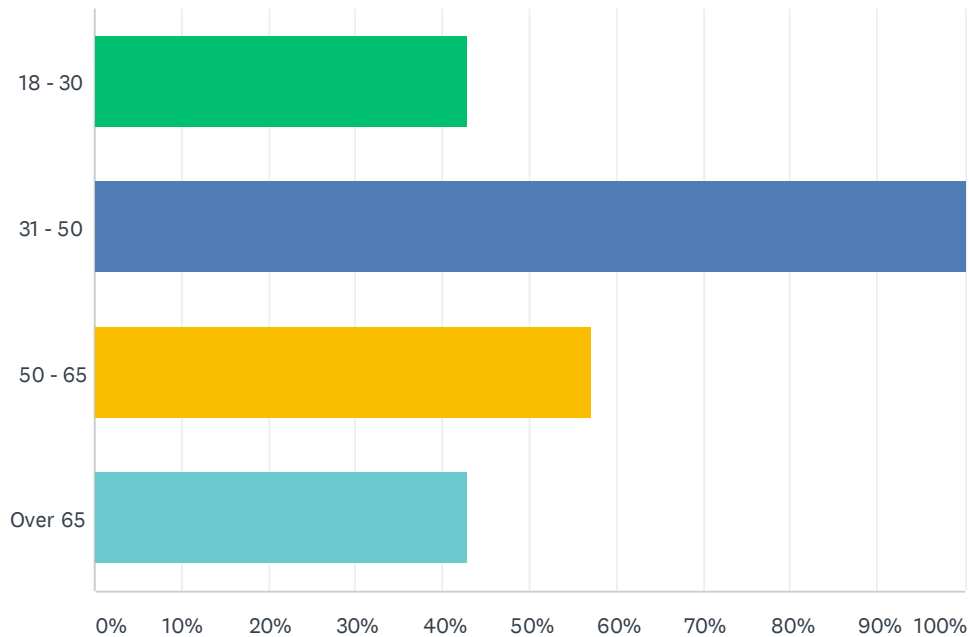
Answered: 7 Skipped: 45



ANSWER CHOICES	RESPONSES	
One Story Single Family	100.00%	7
Two Story Single Family	57.14%	4
Twin Homes	28.57%	2
Town Homes	0.00%	0
Multi-Family	14.29%	1
Senior Housing	28.57%	2
Assisted Living	0.00%	0
Nursing Home	0.00%	0
Other	0.00%	0
Total Respondents: 7		

Q62 Is there a particular age group that is looking for housing now in the community?

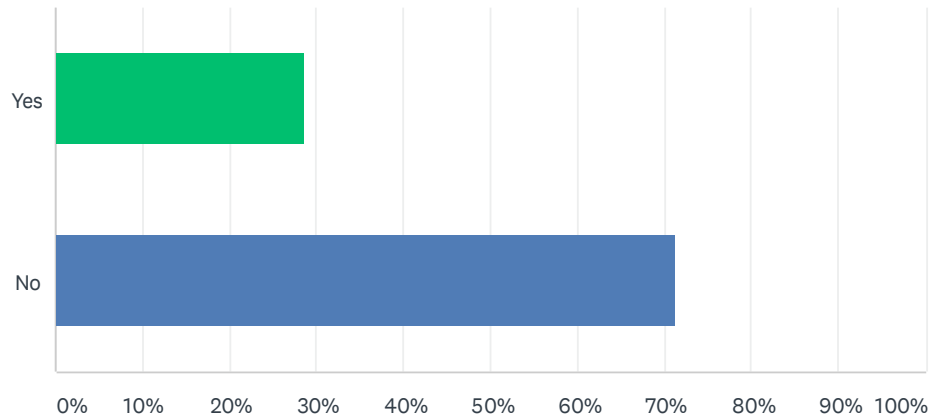
Answered: 7 Skipped: 45



ANSWER CHOICES	RESPONSES	
18 - 30	42.86%	3
31 - 50	100.00%	7
50 - 65	57.14%	4
Over 65	42.86%	3
Total Respondents: 7		

Q63 Are people finding what they want for housing?

Answered: 7 Skipped: 45

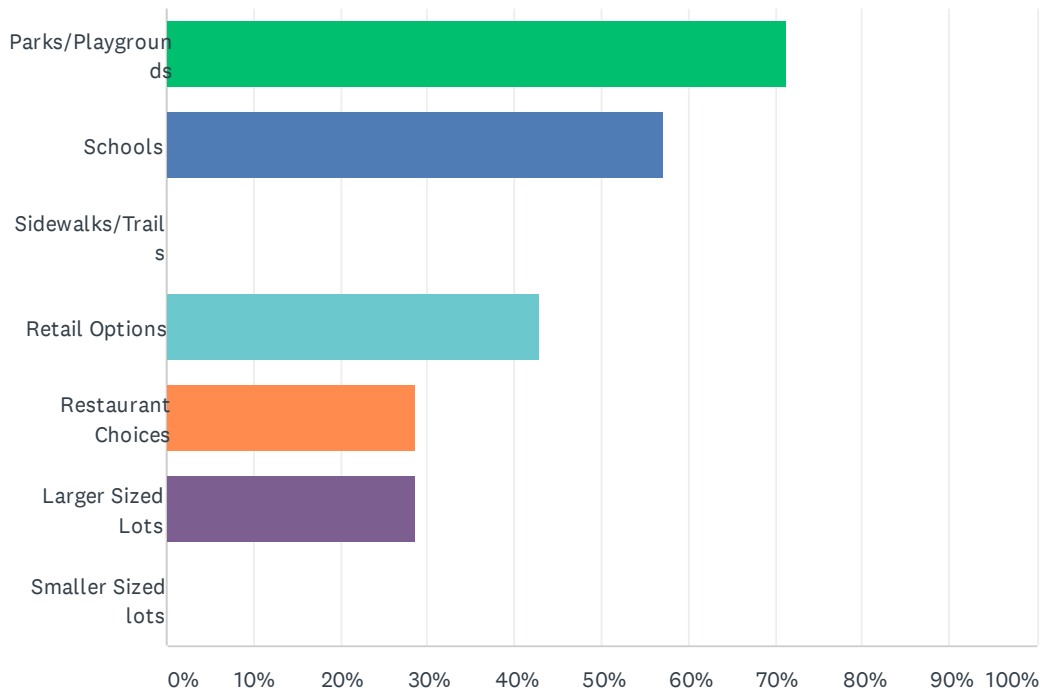


ANSWER CHOICES	RESPONSES	
Yes	28.57%	2
No	71.43%	5
Total Respondents: 7		

#	IF NOT, WHAT HOUSING TYPES ARE LACKING?	DATE
1	Homes for sale	12/18/2019 11:39 AM
2	Not enough ranch homes	12/17/2019 11:13 AM
3	we need condos, affordable new construction and more county properties	12/17/2019 9:29 AM
4	1-Family Homes & Condos	12/11/2019 10:01 AM

Q64 What types of amenities in a subdivision or community are your clients looking for when looking for housing?

Answered: 7 Skipped: 45

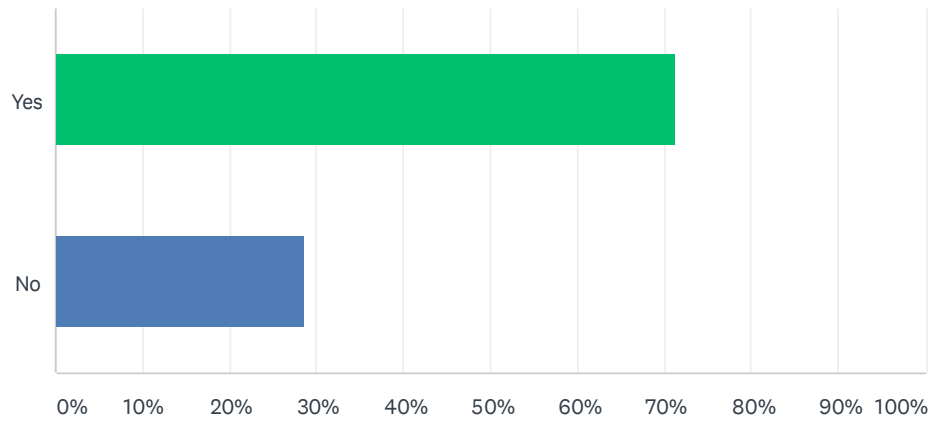


ANSWER CHOICES	RESPONSES	
Parks/Playgrounds	71.43%	5
Schools	57.14%	4
Sidewalks/Trails	0.00%	0
Retail Options	42.86%	3
Restaurant Choices	28.57%	2
Larger Sized Lots	28.57%	2
Smaller Sized lots	0.00%	0
Total Respondents: 7		

#	OTHER (PLEASE SPECIFY)	DATE
1	they want to walk to a convenience store, grocery	12/17/2019 9:29 AM
2	Varies	12/11/2019 10:01 AM

Q65 Do you have clients that are selling their homes to move into an apartment?

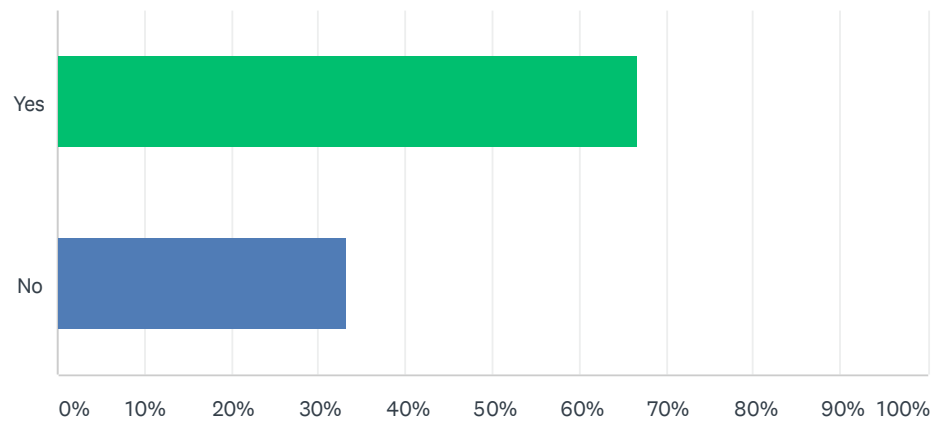
Answered: 7 Skipped: 45



ANSWER CHOICES	RESPONSES	
Yes	71.43%	5
No	28.57%	2
Total Respondents: 7		

Q66 Those clients that are selling their homes and moving to apartments, are they staying in the Community?

Answered: 6 Skipped: 46



ANSWER CHOICES	RESPONSES	
Yes	66.67%	4
No	33.33%	2
Total Respondents: 6		

Q67 In your opinion, what is the biggest housing need in the community?

Answered: 7 Skipped: 45

#	RESPONSES	DATE
1	Single family homes	12/18/2019 11:39 AM
2	single family and elderly housing	12/17/2019 11:13 AM
3	more affordable new construction and cities need to help developers develop	12/17/2019 9:29 AM
4	Single family one story.	12/16/2019 8:09 PM
5	125000 to 200000	12/11/2019 4:03 PM
6	single family homes	12/11/2019 11:23 AM
7	Single Family Homes	12/11/2019 10:01 AM

Stakeholder Survey

Rental Housing Owner/Manager

Q68 How many units do you currently own/manage in the community?

Answered: 6 Skipped: 46

#	RESPONSES	DATE
1	47	12/17/2019 11:15 AM
2	46	12/15/2019 9:30 AM
3	44	12/12/2019 2:40 PM
4	64	12/11/2019 11:59 AM
5	290	12/11/2019 10:33 AM
6	6	12/11/2019 9:56 AM

Q69 How many buildings are these units located in?

Answered: 6 Skipped: 46

#	RESPONSES	DATE
1	9	12/17/2019 11:15 AM
2	5	12/15/2019 9:30 AM
3	5	12/12/2019 2:40 PM
4	2	12/11/2019 11:59 AM
5	29	12/11/2019 10:33 AM
6	3	12/11/2019 9:56 AM

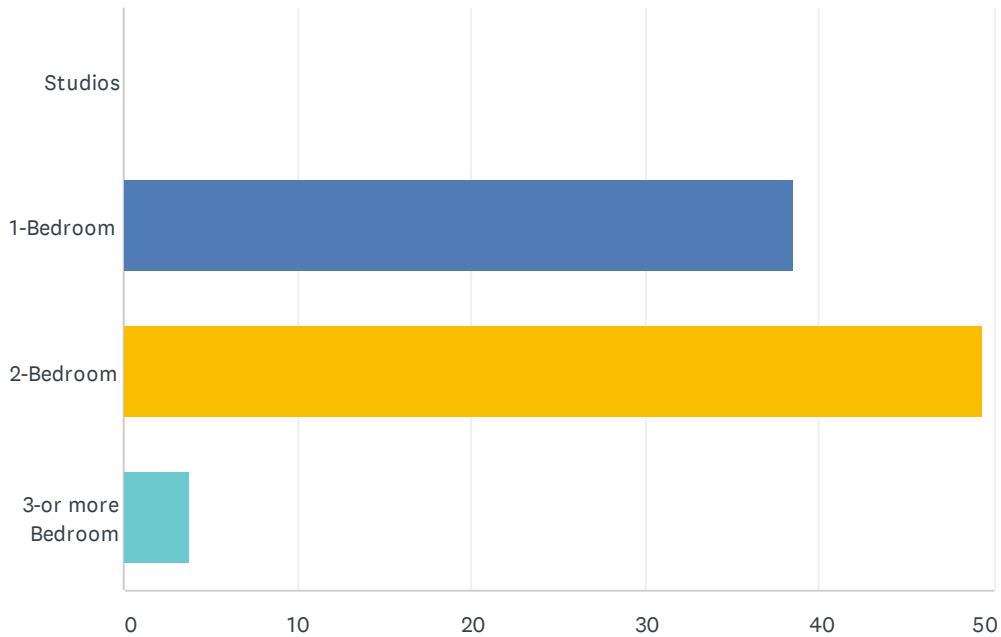
Q70 What year was/were the building(s) constructed?

Answered: 6 Skipped: 46

#	RESPONSES	DATE
1	1969 for 8 of the buildings and 1986 for one of the buildings	12/17/2019 11:15 AM
2	1979	12/15/2019 9:30 AM
3	1981	12/12/2019 2:40 PM
4	2009 and 2019	12/11/2019 11:59 AM
5	2014-2019	12/11/2019 10:33 AM
6	2014,2015,1940	12/11/2019 9:56 AM

Q71 How many of the units are:

Answered: 6 Skipped: 46



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Studios	0	0	3
1-Bedroom	39	231	6
2-Bedroom	49	247	5
3-or more Bedroom	4	19	5
Total Respondents: 6			

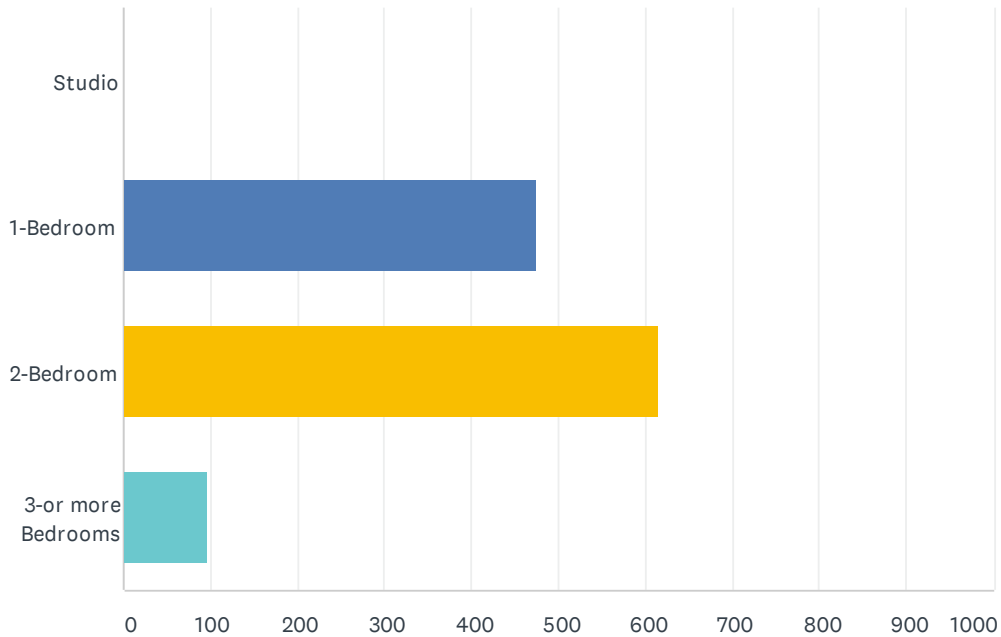
#	STUDIOS	DATE
1	0	12/17/2019 11:15 AM
2	0	12/11/2019 11:59 AM
3	0	12/11/2019 10:33 AM
#	1-BEDROOM	DATE
1	32	12/17/2019 11:15 AM
2	24	12/15/2019 9:30 AM
3	32	12/12/2019 2:40 PM
4	26	12/11/2019 11:59 AM
5	116	12/11/2019 10:33 AM
6	1	12/11/2019 9:56 AM

Calumet County Housing Survey

#	2-BEDROOM	DATE
1	15	12/17/2019 11:15 AM
2	15	12/15/2019 9:30 AM
3	38	12/11/2019 11:59 AM
4	174	12/11/2019 10:33 AM
5	5	12/11/2019 9:56 AM
#	3-OR MORE BEDROOM	DATE
1	0	12/17/2019 11:15 AM
2	7	12/15/2019 9:30 AM
3	12	12/12/2019 2:40 PM
4	0	12/11/2019 11:59 AM
5	0	12/11/2019 10:33 AM

Q72 What is the average monthly rent charged for these units?

Answered: 6 Skipped: 46



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Studio	0	0	2
1-Bedroom	474	2,844	6
2-Bedroom	615	3,073	5
3-or more Bedrooms	97	387	4
Total Respondents: 6			

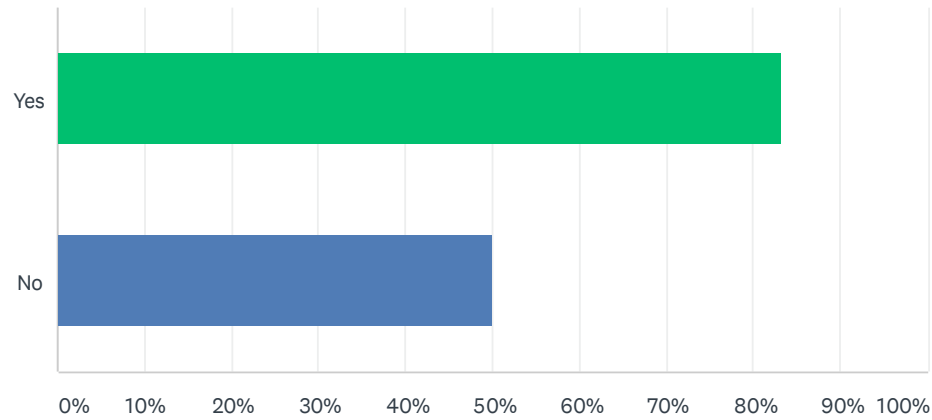
#	STUDIO	DATE
1	0	12/17/2019 11:15 AM
2	0	12/11/2019 11:59 AM
#	1-BEDROOM	DATE
1	316	12/17/2019 11:15 AM
2	50	12/15/2019 9:30 AM
3	303	12/12/2019 2:40 PM
4	775	12/11/2019 11:59 AM
5	850	12/11/2019 10:33 AM
6	550	12/11/2019 9:56 AM

Calumet County Housing Survey

#	2-BEDROOM	DATE
1	353	12/17/2019 11:15 AM
2	50	12/15/2019 9:30 AM
3	825	12/11/2019 11:59 AM
4	1020	12/11/2019 10:33 AM
5	825	12/11/2019 9:56 AM
#	3-OR MORE BEDROOMS	DATE
1	0	12/17/2019 11:15 AM
2	50	12/15/2019 9:30 AM
3	337	12/12/2019 2:40 PM
4	0	12/11/2019 11:59 AM

Q73 Are utilities included in the monthly rent?

Answered: 6 Skipped: 46



ANSWER CHOICES	RESPONSES	
Yes	83.33%	5
No	50.00%	3
Total Respondents: 6		

Q74 How many of the units are charged a monthly rent based on renter incomes?

Answered: 6 Skipped: 46

#	RESPONSES	DATE
1	47	12/17/2019 11:15 AM
2	46	12/15/2019 9:30 AM
3	44	12/12/2019 2:40 PM
4	64	12/11/2019 11:59 AM
5	0	12/11/2019 10:33 AM
6	0	12/11/2019 9:56 AM

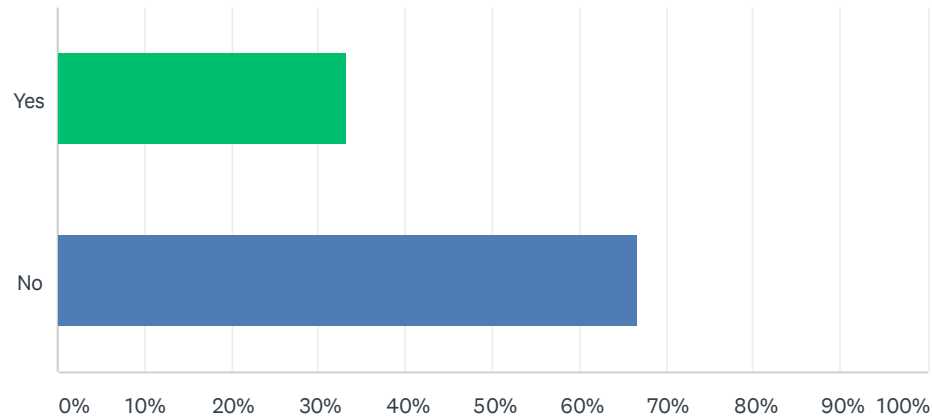
Q75 How many of the units are handicap accessible?

Answered: 6 Skipped: 46

#	RESPONSES	DATE
1	5%	12/17/2019 11:15 AM
2	3	12/15/2019 9:30 AM
3	4	12/12/2019 2:40 PM
4	64	12/11/2019 11:59 AM
5	8	12/11/2019 10:33 AM
6	0	12/11/2019 9:56 AM

Q76 Do you accept housing vouchers

Answered: 6 Skipped: 46



ANSWER CHOICES	RESPONSES	
Yes	33.33%	2
No	66.67%	4
Total Respondents: 6		

Q77 Are there any age restrictions for any of the units?

Answered: 6 Skipped: 46

#	RESPONSES	DATE
1	RD property is elderly and or disabled	12/17/2019 11:15 AM
2	Yes	12/15/2019 9:30 AM
3	no	12/12/2019 2:40 PM
4	55+	12/11/2019 11:59 AM
5	No	12/11/2019 10:33 AM
6	no	12/11/2019 9:56 AM

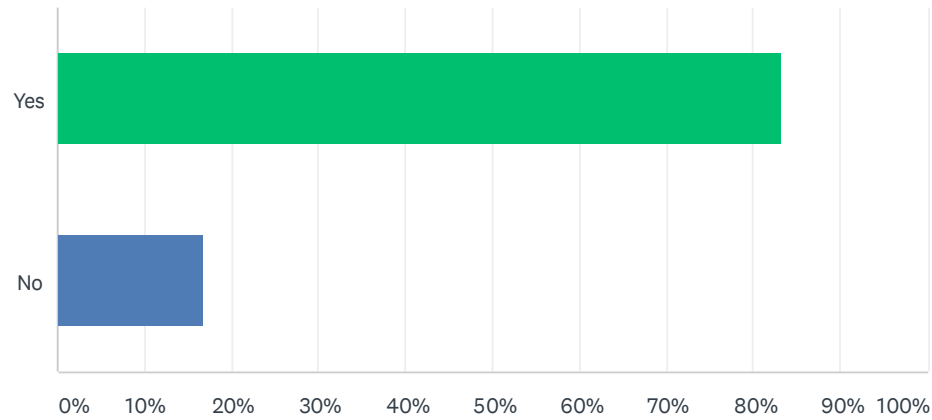
Q78 What is the average vacancy rate for all units?

Answered: 6 Skipped: 46

#	RESPONSES	DATE
1	HUD property 4%, RD property 4% - 6%	12/17/2019 11:15 AM
2	0	12/15/2019 9:30 AM
3	98%	12/12/2019 2:40 PM
4	2%	12/11/2019 11:59 AM
5	1%	12/11/2019 10:33 AM
6	less than 5%	12/11/2019 9:56 AM

Q79 Is there a waiting list for these units?

Answered: 6 Skipped: 46

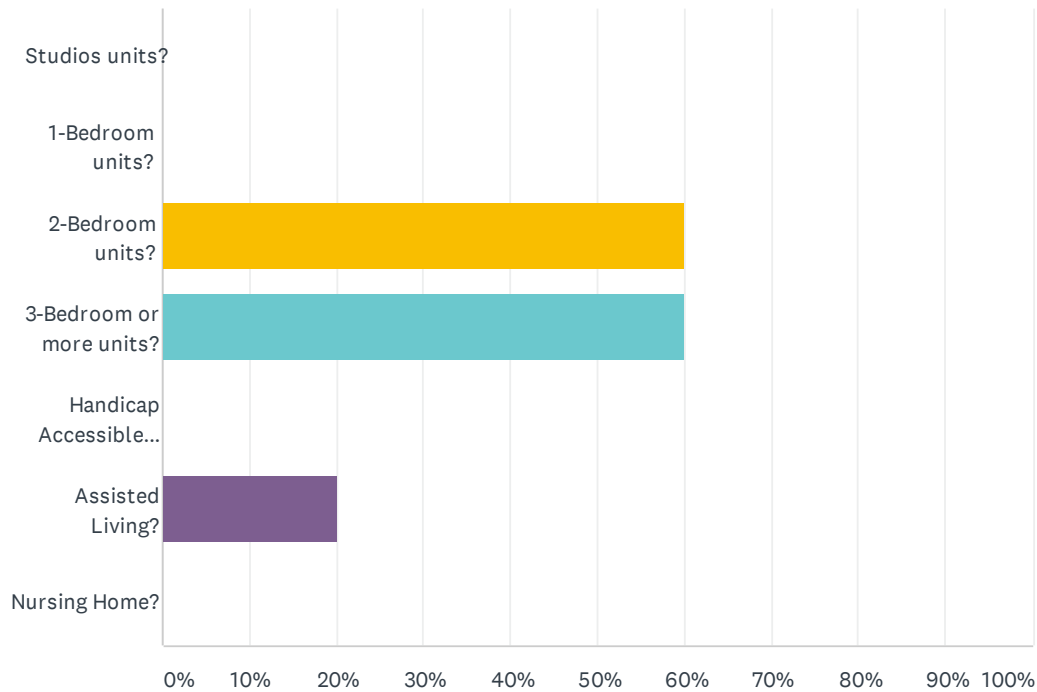


ANSWER CHOICES	RESPONSES
Yes	83.33% 5
No	16.67% 1
Total Respondents: 6	

#	IF YES, WHAT IS AN AVERAGE LENGTH OF TIME FOR A UNIT TO BECOME AVAILABLE?	DATE
1	3 - 6 months	12/17/2019 11:15 AM
2	3-6 minths	12/15/2019 9:30 AM
3	18 mo	12/12/2019 2:40 PM
4	4 years	12/11/2019 11:59 AM
5	60-90 days	12/11/2019 10:33 AM

Q80 Based on the needs of your renters and potential renters in the community, do you believe there is a need for more of the following:

Answered: 5 Skipped: 47



ANSWER CHOICES	RESPONSES	
Studios units?	0.00%	0
1-Bedroom units?	0.00%	0
2-Bedroom units?	60.00%	3
3-Bedroom or more units?	60.00%	3
Handicap Accessible units?	0.00%	0
Assisted Living?	20.00%	1
Nursing Home?	0.00%	0
Total Respondents: 5		

Appendix B

Summary of Roundtables

Appendix B:

Round Tables

The information in this Appendix is a summary of the personal perspective of stakeholders who met with County Staff and Cedar Corporation in two roundtable events held on February 11, 2020. A series of questions were asked of the participants in order to gain an understanding of the housing market relative to the participants location and industry that they represented.

The participants were:

Tina Truehart	Uptown Commons Senior Housing, Senior Housing Manager
Dominick Madison	Brillion Public Schools, District Administrator
Steve Nothem	Premier Financial Credit Union, Credit Union
Colleen Connors	Chilton Housing Authority, Program Director
Larry Dietz	Professional Plating, Manager 100+/- employee manufacturing facility
Kendall Thiel	Thiel Realty, Realtor in Calumet County
Greg Landwehr	NAI Pfefferle, Realtor, Fox Cities, northern Calumet County
Dan Werbeckes	Vans Realty and Construction, Developer, real estate in Fox Cities area
Phil Sternig	Vans Realty and Construction, Developer, real estate in Fox Cities area
Travis Dudovick	Feathercrest Development, age-restricted residential developer, Sherwood
Brandon Smith	Silvertree Homes, LLC, small residential developer in Sherwood
Jerry Frazee	Atlas Developments, residential developers
Jeff Rooyakkers	Atlas Developments, residential developers
Tori Kolonich	Toonen Companies, Manager, multi-family properties
Bud Rusch	Rusch Construction, elderly and all-age residential developer
Mark Mommaerts	Village of Harrison, Planner

Multi-family demand and types of units being sought:

- All the participants are working on market rate projects
- There is a strong and even demand for 1- and 2-bedroom apartments
- A larger multi-family development was 100% full, with a waiting list
- There is hardly any advertising being done to attract tenants
- There is also a strong demand for 3-bedroom units, but most multi-family complexes do not offer 3-bedroom units, or only a have a few
- None of the participants had used or sought to use affordable tax credits to offset construction costs
- Strong demand from people over 55 years of age seeking 2-bedroom and 2-bath units on the first floor with attached garage
- Tenants are seeking health club and pool amenities, but most people don't use them
- Attached and detached garages are big requirement.
- Many banks still look for a 12-year payoff on multi-family investments, which is much harder to reach in today's environment

Available land:

- The participants discussed that there are several developers seeking land for multi-family development, but that land is hard to find, especially as you get closer to the Appleton
- There was discussion that Harrison was ideally located to attract larger housing development due to its proximity to Appleton, however, there was still a need for housing further out from the Appleton urban core

Single family:

- The participants felt that it is difficult to develop single family workforce housing – housing below \$250,000
- Most buyers are looking for 2-3 bedrooms and 2+ bathrooms
- Several buyers are moving out of the urban core but still working within it. This enables them to afford more house thus driving up the rural home prices
- The individuals moving to the more rural communities are seeking existing homes
- The cost to build a house is running on average \$130.00 SF, or \$195,000 for a 1,500 SF home, plus \$70,000 a lot for a total price of \$265,000 plus infrastructure costs
- The average starter home price is coming in at around \$280,000
- Tax Increment Financing (“TIF”) is good tool to help offset infrastructure costs, but many municipalities are still hesitant to use TIF in support of housing development
- It appears that more municipalities are looking to get involved in workforce housing and to potentially “carry” some costs, fund infrastructure
- Larger developers/builders can only build a certain amount of homes at a time due to staffing. Additionally, they don’t want to get over extended and be caught with empty spec homes if the market changes course.
- Larger developers/builders are typically building 4-6-12 homes in one location at a time
- Some builders are building on speculation (“spec”) and most are purchased before completion
- Smaller builders struggle to build homes for under \$300,000 and need to turn potential purchasers away as they lose the economies of scale
- Many builders could build more if they had the employees

Infrastructure:

- Infrastructure costs have risen significantly over the past several years which drives up development costs and ultimately housing costs
- Road costs are the real problem
- The same length of road cost 30% more over last 2 years; in 2018 a linear foot of road cost on average \$525. This equated to an average additional cost of \$13,000 (50 ft lot) to \$26,000 (100 ft lot) depending on the lot size
- Some communities are assessing homeowners for public infrastructure such as sidewalks or concrete, however this just shifts the burden for the homeowner from an upfront cost to one over time
- Many potential homeowners are not willing to pay the assessment fees later

Lot size and development size:

- The participants were mixed on what the home buyer is seeking relative to lot size with some participants seeing home buyers seeking larger lots in the range of 125 to 155 lot widths and up to 2.5 acres
- Some builders have developed smaller lots, but they are a challenge to build on due to the tighter area that a builder has to work within which, in some cases, increases costs
- Many buyers are seeking multi-car garages, and they are very hard to build on, especially three car garages.
- Realtors hear that people are seeking smaller homes and do not want large mortgages, however the average size home is 2,000 – 2,500 SF because people have a lot of belongings and decide they need bigger homes
- Larger tracks of land can make it easier to attract and facilitate development if they are priced correctly
- Sellers of large tracks of land set their price high thinking the developer/builder can maximize their return by building more homes, however, the land still needs infrastructure which is costly

Senior home discussion:

- Some builders are trying to work on senior/empty nester style homes
- Multi-family representatives shared that everyone on their wait list wants lower level 2-bedroom ADA units
- There are a few developers/builders working on senior/empty nester/retire-in-place developments that offer one story ADA homes with outdoor maintenance provided
- Empty nesters/seniors want maintenance free options including yard and attached garages
- There are a few 55 plus developments in the greater Appleton area with at least one more planning to come online soon
- The seniors are seeking housing near grocery stores, pharmacies, doctors, and related services

Timing to bring product to market:

- Demand is strong in the Appleton market, so developers/builders don't feel the drive to look outside of the area
- Typically, it takes 110 – 180 days to construct a house
- Permitting is becoming longer and more difficult and there is a different process in each municipality; can we create a statewide standard?
- Many municipalities are “afraid” to approve housing projects, especially affordable housing

Development in smaller communities:

- Spec homes are too risky in the smaller communities
- Not enough proven demand
- Concern that spec homes would sit on the market too long, tying up capital
- Bank financing is hard to get for spec homes, especially in smaller markets
- Rural communities need housing incentive programs to attract and support housing development
- Smaller communities are having to adjust to demographic changes, the hollowing out of their population, meaning young adults are leaving while older retired adults are staying and/or moving in
- Hard to find available multi-family units that do not have waiting lists
- The county housing voucher program is run by a company out of Minnesota which continues to cause issues for county residents seeking housing assistance
- Some renters are stuck between earning too much to qualify for low income units but not earning enough to afford the market rates
- Local developers are trying to build elderly housing for under \$200,000; in order to do this, the homes are designed as zero level entry, have no basements to reduce costs by \$13,000 +/-, the plumbing gets relocated into the attic, and the units meet ADA requirements
- Some companies are looking at ways to partner with local financial institutions to offer first time homebuyer support/programs
- Some businesses are looking into offering down payment assistance to employees
- Some communities have investors who are attempting to purchase 3-bedroom homes that can then be rented out as there is a high demand for 3-bedrooms units

Key Takeaways from the Stakeholder Interviews:

Throughout the stakeholder interviews, several ideas or themes surfaced. Some of these help validate the American Community Survey data in previous chapters. The takeaways were derived from the stakeholder's experiences specific to their work. The takeaways include:

1. There is a need for housing or apartments with three (3) or more bedrooms to accommodate larger families.
2. Many of the multifamily developments have high occupancy rates.
3. There is a need for more rental units that are ADA accessible or have handicapped accessible features.
4. A larger percentage of new spec housing are sold or rented before they are completed.
5. Developers and contractors would like a faster and consistent process for reviews and approvals.
6. Properties are selling quickly and often above asking price.

Appendix C

Summary of Housing Programs and Funding

Housing Programs and Funding Opportunities

Community Development Block Grant (CDBG) – Housing Program/Small Cities Housing Program

Funded by HUD, the DOA receives an annual allocation of CDBG funds for distribution statewide to local units of government under 50,000 population. The housing program is used to benefit low and moderate-income households via: expansion of affordable housing stock for low/moderate-income persons; elimination of housing conditions detrimental to public health, safety, and welfare; conservation of existing housing stock; provision of an opportunity for low/moderate-income renters to become homeowners; and recover from natural or man-made disasters. The DOA provides funds for the following:

- Housing rehabilitation loans via no-interest, deferred payment home repair loans for low/moderate-income owner occupants.
- Rental rehabilitation loans via 0% installment loans for repairing units rented to low/moderate-income tenants.
- Rental development loans via 0% installment loans for creating new low/moderate-income rental units by converting vacant properties into rental units and/or converting large single-family homes to duplexes.
- Down payment and closing cost loans via no-interest deferred loans for down payment and closing costs to eligible low/moderate-income households.
- Grants to communities recovering from natural or man-made disasters via the CDBG Emergency Assistance Program (CDBG-EAP). Assistance may include housing rehabilitation, acquisition, demolition, relocation, floodplain housing replacement, public facilities, and business assistance.

Community Development Block Grant (CDBG) Affordable Housing Programs

These grant funds help communities improve and expand the supply of affordable housing for low- to moderate-income families through no-interest, deferred loans. Eligible activities include housing rehab and homeownership assistance. Included within the Affordable Housing Programs umbrella are:

- HOME Homebuyer and Rehabilitation Program (HHR). This program provides funding for homebuyer assistance (acquisition, acquisition & rehabilitation, or new construction) or owner-occupied rehabilitation (energy-related improvements, accessibility improvements, lead-based paint hazard reduction, and repair of code violations)
- Neighborhood Stabilization Program (NSP). This program provides assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities.
- Housing Cost Reduction Initiative Program (HCRI). This program provides funds to provide housing assistance to low/moderate income households via acquisition assistance (i.e., down payment, closing cost, and/or gap financing) and foreclosure prevention (mortgage, property tax, principal, interest, and/or arrearage payments).

- HOME Rental Housing Development (RHD). This program provides funds via grants or loans to non-profit organizations, community housing development authorities, public housing authorities, local units of government, and for-profit developers. The funds must serve households at or below 60% of the County Median Income. Eligible projects receiving funds are subject to rent limitations for a specified period of time. Funds may be used for acquisition, rehabilitation and new construction activities. There is a first-come, first-served set-aside for small (20 units or less), rural projects or supportive housing projects.

Community Development Block Grant (CDBG) – CLOSE Program

Under this program, all locally held CDBG Economic Development Revolving Loan Funds (ED RLF) as well as current CDBG ED RLF accounts receivable will be held for the local units of government that administered the funds to have non-competitive access to as grants. Local units of government may use CLOSE program funds for the following authorized programs:

- Public Facilities;
- Housing Rehabilitation Conversion;
- Economic Development projects;
- Public Facilities for Economic Development projects;
- Planning projects

In addition to the programs identified above, the CDBG ED RLF Closeout Account can be used for the following special purposes:

- Broadband/high speed internet access for low and moderate income (LMI) residents. Grant funds can be used by the local unit of government for public infrastructure projects to expand broadband internet access. Examples of eligible expenses include the purchase of materials and installation.
- Mitigation measures specifically those that address natural hazard risks; must connect the mitigation development or action to address impacts on LMI residents.
- Public services.

CLOSE program eligible activities include:

- Comprehensive plans
- Downtown or redevelopment plans
- Housing plans
- Curb and gutter improvements
- Street and sidewalk expansion or improvement
- Wastewater treatment facilities
- Wells and other water facilities
- Sewer and water system improvements
- Community centers
- Libraries
- Senior centers

- Fire stations
- ADA accessibility improvements to public buildings
- Blighted building acquisition and demolition or rehabilitation
- Environmental remediation
- Business grants
- Workforce housing
- Job training
- Food pantries
- Drug rehabilitation
- Healthcare or dental clinics
- Literacy programs

The CDBG CLOSE program is limited to existing local units of government that hold a CDBG ED RLF fund.

Community Development Block Grant – Public Facilities (CDBG-PF) Program

Grants are allocated by DOA to local units of government to help support infrastructure and facility projects for communities. Grants are capped at \$1,000,000 and there is a matching fund requirement. Funds must be used to primarily benefit low/moderate income individuals and must undertake at least three activities to support fair housing. Examples of projects that would indirectly support housing within a community are:

- Water towers, wells, and water systems
- Street, curb, and gutter improvements
- Wastewater treatment and sanitary system improvements.

Community Development Block Grant (CDBG) – Rural Economic Area Development Initiative (READI) Program

Grant funds are awarded to local units of government (with a populations less than 50,000) that intend to grant funds to certified Community Development Organizations for economic development, housing, and job training projects that benefit low- and moderate income individuals.

Eligible projects must include both an economic development component as well as a housing component. Applicants are encouraged to include a job training component as well. Grantees may receive up to \$1 million (\$500,000 for Economic Development, \$300,000 for Workforce Housing, and \$200,000 for Job Training).

Tax Increment Financing (TIF)

Tax Incremental Finance (TIF) is a financing tool that allows municipalities to invest in infrastructure and other improvements, and pay for these investments by capturing property tax revenue from the newly developed property. Communities can use captured value to offset items that fall outside of the building shell, including land purchase, infrastructure needs, demolition, and environmental remediation. The goal of TIF is to reduce or offset the financial gap of a project that would not occur otherwise.

Residential housing may be included in project costs for a mixed-use development TIF district if the density of residential housing is at least 3 units per acre; the residential housing is located in a “conservation subdivision”, as defined in Wis. Stats s. 66.1027(1)(a); or the residential housing is located in a “traditional neighborhood development”, as defined in Wis. Stats. s. 66.1027(1)(c).

The “Affordable Housing Extension” under Wis. Stat. sec. 66.1105(6)(g) allows for municipalities to extend the life a TIF district for one year. The tax increments received during this year shall be used to benefit affordable housing within the municipality (75% or greater) and may be used to improve the municipality’s housing stock (25% or less).

Housing Tax Credit (HTC) Program

This program is administered by the Wisconsin Housing and Economic Development Authority (WHEDA). The program provides reduction of federal income taxes owed by owners/investors in qualified projects for tenants whose incomes are at or below 60% of County Median Income. HTC developments must remain affordable for a 30-year period. At least 20% of all units in a development must be reserved for households at or below 50% of the area median income, or at least 40% of all units must be reserved for households at or below 60% of the area median income.

National Housing Trust Fund (HTF)

Created by the 2008 Housing & Economic Recovery Act and administered in Wisconsin by WHEDA. Designed to provide states with additional resources to construct and rehabilitate housing for extremely low-income families. Wisconsin uses this program to target rental housing development and rehabilitation. HTF resources allocated for rental housing/rehabilitation must be used to assist households at or below 30% of the area median income. HTF-assisted rental housing must meet a 30 year affordability period.

WHEDA Mortgage Programs

- WHEDA Advantage Conventional – Home Loan
- Advantage Conventional HomeStyle Renovation
- First Time Home Buyer (FTHB) Advantage
- Veterans Affordable Loan Opportunity Rate (VALOR)
- WHEDA Tax Advantage
- WHEDA FHA Advantage – Home Loan

- Capital Access Advantage – Down Payment Assistance
- Easy Close Advantage – Down Payment Assistance

United States Department of Agriculture (USDA) Multi-Family Housing Direct Loan Program

This program provides financing for affordable multi-family rental housing for low-income, elderly, or disabled individuals/families in eligible rural areas. Program applicants may include individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations, consumer cooperatives, most state/local government entities, and federally recognized tribes. Funds may be used for construction, improvement, and purchase of multi-family rental housing for low-income, elderly, or disabled individuals/families. Funds may also be used for buying/improving land and providing necessary infrastructure.

United States Department of Agriculture (USDA) Multi-Family Housing Loan Guarantee Program

This program works with private sector lenders to provide financing to qualified borrowers for the purpose of increasing the supply of affordable rental housing for low/moderate-income individuals/families in eligible rural areas and towns. In this program, private lenders apply for guarantee of up to 90% of the loan amount. Eligible areas for this program are rural areas and towns with 35,000 or fewer people or federally-recognized tribal lands. Funds may be used for construction, improvement, and purchase of multi-family rental housing for low/moderate-income individuals/families. Funds may also be used for buying/improving land and providing necessary infrastructure.

United States Department of Agriculture (USDA) Rural Housing Site Loan Program

This program provides two types of loans to purchase and develop housing sites for low/moderate-income families. Program applicants may include private/public non-profit organizations and federally-recognized tribes. Funds may be used for the purchase/development of housing sites for low/moderate-income families.

United States Department of Agriculture (USDA) Housing Preservation & Revitalization Demonstration Loans & Grants

This program restructures loans for existing Rural Rental Housing and Off-Farm Labor Housing projects to help improve and preserve the availability of safe affordable rental housing for low-income residents. Program applicants may include current multi-family housing project owners with Rural Rental Housing and Off-Farm Labor Housing loans. Borrowers must continue to provide affordable rental housing for 20 years or the remaining term of any USDA loan, whichever is later. Funds may be used to preserve and improve existing Rural Rental Housing and Off-Farm Labor Housing projects in order to extend their affordable use without displacing tenants through increased rents.

United States Department of Agriculture (USDA) Housing Preservation Grants

This program provides grants to sponsoring organizations for the repair/rehabilitation of housing owned by low/very low income rural residents. Program applicants may include most state/local government entities, non-profit organizations, and federally recognized tribes. Eligible areas for this program are rural areas/towns with 20,000 or fewer people or federally-recognized tribal lands. Program applicants may provide grants or low interest loans to repair/rehabilitate housing for low/very low income homeowners. Rental property owners may also receive assistance if they agree to make units available to low/very low income families.