

CHAPTER 4: HOUSING

Introduction

Previous chapters in this document discuss population, household and economic characteristics and trends within the region. This chapter briefly summarizes current housing conditions within the region, and identifies current and future housing needs and issues.

Well designed, decent, safe, affordable housing is important to healthy communities. It helps define a sense of place, lends character to communities and creates a sense of connection and ownership between residents and their neighborhood and community. Increasingly, planners and economic development specialists are realizing that affordable housing is also an integral part of a comprehensive economic development strategy. Companies are reluctant to locate in communities without affordable housing for their workers. Communities in which wages are incompatible with the cost of housing find that they are unable to attract an adequate labor force. A recent study by the Hudson Institute and the Wisconsin Housing Partnership found that the most important factor for determining the success of W-2 clients was their ability to find decent, stable affordable housing¹.

Various studies, indicators and focus group sessions have indicated that housing, particularly affordable housing for low and very low income households, has become an issue in many of our communities. In order to meet these needs, cooperation and coordination needs to occur between various government sectors, non-profits and the private sector. To meet the housing needs of all our residents, an adequate supply of reasonably priced land with the appropriate infrastructure, utilities and services, coupled with community designs which allow for transportation choices will be necessary.

The remainder of this chapter will briefly describe the policy context, discuss the need for intergovernmental cooperation, coordination between government and non-government sectors, assess current and future trends and identify issues that need to be addressed.

Most of the 14 local comprehensive planning goals listed in Chapter 1 will have an indirect impact on the provision of an adequate supply of affordable housing for the region. East Central takes the view that those listed below specifically relate to planning for housing.

- Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial and industrial structures.
- Encouragement of neighborhood designs that support a range of transportation choices.
- Providing an adequate supply of affordable housing for individuals of all income levels throughout each community.
- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial and industrial uses.

¹ *Making Housing Work for Working Families: Building Bridges between the Labor Market and the Housing Market.* Rebecca V Swartz, Brian Miller, Joanna Balsamo-Lilien, and Hilary Murrish (July 2001).

- Balancing individual property rights with community interests and goals.

Policy Context

Federal

Initial federal housing policies, such as the Homestead Act (1862-1986), the Federal Home Loan Bank Act (1932) and the National Housing Act (1934), were designed to expand settlement and improve and increase housing supply and affordability. The National Housing Act, which created the Federal Housing Administration, was the first federal legislation to establish minimum standards for construction, design and location through requirements for loan guarantees. Additional legislation passed in the 1940's and 1950's provided funding for construction, additional loan guarantees, and additional housing support. The Housing and Urban Development Act of 1965, which created the Department of Housing and Urban Development (HUD), elevated housing policy to the cabinet level. In response to the Civil Rights Movement, the Fair Housing Act (1968) was passed to increase access to decent, safe, affordable housing to individuals whose access to such housing was denied or limited because of their race, color or national origin. Numerous acts and executive orders passed since 1968 have expanded protected classes to include religion, sex, familial status and persons with disabilities.

While the federal government continues to provide funds for loan guarantees, construction, housing assistance, and housing related programs, those funds have become a much smaller share of the total federal budget. Demand has risen faster than government outlays. As a result, competition for many of these funds is quite stiff.

Additional federal housing assistance has been written into the tax code. Housing related tax expenditures include homeowner deductions for mortgage interest, property taxes, capital gains on the sale of a home where the tax is exempted or deferred and deductions for energy conservation or first-time purchase. They also include investor deductions for tax-exempt housing bonds, accelerated depreciation, passive losses and the low income housing tax credit. Since the 1970's, these housing related tax expenditures have become a much more significant portion of the federal budget than actual government outlays.

State

In Wisconsin, the Bureau of Housing within the Department of Administration is responsible for setting state housing policy. However, state statutes and policies, which impact housing, are scattered throughout several state agencies. The Bureau of Housing provides housing information and technical assistance, administers federal housing funds and a variety of other programs. They also provide state housing funds, which are distributed through local housing organizations, and coordinate housing assistance programs with those of other state and local housing agencies. Plat reviews, land use legislation, and municipal boundary reviews are administered by other divisions within the Department of Administration. State building codes and plumbing codes are administered by the Department of Commerce. Sewer extensions, waste treatment facilities, federal and state erosion control and stormwater ordinances are administered by the Department of Natural Resources. Real estate laws, transfers and assessment regulations are administered through the Department of Revenue. The Wisconsin

Housing and Economic Development Authority (WHEDA), is a state sponsored independent agency, which works other organizations to stimulate and preserve affordable housing, small business and agribusiness.

Fair housing laws are administered by two agencies within the State of Wisconsin, the Equal Rights Division of the Wisconsin Department of Workforce Development and by the U. S. Department of HUD. These agencies are not only to provide protection for individuals who fall under the protected classes identified in the federal fair housing laws, but also the additional protected classes listed in Wisconsin's Open Housing Laws. Wisconsin's Open Housing Laws also prohibit discrimination based on a person's ancestry, marital status, lawful source of income, sexual orientation and age.

Regional

East Central has published five main documents over the years that contain policies for housing. *East Central Policy (2003)* compiles the current policies, for all policy areas, into one document. Generally, regional housing policies are reflective of the federal and state initiatives discussed previously. East Central helps member communities and counties identify and meet the housing needs of residents within the region. The Commission encourages communities and counties to provide adequate housing suitable to the needs and within the means of all residents in the region and to promote convenient, safe, and aesthetic living environments. There are five specific policy areas, which focus on choice, preservation and rehabilitation, cooperation between the private and public sector, coordination among local governments and meeting the needs of low and moderate income households.

County and Local Government

Counties can have a significant impact on housing availability, choice and supply in unincorporated areas. In Wisconsin, counties have the authority to establish zoning ordinances, subdivision ordinances, minimum lot sizes and set backs, maximum height restrictions, density regulations and mobile home, duplex and multi-family restrictions. Counties also have the opportunity and authority to apply for and administer grants to fund housing construction, rehabilitation of existing units and additional housing related programs within the county. Counties and local governments also have jurisdiction to create fair housing ordinances, which expand the protected classes beyond those identified by the federal and state government.

Cities, villages and some towns within the region also have the authority to establish zoning and subdivision ordinances; minimum lot sizes, set backs and square footage; maximum height restrictions; density regulations; and mobile home, duplex and multi-family restrictions. Some cities and villages also have extraterritorial jurisdiction, which allows them to review proposed developments up to 3 miles outside of their legal boundaries.

While counties and communities have the ability to establish ordinances that encourage the development of affordable housing, public opposition to affordable housing, multi-family housing and mobile homes has led many communities and some counties to set standards for minimum lot size and minimum home size, etc, which discourage the provision of affordable housing. Also, higher property taxes are linked to higher value property. As a result, local

governments tend to favor higher end housing projects and commercial and industrial uses over low-income housing projects.

Counties and communities also need to balance private property rights with community interests and goals, and the common good. Counties often find themselves attempting to balance competing interests of preserving farmland, forest, open space and "rural character", yet providing adequate building sites to meet demand for residential and recreational housing. Governments at all levels make decisions to expand existing facilities and locate new government and transportation facilities and utilities. Often the cheapest land and sites, which generate the least public opposition, are in low income neighborhoods. Expanding or building facilities in these locations often displace low income residents.

Other

Within our legal context, policy and provisions effecting housing are not only set by the government, but also by the private and nonprofit sectors. While government heavily influences the geographic distribution of government funds and directs what those funds can be used for, private and nonprofit housing providers may obtain resources from other sources and direct those resources to achieve their own goals. Private developers and homeowner and condominium associations also have the ability expand housing affordability through more efficient, cost-effective designs or restrict housing affordability through exclusionary designs, covenants and fee structures.

Access to Resources

Larger urban communities have greater access to resources than small rural communities. Three cities within the region, Appleton, Neenah and Oshkosh are entitlement communities, which means that they are automatically granted Community Development Block Grant (CDBG) dollars which can be used to facilitate the provision of affordable housing. These communities, along with other cities and villages within the region, also have the opportunity to apply for additional funds to help meet housing needs of low income and special needs residents within the region.

Government programs and resources that make housing affordable are limited, particularly for the extremely low income. Since funding for projects is limited, some grant programs are extremely competitive and difficult to obtain. Some programs and resources are directly available to developers or individuals. Other programs require the grant or funding application to be sponsored by a local government unit. For some programs, the paperwork, complexity and processing time to obtain and administer these resources may be considered onerous. As a result, potential applicants may be unwilling to apply, particularly for the more competitive programs.

Larger urban communities not only have paid staff, who may be more knowledgeable about existing programs and funding sources, a greater number of nonprofit agencies also work in urban rather than rural counties. Government staff and officials in small rural communities may not be aware of all existing programs and funding sources. They also may not have the knowledge and paid staff necessary to apply for and administer these funds.

Intergovernmental Cooperation

As indicated in the previous section, all levels of government influence housing supply, availability, location, choice and access. Interaction between government, non-profit and private sectors can facilitate or discourage housing affordability, choice and access. In order to increase the effectiveness of housing programs and lower costs and duplication of services increased cooperation and coordination is needed between all three sectors.

East Central is currently working with three housing groups in the region to assess the housing needs for low and very low income residents and identify ways to meet those needs. These groups, the Fox Cities Housing Coalition, WinnebagoLand Housing Focus Group and Shawano County Housing Resource Partnership (formerly the Shawano County Housing Task Force), foster intergovernmental cooperation and coordination between the government and non-government sectors. Each organization includes local housing authorities, non-profit and for profit housing providers, local, county and state government representatives, UWEX staff, private citizens and service providers such as mortgage loan officers, financial counselors, employers and legal service representatives in their organizations. The Shawano County Housing Resource Partnership also includes representatives from the United States Department of Agriculture Rural Development.

East Central is also actively participating on the Public/Private Role in Affordable Housing Development Committee. This committee was established to clearly define the Fox Cities public and private role in developing affordable rental, owner, and life cycle housing and develop strategies that adequately address the affordable housing needs in those communities.

Background Information

This section examines long term historic growth patterns and takes a closer look at more recent changes in households by type and housing affordability. Current housing stock and occupancy characteristics will be assessed, and deficiencies in the current housing supply will be outlined. Housing market trends will be discussed and future housing needs will be identified.

Age of Occupied Dwelling Units

The age of occupied dwelling units reflect the historic demand for additional or replacement housing units, thereby providing historic information regarding household formation rates, migration trends and natural disaster impacts.

Almost one third of the existing housing stock in the state and region was built prior to 1950, indicating that most communities have experienced considerable growth since 1950. Within the region, 36% of the housing stock in rural counties and 30% of the housing stock in urban counties was built prior to 1950 (Table H-1). Green Lake County had the highest share of older units, 42%, which indicated that much of Green Lake County's household growth occurred prior to 1950. Only 12% of Menominee County's dwelling units were built prior to 1950, indicating that Menominee County has experienced a substantial change in dwelling units since 1950.

Table H-1. Year Occupied Unit was Built, 2000

Jurisdiction	Built 1990 to March 2000	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1949 or earlier	Total Units
Wisconsin	341,272	222,167	355,484	247,765	265,565	652,291	2,084,544
Region	43,708	27,933	39,006	25,047	24,038	74,114	233,576
Urban	32,965	20,627	28,537	19,771	19,583	52,315	173,528
Rural	10,743	7,306	10,469	5,276	4,455	21,799	60,048
Calumet	3,723	2,173	2,561	1,656	963	3,834	14,910
Fond du Lac	6,000	3,304	5,888	3,791	4284	13,664	36,931
Green Lake	1,082	804	1,155	742	697	3,223	7,703
Marquette	1,222	887	1,272	489	319	1,797	5,986
Menominee	284	393	338	114	49	167	1,345
Outagamie	12,561	8,345	10,247	6,605	6,976	15,796	60,530
Shawano	2,674	1,592	2,553	1,564	1,366	6,066	15,815
Waupaca	3,605	2,366	3,310	1,622	1,442	7,518	19,863
Waushara	1,876	1,264	1,841	745	582	3,028	9,336
Winnebago	10,681	6,805	9,841	7,719	7,360	18,751	61,157

Source: U. S. Census, STF3A, 2000.

Additional units were added in each decade throughout the region. However, building rates varied over time. The two decades, which experienced the highest building rates, were the 1970s and the 1990s. Seventeen percent of the state's and region's units were added in the 1970's, which is the decade where baby-boomers entered the housing market. The 1990's also experienced substantial growth in new housing due to lower interest rates, significant immigration and an increase in household formation rates as the children of baby-boomers began entering the housing market. Sixteen percent of the state's units and 19% of the region's units were added in the 1990's.

Regional variations exist in housing unit growth. Green Lake and Marquette Counties experienced their highest building rates during the 1970's. Menominee County experienced its highest building rate in the 1980's, as changes in their economy allowed many Menominee to return to the reservation. The remainder of counties in the region experienced their highest building rates in the 1990's. Calumet County, in particular, experienced a large increase in new units in the 1990's, as growth from the Fox Cities communities spilled over into the northwest part of the county.

Change in Structural Type

Residential units by structural type is one indication of the degree of choice in the housing market. Availability of units by type is indicative not only of market demand preferences, but also of zoning laws, developer preferences and access to public services. Current state

sponsored local planning goals encourage communities to provide a wide range of choice in housing types.

Historically, single family units have comprised the majority of housing units throughout the region and at the state level. In 1970, single family homes comprised 81% of the region's housing stock and 71% of Wisconsin's housing stock. Although the number of single family units increased by 61% in the region and the state, their share of the total housing stock declined. By 2000, single family units had declined to 75% of the region's housing stock and 69% of the state's housing stock (Table H-2), indicating growth in other housing options.

The decrease in the share of single family units resulted from a large increase in multi-family and mobile homes, trailers and other units². Multi-family units, which comprised 6% of the region's housing stock in 1970, rose to 13% of the region's housing stock in 2000. At the state level, the share of multi-family units increased from 13% of the state's housing stock in 1970 to 18% of the state's housing stock in 2000. Mobile home, trailer and other units increased from 2% of the region's housing stock in 1970 to 7% in 1990, then declined to 5% in 2000. At the state level, mobile homes, trailers and other units increased from 2% of the state's housing stock to 6% of the housing stock in 1990, then declined to 4% in 2000.

Duplexes experienced the smallest rate of growth between 1970 and 2000. In the region, the number of duplexes peaked at 18,344 in 1990, then declined to 18,180 in 2000. At the state level, the number of duplexes declined every decade during the time period. As a result, duplexes were the only type of dwelling unit to decline as a share of total units over time. In 1970, duplexes comprised 11% of the region's housing stock and 15% of the state's housing stock. By 2000, that share had declined to 7% in the region and 8% in the state.

Within the region, urban counties had a larger share of duplexes and multi-family units than rural counties. A greater share of the housing stock in rural counties was comprised of single family homes and mobile homes, trailers and other units. In 1970, the share of single family homes ranged from 95% in Menominee County to 76% in Winnebago County. Winnebago County had the largest share of duplexes, 15%, and multi-family units, 8%, and the smallest share of mobile homes, trailers and other units, 1%. Menominee had the smallest share of duplex, 1%, and multi-family, 0.5%, units. Marquette County had the largest share of mobile homes, trailers and other units, 4%.

Between 1970 and 2000, both urban and rural counties experienced a decrease in the share of single family and duplex units and an increase in multi-family and mobile homes, trailers and other units. In urban counties, the share of single family homes declined from 78% of the housing stock in 1970 to 73% of the housing stock in 2000, and duplexes declined from 13% of the housing stock to 8%. The share of multi-family units increased in urban counties from 7% of the housing stock to 16%. Mobile homes, trailers and other units increased from 2% in 1970 to 4% in 1990, then fell to 3% of units in 2000. In rural counties, the share of single family homes declined from 88% of the housing stock in 1970 to 80% in 2000, and the share of duplexes dropped from 6% of the housing stock to 4%. The share of multi-family units increased from 3% of the housing stock to 7%. Mobile homes, trailers and other units increased from 3% in 1970 to 12% in 1990, then fell to 10% of units in 2000.

² Other units are comprised of boats, cars, tents, vans or any other nontraditional form of housing.

Table H-2. Units in Structure, 1970 to 2000

	Year	One Unit	Two Units	3 and 4 Units	5 or more Units	Mobile home, Trailer or Other	Total Units
Calumet	1970	6,343	773	155	123	236	7,630
	1980	7,965	894	173	600	410	10,042
	1990	9,678	887	203	934	763	12,465
	2000	12,467	998	243	1,368	682	15,758
Fond du Lac	1970	20,012	2,835	694	1,043	731	25,315
	1980	23,549	2,805	1,024	2,500	1,140	31,018
	1990	25,130	2,785	1,042	3,458	2,133	34,548
	2000	28,543	2,841	1,209	4,674	2,004	39,271
Green Lake	1970	5,618	395	141	135	158	6,447
	1980	6,121	456	202	273	280	7,332
	1990	7,368	461	184	403	786	9,202
	2000	8,053	414	187	612	565	9,831
Marquette	1970	3,337	118	27	29	140	3,651
	1980	4,405	195	71	108	687	5,466
	1990	5,986	140	79	106	1,724	8,035
	2000	6,832	157	97	182	1,396	8,664
Menominee	1970	540	6	3	-	18	567
	1980	1,029	8	19	13	162	1,231
	1990	1,412	2	15	29	284	1,742
	2000	1,747	16	18	52	265	2,098
Outagamie	1970	26,392	4,287	1,086	1,106	708	33,579
	1980	33,699	4,588	1,229	3,443	924	43,883
	1990	37,892	5,518	1,388	5,172	1,953	51,923
	2000	46,548	5,397	1,459	7,990	1,220	62,614
Shawano	1970	9,607	804	163	185	338	11,097
	1980	11,047	800	254	627	707	13,435
	1990	13,076	730	253	713	1,965	16,737
	2000	14,591	779	302	1,003	1,642	18,317
Waupaca	1970	11,393	941	264	356	250	13,204
	1980	13,126	1,102	294	878	788	16,188
	1990	15,682	1,055	377	1,126	1,901	20,141
	2000	17,389	1,221	493	1,832	1,573	22,508
Waushara	1970	6,225	174	32	25	244	6,700
	1980	7,386	299	52	143	815	8,695
	1990	9,866	253	86	214	1,827	12,246
	2000	11,288	234	69	296	1,780	13,667
Winnebago	1970	29,828	5,802	1,330	1,942	458	39,360
	1980	35,388	6,003	1,676	4,579	883	48,529
	1990	38,920	6,513	2,335	6,593	1,762	56,123
	2000	45,026	6,123	2,609	9,553	1,410	64,721
Region	1970	119,295	16,135	3,895	4,944	3,281	147,550
	1980	143,715	17,150	4,994	13,164	6,796	185,819
	1990	165,010	18,344	5,962	18,748	15,098	223,162
	2000	192,484	18,180	6,686	27,562	12,537	257,449
Wisconsin	1970	998,092	207,184	63,954	118,723	28,474	1,416,427
	1980	1,214,499	198,353	71,451	216,472	55,536	1,756,311
	1990	1,392,610	197,659	79,562	256,616	129,327	2,055,774
	2000	1,609,407	190,889	91,047	325,633	104,168	2,321,144

Source: U.S. Census, 1970, 1980, 1990 and 2000.

By 2000, the share of single family homes ranged from 83% in Menominee County to 70% in Winnebago County. Winnebago County continued to have the largest share of duplex (9%) and multi-family (19%) units, and Menominee County continued to have the smallest share of duplex units, 1%. Marquette County had the smallest share of multi-family units, 3%. The share of mobile homes, trailers and other units ranged from 16% in Marquette County to 2% in Outagamie County.

Occupancy Status

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

Since 1970, the total occupancy rate for the state and region has remained pretty stable, varying only between 89% and 90% for the 30 year period. Within the region, urban counties had the highest occupancy rate, 95%, and the most stable occupancy rate. Even at the individual county level, the total occupancy rate for urban counties has remained stable over time. Outagamie County had the highest total occupancy rate, 97%, for urban counties and the region as a whole. Calumet County had the lowest total occupancy rate and the greatest fluctuation in total occupancy rates of all urban counties. In 1970, Calumet County had a total occupancy rate of 93%. By 2000, Calumet County's occupancy rate has increased to 95% (Table H-3).

The occupancy rate for rural counties has fluctuated slightly between 1970 and 2000. In 1970, the total occupancy rate for rural counties was 77%. This rate dropped to 75% in 1980, rose to 76% in 1990, then to 80% in 2000. In 1970, total occupancy rates for rural counties ranged from 85% in Waupaca County to 61% in Waushara County. In 2000, the total occupancy rate in rural counties ranged from 88% in Waupaca County to 64% in Menominee County.

The change in total occupancy rates for rural counties has been directly impacted by the amount of vacation property within these counties. As seasonal unit growth outpaced year-round housing growth, occupancy rates declined. In some areas, seasonal property owners are retiring to these areas and converting these units to year-round residences. In areas where conversion rates and year-round construction rates are higher than the increase in new seasonal units, occupancy rates have increased. In most instances, rural counties had higher total occupancy rates in 2000 than in 1970. Menominee County is the one exception. In Menominee County, seasonal unit growth continued to outpace growth in year-round residences. As a result Menominee County's total occupancy decreased from 74% in 1970 to 64% in 2000.

Table H-3. Occupancy Status, 1970 to 2000

	Year	Total Occupied	Owner-Occupied	Renter-Occupied	Vacant Units	Total Housing Units	Occupancy Rate
Calumet	1970	7,342	5,830	1,512	542	7,884	93.13%
	1980	9,694	7,700	1,994	734	10,428	92.96%
	1990	11,772	9,258	2,514	693	12,465	94.44%
	2000	14,910	11,994	2,916	848	15,758	94.62%
Fond du Lac	1970	24,408	18,426	5,982	1,466	25,874	94.33%
	1980	29,870	22,384	7,486	1,869	31,739	94.11%
	1990	32,644	23,427	9,217	1,904	34,548	94.49%
	2000	36,931	26,940	9,991	2,340	39,271	94.04%
Green Lake	1970	5,481	4,277	1,204	1,378	6,859	79.91%
	1980	6,734	5,215	1,519	1,585	8,319	80.95%
	1990	7,189	5,399	1,790	2,013	9,202	78.12%
	2000	7,703	5,950	1,753	2,128	9,831	78.35%
Marquette	1970	2,956	2,435	521	1,719	4,675	63.23%
	1980	4,361	3,510	851	2,767	7,128	61.18%
	1990	4,831	3,893	938	3,204	8,035	60.12%
	2000	5,986	4,925	1,061	2,678	8,664	69.09%
Menominee	1970	519	385	134	185	704	73.72%
	1980	799	582	217	528	1,327	60.21%
	1990	1,079	695	384	663	1,742	61.94%
	2000	1,345	992	353	753	2,098	64.11%
Outagamie	1970	32,807	25,103	7,704	806	33,613	97.60%
	1980	42,755	31,792	10,963	1,175	43,930	97.33%
	1990	50,527	36,507	14,020	1,396	51,923	97.31%
	2000	60,530	43,830	16,700	2,084	62,614	96.67%
Shawano	1970	9,927	8,142	1,785	2,161	12,088	82.12%
	1980	12,347	9,834	2,513	2,899	15,246	80.99%
	1990	13,775	10,614	3,161	2,962	16,737	82.30%
	2000	15,815	12,370	3,445	2,502	18,317	86.34%
Waupaca	1970	11,754	9,363	2,391	2,190	13,944	84.29%
	1980	14,954	11,706	3,248	3,188	18,142	82.43%
	1990	17,037	12,961	4,076	3,104	20,141	84.59%
	2000	19,863	15,287	4,576	2,645	22,508	88.25%
Waushara	1970	4,910	4,148	762	3,127	8,037	61.09%
	1980	6,904	5,653	1,251	4,338	11,242	61.41%
	1990	7,616	6,116	1,500	4,630	12,246	62.19%
	2000	9,336	7,798	1,538	4,331	13,667	68.31%
Winnebago	1970	38,249	27,870	10,379	1,882	40,131	95.31%
	1980	46,885	32,552	14,333	2,829	49,714	94.31%
	1990	53,216	35,423	17,793	2,907	56,123	94.82%
	2000	61,157	41,571	19,586	3,564	64,721	94.49%
Region	1970	138,353	105,979	32,374	15,456	153,809	89.95%
	1980	175,303	130,928	44,375	21,912	197,215	88.89%
	1990	199,686	144,293	55,393	23,476	223,162	89.48%
	2000	233,576	171,657	61,919	23,873	257,449	90.73%
Wisconsin	1970	1,328,804	918,153	410,651	143,519	1,472,323	90.25%
	1980	1,652,261	1,127,367	524,894	211,636	1,863,897	88.65%
	1990	1,822,118	1,215,350	606,768	233,656	2,055,774	88.63%
	2000	2,084,544	1,426,361	658,183	236,600	2,321,144	89.81%

Source: U.S. Census, 1970, 1980, 1990 and 2000.

Tenure

The majority of occupied units in the state and the region are owner-occupied units, 68% and 73% respectively. Over time, the region has maintained higher owner-occupancy rates than the state. However, owner-occupied units as a percentage of total occupied units have decreased over time at both the regional and state level. At the state level, owner-occupied units as a percentage of total occupied units decreased from 69% in 1970 to 67% in 1990, then rose to 68% in 2000. At the regional level, owner-occupied units as a percentage of total occupied units decreased from 77% of all occupied units in 1970 to 73% of all occupied units in 2000.

Within the region, urban counties had lower owner-occupied rates than rural counties. In 1970, owner-occupied units comprised 75% of all occupied units in urban counties and 81% of all occupied units in rural counties. Between 1970 and 2000, the share of owner-occupied units in urban counties declined from 75% to 72%. During the same time period, owner-occupied units in rural counties declined from 81% of occupied units in 1970 to 77% of occupied units in 1990, then increased to 79% of occupied units in 2000.

The decline in the share of owner-occupied units resulted from higher growth in the rental housing market. Between 1970 and 2000, the number of owner-occupied units in the region increased by 62%, while the number of rental-occupied units increased by 91%. Urban counties experienced the strongest growth in rental-occupied units and the weakest growth in owner-occupied units. The number of rental-occupied units increased by 92% in urban counties, while the number of owner-occupied units increased by 61%. In rural counties, the number of rental-occupied units increased by 87%, while the number of owner-occupied units increased by 65%. As a result, the percentage of rental units in urban counties increased from 25% of occupied units in 1970 to 28% of all occupied units in 2000. In rural counties, the share of rental-occupied units increased from 19% in 1970 to 21% of occupied units in 2000.

The state experienced the smallest percentage growth in owner-occupied and rental-occupied units during this time period. Between 1970 and 2000 the number of owner-occupied units in Wisconsin increased by 55%, while the number of rental-occupied units increased by 60%.

Vacancy Status

Vacant housing units are units that are livable, but not currently occupied. Between 1970 and 2000, the state experienced stronger growth in the number of vacant units than the region. During this time period, the number of vacant units increased by 65% in the state and 54% in the region. At both levels, however, vacant units as a percentage of total units remained fairly stable, fluctuating between 9% and 11% during this time period.

Within the region, urban counties experienced higher growth in vacant units than rural counties. The number of vacant units increased by 88% in urban counties, compared to 40% in rural counties. Although urban counties experienced strong growth in the number of vacant units, vacant units as a percentage of total units remained relatively constant throughout the time period. In 1970, vacant units comprised 4% of all units in urban counties. By 2000, their share increased to almost 5%.

The vacancy status of units available for purchase or rent is considered to be a strong indicator of housing availability. Generally, when vacancy rates are below 1.5% for owner-occupied units and 5% for renter-occupied units, housing is considered to be in short supply.

Owner-Occupied Housing

In 1970, homeowner vacancy rates for the region and the state were 0.85% and 0.98%, indicating that owner-occupied units were in short supply at the state and regional level. Within the region, urban counties had very tight owner-occupied housing markets. Homeowner vacancy rates for urban counties ranged from 0.43% in Outagamie County to 0.84% in Calumet County (Table H-4). Rural counties as a whole had an adequate supply of owner-occupied units for sale in 1970; however, variation existed at the county level. Green Lake, Menominee, Shawano and Waupaca Counties had homeowner vacancy rates below standard, indicating tight housing markets, while Marquette and Waushara Counties had homeowner vacancy rates well above standard, indicating an oversupply in the owner-occupied housing markets in these two counties.

Between 1970 and 2000, homeowner vacancy rates varied slightly. At the state level, homeowner vacancy rates peaked at 1.36% in 1980, then declined to 1.20% in 2000, indicating that the state as a whole maintained homeowner vacancy rates below standard for the entire time period. At the regional level, homeowner vacancy rates improved over time, rising from 0.85% in 1970 to 1.30% in 2000; but again, at the regional level the owner-occupied housing market remained tight.

Within the region, urban owner-occupied housing markets remained tighter than rural owner-occupied housing markets. Between 1970 and 2000, homeowner vacancy rates in urban counties rose from 0.58% in 1970 to 1.17% in 2000, indicating that owner-occupied housing was in short supply in urban counties throughout the time period. In rural counties, homeowner vacancy rates peaked at 1.95% in 1980, then declined to 1.64% in 2000, indicating that, on average, rural counties had an adequate supply of owner-occupied housing throughout the time period.

In 2000, homeowner vacancy rates in urban counties ranged from 0.95% in Outagamie County to 1.37% in Calumet County, indicating that all urban counties had tight housing markets. While rural counties, on average, had an adequate supply of owner-occupied units in 2000, two rural counties, Menominee and Shawano, had homeowner vacancy rates below standard, indicating tight housing markets in those two counties. The remaining rural counties had homeowner vacancy rates at or above standard, indicating an adequate supply of owner-occupied housing exists in those counties. In 2000, homeowner vacancy rates in rural counties ranged from 1.01% in Menominee County to 2.27% in Green Lake County.

Rental Housing

In 1970, vacancy rates indicate that the state and region as a whole had an adequate number of rental units. Although the region as a whole had an adequate number of units for rent in 1970, regional variation resulted in many rural counties having an oversupply of rental units, while some urban counties had tight rental markets. Rental vacancy rates for urban counties ranged from 3.29% in Fond du Lac County to 4.88% in Outagamie County, while rental vacancy

rates in rural counties ranged from 6.72% in Menominee County to 12.73% in Waushara County.

At the state level, rental vacancy rates remained relatively stable between 1970 and 2000. Rental vacancy rates in Wisconsin increased from 5.15% in 1970 to 5.26% in 1980, declined to 4.91% in 1990, then rose to 5.88% in 2000, indicating that the state as a whole had an adequate supply of rental units throughout the time period. At the regional level, rental vacancy rates declined from 5.28% in 1970 to 4.03% in 1990, then rose to 6.71% in 2000. The slight oversupply of rental housing in 2000, was likely the market response to the tight rental housing market in 1990.

Within the region, urban counties continued to have tighter rental markets than rural counties. On average, rental vacancy rates for urban counties increased from 4.03% in 1970 to 4.29% in 1980, dropped to 3.50% in 1990, then rose above standard to 6.52% for the first time in 2000. Average rental vacancy rates for rural counties declined from 9.96% in 1970 to 6.00% in 1990, then rose to 7.43% in 2000, indicating that rural counties as a whole had an oversupply of rental units for the entire time period.

At the county level, rental vacancy rates fluctuated substantially in most counties between 1970 and 2000. Four counties in the region, Marquette, Shawano, Waupaca and Waushara, maintained rental vacancy rates at or above standard for the entire time period, indicating that these counties had an adequate number of units available for rent. The remaining counties saw their available rental housing markets expand above standard and contract below standard at different points between 1970 and 2000. 2000 was the only year every county in the region had an adequate supply of rental housing.

It should be noted here that rental housing is not distributed equitably throughout each county, while county totals indicate that an adequate supply of rental housing existed in every county in the region, several MCDs in the region had rental housing shortages.

Seasonal Units

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

Seasonal units comprised the largest share of vacant units at the state and regional level throughout the time period. In 1970, seasonal units comprised 41% of the region's vacant units and 64% of the state's vacant units. In Wisconsin seasonal units increased to 66% of the state's vacant units in 1980, then declined to 61% of the state's vacant units in 2000. At the regional level, seasonal units increased to 69% of the region's vacant units in 1980, then declined to 57% of vacant units within the region in 2000.

Within the region, seasonal units comprised a larger share of vacant units in rural counties than in urban counties. In 1970, seasonal units comprised 34% of vacant units in urban counties and 43% of vacant units in rural counties. In urban counties, seasonal units ranged from 4% of vacant units in Outagamie County to 47% of vacant units in Calumet County. In rural

Table H-4. Vacancy Status, 1970 to 2000

	Year	For Rent	For Sale	Seasonal Units	Other Units	Total Vacant Units	Vacancy Rates	
							Homeowner	Rental
Calumet	1970	60	49	254	179	542	0.84%	3.97%
	1980	129	87	406	112	734	1.13%	6.47%
	1990	79	106	312	196	693	1.14%	3.14%
	2000	253	164	287	144	848	1.37%	8.68%
Fond du Lac	1970	197	143	559	567	1,466	0.78%	3.29%
	1980	328	207	921	413	1,869	0.92%	4.38%
	1990	446	199	862	397	1,904	0.85%	4.84%
	2000	830	348	573	589	2,340	1.29%	8.31%
Green Lake	1970	140	58	412	768	1,378	1.36%	11.63%
	1980	52	130	1,208	195	1,585	2.49%	3.42%
	1990	66	120	1,537	290	2,013	2.22%	3.69%
	2000	185	135	1,422	386	2,128	2.27%	10.55%
Marquette	1970	41	57	1,024	597	1,719	2.34%	7.87%
	1980	83	85	2,419	180	2,767	2.42%	9.75%
	1990	49	114	2,785	256	3,204	2.93%	5.22%
	2000	70	108	2,268	232	2,678	2.19%	6.60%
Menominee	1970	9	4	137	35	185	1.04%	6.72%
	1980	3	17	482	26	528	2.92%	1.38%
	1990	20	7	528	108	663	1.01%	5.21%
	2000	20	10	686	37	753	1.01%	5.67%
Outagamie	1970	376	137	34	259	806	0.55%	4.88%
	1980	388	298	123	366	1,175	0.94%	3.54%
	1990	356	331	188	521	1,396	0.91%	2.54%
	2000	860	418	237	569	2,084	0.95%	5.15%
Shawano	1970	189	116	991	865	2,161	1.42%	10.59%
	1980	133	164	2,202	400	2,899	1.67%	5.29%
	1990	201	194	1,973	594	2,962	1.83%	6.36%
	2000	244	146	1,793	319	2,502	1.18%	7.08%
Waupaca	1970	201	125	770	1,094	2,190	1.34%	8.41%
	1980	300	181	2,248	459	3,188	1.55%	9.24%
	1990	247	162	2,261	434	3,104	1.25%	6.06%
	2000	322	232	1,681	410	2,645	1.52%	7.04%
Waushara	1970	97	94	1,337	1,599	3,127	2.27%	12.73%
	1980	65	135	3,913	225	4,338	2.39%	5.20%
	1990	128	153	3,892	457	4,630	2.50%	8.53%
	2000	104	147	3,693	387	4,331	1.89%	6.76%
Winnebago	1970	398	121	771	592	1,882	0.43%	3.83%
	1980	646	334	1,299	550	2,829	1.03%	4.51%
	1990	641	430	1,145	691	2,907	1.21%	3.60%
	2000	1,265	527	1,032	740	3,564	1.27%	6.46%
Region	1970	1,708	904	6,289	6,555	15,456	0.85%	5.28%
	1980	2,127	1,638	15,221	2,926	21,912	1.25%	4.79%
	1990	2,233	1,816	15,483	3,944	23,476	1.26%	4.03%
	2000	4,153	2,235	13,672	3,813	23,873	1.30%	6.71%
Wisconsin	1970	21,128	9,019	92,467	20,905	143,519	0.98%	5.15%
	1980	27,610	15,309	140,401	28,316	211,636	1.36%	5.26%
	1990	29,795	14,692	150,601	38,568	233,656	1.21%	4.91%
	2000	38,714	17,172	142,313	35,457	233,656	1.20%	5.88%

Source: U. S. Census, 1970, 1980, 1990, 2000.

counties, seasonal units ranged from 30% of vacant units in Green Lake County to 74% of vacant units in Menominee County.

Seasonal units not only comprised a larger share of vacant units in rural counties than in urban counties, but the gap between the two widened over time. Between 1970 and 2000, the share of seasonal units in urban counties peaked at 42% in 1980, then declined to 24% in 2000. In rural counties, the share of seasonal units peaked at 82% in 1980 and declined to 77% in 2000. In 2000, seasonal units in urban counties ranged from 11% of vacant units in Outagamie County to 34% of vacant units in Calumet County. In rural counties, seasonal units ranged from 64% of vacant units in Waupaca County to 91% of vacant units in Menominee County.

Other Vacant

Other vacant units include migrant housing, units rented or sold, but not yet occupied and all other vacant units not included in any of the above categories. In 1970, other vacant units comprised 42% of the region's vacant housing stock and 15% of the state's vacant housing stock. Within the region, other vacant units comprised 34% of the vacant housing stock in urban counties and 46% of the housing stock in rural counties. Other vacant units as a percentage of total vacant units ranged from 19% of the vacant housing stock in Menominee County to 56% of the housing stock in Green Lake County.

Between 1970 and 2000, other vacant units remained at 15% of the state's vacant housing stock, but declined from 42% of the region's vacant housing stock to 16% of the region's vacant housing stock. Within the region, the largest decline occurred in rural counties. Other vacant units declined from 46% of the vacant housing stock in rural counties in 1970 to 12% of the vacant housing stock in 2000. In urban counties, other vacant units declined from 34% of the vacant housing stock in 1970 to 23% of the vacant housing stock in 2000. By 2000, the share of other vacant units in the region ranged from 5% of the vacant housing stock in Menominee County to 27% of the vacant housing stock in Outagamie County.

Housing Stock Value

Median Housing Value Trends

In 1970, urban counties had higher median housing values than rural counties. Rural county median housing values in the region ranged from \$5,700 in Menominee County to \$14,100 in Green Lake County, while urban county median housing values ranged from \$14,400 in Fond du Lac County to \$17,600 in Outagamie County. Outagamie County was the only county in the region with a higher median housing value than the state (Table H-5).

Since 1970, housing values have risen substantially. The largest growth in median housing values occurred in the 1970's. Between 1970 and 1980, median housing prices more than doubled in response to inflationary pressures during the late 1970's and increased demand as baby-boomers entered the housing market. Housing prices continued to rise during the 1980's, but at a much slower rate. Housing prices again increased substantially in the 1990's. Lower interest rates allowed home buyers the opportunity to purchase a higher value home, and the

market responded by increasing the average home size for new construction³. The number of expected amenities in a home also increased. Communities responded to the demand to protect property values by increasing minimum lot sizes and minimum square footage. Children of babyboomers began entering the housing market during this decade, which put additional pressure on the housing market. The increased demand for starter homes and lack of supply drove the value of existing starter homes up substantially. By 2000, median housing values in the region ranged from \$72,700 in Menominee County to \$109,300 in Calumet County.

Table H-5. Median Housing Value for Specified Owner-Occupied Units

	1970	1980	1990	2000
Calumet	\$16,300	\$45,800	\$62,200	\$109,300
Fond du Lac	\$14,400	\$41,200	\$55,700	\$101,000
Green Lake	\$14,100	\$38,300	\$48,400	\$90,100
Marquette	\$9,900	\$34,300	\$45,600	\$87,000
Menominee	\$5,700	\$26,100	\$46,700	\$72,700
Outagamie	\$17,600	\$45,200	\$63,900	\$106,000
Shawano	\$10,900	\$35,600	\$45,500	\$84,000
Waupaca	\$12,400	\$37,800	\$49,300	\$89,300
Waushara	\$10,600	\$34,700	\$45,600	\$85,100
Winnebago	\$16,500	\$42,900	\$59,700	\$97,700
Wisconsin	\$17,300	\$48,600	\$62,100	\$112,200

Source: U. S. Census, 1970, 1980, 1990 and 2000.

Variations existed between urban and rural counties. Between 1970 and 2000, median housing values in rural counties increased at a higher rate than in urban counties; nevertheless, urban counties continued to have higher median housing values than rural counties. In 2000, median housing values for rural counties in the region ranged from \$72,700 in Menominee County to \$90,100 in Green Lake County, while median housing values for urban counties in the region ranged from \$97,700 in Winnebago County to \$109,300 in Calumet County. Housing market changes and pressures in the housing markets elsewhere in the state raised the state's median housing value above all counties in the region. At the state level, the median housing value increased from \$17,300 in 1970 to \$112,200 in 2000.

Current Values by Price Range

Although 6 out of the 10 counties in the region had median housing values below \$50,000 in 1990, by 2000 only five percent of the region's housing stock was valued at less than \$50,000 (Table H-6). While the increase in housing values provides additional equity for homeowners, it has made it more difficult for non-homeowners to purchase their first home.

³ In 1970, the average size of a new single family home was 1,500 sq. ft. By 2000, the average size of a new single family home was 2,266 sq. ft.

The share of housing stock valued at \$50,000 or less is not distributed evenly throughout the region. Rural counties have a much higher percentage of housing valued at less than \$50,000 (12%) than urban counties (3%). At the county level, even more variation exists. The share of owner-occupied housing stock in the region valued at less than \$50,000 ranged from 26% in Menominee County to 2% in Outagamie County. Seven percent of the state's owner-occupied housing stock is valued at less than \$50,000.

The largest share of housing stock for the state and all ten counties in the region falls within the \$50,000 to \$99,000 price range. Forty-seven percent of owner-occupied housing stock in the region is valued at \$50,000 to \$99,999, compared to 35% of the state's housing stock. Within the region, 51% of the housing stock in rural counties is valued at \$50,000 to \$99,999, compared to 45% in urban counties. Marquette County had the largest share of units in this range, 52%; Calumet County had the smallest, 39%.

Table H-6. Specified Owner-Occupied Housing Unit Values, 2000

Jurisdiction	Less than \$50,000	\$50,000 to 99,999	\$100,000 to 149,000	\$150,000 to 199,999	\$200,000 to 299,999	\$300,000 or More	Total Units
Calumet	245	3,855	3,603	1,356	590	197	9,846
Fond du Lac	781	10,068	6,904	2,742	1,137	381	22,013
Green Lake	430	2,291	980	394	204	189	4,488
Marquette	323	1,498	714	226	81	30	2,872
Menominee	183	309	106	60	38	11	707
Outagamie	655	16,623	12,754	5,100	2,237	646	38,015
Shawano	1,199	4,294	1,680	635	362	103	8,273
Waupaca	1,040	5,593	2,693	962	445	185	10,918
Waushara	698	2,435	1,033	384	262	73	4,885
Winnebago	1,467	17,634	9,950	4,197	1,995	1,032	36,275
Urban Counties	3,148	48,180	33,211	13,395	5,959	2,256	106,149
Rural Counties	3,873	16,420	7,206	2,661	1,392	591	32,143
Region	7,021	64,600	40,417	16,056	7,351	2,847	138,292
Wisconsin	73,450	396,893	343,993	173,519	95,163	39,449	1,122,467

Source: U. S. Census, 2000.

The second most common price range for housing stock in the region is the \$100,000 to \$149,000 category. Twenty-nine percent of the region's housing stock falls in this category, compared to 31% for the state. Urban counties have a larger share of housing units in this price range, 31%, than rural counties, 22%. Variations among individual counties in the region range from 15% in Menominee County to 37% in Calumet County.

The remaining 19% of housing stock in the region is valued at \$150,000 or more. Urban counties have a larger share of housing in this price range, 20%, than rural counties, 14%. Urban counties also have a larger share of homes in every category above \$150,000 than rural counties. Variations amongst counties in the region range from 12% in Marquette County to 22% in Calumet County. The state has the highest share of units in this price range, 27%.

Housing Costs

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payments for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and fuels. In 1989, the standard for determining whether rent or home ownership costs comprised a disproportionate share of income was set at 30% of gross household income. Households spending more than 30% of their income for housing may be at risk of losing their housing should they be confronted with unexpected bills or unemployment of one or more workers per household.

Owner-Occupied Housing

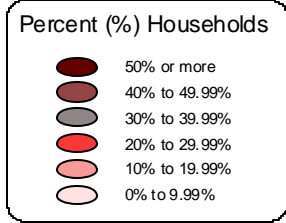
In 1989, 15% of homeowners in the state and 12% of homeowners in the region were paying a disproportionate amount of their income for housing (Table H-7). Rural residents were more likely to pay a disproportionate amount of their income for housing than urban residents. Sixteen percent of rural homeowners spend more than 30% of their income on housing, compared to 11% of urban homeowners. In 1989, Waushara County appeared to be the least affordable county in the region. Winnebago County appeared to be the most affordable. Eighteen percent of Waushara County homeowners paid a disproportionate share of their income for housing, compared to 9% of Winnebago County homeowners.

Between 1989 and 1999, housing affordability became a larger issue for homeowners in the region and the state. The percentage of homeowners paying a disproportionate share of their income for housing in Wisconsin rose from 15% to 18% during this time period. In the region, the share of homeowners paying a disproportionate share of their income for housing rose from 12% to 15%. Within the region, the share of homeowners in urban counties paying a disproportionate share of their income for housing increased to 15%. In rural counties, the share of homeowners paying a disproportionate share of their income for housing decreased slightly to 15%. In 1999, the share of homeowners paying more than 30% of their income for housing ranged from 21% in Marquette County to 11% in Waupaca County.

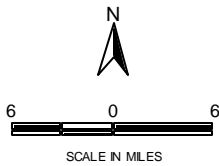
An examination of data at the municipal level indicates that areas with the greatest owner-occupied affordability problems tend to be in counties that have lower median county incomes and significant recreation property (Exhibit H-1.). Marquette County, which has the highest percentage of homeowners paying a disproportionate amount of income for housing, has the second lowest median household income in the region⁴. Marquette County not only has real estate pressure from seasonal residents, Marquette County is also experiencing pressure from individuals who work in Dane County and have relocated to Marquette County, because they cannot afford to live in Dane County.

⁴ In 1999, Menominee County had the lowest median household income.

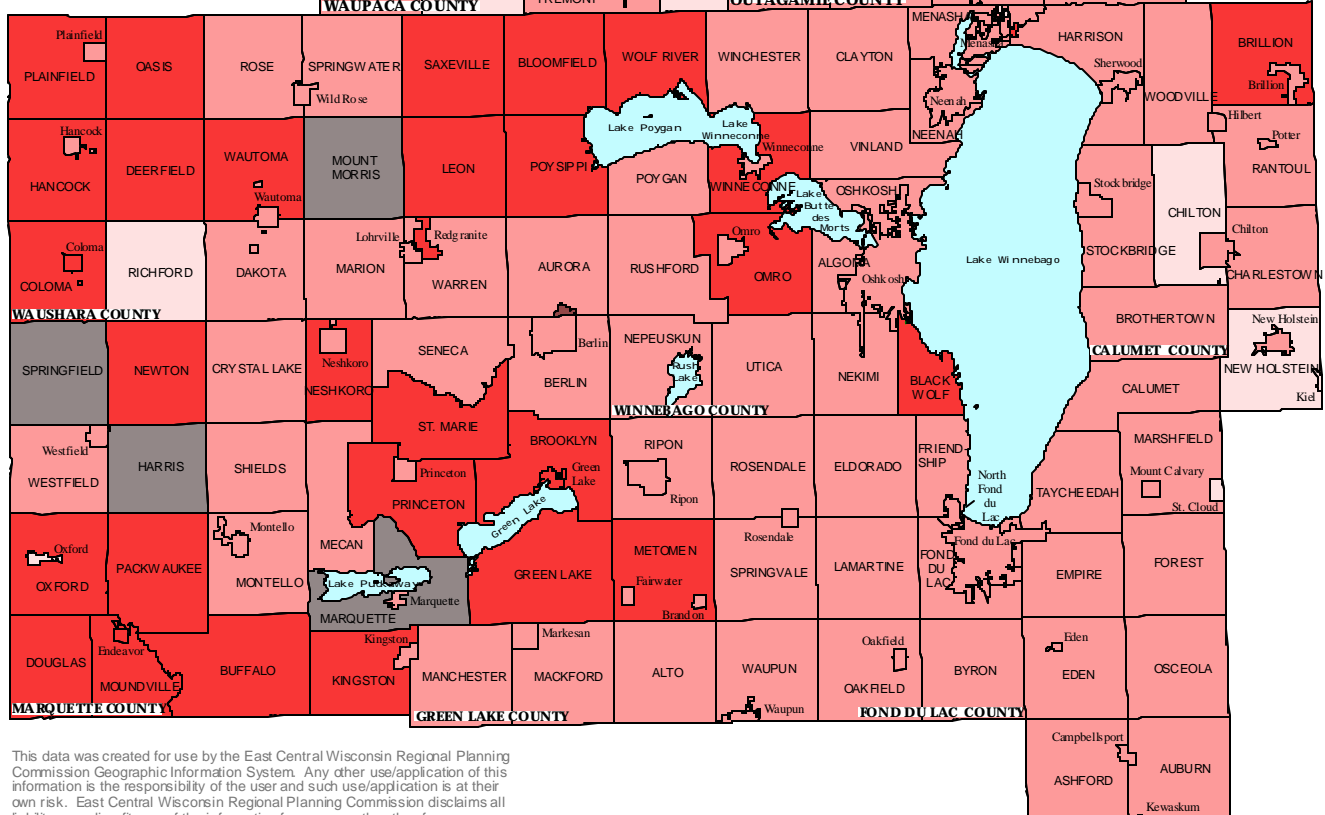
Exhibit H-1 Percent Homeowners Without Affordable Housing 2000



Source: U.S. Census, 2000.



Prepared December 2002 By:
 EAST CENTRAL WISCONSIN REGIONAL
 PLANNING COMMISSION
 132 MAIN ST.
 MENASHA, WI 54952
 (920) 751-4770
 Fax: (920) 751-4771
 Website: www.ecrplanning.com
 Email: gis@ecrplanning.com



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Table H-7. Households Paying a Disproportionate Amount of Their Income for Housing, 1989 and 1999

	Households for which owner costs are not affordable				Households for which renter costs are not affordable			
	1989		1999		1989		1999	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Calumet	849	12.11%	1,304	13.24%	604	25.80%	516	18.33%
Fond du Lac	2,267	12.32%	3,371	15.31%	2,763	31.76%	2,902	29.75%
Green Lake	664	17.16%	819	18.25%	412	26.61%	417	25.79%
Marquette	356	16.08%	605	21.07%	205	27.01%	206	23.09%
Menominee	62	11.97%	117	16.55%	158	41.58%	98	28.57%
Outagamie	3,761	12.30%	5,787	15.22%	4,054	29.53%	4,203	25.45%
Shawano	1,081	15.97%	1,317	15.92%	779	28.34%	846	26.23%
Waupaca	1,421	15.85%	1,962	11.23%	1,016	27.23%	1,055	24.29%
Waushara	637	17.65%	963	19.71%	444	34.61%	324	23.38%
Winnebago	2,581	8.66%	5,665	15.62%	779	28.34%	5,484	28.23%
Urban	9,458	11.02%	16,127	15.19%	8,200	29.80%	13,105	27.02%
Rural	4,221	16.27%	5,783	14.95%	3,014	28.84%	2,946	24.95%
Region	13,679	12.24%	21,910	15.13%	11,214	29.54%	16,051	26.61%
Wisconsin	140,026	15.08%	199,967	17.81%	209,438	35.96%	207,242	32.30%

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

Renter-Occupied Housing

Census data indicates that renters throughout the region and the state had far greater difficulty finding affordable housing than homeowners. In 1989, 36% of renters in the state and 30% of renters in the region paid a disproportionate share of their income for housing, compared to 15% and 12% of homeowners, respectively.

On average, urban county residents had slightly more difficulty obtaining affordable rental housing than rural residents. In 1989, 30% of urban county renters paid a disproportionate share of their income for housing, compared to 29% of rural county renters. At the individual county level, however, the county with the highest share of renters paying more than 30% of their income for housing was a rural county, Menominee County. The county with the smallest share of renters paying more than 30% of their income for housing was an urban county, Calumet County. Forty-two percent of renters in Menominee County paid more than 30% of their income for housing in 1989, compared to 26% of renters in Calumet County.

Between 1989 and 1999, four jurisdictions saw the number of households paying a disproportionate share of their income for rental housing decrease, Calumet, Menominee and Waushara Counties and the State of Wisconsin. As a result of these decreases, the share of renters paying a disproportionate share of their income for housing decreased at the state and regional level during this time period.

By 1999, the share of renters paying more than 30% of their income for housing in the state had declined from 36% in 1989 to 32% in 1999. In the region, the share of renters paying more than 30% of their income for housing declined from 30% of renters in 1989 to 27% of

renters in 1999. Renters continued to have more difficulty finding affordable housing than homeowners; and renters in urban counties continued to have more difficulty finding affordable rental housing than rural county residents.

In 1999, 27% of urban county renters paid a disproportionate share of their income for housing, compared to 25% of rural county residents. Fond du Lac County has the largest share of renters paying a disproportionate amount of their income for housing, 30%. Calumet County had the smallest share of renters paying a disproportionate amount of their income for housing, 18%.

An examination of data at the municipal level shows that areas with the greatest renter affordability problems are scattered throughout the region (Exhibit H-2.). At this point in time, no clear, consistent pattern exists; so it is likely that affordability issues are linked to local conditions. Those local conditions, which vary by community, have resulted in a mismatch between rental costs and income levels for a significant share of renters in the region.

Housing Conditions

Census data generally used for determining housing conditions include units lacking complete plumbing facilities and overcrowding. Complete plumbing facilities include hot and cold piped water, flush toilet and a bathtub or shower. Housing units are classified as lacking complete plumbing facilities when any of the three facilities are not present. Overcrowding is defined as more than one person per room in a dwelling unit.

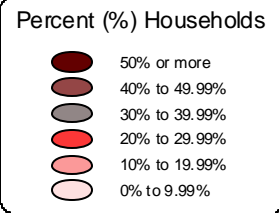
Plumbing

In 1990 and 2000, less than 1% of occupied units in the region and state were lacking complete plumbing facilities. The state had a slightly higher percentage of units lacking complete plumbing facilities than the region as a whole. The number of units lacking complete plumbing declined between 1990 and 2000 for both the region and the state (Table H-8).

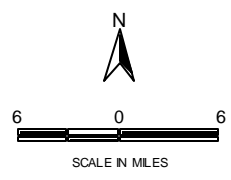
Within the region, rural counties had a higher percentage of occupied units lacking complete plumbing facilities for both years than urban counties in the region. In 1990 and 2000, less than 1% of occupied units in urban counties were lacking complete plumbing facilities. In 1990, Green Lake County was the only rural county in which less than 1% of occupied units lacked complete plumbing facilities. In the remainder of rural counties, the percentage of occupied units lacking complete plumbing facilities ranged from 1.13% in Waupaca County to 2.50% in Menominee County.

Between 1990 and 2000, the number and percentage of occupied units lacking complete plumbing facilities declined in every county in the region, except Green Lake County. In Green Lake County, the number of occupied units lacking complete plumbing facilities rose from 33 units in 1990 to 45 units in 2000. The increase in occupied units lacking complete plumbing facilities was likely due to the conversion of seasonal units lacking in complete plumbing facilities to year-round residences. In spite of the increase, the percentage of occupied units lacking complete plumbing facilities in Green Lake County remained below 1%. By 2000, the percentage of occupied units lacking complete plumbing facilities was less than 1% for every county in the region.

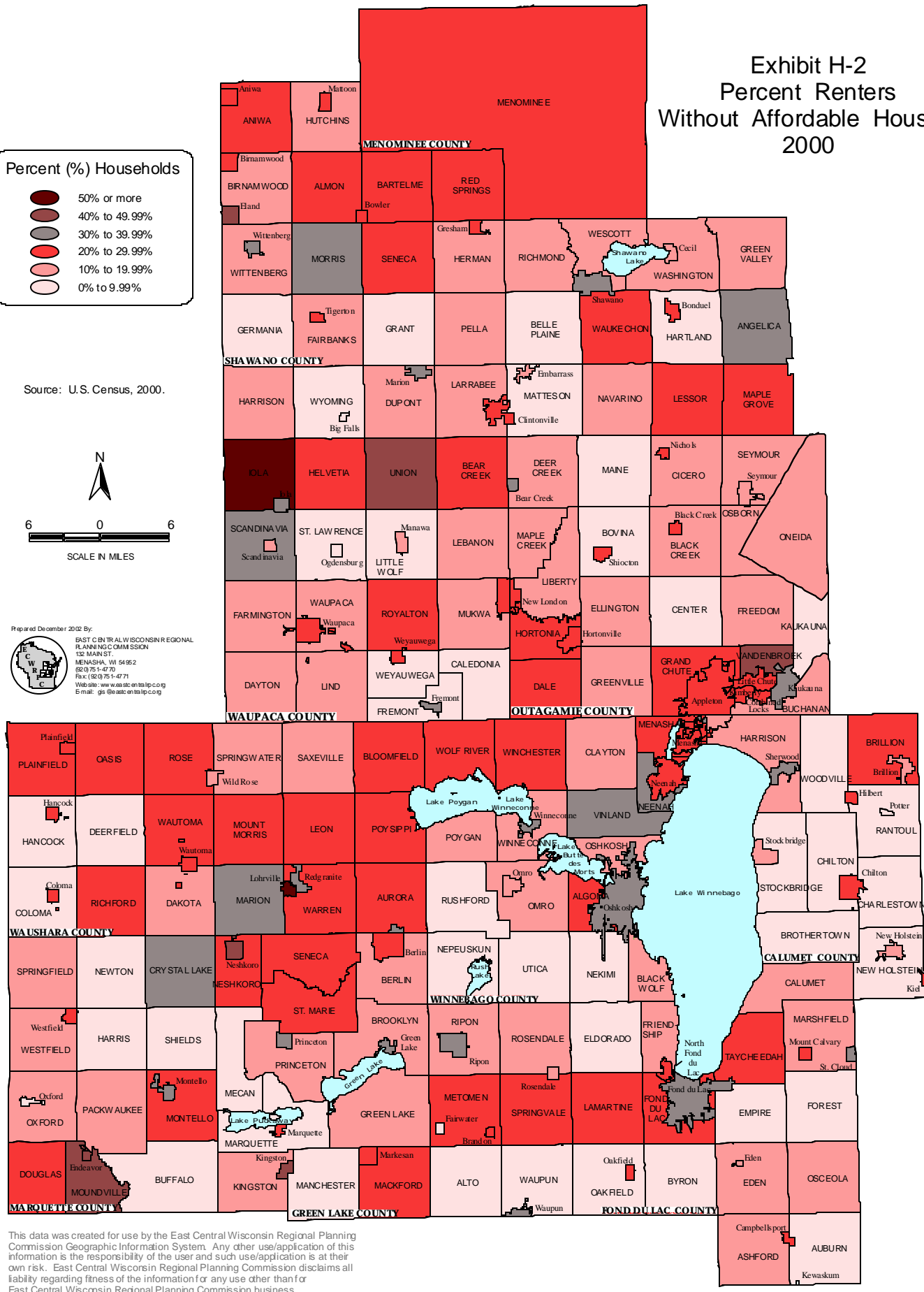
Exhibit H-2 Percent Renters Without Affordable Housing 2000



Source: U.S. Census, 2000.



Prepared December 2002 By:
 EAST CENTRAL WISCONSIN REGIONAL
 PLANNING COMMISSION
 132 MAIN ST.
 MENASHA, WI 54952
 920.751-4770
 Fax: 920.751-4771
 Website: www.eastcentralpc.org
 E-mail: gs@eastcentralpc.org



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Table H-8. Units Lacking Complete Plumbing Facilities, 1990 and 2000

	1990			2000		
	Units Lacking Complete Plumbing		Total Occupied Units	Units Lacking Complete Plumbing		Total Occupied Units
	Number	Percent		Number	Percent	
Calumet	60	0.51%	11,772	28	0.19%	14,910
Fond du Lac	124	0.38%	32,644	83	0.22%	36,931
Green Lake	33	0.46%	7,189	45	0.76%	5,950
Marquette	66	1.37%	4,831	44	0.89%	4,925
Menominee	27	2.50%	1,079	10	0.74%	1,345
Outagamie	107	0.21%	50,527	82	0.14%	60,530
Shawano	208	1.51%	13,775	105	0.66%	15,815
Waupaca	193	1.13%	17,037	111	0.56%	19,863
Waushara	103	1.35%	7,616	62	0.66%	9,336
Winnebago	196	0.38%	52,216	192	0.46%	41,571
Urban Counties	487	0.33%	147,159	385	0.25%	153,942
Rural Counties	630	1.22%	51,527	377	0.66%	57,234
Region	1,117	0.56%	198,686	762	0.36%	211,176
Wisconsin	11,780	0.65%	1,822,118	10,648	0.51%	2,084,544

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

Overcrowding

In 1990, the state had a higher share of units with more than one person per room than the region. Two percent of units in Wisconsin were overcrowded in 1990, compared to 1.6% in the region (Table H-9.). Within the region, rural counties had a larger share of overcrowded units than urban counties.

The largest share of overcrowded units by far could be found in Menominee County. Fifteen percent of units in Menominee County were overcrowded in 1990. For the remainder of counties in the region, the share of overcrowded units ranged from 2.03% in Shawano County to 1.17% in Winnebago County.

Between 1990 and 2000, the number of overcrowded units increased in the state and the region. By 2000, 2% of units in the region and almost 2.5% of units in the state were overcrowded.

Within the region, the number of overcrowded units increased for every county in the region, except for Menominee and Shawano Counties. In Menominee and Shawano Counties, the number of units with more than one person per room decreased slightly. Rural counties continued to have a higher share of overcrowded units than urban counties. Menominee County continued to have a far larger share of overcrowded units than the remaining counties in the region. In 2000, 12% of units in Menominee County were overcrowded. In the

remaining counties in the region, the share of overcrowded units ranged from 2.60% in Winnebago County to 1.42% in Fond du Lac County.

Table H-9. Overcrowding, 1990 and 2000

	1990			2000		
	Overcrowded Units		Total Occupied Units	Overcrowded Units		Total Occupied Units
	Number	Percent		Number	Percent	
Calumet	222	1.89%	11,772	265	1.78%	14,910
Fond du Lac	431	1.32%	32,644	524	1.42%	36,931
Green Lake	87	1.21%	7,189	137	2.30%	5,950
Marquette	75	1.55%	4,831	86	1.75%	4,925
Menominee	162	15.01%	1,079	161	11.97%	1,345
Outagamie	904	1.79%	50,527	1,107	1.83%	60,530
Shawano	279	2.03%	13,775	275	1.74%	15,815
Waupaca	274	1.61%	17,037	300	1.51%	19,863
Waushara	129	1.69%	7,616	192	2.06%	9,336
Winnebago	609	1.17%	52,216	1,082	2.60%	41,571
Urban Counties	2,166	1.47%	147,159	2,978	1.93%	153,942
Rural Counties	1,006	1.95%	51,527	1,151	2.01%	57,234
Region	3,172	1.60%	198,686	4,129	1.96%	211,176
Wisconsin	38,340	2.10%	1,822,118	50,351	2.42%	2,084,544

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

Households by Type

In 1990, the region had a higher percentage of family households⁵, 72%, than the state, 70%. Almost 86% of family households in the region were married couples. Single parent households comprised 14% of family households and 10% of all households in the region. The state had a lower percentage of married couple families, 83% and a higher share of single parent households. In Wisconsin, single parent households comprised 18% of family households and 12% of all households in the state.

The remainder of households in the region and state were comprised of nonfamily households⁶. Thirty percent of the state's households were comprised of nonfamily households, compared to 28% for the region. The region, however, had a higher percentage of nonfamily households comprised of householders age 65 and older living alone, 39%, than the state, 35%.

Within the region, in 1990, rural counties had a higher percentage of family, 73%, and married couple family households, 63%, than urban counties, where family and married couple family households comprised 72% and 62% of households, respectively. Urban counties had a higher

⁵ A family household is a household where individuals living in the household are related to the householder by birth, marriage, or adoption. Family households include married couple families and single parent families.

⁶ Nonfamily households are households where individuals living in the household are not related by birth, marriage or adoption. Nonfamily households also include one-person households.

percentage of nonfamily households, 28%, than rural counties, 27%. However, nonfamily households in rural counties were more likely to be comprised of householders age 65 and older living alone. Both urban and rural counties had comparable shares of single parent family households, 10%.

Table H-10. Households by Type, 1990 and 2000

	Total Families		Married Couple Families		Single Parent Families		Nonfamily Households		Total Households	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Wisconsin	1,275,172	1,386,815	1,048,010	1,108,597	227,162	278,218	546,946	697,729	1,822,118	2,084,544
Region	144,191	160,565	123,688	134,067	20,503	26,498	55,495	73,011	199,686	233,576
Urban Counties	106,458	118,397	91,268	99,054	15,190	19,343	41,701	55,131	148,159	173,528
Rural Counties	37,733	42,168	32,420	35,013	5,313	7,155	13,794	17,880	51,527	60,048
Calumet	9,269	11,164	8,163	9,689	1,106	1,475	2,503	3,746	11,772	14,910
Fond du Lac	23,665	25,467	20,239	21,321	3,426	4,146	8,979	11,464	32,644	36,931
Green Lake	5,176	5,322	4,476	4,510	700	812	2,013	2,381	7,189	7,703
Marquette	3,546	4,167	3,118	3,516	428	651	1,285	1,819	4,831	5,986
Menominee	905	1,065	472	572	433	493	174	280	1,079	1,345
Outagamie	37,232	42,219	32,212	35,622	5,020	6,597	13,295	18,311	50,527	60,530
Shawano	10,189	11,154	8,859	9,220	1,330	1,934	3,586	4,661	13,775	15,815
Waupaca	12,350	13,877	10,661	11,593	1,689	2,284	4,687	5,986	17,037	19,863
Waushara	5,567	6,583	4,834	5,602	733	981	2,049	2,753	7,616	9,336
Winnebago	36,292	39,547	30,654	32,422	5,638	7,125	16,924	21,610	53,216	61,157

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

At the county level, married couple families as a percent of total households ranged from 43% in Menominee County to 65% in Calumet County. Single parent family households ranged from 9% of all households in Marquette County to 40% of households in Menominee County.

Between 1990 and 2000, the number of family households increased at the regional and state level. However, the number of nonfamily households increased at a greater rate. As a result, by 2000, family households had declined to 69% of all households in the region and 67% of all households in the state. Single parent family households increased in number and as a percentage of total households. In 1990, single parent households comprised 10% of all households in the region and 12% of all households in the state. By 2000, 11% of all households in the region and 13% of all households in the state were comprised of single parent households.

In 2000, nonfamily households comprised 33% of households in the state and 31% of households in the region. Within the region, urban counties continued to have a higher share of nonfamily households, 32%, than rural counties, 30%. Nonfamily households as a percentage of total households ranged from 21% of households in Menominee County to 35% of households in Winnebago County.

Nonfamily households comprised of householders age 65 and living alone increased in the state and throughout the region between 1990 and 2000. However, their share of total nonfamily households decreased, as other nonfamily households increased at a faster rate. Between 1990 and 2000, the percentage of elderly one-person households in the state decreased from 35% to 30% of all nonfamily households. At the regional level, elderly one-person households decreased from 39% in 1990 to 32% in 2000. Within the region, the share of elderly one-person households decreased in urban counties from 35% of all nonfamily households to 29% of all nonfamily households during this time period. In rural counties, the share of elderly one-

person households decreased from 50% of all nonfamily households to 40% of all nonfamily households.

Table H-11. Nonfamily Households, 1990 and 2000

	Nonfamily Households		Householder Age 65+ Living Alone	
	1990	2000	1990	2000
Wisconsin	546,946	697,729	192,072	207,206
Region	55,495	73,011	21,630	23,453
Urban Counties	41,701	55,131	14,711	16,228
Rural Counties	13,794	17,880	6,919	7,225
Calumet	2,503	3,746	1,002	1,124
Fond du Lac	8,979	11,464	3,714	3,998
Green Lake	2,013	2,381	1,048	1,066
Marquette	1,285	1,819	712	739
Menominee	174	280	57	86
Outagamie	13,295	18,311	4,333	5,080
Shawano	3,586	4,661	1,809	1,908
Waupaca	4,687	5,986	2,244	2,317
Waushara	2,049	2,753	1,049	1,109
Winnebago	16,924	21,610	5,662	6,026

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

Housing Needs Analysis

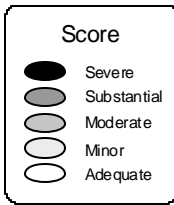
East Central has used census data to determine housing needs and the condition of housing stock throughout the region. Previous sections of this chapter have examined and discussed the age of occupied units, homeowner and rental vacancy rates, owner-occupied housing values, renter and owner-occupied housing affordability and housing conditions of occupied units in the region at the county level. Exhibit H-3 is a composite map, which indicates which minor civil divisions (MCDs) within those counties have the greatest housing needs based on a compilation of those ten variables. The matrix used to develop the housing stress index can be found at Appendix B:1

An analysis of this data indicates that every MCD in the region has one or more housing issues, which needs to be addressed. Some scattered rural communities have minor issues, which need to be addressed, but the majority of MCDs within the region have more than one issue to be addressed. MCDs that fall into the moderate and substantial housing stress categories are communities, which likely need to exert the largest effort to address housing concerns of their residents.

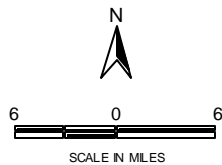
Housing Affordability

The largest and most common issue communities in the region face is housing affordability, particularly for renters. Exhibits H-1 and H-2 pages 87 and 90 show the degree to which this is

Exhibit H-3 Housing Stress 2000



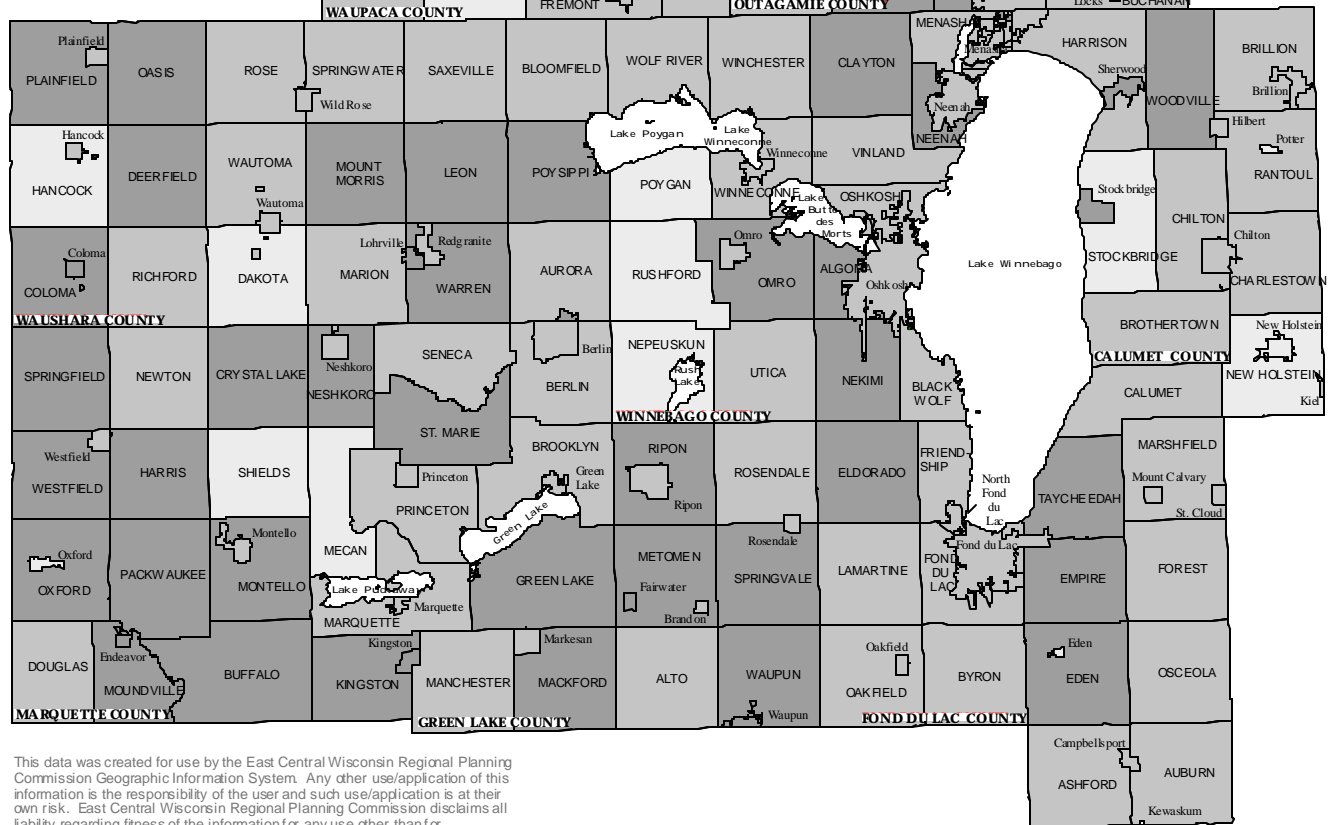
Source: U.S. Census, 2000.



Prepared December 2002 By:



EAST CENTRAL WISCONSIN REGIONAL
PLANNING COMMISSION
132 MAIN ST.
NEENAH, WI 54952
(920) 751-4770
Fax: (920) 751-4771
Website: www.ecwrc.org
E-mail: gs@ecwrc.org



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an issue for each community. Communities should also note that current trends indicate that housing within the region is becoming less affordable over time.

Housing Available for Rent or Sale

Low vacancy rates is the second most common issue communities face. Low vacancy rates may artificially inflate the cost of housing. They also make it difficult for potential residents to find housing. MCDs, which have been identified as having substantial housing stress, typically have owner- and renter-occupied affordability issues and low vacancy rates for both renter- and owner-occupied housing.

Age of Occupied Dwelling Units and Owner-occupied Housing Values

The region has many older, well-maintained homes. It also has some mansions that are valued over \$300,000 and were built over 40 years ago. As a result, it is inappropriate to assume that because a unit was built over 40 years ago that it is in poor condition or part of the affordable housing stock. The region also has some small homes and newer mobile homes that are in good condition, but have lower property values. As a result, MCDs were assigned an index score based on the percentage of units within the MCD that were greater than 40 years old *and* the percentage of units that were valued at less than \$50,000.

Twenty MCDs in the region had at least 25% of its occupied housing stock greater than 40 years of age *and* at least 25% of its owner-occupied housing stock valued at less than \$50,000. The majority of these MCDs were located in rural counties. Half of them were located in Shawano County. Four counties in the region, Calumet, Fond du Lac, Menominee and Winnebago, did not have any MCDs which fit into this category.

Two MCDs in the region had at least 50% of their occupied housing units identified as greater than 40 years of age *and* at least 50% of their owner-occupied housing stock valued at less than \$50,000. These two communities were the Village of Mattoon in Shawano County and the Village of Ogdensburg in Waupaca County.

Overcrowding

As noted earlier in this chapter, less than 2% of the region's housing stock was overcrowded. At the MCD level, seven communities in the region had overcrowding in 11% to 25% of their rental units. One, the Town of Kingston, had overcrowding in over 25% of their rental units. The Town of Kingston also had low vacancy rates and housing affordability issues in both owner and renter occupied units, which may be contributing factors to the overcrowding issue.

Plumbing

In 2000, 762 occupied units in the region were lacking complete plumbing facilities. These units were scattered throughout the region in such a way that no MCD in the region had more than 10% of its occupied units lacking complete plumbing facilities.

Subsidized and Special Needs Housing

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

Several government, private and nonprofit agencies provide some form of housing assistance throughout the region⁷. The continuum of care ranges from emergency shelters or emergency assistance for short term needs, through transitional housing programs to long term care and assistance⁸. The region also contains a number of federally assisted rental housing units, which provide subsidized housing for qualifying elderly and disabled individuals and families (Table H-12). These units may be managed by one of the 16 housing authorities in the region, or by private or non-profit

Table H-12 Federally Assisted Rental Units, 1999

	Elderly Units	Family Units	Disabled Units	Total Units
Region	3,953	2,711	444	7,108
Urban	2,817	1,937	345	5,099
Rural	1,136	774	99	2,009
Calumet	182	58	23	263
Fond du Lac	791	720	189	1,700
Green Lake	163	77	19	259
Marquette	91	21	4	116
Menominee	42	267	0	309
Outagamie	814	459	30	1,303
Shawano	356	198	13	567
Waupaca	326	165	47	538
Waushara	158	46	16	220
Winnebago	1,030	700	103	1,833

Source: WHEDA website, 2000.

groups. Fifty-six percent of the units in the region are designated for elderly residents, 38% for families, and the remaining 6% of units are for disabled individuals. Over 70% of the units are located in urban counties in the region. Rural counties have a slightly higher share of elderly units, 57%, than urban counties, 55%. Urban counties have higher share of disabled units

⁷ See *Guide to Housing Providers and Services within the East Central Region*.

⁸ See Chapter 6 section for nursing home and mental hospital data.

(7%) than rural counties (5%). Family units comprise 38% of federally assisted rental units in both urban and rural counties.

At this point in time, no complete regionwide data set exists that evaluates the current service and housing needs for subsidized and special needs housing. Local data does exist in some communities. Data from gaps analyses and housing need studies conducted in this area indicate that more assistance is needed within the region.

Some demographic information can be used to help determine the needs of these populations. However, care must be taken in evaluating demographic trends to determine housing needs. In the case of elderly housing, for example, current demographic data indicates that as individuals retire they are moving from urban communities and counties to rural counties. This data may show a need for additional facilities in those areas, and little need for additional facilities in urban areas. However, a study, *Population Age 65 and Over in Wisconsin Counties* (1997) by the Wisconsin Department of Administration, indicated that while younger elderly were more likely to live in rural counties, once their health began failing, many of these individuals returned to urban counties for services and health care.

Housing: Key Findings

Current Trends

Some of the broad-scale changes in the region over the past thirty years include the following.

Age of Occupied Units

- Significant building trends in the region have typically occurred in response to demographic trends. Peak building occurred in the 1970's in response to the baby-boomers entering the housing market and in the 1990's in response to the "echo" boom generation entering the housing market and significant in-migration.

Housing by Structural Type

- The region's housing stock is dominated by single family housing.
- The share of multi-family housing and mobile homes is increasing.

Occupancy Status

- Total occupancy status is lower in rural counties, which have a significant amount of seasonal units.
- Traditionally, urban counties have maintained tight owner-occupied housing markets.
- Rental housing markets have fluctuated widely over time, particularly in rural counties.
- Rental housing is not distributed equitably throughout the region. The region as a whole had an adequate number of vacant rental units in 2000. However, many local communities had very tight rental markets.

Housing Values

- Owner-occupied housing values have increased significantly over the last 30 years.
- The largest increase in housing values occurred in the 1970's.
- Housing values also rose significantly in the 1990's.
- Urban counties have a larger share of high end housing than rural counties.

Housing Affordability

- Affordable housing is becoming a significant issue in our region.
- Rental households, in particular, have great difficulty finding affordable housing. In 2000, 27% of renters were paying a disproportionate share of their income for housing, compared to 15% of homeowners.
- Counties with the greatest homeowner affordability issues are rural, recreation counties.

Households by Type

- The majority of households in the region are family households.
- Nonfamily households are the fastest growing household by type in the region.
- Rural counties have a significant share of elderly one-person households.

Overcrowding

- Overcrowding is not an issue for most households in the region. However, the number and percentage of households living in overcrowded units in the region is increasing.

Future Trends

- The number of households in the region is expected to increase by 23%. The number of housing units in the region will need to increase to accommodate these new households.
- More choice in the housing market is needed.
- Demographic trends and economic conditions will likely result in the need for a greater share of rental units.
- New housing units by structural type and design should accommodate household life cycles and changes in household composition.
- Without interference in the housing market, it is likely that housing affordability problems will continue to grow.

Identification of Issues

- Based on the data and focus group sessions, it appears that housing affordability is one of the largest issues facing the region. How can we ensure adequate provision of affordable housing?
- How do we provide affordable housing for very low income households, which in particular, is in very short supply?
- How do we overcome the various barriers to affordable housing? These barriers include, but are not limited to: NIMBYism, the high cost of land, construction costs, rehab costs and exclusionary zoning.
- How do we redress the mismatch that exists between the economic development sector and the housing sector?
- How do we ensure housing choices are not limited? Most housing is geared toward the two parent, two child household, yet other types of households are growing far more rapidly in our region.
- How do we consider housing preferences for the growing minority population?
- How do we address the trend that as the rise in property values is placing many existing homes out of the reach of first time home buyers, fewer new starter homes are being constructed?
- How will we meet the housing needs and options for an aging population?
- How can we promote more cooperation between the governments, and between the government, private and nonprofit sectors?
- How do we ensure that the relationship between housing location, transportation and other land uses is examined more closely?
- How do we prevent inadequate funding and competition for scarce resources from leading to turf wars between agencies and communities and counties?
- Rural areas seem to be at a competitive disadvantage due to insufficient knowledge, resources and staffing to meet housing needs in rural areas. How do we plan to meet the housing needs in our rural areas?

- Lack of data coupled with misperceptions and political gamesmanship has led to a mismatch between housing needs and housing programs/funding, how do we address this mismatch?
- How do we provide financial and life skills training for emerging households?
- Health and safety regulations such as lead abatement and asbestos removal has made it extremely costly to preserve historical features in older homes, how do we respond to this?
- Are we aware of all the direct and indirect impacts of policy decisions and their impact on housing choice, supply and affordability?

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