

CHAPTER 2: HOUSING

TABLE OF CONTENTS

| | |
|--|------|
| Introduction..... | 2-1 |
| Inventory and Analysis | 2-1 |
| Age of Occupied Dwelling Units | 2-1 |
| Change in Structural Type | 2-3 |
| Occupancy Status | 2-4 |
| Tenure | 2-4 |
| Vacancy Status | 2-5 |
| Owner-Occupied Housing | 2-5 |
| Rental Housing | 2-6 |
| Seasonal Units | 2-6 |
| Other Vacant | 2-6 |
| Owner-Occupied Housing Stock Value | 2-7 |
| Median Housing Value Trends: A Broad Historical Perspective | 2-7 |
| Current Median Housing Value Trends | 2-7 |
| Current Values by Price Range | 2-8 |
| Housing Affordability | 2-8 |
| Owner-Occupied Housing | 2-9 |
| Renter-Occupied Housing | 2-10 |
| Housing Conditions | 2-11 |
| Subsidized and Special Needs Housing | 2-11 |
| Housing Needs Analysis | 2-12 |
| Housing Affordability | 2-13 |
| Housing Available for Rent or Sale | 2-13 |
| Age of Occupied Dwelling Units and Owner-Occupied Housing Values | 2-13 |
| Overcrowding | 2-13 |
| Plumbing | 2-13 |
| Community Input Regarding Housing Needs | 2-13 |
| Continuum of Care Needs Assessment | 2-14 |
| Homelessness | 2-14 |
| Key Findings | 2-15 |
| Age of Occupied Dwelling Units | 2-15 |
| Change in Structural Type | 2-15 |
| Occupancy Status | 2-16 |
| Vacancy Status | 2-16 |
| Owner-Occupied Housing Stock Value | 2-16 |
| Housing Affordability | 2-16 |
| Housing Conditions | 2-16 |
| Subsidized and Special Needs Housing | 2-16 |
| Homelessness | 2-16 |
| Interrelationships with Other Plan Elements | 2-17 |
| Economic Development | 2-17 |
| Transportation | 2-17 |
| Utilities and Community Facilities | 2-18 |
| Agricultural Resources | 2-18 |

| | |
|--|------|
| Natural Resources | 2-19 |
| Cultural Resources | 2-19 |
| Land Use | 2-20 |
| Intergovernmental Cooperation | 2-20 |
| Policies and Programs | 2-20 |
| Regional, County and Local Policies | 2-20 |
| Federal, State and Regional Programs | 2-22 |
| Federal Agencies | 2-22 |
| National Organizations | 2-24 |
| State Agencies | 2-25 |
| Regional Programs | 2-27 |

TABLES

| | | |
|-----------|---|------|
| Table 2-1 | Occupied and Seasonal Units as a Share of Total Housing Units, 1990 and 2000 | 2-4 |
| Table 2-2 | Tenure as a Percent of Occupied Units, 1990 and 2000 | 2-5 |
| Table 2-3 | Federally Assisted Rental Units, 2005 | 2-12 |
| Table 2-4 | Assisted Living Options, 2005 | 2-12 |

FIGURES

| | | |
|------------|--|------|
| Figure 2-1 | Occupied Dwelling Units by Year Built, 1990 | 2-2 |
| Figure 2-2 | Occupied Dwelling Units by Year Built, 2000 | 2-2 |
| Figure 2-3 | Housing Values by Range, 2000 | 2-8 |
| Figure 2-4 | Change in Median Housing Values Compared to Change in Median Household Income | 2-10 |
| Figure 2-5 | Percent of Households for which Housing is Not Affordable, 1999 | 2-11 |

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 ANALYSIS¹

This section of the chapter provides a broad brush of housing characteristics for the Town of Hancock, 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.

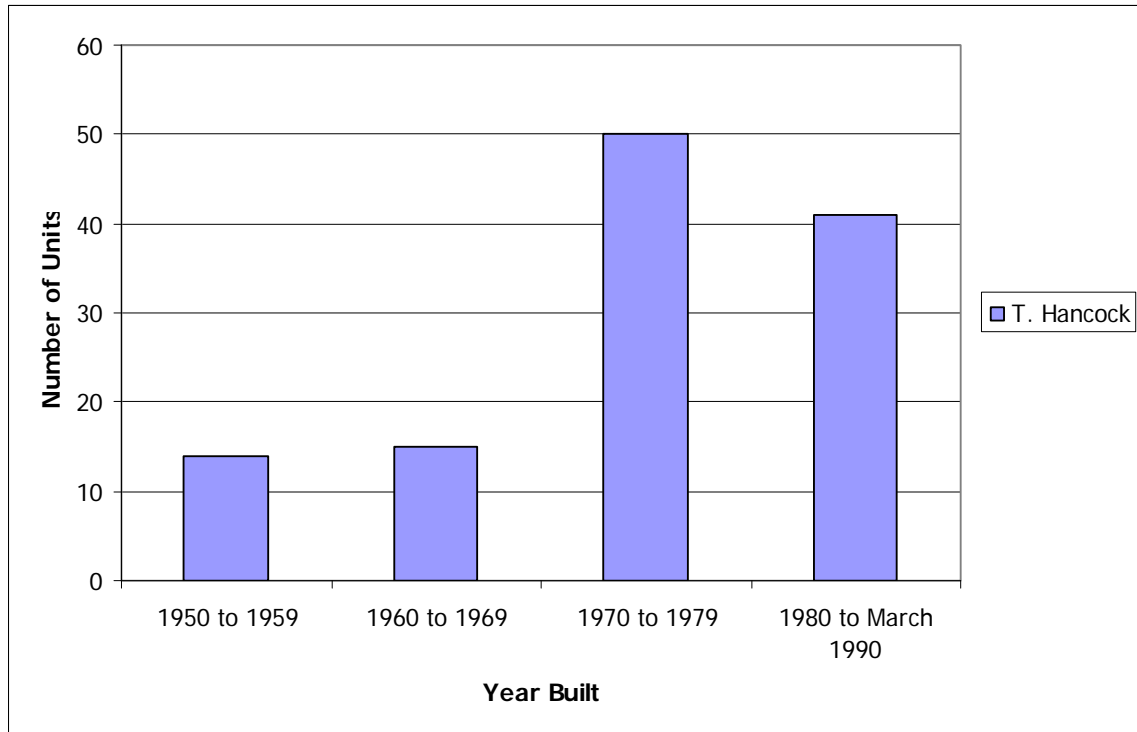
Age of Occupied Dwelling Units

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 Town of Hancock was well established by 1960 (Appendix B, Tables B-1 and B-2). The number of owner-occupied units rose each decade from 1950 through the 1970's, and then fell sharply in the 1980's (Figure 2-1). The number of owner-occupied units began rising again in the 1990's, particularly in the latter half of that decade (Figure 2-2).

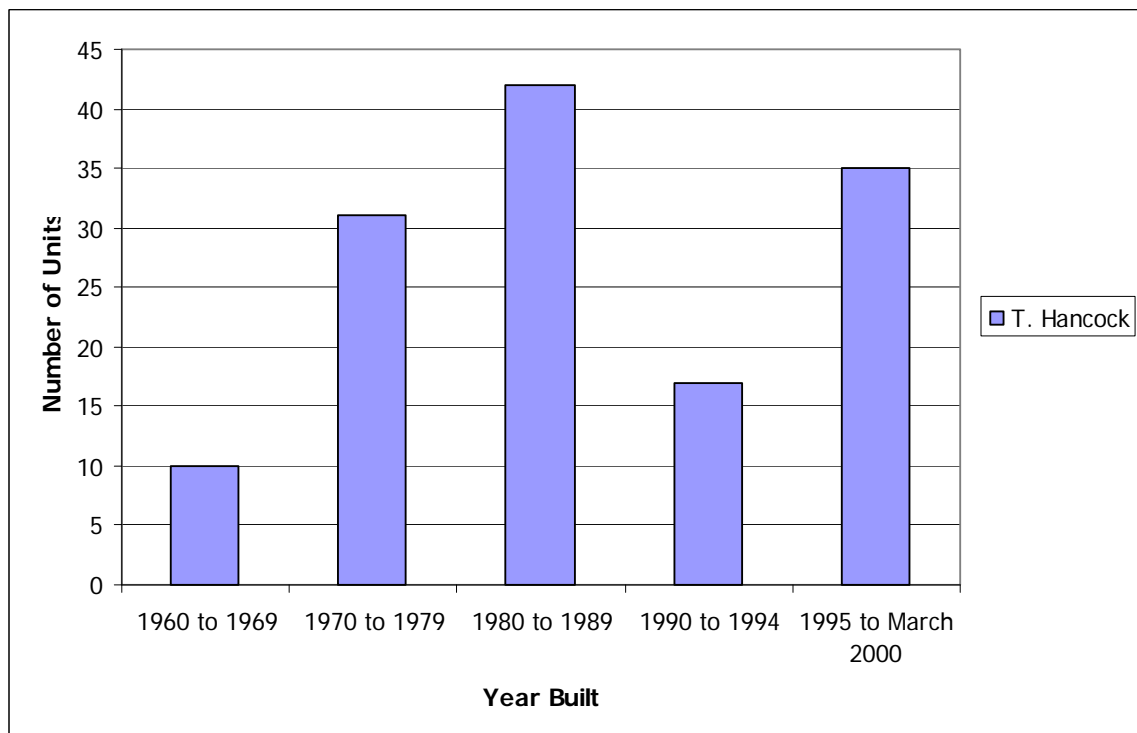
¹ U.S. Census, 1990 and 2000, unless otherwise noted.

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



Source: U.S. Census, 1990.

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



Source: U.S. Census, 2000.

A comparison between the 1990 and 2000 Census data shows a discrepancy in the number of owner-occupied units built in the 1970's. The 1990 Census information indicates that 50 owner-occupied units were built in the Town of Hancock in the 1970's, while the 2000 Census only lists 31, a decrease of 19 units. This discrepancy could be the result of a number of reasons; first Census information is based on a sample of the number of people who responded; secondly a portion of the variation may be attributed to a change in tenure or status. As retirees move into the area and seasonal residences were converted to owner-occupied residences, it is likely that the composition of owner-occupied units changed between 1990 and 2000.

The Town of Hancock had a slightly lower percentage of owner-occupied units built prior to 1960 than the state, and about the same as the county. Forty two percent of Hancock's housing stock was built prior to 1960. At the state and county level, 44.3 percent of Waushara County's housing stock and 46.6 percent of Wisconsin's housing stock was built prior to 1960.

Between 1990 and 2000, the Town experienced a higher level of growth in owner-occupied units than was indicated in previous Census periods (1960 to 1990) based on the age of structure information provided in the 1990 and 2000 Censuses. The Town of Hancock gained 52 new occupied units between 1990 and 2000².

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 Town of Hancock is single family housing. In 1990, single family housing comprised 93.6 percent of the Town of Hancock's housing stock. Less than one percent of the Town's housing stock was comprised of duplex and multi-family units. In 1990, the Town of Hancock contained 21 mobile homes, trailer & other units which were 6.2% of total housing units (Appendix B, Table B-3).

During the 1990s, conversions, deletions and additions to communities' housing stock resulted in a slightly different composition of housing in 2000. ***By 2000, the share of single family units had decreased slightly to 92.3% in the Town of Hancock, while the number and share of mobile home units increased to 26 units or 6.9% of total housing units.*** During this same time period, the number and share of two to four units increased slightly in the Town of Hancock (Appendix B, Table B-3).

² U.S. Census 2000.

At the state and county level, the number and share of single family homes and larger multi-family buildings (those with greater than five units per building) increased between 1990 and 2000, while the number and share of two to four unit buildings and mobile home, trailer and other units decreased. In 2000, single family homes comprised 82.6 percent of Waushara County's housing stock and 69.3 percent of the state's housing stock. Mobile home, trailer and other units comprised the second largest housing category for Waushara County; 13.0 percent. Two or more unit housing comprised less than five percent (4.4%) of the County's housing stock. At the state level, the second largest housing category was two or more unit housing, which comprised 26.2 percent of Wisconsin's housing stock. Mobile home, trailer and other units comprised 4.5 percent 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 and those which are seasonal, migrant, held for occasional use or other units not regularly occupied on a year-round basis.

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

Tenure

Occupancy rates vary by community and over time. Total occupancy rates increased for Waushara County, the state and the Town between 1990 and 2000. In both time periods, jurisdictions with the lowest occupancy rates had the highest percentage of seasonal units (Table 2-1). All three jurisdictions experienced a decrease in the number and share of seasonal units between 1990 and 2000 and an increase in the number and share of occupied units and total units. The combination indicates that additional year round units were built and seasonal units were likely converted to year round residences (Appendix B, Tables B-5 and B-6).

Occupancy rates indicate that Waushara County has a higher percentage of seasonal units than the state as a whole. Both jurisdictions experienced an increase in total occupancy rates and a decrease in the number of seasonal units between 1990 and 2000. Waushara County experienced the largest change.

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

| Jurisdiction | Total Occupied | | Percent of Total Units | |
|-----------------|----------------|-------|------------------------|-------|
| | 1990 | 2000 | 1990 | 2000 |
| Town of Hancock | 52.2% | 55.0% | 45.7% | 40.6% |
| Waushara County | 62.2% | 68.3% | 31.7% | 27.0% |
| Wisconsin | 88.6% | 89.8% | 7.3% | 6.1% |

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

The majority of occupied units within the Town are owner-occupied. Hancock also has higher owner-occupancy rates than Waushara County and the state (Table 2-2).

Between 1990 and 2000, the share of owner-occupied units increased in all three jurisdictions. By 2000, the share of occupied units that were owner-occupied ranged from 87.2 percent in the Town of Hancock to 68.4 percent in Wisconsin. The share of renter occupied ranged from 12.8 percent in the Town to 31.6 percent in the state.

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

| Jurisdiction | Owner Occupied | | Renter Occupied | |
|-----------------|----------------|-------|-----------------|-------|
| | 1990 | 2000 | 1990 | 2000 |
| Town of Hancock | 84.8% | 87.2% | 15.2% | 12.8% |
| Waushara County | 80.3% | 83.5% | 19.7% | 16.5% |
| Wisconsin | 66.7% | 68.4% | 33.3% | 31.6% |

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

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 Town of Hancock and Waushara County had an adequate share of owner-occupied units for sale in 1990, while the state had a tight housing market. Between 1990 and 2000, homeowner vacancy rates fell in the Town and Waushara County, but remained stable at the state level (Appendix B, Tables B-7 and B-8). Countywide, the homeowner vacancy rate was 1.9 percent in 2000, which indicates that the county had an adequate number of homes on the market to meet demand. The homeowner vacancy rate for Wisconsin remained stable at 1.2 percent, which was just below the standard for both years. ***In 2000, the Town had a homeowner vacancy rate of 1.6 percent, which indicates an adequate number of homes for sale.***

A drop in the vacancy rates is usually related to the increase in the number of owner-occupied units within the Town. Since the vacancy rate is a measure of the number of units for sale compared to the number of owner-occupied units, the number of units for sale is expected to rise as the total number of owner-occupied units rise in order to accommodate the growth in households. However, this did not occur in the Town in the 1990's.

According to the Census, the Town of Hancock had three houses for sale in 1990 and 2000. The Town of Hancock exceeded the accepted vacancy rate standard of 1.5 percent in 2000.

The small number of units coupled with lower vacancy rate means that the Town likely had an inadequate number of units on the market to provide choice for prospective homebuyers.

Rental Housing

In 1990, rental vacancy rates for the Town of Hancock (3.7%) was below the vacancy standard of 5.0 percent, which would seem to indicate that the community had less than an adequate supply of housing units for rent (Appendix B, Tables B-7 and B-8). In comparison, the rental vacancy rates for Wisconsin and Waushara County were 4.7% and 8.5%, respectively.

Between 1990 and 2000, the number of rentals for the Town of Hancock and the State increased while the number of rentals decreased for the county. In 2000, the state, county and Town of Hancock had vacancy rates above 5.0 percent. ***The Town of Hancock had the highest rental vacancy rate (7.4%) of all three jurisdictions.*** The rental vacancy rate for Waushara County was 6.8 percent and the state's rental vacancy rate was 5.6 percent.

As with the number of homes for sale, the number of housing units for rent in the Town was also small. In 1990, the Town of Hancock had one housing unit for rent. In 2000, the number of housing units for rent increased to two units. However, with only two units to choose from, the likelihood that a rental unit will meet the needs of prospective renters is very small.

Seasonal Units

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

Between 1990 and 2000, the number of seasonal units stayed the same in the Town of Hancock, but declined in the county and state. The share of vacant units identified as seasonal showed mixed results. The share of vacant units identified as seasonal decreased in the Town of Hancock and Wisconsin, but increased in Waushara County (Appendix B, Tables B-7 and B-8). ***Between 1990 and 2000, the share of vacant units identified as seasonal declined from 95.7 percent in the Town of Hancock to 90.2 percent.*** At the state level, the share of vacant units declined from 64.5 percent of all vacant units to 60.9 percent. The share of vacant units identified as seasonal increased in Waushara County from 83.9 percent in 1990 to 85.3 percent in 2000.

Other Vacant

Other vacant units include: migrant housing; units rented or sold, but not yet occupied; and units held for occupancy by a caretaker or janitor and units held for personal reasons of the owner, but not classified as seasonal. At the state and county level, units held for occupancy by a caretaker or janitor and units held for personal reasons of the owner, but not classified as seasonal comprised the largest segment of the other vacant unit category. At the town level migrant housing does not exist within the Town of Hancock.³ The other vacant units listed

³ Status of Migrant Labor Camps, 2008. Wisconsin Department of Workforce Development Migrant, Refugee, and Labor Services.

were a mix of units rented or sold, but not yet occupied and units held for occupancy by a caretaker or janitor and units held for personal reason of the owner.

According to the Census, other vacant units comprised 1.8 percent of all vacant units for the Town of Hancock in 1990 (Appendix B, Tables B-7 and B-8). Between 1990 and 2000, the share of other vacant units rose in the Town. By 2000, other vacant units comprised 6.9 percent of all vacant units in Hancock. The Town of Hancock reported a total of three other vacant units in the Census 1990. Between 1990 and 2000, the number of other vacant units increased to twelve in Hancock.

Owner-Occupied Housing Stock Value

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

Median Housing Value Trends: A Broad Historical Perspective

State and county level information indicate that owner-occupied housing values have risen substantially since 1970⁴. The largest growth in median housing values occurred in the 1970's. Between 1970 and 1980, median housing prices more than doubled in response to inflationary pressures during the late 1970's and increased demand as baby-boomers entered the housing market. Housing prices continued to rise during the 1980's, but at a much slower rate. Housing prices again increased substantially in the 1990's. Lower interest rates and competitive loan products allowed home buyers the opportunity to purchase a higher value home, and the market responded by increasing the average home size for new construction⁵. The number of expected amenities in a home also increased. Communities contributed to the rise in housing prices by increasing minimum lot sizes and minimum square footage. Children of baby-boomers began entering the housing market during this decade, which put additional pressure on the housing market. The increased demand for starter homes and lack of supply drove the value of existing starter homes up substantially. 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 1990 and 2000, median housing values in the Town of Hancock nearly doubled. By 2000, the median housing value for the Town of Hancock was \$96,100, up from \$48,200 in 1990 (Appendix B, Table B-9).

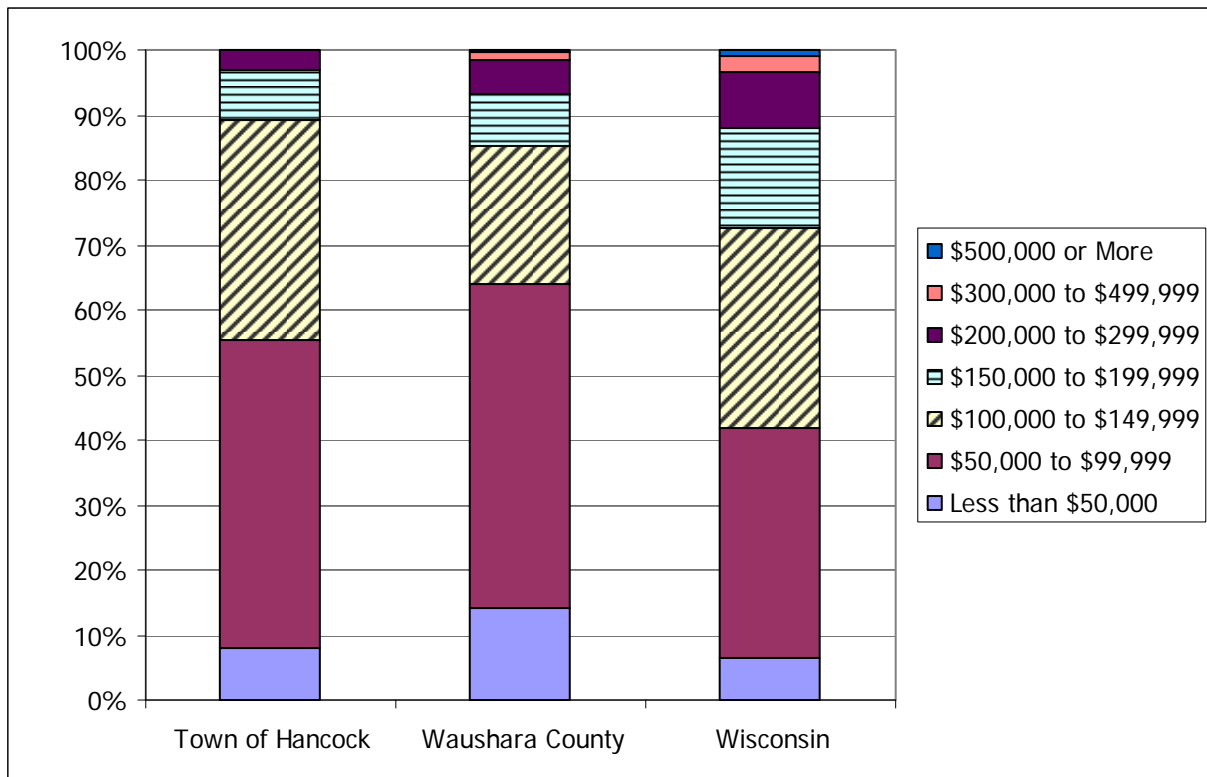
⁴ U.S. Census. 1970, 1980, 1990 and 2000.

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

Current Values by Price Range

Over 85 percent of the owner-occupied housing stock in the Town of Hancock and Waushara County was valued at less than \$150,000 in 2000. The largest share of owner-occupied units by price range fell within the \$50,000 to \$99,999 range (Figure 2-3 and Appendix B, Table B-9). Forty-eight percent of Town of Hancock’s owner-occupied housing stock was valued at \$50,000 to \$99,999 compared to half of the county’s housing stock and a third of the state’s owner-occupied housing stock. According to the 2000 Census, the Town did not have owner-occupied housing valued over \$300,000. In Waushara County and Wisconsin, 1.5 percent and 3.5 percent of the owner-occupied housing units were valued over \$300,000, respectively.

Figure 2-3. Housing Values by Range, 2000



Source: U.S. Census, 2000.

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 recent study by the Hudson Institute and the Wisconsin Housing Partnership⁶ found that the most important factor for individuals to successfully move from welfare to work was their ability to find decent, stable affordable housing.

A review of housing stock values for the Town of Hancock indicated that housing values were on average lower than the state average. However, many of those units were not affordable for Town residents.

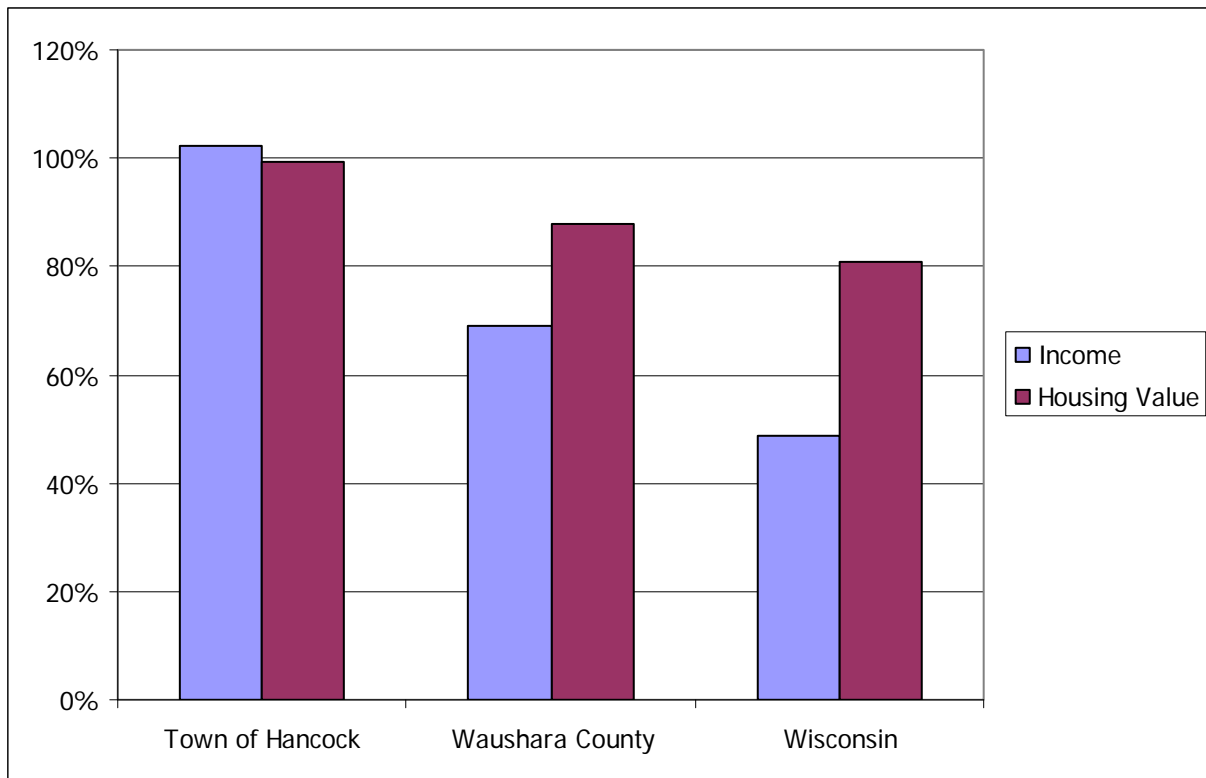
Owner-Occupied Housing

In 1989, 15.1 percent of homeowners in the state and 17.7 percent of homeowners in Waushara County were paying a disproportionate amount of their income for housing (Appendix B, Table B-10). Residents in the Town of Hancock had a slightly harder time finding affordable housing than the State but were comparable to the County. In 1989, similar to the County, 17.7 percent of Hancock residents were spending more than 30% of their income on housing.

Between 1989 and 1999, housing affordability became a larger issue for homeowners in the state, Waushara County and the Town of Hancock. The percentage of homeowners paying a disproportionate share of their income for housing in Hancock rose to 24 percent. Almost twenty percent (19.7%) of County residents were paying a disproportionate share of their income for housing in 1999, compared to 17.8 percent of state residents. The change in housing affordability likely resulted from housing prices and values rising faster than incomes. The Town of Hancock was the only jurisdiction during this time period where the Median Household Income raised faster than the Median Price of Housing (Figure 2-4.). Even though household income grew at a faster rate it did not increase enough to offset increase in the Median Housing Value.

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

Figure 2-4. Change in Median Housing Values Compared To Change in Median Household Income, 1989 to 1999



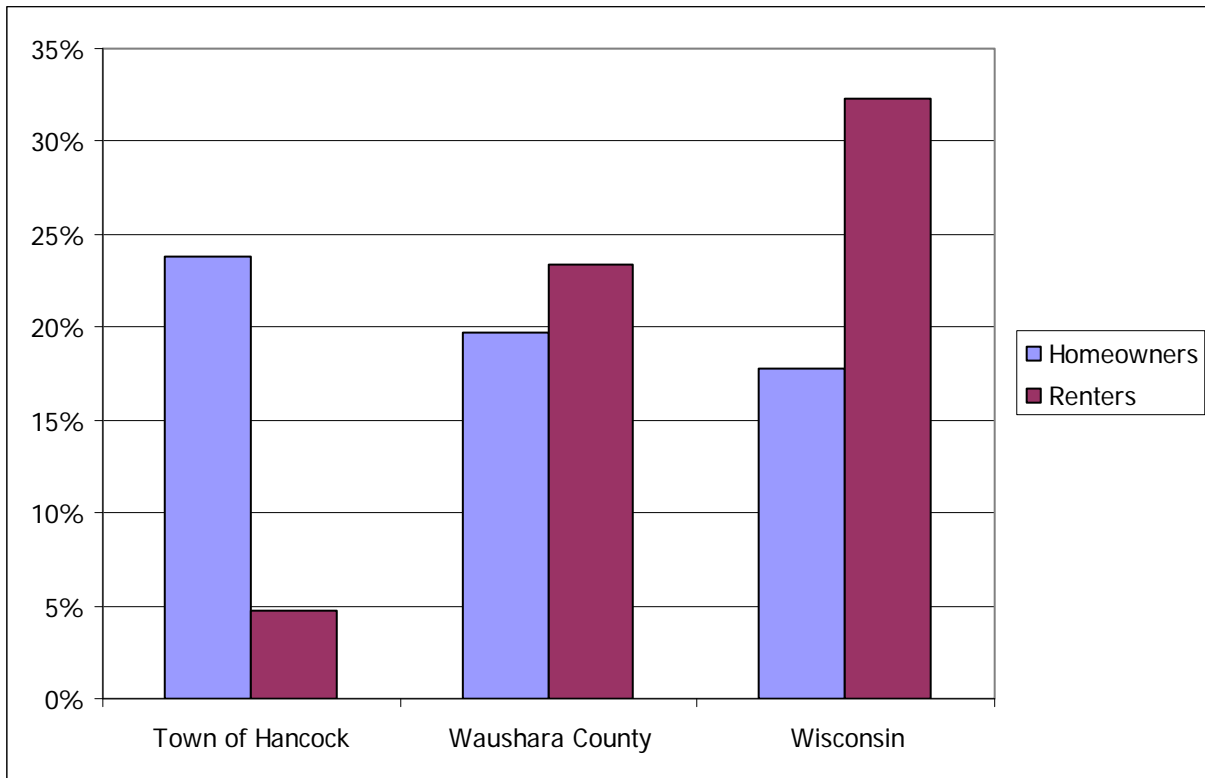
Source: U.S. Census, 1990 and 2000.

Renter-Occupied Housing

Census data indicates that renters had far greater difficulty finding affordable housing than homeowners. In 1989, 36.0 percent of renters in the state and 34.6 percent of renters in the county paid a disproportionate share of their income for housing, compared to 15.1 percent and 17.7 percent of homeowners, respectively. ***The share of renters paying a disproportionate amount of their income for housing was 52.6 percent in the Town of Hancock*** (Appendix B, Table B-10).

Between 1989 and 1999, the number and share of households paying a disproportionate share of their income for rental housing decreased in all three jurisdictions. This decrease was accompanied by a decrease in the total number of renters, which indicates that renters may have relocated in search of more affordable housing.

By 1999, the share of renters paying more than 30% of their income for housing had decreased dramatically to 4.8% in the Town (Figure 2-5). Thirty-two percent (32.3%) of state residents were paying more than 30% of their income for rental housing, compared to 23.4 percent of Waushara County residents, which indicates that rent was more affordable for the renters who remained in Hancock than for renters at the state and county levels.

Figure 2-5. Percent of Households for which Housing is Not Affordable, 1999

Source: U.S. Census, 2000.

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 2000, occupied units without complete plumbing facilities did not exist in the Town of Hancock. Less than two percent of dwelling units within the Town were overcrowded (Appendix B, Table B-11)⁷. The actual number of overcrowded units listed was three.

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

⁷ US Census 2000.

needed. The housing needs of these populations vary based on their circumstances, health, economic conditions and success of educational, training, treatment or counseling programs.

Table 2.3 shows the location of federally assisted rental units by type for Waushara County. ***The closest access to subsidized housing for qualifying elderly, families and persons with disabilities for Town of Hancock residents is within the City of Wautoma or the villages of Coloma and Wild Rose.***

Table 2-3. Federally Assisted Rental Units, 2005

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

Table 2-4. Assisted Living Options, 2005

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

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

Assisted living options in the area are listed in Table 4.4. All elderly housing options listed for the area are located in nearby incorporated communities. No units or facilities were listed within the Town of Hancock. 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 the Town has a minor amount of housing stress (Appendix B, Tables B-12 and B-13); which the Town should address. However, these issues affect no more than a quarter of the population of the community. Based on inventory analysis, the largest housing issue facing the Town of Hancock is Owner Occupied housing affordability.

Housing Affordability

Housing affordability is currently an issue in the Town. Homeowners, in particular, have a difficult time affording housing costs. 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 Town of Hancock has an adequate share of units for rent. However, given the small number of units available, the community may wish to evaluate the market demand to see if the units for rent provide an adequate choice for those seeking to rent. However, the homeowner vacancy rates indicate that the Town has an adequate owner-occupied housing market. The number of units for sale in the Town is small, which may discourage households from moving into the Town of Hancock.

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. Eight percent of the housing stock in Hancock is valued at less than \$50,000. So while 38 percent of the housing stock is over 40 years old, it is likely that most of these units are well maintained.

Overcrowding

In 2000, overcrowding affected very few households in the Town of Hancock. However, overcrowding could increase if households choose to double up or move to smaller units in an effort to lower their housing costs.

Plumbing

There were no units lacking complete plumbing facilities.

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/NIMBYism⁸) also influence housing needs.

⁸ NIMBY: Not In My Back Yard

Continuum of Care Needs Assessment

The Continuum of Care⁹ Needs Assessment was a county-wide effort to identify housing resources and to identify and prioritize housing needs of homeless persons within the county. As such, it was a more focused assessment. A number of agencies and individuals were included in this information gathering process including: Waushara County's Department of Human Services, Community Programs, UW-Extension and Job Center; WI Department of Workforce Development Migrant, Refugee and Labor Services; Family Health Medical and Dental Center; All-Area Counseling; CAP Services; and Legal Action of Wisconsin. Individual participants included two homeless members, a representative from the Waushara County Coordinated Community Response Team for domestic violence issues, three persons of Hispanic Origin and 11 victims of domestic violence. A variety of needs were identified, including affordable housing, transportation, childcare, education, employment, medical care, counseling/case management, legal services, and others. When these needs were prioritized, affordable permanent housing ranked as the number one need in Waushara County. The need for permanent affordable housing was followed by affordable transitional housing, legal services, case management/assistance with linkage to other community resources, support groups and assistance obtaining employment or training. CAP Services submitted a grant application to request funds to help meet identified needs, and was awarded \$105,025, which will be used to provide affordable housing and support services to victims of domestic abuse in Portage, Waupaca, Waushara and Marquette Counties.

Homelessness

According to the U.S. Department of Housing and Urban Development (HUD) the term "homeless" or "homeless individual or homeless person" includes: (1) an individual who lacks a fixed, regular, and adequate nighttime residence and (2) an individual who has a primary nighttime residence that is: a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); or an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings¹⁰.

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

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

⁹ 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.

¹⁰ The United States Code contains the official federal definition of homeless. In Title 42, Chapter 119, Subchapter 1.

compiled, ***four people were sheltered in an emergency shelter and six people were unsheltered.***¹¹ It should be noted that a point in time survey only includes information on that one day in time.

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

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

Other homeless information that has been reported in the county includes: seven transient homeless individuals were served in 2008¹³; and four household lodging vouchers were issued by the county.

Key Findings

Age of Occupied Dwelling Units

- Census information regarding the age of owner-occupied units indicates that the Town of Hancock was well established by 1960.
- Between 1990 and 2000, the Town experienced a higher level of growth in owner-occupied units than was indicated in previous Census periods (1960 to 1990) based on the age of structure information provided in the 1990 and 2000 Censuses.

Change in Structural Type

- As with most rural communities, the dominant housing type in the Town of Hancock is single family housing.
- By 2000, the share of single family units had decreased slightly to 92.3% in the Town of Hancock, while the number and share of mobile home units increased to 26 units or 6.9% of total housing units.

¹¹ Wisconsin Point in Time Form, for Waushara County Department of Human Services, January 28, 2009.

¹² HUD's Emergency Shelter Grant, Transitional Housing Program, Homelessness Prevention Program Grant Application for 2009/2010.

¹³ Waushara County DHS Report for Year 2008.

Occupancy Status

- The majority of occupied units within the Town are owner-occupied. Hancock also has higher owner-occupancy rates than Waushara County and the state.

Vacancy Status

- In 2000, the Town had a homeowner vacancy rate of 1.6 percent, which indicates an adequate number of homes for sale.
- The Town of Hancock had the highest rental vacancy rate (7.4%) of all three jurisdictions (town, county and state).
- Between 1990 and 2000, the share of vacant units identified as seasonal declined from 95.7 percent in the Town of Hancock to 90.2 percent.

Owner-Occupied Housing Stock Value

- Between 1990 and 2000, median housing values in the Town of Hancock nearly doubled. By 2000, the median housing value for the Town of Hancock was \$96,100, up from \$48,200 in 1990.
- Over 85 percent of the owner-occupied housing stock in the Town of Hancock and Waushara County was valued at less than \$150,000 in 2000.

Housing Affordability

- Between 1989 and 1999, housing affordability became a larger issue for homeowners in the state, Waushara County and the Town of Hancock. The percentage of homeowners paying a disproportionate share of their income for housing in Hancock rose to 24 percent.
- In 1989, the share of renters paying a disproportionate amount of their income for housing was 52.6 percent in the Town of Hancock.
- By 1999, the share of renters paying more than 30% of their income for housing had decreased dramatically to 4.8% in the Town.

Housing Conditions

- In 2000, occupied units without complete plumbing facilities did not exist in the Town of Hancock.

Subsidized and Special Needs Housing

- The closest access to subsidized housing for qualifying elderly, families and persons with disabilities for Town of Hancock residents is within the City of Wautoma or the villages of Coloma and Wild Rose.

Homelessness

- There are no emergency shelters in Waushara County for the general public.
- On January 28, 2009, four people were sheltered in an emergency shelter and six people were unsheltered.

- In 2008, there were 169 foreclosure actions filed in Waushara County, which was a 47 percent increase from the 115 that were filed in 2007.
- In 2008 there were 48 eviction actions or a 41 percent increase from 2007 when a total of 34 eviction actions took place.

INTERRELATIONSHIPS WITH OTHER PLAN ELEMENTS

Housing cannot be considered in isolation from other elements. Meeting the housing needs of all Hancock 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 Hancock 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 Hancock 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 studies¹⁴ have shown that the cost of services for other forms of development, particularly single family residential, typically exceeds

¹⁴ American Farmland Trust, 2004. *Farmland Information Center Fact Sheet: Cost of Community Services Studies.*

tax revenues generated by that development, while taxes generated by farmland exceed the cost of services for farmland.

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

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

Natural Resources

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

Many communities 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 Town of Hancock is an 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.

Land Use

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

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

Intergovernmental Cooperation

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

POLICIES AND PROGRAMS

Regional, County and Local Policies

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

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

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

In January 2004, East Central adopted the report, *Overcoming Barriers to Affordable Housing in the East Central Region*. This report is a compilation of input from urban and rural residents,

who identified barriers to affordable housing in their communities and suggested potential solutions that local citizens, county and local governments, developers and other housing providers can use to address these issues. Some of the identified issues and potential solutions which are pertinent to residents in the Town of Hancock 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 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 the Town of Hancock. 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.

The Town of Hancock relies 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. Their phone number is: (715) 345-7615.

United States Department of Housing and Urban Development

Brownfield Economic Development Initiative Grant. This grant can be used for brownfield sites (converting old industrial to residential). BEDI and Section 108 funds must be used in conjunction with the same economic development project, and a request for new Section 108 loan guarantee authority must accompany each BEDI application. Funds can be used to benefit low-moderate income persons, prevent/eliminate slum and blight, and address imminent threats and urgent needs (usually follow the same guidelines as CDBG). More specifically, funds can be used for land writedowns, site remediation costs, funding reserves, over-collateralizing the Section 108 loan, direct enhancement of the security of the Section 108 loan, and provisions of financing to for-profit businesses at below market interest rates. The maximum grant amount is \$1 million, and the minimum BEDI to Section 108 ratio is 1:1. For more information, contact David Kaminsky in HUD's Office of Economic Development at (202) 708-0614 ext. 4612 or visit the web site at: <http://www.hud.gov/offices/cpd/economicdevelopment/programs/bedi/index.cfm>.

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

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

of Workforce Development Equal Rights Division Civil Right Bureau. Visit their website at: <http://www.dwd.state.wi.us/er/> or contact LeAnna Ware at: (608)266-1997.

Multi-family Housing Programs. HUD offers a number of multi-family programs through the state. These programs fund facility purchases, construction, rehabilitation, lead based paint abatement¹⁵, energy conservation and accessibility improvements. For more information, visit the Wisconsin Department of Commerce Bureau Housing website at: <http://commerce.wi.gov/housing/#HomePrograms> or contact CAP Services ((920) 787-3949), as CAP Services administers many of these programs in Waushara County.

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

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

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

Federal Financial Institutions Examination Council

Community Reinvestment Act. Through the Community Reinvestment Act (CRA), banks/financial institutions help meet the credit/investment needs of their markets with the primary purpose of community development. This is in part accomplished through direct grants/investments or loans to nonprofits or agencies to develop affordable housing. Direct loans are also given to individual households of which a certain percentage must go to low to

¹⁵ Home Lead Assessments are only performed after a child has been poisoned.

moderate income households. More information can be obtained from their website: <http://www.ffiec.gov/cra/default.htm> or from your local financial institution.

United States Department of Veterans Affairs

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

National Organizations

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

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

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

State Agencies

University of Wisconsin - Extension

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

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

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

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

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

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

Wisconsin Department of Commerce

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

Migrant, Refugee and Labor Services. This department coordinates services for migrants, foreign-born residents and their families and employers who hire foreign and Limited English

Proficient workers. Information regarding these services and contact information can be found at: <http://dwd.wisconsin.gov/migrantsandrefugees/>.

Wisconsin's Focus on Energy

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

Wisconsin Historical Society

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

Wisconsin Housing and Economic Development Authority (WHEDA)

WHEDA Foundation. The WHEDA Foundation awards grants to local municipalities and nonprofit organizations through the Persons-in-Crisis Program Fund to support the development or improvement of housing facilities in Wisconsin for low-income persons with special needs. Special needs is defined as homeless, runaways, alcohol or drug dependent, persons in need of protective services, domestic abuse victims, developmentally disabled, low-income or frail elderly, chronically mentally ill, physically impaired or disabled, persons living with HIV, and individuals or families who do not have access to traditional or permanent housing. For more information, visit WHEDA's web site at: <http://www.wheda.com/root/AboutWheda/FoundationGrants/Default.aspx?id=72>, or contact: Arlene Scalzo at: 1-800-334-6873 Ext. 623.

WHEDA Multi-family Products. WHEDA offers a number of multi-family home products, including tax credits, tax exempt bond funding, construction, rehabilitation and accessibility loans, asset management and tax credit monitoring services. For information about this program, visit WHEDA's web site at <http://www.wheda.com/root/BusinessPartners/MultifamilyDevelopers/Default.aspx?id=126>, or contact: Diane M. Schobert at: 1-608-266-0191.

WHEDA Single Family Products. WHEDA offers a number of single family home products, including home improvement or rehabilitation loans, homebuyer assistance and homebuyer education. For information about this program, visit WHEDA's web site at <http://www.wheda.com/root/WhedaProducts/Residential/Default.aspx?id=182>, or contact: Arlene Scalzo at: 1-800-334-6873 Ext. 623.

Wisconsin Affordable Assisted Living. WHEDA and the Wisconsin Department of Health and Family Services have partnered to create affordable assisted living for low-income seniors. Through this partnership, housing costs are reduced and assistance is provided to help access the Medicaid program to pay for services. Information regarding elderly statistics, available services, and consumer links to directories of adult day care programs, adult family homes,

community based residential facilities (CBRFs) and residential care apartment complexes (RCACs) can be found at: <http://www.wiaffordableassistedliving.org/>.

Regional Programs

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