

# North Central Wisconsin Regional Recovery Plan

## Housing & Transportation Assessment Report



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# Housing & Transportation Assessment Report

## Introduction

Housing impacts regional and local prosperity. Communities that can offer a variety of housing types, such as single-family homes, townhouses, duplexes, and apartments, are significantly more capable of attracting and retaining residents at all life phases – from young families to retirees. The provision of affordable housing is also essential for the prosperity of both communities and their residents. Communities that can offer quality housing that is affordable are better suited to provide a prosperous environment for their residents, helping to attract and retain workers, families, and other residents of all ages.

Many communities throughout the region are experiencing increasing demand and rising costs for housing. This makes it harder for both working class and low-income families to find suitable housing within these communities, and often leads to the outmigration of a community's workforce and the displacement of low-income families. There is also a lack of housing diversity within the region, as single-family housing makes up a significant portion (79%) of the region's housing stock. This poses challenges to communities throughout the region in providing housing options, that can accommodate the different needs, of their residential base including senior housing, affordable housing, "missing middle" housing, workforce housing, and low-income housing.

The COVID-19 pandemic has had a significant impact on housing within the region. The loss of jobs and closure of businesses that have resulted from the pandemic have posed significant challenges for impacted homeowners and renters to afford their mortgage and rent payments. The financial impacts of the pandemic pose a significant challenge to many residents and communities alike, the displacement of families who rent their homes. As part of their response to the pandemic and the unprecedented levels of unemployment that resulted, the State of Wisconsin temporarily banned rental evictions in an effort to avoid mass evictions throughout the state. While the temporary ban on evictions will help soften the blow for many impacted families, many families still have other expenses, which impacts their ability to keep up with future rent payments. Additionally, housing prices are declining in places that have experienced significant business closings and loss of jobs during the pandemic, making it difficult for many homeowners to sell their homes.

To help spur long-term economic recovery efforts and to improve resiliency, the region needs communities where everyone - including elderly, disabled, and low-income residents - has access to affordable housing and transportation options.

## Status of Housing & Transportation within North Central Wisconsin

Assessing the state of the Region's housing stock and the degree to which it is meeting the needs of the Region requires knowledge of existing conditions and a sense of how future market demand will shape new housing locations and traffic patterns. Price is a key factor in consumer decision making, and where rents and home values in the Region remain below the state, they have increased at a faster rate. The Region has higher rates of homeownership, and lower rates of rental households than the state. The Region also has a greater predominance of single-family housing, mobile homes, and seasonal dwellings than in the state overall. The predominance of single-family housing within the Region indicates that the Region currently lacks the housing options, such as townhomes, duplexes, and apartments, that help to attract and retain residents at all life phases – from young families to retirees.

The costs of housing and transportation for households within the Region is also an important consideration, as the costs associated with housing and transportation are often times the two most expensive expenses that households have. According to data from the American Community Survey and the Center for Neighborhood Technology's H+T Affordability Index, the average household within the North Central Wisconsin Region spends over half of their household income on housing and transportation costs combined in each of the Region's ten counties. This makes it difficult for households to afford other necessities such as food, healthcare, childcare, and schooling, while also making it difficult for households to accumulate wealth and spend money on consumer products. Approximately 23 percent of all households within the Region are currently considered to be cost-burdened when it comes to how much they pay for housing, an issue that is significantly worse for households with lower incomes. The high levels of cost-burdened households within the Region also place many households at risk of homelessness, delay childhood development, and an increased risk of developing mental health issues that stem from housing insecurity.

### Households

There was a total of 187,874 households within the North Central Wisconsin Region in 2019. Owner-occupied households accounted for over 74 percent of the households within the Region accounting for 139,849 households, while renter occupied households accounted for about 26 percent of households within the Region with 48,025 rental households. The number of households within the Region has risen substantially over the past two decades, as the Region has added 19,086 households, representing an increase of over 11 percent, since 2000. Forest County was the only county within the Region to experience a decrease in the number of households between 2000 and 2019, while Vilas County experienced the fastest growth in households increasing by over 20 percent.

Although the number of households within the Region has been increasing steadily, the number of people per household is decreasing over time. For example, average household size within the Region was 2.48 in 2000 and has since decreased to 2.34 in 2019. This is consistent with the trend nationwide where the number of households across the country has increased, while the size of the households has decreased. This is often due to the fact that more people are deciding to live alone, and more couples are deciding to have fewer children or no children at all.

## Existing Housing Stock

There were 254,057 housing units within the North Central Wisconsin Region in 2019. Housing growth rates within both the Region and state have slowed significantly over the past decade, as the Region experienced a 12.9 percent growth in housing units between 2000 and 2010 while the state experienced a 13.5 percent increase during this time. Both the Region and the state experienced slower rates of housing growth than the nation's 19 percent growth between 2000 and 2019. Between 2010 and 2019 however, the number of housing units within the Region increased by only 3.1 percent and the state experienced an increase of only 2.3 percent, both lower than the national growth rate of 5.7 percent, between 2010 and 2019. [These housing unit growth trends indicate that the number of new housing units being built has significantly declined over the past decade.](#)

Given that there are 187,874 households within the Region and 254,057 total housing units within the Region, it is clear that there are currently more housing units within the Region than there are households. This indicates that there is a large presence of vacant housing within the region, as evidenced by the Region's 26 percent vacancy rate. However, this is mainly due to the widespread presence of seasonal housing throughout the Region. When removing seasonal housing units from the picture, the gap between the number of housing units and the number of households significantly decreases.

Total Housing Units					
	2000	2010	2019	Percent Change 2000-2010	Percent Change 2010-2019
Adams	14,123	17,274	17,726	22.3%	2.6%
Forest	8,322	8,940	9,185	7.4%	2.7%
Juneau	12,370	14,577	15,146	17.8%	3.9%
Langlade	11,187	12,314	12,565	10.1%	2.0%
Lincoln	14,681	16,650	17,142	13.4%	3.0%
Marathon	50,360	57,772	59,335	14.7%	2.7%
Oneida	26,627	30,167	31,058	13.3%	3.0%
Portage	26,589	30,090	30,911	13.2%	2.7%
Vilas	22,397	24,616	25,921	9.9%	5.3%
Wood	31,691	34,107	35,068	7.6%	2.8%
Region	218,347	246,507	254,057	12.9%	3.1%
Wisconsin	2,321,144	2,634,806	2,694,527	13.5%	2.3%

Source: American Community Survey 2015-2019

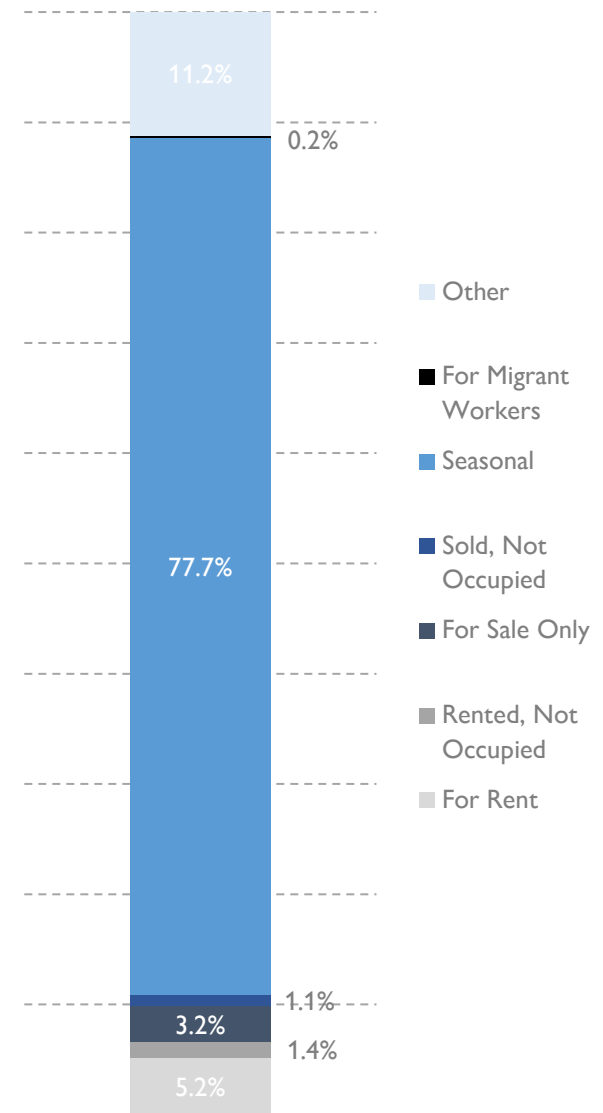
## Vacancy Rates

The North Central Wisconsin Region’s home vacancy rate of 26.1 percent is more than double the state of Wisconsin’s home vacancy rate of 12.5 percent. This is due to the high proportion of seasonal housing within the Region, as seasonal homes are classified as vacant housing units by the American Community Survey. According to the American Community Survey, about 78 percent of all vacant units located within the Region are considered to be seasonal housing units. In comparison, only about 57 percent of all vacant housing units within the state are considered to be seasonal housing units. “Other” vacant housing units comprise about 11 percent of all vacant units within the Region and about 21 percent of all vacant units within the state. Common reasons that a housing unit is classified as an “Other” vacant unit include: the unit being foreclosed, no one is living in the unit while the owner makes repairs or renovations, the owner does not currently want to rent or sell the empty unit, the unit is being used mainly for storage, or the owner of the unit is elderly and is living in a nursing home or with family instead of living within the unit.

## Seasonal Housing

Seasonal dwellings are a crucial component of the housing mix within the Region, especially in the northern five counties and the southern two counties of the Region. As the Region’s population ages, there is also an increasing shift towards converting these seasonal units into year-round residences, as evidenced by increasing populations within counties with high proportions of seasonal housing units and decreases in the percentage of housing stock that is considered seasonal. **There was a total of 51,400 seasonal housing units within the North Central Wisconsin Region in 2019, comprising 20.2 percent of the Region’s housing stock.** In comparison, seasonal housing only comprised about 7 percent of the state’s housing stock in 2019. Seven of the Region’s ten counties had significantly higher proportions of seasonal housing than the state, while the three central counties of the Region (Marathon, Portage, and Wood) all had a lower proportion of seasonal housing than the state.

Vacant Units by Type

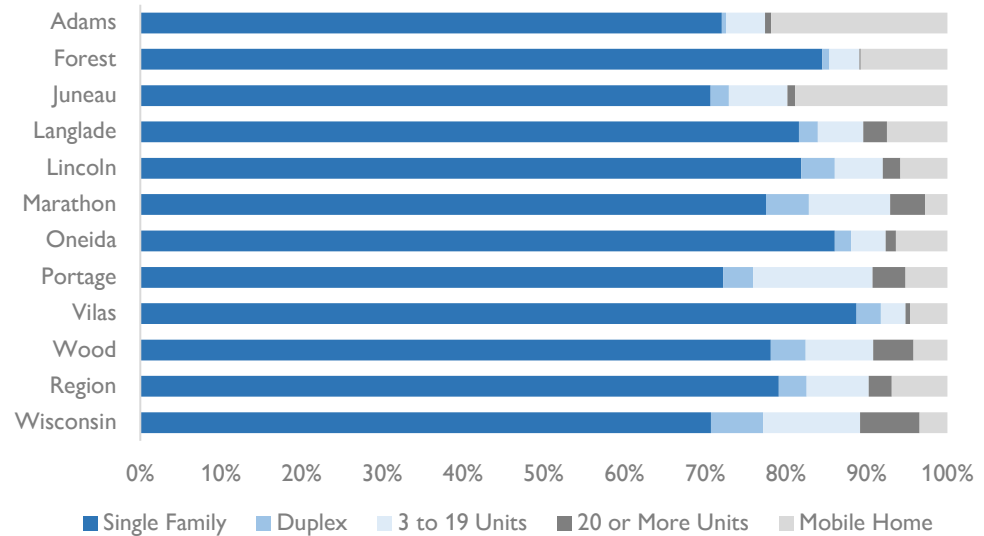


## Type of Structure

When assessing the state of housing within the Region, it is important to consider the types of housing currently available within the Region. Single-family housing is the dominant housing type within the Region, comprising about 79 percent of the total housing stock for the Region, compared to only about 71 percent for the state. Multi-family housing (structures with three or more dwelling units) comprises over 19 percent of the state’s housing stock, but only comprises about 11.5 percent of the Region’s housing stock. Simply put, the Region has a higher percentage of single-family housing than the state, and also has a lower proportion of multi-family housing than the state.

When comparing housing types to the state, it is clear that there is a lack of housing diversity within the Region. The Region’s lack of duplexes and multi-unit structures is concerning, as these types of units are important for providing residents with options as to how and where they would like to live. Additionally, the lack of multi-family units plays a major role in the affordability of housing within the Region for both low-income households and workforce households alike. Multi-family housing is necessary to providing affordable units, as the majority of subsidized affordable housing is provided in multi-family housing developments. Multi-family developments are also important for adding new units to the regional housing supply, which helps to meet the demand for housing and helps to keep the growth in rent prices in check.

### Housing Type by Unit



### Housing Units by Type

	Single Family	Duplex	3 to 19 Units	20 or More Units	Mobile Home
Adams	72.0%	0.5%	4.8%	0.8%	21.8%
Forest	84.5%	0.9%	3.7%	0.2%	10.7%
Juneau	70.7%	2.3%	7.2%	1.0%	18.9%
Langlade	81.6%	2.4%	5.6%	3.0%	7.5%
Lincoln	81.9%	4.2%	5.9%	2.2%	5.8%
Marathon	77.5%	5.3%	10.1%	4.3%	2.8%
Oneida	86.1%	2.0%	4.3%	1.3%	6.4%
Portage	72.2%	3.7%	14.8%	4.1%	5.2%
Vilas	88.7%	3.0%	3.1%	0.6%	4.6%
Wood	78.1%	4.3%	8.3%	5.0%	4.2%
Region	79.1%	3.4%	7.7%	2.8%	6.9%
Wisconsin	70.7%	6.4%	12.0%	7.4%	3.5%

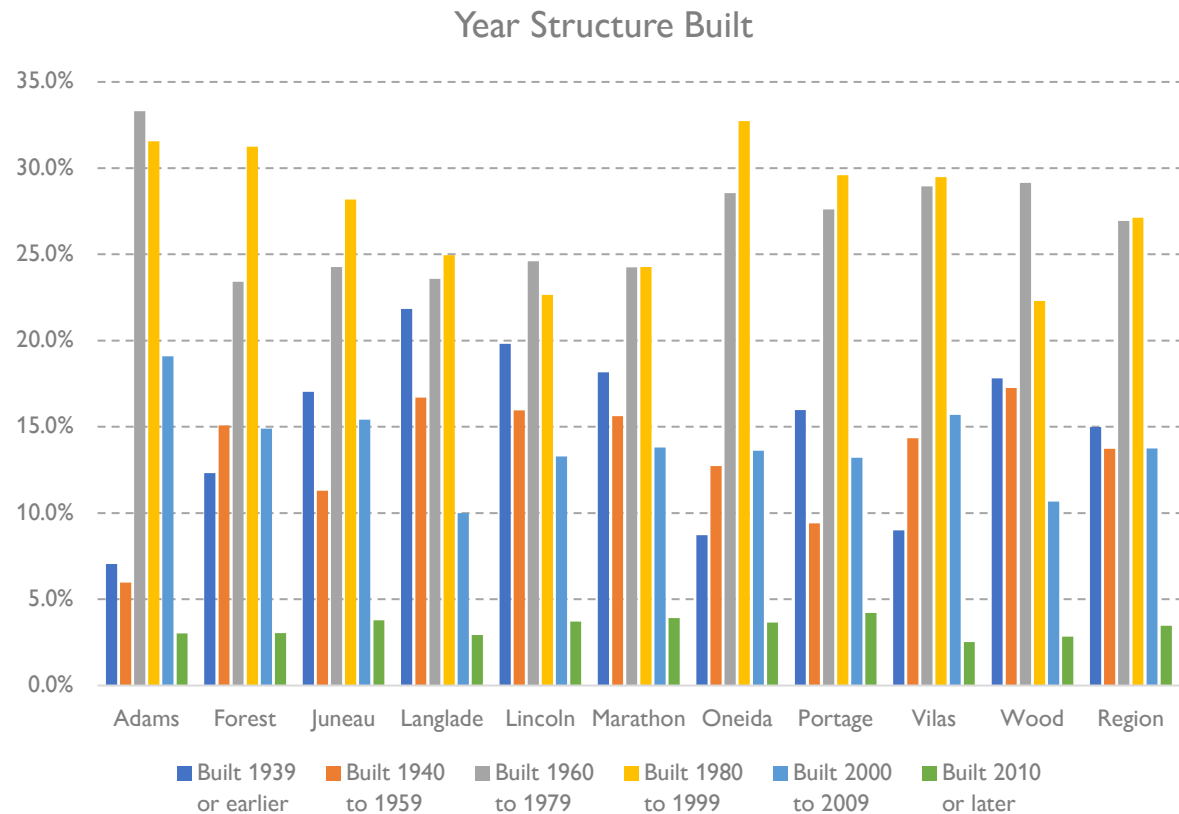
Source: American Community Survey 2015-2019



## Age of Structure

About 15 percent of the Region’s housing stock was built before 1940. Older homes tend to be less energy efficient, often need more maintenance and cost more to maintain than newer homes, and often lack the amenities that newer houses can provide such as attached garages. Older homes are also less attractive to potential buyers if they have not been maintained properly.

Over half of the Region’s housing stock was built between 1960 and 1999. An additional 14 percent of the Region’s housing stock was built between 2000 and 2010. However, residential construction has significantly declined since 2010, with only about 3.5 percent of the Region’s housing stock being built since 2010.



## Median Home Values

The median value of a home in the Region has been consistently below the median home value for the state as a whole over the last two decades. In 2019, the Regional median home value was \$151,267 compared to the state's median home value of \$180,600. Overall, the Region's median home value in 2019 represented about 84 percent of the state's median home value.

Median home value within the Region in 2019 ranged from \$113,900 in Langlade County to \$202,900 in Vilas County. Among counties within the North Central Wisconsin Region, only Vilas County had a higher median home value than the state's median home value in 2019, while the Region's other nine counties all had lower median home values than the state.

## Median Sales Price

According to the Wisconsin Realtors Association, the median sale price for a house in Wisconsin in 2020 was \$220,000. Wisconsin's median sale price for houses has significantly risen over the past five years, as the median sales price of homes within the state has increased by nearly 35 percent since 2016.

The median sales price of homes has steadily increased over the past five years within the North Central Wisconsin Region, as nine of the Region's counties experienced increases in median sales price of over 20 percent, while only Forest County experienced a decrease in median sales price between 2016 and 2020.

Median Value of Housing Stock		
	Median Value	Percent of State Median Value
Adams	\$131,100	72.6%
Forest	\$132,300	73.3%
Juneau	\$125,800	69.7%
Langlade	\$113,900	63.1%
Lincoln	\$139,700	77.4%
Marathon	\$156,300	86.5%
Oneida	\$174,100	96.4%
Portage	\$168,100	93.1%
Vilas	\$202,900	112.3%
Wood	\$131,900	73.0%
Region	\$151,267	83.8%
Wisconsin	\$180,600	100.0%

Source: American Community Survey 2015-2019

Median Sales Price			
	2016	2020	Percent Change
Adams	\$120,000	\$160,500	33.8%
Forest	\$145,000	\$137,950	-4.9%
Juneau	\$105,000	\$154,250	46.9%
Langlade	\$89,000	\$117,500	32.0%
Lincoln	\$112,000	\$136,000	21.4%
Marathon	\$137,000	\$182,500	33.2%
Oneida	\$162,700	\$218,000	34.0%
Portage	\$149,900	\$200,000	33.4%
Vilas	\$190,000	\$258,000	35.8%
Wood	\$100,700	\$134,650	33.7%

Source: Wisconsin Realtors Association

## Home Sales

Between 2016 and 2020, 35,541 homes were sold within the Region. Over the past five years, the Region has experienced an increase in annual home sales, as the number of homes sold in 2020 was nearly 18 percent higher than the number sold in 2016. Despite the COVID-19 pandemic causing the housing market to come to a halt in spring of 2020, there were more homes sold in 2020 than there were in 2016 in all ten counties within the Region, indicating that the Region’s housing market experienced a strong rebound by the end of the year.

Despite the increases in home sales within the Region over the past five years, the supply of homes for sale has not kept up with demand, which has helped lead to the increase in home sales price that is currently being experienced in the housing market.

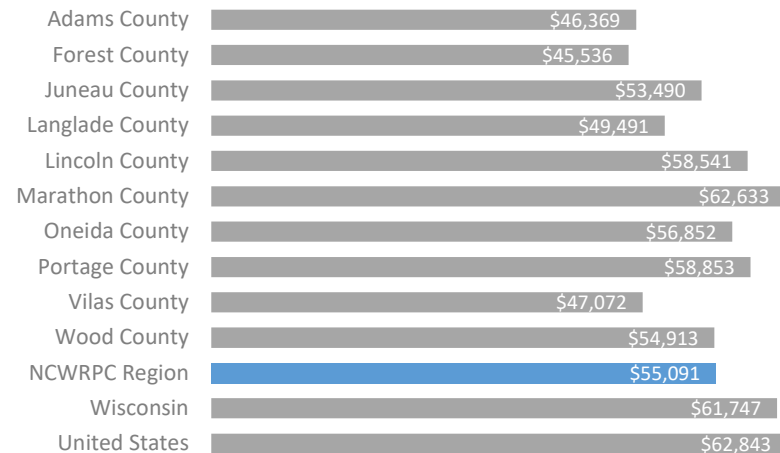
## Median Household Income

Median household income in 2019 for the Region, each of the Region’s ten counties and Wisconsin is displayed to the right. The Region had a median household income of \$55,091 in 2019. The Region’s median household income in 2019 was lower than both the state’s median household income of \$61,747 and the nation’s median household income of \$62,843. Median household income within the Region ranged from \$45,536 in Forest County to \$62,633 in Marathon County. Marathon County was the only county within the Region that had a higher median household income than the state. When adjusted for inflation, the regional median household income has decreased 10.7 percent since 2000, a faster rate of decrease than both the state and nation.

Annual Home Sales					
	2016	2017	2018	2019	2020
Adams	578	553	527	609	650
Forest	131	131	150	126	182
Juneau	371	362	395	409	460
Langlade	368	379	338	346	445
Lincoln	467	471	543	497	560
Marathon	1,693	1,784	1,863	1,800	1,893
Oneida	806	799	929	864	1,026
Portage	756	757	769	779	797
Vilas	588	596	689	663	885
Wood	906	1,009	999	895	948
Region	6,664	6,841	7,202	6,988	7,846

Source: Wisconsin Realtors Association

## Median Household Income, 2019



## Vehicle Miles Traveled

In 2019, total vehicle miles traveled in the Region was over 6.26 billion, a 5.4 percent increase from 2015. Five of the ten counties experienced an increase in vehicle miles traveled during this time. Lincoln County experienced the greatest percent growth with a 35 percent increase in total miles traveled, while Adams County experienced the greatest percent decrease with a 14 percent decrease in total miles traveled. According to the Center for Neighborhood Technology’s H+T Affordability Index, the average vehicle miles traveled per household within the Region ranged from a low of 21,576 in Vilas County to a high of 23,972 in Juneau County.

As the number of households in the region increase, combined with household sizes decreasing, the number of trips made per household increases, resulting in more vehicle miles traveled per year. “The location of residential areas, jobs, and other services affect travel choices and can place greater demands on the transportation system. People who do not live in urban areas must travel to more populated areas for shopping and other activities” (WisDOT 2030 Connections). By providing more transportation options and improving the location of residential areas in relation to jobs and services, the region can reduce total vehicle miles traveled.

## Transit within North Central Wisconsin

Public transit within the Region is comprised of a fixed-route urban bus system, two multi-county transit systems, the Lac du Flambeau tribal public transit system, and shared-ride taxi services. The cities of Merrill, Stevens Point and Wausau operate fixed-route bus systems, including a paratransit component. The Village of Plover and the cities of Marshfield, Mauston, Rhinelander, and Wisconsin Rapids all have subsidized shared-ride taxi services. These taxi services also make accommodations for disabled riders.

Two private bus companies operate service in the Region. Jefferson Lines currently provides service from Wausau to Milwaukee through Green Bay and from Wausau to Minneapolis/ St. Paul through Eau Claire. Lamers Bus Lines provides service from Wausau to Madison and from Wausau to Milwaukee with connections in Stevens Point, Green Bay and Appleton. Connections can be made to Chicago and points nationwide. Lamers Bus Service also provides access to rail service from Wausau to the Wisconsin Dells and Portage Amtrak stations.

In addition to regular public transit, specialized transit services for the elderly and disabled are provided by each county in the Region. Other specialized transportation operations provide service throughout the area, based at medical and private care facilities, as well as social service agencies that provide various services for targeted populations.

Only about 0.33 percent of the regional workforce used public transportation to get to and from work on a daily basis in 2019, significantly lower than the state’s percentage of 1.70 percent. The low rate of public transit use within the Region is likely due to the lack of public transit options located outside of the urban centers of the Region, as the Region’s public transit options are concentrated within the major urban areas of the Region.

## Modes of Transportation

In 2019, over 90 percent of the Region’s workforce relied on cars to get to and from work, slightly higher than the state’s percentage of 89 percent. About 82 percent of the Region’s workforce drove alone in a car to and from work, while over 8 percent of the Region’s workforce carpoolled with one or more other individuals to and from work. The Region lags behind the state in terms of public transit as a commuting option for work, as only about 0.3 percent of the region’s workforce uses transit to commute to work, compared to about 1.7 percent of the state’s workforce. The Region has similar percentages of its workforce that either walks, bikes, uses a taxi, or works from home than the state, as about 3 percent of both the Region and state’s workforces walk to work, about 0.5 percent of each workforce bikes to work, about 1 percent of each workforce relies on taxi service to commute to work, while about 5 percent of each workforce works from home. [The rural make-up of the Region explains the high percentage of workers who rely on personal vehicles to travel to work, as access to a personal vehicle is necessary due to a lack of transportation options and long commute distances in the Region.](#)

Mode of Transportation Used for Commuting to Work								
	Car	Drove Alone	Carpool	Public Transit	Walked	Bicycle	Taxi	Worked from Home
Adams	90.2%	80.0%	10.3%	0.1%	1.5%	0.3%	1.3%	6.5%
Forest	89.7%	77.3%	12.4%	0.2%	3.8%	0.1%	0.7%	5.4%
Juneau	88.7%	81.0%	7.7%	0.4%	3.3%	0.2%	0.9%	6.4%
Langlade	88.0%	81.9%	6.1%	0.1%	5.0%	0.3%	0.5%	6.1%
Lincoln	92.0%	84.3%	7.7%	0.5%	2.6%	0.1%	0.9%	4.0%
Marathon	91.1%	82.1%	9.0%	0.4%	2.3%	0.2%	0.8%	5.2%
Oneida	92.2%	84.3%	7.9%	0.4%	2.2%	0.3%	1.0%	4.0%
Portage	87.9%	80.3%	7.6%	0.5%	5.4%	1.2%	0.8%	4.2%
Vilas	88.7%	81.3%	7.5%	0.1%	3.1%	0.1%	0.7%	7.2%
Wood	92.0%	82.3%	9.7%	0.2%	2.6%	0.6%	1.0%	3.6%
Region	90.4%	82.0%	8.3%	0.3%	3.1%	0.4%	0.9%	4.8%
Wisconsin	89.0%	81.1%	7.9%	1.7%	3.0%	0.7%	0.9%	4.7%

Source: American Community Survey 2015-2019

## Workers Commutes

Overall, the Region has a negative net migration of workers coming to the Region for work. Over 49,939 people who live in the Region leave the Region for work, while 39,881 people come into the Region for work. Employees who live and work in the Region create more than 58 percent of the workforce. Most of the counties within the Region have significantly more workers who leave their respective county for work. However, the Region has a significant number of workers who live and work within the Region, because most of the workers within the Region who leave their county of residence for work, work in another county located within the Region. The most populated counties of Marathon, Wood, and Portage have the highest number of people who live and work in the same county. Adams, Forest, Juneau, and Langlade, the Region’s more rural counties, have the highest number of people who travel to a different county for work.

Over 49,939 workers migrate outside the Region daily for work. Workforce leaving the Region predominantly works in the counties surrounding the Region and the major urban centers of Dane County (Madison), Brown County (Green Bay), Winnebago and Outagamie Counties (Fox Cities), and Milwaukee County (Milwaukee).

Over 39,881 workers migrate to the Region daily for work. The workforce commuting into the Region for employment is distributed evenly throughout the counties and major urban centers. Overall, in-migrant workers come from a number of counties with no single county being a major provider of workforce to the Region.

These commuting patterns are further shown on average travel times to work as the most populated counties have the lowest average commute times. Marathon County has the lowest percentage of workforce working outside of the County with 45 percent of the workers living in Marathon County and has the shortest commute time in the Region at 19.2 minutes. Adams, Juneau, and Lincoln Counties are the only counties within the Region to have a higher average commute time than the state’s average commute time of 22.2 minutes.

Workers Commuting Patterns											
	Adams	Forest	Juneau	Langlade	Lincoln	Marathon	Oneida	Portage	Vilas	Wood	Region
Employed and Living in County	1,414	784	3,545	3,649	4,668	37,264	6,491	13,740	2,533	16,611	124,512
Live in County, Employed Outside	4,708	1,489	5,084	4,036	7,547	21,063	7,490	13,899	3,538	14,902	49,939
Employed in County, but Living Outside	1,871	357	3,033	2,334	3,677	24,258	5,428	13,922	2,305	16,541	39,881
Mean Travel Time to Work	27.9	20.1	23.1	20.2	22.6	19.2	20.1	19.2	19.9	19.5	N/A

Source: U.S. Census on the Map, American Community Survey 2015-2019

## Housing Costs

Costs associated with housing are one of the top expenses in household budgets, with housing costs being the top expense in many household budgets across the nation. There are three housing types to measure when considering housing costs – owner occupied households with a mortgage, owner occupied households without a mortgage, and renter households. Median monthly housing costs are typically highest for households with a mortgage, and lowest for owner occupied households without a mortgage, with median monthly rent falling in the middle.

In the North Central Wisconsin Region, the median monthly housing costs for owner occupied households with a mortgage ranged from \$988 per month in Langlade County to \$1,254 per month in Marathon County. All ten counties within the Region had a lower median monthly housing cost for households with a mortgage than the state’s median cost of \$1,430 per month for owner occupied households with a mortgage.

For owner occupied households without a mortgage, the median monthly housing costs within the Region ranged from \$397 per month in Langlade County to \$493 per month in Marathon County. Similar to households with a mortgage, there are no counties within the Region where the median monthly cost of housing for households without a mortgage exceeds the state’s median monthly cost of \$553 per month.

Median gross rents are lower within the North Central Wisconsin Region than in the state as a whole. Within the Region, median gross rent ranged from \$506 per month in Forest County to \$776 per month in Portage County, while the state as a whole had a median gross rent of \$856 per month.

Median Selected Monthly Housing Costs			
	With Mortgage	Without Mortgage	Rent
Adams	\$1,154	\$468	\$639
Forest	\$1,057	\$409	\$506
Juneau	\$1,202	\$458	\$761
Langlade	\$988	\$397	\$640
Lincoln	\$1,163	\$455	\$662
Marathon	\$1,254	\$493	\$758
Oneida	\$1,217	\$433	\$766
Portage	\$1,241	\$485	\$776
Vilas	\$1,190	\$436	\$699
Wood	\$1,113	\$462	\$718
Wisconsin	\$1,430	\$553	\$856

Source: American Community Survey 2015-2019

## Transportation Costs

In addition to housing costs, it is also important to consider costs associated with transportation for households. Transportation is often one of the largest expenditures for households and plays a major role in the decisions of households when determining where to locate. When households seek out cheaper housing away from job centers and city centers, their transportation costs often increase. According to research from the Center for Neighborhood Technology and the Bureau of Labor Statistics, households living in auto-dependent neighborhoods spend 25 percent of their household income on transportation, compared to only 9 percent for households living in neighborhoods where they can easily walk or bike or where public transit is available to access their jobs and other daily activities.<sup>1</sup>

When examining transportation costs within the Region, data from the Center for Neighborhood Technology's H+T Affordability Index was utilized to provide an understanding on how much on average households across the Region pay for vehicles, vehicle miles traveled, transit, and ultimately, the combined average total costs for transportation.

### Vehicle Costs

The Center for Neighborhood Technology's H+T Affordability Index defines vehicle costs as the costs of owning a vehicle, including the cost of depreciation of vehicles, finance charges, insurance, license, registration, and taxes. According to the Center for Neighborhood Technology's H+T Affordability Index, the average household's monthly cost for vehicles within the Region ranged from about \$850 per month in Portage and Vilas Counties to slightly above \$900 per month in Adams, Forest, and Oneida Counties. The average annual costs for vehicles within the Region ranged from \$10,140 annually in Portage County to \$10,919 annually in Adams County. It is worth noting that the counties that have a lower number of average vehicles per household generally have lower average monthly vehicle costs, while the counties with a higher number of average vehicles per household generally had higher average monthly costs.

### Vehicle Miles Traveled Costs

The Center for Neighborhood Technology's H+T Affordability Index defines Vehicle Miles Traveled Costs as the costs associated with using vehicles, such as the costs of gas, maintenance, and repairs. According to the Center for Neighborhood Technology's H+T Affordability Index, the average monthly cost for vehicle miles traveled within the Region ranged from \$255 per month in Vilas County to \$283 per month in Juneau County. The average annual cost for vehicle miles traveled ranged from \$3,054 annually in Vilas County to \$3,393 annually in Juneau County. Similar to the relationship between average vehicles per household and average vehicle costs, the higher the average amount of vehicle miles traveled a county has, the higher the average cost of vehicle miles traveled will be in that County.

### Transit Transportation Costs

The average cost of transit for households is significantly lower than the average costs of owning a vehicle and the costs associated with vehicle miles traveled. The average cost of transit for households within the Region ranges from a low of \$2 in Wood County up to a high of \$27 in Forest County. In general, the more transit trips a household has, the higher their transit costs are, a trend that is generally true within the Region.

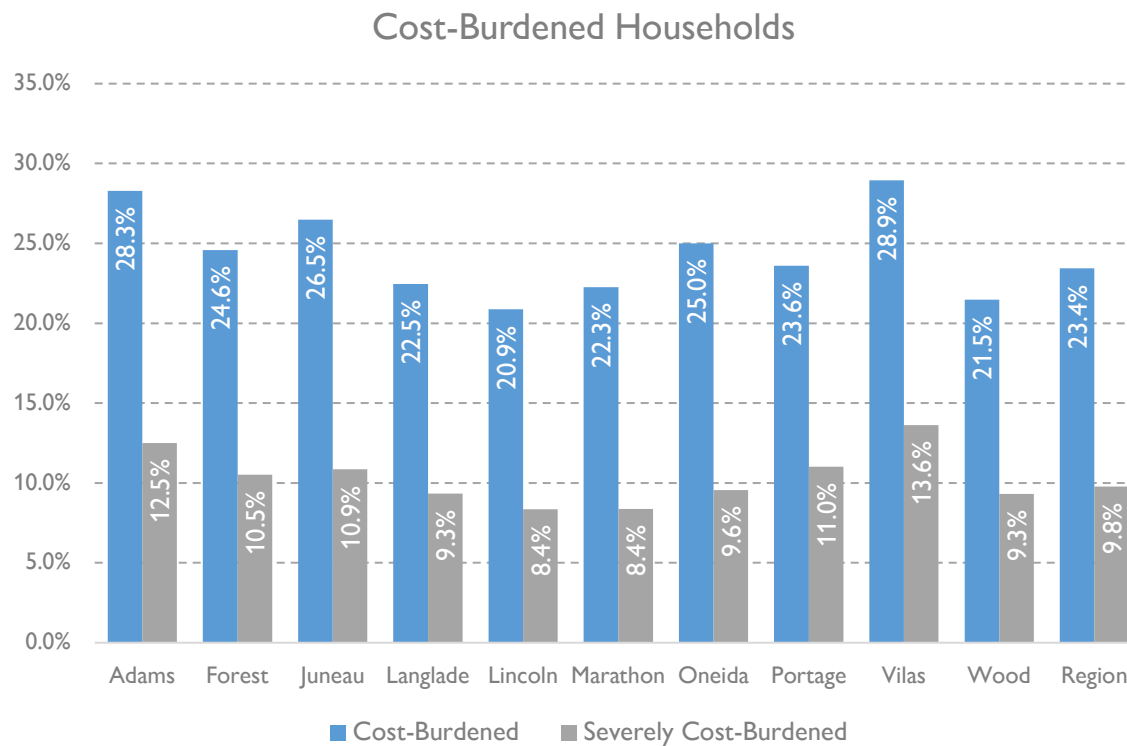


## Total Transportation Costs

When accounting for the average costs of owning vehicles, vehicle miles traveled, and for transit, the average cost of transportation often adds up to become one of the largest expenditures for households. Within the North Central Wisconsin Region, the average monthly cost for transportation is over \$1,100 in each of the ten counties within the Region, ranging from \$1,105 per month in Vilas County to \$1,187 per month in Oneida County. On an annual basis, the average annual cost of transportation is over \$13,000 annually in each of the ten counties, ranging from \$13,261 annually in Vilas County to \$14,240 annually in Oneida County.

## Housing & Transportation Stress

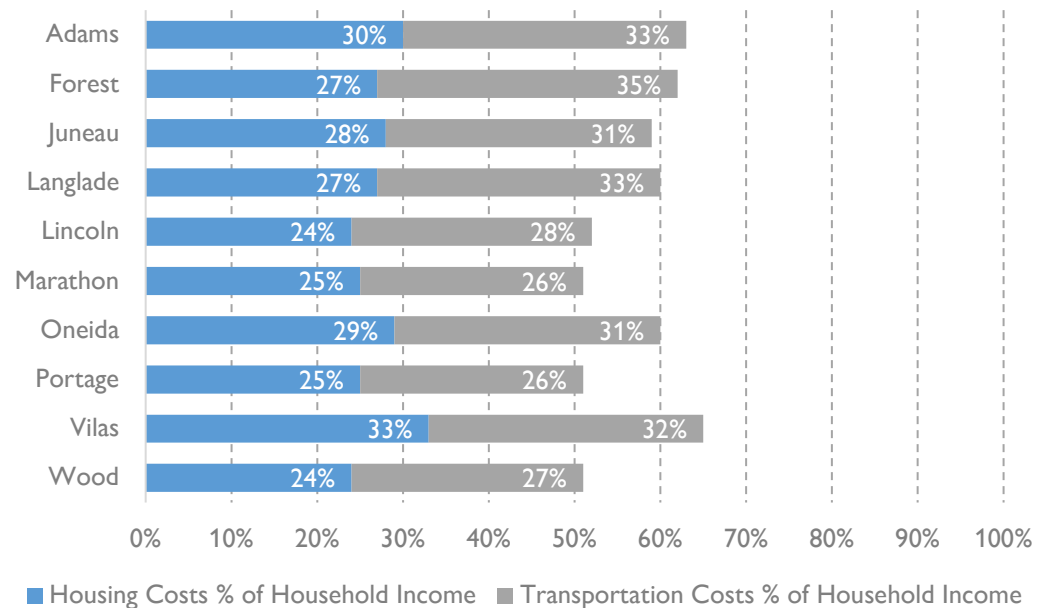
There is a general consensus that a household is considered cost-burdened if it spends thirty percent or more of its household income on housing costs. In 2019, over 23 percent of all households within the North Central Wisconsin Region spent more than 30 percent of their household income on housing, making them cost-burdened. There is also a general consensus that a household is considered severely cost-burdened if it spends more than fifty percent or more of its household income on housing costs. In 2019, about 10 percent of all households within the North Central Wisconsin Region spent more than 50 percent of their household income on housing, making them severely cost-burdened.



The housing stress issue is often worsened when considering the costs of transportation for households. As mentioned earlier, transportation is often one of the largest expenditures for households. In fact, the average household spends more than 30 percent of their household income on transportation in six of the ten counties within the Region and spends over 25 percent of their household income on transportation in all 10 counties within the Region.

When adding housing and transportation costs together, many households spend more than half of their household income on housing and transportation. According to data from the Center for Neighborhood Technology's H+T Affordability Index, the average household spends more than half of their household income on housing and transportation in all ten counties within the Region, ranging from 51 percent of their income in Marathon County to 65 percent of their income in Vilas County.

Average Household Costs for Housing and Transportation as a Percentage of Household Income



Source: Center for Neighborhood Technology's H+T Affordability Index

## Issues Facing Housing & Transportation

There are several issues facing housing and transportation within the North Central Wisconsin Region. The affordability of housing, especially among low-income and renter households, is a major issue that is holding back the Region's citizens, businesses, and communities. The lack of new housing that has been built within the Region over the past decade is another issue. The lack of new housing has led to increased competition for available homes for sale, which has helped lead to significant increases in home sales prices over the past several years, further exacerbating the housing affordability issue within the Region. The lack of housing diversity within the Region has made it difficult to attract and retain residents across all life stages, as the Region's single-family-housing-dominant housing stock makes it difficult to meet the needs and desires of all of its households. Finally, the Region's high dependence on personal vehicles negatively impacts the Region's citizens financial situations, environmental and physical health, and leads to the Region failing to maximize the benefits that providing multi-modal transportation can have for the Region's citizens and communities.

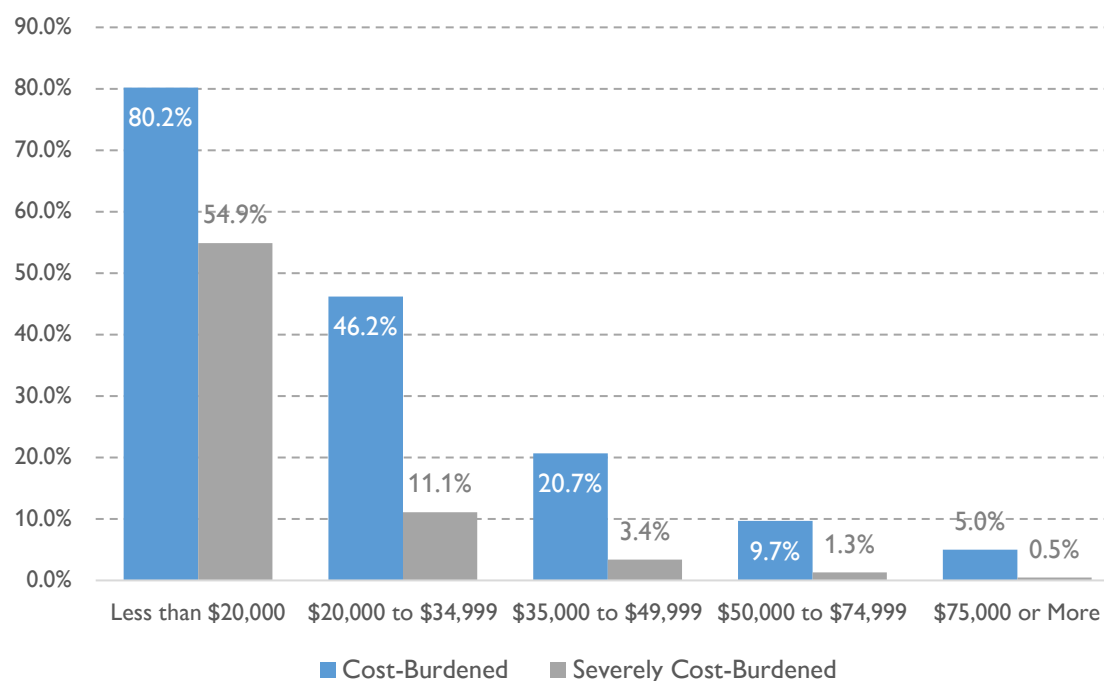
## Housing Affordability

Considering that nearly a quarter of all households within the Region are considered to be cost-burdened by their housing costs, and about 10 percent of all households within the Region are considered to be severely cost-burdened, it is clear that housing affordability is a major issue facing the Region. Households who struggle making housing payments also often struggle to pay for other needs such as food, transportation, medical treatments, and childcare, which has negative health impacts on impacted households. The ability, or inability, to afford housing also impacts mental health. Households that struggle to afford their monthly housing payments are placed under greater stress and are at greater risk of homelessness, which leads to development delays in children, increases in depression and other mental health issues. Housing affordability also has impacts on the spending habits of households, as households who struggle to afford housing also struggle to accumulate wealth for themselves and are forced to spend less on retail items, which lowers tax revenues for communities and lowers consumer spending. Factors such as household income, housing tenure (home ownership vs. renting), and the value of the existing housing stock all play major roles in the affordability of housing for households.

## Housing Stress by Income

Cost burden issues within the Region primarily exist in households with lower incomes. Over 80 percent of households earning less than \$20,000 annually within the Region are cost-burdened, while about 55 percent of households earning less than \$20,000 annually are severely cost-burdened. Additionally, over 46 percent of households earning between \$20,000 and \$34,999 are considered to be cost-burdened, while about 11 percent of these households are considered to be severely cost-burdened. The proportion of cost-burdened households decreases as income increases, as only about five percent of households within the Region earning \$75,000 or more annually are considered to be cost-burdened.

Cost-Burdened Households by Household Income

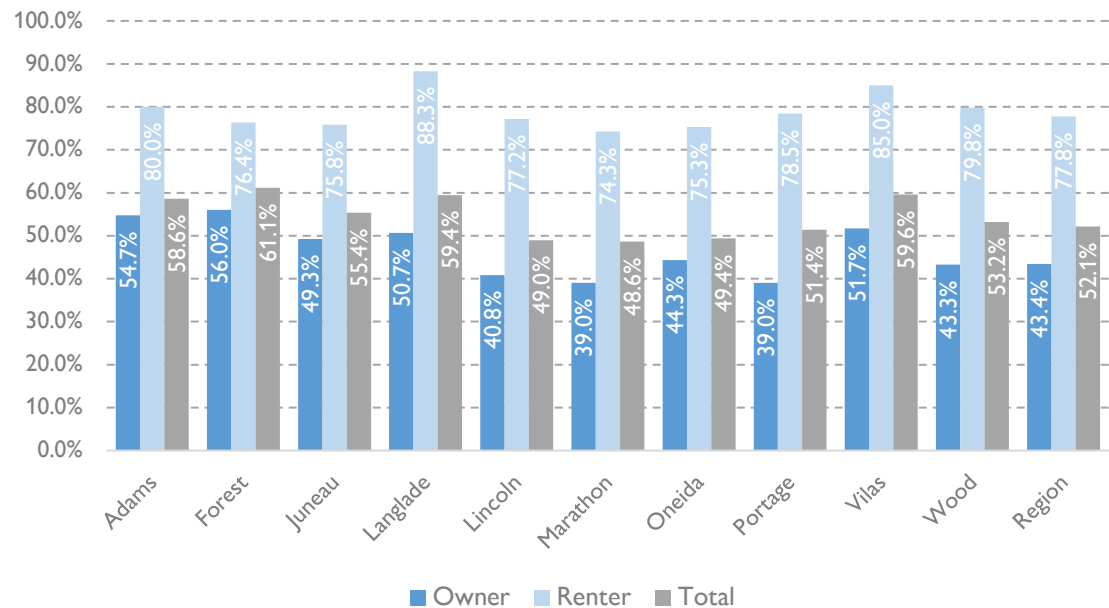


## Housing Stress by Tenure

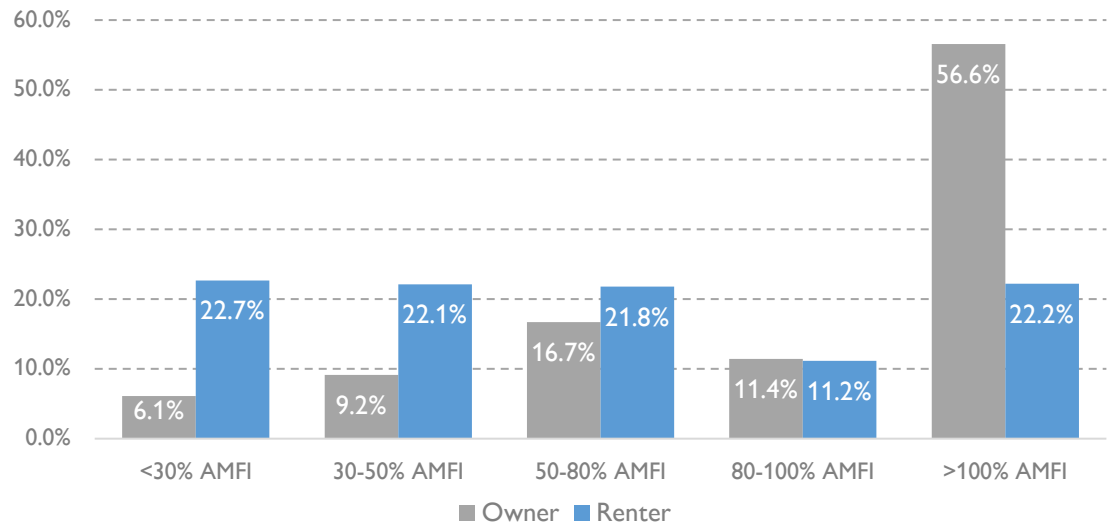
For renter households the cost-burden issue is even greater, as about 40 percent of renter households within the Region are considered cost-burdened when it comes to housing, compared to about 18 percent of owner-occupied households. One reason for this higher percentage is that renters' household incomes tend to be lower than homeowner's incomes, which places renter households at increased risk of being cost-burdened. Within the North Central Wisconsin Region, approximately 78 percent of renter-occupied households within the Region earn below their county's median household income, compared to approximately 43 percent of owner-occupied households.

One way to measure housing stress is to group households together based on their income. The group thresholds used to determine housing stress are 30%, 50%, and 80% of their county's Median Household Income. Households earning less than 30% of their county's Median Household Income are considered extremely cost-burdened. Approximately 23 percent of renter households within the North Central Wisconsin Region are extremely low-income, compared to only about 6 percent of owner-occupied households. Due to their low-income levels, extremely low-income households have the most difficulty attaining affordable housing.

### Percent of Households Earning Below Area Median Income



### Household Income as a Percentage of County Median Household Income



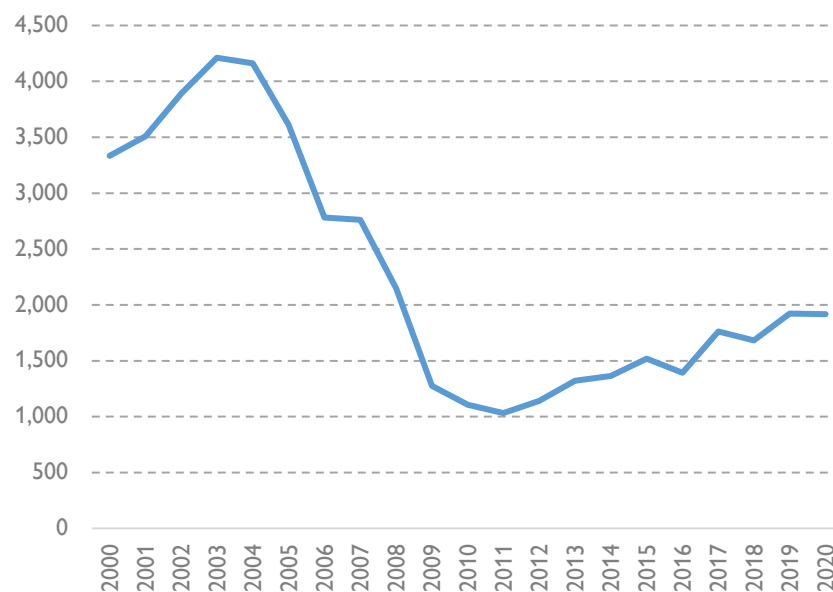
Renter occupied households are also more likely to be very low-income and low-income households, and also face challenges in attaining affordable housing. Very low-income households are households that earn between 30 and 50 percent of their county’s Median Household Income. Within the North Central Wisconsin Region, about 22 percent of renter households are considered to be very low-income, compared to about 9 percent of owner-occupied households. Low-income households are households that earn between 50 and 80 percent of their county’s Median Household Income. About 22 percent of renter households within the Region are considered to be low-income households, compared to about 17 percent of owner-occupied households.

### Lack of New Housing

Over the past decade, the North Central Wisconsin Region has experienced a drastic decrease in housing unit growth. In fact, only 3.5 percent of the Region’s housing stock was built in the past decade.

Another way to examine the slow growth in housing units, is to analyze the trends in residential building permits. The number of residential building permits authorized per year is significantly lower now than it was before the Great Recession in 2008. From 2000 to 2008, the North Central Wisconsin Region was averaging 3,379 residential building permit authorizations per year. Since 2009 however, the Region has averaged only 1,453 residential building permit authorizations per year, which represents a 133 percent decrease from the pre-recession average. While the number of residential building permits has been increasing since 2011, the number of residential building permits authorized per year has still not recovered to pre-recession levels.

Annual Residential Permits Authorized in North Central Wisconsin



### Impact of the Region’s Lack of Housing Growth

The lack of new housing within the Region has led to rising housing prices, which worsens housing affordability, especially for lower income families. As mentioned earlier, most of the counties within the region have experienced significant increases in the median sales price of homes within their County. The significant rises in sales prices being experienced throughout the Region are mostly caused by the lack of housing options within the Region creating bidding wars on available housing, a situation which has been driven by the lack of housing growth within the Region since the Great Recession in 2008.

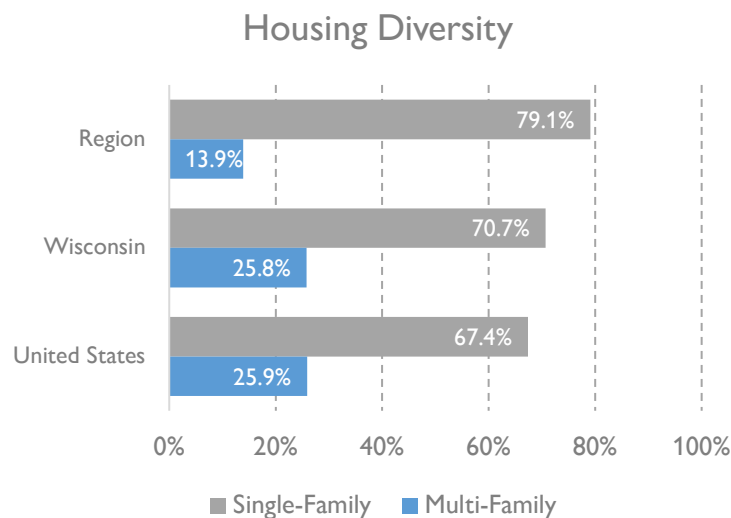
While housing price increases is one of the major issues created by a lack of housing growth, the lack of housing growth within the Region can also lead to instances of housing shortages. Housing shortages make it difficult for a community’s businesses to attract and retain employees, as finding suitable housing that is affordable is often one of the largest barriers to employment. Housing shortages also make it harder for the community itself to attract and retain residents for the same reason. Additionally, housing shortages can also lead households to move out of their current community and further away from their jobs as their housing needs change, which increases their commute times, and leads to increased spending on transportation costs.

### Lack of Housing Diversity

Within the North Central Wisconsin Region, over 79 percent of the region’s housing stock are single-family housing units, while only about 14 percent of the regional housing stock are multi-family housing units. Note that the remaining 7 percent of the Region’s housing stock is made up of mobile homes, which are often used as single-family units as well. With the widespread presence of single-family housing throughout the North Central Wisconsin Region, it is clear that there is a lack of housing diversity within the Region.

The lack of housing diversity within the Region creates major issues for the Region in attracting and retaining residents, as these types of units are important for providing residents with options as to how and where they would like to live. Additionally, the communities and regions that can offer a variety of housing types, such as single-family homes, townhouses, duplexes, and apartments, fare significantly better in attracting and retaining residents at all life phases – from young professionals to retirees - than communities and regions that cannot offer a sufficient mix of housing types. Communities and regions that offer a diverse mix of housing units fare better in retaining residents because the provision of a diverse mix of housing units allows households with different housing needs to remain in the same community or region if their housing needs change. These communities also fare better in attracting residents because their diverse mix of housing can better accommodate changing housing needs among households.

The Region’s lack of housing diversity also creates issues for improving housing affordability within the Region. Multi-family housing units play a major role in housing affordability, and are necessary in order to provide affordable housing, as the majority of subsidized affordable housing is provided in multi-family housing developments. Multi-family housing units also play a major role in adding new units to the regional housing supply, which helps to meet the demand for housing which helps keep rent prices in check.



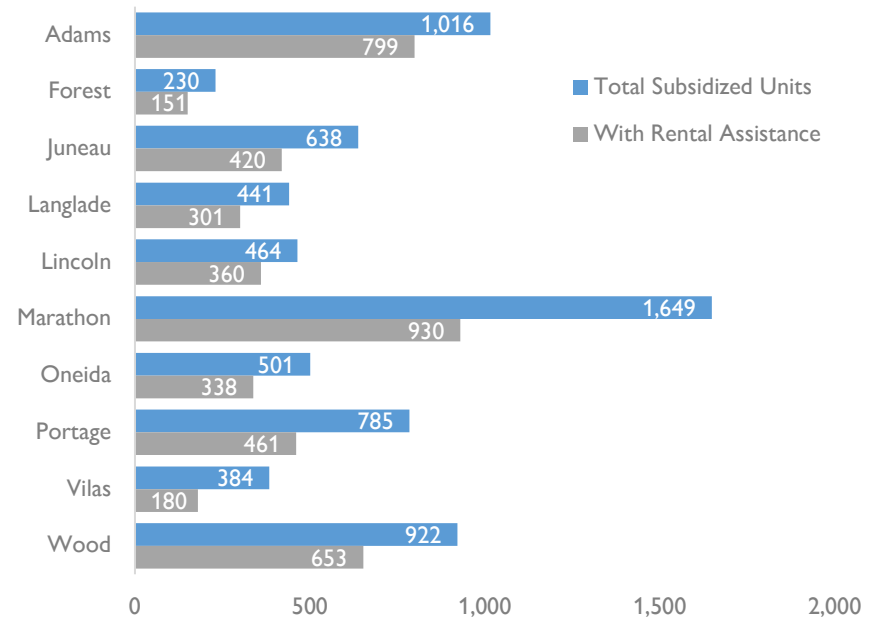
## Low-Income Housing

Housing authorities foster and promote low-rent public housing and other housing programs for low-and moderate-income families. Publicly subsidized low-income housing is essential for many households, as it allows them to live in high-quality housing at a price that they can afford. This allows low-income households to build wealth and spend money on other basic necessities as well as goods and services. The various Housing Authorities across the North Central Wisconsin Region operate approximately 7,030 units of low-income housing across 208 sites. About 4,593, or 65 percent, of the Region’s low-income housing units come with rental assistance for low-income families, while the remaining 35 percent (2,437 units) of the Region’s low-income units are priced at low enough levels where the apartments are still affordable for low-income renters, even without receiving rental assistance.

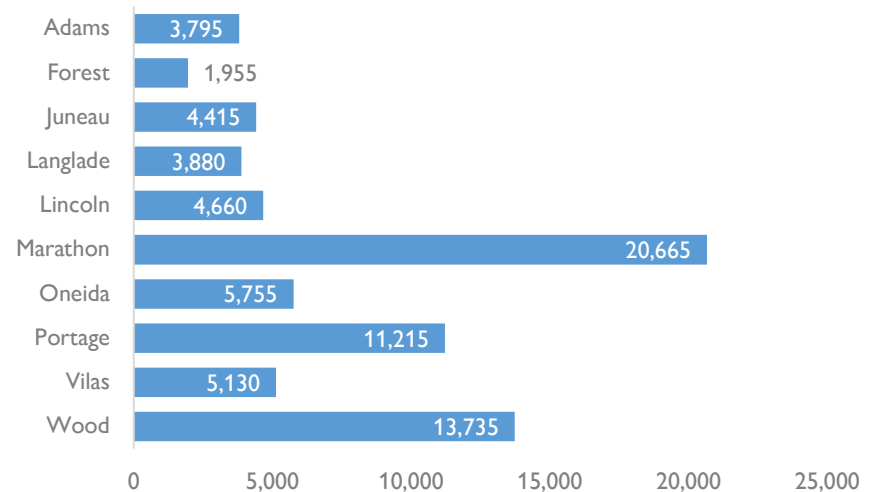
Within the North Central Wisconsin Region, there are 75,205 households that are considered to be low-income by HUD based off their income compared to their respective counties median household income.

When compared to the number of publicly subsidized low-income housing units within the region, it is clear that there is a shortage of publicly subsidized low-income housing within the Region. In fact, there are 68,175 more low-income households located within the Region than there are publicly subsidized low-income housing units, indicating that there is a substantial gap between the number of low-income households and housing units available that can provide the assistance necessary for low-income households to live affordably.

### Low-Income Housing Units



### Number of Low-Income Households



## Seasonal Housing

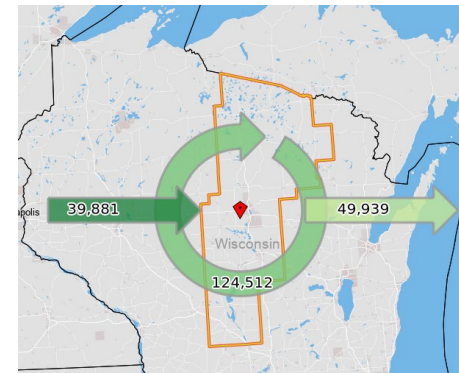
While the high proportion of seasonal housing within North Central Wisconsin helps draw residents and economic opportunities to the Region, it will also pose unique challenges for the Region and its communities moving forward. According to research from UW-Extension, the people who own seasonal homes are generally wealthy and older and nearing retirement. As the Baby Boomer generation reaches retirement, many who own a seasonal home will choose to move permanently into their seasonal homes. A widespread migration of retirees into the Region will create challenges for communities to accommodate the needs of an aging population as they advance in age. Given that many of the areas within the Region with high levels of seasonal housing are rural in nature, many of these communities will face challenges in providing the amenities that an aging residential base requires such as senior housing, handicap accessible public spaces and housing, and transportation options, among others.

The conversion of seasonal housing units into permanent housing also figures to have an impact on housing prices. With the increases in remote work options realized during the pandemic, many workers who are able to work remotely are seeking to move out of the city and into their seasonal homes or to buy and move into homes currently used for seasonal purposes, especially in areas with high quality natural resources and amenities, which are prevalent throughout the Region. This trend will increase the demand for housing in these areas and will lead to increased housing prices as a result.

## Auto-Dependency Within Region

The North Central Wisconsin Region is mainly dependent on personal vehicles for going from place to place, which is no surprise given the rural nature of the Region. The Region's rural make-up results in a high dependence on personal vehicle as the main method of transportation to move individuals between their homes, employment, services, and activities. Commuting patterns within the Region show that over 90 percent of the Region's workforce relies on personal cars to get to and from work each day, while only about 0.33 percent of the region's workforce relies on public transit for commuting to work.

The Region's dependence on personal vehicles leads to increased transportation costs for a majority of the Region's households, as this forces households to pay typical vehicle expenses and for costs associated with vehicle miles traveled. Widespread dependence on personal vehicles within the Region also leads to reduced transportation options, as the rural nature of the Region makes owning a personal vehicle a necessity for most households and reduces the viability and likelihood of using other options for these households. Being dependent on personal vehicles also leads to traffic congestion, higher traffic accident rates, and negatively impacts the health of citizens and the environment.



The high number of commuters within the Region increases reliance on personal vehicles to get to and from work.



## Impact of COVID-19 on Housing & Transportation

Housing insecurity and the affordability of housing, as well as the housing market were all significantly impacted by the ramifications of the COVID-19 pandemic. With the pandemic significantly increasing unemployment throughout the Region, many households lost their regular sources of income and fell behind on their regular housing payments or incurred large amounts of debt in order to make their payments as a result, placing them at heightened risk of losing their homes to foreclosure or eviction. Widespread unemployment also hindered the affordability of housing, as many households could no longer afford to make their payments after an extended period of time of being unemployed. After the pandemic temporarily halted housing sales across the Region at the onset of the pandemic, housing sales within the Region dramatically rose in the following months, leaving a low supply of available houses for sale and led to significant increases in housing prices.

### COVID-19's Impact on Housing Insecurity

While housing insecurity was a widespread problem before the COVID-19 pandemic, it is clear that the pandemic has exacerbated the issue. With the widespread unemployment and furloughs that occurred during the pandemic, many households, especially low-income households, struggled to make their mortgage or rent payments. According to an analysis from Stout Risius Ross LLC analyzing data from the U.S. Census's Household Pulse Survey, a survey conducted during the pandemic to measure the stress the pandemic has caused for households, renters in Wisconsin faced an estimated rent shortfall ranging from \$139 million to \$260 million, while up to 260,000 households were at risk of eviction due to falling behind on their rent payments as a result of the ramifications of the pandemic.<sup>2</sup>

In an effort to prevent widespread evictions and help mitigate financial distress throughout the state and nation, several programs were implemented to assist renters and to slow evictions, such as the nationwide stimulus checks and expanded unemployment insurance benefits, Wisconsin's Emergency Rental Assistance Program and the Centers for Disease Control and Prevention's temporary eviction moratorium. These programs helped millions of households throughout the nation make housing payments. However, as the pandemic dragged on, many households eventually began to run out of funds to use towards housing costs, leading to a situation where many households fell behind with their rent payments or accumulated large amounts of debt in order to make their payments. Additionally, there are potential drawbacks to the temporary eviction moratorium that was in place, as once the moratorium ends, renters are still responsible for paying their accumulated back rent, which places many households in financial stress and at risk of future evictions.

Low-income households have been impacted the most during the pandemic when it comes to falling behind on rent payments, and any potential implications of falling behind on rent. According to the most current data from the analysis (as of May 24, 2021), an estimated 35 percent of Wisconsin renter households earning less than \$25,000 annually consider themselves as "Very Likely" to be evicted during the next two months as a result of falling behind on their rent during the pandemic. An estimated additional 40 percent of renter households earning less than \$25,000

annually consider it to be “Somewhat Likely” that they will be evicted within the next two months as a result of falling behind on rent. These estimates indicate that about three-quarters of renter households earning below \$25,000 annually within Wisconsin have fallen behind on their rent payments during the pandemic and consider it to be “Very Likely” or “Somewhat Likely” that they will be evicted within the next two months if something is not done.

Regardless of income, a staggering proportion of renter households within Wisconsin consider themselves at risk of eviction within the next two months due to falling behind on rent. The most recent data estimates that about 28 percent of all renter households within the state consider it to be “Very Likely” and about 26 percent of renter households consider it to be “Somewhat Likely” that they will be evicted in the next two months as a result of falling behind on their rent during the pandemic. These estimates indicate that over half of all renter households within Wisconsin consider themselves to be at some level of risk of being evicted within the next two months due to falling behind on their rent payments during the pandemic.

### **COVID-19’s Impact on the Housing Market**

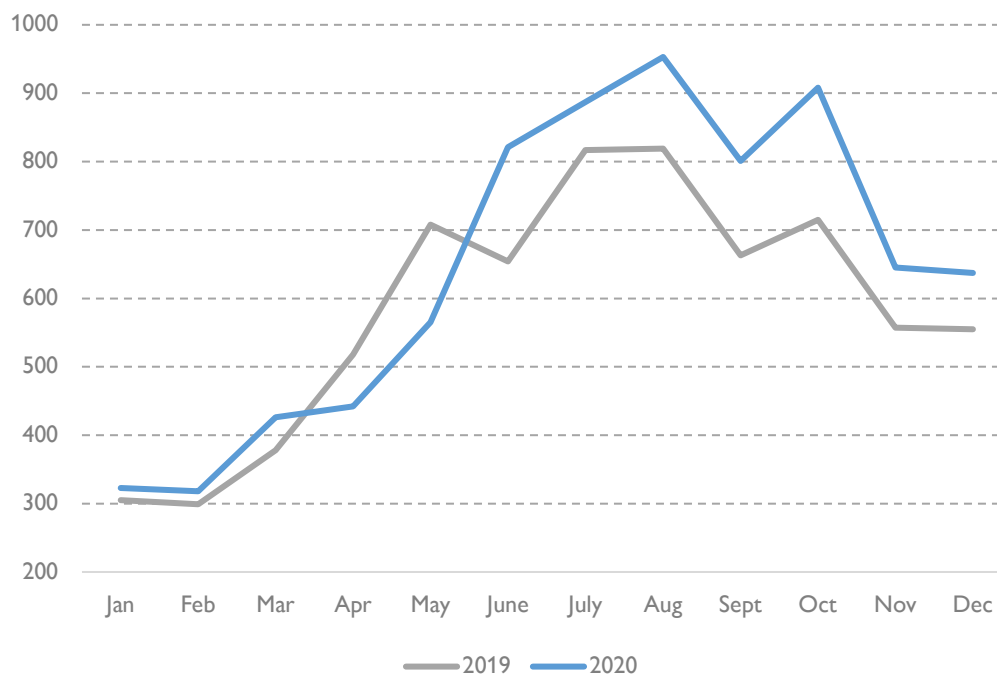
During previous economic recessions, home sales and home sales price have generally decreased. This is because households have typically decreased their spending on nearly everything, including homes. This generally leads to fewer homebuyers on the market, which then leads to fewer homes for sale. With fewer homebuyers and sellers on the market, home sales typically slow, which often leads to sellers lowering the asking price for their homes. However, during the COVID-19 pandemic, the number of home sales actually dramatically increased after experiencing a temporary decline during the early stages of the pandemic. This increase has largely been due to households taking advantage low-interest rates on home loans, and a desire to move into larger spaces that was borne during the COVID-19 pandemic. This has led to a situation where there is a low number of homes available for sale, but a high demand for homes, which has led to increasing home sales prices.

## Impact on Housing Sales

With the threat of the coronavirus and a looming financial crisis making many homeowners and home-seekers unwilling to sell or buy their homes at the onset of the pandemic, home sales throughout the nation experienced a temporary significant decrease, and the North Central Wisconsin Region was no exception. Home sales within the North Central Wisconsin Region were about 18 percent lower in April and May of 2020 than they were in April and May of 2019.

Housing sales within the Region quickly rebounded in June however, as home sales were over 45 percent higher in June than the number of home sales during the previous month of May. Additionally, the number of homes sold in June of 2020 was about 26 percent higher than the number sold in June of 2019. Housing sales remained at high levels throughout the rest of 2020, with housing sales remaining above 2019 levels throughout the rest of the year. Overall, home sales throughout the Region were over 12 percent higher in 2020 than they were in 2019.

Regional Monthly Home Sales



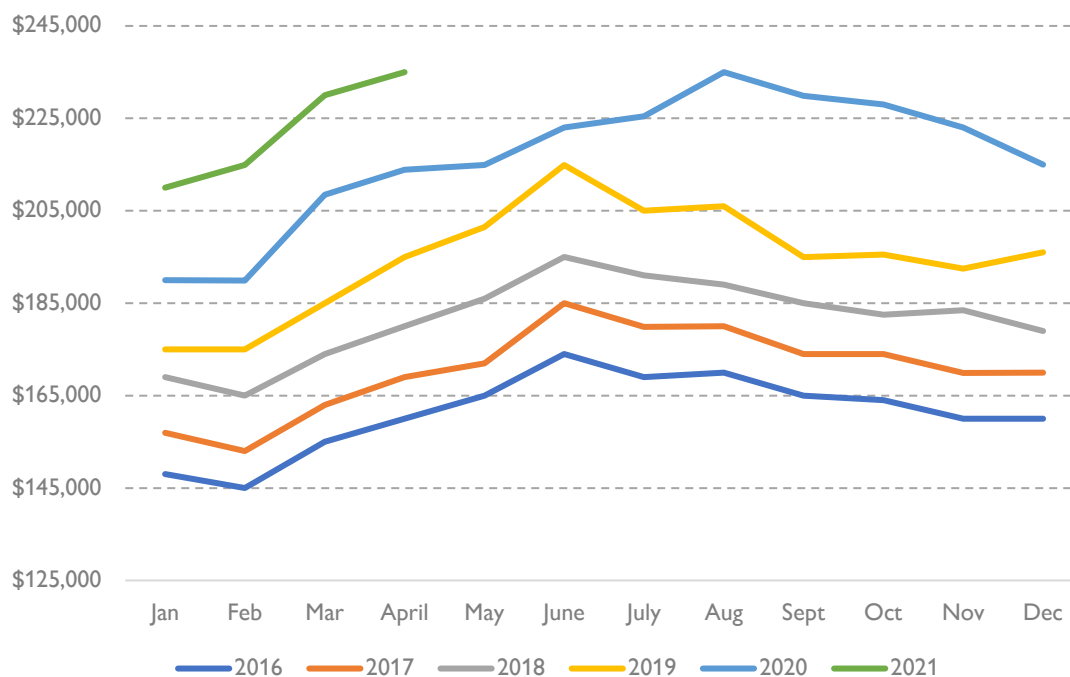
## Impact on Housing Sales Prices

Low-interest rates for mortgage loans and the and a trend towards broadband accessibility, rural settings, and an increased desire to move into larger spaces have resulted in an increased demand in the housing market. The increases in demand in the housing market have come at a time when the supply of available homes is at a low point. With a low supply of available homes and high demand for homes to buy, the sales price of houses has significantly increased over the past year.

While the sales price of homes has been steadily increasing over the past few years, it is clear that the COVID-19 pandemic has had a significant impact on the sales price of homes. Between 2017 and 2019, Wisconsin's averaged a 6.5 percent increase in annual median sales price per year. Between 2019 and 2020 however, the state experienced an increase of over 11 percent in annual median sales, increasing to an annual median sales price of \$220,000.

The monthly median sales price of homes in Wisconsin has continued to follow the significant increases in sales prices as well. Between January and April of 2021, the median sales price of homes in Wisconsin has experienced a 12 percent increase, with the median sales price rising to \$235,000 in April.

Median Monthly Sales Price of Home Sales - Wisconsin



## Benefits of Improving Housing & Transportation in North Central Wisconsin

Improving housing and transportation conditions within the North Central Wisconsin Region will have significant benefits throughout the Region and is crucial to the long-term economy and resiliency of the Region. Improving the housing affordability issue within the Region will have significant beneficial impacts for the Region's residents, businesses, and communities. Improving housing affordability helps lead to positive health outcomes such as healthier child development, improved quality of life, and fewer health issues, while also helping the financial situations for households, allowing them to build wealth and spend money in other areas. Improving access to transportation options provides people and families better access to jobs, schools, health, and other common destinations.

## Benefits of Addressing Housing Affordability Issue

Affordable housing has significant positive impacts on physical, mental, and financial well-being of households. Increasing the affordability of housing provides individuals and families who were previously cost-burdened the ability to address the other immediate basic needs such as food, medical needs such as medicine and health care, childcare, transportation, and quality education, that they previously were not able to afford. Making housing more affordable for households across all income-levels also helps prevent families from having to make tradeoffs on what basic necessities to spend their assets on and which to ignore due to having a limited amount of money available. This helps to decrease the negative health impacts that are created by these tradeoffs, as it allows people to be able to afford to pay for healthier food, medical attention, and prescriptions that are necessary for individuals and families to lead quality lives. Improving the affordability of housing also makes households more resilient to unexpected life events such as becoming unemployed, caring for sick family members, and recovering from medical situations, as it allows households to build a reserve of money that they can use to help mitigate the unexpected event.

Addressing the housing affordability issue within the North Central Wisconsin Region can also have major economic benefits for the Region and its communities. When households spend less of their income on housing costs, they are able to spend money on goods and services that they normally would not have been able to while they struggled to afford their housing payments. These increases in spending help support local businesses and local workforces by increasing the sales and revenues for local businesses, which helps them hire and retain workers. Enhancing the affordability of housing within the Region also makes it easier to attract a workforce, as it allows communities within the Region to attract and retain people from all life stages and income levels. Making housing more affordable also helps build wealth within households, which leads to an increased capacity for spending and improved access to quality education, housing, and health care.

## Benefits of Improving Housing Diversity within North Central Wisconsin

Increasing the diversity of the Region's housing stock allows the Region and the Region's communities to meet the needs and preferences of their existing and future residential base. A regional housing stock that can meet the needs and preferences of its residential base allows the Region to accommodate the changing needs of its existing residential base, as well as the changing needs of households located outside of the Region, making the Region a more attractive place to remain in and to locate into.

Increasing housing diversity will also have a positive impact on housing affordability within the Region. Single-family housing is currently the dominant housing type within the Region, while multi-family housing options only comprise about 11.5 percent of the regional housing stock. Multi-family housing units play a major role in housing affordability, as the majority of subsidized affordable housing is provided in multi-family housing developments. Given that the Region has a low proportion of multi-family housing, and that there is a substantial gap between the number

of low-income households and the number of subsidized low-income housing units located within the Region, increasing the amount of multi-family housing units within the Region is paramount to helping address the housing affordability issue within the Region.

Increasing both housing diversity and the number of housing units within the regional housing stock will provide more housing options for households to choose from. Providing more housing options allows the Region to meet the needs of households across the income spectrum and for those that are limited by factors such as age or disability status. This allows these households to stay in their homes, or to move into housing that better suits their needs, without having to move out of the Region to have their housing needs met. This is particularly important when considering the Region is quickly approaching a situation where accommodating the housing needs of seniors is a major problem that communities must quickly address. Adding housing units and developments that can accommodate the needs of an aging population allows seniors to remain within the Region and allows them to stay active in their current community and is thus vital in the efforts to address potential senior housing problems. Increasing housing diversity also allows communities to provide different housing options for households of all income levels. Providing housing options that meet the needs of households across all income levels helps to increase the amount of workforce housing within communities, and also helps low-income households access quality homes.

### **Benefits of Increasing Supply of New Housing Stock**

Increasing the supply of new houses within the Region will help to meet the growing demand for homes within the Region and will help to keep the price of homes in check. Given that only about 3.5 percent of the Region's housing stock has been built over the past decade, there is a growing gap between the housing the Region has and the housing that the Region needs. As a result, housing prices have sharply increased over the past few years, as the supply of housing has struggled to keep up with demand. Increasing prices make it more difficult for home-seekers to get into the homeownership market, and especially poses challenges for low-income and moderate-income households that are looking to either get into homeownership or to upgrade from their current house. Increasing the supply of new houses within the Region will help to lower competition for available houses, which will help keep the sales price of homes at more reasonable levels. As a result, increasing the supply of new houses will help make it easier for prospective homebuyers to get into the homeownership market and will increase the affordability of the Region's housing stock, especially for low- and moderate-income households.

Increasing the supply of homes within the Region also helps to lower rent prices. A German study has found that a one percent increase in an area's housing stock yields a decrease in rent prices ranging between 0.4 and 0.7 percent.<sup>3</sup> The study also determined that the decrease in rent prices that are associated with an increase in housing units are not just limited to one segment of the rent price distribution. Rather, all spectrums of the rent asking price distribution noticed decreases in rent prices as a result of an increase in housing units.

When looking to add to their existing housing stock, it is important for communities to prioritize a diverse mix of housing options that can meet the needs of all households within the community. As mentioned earlier, focusing on improving housing diversity when adding new housing units within the Region provides more options for households to choose from and allows communities to better meet the needs of households. Providing specific options such as senior housing can also help to add more available housing units to the housing market. Not only do specific community-housing options like senior housing add more overall units to the market, they also add the housing units that individuals and families moved out of into the housing market as well, further increasing the supply of available housing units.

When adding new houses to the regional housing stock, it is also important to consider the benefits that creating dense housing developments can have. Denser housing developments increase the potential to reduce the cost-burden of housing on households, as it leads to smaller house and lot sizes, which leads to decreases in price. Prioritizing denser housing developments can also help mitigate issues such as a reliance on personal vehicles, traffic congestion, and transportation costs by shortening commute times and making walking, biking, and transit more viable options for transportation. The viability of other transportation options, particularly walking and biking, that are made possible by denser housing developments also have positive health impacts. Walking and biking as a source of transportation helps lead to higher levels of physical fitness and lower levels of obesity, as these methods of transportation increase physical activity among residents.

### **Benefits of Providing Multiple Transportation Options**

Improving the accessibility and viability of modes of transportation such as walking, biking, and transit is crucial for ensuring that residents within the Region can safely go from place to place and access jobs, school, shopping areas, and healthcare. Due to factors such as the high costs of owning a vehicle or age and disability status, many people rely on having access to other modes of transportation other than a personal vehicle to move from place to place. In short, transportation options such as walking, bicycling, and transit allow people to fulfill their basic transportation needs without relying on owning a vehicle, which is a major obstacle for many due to a variety of factors.

Providing a transportation system that allows quality access for other forms of transportation can help reduce the cost-burden of transportation for many households. Transportation is often one of the largest expenditures for households and increasing access to, and the viability of, transportation options such as walking, biking, and transit can help to significantly reduce the cost of transportation for households. Given that the average household within the Region spends over \$10,000 annually for costs associated with owning vehicles, reducing the Region's dependency on owning personal vehicles for accessing daily needs such as jobs, education, or healthcare could have a significant financial impact for households, especially for those with low or moderate incomes. Removing the need for owning personal vehicles can help households build wealth and afford basic necessities such as medicine, education, and childcare, while also allowing households to spend more on goods and services.

Transportation options such as walking and biking also have significant positive impacts on physical and environmental health. Research from Smart Growth B.C. has found that residents that live in communities with a higher concentration of jobs and housing that offer connections to walking and bicycle transportation infrastructure walk and bike more often than residents that live in places that are more isolated and rely on personal vehicles for going from place to place.<sup>4</sup> Thus, providing a transportation system that allows people to access jobs, housing, shopping, and schooling via walking or biking increases physical activity, which leads to better physical fitness, lower obesity, and helps reduce harmful impacts to the environment that are caused by air pollution.



## Vision for Housing & Transportation Within North Central Wisconsin

When considering housing and transportation, it is apparent that the North Central Wisconsin Regional lacks housing supply, housing diversity, and a variety of transportation alternatives. Much of this is due to the population distribution throughout the Region. Except for a few more densely populated municipalities, much of the Region consists of lower density population centers connected by a transportation network, which is primarily accessed through automobile travel. Over the past several decades, the desire for large single-family homes on large lots has become more prevalent. This shift has moved from what was previously a more diverse array of housing options including smaller homes and lot sizes, duplexes, and multi-family homes. To further complicate the situation, the COVID-19 pandemic has exacerbated the housing affordability issue with increased demand for homes and higher building costs.

An adequate supply of affordable, diverse housing options is essential to attracting a young and vibrant workforce, retaining that workforce, and accommodating residents throughout different ages and life stages. Additionally, a mix of transportation options for everyone including seniors and those with special needs ensures that residents have access to schools, jobs, shopping areas, and healthcare. Considering the interconnection between housing and transportation lowers the cost for residents and reduces impacts to the transportation network. The cost to municipalities is also minimized when the linkage between housing, industry, and the transportation network is integrated into the planning process.

Providing a more diverse array of housing choices and transportation options would create benefits for residents, as they would have a range of more affordable housing options. Businesses benefit from a more diverse workforce, and public entities benefit with lower costs and less impact to the transportation system.

This section will establish:

- **Goals** and what we hope to achieve for housing and transportation within North Central Wisconsin moving forward
- **Priorities** for enhancing and expanding housing and transportation within the Region
- **Strategies** and **Recommendations** to create a housing and transportation vision for North Central Wisconsin

## Goals

The following goals have been identified to be most important to the vision of the housing and transportation future of the Region. When setting goals top considerations include the desire to offer a diverse array of affordable housing options throughout the Region for residents at various ages and stages. Ideally, residents would also have a quality transportation network and varied options for transportation.

- Create additional housing stock to match demand.
- Encourage development of a broad array of housing styles including high density, multi-family, and missing middle housing.
- Encourage housing that accommodates seniors, those with special needs, and those that are extremely low income.
- Create a greater variety of transportation options.

## Priorities

Housing and transportation priorities for the Region were formulated to better meet the goals identified above. The main priorities in the Region include building additional housing units to meet demand, ensuring that a diverse mix of housing types and styles are available, and considering the needs of all residents when developing housing policy and planning. When considering priorities, the desire to attract and maintain a stable workforce, the aging population, and rural nature of the Region were considered.

- Increase the number of housing units being built.
- Encourage a variety of housing types including high- and low-density single family, attached single family, and multi-family.
- Provide a range of housing styles and types for seniors, those with special needs and those with extremely low income.
- Promote a range of transportation choices including public transit, ride sharing, bicycle, and pedestrian access.

## Strategies and Recommendations

The goals and priorities established above identify the vision for the future of housing and transportation in the Region. Strategies and recommendations have been identified to meet these goals and priorities and can be broadly organized into three main categories of emphasis:

- Increase Housing Stock
- Broaden Housing Diversity
- Promote Transportation Opportunities

### Housing Stock Strategies and Recommendations

The first category is directly concerned with the lack of housing units throughout the Region. Only 3.5 percent of the Region's housing stock was built in the past decade. The first set of strategies and recommendations are targeted at meeting the goal of constructing housing units to meet demand throughout the Region, which will in turn foster affordability.

- Consider the creation of a Regional Housing Task Force that would create an opportunity for various stakeholders to shape a housing vision, identify and create strategies, and oversee housing development.
- Ensure that information about construction ready residential lots is available to developers and contractors.
- Better align zoning ordinances and subdivision ordinances with housing goals.
- Explore public-private partnership models for installing infrastructure including sewer, water, and roadway improvements.
- Prioritize the upkeep of existing units through Housing Rehabilitation Programs.

## Housing Diversity Strategies and Recommendations

The second category is concerned with housing diversity. The Region is overwhelmingly comprised of detached single-family housing, making up 79 percent of the Region's housing stock. This housing style does not always accommodate those at various ages and income levels. This housing style also tends to be more expensive than higher density alternatives. When communities offer a range of housing alternatives, individuals, families, potential workers, seniors, and those with special needs are better accommodated. The next set of strategies and recommendations would increase housing diversity and foster affordability.

- Modify zoning codes and subdivision ordinances to allow for higher density housing and smaller lot sizes.
- Allow for alternative housing types to meet a greater variety of housing needs, including Accessory Dwelling Units (ADUs) and tiny homes.
- Explore public-private partnerships for the development of workforce housing.
- Utilize Opportunity Zones, Low Income Housing Tax Credits (LIHTC), Workforce Tax Increment Finance Districts (TID), land banks, and land trusts where appropriate.
- Provide education and information about First Time Homebuyer Programs (WHEDA and CDBG) and Habitat for Humanity programs.

## Transportation Strategies and Recommendations

The third category aims to expand the range and variety of transportation options throughout the Region. Over 90 percent of the Region's workforce relies on cars for commuting to work, including about 8 percent that carpool. This is to be expected considering the rural nature of the Region. However, there are opportunities to expand the range of transportation options throughout the Region. The following recommendations would increase transportation options:

- Support and expand public transit systems throughout the Region including fixed-route bus systems in more urban areas, multi-county transit systems, and shared ride taxi services.
- Support and expand specialized transit services for those that are elderly or with disabilities at the county level.
- Explore ways for communities to partner with non-profit entities to broadly share a wider range of transportation options.
- Create a regional plan to outline electric vehicle charging infrastructure throughout the Region.

- Expand ride-share and car-pool programs and infrastructure.
- Continue to plan for, design, and implement bicycle and pedestrian infrastructure throughout the Region.

## Notes

1: U.S. Department of Housing and Urban Development – Creating Connected Communities, A Guidebook for Improving Transportation Connections for Low- and Moderate-Income Households in Small and Mid-Sized Cities:

[https://www.huduser.gov/portal/publications/pdf/Creating\\_Cnnted\\_Comm.pdf](https://www.huduser.gov/portal/publications/pdf/Creating_Cnnted_Comm.pdf)

2: Stout Risius Ross LLC – Household Pulse Survey Results Tables:

<https://app.powerbi.com/view?r=eyJrIjoiNzRhYjg2NzAtMGE1MCM0NmNjLTIOTMtYjM2NjFmOTA4ZjMyliwidCI6Ijc5MGJmNjk2LTE3NDYtNGE4OS1hZjl0LTc4ZGE5Y2RhZGE2MSIsImMiOiN9>

3: German Economic Association – The Impact of New Housing Supply on the Distribution of Rents:

<https://www.econstor.eu/bitstream/10419/224569/1/vfs-2020-pid-39662.pdf>

4: Smart Growth B.C. – Promoting Public Health through Smart Growth: [https://www.vtpi.org/sgbc\\_health.pdf](https://www.vtpi.org/sgbc_health.pdf)

# North Central Wisconsin Regional Recovery Plan

## Housing & Transportation Assessment Report