

## CHAPTER 2: HOUSING

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## **CHAPTER 2: HOUSING**

### **INTRODUCTION**

A number of factors influence how well the housing stock meets the needs of the community. The design, placement and density of housing impacts the overall appearance and character of a community by defining a sense of place and encouraging or discouraging social interaction between residents. It influences the cost of housing and the cost and efficiency of other plan elements, such as roadways, school transportation and the provision of public utilities.

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

### **INVENTORY AND ANALYSIS**

This chapter provides a broad brush of housing characteristics for the Western Cluster communities (villages of Coloma, Hancock and Plainfield and the towns of Coloma, Deerfield, Hancock, Oasis, Plainfield and Richford), plus identifies why a particular housing variable may be important. Characteristics which are unique to a particular community are noted, as are characteristics that can help identify strengths or opportunities for improvement. Tables are provided in Appendix B for those who may be interested in more detail.

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

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

### **Age of Occupied Dwelling Units**

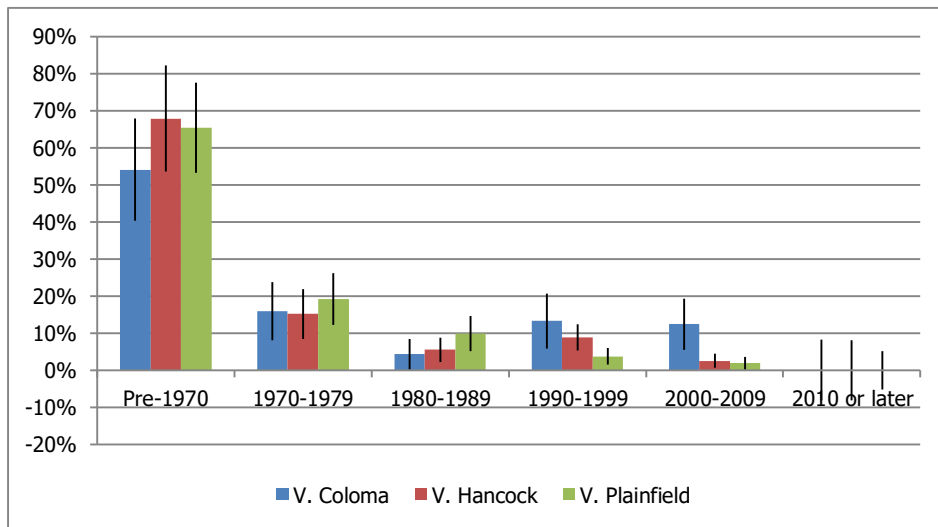
The age of occupied dwelling units reflect the historic demand for additional or replacement housing units, thereby providing historic information regarding settlement patterns, household formation rates, migration trends and natural disaster impacts. The age of units by itself is not an indication of the quality of the housing stock. However, the age of occupied units can

provide limited information regarding building construction and material content, as construction techniques and materials change over time.

**Census information regarding the age of owner-occupied units indicates that the communities were well established by 1970** (Figure 2-1 and Figure 2-2, Appendix B, Table B-1). Overall, about 44% (43.6%) of the existing housing stock in the Western Cluster communities was built prior to 1970. Villages were established much earlier than towns. About 63.0% of village existing housing stock was built prior to 1970, compared with about 37% (36.6%) of the housing stock in the towns. A recession during the early 1980's, in all likelihood, resulted in the lower number of housing units built during this decade. Overall, only 12% (12.3%) of the housing units were built during this decade. As a result of the economic boon of the 1990's, 14.6% of the existing housing stock was built during this decade (Figure 2-1 and Figure 2-2).

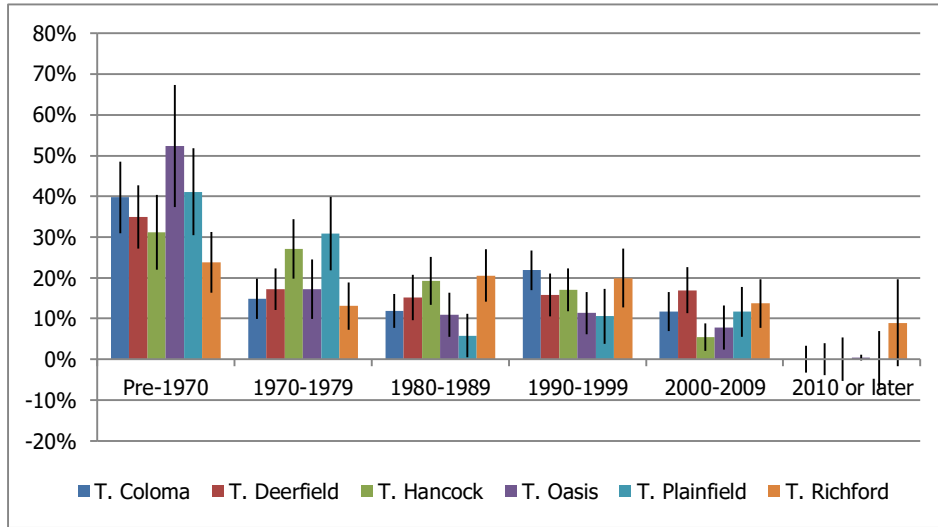
**According to the 2009-2013 ACS 5-Year Estimates, the villages of Hancock and Plainfield's housing stock was significantly older than the other Western Cluster communities.** About 68% of the Village of Hancock's housing stock and 65% of the Village of Plainfield's housing stock was built prior to 1970. In comparison, the share of housing stock in the other communities ranged from a high of 54% and 52% in the Village of Coloma and Town of Oasis, respectively, to a low of 24% in the Town of Richford. At the state and county level, 41.0% of Waushara County's housing stock and 48.0% of Wisconsin's housing stock was built prior to 1970. Since the villages of Coloma, Hancock, Plainfield and the Town of Oasis had a higher percentage of owner-occupied units built prior to 1970 than the county; this indicates that the demand for new housing stock has been less in these communities than at the county level.

**Figure 2-1. Occupied Dwelling Units by Year Built – Villages, 2009-2013 ACS 5-Year Estimates**



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

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



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

Since 1970, the villages of Coloma (16%), Hancock (15%), Plainfield (19%) and the towns of Deerfield<sup>1</sup> (17%), Hancock (27%), Oasis (17%) and Plainfield (31%) experienced highest levels of growth during the 1970’s, while the Town of Coloma (22.3%) and Richford (20%) saw the highest level of growth during the 1990’s and 1980’s, respectively. Since 2010, housing starts have slowed for all jurisdictions. The recession, which started in 2008, has likely, influenced new housing starts. The Town of Richford was the only community to see double digit housing starts in 2010 or later.

**Change in Structural Type**

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

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

***As with most rural communities, the dominant housing type in the Western Cluster communities is single family housing.*** In 2000, the share of single family housing in the villages of Coloma and Plainfield and the towns of Coloma, Deerfield, Hancock, Oasis, Plainfield and Richford exceeded the share of single family housing at the county and state levels, 82.6%

<sup>1</sup> The Town of Deerfield also saw 17% of its housing stock built during the 2000’s.

and 69.3% respectively. The share of single family housing ranged from a high of 98.1% in the Town of Oasis to a low of 82.8% in the Village of Plainfield. The Village of Hancock was the only community in which the share of single family housing units was less than the county (Appendix B, Table B-2).

Larger shares of duplex and multi-family units were present in the villages than in the towns within the Western Cluster. Within the villages, the share of duplex and multi-family units ranged from a high of 13% in the Village of Plainfield to 5.4% in the Village of Hancock. While in the towns, the share of housing stock comprised of duplex and multi-family units ranged from a high of 2.5% in the Town of Plainfield to none in the Town of Oasis. Mobile home, trailer and other comprised the second largest structural type in the villages of Coloma (9.3%), Hancock (18.2%) and the towns of Coloma (12.7%), Deerfield (8.3%), Hancock (6.9%), Oasis (1.9%), Plainfield (12.4%) and Richford (8.2%).

During the 2000's, conversions, deletions and additions to communities' housing stock resulted in a slightly different composition of housing according to the 2009-2013 ACS 5 Year Estimates. Housing choice by structural type increased in all but the Town of Oasis. By 2009-2013 5-Year Estimates, the share of single family units had increased in the villages of Coloma (86.3%), Hancock (81.9%), Plainfield (84.8%) and the towns of Coloma (87.5%), Deerfield (97.8%), Hancock (96.2%), Plainfield (89.1%) and Richford (95.5%). At the same time, the number and share of mobile home units decreased in the villages of Coloma (6, 2.6%) and Hancock (25, 10.5%) and the towns of Deerfield (11, 2.2%), Hancock (14, 3.8%), Plainfield (27, 9.8%) and Richford (14, 4.2%). While the share of mobile home, trailer and other decreased in the Town of Coloma, the number increased from 62 in 2000 to 75 in 2009-2013.

Similar to 2000, in 2009-2013 larger shares of duplex and multi-family units were present in the villages than in the towns. By 2009-2013, the share of duplexes and multi-family units in the villages ranged from a high 11.2% in the Village of Coloma to a low of 7.6% in the Village of Hancock. Within the towns, the share of duplexes and multi-family units ranged from a high of 1.1% in the Town of Plainfield to a low of zero in the towns of Coloma, Deerfield, Hancock and Oasis (Appendix B, Tables B-2 and B-3).

At the state and county level, the number and share of single family homes and larger multi-family buildings (those with 5+ units per building) increased, while the number and share of mobile home, trailer and other units decreased. In 2009-2013, single family homes comprised 84.9% of Waushara County's housing stock and 70.9% of the state's housing stock. Mobile home, trailer and other units comprised the second largest housing category for Waushara County, 9.2%. Larger multi-family units (more than 5 units) comprised less than four percent (3.2%) of the County's housing stock. At the state level, the second largest housing category was larger multi-family housing, which comprised 14.9% of Wisconsin's housing stock. Mobile home, trailer and other units comprised 3.7% of the State's housing stock.

## **Occupancy Status**

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

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

### **Tenure**

***Within the Western Cluster, occupancy rates in the villages were significantly higher than occupancy rates in the towns in both 2000 and 2010.*** While total occupancy rates decreased for all villages during this time period, overall total occupancy rates increased for the towns. In addition, the number of occupied units increased for all towns and decreased for all of the villages. In both time periods, jurisdictions with the lowest occupancy rates had the highest percentage of seasonal units (Table 2-1 and 2-2, Appendix B, Table B-4 and B-5). With the exception of the Town of Plainfield, occupancy rates were somewhat similar for the towns and Waushara County in both time periods. While the occupancy rates for the villages, the Town of Plainfield and Wisconsin were somewhat alike in both time periods. In the towns of Coloma, Deerfield, Hancock and Oasis, occupancy rates were much lower than other towns, while the share of seasonal units was higher.

In 2000, occupancy rates averaged 87.4% in the villages and ranged from a high of 93.9% in the Village of Coloma, to a low of 76.0% in the Village of Hancock. While occupancy rates in the towns averaged 59.3% and ranged from a high of 86.1% in the Town of Plainfield to a low of 50.8% in the Town of Coloma (Table 2-1 and Table 2-2). By 2010, occupancy rates in villages had fallen to an averaged 81.9% and ranged from a high of 86.0% in the Village of Coloma to a low of 74.1% in the Village of Hancock. The average occupancy rate in the towns rose slightly to 60.2% and averaged from a high of 81.2% in the Town of Plainfield to a low of 51.6% in the Town of Oasis.

Occupancy rates indicate that Waushara County had a higher percentage of seasonal units than the state as a whole, in both time periods. While both jurisdictions experienced a decrease in total occupancy rates, they also saw an increase in the share of seasonal units between 2000 and 2010. Between 2000 and 2010, occupancy rates fell in Waushara County from 68.3% to 67.0% and in Wisconsin from 89.8% to 86.9%.

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

Jurisdiction	Total Occupied		Seasonal	
	2000	2010	2000	2010
V. Coloma	93.9%	86.0%	3.0%	3.7%
V. Hancock	76.0%	74.1%	20.9%	15.5%
V. Plainfield	91.7%	84.9%	2.1%	2.4%
Average Towns	87.4%	81.9%	8.1%	6.7%
Waushara County	68.3%	67.0%	27.0%	27.3%
Wisconsin	89.8%	86.9%	6.1%	7.4%

*Source: U.S. Census, 2000 and 2010 SF-1, DP-1*

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

Jurisdiction	Total Occupied		Seasonal	
	2000	2010	2000	2010
T. Coloma	50.8%	57.2%	41.2%	39.4%
T. Deerfield	54.0%	59.0%	42.3%	39.2%
T. Hancock	54.9%	54.7%	40.6%	42.4%
T. Oasis	58.9%	51.6%	37.6%	39.9%
T. Plainfield	86.1%	81.2%	7.8%	13.7%
T. Richford	67.6%	65.9%	25.6%	29.2%
Average Villages	59.3%	60.2%	35.3%	35.9%
Waushara County	68.3%	67.0%	27.0%	27.3%
Wisconsin	89.8%	86.9%	6.1%	7.4%

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

**The majority of occupied units within the Western Cluster are owner-occupied.** The share of owner-occupied units was higher in the towns than in the villages for both time periods. In 2000, on average 71.3% of occupied housing units were owner occupied in Western Cluster villages compared with an average of 88.2% in the towns. The share of owner-occupied units ranged from a high of 73.1% in the Village of Hancock to a low of 69.9% in the Village of Plainfield. Within the town, the share of owner occupied units ranged from a high of 93.2% in the Town of Hancock to a low of 85.4% in the Town of Plainfield (Table 2-3, Table 2-4, Appendix B, Table B-4 and B-5).

Overall between 2000 and 2010, the share of owner-occupied units increased in Western Cluster villages and towns. Within the individual communities, the share of owner occupied increased in all but the Village of Hancock and the Town of Hancock. In 2010, within the villages, the share of owner-occupied units ranged from a high of 75.5% in the Village of Coloma to a low of 71.7% in the Village of Plainfield. Within the towns the share of owner occupied units ranged from a high of 91.9% in the Town of Coloma to a low of 87.9% in the Town of Deerfield.

In 2000, 83.5% of county and 68.4% of state occupied units were owner occupied. By 2010, the share of occupied units that were owner-occupied decreased in the county to 81.9% and in the state to 68.1%.

**Table 2-3. Tenure as a Percent of Occupied Units - Villages, 2000 and 2010**

Jurisdiction	Owner Occupied		Renter Occupied	
	2000	2010	2000	2010
V. Coloma	71.9%	75.5%	28.1%	24.5%
V. Hancock	73.1%	72.0%	26.9%	28.0%
V. Plainfield	69.9%	71.7%	30.1%	28.3%
Average Villages	71.3%	72.8%	28.8%	27.2%
Waushara County	83.5%	81.9%	16.5%	18.1%
Wisconsin	68.4%	68.1%	31.6%	31.9%

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



**Table 2-4. Tenure as a Percent of Occupied Units - Towns, 2000 and 2010**

Jurisdiction	Owner Occupied		Renter Occupied	
	2000	2010	2000	2010
T. Coloma	85.8%	91.9%	14.2%	8.1%
T. Hancock	93.2%	88.9%	6.8%	11.1%
T. Deerfield	87.2%	87.9%	12.8%	12.1%
T. Oasis	88.2%	89.2%	11.8%	10.8%
T. Plainfield	85.4%	88.4%	14.6%	11.6%
T. Richford	88.4%	88.7%	11.6%	11.3%
Average Towns	88.2%	89.3%	11.8%	10.7%
Waushara County	83.5%	81.9%	16.5%	18.1%
Wisconsin	68.4%	68.1%	31.6%	31.9%

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

### Vacancy Status

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

### Owner-Occupied Housing

Homeowner vacancy rates indicate that the villages of Coloma (0.0%) and the towns of Coloma (0.9%), and Richford (0.0%) had homeowner vacancy rates of less than 1.5% in 2000, which indicates a shortage of homes for sale (Appendix B, Table B-6). A vacancy rate of 1.2% for Wisconsin indicates a tight housing market, while the villages of Hancock (2.8%) and Plainfield (2.9%) and the towns of Deerfield (2.9%), Hancock (1.6%), Oasis (1.5%) and Plainfield (3.0%) and Waushara County (1.9%) had an adequate share of owner-occupied units for sale. Between 2000 and 2010, homeowner vacancy rates rose in the villages of Coloma and Hancock and the towns of Coloma and Richford (Appendix B, Tables B-6 and B-7). ***In 2010, vacancy rates indicate that the county (3.0%), the state (2.2%), villages of Coloma (2.8%), Hancock (5.6%) and Plainfield (2.1%) and the towns of Coloma (3.6%), Plainfield (1.6%) and Richford (3.2%) had an adequate share of homes for sale, while the towns of Deerfield (1.4%), Hancock (1.0%) and Oasis (1.4%) had a tighter housing market.*** Generally, the increase in vacancy rates is related to the economic downturn that began in 2008 and negatively affected the housing market.

According to the Census, in 2000 and 2010, limited homes for sale in many of the Western Cluster communities coupled with the low vacancy rate means that the towns likely had an inadequate number of homes on the market to provide choice for prospective homebuyers.

### ***Rental Housing***

In 2000, rental vacancy rates for the Village of Hancock (5.8%) and Plainfield (6.8%) and the towns of Hancock (7.4%), Plainfield (6.9%) and Richford (13.6%) were above the vacancy standard of 5.0 percent, which would seem to indicate an adequate supply (Appendix B, Table B-6). However, the actual number of rental units was very small for all communities. In 2000, the villages of Hancock and Plainfield had 3 and 7 housing units for rent, respectively, while the towns of Hancock, Plainfield and Richford had 2, 2 and 3 housing units for rent, respectively. Rental vacancy rates for the remaining communities were well below the standard and this is reflective on the number of units each had available for rent. The Village of Coloma had 2 units for rent, while the towns of Coloma, Deerfield and Oasis had no units for rent. In comparison, the rental vacancy rates for Wisconsin and Waushara County were 5.6% and 6.8%, respectively.

***Between 2000 and 2010, rental vacancy rates increased in the villages of Coloma, Hancock and Plainfield and in the towns of Coloma, Deerfield and Oasis, Waushara County and the state, but decreased in the towns of Hancock, Plainfield and Richford*** (Appendix B, Tables B-6 and B-7). The Village of Plainfield had the highest rental vacancy rate (28.0%) of all eleven jurisdictions in 2010, while the Town of Plainfield had the lowest (4.0%). Rental vacancy rates within the other jurisdictions ranged from a high of 12.9% in the Town of Coloma to a low of 4.2% in the Town of Richford. Waushara County's rental vacancy rate was 9.7%, while the state's rental vacancy rate was 8.0%.

***As with the number of homes for sale, generally the number of housing units for rent in the Western Cluster communities was also small.*** With the exception of the Village of Plainfield, the number of units for rent in Western Cluster communities ranged from a high of 5 in the Village of Hancock to a low of 1 in the towns of Oasis, Plainfield and Richford. With the possible exception of the Village of Plainfield, this indicates that other communities had an inadequate number of units for rent. Since this affects housing choice, with the small number to choose from, it is unlikely that a rental unit will meet the needs of prospective renters in the Western Cluster.

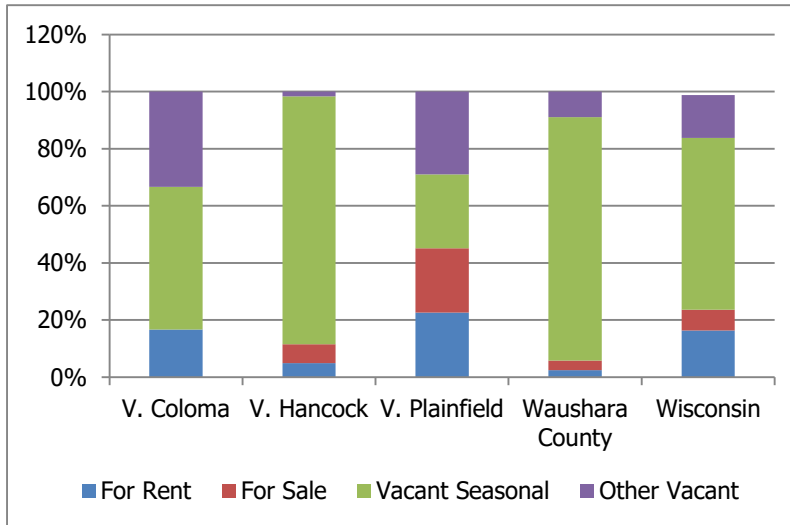
### ***Seasonal Units***

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.

***With the exception of the Village of Hancock and the Town of Plainfield, generally towns in the Western Cluster had a higher number and share of seasonal units than villages in both 2000 and 2010*** (Figure 2-1, 2-2, 2-5 and 2-6, Appendix B, Tables B-6 and B-7). In 2000, the share of seasonal units within villages ranged from a high of 86.9% in the Village of Hancock to a low of 25.8% in the Village of Plainfield. In towns, the share of seasonal units ranged from a high of 92.0% in the Town of Deerfield to a low of 56.3% in the

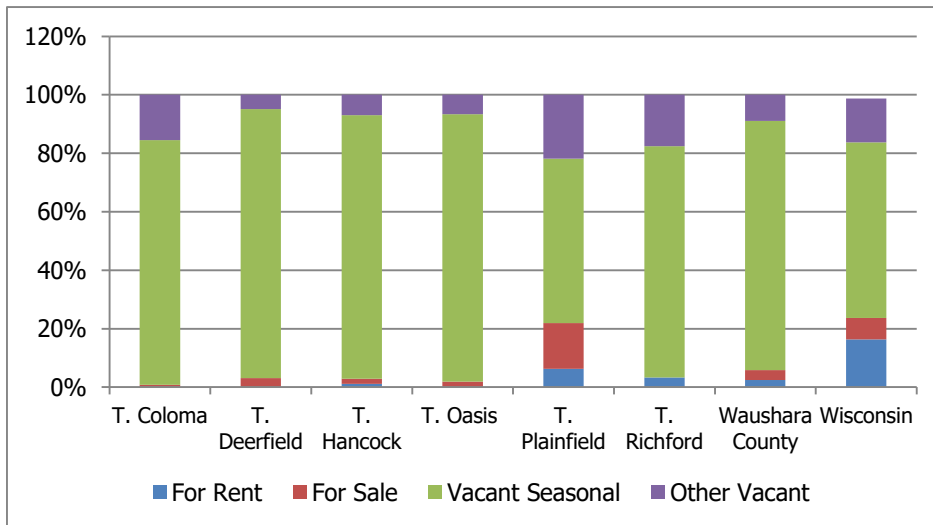
Town of Plainfield. The share of seasonal units was higher in the county (85.3%) than the state (60.1%).

**Figure 2-3. Vacant Units by Type - Villages, 2000**



Source: U.S. Census, 2000.

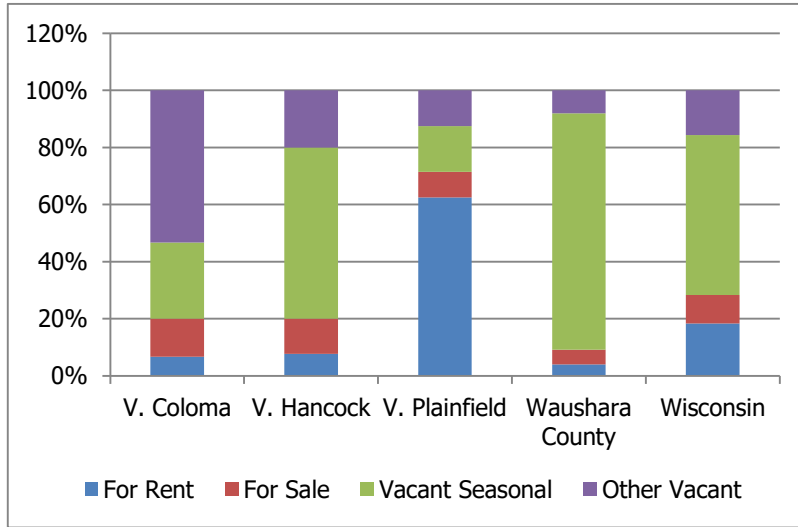
**Figure 2-4. Vacant Units by Type - Towns, 2000**



Source: U.S. Census, 2000.

Between 2000 and 2010, the share of seasonal units decreased in the villages, even though the number of seasonal units increased in the villages of Coloma and Plainfield. At the town level, the share of seasonal units increased in all but the Town of Oasis, while the number of seasonal units increased in all but the Town of Deerfield (Figure 2-3, 2-4, 2-5 and 2-6, Appendix B, Table B-6 and B-7). As a result, in 2010, the share of seasonal units in the villages ranged from a high of 60.0% in the Village of Hancock to a low of 16.1% in the Village of Plainfield. At the Town level, the share of seasonal units varied from a high of 95.8% in the Town of Deerfield to a low of 72.9% in the Town of Plainfield. The share of seasonal units decreased in the county (82.9%) and the state (56.0%).

**Figure 2-5. Vacant Units by Type - Villages, 2010**



Source: U.S. Census, 2010, SF 1, DP-1. Note: Rented, not occupied and Sold, not occupied, included in other vacant.

**Figure 2-6. Vacant Units by Type - Towns, 2010**



**Other Vacant**

Other vacant units include: migrant housing; units rented or sold, but not yet occupied; and units held for occupancy by a caretaker or janitor and units held for personal reasons of the owner, but not classified as seasonal. In 2000, there were 5 units of migrant housing in the Western Cluster<sup>2</sup>, one unit of migrant housing in the Village of Plainfield, and two units of migrant housing in the towns of Hancock and Plainfield. By 2010, there were 13 units of migrant housing listed,<sup>3</sup> one unit in the Town of Plainfield and 12 units of migrant housing in the Town of Oasis.

<sup>2</sup> U.S. Census, 2000, H005  
<sup>3</sup> U.S. Census, 2010, H5

According to the Census, other vacant units were higher in the villages of Coloma (33.3%), and Plainfield (29%) and the Town of Plainfield (21.9%) in 2000. This is because the total number of vacant units was lower in these communities than in the Western Cluster communities. Within the other communities, the share of other vacant units ranged from a high of 17.6% in the Richford to a low of 1.6% in the Village of Hancock (Figure 2-3, 2-4, 2-5 and 2-6; Appendix B, Tables B-6 and B-7). Between 2000 and 2010, the share of other vacant units rose in the villages of Coloma and Hancock and the Town of Oasis and fell in the Village of Plainfield and the towns of Coloma, Deerfield, Hancock, Plainfield and Richford. By 2010, the share of other vacant units ranged from 53.3% of all units in the Village of Coloma to 1.4% of vacant units in the Town of Deerfield.

The actual number of other vacant units reported in the Census ranged from one in the Village of Hancock to 38 in Town of Coloma in 2000. Between 2000 and 2010, the number of other vacant units increased in villages of Coloma (from 4 to 16) and Hancock (from 1 to 13), and the towns of Oasis (from 7 to 23) and Plainfield (from 7 to 9). While the number of other vacants decreased in the Village of Plainfield (from 9 to 7) and towns of Coloma (from 38 to 4), Deerfield (from 11 to 3), Hancock (from 12 to 8) and the Town of Richford (from 16 to 8).

In addition to the information provided to the Census Bureau, United Migrant Opportunity Services (UMOS) operates 32 units of seasonal housing in the Town of Aurora<sup>4</sup>. This facility, the UMOS Aurora Housing, is open from May through November 10<sup>th</sup> to provide housing for temporary farm workers in the area. Since this facility is closed during the month of April, it does not appear in the U.S. Census. However, it provides necessary housing for the workers and is needed to support the seasonal labor demands of the area.

### **Owner-Occupied Housing Stock Value**

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

### ***Median Housing Value Trends: A Broad Historical Perspective***

State and county level information indicate that owner-occupied housing values have risen substantially since 1970. The largest growth in median housing values occurred in the 1970's. Between 1970 and 1980, median housing prices more than doubled in response to inflationary pressures during the late 1970's and increased demand as baby-boomers entered the housing market. Housing prices continued to rise during the 1980's, but at a much slower rate. Housing prices again increased substantially in the 1990's. Lower interest rates and competitive loan products allowed home buyers the opportunity to purchase a higher value home, and the market responded by increasing the average home size for new construction<sup>5</sup>. The number of expected amenities in a home also increased. Communities contributed to the rise in housing prices by increasing minimum lot sizes and minimum square footage. Children of baby-boomers

<sup>4</sup> UMOS Aurora personal phone conversation, 5/8/18.

<sup>5</sup> In 1970, the average size of a new single family home in the U.S. was 1,500 sq. ft. By 2000, the average size of a new single family home in the U.S. was 2,266 sq. ft. In 2010, the average size increased to 2,392 sq. ft. By 2013, the average size was 2,598 sq. ft. New average single family home sizes historically have been slightly smaller in the Midwest, than in the nation as a whole. (Source: US Department of Housing)

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, the median housing value for Waushara County had risen from \$10,600 in 1970 to \$85,100; and the median housing value for Wisconsin had risen from \$17,300 to \$112,200.

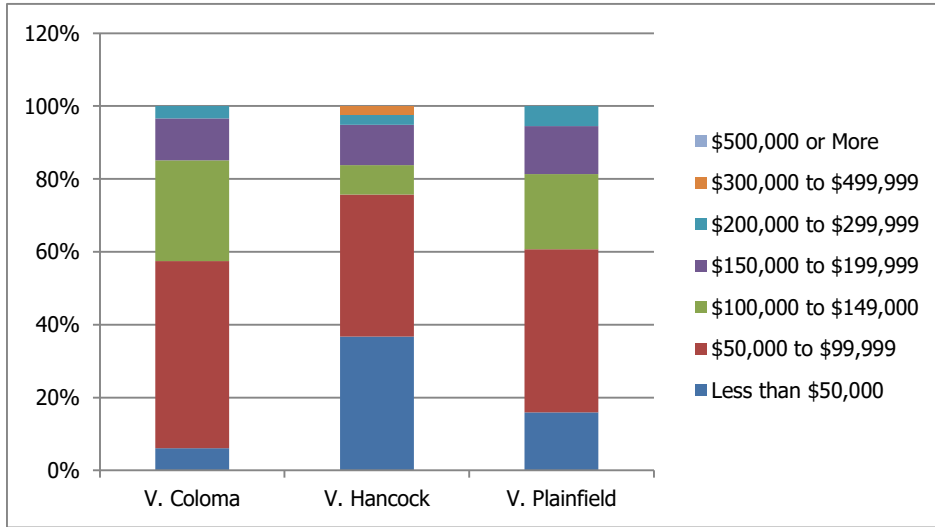
### ***Current Median Housing Value Trends***

***Between 2000 and 2009-2013, all Western Cluster communities experienced increases in median housing values*** (Appendix B, Tables B-10). The towns of Coloma (106%), Plainfield (109%), Oasis (93%) and Richford (89%) saw the largest median housing value increases. In comparison, increases in the villages of Coloma (33%), Hancock (35%) and Plainfield (28%) and the towns of Deerfield (50%) and Hancock (30%) were more modest. Median housing values were lower in the villages than in the towns in both time frames. By 2009-2013, median housing values in the villages ranged from a high of \$90,000 in the Village of Coloma to a low of \$76,700 in the Village of Hancock. In contrast, median housing values in the towns ranged from a high of \$175,000 in the Town of Coloma to a low of \$125,400 in the Town of Hancock (Appendix B, Table B-10).

### ***Current Values by Price Range***

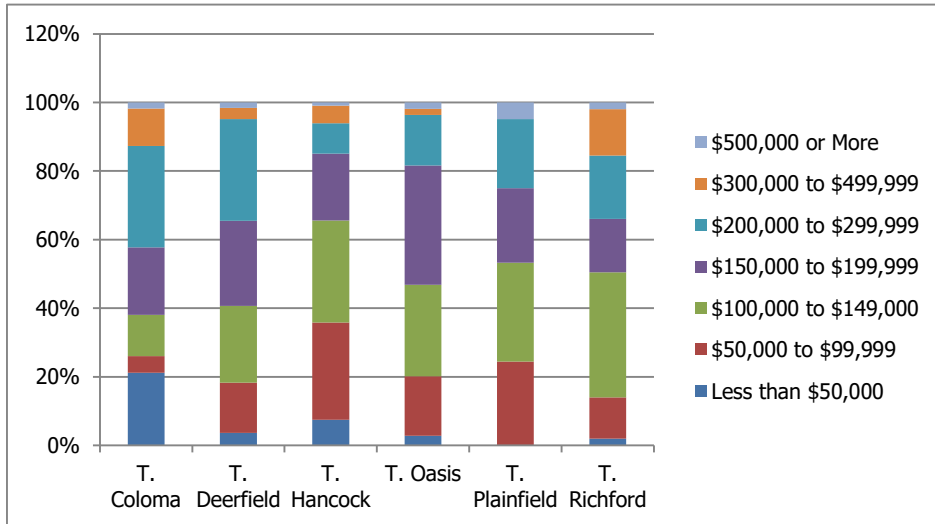
Generally, owner occupied housing stock was valued at a larger amount in the six Western Cluster towns and Waushara County than in the three villages according to the 2009-2013 ACS 5-Year Estimates (Figure 2-7 and 2-8, Appendix B, Table B-9 and B-10). Approximately three-quarters of the owner occupied housing stock in Waushara County (74.7%) were valued at less than \$200,000. In comparison, ***most of the owner-occupied housing stock in the villages of Coloma (96.6%), Hancock (94.9%) and Plainfield (94.6%) was valued at less than \$200,000 (Figure 2-7). In contrast, within the towns and the state, the share of owner-occupied housing stock valued at less than \$200,000 ranged from a high of 85.1% in the Town of Hancock to a low of 62.9% in the state.*** The largest share of owner-occupied units by price range fell within the \$50,000 to \$99,999 for the villages of Coloma (51.4%), Hancock (39.0%) and Plainfield (44.7%) reflecting the significantly lower median housing value when compared to other Western Cluster communities and the state. In the towns of Hancock (29.8%), Plainfield (28.8%) and Richford (36.5%), the largest share of owner-occupied housing stock fell within the \$100,000 to \$149,000 price range, while in the towns of Coloma (29.6%) and Deerfield (29.7%) and Wisconsin (22.6%), the largest share fell within the \$200,000 to \$299,999 price range. According to the 2009-2013 ACS 5-Year Estimates, about five percent of owner-occupied housing stock was valued at \$500,000 or more in the Town of Plainfield, and two percent or less were valued at \$500,000 or more in the towns of Coloma (1.8%), Deerfield (1.6%), Hancock (0.9%), Oasis (1.8%) and Richford (2.0%). There was no owner-occupied housing stock valued at more than \$500,000 in the villages. In comparison, 2.6% of Waushara County's owner-occupied housing stock and 3.7% of state fell into the same category.

**Figure 2-7. Housing Values by Range - Villages, 2009-2013 ACS 5-Year Estimates**



Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04  
 Note: Margin of Error not shown.

**Figure 2-8. Housing Values by Range - Towns, 2009-2013 ACS 5-Year Estimates**



Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04  
 Note: Margin of Error not shown.

**Housing Affordability**

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payments for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and fuels. In 1989, the U.S. Department of Housing and Urban Development (HUD) raised the standard for determining whether rent or home ownership costs comprised a disproportionate share of income from 25 to 30 percent of gross household income. Households spending more than 30 percent of their income for housing may be at risk of losing their housing should they be confronted with unexpected bills

or unemployment of one or more workers per household. Communities should be aware that maintenance and repair costs are excluded from this housing affordability formula, as are other outstanding debts, because these items will have policy impacts. Potential homeowners should be aware that these items are excluded from this housing affordability formula, as these items can impact their housing affordability and future financial stability.

Access to affordable housing is not only a quality of life consideration; it is also an integral part of a comprehensive economic development strategy. Communities need affordable housing for workers in order to retain existing companies and attract new companies to the area. Households which must spend a disproportionate amount of their income on housing will not have the resources to properly maintain their housing, nor will they have adequate disposable income for other living expenses, such as transportation, childcare, healthcare, food, and clothing. This in turn not only has a negative impact on the overall economy, it may also heighten resistance to property tax increases, which is a major source of revenue for many Wisconsin communities.

For persons on the bottom end of the economic ladder, affordable housing is particularly important. A study by the Hudson Institute and the Wisconsin Housing Partnership<sup>6</sup> found that the most important factor for individuals to successfully move from welfare to work was their ability to find decent, stable affordable housing.

### ***Owner-Occupied Housing***

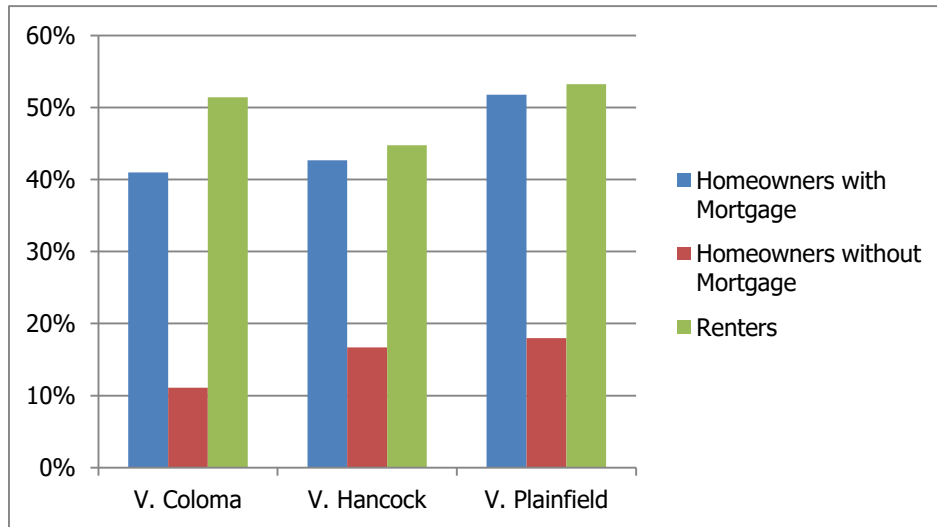
According to the 2009-2013 ACS 5-Year Estimates, 32.3% of homeowners with a mortgage in the state and 39.2% of homeowners with a mortgage in Waushara County were paying a disproportionate amount of their income for housing (Appendix B, Table B-11). ***Residents in the villages of Coloma, Hancock and Plainfield and the towns of Coloma, Deerfield, Hancock and Richford with a mortgage had a slightly harder time finding affordable housing than those in the county or state as a whole*** (Figure 2-9 and 2-10, Appendix B, Table B-11). In 2009-2013 ACS 5-Year Estimates, about half of homeowners with a mortgage in the Village of Plainfield (51.8%) and the towns of Coloma (52.6%), Hancock (49.6%) and Richford (56.7%) were spending more than 30% of their income on housing. Within the other communities, the share of homeowners with a mortgage who were paying a disproportionate amount of their income on housing ranged from a high 43.2% in the Town of Deerfield to a low 36.8% in the Town of Oasis. Residents in the Town of Oasis were the only Western Cluster community who had a slightly easier time finding affordable housing than those in Waushara County overall.

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

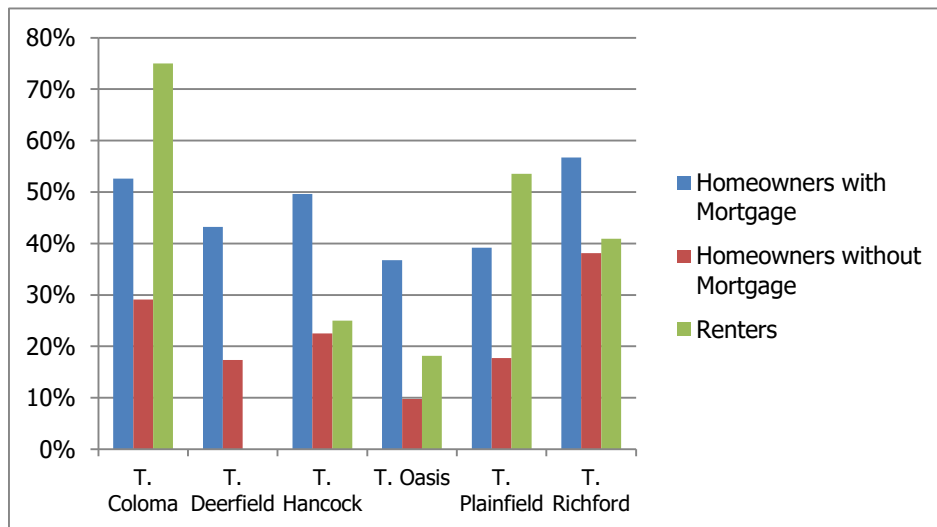


**Figure 2-9. Percent of Households for which Housing is not Affordable - Villages, 2009-2013 ACS 5-Year Estimates**



Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04  
 Note: MOE not shown for clarity purposes. Large MOE renders much of this information less reliable.

**Figure 2-10. Percent of Households for which Housing is not Affordable - Towns, 2009-2013 ACS 5-Year Estimates**



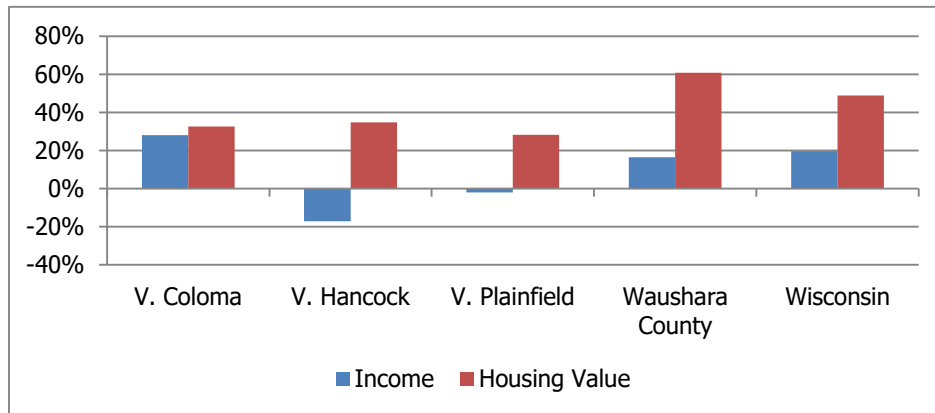
Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04  
 Note: MOE not shown for clarity purposes. Large MOE renders much of this information less reliable.

**Homeowners without a mortgage had an easier time finding affordable housing.**

According to the 2009-2013 ACS 5-Year Estimates, the share of homeowners without a mortgage in the Western Cluster communities paying a disproportionate amount of their income on housing ranged from a high of 29.1% in the Town of Coloma to a low of 9.8% in the Town of Oasis. Sixteen percent of state residents without a mortgage and 17.5% of county residents were paying a disproportionate amount of their income on housing.

**Between 2000 and 2009-2013 ACS 5-Year Estimates, housing became less affordable as housing values rose faster than incomes** (Figure 2-11 and 2-12). In 2000, about 20.5% of Western Cluster homeowners (both with and without a mortgage) were paying more than 30% of their income on housing. By 2009-2013, this number had risen to 36.0% of all homeowners. Within the Western Cluster communities, housing stock values rose faster in the towns of Coloma (106%), Plainfield (109%), Oasis (93%) and Richford (89%) during this time period, than in the other Western Cluster communities (Appendix B, Table B-10, Appendix A, Table A-18). This would have been fine if median household income had increased significantly as well. Instead, median household income in the towns of Coloma, Plainfield, Oasis and Richford only increased by about 11%, 40%, 40% and -1% respectively, during this time period. In the other Western Cluster communities median housing value increased by a high of 50% in the Town of Deerfield to a low of about 28% in the Village of Plainfield. Whereas median household income increased from a high of 28% in the Village of Coloma, to a low of 1% in the Town of Hancock. During this time period, besides within the Town of Richford, median household income also declined in villages of the Hancock (-17%) and Plainfield (-2%). Median housing values increased 61% in Waushara County and 49% in Wisconsin. Median household income increased by 16% in the county and 20% in the state.

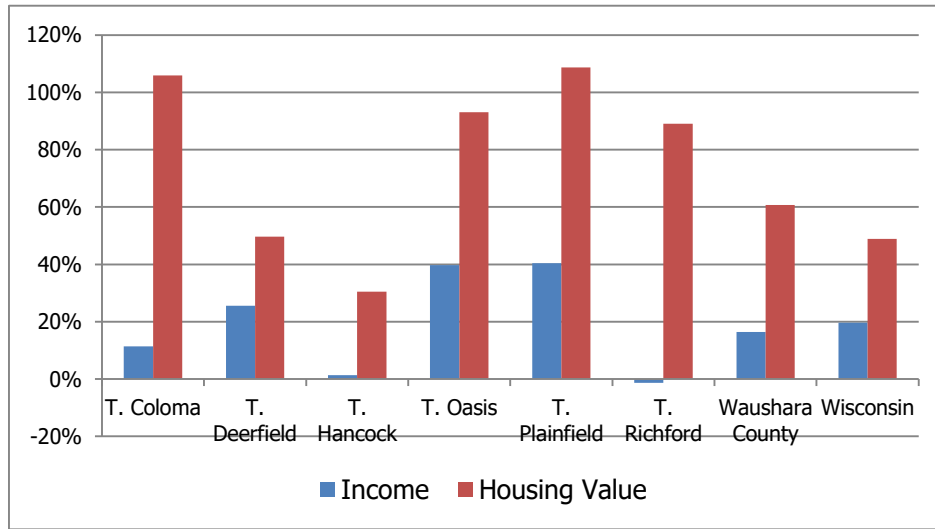
**Figure 2-11. Change in Median Housing Values Compared to Change in Median Household Income – Villages, 2000 & 2009-2013 ACS 5-YR Est.**



Source: U.S. Census, 2000 and 2009-2013 ACS 5-Year Estimates, DP-04

Since a significant share of homeowners, with mortgages, in all jurisdictions, are paying a disproportionate amount of their income on housing. Action should be taken to address this issue. Otherwise, the community's and county's housing stock could fall into disrepair. People may not have the necessary resources to meet other needs; and some people could lose their housing. The community's and county will also have greater difficulty raising revenues to meet necessary expenditures. Potential actions could include financial education and budgeting assistance, strategies to increase income opportunities, housing subsidies, aid in refinancing to make housing more affordable, reverse mortgages for elderly homeowners, construction of housing which is more in line with residents' income or any other action that will increase housing affordability for residents.

**Figure 2-12. Change in Median Housing Values Compared to Change in Median Household Income – Towns, 2000 & 2009-2013 ACS 5-YR Est.**



Source: U.S. Census, 2000 and 2009-2013 ACS 5-Year Estimates, DP-04

**Renter-Occupied Housing**

**With the exception of the towns of Deerfield, Hancock and Oasis, Census data indicates that renters had far greater difficulty finding affordable housing than homeowners.** According to the 2009-2013 ACS 5-Year Estimates, 48.4% of renters in the state and 48.2% of renters in the County paid a disproportionate share of their income for housing (Figure 2-9 and 2-10, Appendix B, Table B-11). About half of renters in the villages of Coloma (51.4%) and Plainfield (53.2%) and the Town of Plainfield (53.6%) were paying a disproportionate amount of their income for housing. In the Town of Coloma, rent was not affordable for about three-quarters (75.0%) of renters. Within the other jurisdictions, the share of renters paying a disproportionate amount of their income on housing ranged from a high of 44.7% in the Village of Hancock to a low of 0% in the Town of Deerfield. It should be noted, that due to small sample sizes, the margin of error is significant and renders some of this data less reliable.

**Housing Conditions**

Two Census variables often used for determining housing conditions include units which lack complete plumbing facilities and overcrowded units. Complete plumbing facilities include hot and cold piped water, flush toilet and a bathtub or shower. If any of these three facilities is missing, the housing unit is classified as lacking complete plumbing facilities. The Census defines overcrowding as more than one person per room in a dwelling unit.

**In Western Cluster communities, occupied units without complete plumbing and kitchen facilities were somewhat rare.** With the exception of the Village of Plainfield, units lacking complete plumbing facilities ranged from none to 3% of all units, while units lacking complete kitchen facilities ranged from none to 4% (Appendix B, Table B-12). In the Village of Plainfield, 5.1% of units lacked complete plumbing facilities and 6.6% lacked complete kitchen

facilities. Units lacking available phone service were a little less rare. Approximately 15.9% of Town of Richford residents and 6.3% of Village of Hancock residents lacked phone service. Within the remainder of the Western Cluster communities, units lacking complete phone service ranged from a high of 2.9% in the Town of Coloma to a low of zero percent in the Village of Plainfield. With the exception of the towns of Plainfield and Richford, less than two percent of dwelling units within the Western Cluster communities are overcrowded (Appendix B, Table B-13). In the towns of Plainfield and Richford, 10 units or 4.7% and 13 units or 5.8%, respectively, are considered overcrowded. Again it should be noted that margin of errors are larger due to the small sample size.

**Subsidized and Special Needs Housing**

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

The Wisconsin Department of Health Services website has a listing of directories for a number of assisted living options including Adult Day Care (ADC), Adult Family Care (AFC), Community Based Residential Facilities (CBRF), and Residential Care Apartment Complex (RCAC). The facilities specialize in developmentally disabled, emotionally disturbed/mental illness, traumatic brain injury, advanced age, irreversible dementia/Alzheimer, physically disabled and terminally ill. While there are no adult day care facilities in Waushara County, other opportunities exist within the county as a whole. ***In total there are 12 facilities with a capacity of 213 within Waushara County*** (Table 2-5).

**Table 2-5. Assisted Living Options, 2019**

	Waushara County	
	Number	Capacity
Adult Day Care (ADC)	0	0
Adult Family Care (AFC)	2	8
Community Based Residential Facilities (CBRF)	7	112
Residential Care Apartment Complex (RCAC)	3	93
<b>Total Units/Capacity</b>	<b>12</b>	<b>213</b>

*Source: Wisconsin Department of Health Services, Consumer Guide to Health Care - Finding and Choosing Health and Residential Care Providers in Wisconsin. Directories updated AFC 4/1/19, CBRF 4/01/19, RCAP 4/3/19*

All assisted living housing options listed for the area are located in the City of Wautoma and the villages of Redgranite and Wild Rose. No units or facilities were listed within the Western Cluster. This likely reflects the fact that funding agencies are more likely to provide resources and developers are more likely to build these facilities in areas with easy access to health care, transportation, other services and grocery stores. Since many residents in these facilities may

have mobility limitations, they may also prefer to be located in an area with easy access to goods and services.

### **Housing Needs Analysis**

As part of the regional planning process, ECWRPC developed a matrix of housing conditions to measure housing stress within the region. This matrix uses a combination of ten Census variables to measure five housing characteristics: housing affordability, housing availability, the prevailing age of units compared to housing values, overcrowding and presence of plumbing facilities. A compilation of these variables show that Western Cluster communities have a moderate to substantial amount of housing stress (Appendix B, Tables B-14 and B-15), which indicates that these communities have issues that should be addressed.

***Based on inventory analysis, the largest housing issue facing the Western Cluster communities is housing affordability.***

#### ***Housing Affordability***

Housing affordability is currently an issue in all Western Cluster communities. Homeowners with mortgages, in particular, have a difficult time finding units which are affordable. Renters are also struggling to find affordable housing. However, proportionally all communities have far more homeowners than renters, so a larger number of homeowners are struggling with housing affordability issues. The major factor contributing to housing affordability issues appears to be that housing values are rising faster than household incomes. The need for affordable housing can be addressed by building units which are affordable for residents, subsidizing the housing costs for existing units, and/or increasing incomes to make the existing housing more affordable.

#### ***Housing Available for Rent or Sale***

The villages of Hancock and Plainfield and the towns of Coloma, Deerfield, Hancock and Oasis have an adequate share of units for rent, while the Village of Coloma and the towns of Plainfield and Richford do not. However, given the small number of units available, communities may wish to evaluate the market demand to see if the units for rent provide an adequate choice for those seeking to rent. Homeowner vacancy rates indicate that the village of Coloma, Hancock and Plainfield and the towns of Coloma, Plainfield and Richford have an adequate share of units for sale, while the towns of Deerfield, Hancock and Oasis do not. Given that the number of units for sale in each community is small, this may discourage households from moving into the Western Cluster.

#### ***Age of Occupied Dwelling Units and Owner-Occupied Housing Values***

This variable compares the percentage of housing stock that was over 40 years of age to the percentage of housing stock that is valued at less than \$50,000. About 18% of the housing stock in the villages and about 7% of the housing stock in towns are valued at less than \$50,000. So while 63% of the housing stock in the villages and about 37% of the housing stock in the towns is over 40 years old, it is likely that most of these units are well maintained.

### ***Overcrowding***

According to the 2009-2013 ACS 5-Year Estimates, overcrowding affected very few households in the Western Cluster communities. However, overcrowding could increase if households choose to double up or move to smaller units in an effort to lower their housing costs.

### ***Plumbing***

Very few units in the Western Cluster communities lacked complete plumbing facilities according to the 2009-2013 ACS 5-Year Estimates. Therefore, incomplete plumbing facilities are not a factor.

### **Community Input Regarding Housing Needs**

Statistical information can only capture a portion of the information necessary to determine housing needs and a community's ability to meet those needs. Market demand and supply characteristics (capacity), socio-economic changes (fluidity) and personal desires and biases (individual choice/NIMBYism<sup>7</sup>) also influence housing needs.

### ***Continuum of Care Needs Assessment***

The Continuum of Care<sup>8</sup> Needs Assessment was a county-wide effort to identify housing resources and to identify and prioritize housing needs of homeless persons within the county. As such, it was a more focused assessment. A number of agencies and individuals were included in this information gathering process including: Waushara County's Department of Human Services, Community Programs, UW-Extension and Job Center; WI Department of Workforce Development Migrant, Refugee and Labor Services; Family Health Medical and Dental Center; All-Area Counseling; CAP Services; and Legal Action of Wisconsin. Individual participants included two homeless members, a representative from the Waushara County Coordinated Community Response Team for domestic violence issues, three persons of Hispanic Origin and 11 victims of domestic violence. A variety of needs were identified, including affordable housing, transportation, childcare, education, employment, medical care, counseling/case management, legal services, and others. When these needs were prioritized, affordable permanent housing ranked as the number one need in Waushara County. The need for permanent affordable housing was followed by affordable transitional housing, legal services, case management/assistance with linkage to other community resources, support groups and assistance obtaining employment or training. CAP Services submitted a grant application to request funds to help meet identified needs, and was awarded \$105,025, which will be used to provide affordable housing and support services to victims of domestic abuse in Portage, Waupaca, Waushara and Marquette Counties.

### **Homelessness**

According to the U.S. Department of Housing and Urban Development (HUD) the term "homeless" or "homeless individual or homeless person" includes: (1) an individual who lacks a

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<sup>7</sup> NIMBY: Not In My Back Yard

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

fixed, regular, and adequate nighttime residence and (2) an individual who has a primary nighttime residence that is: a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); or an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings<sup>9</sup>.

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

## **Key Findings**

### ***Age of Occupied Dwelling Units***

- Census information regarding the age of owner-occupied units indicates that the communities were well established by 1970.
- According to the 2009-2013 ACS 5-Year Estimates, the villages of Hancock and Plainfield's housing stock was significantly older than the other Western Cluster communities.

### ***Change in Structural Type***

- As with most rural communities, the dominant housing type in the Western Cluster communities is single family housing.

### ***Occupancy Status***

- Within the Western Cluster, occupancy rates in the villages were significantly higher than occupancy rates in the towns in both 2000 and 2010.
- The majority of occupied units within the Western Cluster are owner-occupied.

### ***Vacancy Status***

- In 2010, vacancy rates indicate that the county (3.0%), the state (2.2%), villages of Coloma (2.8%), Hancock (5.6%) and Plainfield (2.1%) and the towns of Coloma (3.6%), Plainfield (1.6%) and Richford (3.2%) had an adequate share of homes for sale, while the towns of Deerfield (1.4%), Hancock (1.0%) and Oasis (1.4%) had a tighter housing market.
- Between 2000 and 2010, rental vacancy rates increased in the villages of Coloma, Hancock and Plainfield and in the towns of Coloma, Deerfield and Oasis, Waushara County and the state, but decreased in the towns of Hancock, Plainfield and Richford.

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

- As with the number of homes for sale, generally the number of housing units for rent in the Western Cluster communities was also small.
- With the exception of the Village of Hancock and the Town of Plainfield, generally towns in the Western Cluster had a higher number and share of seasonal units than villages in both 2000 and 2010.

### ***Owner-Occupied Housing Stock Value***

- Between 2000 and 2009-2013, all Western Cluster communities experienced increases in median housing values.
- Most of the owner-occupied housing stock in the villages of Coloma (96.6%), Hancock (94.9%) and Plainfield (94.6%) was valued at less than \$200,000 (Figure 2-7). In contrast, within the towns and the state, the share of owner-occupied housing stock valued at less than \$200,000 ranged from a high of 85.1% in the Town of Hancock to a low of 62.9% in the state.

### ***Housing Affordability***

- Residents in the villages of Coloma, Hancock and Plainfield and the towns of Coloma, Deerfield, Hancock and Richford with a mortgage had a slightly harder time finding affordable housing than those in the county or state as a whole.
- Homeowners without a mortgage had an easier time finding affordable housing.
- Between 2000 and 2009-2013 ACS 5-Year Estimates, housing became less affordable as housing values rose faster than incomes.
- With the exception of the towns of Deerfield, Hancock and Oasis, Census data indicates that renters had far greater difficulty finding affordable housing than homeowners.

### ***Housing Conditions***

- In Western Cluster communities, occupied units without complete plumbing and kitchen facilities were somewhat rare.

### ***Subsidized and Special Needs Housing***

- In total there are 12 assisted living facilities with a capacity of 213 within Waushara County. None are within the Western Cluster communities.

### ***Housing Needs Analysis***

- Based on inventory analysis, the largest housing issue facing the Western Cluster communities is housing affordability.

### ***Homelessness***

- There are no emergency shelters in Waushara County for the general public.



## **INTERRELATIONSHIPS WITH OTHER PLAN ELEMENTS**

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

### **Economic Development**

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

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

### **Transportation**

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

A good road network and highway system helps provide access to greater economic opportunities beyond those in the immediate vicinity, which can contribute to housing affordability, provided transportation costs to those areas is not prohibitive. As transportation

costs rise, carpooling and vans may be a more cost-effective means of traveling between homes and places of employment.

### **Utilities and Community Facilities**

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

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

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

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

### **Agricultural Resources**

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

Choices must be made. Residential land uses have higher property values than farmland, so their expansion is seen as an opportunity to increase tax revenues. Little attention is paid to net tax gains, even though various Farmland Trust studies<sup>10</sup> have shown that the cost of services for other forms of development, particularly single family residential, typically exceeds tax revenues generated by that development, while taxes generated by farmland exceed the cost of services for farmland.

As farmers reach retirement age, many of these individuals see farmland conversion as a quick, easy retirement option, especially in the face of increased conflicts between the realities of farming and the expectation of exurban residents. Modern day industrial farming requires

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<sup>10</sup> American Farmland Trust, 2004. *Farmland Information Center Fact Sheet: Cost of Community Services Studies.*

substantial monetary investments, which makes it difficult for young farmers to enter the field. Farming is also under considerable economic pressure, as production costs rise and profits from food sales shift away from farmers to food processing and sales.

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

### **Natural Resources**

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

Many communities have established large minimum lot sizes in an effort to preserve rural character. However, the demand for large lot subdivisions, scattered site housing and seasonal homes is, in reality, fragmenting wildlife habitats and changing the appearance and character of the landscape. If communities have an interest in preserving natural resources and/or their rural character, other implementation tools may better serve that objective.

### **Cultural Resources**

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

Environmental regulations designed to protect the health and safety of individuals such as the lead base paint remediation and asbestos removal rules are extremely costly to implement. These regulations make it cost prohibitive to retain historical features on affordable properties, which are not on the historic register and/or eligible for the historic register, yet contain period features. However, removing these historical features destroys the home's character and lowers its potential market value. In order to protect the area's history, communities should identify properties or types of properties in this category they wish to preserve. Policies and programs to help owners preserve these historical features in a cost effective manner should be developed. Possibilities could range from providing financial aid or tax incentives to marketing these properties to buyers who are interested in preserving these features and have the financial wherewithal to do so.

## Land Use

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

Residential, commercial and industrial demand for land increases the value of that land. As land prices rise, converting that land from farm, forest and open space becomes more attractive; and long term consequences such as farm and forest land shortages, loss of wildlife habitat, increased public costs, changes in community character and lack of open space are often not considered. Communities must not only decide how much development, but also the appropriate locations, designs and densities that will accommodate that growth yet preserve important features/characteristics and develop the type of community they desire for the future.

## Intergovernmental Cooperation

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

## POLICIES AND PROGRAMS

### Regional, County and Local Policies

East Central is currently developing a regional comprehensive plan. As part of this planning process, East Central has proposed five core housing goals:

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

These goals are consistent with the area's vision for a future, in which a variety of quality housing options meets the needs of all households in urban and rural areas, regardless of age, income, culture, and mobility status. Housing is designed to foster community and

neighborhood cohesion and available housing choices are integrated with community facilities and multimodal transportation.

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

CAP Services is a regional community action program which aids low income persons in attaining economic and emotional self-sufficiency. They use a number of strategies to reach this goal, including advocacy, administering programs and grants, developing resources and partnering with public, private and other nonprofit or community groups. CAP Services provides a number of services in Waushara County. They also work closely with other agencies. For example, CAP Services partners with the Waushara County Habitat for Humanity to make more efficient use of nonprofit resources. During the 2005 Continuum of Care application process, CAP Services met with a number of agencies and individuals to identify and prioritize housing needs within Waushara County. These agencies included: the Waushara County Department of Human Services, Community Programs, UW-Extension and the Job Center; the WI Department of Workforce Development Migrant, Refugee and Labor Services; Family Health Medical and Dental Center; All-Area Counseling; and Legal Action of Wisconsin. These agencies plan to meet on a quarterly basis to discuss how best to meet the needs of the area's homeless, including the Hispanic/Latino population.

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

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

## **Federal, State and Regional Programs**

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

### ***Federal Agencies***

#### **United States Department of Agriculture**

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

#### **United States Department of Housing and Urban Development**

**Brownfield Economic Development Initiative Grant.** This grant can be used for brownfield sites (converting old industrial to residential). BEDI and Section 108 funds must be used in conjunction with the same economic development project, and a request for new Section 108 loan guarantee authority must accompany each BEDI application. Funds can be used to benefit low-moderate income persons, prevent/eliminate slum and blight, and address imminent threats and urgent needs (usually follow the same guidelines as CDBG). More specifically, funds can be used for land writedowns, site remediation costs, funding reserves, over-collateralizing the Section 108 loan, direct enhancement of the security of the Section 108 loan, and provisions of financing to for-profit businesses at below market interest rates. No funding has been approved for this program since 2010. For more information, visit the web site at: <https://www.hudexchange.info/programs/bedi/>.

**Multi-family Housing Programs.** HUD offers a number of multi-family programs through the state. These programs fund facility purchases, construction, rehabilitation, lead based paint abatement, energy conservation and accessibility improvements. For more information, visit HUD's website at: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/purchrefi223f](https://www.hud.gov/program_offices/housing/mfh/progdesc/purchrefi223f).

**Public Housing Programs.** HUD offers a number of public housing programs for the development/redevelopment or management of public housing authorities, rental assistance through the Section 8 program and some limited homeownership opportunities. General information can be found at: [https://www.hud.gov/topics/rental\\_assistance/phprog](https://www.hud.gov/topics/rental_assistance/phprog).

**Affordable Housing Program.** The National Housing Trust Fund is a new program designed to complement existing federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low-income and very low-income households, including homeless families. Grantees are required to use at least 80 percent of each annual grant for rental housing; up to 10 percent for homeownership housing; and up to 10 percent for the grantee's reasonable administrative and planning costs. Eligible activities include: real property acquisition; site improvements and development hard costs; related soft costs; demolition; financing costs; relocation assistance; operating cost assistance for rental

housing (up to 30% of each grant); and reasonable administrative and planning costs. General information can be found at: <https://www.hudexchange.info/programs/hf/>.

**Single Family Housing Programs.** HUD offers a number of single family home programs, including homebuyer education and counseling, down payment assistance, rehabilitation, weatherization, mortgage insurance and reverse mortgages. For general information, visit HUD's website at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh). Some of these products, such as FHA loans, are available through approved lending institutions. Access to HUD single family home programs can also be obtained through Wisconsin Housing and Economic Development Authority (WHEDA) or the Wisconsin Department of Administration (DOA) Division of Housing. Information about products WHEDA provides can be found on WHEDA's website at: <http://www.wheda.com/root/>. For information about products provided through the DOA, visit the Wisconsin Department of Administrations Division of Housing website at: <http://doa.wi.gov/Divisions/Housing>.

**Special Needs Programs.** HUD also funds programs for special need populations through the state. Information regarding emergency shelter/transitional housing programs or housing opportunities for people with AIDS can be found at the Wisconsin Department of Administration Division of Housing website at: <http://doa.wi.gov/Divisions/Housing/Bureau-of-Supportive-Housing>

### **Federal Financial Institutions Examination Council**

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

### **United States Department of Veterans Affairs**

**Home Loan Guaranty Service.** The Veterans Administration provides a variety of benefits for eligible veterans and their dependents. Housing products include low cost loans for purchase, construction or repair of owner-occupied housing. General information can be obtained from the Veteran's Affairs website at: <http://www.homeloans.va.gov/index.htm>. Two Waushara County websites provide information for veterans and their dependents: <http://www.co.waushara.wi.us/pview.aspx?id=12733&catID=636>.

### ***National Organizations***

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

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

**United Migrant Opportunity Services (UMOS).** UMOS works with federal, state and local agencies, employers, for profit and nonprofit agencies to meet the housing needs of migrant workers. Information about UMOS's housing programs can also be found on their website at: <http://www.umos.org/>.

### ***State Agencies***

#### **University of Wisconsin - Extension**

**Family Living Program.** The family living program provides assistance to families through Waushara County. Some of these programs include financial education and parent education. For information regarding these and other programs visit their website at: <https://waushara.uwex.edu/family-living/>.

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

**Housing – Ownership and Renting.** UW-Extension provides a website which includes information on home maintenance and repair, a seasonal newsletter, and Rent Smart-a tenant education program. This website is located at: <https://fyi.uwex.edu/topic/resources/>. Publications are also included in Spanish.

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

**Consumer Protection.** DATCAP publishes a number of resources for renters, landlords and homeowners. Some of these are short fact sheets, other such as "The Wisconsin Way: A Guide for Landlords and Tenants" are longer publications. These publications can be found on DATCAP's website at: [https://datcp.wi.gov/Pages/Programs\\_Services/ConsumerProtection.aspx](https://datcp.wi.gov/Pages/Programs_Services/ConsumerProtection.aspx).

#### **Wisconsin Department of Administration**

**Community Development Block Grant (small cities).** Small cities, towns, and villages with populations of less than 50,000 are eligible to apply for this grant. Funds are used for housing and neighborhood improvement activities for low-moderate income households, including rehabilitation, acquisition, relocation, demolition of dilapidated structures, and



handicap accessibility improvements. The Small Cities Community Development Block Grant is administered by states. For more information, visit the Wisconsin Department of Administration, Division of Housing (DOH) website at: <http://www.doa.state.wi.us/Divisions/Housing/CDBG-Housing>.

**Fair Housing Assistance Program (FHAP).** The federal fair housing law makes it illegal to discriminate in housing based on color, national origin, religion, sex, disability or familial status (i.e., the presence of children) in the sale, rental, or financing of housing. The State of Wisconsin also makes it illegal to discriminate based on age, lawful source of income and sexual orientation. FHAP provides funds to states to conduct intake of fair housing complaints, investigate complaints, counsel those who believe they have been denied equal access to housing and do systemic investigations. The program also provides outreach and education to consumers, advocates and the general public and technical assistance and training for real estate agents, property owners and managers and other members of the housing industry. General information about the FHAP can be obtained from the HUD website: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/partners/FHAP](https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHAP). For state information and assistance, visit the Wisconsin Department of Administration, Division of Housing (DOH) website at: <http://www.doa.state.wi.us/Divisions/Housing/Fair-Housing>.

**Community Development.** The Wisconsin Department of Administration, Bureau of Community Development is responsible for public infrastructure, blight elimination, and business development activities. For more information, visit the Wisconsin Department of Administration, Bureau of Community Development website at: <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Community-Development>.

**Homeless and Special Needs.** The Wisconsin Department of Administration, Bureau of Supportive Housing oversees homeless and special needs programs. For more information, visit the Bureau of Community Development website at: <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Supportive-Housing>. Cap Services has willingly served as the grant writer for ESG and THS grant applications for Waushara County agencies.

**Affordable Housing.** The Wisconsin Department of Administration, Bureau of Affordable Housing administers home purchase and rehabilitation, single family and multifamily development, and disaster recovery assistance. For more information, visit the Bureau of Supportive Housing website at: <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Affordable-Housing>.

### **Wisconsin Department of Workforce Development**

**Migrant, Refugee and Labor Services.** The Employment and Training Division coordinates services for migrants, foreign-born residents and their families and employers who hire foreign and Limited English Proficient workers. Information regarding these services and contact information can be found at: [https://dwd.wisconsin.gov/dwd/default\\_divisions.htm](https://dwd.wisconsin.gov/dwd/default_divisions.htm).

### **Wisconsin's Focus on Energy**

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

### **Wisconsin Historical Society**

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

### **Wisconsin Housing and Economic Development Authority (WHEDA)**

**WHEDA Foundation.** The WHEDA Foundation awards grants to local municipalities and non-profit organizations through the Persons-in-Crisis Program Fund to support the development or improvement of housing facilities in Wisconsin for low-income persons with special needs. Special needs is defined as homeless, runaways, alcohol or drug dependent, persons in need of protective services, domestic abuse victims, developmentally disabled, low-income or frail elderly, chronically mentally ill, physically impaired or disabled, persons living with HIV, and individuals or families who do not have access to traditional or permanent housing. For more information, visit WHEDA's web site at <https://www.wheda.com/WHEDA-Foundation/>.

**WHEDA Multi-family Products.** WHEDA offers a number of multi-family home products, including tax credits, tax exempt bond funding, construction, rehabilitation and accessibility loans, asset management and tax credit monitoring services. For information about this programs, visit WHEDA's web site at <https://www.wheda.com/WHEDA-Foundation/>.

**WHEDA Single Family Products.** WHEDA offers a number of single family home products, including home improvement or rehabilitation loans, homebuyer assistance and homebuyer education. For information about this programs, visit WHEDA's web site at <https://www.wheda.com/WHEDA-Foundation/>.

**Affordable Rental Housing.** WHEDA, along with the Wisconsin Department of Health Services and the Wisconsin Department of Administration, Division of Housing, have teamed up to bring you WIHousingSearch.org. This website is a free resource for Wisconsin residents looking to find an affordable place to rent. WIHousingSearch.org also has a valuable database of resources for homelessness, people with disabilities, homeownership, public housing, and other social services. To use this resource please visit: <http://wihousingsearch.org/>.

### ***Regional Programs***

**CAP Services, Inc.** CAP Services is one of 16 community action programs in the state of Wisconsin. CAP Services provides a number of services in Waushara County, including family services, housing, housing assistance, business development and preschool. CAP Services is a state-designated CHDO (Community Housing Development Organization), which means they

have access to certain restricted funds set aside to meet housing needs within communities. The local phone number for CAP Services is: (920) 787-3949. Information about CAP Services can also be found on their website: <https://capservices.org/>.