

## CHAPTER 4: HOUSING

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## 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.

#### ***Housing Vision for 2030***

*The town accommodates a variety of housing choices. Home ownership continues to be the preferred housing option but the need for affordable rental housing is also being adequately addressed through new duplexes and conversions of existing housing stock. The town values its elderly population and has been successful in encouraging housing options that allow its residents to remain in the community.*

*Most new rural residences have been designed to blend in with natural features and existing agricultural activities in ways that minimize land use conflicts and preserve rural character. In recent years scattered single lot rural development has shifted toward clustered development and conservation subdivisions that focus on amenities such as common open space, walking trails and other amenities. To further preserve the farm economy and natural resources, the town has effectively directed new housing to the unincorporated village of Auroraville and designated areas adjacent to the City of Berlin. With assistance from a group of dedicated residents with an interest in historic preservation, many of the older historically significant homes in the town have been successfully renovated.*

### INVENTORY AND ANALYSIS<sup>1</sup>

This section of the chapter provides a broad brush of housing characteristics for the towns of Aurora and Bloomfield, 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 D for those who may be interested in more detail.

<sup>1</sup> U.S. Census, 1990 and 2000, unless otherwise noted.

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.

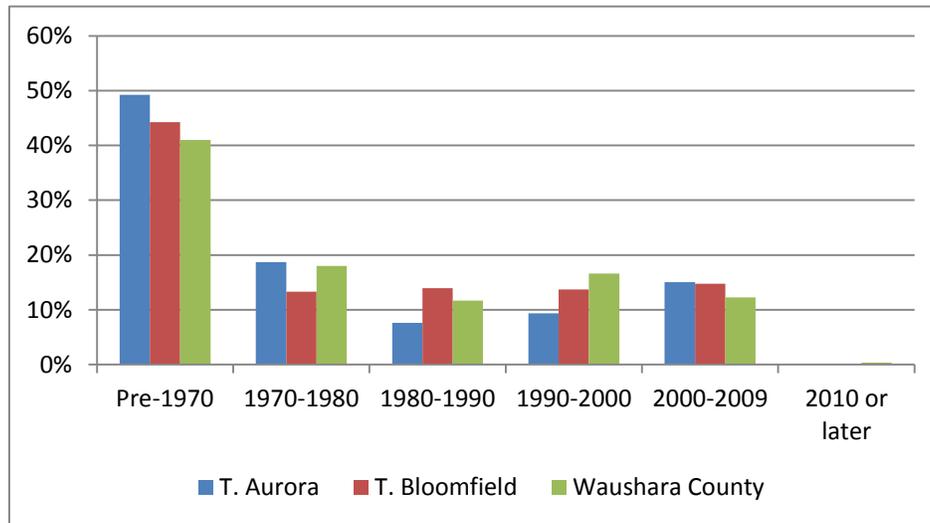
### **Age of Occupied Dwelling Units**

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 both towns were well established by 1970 (Appendix D, Table D-1). Between 1970 and 2009, the share of owner-occupied units rose relatively consistently by about 13.3 to 14.8% each decade in the Town of Bloomfield. The share of owner-occupied units in the Town of Aurora rose by 18.7% in the 1970's then remained in the single digits during the 1980's and 1990's, then rose by 15.0% in the 2000's (Figure 4-1).

According to the 2009-2013 ACS 5-Year Estimates, the Town of Aurora's housing stock was slightly older than the Town of Bloomfield's. Both towns had a higher percentage of owner-occupied units built prior to 1970 than the county, which indicates that the demand for new housing stock has been less in Aurora and Bloomfield than at the county level. About forty-nine percent (49.2%) of Aurora's housing stock was built prior to 1970, compared to 44.3% of Bloomfield's. 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.

Between 2000 and 2009, both towns experienced a higher level of growth in owner-occupied units than was indicated in previous two decades (1980's and 1990's). The Town of Bloomfield gained 72 new occupied units between 2000 and 2009, while the Town of Aurora gained 69 during this time period. In comparison, about 12.3% of the county's and 12.9% of the state's owner-occupied units were built during this time period. Since 2009, it is estimated that no owner-occupied units were built in the towns of Aurora or Bloomfield. The recession, which started in 2008, likely, influenced new housing starts.

**Figure 4-1. Occupied Dwelling Units by Year Built, 2009-2013 ACS 5-Year Estimates**

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

### Change in Structural Type

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

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

As with most rural communities, the dominant housing type in the towns of Aurora and Bloomfield is single family housing. In 2000, single family housing comprised 89.7% of the Town of Aurora's housing stock and 91.0% of the Town of Bloomfield's housing stock (Appendix D, Table D-2). Less than four percent of the towns' housing stock was comprised of duplex and multi-family units.

At 31 units or 8.0%, the Town of Aurora contained the largest number and share of mobile home, trailer & other units. Twenty-eight or 6.2% of the Town of Bloomfield's housing stock was mobile home, trailer & other units.

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 decreased in the Town of Aurora, but increased in the Town of Bloomfield. By 2009-2013 5-Year Estimates, the share of single family units had increased to 95.0% in the Town of Aurora, while the number and share of mobile home units decreased in the Town of Aurora (11, 2.4%). In the Town of Bloomfield, the opposite happened, the number

and share of single-family units decreased to 86.5%, while the number and share of mobile homes increased to 59 or 12.1%. During this same time period, the number and share of duplex and multi-family units decreased in the Town of Bloomfield to 7 or 1.4%, but increased slightly in the Town of Aurora to 12 or 2.3%(Appendix D, Tables D-2 and D-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***

Total occupancy rates decreased for all jurisdictions between 2000 and 2010, while the number of occupied units increased. In both time periods, jurisdictions with the lowest occupancy rates had the highest percentage of seasonal units (Table 4-1). Occupancy rates and share of seasonal units were similar for the towns of Aurora and Bloomfield and Wisconsin in both time periods. In Waushara County, occupancy rates were much lower, while the share of seasonal units was higher.

In 2000, occupancy rates for the towns of Aurora and Bloomfield were 91.7% and 84.4% respectively (Table 4-1). By 2010, occupancy rates in the towns of Aurora and Bloomfield had fallen to 90.2% and 80.1% respectively. During this time period, the share of seasonal units in the Town of Aurora fell from 5.5% to 4.8%. Unlike Aurora, the share of seasonal units increased in the Town of Bloomfield from 11.7% in 2000 to 15.4% in 2010.

Occupancy rates indicate that Waushara County has 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%. As the same time, the share of seasonal units increased from 27.0% to 27.3% in Waushara County and from 6.1% to 7.4% in Wisconsin.

**Table 4-1. Occupied and Seasonal Units as a Share of Total Housing Units, 2000 and 2010**

Jurisdiction	Total Occupied		Seasonal	
	2000	2010	2000	2010
T. Aurora	91.7%	90.2%	5.5%	4.8%
T. Bloomfield	84.4%	80.1%	11.7%	15.4%
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 both towns are owner-occupied. Aurora and Bloomfield also have higher owner-occupancy rates than Waushara County and the state (Table 4-2). Between 2000 and 2010, the share of owner-occupied units increased in the Town of Aurora and Bloomfield, but decreased in Waushara County and the state. In 2000, the share of owner-occupied units ranged from 90.3% in the Town of Aurora to 68.4% in Wisconsin. By 2010, the share of occupied units that were owner-occupied ranged from 91.4% in the Town of Aurora to 68.1% in Wisconsin.

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

Jurisdiction	Owner Occupied		Renter Occupied	
	2000	2010	2000	2010
T. Aurora	90.3%	91.4%	9.7%	8.6%
T. Bloomfield	89.3%	90.6%	10.7%	9.4%
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 towns of Aurora and Bloomfield had homeowner vacancy rates of less than one percent in 2000, which indicates a shortage of homes for sale. A vacancy rate of 1.2% for Wisconsin indicates a tight housing market, while Waushara County (1.9%) had an adequate share of owner-occupied units for sale. Between 2000 and 2010, homeowner vacancy rates rose in all jurisdictions (Appendix D, Tables D-6 and D-7). In 2010, vacancy rates indicate that the county (3.0%), the state (2.2%) and the Town of Aurora (2.2%) had an adequate share of homes for sale, while the Town of Bloomfield (1.1%) had a tight housing market. The increase in vacancy rates is related to the economic downturn that began in 2008.

According to the Census, the Town of Aurora had three houses for sale in 2000 and eight houses for sale in 2010, while the Town of Bloomfield had three houses for sale in 2000 and four for sale in 2010. The small number of units in the Town of Bloomfield coupled with the low vacancy rate means that the town 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 towns of Aurora (5.9%) and Bloomfield (4.9%) were slightly above or just below the vacancy standard of 5.0 percent, which would seem to indicate that Aurora had an adequate supply, while Bloomfield had a tighter rental market (Appendix D, Tables D-6 and D-7). However, the actual number of rental units was very small for both communities. In 2000, both the towns of Aurora and Bloomfield had two housing 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 Town of Bloomfield, Waushara County and the state, but decreased in the Town of Aurora. Waushara County had the highest rental vacancy rate (9.7%) of all four jurisdictions in 2010. The rental vacancy rate for the Town of Aurora was 2.9%, the Town of Bloomfield was 7.0% and the state's rental vacancy rate was 8.0%.

As with the number of homes for sale, the number of housing units for rent in both towns was also small. Between 2000 and 2010, the number of housing units for rent decreased from two units in Aurora to one unit, while the number of rental units and increased from two units in Bloomfield to three units. This indicates that both towns had an inadequate number of units for rent in both time periods. 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 either town.

### ***Seasonal Units***

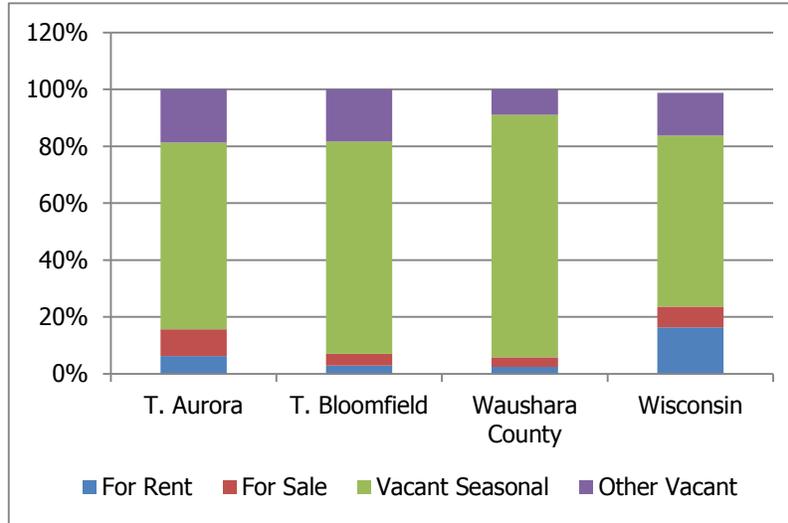
Seasonal units are units intended for use only in certain seasons or for weekend or other occasional use throughout the year. They include properties held for summer or winter sports or recreation such as summer cottages or hunting cabins. They also include time-share units and may include housing for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

In 2000, the number seasonal units ranged from 21 in the Town of Aurora to 53 in the Town of Bloomfield. While the share of seasonal vacant units varied from 65.6% in the Town of Aurora

to 74.6% in the Town of Bloomfield (Figure 4-2; Appendix D, Table D-6). The share of seasonal units was higher in the county (85.3%) and lower in the state (60.1%).

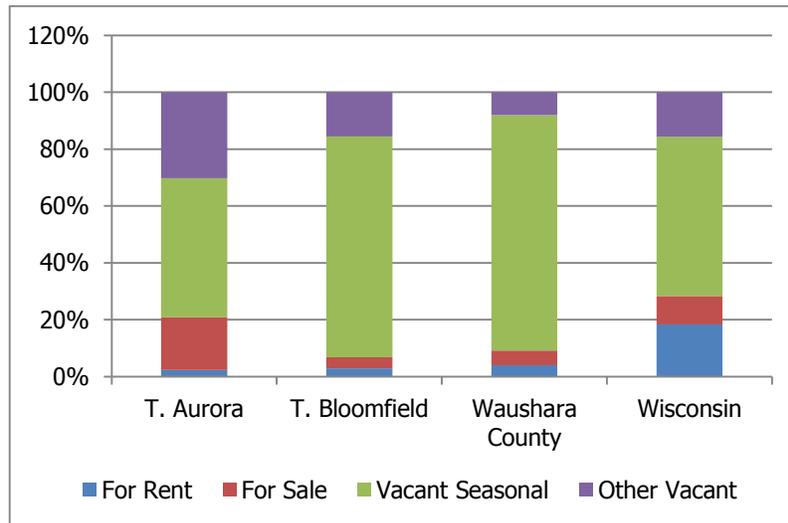
Between 2000 and 2010, the number of seasonal units remained constant in the Town of Aurora and increased to 80 in the Town of Bloomfield (Figure 4-2 and 4-3 and Appendix D, Table D-6 and D-7). As a result, the share of seasonal units decreased to 48.8% in the Town of Aurora and increased to 77.7% in the Town of Bloomfield. The share of seasonal units decreased in the county (82.9%) and the state (56.0%).

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



Source: U.S. Census, 2000.

**Figure 4-3. Vacant Units by Type, 2010**



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

### ***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 exist within the Town of Aurora. However, no vacant migrant housing was listed in either Census for the town of Aurora or Bloomfield. The other vacant units listed were a mix of units rented or sold, but not yet occupied and units held for occupancy by a caretaker or janitor and units held for personal reason of the owner.

According to the Census, other vacant units comprised 18.8% of all vacant units for the Town of Aurora and 18.3% of vacant units for the Town of Bloomfield in 2000 (Figure 4-2 and Figure 4-3; Appendix D, Tables D-6 and D-7). Between 2000 and 2010, the share of other vacant units rose in the Town of Aurora and fell in the Town of Bloomfield. By 2010, other vacant units comprised 25.6% of all vacant units in Aurora and 14.6% of vacant units in Bloomfield.

The actual number of other vacant units reported in the Census ranged from six in Aurora to 13 in Bloomfield in 2000. Between 2000 and 2010, the number of other vacant units increased in Aurora to 11 and in Bloomfield to 15. The increase in other vacant units in Aurora and Bloomfield was from units not yet occupied and units held for occupancy by a caretaker or janitor and units held for personal reason of the owner.

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>2</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

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<sup>2</sup> UMOS Aurora personal phone conversation, 5/8/18.

market responded by increasing the average home size for new construction<sup>3</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 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, both towns experienced substantial increases in median housing values, with the Town of Aurora experiencing the largest increase.<sup>4</sup> Median housing values increased by 63% in the Town of Aurora, compared to an increase of 45% in the Town of Bloomfield. By 2009-2013, median housing values ranged from \$154,900 in the Town of Aurora to \$145,700 in the Town of Bloomfield (Appendix D, Table D-10).

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

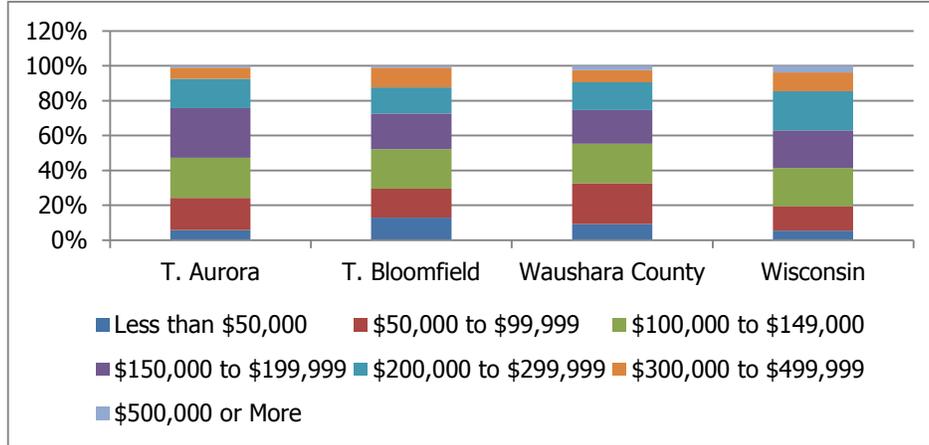
Owner occupied housing stock was valued at more in the towns of Aurora and Bloomfield, than in Waushara County according to the 2009-2013 ACS 5-Year Estimates (Appendix D, Table D-9 and D-10). Approximately three-quarters of the owner occupied housing stock in the Town of Aurora (75.7%), Town of Bloomfield (72.6%) and Waushara County (74.7%) was valued at less than \$200,000. In comparison, approximately 62.9% of the owner-occupied housing stock was valued at less than \$200,000 in the state (Figure 4-4). The largest share of owner-occupied units by price range fell within the \$150,000 to \$199,999 for the Town of Aurora (28.4%) and the \$100,000 to \$149,999 range for the Town of Bloomfield (22.6%). Reflecting a slightly lower median housing value, the largest share fell of owner-occupied housing in Waushara County fell within the \$50,000 to \$99,999 range (23.3%). According to the 2009-2013 ACS 5-Year Estimates, about one percent of owner-occupied housing stock was valued at \$500,000 in the towns. In comparison, 2.6% of the county owner-occupied housing stock and 3.7% of state fall into the same category.

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<sup>3</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.

<sup>4</sup> The 2009-2013 5-Year Estimate for Aurora includes a larger margin of error than for the Town of Bloomfield.

**Figure 4-4. Housing Values by Range, 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 Costs

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payments for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and fuels. In 1989, the 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 Partnership<sup>5</sup>

<sup>5</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.*

found that the most important factor for individuals to successfully move from welfare to work was their ability to find decent, stable affordable housing.

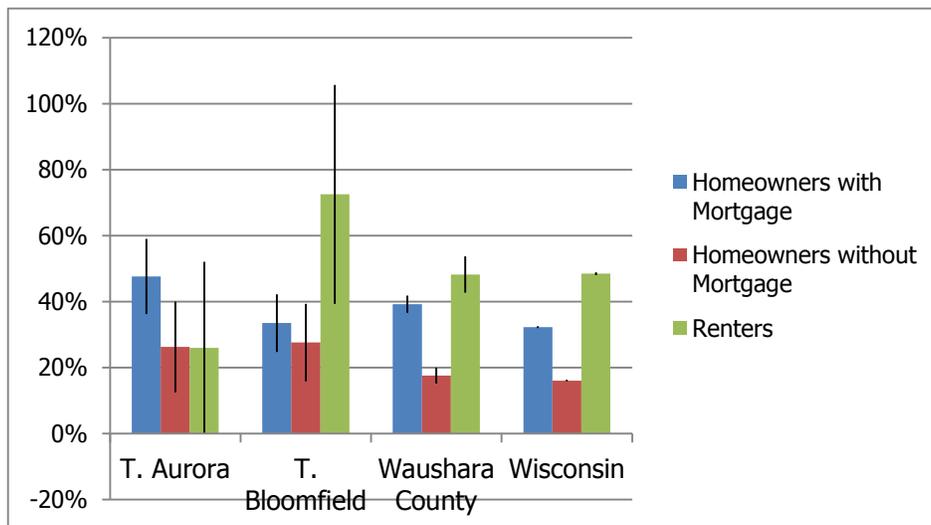
A review of housing stock values for the towns of Aurora and Bloomfield indicated that housing values were on average lower than the state average. However, many of those units were not affordable for town residents. This was especially true in the Town of Bloomfield.

**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 (Figure 4-5 and Appendix D, Table D-11). Residents in the towns of Aurora and Bloomfield had a slightly harder time finding affordable housing. In 2009-2013 ACS 5-Year Estimates, 47.6% of Aurora residents with a mortgage and 33.5% of Bloomfield residents were spending more than 30% of their income on housing.

Homeowners without a mortgage had an easier time finding affordable housing. According to the 2009-2013 ACS 5-Year Estimates, between 27.6% of Bloomfield homeowners without a mortgage and 26.2% of Aurora homeowners without a mortgage were spending more than 30% of their income on housing. Again, residents in the towns of Aurora and Bloomfield were having a more difficult time finding affordable housing than the state and county. Sixteen percent of state residents without a mortgage and 17.5% of county residents were paying a disproportionate amount of their income on housing.

**Figure 4-5. Percent of Households for which Housing is Not Affordable, 2009-2013 ACS 5-Year Estimates**

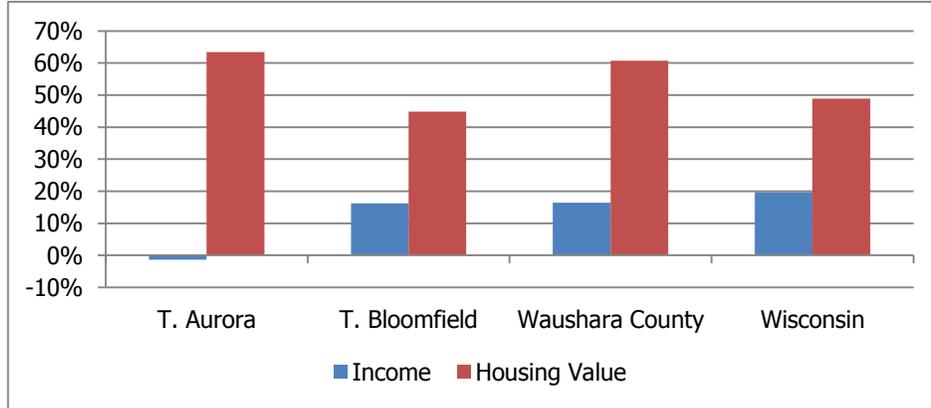


Source: U.S. Census, 2009-2013 ACS 5-Year Estimates, DP-04

Between 2000 and 2009-2013 ACS 5-Year Estimates, housing became less affordable as housing values rose faster than incomes. The Town of Aurora suffered the largest disparity in income growth compared to housing value growth. Aurora was the only jurisdiction during this time period to see a negative increase in median household income between the two time periods (Figure 4-6). According to the 2009-2013 ACS 5-Year Estimates, slightly less than half (47.6%) of homeowners with a mortgage were paying a disproportionate amount of their

income on housing. Additionally 26.2% of homeowners without a mortgage were also paying more than 30% of their income on housing. In comparison, in 1999, only 10.3 percent of homeowners in Aurora reported paying a disproportionate amount of their income for housing.<sup>6</sup>

**Figure 4-6. Change in Median Housing Values Compared to Change in Median Household Income, 2000 & 2009-2013 ACS 5-YR Est.**



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

While Aurora may have experienced the largest disparity, a significant share of homeowners, with mortgages, in all jurisdictions, are paying a disproportionate amount of their income on housing. As a result, action should be taken to address this issue. Otherwise, the town’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 towns 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.

**Renter-Occupied Housing**

With the exception of the Town of Aurora, 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 4-5, Appendix D, Table D-11). About three-quarters (72.5%) of renters in the Town of Bloomfield were paying a disproportionate amount of their income for housing, while only a quarter (25.9%) of Aurora renters were paying a similar share. This indicates that rent was more affordable for the renters who remained in Aurora than for renters in the Town of Bloomfield and at the state and county levels.

<sup>6</sup> 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 the Towns of Aurora and Bloomfield, occupied units without complete plumbing and kitchen facilities were rare. No occupied units were listed as being without complete plumbing and kitchen facilities according to the 2009-2013 ACS 5-Year Estimates (Appendix D, Table D-12). Additionally, less than one percent (0.7%) of dwelling units within these towns lacks available telephone service. Furthermore, less than two percent (1.2%) of dwelling units within these towns are overcrowded (Appendix D, Table D-13). Only 5 units in each town were listed as overcrowded.

## 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 4-3).

**Table 4-3. Assisted Living Options, 2018**

	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 4/27/18, CBRF 4/26/18, RCAP 4/4/18*

All assisted living housing options listed for the area are located in nearby incorporated communities. No units or facilities were listed within the Towns of Aurora and Bloomfield. 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 both towns have a substantial amount of housing stress (Appendix D, Tables D-14 and D-15), which indicates that both towns have issues that should be addressed.

Based on inventory analysis, the two largest housing issues facing the towns of Aurora and Bloomfield are access to owner-occupied/rental housing and housing affordability. Of the two identified issues, housing affordability is the most important, as it affects existing town residents. Access to owner-occupied/rental housing is a growth issue. If town residents are comfortable with the current rate of growth and the low supply of homes for sale and rent is not impacting housing affordability, then the low homeowner vacancy rates may actually fit within the overall vision for each community and therefore does not need to be addressed.

### ***Housing Affordability***

Housing affordability is currently an issue in both towns. Homeowners with mortgages, in particular, have a difficult time finding units which are affordable. Renters in the Town of Bloomfield are also struggling to find affordable housing. However, proportionally both towns 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 Town of Bloomfield has an adequate share of units for rent, while Aurora does not. However, given the small number of units available, both 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 both towns have a very tight owner-occupied housing market. Not only are homeowner vacancy rates low, the number of units for sale in each town are also small, which may discourage households from moving into the towns of Aurora and Bloomfield.

### ***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. Less than thirteen percent of the housing stock in Aurora and Bloomfield is valued at less than \$50,000. So while over 40% of the housing stock 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 towns of Aurora and Bloomfield. However, overcrowding could increase if households choose to double up or move to smaller units in an effort to lower their housing costs.

### ***Plumbing***

No units in the towns of Aurora or Bloomfield 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. For example, housing affordability has been identified as the largest housing need for Group F communities. The need may exist because households are unable to find housing within their price range; they desire more housing than they can afford; zoning and subdivision regulations restrict the development of low to moderate income housing; other government regulations increase the cost of housing; developers prefer to build upper end housing; public opposition has resisted the development of more affordable housing; or housing costs have risen faster than incomes. Possible factors which may have contributed to housing costs rising faster than incomes may include a lack of opportunity for better paying jobs, lack of education and skill to obtain better paying jobs, or income reduction through job loss or wage stagnation.

Two information gathering activities provided additional insight into housing conditions in the towns of Aurora, Bloomfield and Waushara County. An area wide questionnaire was conducted in 2005 as part of the planning process and a county-wide needs assessment was completed as part of the 2005 Continuum of Care grant application process.

### ***Group F (Town of Aurora and Town of Bloomfield) Questionnaire Results***

Town residents were asked to rate the type and amount of existing residential development in their community<sup>8</sup>. For each type of housing, residents were asked if the amount present in

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

<sup>8</sup> A summary of the questionnaire results are located in Appendix A. A copy of the questionnaire can be reviewed at the Berlin, Fremont, Poy Sippi and Redgranite Public Libraries or obtained from the ECWRPC office (920) 751-4770.

their community was too much, about right or too low. Table 4.5 represents the opinion of the respondents.

Based on these results, additional assisted living or elderly housing was the highest identified need. Forty-four percent of the respondents noted that the area does not have enough assisted living or elderly housing choices (Table 4-4). Support for additional assisted living was much stronger in the Town of Bloomfield than in the Town of Aurora. Almost 54% of Bloomfield respondents (53.8%) stated that the area did not have enough assisted living/elderly housing compared to only 37.2% of Aurora respondents.

Prior to building new housing, communities should check with nearby facilities, service providers and residents to determine if the identified need results from a lack of capacity, lack of affordability, location preferences or a facility/need mismatch. If the response reflects residents’ desire to remain in the community, other options could be explored. While the distance to goods and services and lack of infrastructure such as public water and sewer eliminates some options, a variety of elderly housing options are possible. Two such options could include changing zoning laws to allow accessory or “granny” units or remodeling existing homes. Homes could be remodeled to allow seniors to remain in their home longer, to include independent living quarters for live-in caretakers or to accommodate elderly family members while providing privacy for all family members. Other perhaps less familiar options could include universal design homes, adult homes, coop housing, co-housing or other planned elder housing.

**Table 4-4. Overall Area Questionnaire Results, Existing Residential Development**

Housing Type	Too Much	About Right	Not Enough	Total Respondents
Single Family	6.7%	86.0%	7.2%	100.0%
Low to Moderate Inc.	15.7%	68.6%	15.7%	100.0%
Duplexes	21.0%	69.8%	9.3%	100.0%
Multi-unit Apartments	26.0%	59.3%	14.6%	100.0%
Condominiums	26.8%	63.4%	9.8%	100.0%
Assisted Living	3.5%	52.0%	44.4%	100.0%
Mobile Home Parks	33.5%	62.4%	4.1%	100.0%
High Income Development	28.9%	56.9%	14.2%	100.0%

*Source: ECWPRC, 2005.*

After assisted living or elderly housing, identified housing needs drop considerably. Low to moderate income housing was ranked second in terms of identified need. Almost sixteen percent (15.7%) of respondents stated that the area did not have enough low to moderate income housing. It should be noted, however, that the same percentage of residents stated that the area had too much low to moderate income development. Town of Aurora residents were more likely to say the area had too much low to moderate income housing than Town of Bloomfield residents. The difference may very well reflect the fact that housing affordability is a bigger problem for Bloomfield residents than Aurora residents. Communities may need to conduct additional education or informational sessions in order to effectively address housing affordability issues. Communities need to understand and alleviate residents’ concerns. Residents may need additional information or education regarding what ‘affordable housing’ is

and what it means to the community. Opposition to affordable housing may stem from misconceptions, opposition to certain styles of housing, existing problems within the community or economic base concerns.

Almost fifteen percent (14.6%) of respondents desired more multi-unit apartments. However, far more respondents (26.0%) noted that the area had too many multi-unit apartments than those who noted that the area did not have enough. As a result, communities may need to carefully consider the amount, impact and potential location of such development. Potential impacts could include changes in community character and the need to add a cluster system for water and on-site wastewater treatment or a need to expand or install a public sanitary sewer system.

Fourteen percent (14.2%) of respondents identified a need for additional high end housing in the area. Twice that many respondents (28.9%) stated that the area already had too much high end housing. Town of Aurora residents (33.9%) were less likely to accept additional high end housing than Town of Bloomfield residents (26.3%).

Approximately ten percent of respondents identified a need for additional duplexes and condominiums. However, 21.0% of respondents felt that the area had too many duplexes and 26.8% of respondents stated that the area had too many condominiums. Residents in the Town of Bloomfield were more amenable to accepting additional duplexes than Town of Aurora residents. Town of Aurora residents were more amenable to accepting condominiums than Town of Bloomfield residents.

Eighty-six percent of respondents stated that the area had about the right amount of single family homes. Just over seven percent (7.2%) of respondents identified a need for additional single family housing and 6.7% noted that the area had too much single family housing, which means the remainder of residents were just about evenly split in their desire for more single family residences.

Mobile home parks received the lowest rating for existing and future development. Only 4% of respondents to this question stated that the number of mobile home parks was too low. Approximately thirty-three percent (33.5%) stated that the area had too much mobile home park development. Given the strength of opposition to additional mobile home parks, communities will need to do additional education if they wish to facilitate the development of additional parks. Visual aids, tours to well designed parks or design standards could help reduce opposition to such developments.

If one excludes the expressed desire for assisted/elderly housing, in all other cases the percentage of respondents noting that the area does not have enough housing is considerably lower than the percentage of respondents that either noted the area has too much housing or just the right amount of housing. These results indicate that while respondents may not be completely satisfied with housing choices that exist within the area, they are comfortable with the rate of growth the area is experiencing. As both communities plan for future growth and development, housing choice should be an important consideration. Appropriate options for elderly residents should be seriously considered.

Housing does not exist in a vacuum. As a result, both communities will need to consider a variety of issues as they determine the rate of residential growth, type, location and choice in future housing development. In response to questions about future development, 61% of

respondents supported the concept of an adequate supply of affordable housing. Seventy-seven percent of residents favored promoting redevelopment. Other concepts related to affordable housing development that received strong support included cost effective government services (82%), encouraging municipal coordination and cooperation (89%), promoting economic growth (78%) and providing infrastructure (including affordable land) for growth (73%).

When compared to other local land use issues, however, affordable housing ranked 12<sup>th</sup> out of the 14 issues in the Town of Aurora and 13<sup>th</sup> in the Town of Bloomfield. Protecting natural resources ranked number one in both towns, followed by protection of farmland and woodlands (#2), which means both communities should seriously evaluate appropriate locations for future residential development. Balancing individual rights with community interests ranked third in the Town of Aurora, while creating a unique setting ranked third in the Town of Bloomfield. Promoting economic growth ranked fourth in Aurora and seventh in the Town of Bloomfield. Bloomfield residents ranked coordination and cooperation between communities as fourth. However, promoting economic growth is related to housing affordability and balancing individual rights with community interests can also be an affordable housing issue. These results indicate that while affordable housing may have ranked low compared to other issues, it should receive attention as recommendations are developed and implemented to meet the needs of town of Aurora and Bloomfield residents.

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

The Continuum of Care<sup>9</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.

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<sup>9</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.

## **INTERRELATIONSHIPS WITH OTHER PLAN ELEMENTS**

Housing cannot be considered in isolation from other elements. Meeting the housing needs of all Aurora and Bloomfield 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 Aurora and Bloomfield 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 towns of Aurora and Bloomfield 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 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.

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

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 towns of Aurora and Bloomfield 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. 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 towns of Aurora and Bloomfield 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 the towns of Aurora and Bloomfield. 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 towns of Aurora and Bloomfield 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/htf/>.

**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 Affair 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/>.