Juneau County
Housing Assessment 2023

Prepared by North Central Wisconsin Regional Planning Commission

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Table of Contents

Index of Figures and Tables

Executive Summary

Background

In 2023, the Juneau County Health Department worked with the North Central Wisconsin Regional Planning Commission (NCWRPC) to produce this report in response to growing concerns over housing affordability and to update the 2018 Juneau County Housing Study. Housing affordability affects the County's quality of life and ability to compete economically, and it affects the health, safety, and happiness of the County's residents. This project consisted of robust data collection, public surveys, public open houses, and stakeholder interviews to understand which housing types are highest in demand, and what barriers prevent an adequate supply of desired housing. This assessment recommends a variety of strategies and programs that each individual community may explore depending on their own needs to encourage the construction and rehabilitation of needed housing.

Housing Market Challenges

Several challenges were echoed by the public throughout the project. Construction, labor, and land costs have increased in the past decade, especially in the past three years, and existing housing prices have increased as a result. Many first-time homebuyers and downsizing empty nesters are competing for the same entry-level, low-maintenance products and housing for the lowest earners in the area is either not available or in poor condition. In addition to rising housing costs and interest rates, childcare, utilities, transportation, household goods, property taxes, and other household costs are also rising, often leaving little savings for households to put towards a down payment or build equity. ADA-accessible and senior-friendly housing is also in short supply, a trend that will continue to be of concern as the County's population ages and retires.

In addition to these challenges, an estimated 20.8 percent of renter households and 13.2 of owner households were spending between 30 and 50 percent of their income on housing in 2021, making them cost-burdened. An additional 15.8 percent of renter households and 8.5 percent of owner households spent over 50 percent of their income on housing, making them severely cost burdened. Cost burdened and severely cost burdened owners and renters are more likely to be low-income, and due to rising labor, materials, and infrastructure costs, it is nearly impossible to build new housing of any kind that low-income households can afford without subsidies. Inflation on household goods, utility prices, and student debt also limit the affordability of housing for many households in the County. Rising rent prices make it difficult to save for a down payment, and financial products designed for first time homebuyers have requirements that put them at a disadvantage compared to conventional loans. Finally, the area's aging population results in fewer workers in construction-related trades, and increasing demand for low-maintenance, ADA-accessible housing for those living on fixed income.

Demand for Housing Units

Overall, census data suggests that there is a shortage of housing for nearly every income category, except for those making between $20,000 and $34,999 per year. But people in this income bracket often can't find suitable housing because people in different income brackets are competing for the same housing, making it harder to find a home or rental that is available and affordable. In other words, there is a shortage of housing that is less than $500 per month to rent or less than $50,000 to purchase, and a shortage of housing that is $800 and over to rent and $100,000 or more to purchase.

Public survey feedback indicated that low- and middle-income housing was the highest in demand, with single-family homes for purchase and units for rent that cost no more than 30% of household income being the most sought-after products. Respondents most frequently indicated they wanted to spend between $500 and $1,249 per month in rent or between $100,000 and $174,999 to purchase.

Based on this feedback, this assessment encourages building a variety of housing at all prices to reduce competition in middle-income housing. It is often impossible for developers to build units for lower-income households without financial assistance, and new owner-occupied housing in the County tends to start at $400,000 or higher. To reduce construction costs, municipalities are recommended to amend zoning ordinances to allow for more housing options and to explore creative financing for new housing development, especially to address high infrastructure costs.

In total, 1,300 units are expected to be needed by 2040 countywide as the population continues to grow, and existing housing units may also need to be replaced as they age past their useful life. Most of these units are needed by 2025 (584) and between 2025 and 2030 (500), reflecting the urgent need for area municipalities to strategically permit, attract, and finance new construction.

Executive Summary Table

Municipality	2025	2030	2035	2040	Total
Juneau Co.	584	500	194	23	**1,300**

Source: ACS 2021, Wisconsin DOA, and NCWRPC

Project Goals and Strategies

The goal of this study is to develop a set of goals and strategies that can address housing issues within the County by examining the current state of the County and using that information to guide goal and strategy development. The study includes a demographic overview of the County, an assessment of the County's housing stock and trends, an analysis of workforce housing within the County, and an overview of existing policies. This information will help to identify any needs such as a need for additional housing, what types of housing are needed, and help identify which steps are needed to solve housing gaps within the County.

Producing a greater variety of housing units reduces pressure on the housing market and allows existing housing that is more affordable than new construction to become available for lower- to middle-income households as middle- and higher-income people move into newer, more expensive units. Producing more "missing middle" housing such as townhomes, condominiums, and twin homes gives more households an opportunity to build equity, allowing them to eventually move into a single-family home if they would like to.

This assessment recommends strategies that can be summarized into two groups: recommendations that all municipalities and the County should consider, and recommendations that municipalities can choose from to suit their individual needs. Recommendations that all municipalities should consider include:

- **Amending ordinances.** Allowing for smaller lots and setbacks as well as more options for multifamily for-rent and for-sale products, including accessory dwelling units (also known as in-law suites) allows for a greater variety of housing styles and prices while reducing land and infrastructure costs. Development review processes can also be reviewed to remove conditional uses or other hurdles that slow down the development process, since longer approvals result in higher construction costs. Development bonuses can also reward developers for providing affordable housing with modified requirements like increased density, reduced parking space minimums, or municipal fee waivers to lower construction cost per housing unit.
- **Outreach.** Actively pursuing developers capable of providing needed housing styles and marketing site owned by either municipalities or private landowners can reduce time and costs for developers, reducing the cost of housing and speeding up the rate at which housing is built. Reaching out to area employers, nonprofits, or state and federal agencies that administer grant programs may identify new sources of funding for new housing construction.
- **Planning.** Updating planning documents to encourage a greater variety of housing types and inventorying ideal locations for development and redevelopment makes reviewing proposed new construction more efficient as residents and developers have a clearer vision of what kind of housing is being encouraged and where it should be located. Higher density and/or lower-income housing may be more suitable near bus routes and roads with higher capacities, for example. Additionally, assembling a series of vacant sites may encourage a single developer to create multiple housing units throughout a community, known as "scattered sites."
- **Education.** Educating the public on renter and homebuyer programs available to them can help households find the housing they need more quickly. Educating the community on the benefits of various programs and strategies in this report may help a municipality gain support for new housing when it is proposed.

<u>Other recommendations, which vary in feasibility depending on the community include</u>:

- Pursuing state and federal financial programs that assist with new construction, homelessness, housing rehabilitation, conversion of existing single-family structures to multifamily structures, brownfield site clean-up, infrastructure costs, aging-in-place upgrades, etc.
- Using Tax Increment Financing (TIF), bonds, cash incentives, or other municipal budgeting strategies to overcome prohibitive initial infrastructure investments a developer must make before generating revenue to build new housing that otherwise would not be feasible.
- Establishing land banks, land trusts, and housing trust funds to secure land and/or funding to encourage the development of affordable housing.

In summary, this report identifies housing demand for the County, along with challenges and barriers to providing adequate housing, and a wide variety of strategies that municipalities and the County can use to overcome them. Supporting new construction of all housing types, regardless of the municipality, benefits the entire County's housing market, economy, and quality of life.

1. Introduction

Juneau County in Central Wisconsin is known for its rural atmosphere and outdoor recreation amenities such as the Wisconsin Dells, Castle Rock and Petenwell Lakes, Necedah National Wildlife Refuge, and several state parks and trails. Though there are no large cities within its boundaries, Interstate 90-94 connects the county to larger metropolitan areas like Madison, La Crosse, and Eau Claire. The local economy includes farming, manufacturing, healthcare, and tourism occupations, and residents experience good schools, safe neighborhoods, low traffic, and a relatively affordable cost of living. Like much of the United States, housing costs have increased significantly over the past decade, raising concerns about the area's economic future.

Housing is a crucial component of livability and is critical for county and local prosperity. Communities that can offer a variety of housing types that are affordable across a wide spectrum of income levels are significantly more capable of providing the conditions necessary to attract and retain residents of all life phases. Housing impacts more than just residents, as housing also impacts transportation, employment, economic development, land use patterns, and communities themselves. The connection between housing and work is a fundamental function of any transportation system, as many workers are required to travel to their jobs. This relationship between housing, employment, and transportation guides land use decisions, and fosters economic development and a sense of community within communities and the County.

Communities throughout the county 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 variety within the county, as single-family housing makes up a significant portion of the county's housing stock (69.8 percent). This poses challenges to communities throughout the county 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. Finally, seasonal housing is common in the County for vacation or recreational use, which could impact year-round residents looking for housing.

This housing study examines all aspects of housing within Juneau County, which has an estimated 2021 population of 26,595. Based on the State of Wisconsin's population projections, there is an estimated demand of 1,300 housing units by 2040, 584 of which are needed by 2025 and another 500 needed by 2030. This assessment examines the barriers that exist to new construction as well as the strategies that can be used to address the County's need for housing units.

2. Juneau County Demographics

A review of the socio-economic trends throughout the county is important for understanding what has occurred and what is likely to occur in the future. Trends such as population, age distribution, households, educational levels, employment, and income levels within the county are analyzed below.

Population

As of 2021, the estimated population of the county is 26,595 people according to the American Community Survey (ACS). Over the past two decades, the population has increased by over 9 percent, similar to the growth rate of almost 10 percent statewide. Table 1 displays total population for each community in the county and the state of Wisconsin. Communities that lost the most residents between 2000 and 2021 include the City of Elroy (233), Town of Lyndon (229), and Town of Lisbon (192) and the communities that gained the most residents were the City of New Lisbon (886), Town of Germantown (272), and Village of Necedah (243). Communities that saw the highest percent decrease in population since 2000 were the Towns of Kingston and Wonewoc (-20.7 percent), and the Towns of Lisbon and Lyndon (-18.8 percent). Communities that saw the biggest percent increase in population were the Village of Lyndon Station (67.0 percent), City of New Lisbon (61.7 percent), and Village of Hustler (66.4 percent). Note that all tables in this assessment only include the portion of the City of Wisconsin Dells that is in Juneau County, as the City is located in multiple counties.

Median Age

The communities in this assessment have an older population in comparison to the state of Wisconsin as a whole, with a countywide median age of 45.4 years old compared to the state's average of 40.1. In 2021, the median age within the county ranged from 30.2 in the Village of Camp Douglas to 60.2 in the Town of Marion. An aging population will likely influence housing demand as empty nesters eventually may downsize into affordable, low-maintenance products. See Table 2.

Above: Waterfront housing and seasonal housing used for tourism are common in parts of Juneau County. Source: Google Maps.

Table 1: Population

Municipality	2000	2010	2021	2000-2021 Net Change	2000-2021 % Change	2010-2021 Net Change	2010-2021 % Change
T. Armenia	707	699	831	124	17.5%	132	18.9%
V. Camp Douglas	592	601	665	73	12.3%	64	10.6%
T. Clearfield	737	728	771	34	4.6%	43	5.9%
T. Cutler	282	326	434	152	53.9%	108	33.1%
C. Elroy	1,578	1,442	1,345	-233	-14.8%	-97	-6.7%
T. Finley	84	97	128	44	52.4%	31	32.0%
T. Fountain	582	555	480	-102	-17.5%	-75	-13.5%
T. Germantown	1,174	1,471	1,446	272	23.2%	-25	-1.7%
V. Hustler	113	194	188	75	66.4%	-6	-3.1%
T. Kildare	557	681	712	155	27.8%	31	4.6%
T. Kingston	58	91	46	-12	-20.7%	-45	-49.5%
T. Lemonweir	1,763	1,743	1,688	-75	-4.3%	-55	-3.2%
T. Lindina	730	718	815	85	11.6%	97	13.5%
T. Lisbon	1,020	912	828	-192	-18.8%	-84	-9.2%
T. Lyndon	1,217	1,384	988	-229	-18.8%	-396	-28.6%
V. Lyndon Station	458	500	765	307	67.0%	265	53.0%
T. Marion	433	426	647	214	49.4%	221	51.9%
C. Mauston	3,740	4,423	4,317	577	15.4%	-106	-2.4%
V. Necedah	888	916	1,131	243	27.4%	215	23.5%
T. Necedah	2,156	2,327	2,335	179	8.3%	8	0.3%
C. New Lisbon	1,436	2,554	2,322	886	61.7%	-232	-9.1%
T. Orange	549	570	545	-4	-0.7%	-25	-4.4%
T. Plymouth	639	597	574	-65	-10.2%	-23	-3.9%
T. Seven Mile Creek	369	358	386	17	4.6%	28	7.8%
T. Summit	623	646	678	55	8.8%	32	5.0%
V. Union Center	214	200	197	-17	-7.9%	-3	-1.5%
C. Wisconsin Dells	N/A	2	0	N/A	N/A	-2	-100.0%
V. Wonewoc	834	816	712	-122	-14.6%	-104	-12.7%
T. Wonewoc	783	687	621	-162	-20.7%	-66	-9.6%
Juneau Co.	**24,316**	**26,664**	**26,595**	**2,279**	**9.4%**	**-69**	**-0.3%**
Wisconsin	5,363,675	5,686,986	5,895,908	532,233	9.9%	208,922	3.7%

Source: U.S. Census 2000 & 2010, ACS 5-Year Estimates 2021

Table 2: Median Age

Municipality	1990	2000	2010	2021	1990-2021 % Change	1990-2021 Net Change	2010-2021 % Change	2010-2021 Net Change
T. Armenia	32.4	38.4	48.2	47.3	46.0%	14.9	-1.9%	-0.9
V. Camp Douglas	35.2	33.8	36.3	30.2	-14.2%	-5.0	-16.8%	-6.1
T. Clearfield	41.4	41.9	48.9	50.3	21.5%	8.9	2.9%	1.4
T. Cutler	36.7	41.5	49.0	40.9	11.4%	4.2	-16.5%	-8.1
C. Elroy	34.9	39.1	41.6	39.4	12.9%	4.5	-5.3%	-2.2
T. Finley	49.5	41.8	50.5	55.7	12.5%	6.2	10.3%	5.2
T. Fountain	36.0	42.2	47.6	50.1	39.2%	14.1	5.3%	2.5
T. Germantown	54.9	49.1	51.9	57.9	5.5%	3.0	11.6%	6.0
V. Hustler	52.0	55.3	46.2	48.3	-7.1%	-3.7	4.5%	2.1
T. Kildare	34.7	41.6	45.3	47.2	36.0%	12.5	4.2%	1.9
T. Kingston	31.3	38.0	45.5	42.8	36.7%	11.5	-5.9%	-2.7
T. Lemonweir	32.2	38.7	45.6	51.1	58.7%	18.9	12.1%	5.5
T. Lindina	37.3	38.0	46.2	38.5	3.2%	1.2	-16.7%	-7.7
T. Lisbon	34.5	39.5	46.5	44.6	29.3%	10.1	-4.1%	-1.9
T. Lyndon	34.2	35.4	40.0	49.0	43.3%	14.8	22.5%	9.0
V. Lyndon Station	35.3	42.8	43.8	35.7	1.1%	0.4	-18.5%	-8.1
T. Marion	47.8	45.4	51.2	60.2	25.9%	12.4	17.6%	9.0
C. Mauston	35.6	38.4	39.3	43.8	23.0%	8.2	11.5%	4.5
V. Necedah	33.4	33.9	38.8	47.3	41.6%	13.9	21.9%	8.5
T. Necedah	34.5	38.1	44.5	44.3	28.4%	9.8	-0.4%	-0.2
C. New Lisbon	32.6	38.3	38.9	41.6	27.6%	9.0	6.9%	2.7
T. Orange	34.5	42.0	45.3	44.4	28.7%	9.9	-2.0%	-0.9
T. Plymouth	33.7	42.2	46.9	52.6	56.1%	18.9	12.2%	5.7
T. Seven Mile Creek	32.1	37.6	47.0	50.4	57.0%	18.3	7.2%	3.4
T. Summit	31.9	39.5	45.3	46.6	46.1%	14.7	2.9%	1.3
V. Union Center	39.2	43.3	49.0	38.8	-1.0%	-0.4	-20.8%	-10.2
C. Wisconsin Dells	N/A	N/A	62.0	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	42.4	38.9	40.8	35.5	-16.3%	-6.9	-13.0%	-5.3
T. Wonewoc	33.6	38.8	44.6	49.5	47.3%	15.9	11.0%	4.9
Juneau Co.	**35.5**	**39.4**	**43.6**	**45.4**	**27.9%**	**9.9**	**4.1%**	**1.8**
Wisconsin	32.9	36.0	38.5	40.1	21.9%	7.2	4.2%	1.6

Source: U.S. Census 1990, 2000, & 2010; ACS 5-Year Estimates 2021

The Wisconsin Department of Administration (DOA) calculates population projections for each county and each local government unit within Wisconsin. The latest population projections were published in 2013 and project population sizes from 2015 to 2040 in five-year increments. The WDOA estimates that Juneau County's population will grow by 10.8 percent between the 2021 ACS population estimate (26,595) and the 2040 WDOA population projection (29,465). Though the population projections suggest that fast growing communities like the Town of Germantown will continue to grow through 2040, other communities may level off or peak in population before then. The COVID-19 Pandemic's impact on remote work, inflation, interest rates, taxes, and energy prices may affect where and how people choose to live in the future. See the "Projected Housing Need" section of this assessment for more information.

Age Distribution

Population distribution is important for determining future housing needs. Two age cohorts are examined in detail in this report: 17 years old and younger and 65 years old and over. These are often referred to as dependent populations and they have distinct needs from the rest of the population. The younger group requires schools, while the older group is retiring and may require assisted living. By comparing these groups over time and to the state at-large, demographic changes in the county are identified. During the past two decades, the population of children ages 17 and younger within the area declined from 25.4 percent in 2000 to 20.2 percent in 2021, as displayed in Table 3. Meanwhile the state's population of children ages 17 and younger decreased from 25.5 percent in 2000 to 21.6 percent in 2021.

During the same time, the 65 and older age cohort increased as a percentage of total population, increasing from 16.8 percent in 2000 to about 20.3 percent in 2021, as shown in Table 4. Similarly, the state's population in the 65 and older age cohort increased from about 13.1 percent in 2000 to 17.9 percent in 2021. According to the Bureau of Labor Statistics, the baby-boom generation will move entirely into the 60-years-and-older age group by 2024, and entirely into the age 65 and older cohort by 2029. The aging of baby-boomers and the transition into retirement will have significant impacts on the housing needs and desires of residents within the area.

The decrease in the percentage of 17 and younger persons and the increase in the 65 and older persons will have an impact on the area's labor force, school system, and health care industries. As the growth in the working population plateaus, so will workforce growth and ultimately job growth. It will also be difficult to fund public services if employment and tax revenues stagnate, as there is a lower percentage of the population working from which to collect state income taxes and more income coming from Social Security, which is not taxed by the state. At the same time, the economy is expected to shift as older adults drive the economy. Healthcare is expected to continue to grow as well as other service providers while fewer goods are expected to be consumed. Considering the importance of the manufacturing industry to Wisconsin's economy, this could lead to serious consequences for the county's economy.

There are several actions a community can take to not only to accommodate older adults but to capitalize on the benefits of this age group. Adults approaching or beyond retirement age have years of valuable experiences and wisdom, and there are many entrepreneurs in this age group. Should the county attract older adults looking to retire in the area, this demographic brings a great amount of spending power to the local economy. Since age and population growth will affect the future of the county's economy, it's important to evaluate the impact an aging population will also have on household size and composition to accommodate future housing needs.

Table 3: Population Age 17 and Under

Municipality	2000	2010	2021	2000-2021 Net Change
T. Armenia	26.3%	19.3%	20.5%	-5.8%
V. Camp Douglas	29.6%	27.1%	36.4%	6.8%
T. Clearfield	22.7%	20.2%	19.7%	-3.0%
T. Cutler	23.8%	18.1%	27.0%	3.2%
C. Elroy	26.0%	22.5%	21.8%	-4.2%
T. Finley	27.4%	18.6%	14.8%	-12.6%
T. Fountain	23.0%	18.0%	21.3%	-1.7%
T. Germantown	17.4%	15.5%	12.7%	-4.7%
V. Hustler	18.6%	22.2%	12.2%	-6.4%
T. Kildare	22.4%	20.4%	18.5%	-3.9%
T. Kingston	25.9%	22.0%	17.4%	-8.5%
T. Lemonweir	25.5%	21.1%	13.1%	-12.4%
T. Lindina	30.4%	22.1%	29.2%	-1.2%
T. Lisbon	27.8%	21.6%	25.5%	-2.3%
T. Lyndon	29.3%	23.6%	14.6%	-14.7%
V. Lyndon Station	22.7%	18.2%	32.7%	10.0%
T. Marion	19.9%	16.9%	15.3%	-4.6%
C. Mauston	24.2%	22.3%	18.6%	-5.6%
V. Necedah	30.5%	27.7%	16.7%	-13.8%
T. Necedah	28.7%	25.8%	28.4%	-0.3%
C. New Lisbon	24.3%	15.2%	13.4%	-10.9%
T. Orange	23.9%	21.9%	12.5%	-11.4%
T. Plymouth	24.7%	22.3%	18.3%	-6.4%
T. Seven Mile Creek	27.6%	20.7%	19.2%	-8.4%
T. Summit	27.8%	20.9%	23.0%	-4.8%
V. Union Center	21.5%	15.5%	26.9%	5.4%
C. Wisconsin Dells	N/A	0.0%	0.0%	N/A
V. Wonewoc	23.4%	23.9%	34.4%	11.0%
T. Wonewoc	26.1%	23.9%	18.0%	-8.1%
Juneau Co.	**25.4%**	**23.4%**	**20.2%**	**-5.2%**
Wisconsin	25.5%	24.0%	21.6%	-3.9%

Source: U.S. Census 2000 & 2010; ACS 5-Year Estimates 2021

Table 4: Population Age 65 and Over

Municipality	2000	2010	2021	2000-2021 Net Change
T. Armenia	13.6%	19.6%	19.4%	5.8%
V. Camp Douglas	14.7%	15.3%	9.6%	-5.1%
T. Clearfield	13.4%	21.8%	21.8%	8.4%
T. Cutler	19.9%	18.1%	12.0%	-7.9%
C. Elroy	20.2%	22.5%	19.7%	-0.5%
T. Finley	17.9%	21.6%	28.9%	11.0%
T. Fountain	19.4%	18.4%	24.8%	5.4%
T. Germantown	22.4%	28.6%	39.8%	17.4%
V. Hustler	43.4%	24.7%	20.7%	-22.7%
T. Kildare	12.7%	14.8%	21.3%	8.6%
T. Kingston	12.1%	17.6%	21.7%	9.6%
T. Lemonweir	13.4%	21.1%	15.9%	2.5%
T. Lindina	14.9%	22.1%	15.7%	0.8%
T. Lisbon	13.7%	18.2%	15.3%	1.6%
T. Lyndon	8.7%	12.3%	22.2%	13.5%
V. Lyndon Station	20.1%	18.2%	13.3%	-6.8%
T. Marion	14.8%	23.9%	29.5%	14.7%
C. Mauston	20.9%	17.1%	19.7%	-1.2%
V. Necedah	12.0%	16.0%	16.8%	4.8%
T. Necedah	15.6%	18.8%	27.2%	11.6%
C. New Lisbon	17.5%	11.3%	12.3%	-5.2%
T. Orange	17.5%	18.4%	29.0%	11.5%
T. Plymouth	15.8%	21.4%	23.9%	8.1%
T. Seven Mile Creek	12.5%	19.3%	23.3%	10.8%
T. Summit	15.4%	11.5%	16.2%	0.8%
V. Union Center	20.1%	22.0%	15.7%	-4.4%
C. Wisconsin Dells	N/A	0.0%	0.0%	N/A
V. Wonewoc	22.5%	19.1%	14.2%	-8.3%
T. Wonewoc	13.9%	13.8%	21.4%	7.5%
Juneau Co.	**16.8%**	**18.1%**	**20.3%**	**3.5%**
Wisconsin	13.1%	13.7%	17.9%	4.8%

Source: U.S. Census 2000 & 2010; ACS 5-Year Estimates 2021

Households

Total Households

There was a total of 10,363 households within the county in 2021. Owner-occupied households accounted for 78.7 percent of the households within the county for a total of 8,155 households, while renter households accounted for about 21.3 percent of households within the county with 2,208 households. The number of households within the county has increased by almost 7 percent over the past two decades, adding 667 households since 2000. Note that this number would be higher, but there were 164 households who left between 2010 and 2021. See Table 5.

Household Size

Although the number of households within the area increased since 2000, the number of people per household is decreased. For example, average household size within the area was 2.90 in 2000 and has since decreased to 2.38 in 2021. This results in an average household size decrease by 0.52 persons per household within the area between 2000 and 2021, a trend that is consistent with state as a whole, which decreased by 0.15 persons per household during the same time. See Table 6.

A joint study between the U.S. Census Bureau and the Harvard Joint Center for Housing Studies reported in 2013 that 28 percent of households nationwide were single person. This was second only to married couples without children under 18 which made up 29 percent of households at that time. There is no one prominent type of single person household, as males and females exist in almost equal numbers. Additionally, the age of the single householder is spread relatively consistently across the age spectrum. A 2015 article published by Deloitte, a multinational professional services company, states that single-person households are expected to increase in number in upcoming decades. As a result, household income and spending habits may shift compared to historic trends in the county. Additionally, more housing units can still be needed even if a given area's population declines, since a smaller household size means a higher number of households relative to the population.

Table 5: Total Households

Municipality	2000	2010	2021	2000-2021 % Change	2000-2021 Net Change	2010-2021 % Change	2010-2021 Net Change
T. Armenia	267	302	345	29.2%	78	14.2%	43
V. Camp Douglas	242	244	254	5.0%	12	4.1%	10
T. Clearfield	296	304	307	3.7%	11	1.0%	3
T. Cutler	119	142	168	41.2%	49	18.3%	26
C. Elroy	632	590	549	-13.1%	-83	-6.9%	-41
T. Finley	33	40	54	63.6%	21	35.0%	14
T. Fountain	194	231	170	-12.4%	-24	-26.4%	-61
T. Germantown	535	678	764	42.8%	229	12.7%	86
V. Hustler	48	84	93	93.8%	45	10.7%	9
T. Kildare	216	262	310	43.5%	94	18.3%	48
T. Kingston	22	43	22	0.0%	0	-48.8%	-21
T. Lemonweir	679	714	671	-1.2%	-8	-6.0%	-43
T. Lindina	263	286	278	5.7%	15	-2.8%	-8
T. Lisbon	388	375	325	-16.2%	-63	-13.3%	-50
T. Lyndon	440	541	459	4.3%	19	-15.2%	-82
V. Lyndon Station	213	220	226	6.1%	13	2.7%	6
T. Marion	184	200	340	84.8%	156	70.0%	140
C. Mauston	1,585	1,779	1,596	0.7%	11	-10.3%	-183
V. Necedah	359	376	383	6.7%	24	1.9%	7
T. Necedah	776	887	912	17.5%	136	2.8%	25
C. New Lisbon	617	631	643	4.2%	26	1.9%	12
T. Orange	221	223	180	-18.6%	-41	-19.3%	-43
T. Plymouth	244	245	268	9.8%	24	9.4%	23
T. Seven Mile Creek	136	155	169	24.3%	33	9.0%	14
T. Summit	236	250	266	12.7%	30	6.4%	16
V. Union Center	94	95	89	-5.3%	-5	-6.3%	-6
C. Wisconsin Dells	N/A	1	0	N/A	N/A	-100.0%	-1
V. Wonewoc	369	359	284	-23.0%	-85	-20.9%	-75
T. Wonewoc	288	270	238	-17.4%	-50	-11.9%	-32
Juneau Co.	**9,696**	**10,527**	**10,363**	**6.9%**	**667**	**-1.6%**	**-164**
Wisconsin	2,084,544	2,279,768	2,449,970	17.5%	365,426	7.5%	170,202

Source: U.S. Census 2000 & 2010; ACS 5-Year Estimates 2021

Table 6: Average Household Size

Municipality	1990	2000	2010	2021	2000-2021 % Change	2010-2021 % Change
T. Armenia	2.83	2.61	2.36	2.41	-7.7%	2.1%
V. Camp Douglas	2.46	2.45	2.35	2.62	6.9%	11.5%
T. Clearfield	2.50	2.49	2.11	2.51	0.8%	19.0%
T. Cutler	2.47	2.37	2.29	2.58	8.9%	12.7%
C. Elroy	2.57	2.36	2.33	2.34	-0.8%	0.4%
T. Finley	2.54	2.55	2.08	2.37	-7.1%	13.9%
T. Fountain	3.44	2.72	2.55	2.82	3.7%	10.6%
T. Germantown	2.02	2.19	2.14	2.38	8.7%	11.2%
V. Hustler	2.48	2.02	2.50	2.02	0.0%	-19.2%
T. Kildare	2.98	2.51	2.53	2.24	-10.8%	-11.5%
T. Kingston	3.00	2.64	2.41	2.09	-20.8%	-13.3%
T. Lemonweir	2.85	2.60	2.50	2.52	-3.1%	0.8%
T. Lindina	2.84	2.78	2.52	2.93	5.4%	16.3%
T. Lisbon	2.71	2.63	2.44	2.55	-3.0%	4.5%
T. Lyndon	2.48	2.77	2.43	2.14	-22.7%	-11.9%
V. Lyndon Station	2.86	2.15	2.62	3.38	57.2%	29.0%
T. Marion	2.47	2.35	2.43	1.90	-19.1%	-21.8%
C. Mauston	2.36	2.28	2.46	2.32	1.8%	-5.7%
V. Necedah	2.50	2.43	2.63	2.69	10.7%	2.3%
T. Necedah	2.70	2.74	2.51	2.54	-7.3%	1.2%
C. New Lisbon	2.54	2.33	2.24	2.11	-9.4%	-5.8%
T. Orange	2.78	2.48	2.64	2.54	2.4%	-3.8%
T. Plymouth	2.85	2.62	2.34	2.14	-18.3%	-8.5%
T. Seven Mile Creek	3.11	2.71	2.10	2.28	-15.9%	8.6%
T. Summit	3.06	2.64	2.63	2.55	-3.4%	-3.0%
V. Union Center	2.35	2.20	2.29	2.21	0.5%	-3.5%
C. Wisconsin Dells	N/A	N/A	1.47	N/A	N/A	N/A
V. Wonewoc	2.10	2.23	2.52	2.48	11.2%	-1.6%
T. Wonewoc	2.80	2.72	2.61	2.57	-5.5%	-1.5%
Juneau Co.	**2.90**	**2.47**	**2.41**	**2.38**	**-3.6%**	**-1.2%**
Wisconsin	2.68	2.50	2.41	2.35	-6.0%	-2.5%

Source: U.S. Census 1990, 2000, & 2010; ACS 5-year estimates 2021

Income Levels

There are two measures of income: per capita income and median household income. Per capita income provides a measure of relative earning power on a per person level while median household income provides an indication of the economic ability of the typical family or household unit. Both per capita and median household incomes throughout the area have risen over the last thirty years. However, when adjusted for inflation these growth rates become significantly slower, with some median incomes even declining.

Median Household Income

Median household income in 2021 for the communities in this study, the county, Wisconsin, and the nation are displayed in Table 7. Median household income ranged from $43,750 in the Town of Kingston to $85,000 in the Town of Cutler. Overall, the median household income for the county was much lower than for the State of Wisconsin as a whole, but Juneau County also has a lower cost of living than many Wisconsin counties.

Per Capita Income

Per capita income provides a measure of relative earning power on a per person level. Per capita income within the area ranged from $16,072 in the City of New Lisbon to $50,180 in the Town of Germantown according to the 2021 American Community Survey. Similar to median household income, Juneau County residents made considerably less than the average Wisconsin resident, but this is partially offset by a lower cost of living.

Above: Juneau County is frequently described as an ideal place for families due to its affordability, safety, and access to outdoor recreation.

Table 7: Income Characteristics

Municipality	Median Household Income 2000	Median Household Income 2010	Median Household Income 2021	2000-2021 % Change	2010-2021 % Change	Per Capita 2021 Income
T. Armenia	$35,568	$46,406	$60,781	70.9%	31.0%	$30,149
V. Camp Douglas	$39,583	$33,375	$51,563	30.3%	54.5%	$23,219
T. Clearfield	$35,781	$50,208	$66,250	85.2%	32.0%	$35,616
T. Cutler	$37,813	$51,914	$85,000	124.8%	63.7%	$36,022
C. Elroy	$31,859	$37,368	$50,446	58.3%	35.0%	$29,748
T. Finley	$31,250	$42,083	$53,750	72.0%	27.7%	$31,959
T. Fountain	$47,500	$51,771	$63,214	33.1%	22.1%	$29,745
T. Germantown	$31,204	$46,500	$62,679	100.9%	34.8%	$50,180
V. Hustler	$21,250	$50,000	$50,179	136.1%	0.4%	$39,128
T. Kildare	$34,464	$52,083	$65,714	90.7%	26.2%	$31,083
T. Kingston	$33,125	$26,071	$43,750	32.1%	67.8%	$26,757
T. Lemonweir	$39,271	$48,125	$67,604	72.1%	40.5%	$33,712
T. Lindina	$41,250	$51,618	$82,778	100.7%	60.4%	$35,687
T. Lisbon	$41,354	$50,735	$69,792	68.8%	37.6%	$41,031
T. Lyndon	$42,639	$50,179	$53,875	26.4%	7.4%	$27,522
V. Lyndon Station	$27,059	$44,028	$71,250	163.3%	61.8%	$20,571
T. Marion	$41,058	$47,500	$26,933	-34.4%	-43.3%	$23,782
C. Mauston	$32,341	$44,655	$54,800	69.4%	22.7%	$24,847
V. Necedah	$32,135	$40,417	$45,865	42.7%	13.5%	$26,700
T. Necedah	$34,281	$45,774	$59,079	72.3%	29.1%	$25,408
C. New Lisbon	$34,479	$34,961	$43,272	25.5%	23.8%	$16,072
T. Orange	$35,909	$46,500	$59,643	66.1%	28.3%	$25,252
T. Plymouth	$44,271	$61,250	$72,750	64.3%	18.8%	$37,780
T. Seven Mile Creek	$36,731	$48,611	$50,958	38.7%	4.8%	$28,779
T. Summit	$35,536	$56,250	$73,750	107.5%	31.1%	$30,320
V. Union Center	$34,063	$44,792	$59,375	74.3%	32.6%	$28,640
C. Wisconsin Dells	N/A	$85,417	N/A	N/A	N/A	N/A
V. Wonewoc	$28,393	$34,333	$55,000	93.7%	60.2%	$23,367
T. Wonewoc	$37,875	$58,750	$63,906	68.7%	8.8%	$31,181
Juneau Co.	**$35,335**	**$45,664**	**$58,561**	**65.7%**	**28.2%**	**$28,817**
Wisconsin	$43,791	$51,598	$67,080	53.2%	30.0%	$37,221

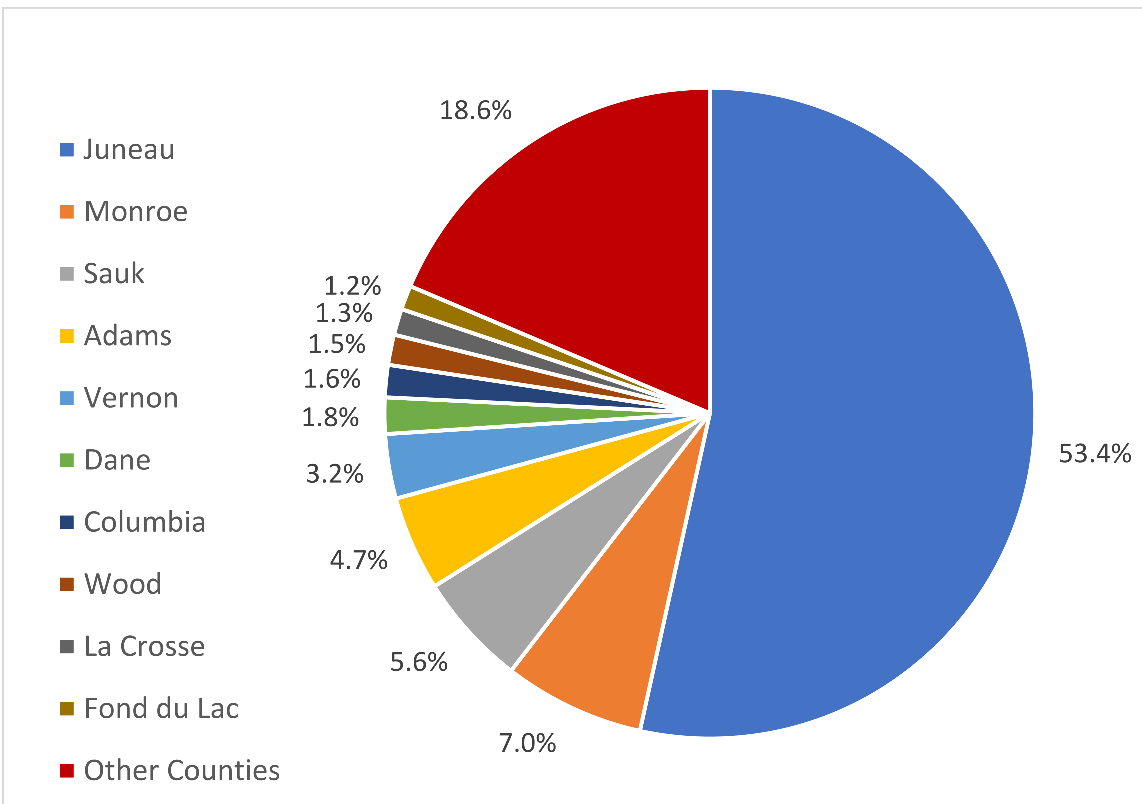
Source: U.S. Census 2000 & 2010; ACS 5-Year Estimates 2021

Employment

Income is often directly tied to employment. In 2021, there were 12,231 persons employed, many of them who work outside of the county. This reflected a 7.9 percent increase in the county's employment since 2000, compared to a 9.4 percent employment growth for the state during this time. See Table 8.

The county's net migration was analyzed to identify how many workers are leaving or coming into the county for work. Due to data limitations, the net migration of all communities within the county cannot be calculated as a whole, because some workers may live in one municipality in the county and work in another. According to 2019 U.S. Census estimates, there were 8,972 jobs in the county. 4,181 employees, or 46.6 percent of the total number of employees, commuted into the county for work. 4,791 employees, or 53.4 percent, lived and worked in the county. 6,925 people, or 59.1 percent of the county's population, lived in Juneau County but commuted outside the county for their jobs. Therefore, Juneau County had a higher outflow of workers than an inflow of workers. This could be due to its location on a major interstate and proximity to major employment areas like the Baraboo, La Crosse, Madison, Wisconsin Dells, Stevens Point, and Wisconsin Rapids areas. Top counties that Juneau County residents commuted to include Monroe (7.0 percent), Sauk (5.6 percent), and Adams (4.7 percent), which all border Juneau County. See Figure 1.

Figure 1: Counties where Juneau County Residents Work



Source: U.S. Census-on-the-Map 2019

Table 8: Total Employed Individuals Living in Juneau County

Municipality	2000	2010	2021	2000-2021 % Change	2010-2021 % Change
T. Armenia	289	381	378	30.8%	-0.8%
V. Camp Douglas	262	264	305	16.4%	15.5%
T. Clearfield	309	325	365	18.1%	12.3%
T. Cutler	129	85	225	74.4%	164.7%
C. Elroy	722	582	678	-6.1%	16.5%
T. Finley	36	32	60	66.7%	87.5%
T. Fountain	271	359	224	-17.3%	-37.6%
T. Germantown	469	987	615	31.1%	-37.7%
V. Hustler	21	72	108	414.3%	50.0%
T. Kildare	265	322	353	33.2%	9.6%
T. Kingston	28	32	19	-32.1%	-40.6%
T. Lemonweir	878	801	911	3.8%	13.7%
T. Lindina	372	393	426	14.5%	8.4%
T. Lisbon	495	507	429	-13.3%	-15.4%
T. Lyndon	615	622	508	-17.4%	-18.3%
V. Lyndon Station	224	342	349	55.8%	2.0%
T. Marion	216	217	390	80.6%	79.7%
C. Mauston	1,813	2,108	2,157	19.0%	2.3%
V. Necedah	390	429	502	28.7%	17.0%
T. Necedah	861	1,099	827	-3.9%	-24.7%
C. New Lisbon	717	1,206	592	-17.4%	-50.9%
T. Orange	252	279	215	-14.7%	-22.9%
T. Plymouth	327	294	285	-12.8%	-3.1%
T. Seven Mile Creek	157	144	180	14.6%	25.0%
T. Summit	330	308	393	19.1%	27.6%
V. Union Center	114	125	108	-5.3%	-13.6%
C. Wisconsin Dells	N/A	13	0	N/A	-100.0%
V. Wonewoc	394	479	291	-26.1%	-39.2%
T. Wonewoc	396	433	338	-14.6%	-21.9%
Juneau Co.	**11,333**	**12,740**	**12,231**	**7.9%**	**-4.0%**
Wisconsin	2,734,925	2,871,201	2,991,136	9.4%	4.2%

Source: U.S. Census 2000 & 2010; ACS 5-Year Estimates 2021

3. Housing Inventory & Trends

Housing inventory, condition, and age play a role in what is available and affordable for buyers and renters of all income levels and preferences. In general, the county has a mix of older and newer housing, most of which is single-family homes. Relatively few housing units have been constructed since the housing market crash in the 2000s, leading to fewer options and a greater share of homes needing costly repairs. The housing characteristics in this chapter reflect the challenges the county faces to provide a variety of housing types and prices to fit people's needs and budgets.

Existing Housing Stock

According to the 2021 American Community Survey, there were 14,480 housing units within the county. Housing growth rates within both the area and Wisconsin have slowed significantly over the past decade, as the county experienced a 17.1 percent growth in housing units between 2000 and 2010, compared to a slight decline of 1.3 percent between 2010 and 2021. A decline in housing units typically happens when older properties are condemned and/or torn down at a rate higher than new units are built.

With 10,363 households in the county, there are currently considerably more housing units within the county than there are households, but this is partly due to the presence of seasonal housing. In many housing markets with seasonal housing, local year-round residents must compete for housing against those buying second homes, who often have higher incomes, increasing competition and limiting choices. Seasonal housing also tends to be more rural in nature, located away from jobs and services that many year-round residents may prefer to live near. See Table 9 for total housing units and Tables 10 and 11 for occupancy characteristics.

Data Disclaimer

The 2021 American Community Survey is the most detailed data set available for the housing unit calculations contained in this assessment. With most U.S. Census products, it can be difficult to estimate rural areas since population sizes are lower. Therefore, it was determined that housing units likely did not decline as depicted between 2010 and 2021. The Wisconsin Department of Administration has its own housing unit estimates, which also resulted in a decline of 0.05 percent between 2010 and 2021, for an estimated total of 14,582 units in 2021.

The following sections that analyse housing affordability and availability will use the 2021 American Community Survey totals, since it is the only complete data set available to make these calculations. However, it is advised that a considerable decrease in the number of housing units between 2010 and 2021 was not likely, since there was no widespread demolition of housing units. Building permit totals are also unreliable to calculate housing constructed since 2010, since it includes renovations to existing structures as well. Additional sources suggest that population estimates are not accurate for every municipality. For example, Village of Necedah staff estimate a lower population than what is estimated by ACS based on the Wisconsin Department of Administration (DOA) projects each year. Therefore, this document is to be interpreted as a tool that captures broad trends within the County's existing housing stock using available data. This document does not concur with the data source's estimates that show a decrease in housing units between 2010 and 2021.

Table 9: Total Housing Units

Municipality	1990	2000	2010	2021	2000-2021 % Change	2010-2021 % Change
T. Armenia	473	448	689	676	50.9%	-1.9%
V. Camp Douglas	242	264	264	265	0.4%	0.4%
T. Clearfield	376	432	459	447	3.5%	-2.6%
T. Cutler	185	147	314	310	110.9%	-1.3%
C. Elroy	653	692	680	618	-10.7%	-9.1%
T. Finley	121	97	126	136	40.2%	7.9%
T. Fountain	229	221	260	203	-8.1%	-21.9%
T. Germantown	1,035	1,344	1,731	1,996	48.5%	15.3%
V. Hustler	68	52	89	105	101.9%	18.0%
T. Kildare	305	319	434	465	45.8%	7.1%
T. Kingston	36	32	58	41	28.1%	-29.3%
T. Lemonweir	713	760	853	814	7.1%	-4.6%
T. Lindina	312	287	320	336	17.1%	5.0%
T. Lisbon	379	438	435	392	-10.5%	-9.9%
T. Lyndon	202	534	733	654	22.5%	-10.8%
V. Lyndon Station	412	235	247	260	10.6%	5.3%
T. Marion	239	239	301	484	102.5%	60.8%
C. Mauston	1,560	1,729	2,006	1,747	1.0%	-12.9%
V. Necedah	368	414	469	456	10.1%	-2.8%
T. Necedah	1,188	1,190	1,525	1,525	28.2%	0.0%
C. New Lisbon	643	690	720	717	3.9%	-0.4%
T. Orange	255	261	282	259	-0.8%	-8.2%
T. Plymouth	244	306	320	326	6.5%	1.9%
T. Seven Mile Creek	155	168	203	241	43.5%	18.7%
T. Summit	248	262	325	325	24.0%	0.0%
V. Union Center	90	99	109	98	-1.0%	-10.1%
C. Wisconsin Dells	N/A	N/A	2	0	N/A	-100.0%
V. Wonewoc	306	392	406	317	-19.1%	-21.9%
T. Wonewoc	385	318	309	267	-16.0%	-13.6%
Juneau Co.	**11,422**	**12,370**	**14,669**	**14,480**	**17.1%**	**-1.3%**
Wisconsin	2,055,774	2,321,144	2,624,358	2,748,274	18.4%	4.7%

Source: U.S. Census 2000 & 2010; ACS 5-Year Estimates 2021

Table 10: Percent of Housing Units that are Vacant

Municipality	1990	2000	2010	2021	2000-2021 % Change	2010-2021 % Change
T. Armenia	55.8%	40.4%	48.7%	49.0%	8.6%	0.3%
V. Camp Douglas	14.0%	8.3%	7.9%	4.2%	-4.1%	-3.7%
T. Clearfield	46.5%	31.5%	35.3%	31.3%	-0.2%	-4.0%
T. Cutler	31.4%	19.0%	46.2%	45.8%	26.8%	-0.4%
C. Elroy	8.7%	8.7%	17.0%	11.2%	2.5%	-5.8%
T. Finley	78.5%	66.0%	68.1%	60.3%	-5.7%	-7.8%
T. Fountain	19.7%	12.2%	8.0%	16.3%	4.1%	8.3%
T. Germantown	70.6%	60.2%	52.6%	61.7%	1.5%	9.1%
V. Hustler	7.4%	7.7%	0.0%	11.4%	3.7%	11.4%
T. Kildare	45.9%	32.3%	28.6%	33.3%	1.0%	4.7%
T. Kingston	47.2%	31.3%	20.0%	46.3%	15.0%	26.3%
T. Lemonweir	15.8%	10.7%	13.3%	17.6%	6.9%	4.3%
T. Lindina	10.3%	8.4%	7.1%	17.3%	8.9%	10.2%
T. Lisbon	16.1%	11.4%	16.8%	17.1%	5.7%	0.3%
T. Lyndon	5.4%	17.6%	23.2%	29.8%	12.2%	6.6%
V. Lyndon Station	33.0%	9.4%	15.4%	13.1%	3.7%	-2.3%
T. Marion	40.6%	23.0%	39.9%	29.8%	6.8%	-10.1%
C. Mauston	6.5%	8.3%	9.4%	8.6%	0.3%	-0.8%
V. Necedah	24.2%	13.3%	16.9%	16.0%	2.7%	-0.9%
T. Necedah	52.5%	34.8%	36.6%	40.2%	5.4%	3.6%
C. New Lisbon	8.7%	10.6%	8.1%	10.3%	-0.3%	2.2%
T. Orange	18.0%	15.3%	18.2%	30.5%	15.2%	12.3%
T. Plymouth	13.5%	20.3%	24.5%	17.8%	-2.5%	-6.7%
T. Seven Mile Creek	20.6%	19.0%	22.4%	29.9%	10.9%	7.5%
T. Summit	21.0%	9.9%	13.7%	18.2%	8.3%	4.5%
V. Union Center	6.7%	5.1%	17.3%	9.2%	4.1%	-8.1%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	5.2%	5.9%	6.2%	10.4%	4.5%	4.2%
T. Wonewoc	8.0%	9.4%	13.1%	10.9%	1.5%	-2.2%
Juneau Co.	**27.6%**	**21.6%**	**23.8%**	**28.4%**	6.8%	4.6%
Wisconsin	11.4%	10.2%	12.3%	10.9%	0.7%	-1.4%

Source: U.S. Census 1990, 2000 & 2010; ACS 5-Year Estimates 2021

Table 11: Percent of Vacant Units that are Seasonal

Municipality	1990	2000	2010	2021	2000-2021 % Change	2010-2021 % Change
T. Armenia	47.8%	37.7%	32.2%	87.0%	49.3%	54.8%
V. Camp Douglas	1.7%	1.1%	0.0%	0.0%	-1.1%	0.0%
T. Clearfield	41.2%	27.8%	27.7%	89.3%	61.5%	61.6%
T. Cutler	23.8%	14.3%	19.7%	85.9%	71.6%	66.2%
C. Elroy	1.1%	0.9%	2.2%	14.5%	13.6%	12.3%
T. Finley	72.7%	60.8%	62.7%	89.0%	28.2%	26.3%
T. Fountain	9.6%	7.2%	6.5%	60.6%	53.4%	54.1%
T. Germantown	68.6%	57.5%	45.6%	94.1%	36.6%	48.5%
V. Hustler	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Kildare	42.6%	29.5%	20.3%	91.6%	62.1%	71.3%
T. Kingston	44.4%	31.3%	0.0%	57.9%	26.6%	57.9%
T. Lemonweir	9.5%	8.6%	8.6%	48.3%	39.7%	39.7%
T. Lindina	3.2%	4.2%	4.7%	27.6%	23.4%	22.9%
T. Lisbon	11.3%	8.9%	8.5%	55.2%	46.3%	46.7%
T. Lyndon	26.0%	11.8%	16.6%	71.8%	60.0%	55.2%
V. Lyndon Station	4.0%	2.6%	7.7%	41.2%	38.6%	33.5%
T. Marion	38.1%	19.7%	39.2%	72.2%	52.5%	33.0%
C. Mauston	0.8%	0.5%	0.5%	20.5%	20.0%	20.0%
V. Necedah	7.9%	5.6%	2.3%	27.4%	21.8%	25.1%
T. Necedah	45.7%	30.5%	30.2%	71.3%	40.8%	41.1%
C. New Lisbon	0.8%	1.4%	1.8%	0.0%	-1.4%	-1.8%
T. Orange	11.0%	11.5%	6.4%	54.4%	42.9%	48.0%
T. Plymouth	8.2%	17.6%	18.4%	86.2%	68.6%	67.8%
T. Seven Mile Creek	15.5%	13.7%	17.2%	58.3%	44.6%	41.1%
T. Summit	15.3%	4.2%	2.8%	57.6%	53.4%	54.8%
V. Union Center	1.1%	0.0%	4.6%	44.4%	44.4%	39.8%
C. Wisconsin Dells	N/A	N/A	0.0%	N/A	N/A	N/A
V. Wonewoc	0.0%	0.3%	1.0%	21.2%	20.9%	20.2%
T. Wonewoc	1.3%	5.3%	10.4%	51.7%	46.4%	41.3%
Juneau Co.	**21.3%**	**16.5%**	**16.6%**	**73.5%**	57.0%	56.9%
Wisconsin	7.3%	6.1%	6.2%	57.9%	51.8%	51.7%

Source: U.S. Census 1990, 2000 & 2010; ACS 5-Year Estimates 2021

Vacancy Rates

The area's home vacancy rate of 28.4 percent is nearly three times state of Wisconsin's home vacancy rate of 10.9 percent. According to the American Community Survey, 73.5 percent of vacant housing units are classified "seasonal, recreational, or occasional use" in the area, which is a higher rate than the estimated 57.9 percent of vacant units being considered seasonal statewide. When removing the 3,024 seasonal housing units from the total number of 4,117 vacant housing units, the countywide vacancy rate is about 7.5 percent.

When considering the 1,093 housing units that are vacant but not seasonal, typical reasons include the unit being for sale or for rent, for migrant workers, being in the foreclosure process, no one 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 Characteristics

Seasonal dwellings are a common component of the housing mix in Central Wisconsin due to the presence of outdoor recreation-based tourism. Seasonal housing is important for several factors such as bringing in outside money into a county via tourism and for housing seasonal workers. Visitors who stay at seasonal homes often spend money in the communities that they are staying in, helping to bring an influx of outside money into a community. Several counties surrounding and including Juneau County have a strong tourism economy, and many employers within the Tourism & Hospitality industries rely on migrant workers to fill their positions during the summer months. This makes seasonal housing essential for allowing migrant workers to live and work within nearby counties during the summer months, as these workers often need access to affordable short-term housing. A shortage of housing units makes it difficult for seasonal employees to find housing or seniors looking to downsize and move to a rural area with a lower cost of living. There is an especially pronounced increase in the share of vacant housing units that are considered seasonal between 2010 and 2021 for many communities in the county.

Occupancy Characteristics

Of the 14,480 housing units in the county in 2021, 10,363 or 71.6 were occupied. A total of 8,155 units, or 78.7 percent of all housing units, were owner-occupied. This is much higher than the state rate of 68.1 percent owner occupancy and is typical of a rural area with predominately single-family housing units. There were also 2,208 renter-occupied units making up 21.3 percent of housing stock. The relatively small share of for-rent units limits choices for lower income households, especially if they would like to spend no more than 30 percent of their income on rent with the goal of saving up for purchasing a house in the future. Although the county saw homeownership rates peak in 2010, homeownership rates are still higher than in 1990 and 2000. See Table 12.

Table 12: Percent of Housing Units that are Owner-Occupied

Municipality	1990	2000	2010	2021	2000-2021 % Change	2010-2021 % Change
T. Armenia	81.8%	86.5%	85.8%	82.9%	-3.6%	-2.9%
V. Camp Douglas	77.4%	77.3%	70.4%	65.7%	-11.6%	-4.7%
T. Clearfield	88.6%	84.8%	93.9%	82.4%	-2.4%	-11.5%
T. Cutler	79.5%	86.6%	79.8%	72.6%	-14.0%	-7.2%
C. Elroy	67.6%	64.7%	69.9%	72.9%	8.2%	3.0%
T. Finley	80.8%	81.8%	81.1%	94.4%	12.6%	13.3%
T. Fountain	83.7%	84.5%	91.3%	85.9%	1.4%	-5.4%
T. Germantown	89.8%	91.0%	89.1%	92.7%	1.7%	3.6%
V. Hustler	73.0%	77.1%	91.5%	63.4%	-13.7%	-28.1%
T. Kildare	84.2%	81.5%	89.4%	88.1%	6.6%	-1.3%
T. Kingston	73.7%	68.2%	34.4%	90.9%	22.7%	56.5%
T. Lemonweir	81.3%	86.2%	84.7%	93.3%	7.1%	8.6%
T. Lindina	82.9%	81.7%	84.7%	92.4%	10.7%	7.7%
T. Lisbon	84.9%	91.2%	89.6%	86.5%	-4.7%	-3.1%
T. Lyndon	81.9%	79.3%	78.2%	77.8%	-1.5%	-0.4%
V. Lyndon Station	60.2%	66.2%	72.7%	70.8%	4.6%	-1.9%
T. Marion	87.3%	82.6%	88.8%	89.4%	6.8%	0.6%
C. Mauston	62.9%	62.1%	62.7%	59.0%	-3.1%	-3.7%
V. Necedah	86.9%	63.8%	55.9%	55.4%	-8.4%	-0.5%
T. Necedah	73.1%	86.1%	91.2%	90.8%	4.7%	-0.4%
C. New Lisbon	65.9%	69.0%	75.5%	67.0%	-2.0%	-8.5%
T. Orange	79.9%	84.2%	86.0%	87.2%	3.0%	1.2%
T. Plymouth	77.7%	86.9%	90.8%	97.4%	10.5%	6.6%
T. Seven Mile Creek	82.1%	83.8%	82.9%	89.9%	6.1%	7.0%
T. Summit	84.2%	87.3%	89.8%	84.6%	-2.7%	-5.2%
V. Union Center	76.2%	73.4%	81.8%	60.7%	-12.7%	-21.1%
C. Wisconsin Dells	N/A	N/A	20.0%	N/A	N/A	N/A
V. Wonewoc	84.4%	66.1%	71.3%	73.2%	7.1%	1.9%
T. Wonewoc	72.6%	84.0%	91.4%	90.8%	6.8%	-0.6%
Juneau Co.	**75.9%**	**77.0%**	**79.1%**	**78.7%**	1.7%	-0.4%
Wisconsin	66.7%	68.4%	69.5%	68.1%	-0.3%	-1.4%

Source: U.S. Census 1990, 2000, & 2010; ACS 5-Year Estimates 2021

Type of Structure

Single family housing is the dominant housing type within the county, comprising about 69.8 percent of the total housing stock for the area, compared to about 66.7 percent for the state. Multi-family housing (structures with three or more dwelling units) comprises 19.8 percent of the state's housing stock, compared to the county's 7.4 percent. This indicates that there is less of a variety of housing choices in Juneau County. However, over 19 percent of the county's housing units are mobile homes, compared to 3 percent statewide. This provides a more affordable owner-occupied choice than single family homes, but also is a product that typically depreciates over time. See Table 13.

The lack of multifamily units plays a major role in the affordability of housing within the area for both low income and workforce households alike. Most subsidized affordable housing is provided in multi-family housing developments, and adding multifamily developments helps meet the county's overall demand for housing units, keeping rent prices in check.

Age of Structure

The decline in new housing unit construction is a statewide issue that has resulted in higher home prices, and it is even more pronounced in Juneau County. Only 5 percent of the county's homes were built since 2010, compared to 7.6 percent of the state's housing stock. Between 1970 and 2010, there was steady growth in new housing units, with 61 percent of the county's housing units built in these four decades. 34 percent of the county's housing units were built prior to 1970, compared to 25.2 percent of housing units statewide. Therefore, over one-third of the county's housing is over 50 years old and could be in need of major repairs. See Table 14.

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. Housing units built as recently as the 2000s may also be near their first round of major repairs, such as a new roof or furnace, making them more expensive to own relative to their purchase price.

Building Permits

Another way to examine the slow growth in housing units is to analyze the trends in residential building permits throughout the area. The number of residential building permits authorized per year is significantly lower now than it was before the Great Recession in 2008. According to the U.S. Department of Housing and Urban Development (HUD), from 2000 to 2008, all communities in the study combined were averaging 192 new residential units per year. From 2009 through 2016, however, the county has averaged only 84 residential building permit authorizations per year. The number of permits increased significantly starting in 2017, with an average of 124 permits in the county between 2017 and 2021; however, they still have not returned to pre-2009 numbers. Additionally, the lower number of units per year since 2009 means there is an existing deficit that results from over a decade of slower housing unit growth. Nationwide, costs are high for labor, materials, and infrastructure, and there are fewer companies building homes compared to before the Great Recession.

According to the Wisconsin Department of Administration, between January 1, 2018 and January 1, 2023, 137 building permits were pulled in the Town of Germantown, followed by 57 in the Town of Necedah and 39 in the Town of Armenia. All remaining communities in Juneau County had 12 or fewer building permits during the last five years. This indicates that the majority of renovations and new construction are not occurring evenly throughout the county. Due to their presence in rural areas, they are likely single family homes on large lots, which may not be affordable to many Juneau County residents.

Table 13: Housing Unit Type

Municipality	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
T. Armenia	67.6%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	32.1%	0.0%
V. Camp Douglas	67.2%	1.5%	0.8%	0.0%	1.9%	9.4%	0.0%	19.2%	0.0%
T. Clearfield	73.4%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	24.8%	0.7%
T. Cutler	60.3%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	37.1%	0.0%
C. Elroy	79.4%	0.5%	9.4%	3.6%	3.1%	4.0%	0.0%	0.0%	0.0%
T. Finley	68.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	31.6%	0.0%
T. Fountain	87.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.3%	0.0%
T. Germantown	66.2%	0.8%	2.1%	2.2%	2.6%	0.0%	0.0%	26.2%	0.0%
V. Hustler	77.1%	4.8%	0.0%	0.0%	7.6%	0.0%	6.7%	3.8%	0.0%
T. Kildare	65.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	34.0%	0.4%
T. Kingston	29.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	70.7%	0.0%
T. Lemonweir	76.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	23.6%	0.0%
T. Lindina	96.1%	3.3%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Lisbon	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Lyndon	73.4%	0.5%	0.0%	2.9%	2.8%	0.0%	0.0%	20.5%	0.0%
V. Lyndon Station	65.8%	0.0%	2.3%	2.3%	3.5%	0.8%	0.0%	25.4%	0.0%
T. Marion	71.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.5%	0.0%
C. Mauston	53.6%	2.0%	12.4%	3.9%	6.8%	11.6%	4.9%	4.9%	0.0%
V. Necedah	55.9%	1.1%	7.5%	6.4%	11.6%	5.9%	6.1%	5.5%	0.0%
T. Necedah	63.1%	0.8%	0.3%	0.0%	0.0%	0.0%	0.3%	35.5%	0.0%
C. New Lisbon	63.3%	0.6%	2.8%	2.9%	4.5%	10.7%	0.4%	14.8%	0.0%
T. Orange	73.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	26.3%	0.0%
T. Plymouth	98.8%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%
T. Seven Mile Creek	89.2%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	10.0%	0.4%
T. Summit	88.9%	0.0%	1.2%	0.0%	0.0%	0.0%	0.0%	9.8%	0.0%
V. Union Center	69.4%	4.1%	12.2%	0.0%	13.3%	0.0%	0.0%	1.0%	0.0%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	81.4%	2.5%	0.9%	0.3%	9.8%	0.0%	0.0%	5.0%	0.0%
T. Wonewoc	90.3%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	9.0%	0.0%
Juneau Co.	**69.8%**	**0.9%**	**2.8%**	**1.5%**	**2.5%**	**2.5%**	**0.9%**	**19.1%**	**0.0%**
Wisconsin	66.7%	4.4%	6.0%	3.5%	4.9%	3.5%	7.9%	3.0%	0.0%

Source: ACS 5-Year Estimates 2021

Table 14: Year Built

Municipality	2020 or later	2010 - 2019	2000 - 2009	1990 - 1999	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1940 - 1949	1939 or earlier
T. Armenia	0.0%	7.8%	32.8%	17.3%	9.5%	17.8%	8.1%	3.4%	0.0%	3.3%
V. Camp Douglas	0.0%	1.1%	8.3%	9.1%	10.2%	17.0%	7.9%	10.9%	5.3%	30.2%
T. Clearfield	0.0%	9.4%	11.9%	22.1%	14.3%	20.4%	5.4%	2.2%	4.7%	9.6%
T. Cutler	0.0%	4.5%	11.3%	9.7%	19.0%	23.2%	16.1%	2.6%	1.6%	11.9%
C. Elroy	0.8%	0.0%	7.0%	5.5%	4.5%	13.1%	7.6%	9.7%	12.0%	39.8%
T. Finley	2.9%	2.9%	3.7%	20.6%	5.9%	29.4%	16.9%	2.9%	4.4%	10.3%
T. Fountain	0.0%	4.9%	26.6%	21.2%	4.9%	9.9%	0.0%	4.9%	0.0%	27.6%
T. Germantown	0.0%	7.2%	26.8%	22.1%	20.2%	13.5%	5.5%	2.7%	1.1%	1.1%
V. Hustler	0.0%	1.0%	12.4%	8.6%	14.3%	14.3%	2.9%	1.9%	8.6%	36.2%
T. Kildare	0.0%	9.0%	25.2%	18.7%	13.3%	16.8%	8.2%	1.5%	0.0%	7.3%
T. Kingston	0.0%	0.0%	9.8%	0.0%	19.5%	22.0%	24.4%	4.9%	0.0%	19.5%
T. Lemonweir	0.0%	3.9%	15.5%	21.0%	9.8%	22.5%	7.1%	5.8%	0.0%	14.4%
T. Lindina	0.0%	6.0%	8.0%	11.3%	10.1%	10.1%	3.6%	12.2%	6.8%	31.8%
T. Lisbon	0.0%	9.4%	8.4%	23.2%	11.5%	20.2%	4.8%	9.4%	2.8%	10.2%
T. Lyndon	0.0%	4.4%	26.1%	28.6%	14.4%	14.2%	3.5%	1.8%	0.5%	6.4%
V. Lyndon Station	0.0%	8.1%	8.8%	5.8%	16.2%	11.5%	5.0%	11.2%	5.4%	28.1%
T. Marion	0.0%	1.0%	19.0%	8.3%	10.7%	11.8%	12.6%	6.8%	20.7%	9.1%
C. Mauston	0.0%	2.1%	14.8%	11.7%	9.0%	14.1%	6.4%	10.0%	11.5%	20.5%
V. Necedah	0.0%	3.9%	9.4%	9.9%	14.7%	10.3%	10.3%	11.4%	3.7%	26.3%
T. Necedah	0.0%	7.3%	18.3%	20.1%	15.5%	21.1%	8.4%	4.4%	1.8%	3.0%
C. New Lisbon	0.0%	2.2%	7.3%	11.9%	10.6%	15.8%	7.7%	16.9%	7.4%	20.4%
T. Orange	0.0%	3.9%	7.3%	9.3%	20.1%	23.6%	12.7%	6.9%	6.2%	10.0%
T. Plymouth	0.0%	9.5%	16.0%	16.3%	4.6%	14.4%	1.2%	5.8%	4.3%	27.9%
T. Seven Mile Creek	0.4%	7.1%	30.7%	7.9%	7.5%	7.1%	1.2%	2.9%	0.0%	35.3%
T. Summit	0.9%	4.0%	24.3%	9.8%	6.8%	8.3%	3.7%	8.9%	5.2%	28.0%
V. Union Center	0.0%	0.0%	12.2%	8.2%	12.2%	14.3%	22.4%	8.2%	5.1%	17.3%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	0.0%	0.0%	1.9%	9.5%	6.3%	6.9%	5.7%	13.9%	9.1%	46.7%
T. Wonewoc	0.0%	1.9%	13.1%	11.2%	11.2%	17.2%	6.4%	4.1%	4.1%	30.7%
Juneau Co.	**0.1%**	**4.9%**	**17.1%**	**15.8%**	**12.4%**	**15.7%**	**7.0%**	**6.6%**	**4.8%**	**15.4%**
Wisconsin	0.4%	7.2%	12.6%	12.5%	9.6%	14.3%	9.3%	10.4%	5.5%	18.2%

Source: ACS 5-Year Estimates 2021

Median Home Values

In 2021, median owner-occupied home values within the area ranged from $35,800 in the Town of Kingston to $257,100 in the Town of Seven Mile Creek. Kingston's relatively low value is due to having over 70 percent of its housing stock as mobile homes. Seven Mile Creek's relatively high value is a likely due to its rural nature and lack of subdivisions and smaller lots, as homes with extensive acreage typically cost more. Every community in Juneau County individually had a lower median home value than the state median of $281,400, and the countywide median value of $137,800 was considerably lower than the statewide median, and lower than the median values for neighboring counties. While this could signal that Juneau County's housing market is more affordable than other places in Wisconsin, wages are also lower in the county, and homeowners in more expensive markets likely have considerably more equity than Juneau County residents as home prices have increased by 150.8 percent statewide since 2000 compared to only 93.5 percent in Juneau County. This means the median house price has increased by $169,200 statewide compared to only $66,600 in Juneau County. An influx of remote and seasonal residents in the past few years could increase the County's home prices, narrowing the gap between them and the statewide median. The ability to build equity impacts a homeowner's ability to borrow money for repairs or put money down towards a newer house if their current home no longer meets their needs. See Tables 15 and 16.

Median Sales Price

According to the Wisconsin Realtors Association (WRA), the median sale price for an owner-occupied housing unit in Wisconsin in 2022 was $264,000, compared to $172,950 in 2017. Wisconsin's median sales prices for houses has significantly risen over the past five years, as the median sales price has increased by over 52 percent since 2017. While the WRA doesn't have community-level data available, Juneau County's median sales price has increased over 43 percent from $112,500 in 2016 to $175,000 in 2022. This data also indicates that sale prices in Juneau County are likely much higher than home values reported by the American Community Survey data in Tables 15 and 16. WRA has data available going back to 2007, when the median sale price in Juneau County was $103,000. The median sale price fell to $73,750 in 2011, reflecting the impact of the 2000s housing market crash. This follows statewide trends where the median sale price of $168,000 in 2007 fell to $131,737 in 2011. In both cases, sale prices have rebounded and exceeded 2007 prices considerably, leading to affordability concerns in Juneau County and statewide.

Table 15: Housing Values and Costs: Juneau and Surrounding Counties

Municipality	Median Home Value	With Mortgage	Without Mortgage	Rent
Adams	$150,000	$1,217	$475	$679
Jackson	$155,100	$1,202	$556	$736
Juneau Co.	**$137,800**	**$1,254**	**$498**	**$811**
Monroe	$163,600	$1,349	$460	$854
Sauk	$217,000	$1,373	$545	$866
Vernon	$168,500	$1,315	$501	$732
Wood	$158,600	$1,145	$461	$728

Source: ACS 5-Year Estimates 2021

Table 16: Median Owner-Occupied Housing Unit Value

Municipality	1990	2000	2010	2021	2000-2021 % Change	2000-2021 Net Change
T. Armenia	$42,000	$68,800	$105,200	$155,600	126.2%	$86,800
V. Camp Douglas	$35,800	$63,800	$86,500	$94,100	47.5%	$30,300
T. Clearfield	$44,300	$79,600	$124,600	$170,700	114.4%	$91,100
T. Cutler	$38,300	$90,000	$144,800	$138,300	53.7%	$48,300
C. Elroy	$35,400	$58,300	$81,300	$99,600	70.8%	$41,300
T. Finley	$32,500	$41,000	$185,000	$106,900	160.7%	$65,900
T. Fountain	$46,700	$76,300	$165,100	$183,300	140.2%	$107,000
T. Germantown	$56,100	$94,600	$135,400	$188,900	99.7%	$94,300
V. Hustler	$29,200	$59,000	$95,500	$106,900	81.2%	$47,900
T. Kildare	$43,800	$86,700	$145,500	$172,000	98.4%	$85,300
T. Kingston	$35,000	$68,800	$33,100	$35,800	-48.0%	-$33,000
T. Lemonweir	$46,500	$89,500	$139,000	$147,300	64.6%	$57,800
T. Lindina	$45,400	$76,900	$160,700	$165,100	114.7%	$88,200
T. Lisbon	$53,500	$88,200	$125,000	$183,500	108.0%	$95,300
T. Lyndon	$48,800	$133,900	$154,600	$155,900	16.4%	$22,000
V. Lyndon Station	$38,400	$62,200	$91,400	$130,400	109.6%	$68,200
T. Marion	$46,600	$76,000	$177,900	$136,500	79.6%	$60,500
C. Mauston	$39,700	$61,500	$101,700	$118,700	93.0%	$57,200
V. Necedah	$37,100	$68,600	$119,100	$92,700	35.1%	$24,100
T. Necedah	$46,600	$82,900	$119,200	$132,000	59.2%	$49,100
C. New Lisbon	$35,400	$62,700	$79,200	$80,700	28.7%	$18,000
T. Orange	$42,900	$73,500	$111,400	$160,900	118.9%	$87,400
T. Plymouth	$50,500	$91,400	$165,700	$239,900	162.5%	$148,500
T. Seven Mile Creek	$41,700	$84,000	$157,100	$257,100	206.1%	$173,100
T. Summit	$46,300	$74,400	$165,500	$236,100	217.3%	$161,700
V. Union Center	$35,300	$65,400	$95,800	$97,100	48.5%	$31,700
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	$34,700	$64,100	$84,900	$78,400	22.3%	$14,300
T. Wonewoc	$39,600	$74,000	$167,400	$201,800	172.7%	$127,800
Juneau Co.	**$40,700**	**$71,200**	**$115,500**	**$137,800**	**93.5%**	**$66,600**
Wisconsin	$62,500	$112,200	$169,000	$281,400	150.8%	$169,200

Source: U.S. Census 1990, 2000, & 2010; ACS 5-Year Estimates 2021

Housing Costs

There are three housing types to measure when considering housing costs:

1. Owner-occupied households with a mortgage;
2. Owner-occupied households without a mortgage; and
3. Renter households.

Within the county, median gross rent ranged from $600 per month in the Town of Lemonweir to $1,250 in the Town of Seven Mile Creek, with a countywide median gross rent of $811. See Table 17. The median gross rent in all communities in the county are lower than the statewide median rent ($1,191), with the exception of the Town of Seven Mile Creek ($1,250).

Across the county, the median monthly housing costs for owner-occupied households with a mortgage ranged from $888 in the Village of Hustler to $1,635 in the Town of Wonewoc, with a countywide median of $1,254. All Communities in the county had a lower mortgaged monthly housing cost than the state median of $1,672. For owner-occupied households without a mortgage, monthly housing costs ranged from $350 in the Town of Wonewoc to $625 in the Town of Summit. Many homes without a mortgage had lower monthly costs than the statewide median of $539, and the countywide median was $498. See Table 18.

Median monthly housing costs are typically highest for households with a mortgage, and lowest for owner-occupied households without a mortgage. Renters are least likely to know what their future housing costs will be as homeowners either have a paid off house or often have a fixed rate mortgage. While a house with a mortgage may have the highest monthly costs now, a household will enjoy much lower housing costs than renters when the home is eventually paid off.

Summary

Housing costs in Juneau County are relatively low compared to the State of Wisconsin as a whole, but interest rates, incomes, property condition, and other factors all impact what Juneau County residents can afford. This chapter provides background data to evaluate what types of housing are needed, and Chapter 4 conducts an in-depth analysis of how many units are needed at each rental or purchase price.

Table 17: Median Rent

Municipality	1990	2000	2010	2021	2000-2021 % Change	2000-2021 Net Change
T. Armenia	$300	$411	$617	$903	119.7%	$492
V. Camp Douglas	$352	$418	$359	$798	90.9%	$380
T. Clearfield	$363	$425	N/A	$794	86.8%	$369
T. Cutler	$363	N/A	$950	$831	N/A	N/A
C. Elroy	$281	$444	$470	$741	66.9%	$297
T. Finley	$275	$275	N/A	N/A	N/A	N/A
T. Fountain	$263	$433	$422	$970	124.0%	$537
T. Germantown	$331	$416	$600	$917	120.4%	$501
V. Hustler	$200	$130	$375	N/A	N/A	N/A
T. Kildare	$288	$388	$775	$825	112.6%	$437
T. Kingston	$275	$525	N/A	N/A	N/A	N/A
T. Lemonweir	$383	$471	$645	$600	27.4%	$129
T. Lindina	$406	$513	$671	N/A	N/A	N/A
T. Lisbon	$308	$510	$571	$775	52.0%	$265
T. Lyndon	$355	$425	$525	$901	112.0%	$476
V. Lyndon Station	$279	$379	$616	$862	127.4%	$483
T. Marion	$175	$500	$763	$959	91.8%	$459
C. Mauston	$323	$450	$654	$796	76.9%	$346
V. Necedah	$303	$466	$630	$812	74.2%	$346
T. Necedah	$340	$514	$677	N/A	N/A	N/A
C. New Lisbon	$282	$360	$513	$721	100.3%	$361
T. Orange	$318	$475	$434	$857	80.4%	$382
T. Plymouth	$308	$375	$608	$669	78.4%	$294
T. Seven Mile Creek	$338	$475	$875	$1,250	163.2%	$775
T. Summit	$288	$292	$711	$1,034	254.1%	$742
V. Union Center	$300	$385	$471	$900	133.8%	$515
C. Wisconsin Dells	N/A	N/A	$933	N/A	N/A	N/A
V. Wonewoc	$228	$376	$533	$764	103.2%	$388
T. Wonewoc	$333	$463	$925	$850	83.6%	$387
Juneau Co.	**$310**	**$433**	**$612**	**$811**	**87.3%**	**$378**
Wisconsin	$399	$540	$713	$1,191	120.6%	$651

Source: U.S. Census 1990, 2000, & 2010; ACS 5-Year Estimates 2021

Table 18: Median Housing Costs for Owner-Occupied Housing Units

Municipality	2000 With Mortgage	2000 No Mortgage	2010 With Mortgage	2010 No Mortgage	2021 With Mortgage	2021 No Mortgage	Mortgage % Change 2000-2021	No Mortgage % Change 2000-2021
T. Armenia	$614	$257	$1,008	$395	$1,350	$528	120%	105%
V. Camp Douglas	$707	$252	$1,075	$393	$1,117	$480	58%	90%
T. Clearfield	$725	$269	$1,052	$427	$1,375	$532	90%	98%
T. Cutler	$850	$275	$1,114	$469	$1,471	$546	73%	99%
C. Elroy	$728	$289	$1,004	$461	$1,096	$423	51%	46%
T. Finley	$650	$175	$1,375	$400	$1,436	$480	121%	174%
T. Fountain	$733	$263	$577	$1,404	$1,550	$575	111%	119%
T. Germantown	$850	$279	$1,194	$445	$1,362	$623	60%	123%
V. Hustler	$675	$206	$961	$450	$888	$475	32%	131%
T. Kildare	$772	$258	$1,265	$540	$1,359	$504	76%	95%
T. Kingston	$950	$250	$975	$425	N/A	$419	N/A	68%
T. Lemonweir	$755	$233	$1,316	$456	$1,386	$496	84%	113%
T. Lindina	$814	$248	$1,442	$419	$1,375	$538	69%	117%
T. Lisbon	$797	$296	$1,296	$422	$1,352	$588	70%	99%
T. Lyndon	$865	$319	$1,250	$367	$1,497	$470	73%	47%
V. Lyndon Station	$742	$228	$1,094	$343	$1,121	$400	51%	75%
T. Marion	$800	$246	$1,224	$519	$1,545	$567	93%	130%
C. Mauston	$689	$276	$1,130	$438	$1,188	$522	72%	89%
V. Necedah	$728	$288	$1,331	$473	$923	$525	27%	82%
T. Necedah	$724	$265	$1,066	$378	$1,167	$421	61%	59%
C. New Lisbon	$686	$258	$1,034	$404	$1,043	$426	52%	65%
T. Orange	$642	$239	$1,040	$450	$1,395	$554	117%	132%
T. Plymouth	$742	$270	$1,321	$483	$1,538	$564	107%	109%
T. Seven Mile Creek	$758	$229	$1,162	$570	$1,286	$554	70%	142%
T. Summit	$742	$250	$1,360	$438	$1,476	$625	99%	150%
V. Union Center	$688	$263	$963	$467	$1,140	$438	66%	67%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	$635	$213	$1,123	$377	$1,070	$350	69%	64%
T. Wonewoc	$736	$233	$1,225	$515	$1,635	$545	122%	134%
Juneau Co.	**$733**	**$263**	**$1,164**	**$430**	**$1,254**	**$498**	**71%**	**89%**
Wisconsin	$1,024	$333	$1,404	$497	$1,672	$539	63%	62%

Source: U.S. Census 2000, & 2010; ACS 5-Year Estimates 2021

4. Housing Affordability

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. Generally, a household should not have to spend more than 30 percent of its income on housing; This is the accepted definition of housing affordability by the U.S. Department of Housing and Urban Development (HUD). In 2021, almost 21 percent of renter households and over 13 percent of owner-occupied households within the County spent between 30 and 50 percent of their household income on housing, making them cost-burdened. There is also a consensus that a household is considered severely cost-burdened if it spends more than 50 percent or more of its household income on housing costs. In 2021, almost 16 percent of all renter households and 8.5 percent of owner-occupied households in the county spent more than 50 percent of their household income on housing, making them severely cost-burdened. See Table 19.

Housing Stress by Income

Housing affordability issues are more common in households with lower incomes. For example, over 77 percent of renters and almost 79 percent of homeowners earning less than $20,000 annually within the area are cost-burdened, with about 53 percent of households earning under $20,000 being severely cost-burdened. Additionally, over 55 percent of households earning between $20,000 and $34,999 within the county are cost-burdened or severely cost-burdened. In comparison, just over 3 percent of renters and almost 4 percent of homeowners earning $75,000 or more annually are cost-burdened or severely cost-burdened, indicating that households with higher income levels are less likely to be cost-burdened by their monthly housing costs. See Table 20.

Housing Stress by Tenure

Housing tenure also can help identify housing affordability issues for households. Renter households are more likely to be cost-burdened by their monthly housing costs than owner-occupied households. Within the county, 36.6 percent of renter households are cost-burdened by their monthly housing costs, compared to only 21.7 percent of owner-occupied households. This is partially because rent can go up from year to year, but a homeowner with a fixed-rate mortgage can have the same monthly payment for decades (though insurance, maintenance, and taxes generally increase slightly over time). See Table 21.

Table 19: Cost Burdened Households

Municipality	Cost Burdened Renter Households	Severely Cost-Burdened Renter Households	Cost Burdened Owner Households	Severely Cost-Burdened Owner Households
T. Armenia	9.7%	0.0%	19.2%	5.9%
V. Camp Douglas	15.8%	27.6%	5.4%	10.2%
T. Clearfield	0.0%	37.5%	9.6%	8.8%
T. Cutler	0.0%	0.0%	7.5%	5.0%
C. Elroy	23.8%	13.3%	10.8%	11.1%
T. Finley	0.0%	0.0%	25.5%	0.0%
T. Fountain	9.1%	54.5%	24.7%	8.9%
T. Germantown	36.4%	0.0%	13.8%	5.1%
V. Hustler	0.0%	0.0%	10.4%	12.3%
T. Kildare	13.8%	10.3%	12.1%	10.6%
T. Kingston	N/A	N/A	5.0%	0.0%
T. Lemonweir	16.7%	31.0%	17.5%	3.1%
T. Lindina	0.0%	75.0%	14.4%	9.7%
T. Lisbon	8.1%	0.0%	13.9%	11.0%
T. Lyndon	15.4%	34.1%	24.5%	7.7%
V. Lyndon Station	21.4%	10.7%	7.0%	4.4%
T. Marion	0.0%	8.3%	5.3%	28.0%
C. Mauston	25.4%	7.7%	15.3%	8.3%
V. Necedah	25.5%	18.2%	6.1%	14.6%
T. Necedah	0.0%	66.7%	16.7%	6.3%
C. New Lisbon	26.2%	7.5%	6.3%	14.7%
T. Orange	55.6%	0.0%	5.8%	7.1%
T. Plymouth	80.0%	0.0%	6.6%	10.0%
T. Seven Mile Creek	37.5%	0.0%	8.6%	7.2%
T. Summit	14.3%	5.7%	13.3%	7.1%
V. Union Center	0.0%	11.8%	9.6%	0.0%
C. Wisconsin Dells	N/A	N/A	N/A	N/A
V. Wonewoc	25.8%	35.5%	9.8%	5.9%
T. Wonewoc	23.1%	46.2%	13.0%	5.6%
Juneau Co.	**20.8%**	**15.8%**	**13.2%**	**8.5%**
Wisconsin	22.2%	21.2%	11.6%	7.0%

Source: ACS 5-year Estimates 2021

Table 20: Renter Monthly Housing Costs Exceeding 30% of Income by Annual Income

Municipality	Less than $20,000	$20,000-$34,999	$35,000-$49,999	$50,000-$74,999	$75,000 and Over
T. Armenia	N/A	50.0%	0.0%	0.0%	0.0%
V. Camp Douglas	90.0%	N/A	16.7%	0.0%	0.0%
T. Clearfield	100.0%	N/A	0.0%	0.0%	0.0%
T. Cutler	N/A	N/A	0.0%	0.0%	N/A
C. Elroy	61.7%	100.0%	0.0%	0.0%	0.0%
T. Finley	N/A	N/A	N/A	N/A	0.0%
T. Fountain	100.0%	N/A	0.0%	33.3%	0.0%
T. Germantown	N/A	100.0%	28.6%	62.5%	0.0%
V. Hustler	0.0%	0.0%	0.0%	N/A	0.0%
T. Kildare	33.3%	100.0%	0.0%	0.0%	N/A
T. Kingston	N/A	N/A	N/A	N/A	N/A
T. Lemonweir	100.0%	100.0%	0.0%	0.0%	0.0%
T. Lindina	100.0%	N/A	N/A	N/A	0.0%
T. Lisbon	100.0%	0.0%	0.0%	0.0%	0.0%
T. Lyndon	100.0%	94.1%	0.0%	0.0%	0.0%
V. Lyndon Station	100.0%	100.0%	N/A	0.0%	0.0%
T. Marion	100.0%	N/A	0.0%	0.0%	0.0%
C. Mauston	63.2%	80.2%	20.8%	0.0%	0.0%
V. Necedah	95.7%	71.8%	0.0%	0.0%	0.0%
T. Necedah	90.9%	0.0%	0.0%	0.0%	N/A
C. New Lisbon	79.6%	58.3%	6.4%	0.0%	0.0%
T. Orange	N/A	58.3%	50.0%	N/A	N/A
T. Plymouth	100.0%	100.0%	0.0%	N/A	N/A
T. Seven Mile Creek	N/A	N/A	0.0%	75.0%	0.0%
T. Summit	57.1%	100.0%	15.4%	0.0%	0.0%
V. Union Center	80.0%	0.0%	0.0%	0.0%	0.0%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	82.9%	100.0%	100.0%	0.0%	0.0%
T. Wonewoc	100.0%	N/A	100.0%	N/A	0.0%
Juneau Co.	**77.3%**	**76.5%**	**12.4%**	**3.1%**	**0.0%**
Wisconsin	90.1%	76.6%	38.0%	11.0%	1.8%

Source: ACS 5-Year Estimates 2021.

Note that income data is often not available in communities with small populations for confidentiality purposes.

Table 21: Owner Monthly Housing Costs Exceeding 30% of Income by Annual Income

Municipality	Less than $20,000	$20,000-$34,999	$35,000-$49,999	$50,000-$74,999	$75,000 and Over
T. Armenia	100.0%	43.9%	20.0%	23.9%	0.0%
V. Camp Douglas	68.8%	36.4%	55.6%	0.0%	2.7%
T. Clearfield	78.1%	45.5%	13.3%	8.0%	3.5%
T. Cutler	58.3%	11.1%	5.3%	40.0%	2.9%
C. Elroy	81.8%	61.0%	35.5%	0.0%	0.0%
T. Finley	100.0%	33.3%	0.0%	33.3%	0.0%
T. Fountain	100.0%	40.0%	28.6%	41.9%	16.4%
T. Germantown	85.3%	72.8%	18.8%	1.7%	4.1%
V. Hustler	80.8%	30.8%	24.7%	14.4%	2.5%
T. Kildare	80.0%	73.1%	24.4%	7.1%	4.5%
T. Kingston	N/A	0.0%	6.7%	0.0%	0.0%
T. Lemonweir	76.9%	56.4%	18.4%	13.8%	4.5%
T. Lindina	100.0%	55.6%	33.3%	26.1%	6.7%
T. Lisbon	81.3%	56.7%	29.0%	37.3%	6.2%
T. Lyndon	60.4%	56.8%	34.9%	30.7%	12.1%
V. Lyndon Station	14.3%	40.0%	28.6%	7.1%	0.0%
T. Marion	91.3%	1.0%	14.3%	29.3%	0.0%
C. Mauston	89.7%	49.7%	15.0%	34.3%	0.0%
V. Necedah	100.0%	45.2%	32.4%	7.9%	0.0%
T. Necedah	74.3%	39.2%	21.8%	16.9%	5.4%
C. New Lisbon	79.7%	27.4%	15.6%	1.2%	0.0%
T. Orange	100.0%	53.8%	8.3%	6.0%	0.0%
T. Plymouth	78.9%	46.7%	33.3%	3.9%	6.0%
T. Seven Mile Creek	90.0%	15.4%	50.0%	2.6%	0.0%
T. Summit	80.0%	58.3%	53.3%	17.1%	9.3%
V. Union Center	100.0%	28.6%	0.0%	0.0%	0.0%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A
V. Wonewoc	34.5%	44.4%	20.0%	10.9%	0.0%
T. Wonewoc	52.4%	42.9%	33.3%	10.6%	5.2%
Juneau Co.	**78.7%**	**44.2%**	**23.9%**	**15.3%**	**3.7%**
Wisconsin	84.9%	50.7%	33.9%	18.4%	3.3%

Source: ACS 5-Year Estimates 2021

Another reason for renter households being more likely to be cost-burdened by their monthly housing costs is that renter household incomes tend to be lower than homeowner household incomes. One way to measure this is to group households together based on housing tenure and on income. The group thresholds used to determine housing stress are 30, 50, and 80 percent of their county's median household income.

Households earning less than 30 percent of their county's median household income are considered extremely low-income. About 24.9 percent of renter households within Juneau County are extremely low-income households, compared to only about 7.9 percent of owner-occupied households. Due to their income levels, extremely low-income households have the most difficulty attaining affordable housing. Renter households are also more likely to be very low-income and low-income households. Very low-income households are households that earn between 30 and 50 percent of their county's median household income. Within Juneau County, about 17.0 percent of renter households qualify as very low-income households, compared to about 12.3 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 18.8 percent of renter households within the county qualify as low-income households, which is similar to about 18.2 percent of owner-occupied households. This data, displayed in Table 22, comes from the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) tool for the year 2019.

Table 22: Percent of Juneau County Households Earning less than 30, 50, and 80 Percent of the Area Median Income (AMI) in 2019

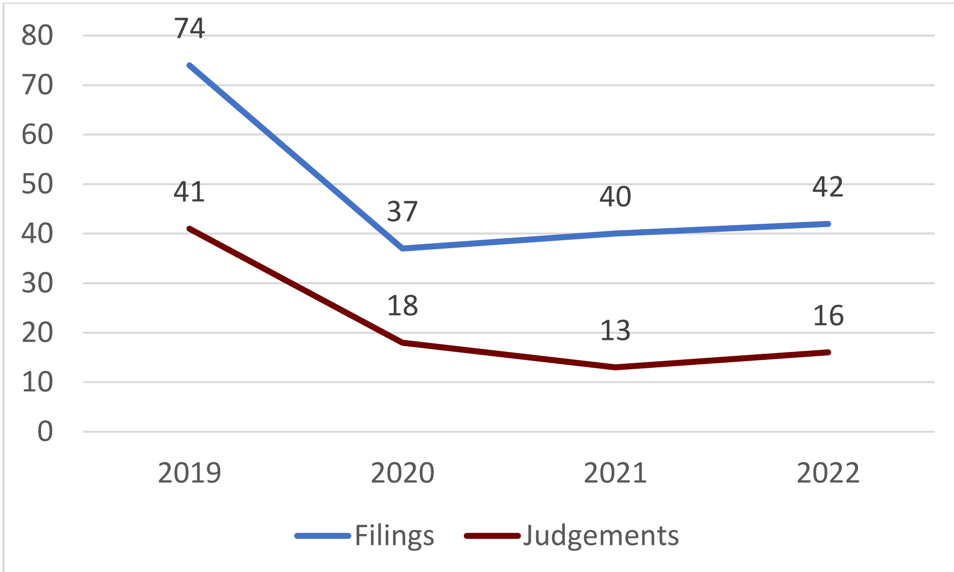
Percent of Area Median Income (AMI)	Owner Households	Renter Households	All Households
> 30% (Extremely Low-Income)	7.9%	24.9%	12.0%
30% - 50% (Very Low-Income)	12.3%	17.0%	13.4%
50% - 80% (Low-Income)	18.2%	18.8%	18.3%

Source: U.S. Department of Housing and Urban Development (HUD) 2019

Eviction Rates

Eviction rates can also help identify trends in housing affordability. According to the Wisconsin Department of Administration, there were 74 eviction filings in 2019, with 41 judgements. These numbers fell to 42 filings and 16 judgements in 2022. Note that, from October 2020 through January 2023, emergency assistance programs were distributed to renters, which likely lowered the rate of evictions during these years. See Figure 2.

Figure 2: Eviction Filings and Judgements in Juneau County



Source: Wisconsin Department of Administration

Low-Income Housing

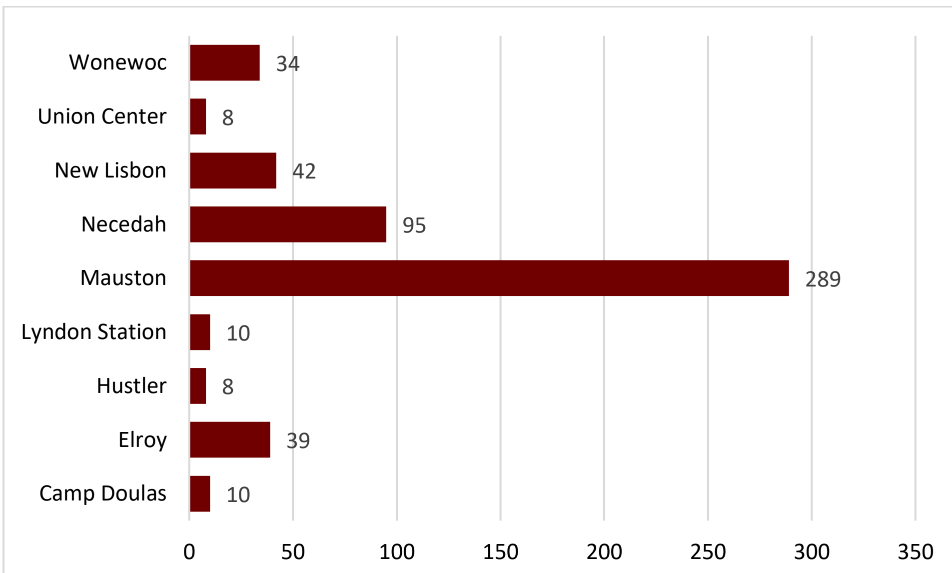
Housing authorities foster and promote low-rent public housing and other housing programs for low- and moderate-income families. Juneau County and the City of Mauston each have housing authorities, and there are also privately-owned properties with low income units using programs such as vouchers or tax credits. Publicly subsidized low-income housing is essential for many households, as it allows them to live in quality housing at a price that they can afford, so they can afford basic needs.

Rent prices and availability are always changing, and it is difficult to track them. There is no complete, up-to-date list of all affordable housing in the county, but several searches were conducted using data from the Wisconsin Housing and Economic Development Authority (WHEDA), the Low-Income Housing Tax Credit (LIHTC) program, the U.S. Department of Housing and Urban Development (HUD), affordablehousingonline.com, and the City of Mauston and Juneau County Authorities. Many of the structures identified were subsidized by programs such as Section 8, 202, 515, and/or 521 housing funds, the HOME Investment Partnership program, or the Low-Income Housing Tax Credit (LIHTC) program. These housing units are reflected in in Figure 3, and the estimated number of low-income households in 2019 is in Figure 4. For a total list of properties generated from the three searches above, please see Appendix A, which also includes HUD's most recent income limits for subsidized housing.

Altogether, these searches returned a total of 535 estimated low-income housing units in the area, all of which were located in Cities and Villages, with none of them being located in the county's Towns. An additional 74 units were constructed using the LIHTC program, but are no longer monitored. There is a possibility that they are still affordable to households making less than 80 percent of the area median income (AMI), so they are included in this analysis. Overall, there is an estimated total of 609 affordable housing units in Juneau County. This does not include market rate, privately owned units whose rent is affordable for those making 80 percent or less of the AMI. Since rents, property ownership, and landlords change over time, privately-owned, non-subsidized affordable housing is difficult to inventory and monitor.

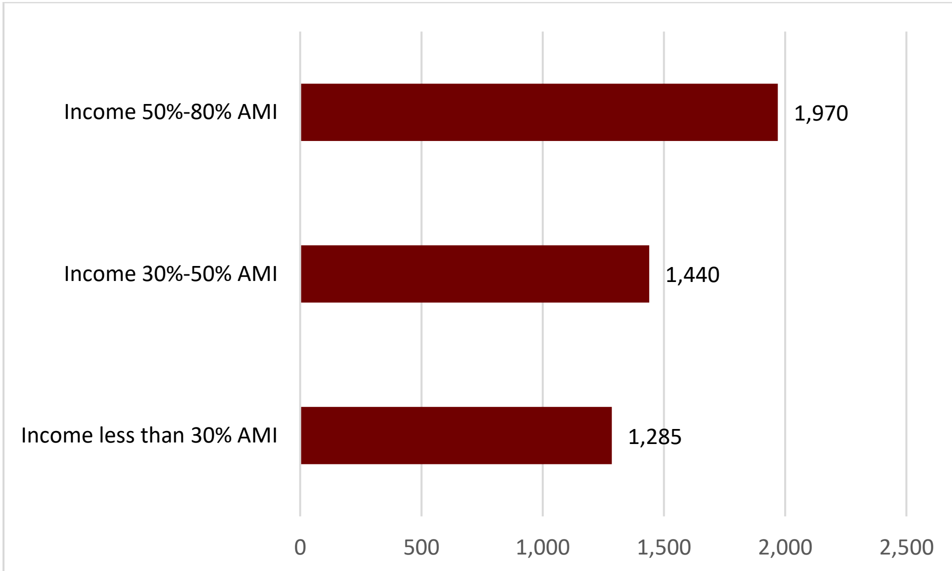
Figure 3 shows that, within the county, there are 4,695 households that HUD considers low-income compared to the county's 2019 median household income. Although this is the most recent HUD data available for this analysis, the COVID-19 pandemic likely has affected these numbers. This means that there are potentially 4,086 more households who may qualify for subsidized housing than there are available units. While many market rate, privately owned units help meet this demand, 69.8 percent of all housing units in the county are single family homes, indicating that households earning less than 80 percent AMI do not have enough affordable housing choices.

Figure 3: Estimated Low-Income Housing Units



Source: LIHTC, HUD, affordablehousingonline.com, WHEDA, and City of Mauston Housing Authority

Figure 4: Low Income Households



Source: HUD 2019

To estimate the number of housing units that are affordable to low-income households but are not subsidized or run by a public entity or organization, U.S. Census data can be reviewed to see what existing tenants and homeowners are paying for housing in the area. According to the 2021 American Community Survey, there are 1,603 rental units priced under $1,000 in the county and 2,584 owner-occupied units valued at $100,000 and lower. This includes 253 units that rent under $500 per month and 650 owner-occupied units priced under $50,000, which may be attainable for households making less than 80 percent of the Area Median Income. Note that these totals likely include the subsidized housing units in Figure 3. From this data it appears there is an abundance of housing units for those making 80 percent or less of the AMI. However, rising interest rates, credit scores, and rental history are all barriers to finding stable, long-term housing for low-income households. Finally, rapidly increasing rent prices in some communities, along with inflation for groceries, gas, utilities, and other expenses impact each household's budget and limits the amount of money that can be spent on housing each month and saved up for a rental deposit or down payment. Additionally, a lack of housing units at higher prices makes it more difficult for lower incomes to find housing as they have to compete with households with higher incomes. Figures 5-10 in this assessment provide a detailed breakdown of housing unit availability for each income category.

Housing Affordability Reports

Beginning in 2019, Wisconsin Act 243 requires municipalities with 10,000 or more residents to prepare a Housing Affordability Report that analyzes the costs of zoning and subdivision requirements, impact fees, and the permitting process, along with strategies that can reduce the time and cost of constructing housing by 20 percent. No communities in Juneau County are subject to this requirement, but the county and its municipalities are encouraged to continue to monitor state law changes that address housing affordability.

Household Ability to Afford Housing

The following section breaks down the affordability of owner- and renter-occupied housing units across various income levels to identify where there are gaps between what people can afford and what housing is available. Income, home value, and rent prices are taken from the 2021 American Community Survey to calculate which incomes can afford what housing prices based on contract rent or mortgage costs being 30 percent or less of a household's gross income. The calculations do not include utilities or maintenance costs, but they assume a 30-year mortgage at 6 percent interest and no down payment. Note that it is likely that most lenders will require some form of down payment; this analysis left out the down payment since it varies between applicants. Additionally, excluding the down payment from the analysis gives the figures in Table 23 some "breathing room" as interest rates have ranged from roughly 5 percent to 7 percent over the past year.

The "ability to afford" measures used in this section do not automatically imply that everyone will purchase a home equal to 30 percent of their income; older homeowners may have more savings or equity and may spend considerably less than 30 percent and those receiving a large raise (such as a recent college graduate with a new job) could qualify to spend more than 30 percent on a home than they made in the previous year. Others may choose to spend less than 30 percent to save or invest elsewhere, and some are willing to spend more for a dream home. Though incomes and house or rent prices in Table 23 do not line up perfectly with each other, and interest rates and down payments can affect affordability as they change over time, this analysis can at least identify where there might be a surplus or deficit of housing relative to how much it costs. Overall, the rounded numbers in Table 23 are based on intervals available in Census tables and reflect the loan term assumptions above.

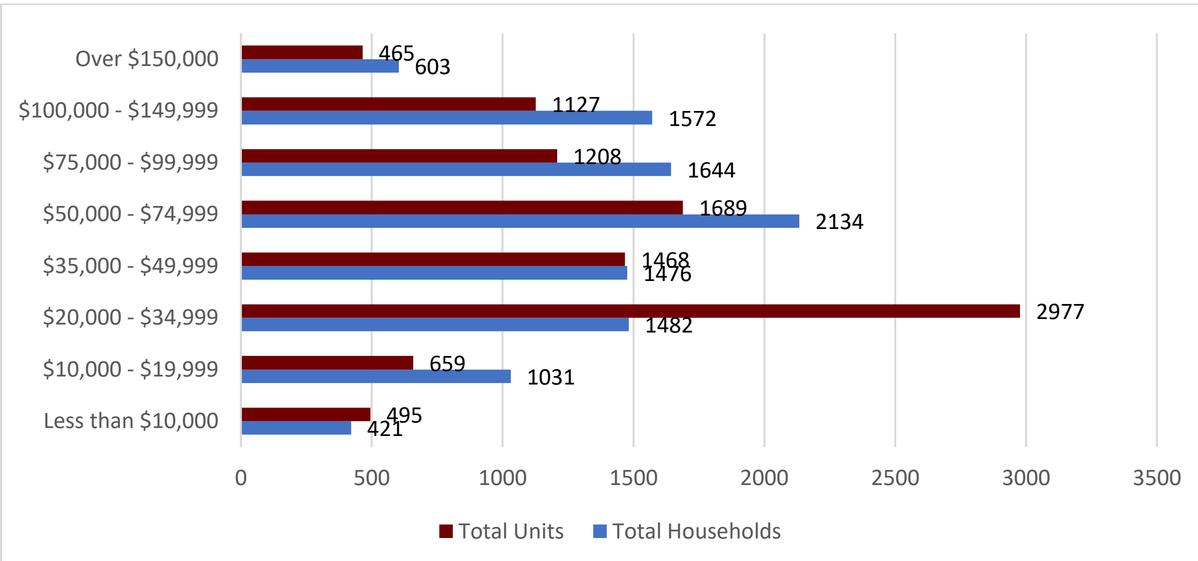
Table 23. Monthly Rent and Home Values by Income

Income	<$10,000	$10,000 - $19,999	$20,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	Over $150,000
Monthly Rent	< $250	$250 - $499	$500 - $799	$800 - $1,249	$1,250 - $1,499	$1,500 - $2,499	$2,500 - $3,749	Over $3,750
Purchase Price	<$25,000	$25,000 - $49,999	$50,000 - $99,999	$100,000 - $124,999	$125,000 - $174,999	$175,000 - $249,999	$250,000 - $399,999	Over $400,000

Source: ACS 5-Year Estimates 2021, NCWRPC

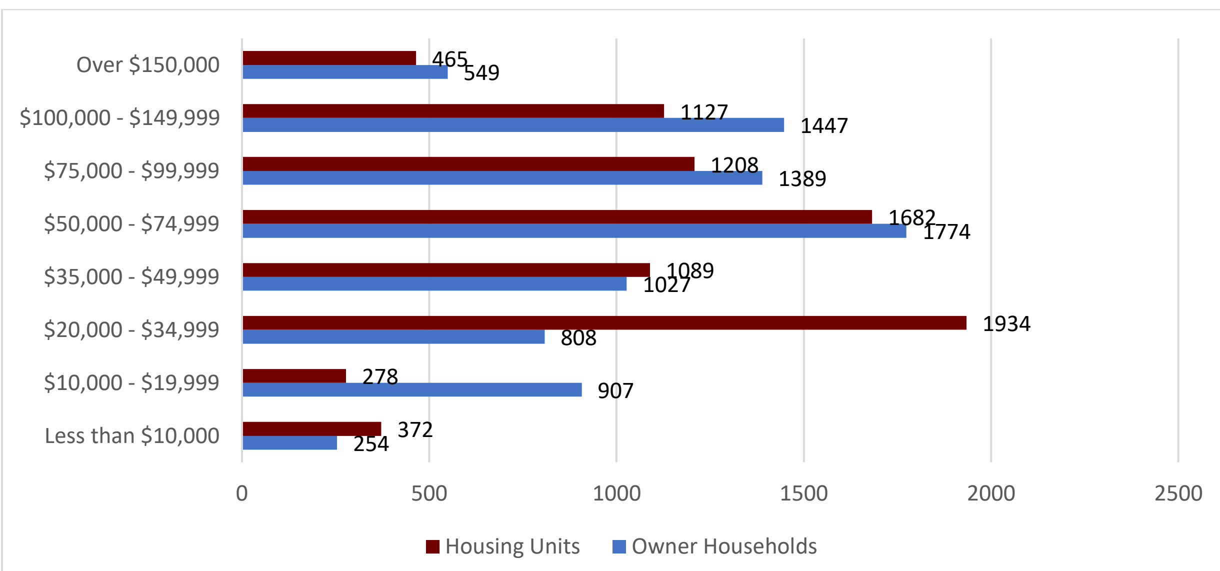
Figures 5 through 7 align the number of households in each income bracket compared to the number of housing units affordable for each income bracket using the values in Table 23. For all housing units, Figure 5 shows a shortage of housing for those making at least $35,000 per year and a shortage of housing for those making between $10,000 and $19,999 per year. For owner-occupied housing units, the trend is similar in Figure 6. There is a shortage of owner-occupied housing units for households making at least $50,000 per year and for households making between $10,000 and $19,999 per year. This translates to a shortage of housing priced between $25,000 and $49,999, and above $125,000. Note that owner-occupied housing units include attached housing like townhomes and condominiums. For renter households, Figure 7 shows a shortage of rental units for those making less than $20,000 and over $35,000. This translates to a shortage of rental units priced below $500 and above $800. Though there are more owner- and renter-occupied units than households in the categories where there are not shortages, these units are likely occupied by lower income households stretching their budgets or higher income households living in housing units that are easier to find than higher priced units, but don't necessarily meet their needs. Note that for Figures 5 through 10, 275 renters did not pay cash for rent, so these units are not included in Figures 5 through 10.

Figure 5: All Housing Units Compared to Household Income



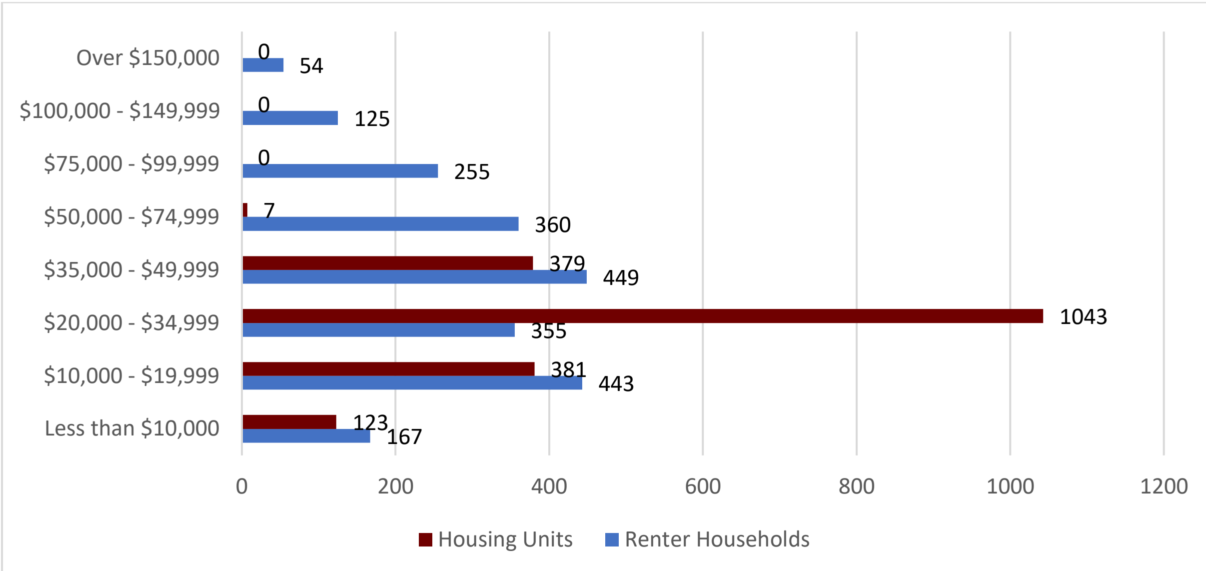
Source: ACS 5-Year Estimates 2021, NCWRPC.

Figure 6: Owner-Occupied Housing Units Compared to Owner Household Income



Source: ACS 5-Year Estimates 2021, NCWRPC

Figure 7: Renter-Occupied Housing Units Compared to Renter Households Income



Source: ACS 5-Year Estimates 2021, NCWRPC.

Though the vacancy rates discussed earlier in this report aren't as constrained as other housing markets, a prospective buyer or renter may still have difficulty finding a place to live that's available, affordable, and meets their needs. Adding more housing for the lowest income households as well as middle- to upper-income households is needed to reduce the pressure on existing housing supply. The abundance of single-family homes limits housing choices, affecting owners and renters of all incomes.

Housing Demand by Unit Type

The most challenging housing demand issue to address is the shortage of 691 housing units that would be affordable for those making between $10,000 and $19,999 per year. This would be housing units that are between $250 and $499 per month to rent or between $25,000 and $49,999 to purchase. Of this, there is a shortage of approximately 629 owner-occupied units and 62 renter-occupied units (see Figures 5-7). Because new construction is expensive, this is the most difficult style of housing to build new, often requiring tax subsidies or other incentives. Rehabilitation of existing structures using other incentives provides another strategy to develop housing for low-income households.

Additionally, there is also an opportunity to build "move-up" housing for renter households making $35,000 and over, and owner households making $50,000 or over annually with rental prices of $800 or more and purchase prices of $125,000 or more. If households in these income categories desire an upgrade and more options are available, it would free up existing housing at lower prices for those with more limited means. But there is no way to predict exactly how many would move up since higher incomes don't automatically result in households wanting to spend proportionally more on housing. Details on county household preferences are explained in the Public Participation chapter of this document.

Finally, some middle-income housing should be developed as older homes inevitably wear out and need costly repairs or replacement altogether. This ensures a continued supply of housing units that are already plentiful that are also affordable to those in higher incomes who don't necessarily want a larger home to maintain or to have to pay higher rent prices, but still desire a modern space to live in. Building a greater variety of housing styles, especially owner-occupied units like townhomes, twin homes, or apartments, improves affordability for everyone. If a household would like to no longer rent, but a single-family home is too expensive, other owner-occupied options provide a "stepping stone" that allows a household to build equity that can be put towards a larger, single-family home someday. These housing types are referred to as missing middle housing. Missing-middle housing sometimes includes snow removal and lawncare, which may also be appealing for seniors and those with disabilities.

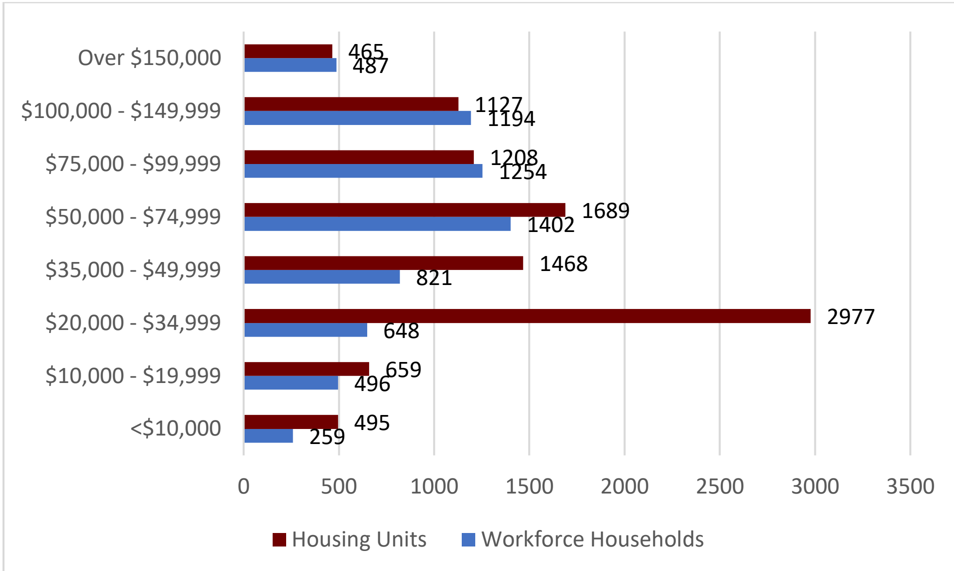
Workforce Housing

It is widely recognized that in Wisconsin there is a housing shortage among all income categories, but particularly for those within our workforce. A recent Wisconsin Realtors Association report, titled Falling Behind, and authored by Kurt Paulsen, a professor of urban and regional planning at the University of Wisconsin-Madison, identifies workforce housing as the supply of housing in a community that meets the needs of the workforce in that community. That report notes that Wisconsin has a workforce housing shortage and that although the Wisconsin economy has returned to growth since the Great Recession, housing stock is falling behind, particularly in the workforce housing category. Addressing workforce housing is crucial in attracting and retaining jobs as part of the county's economic development strategy.

Workforce households have at least one householder between 25 and 64 years old, which are the ages most likely to be employed. There are 10,363 occupied housing units within the county, and 6,561 of them (or about 63.3 percent) of these are occupied by workforce households. Figure 8 shows owner- and renter-occupied housing units that are affordable for workforce households by income range. Though this analysis provides a comparison between the workforce and what housing is available for workers, data limitations make it difficult to measure how many people work in the county and would like to move to the county but haven't been able to. Note that Figure 8 includes all housing units regardless of the age of its occupants.

The Wisconsin Realtors Association report states that, ideally, workforce housing should be between 60 percent and 120 percent of the area's median household income, with more rentals available at for those making 60 percent and more owner-occupied units available for those making 120 percent. Since median household income varies widely between the communities in this study, this analysis will use the county's median income of $58,561; 60 percent of this is $35,137 and 120 percent is $70,273. Using Table 23 for reference, this means that the bulk of workforce housing should be between $800 and $1,499 for rent and between $100,000 and $175,000 for purchase. This serves as a benchmark for determining workforce housing availability, but actual prices may need to be lower for larger households, especially with children. Figure 8 shows that there are more units that are affordable for this income level than there are households at this income level, suggesting that there is abundant workforce housing. But a shortage of units $1,500 or more for rent or $175,000 or more for purchase could mean that downward competition limits housing availability for workforce households. This may also cause downward pressure on housing availability as workforce households compete against the lowest income groups for the remaining housing units.

Figure 8: All Housing Units Compared to Income for Ages 25-64

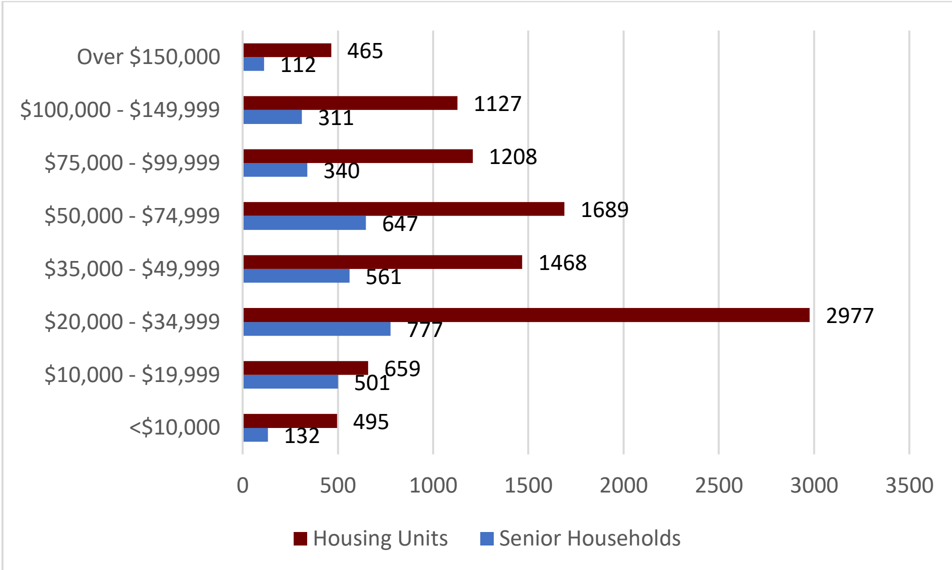


Source: ACS 5-Year Estimates 2021, NCWRPC

In addition to workforce housing, housing for seniors will be an important consideration as the county continues to age rapidly. According to the 2018 River Falls housing study, seniors aren't typically the target consumers for new construction, with only 20 percent of that age group being used to forecast new housing demand in that study. This could be partly due to new construction's high average square footage and the availability of aging-in-place programs that retrofit existing homes. But as this group grows, so will its influence on the housing market. Using the same method as the workforce housing analysis with householder ages of 65 and over results in Figure 9.

Senior households make up a smaller segment of the population (3,381 or 32.6 percent) but their distribution is more even among income levels. Seniors living primarily on fixed income are much less likely to fall into the higher income categories. But with an overall shortage of housing that those making over $75,000 can afford, especially for rental units, there is potential to increase multifamily for-rent or for-sale units that appeal to seniors that desire a low-maintenance, less car-dependent living environment. Although there appears to be more units affordable to those making under $20,000, this is the total number of units available for all age groups, suggesting that lower income seniors face competition with non-seniors in finding affordable housing.

Figure 9: All Occupied Housing Units Compared to Income for Ages 65 and Over



Source: ACS 5-Year Estimates 2021, NCWRPC

For Figures 5 through 10, 2021 data is the most recent that is available. But house and rent prices have increased significantly since then. Combined with inflation and rising interest and utility rates, the data in this report should be considered optimistic compared to current conditions. In a December 2021 Business Insider article, one survey showed that up to 40 percent of homeowners nationwide have taken on a second job to afford housing costs. Many owners stretching their budget to buy a home underestimated how much maintenance and repairs would affect their budget. Often, savings or credit cards are used to cover emergency expenses. Additionally, rising childcare costs impact younger working families, and healthcare costs impact everyone. Despite this, most survey participants stated that owning a home was still preferable to renting. Overall, affordability is a growing concern and must be considered when assessing the county's future housing needs.

Owner Occupied Housing Affordability with a Down Payment

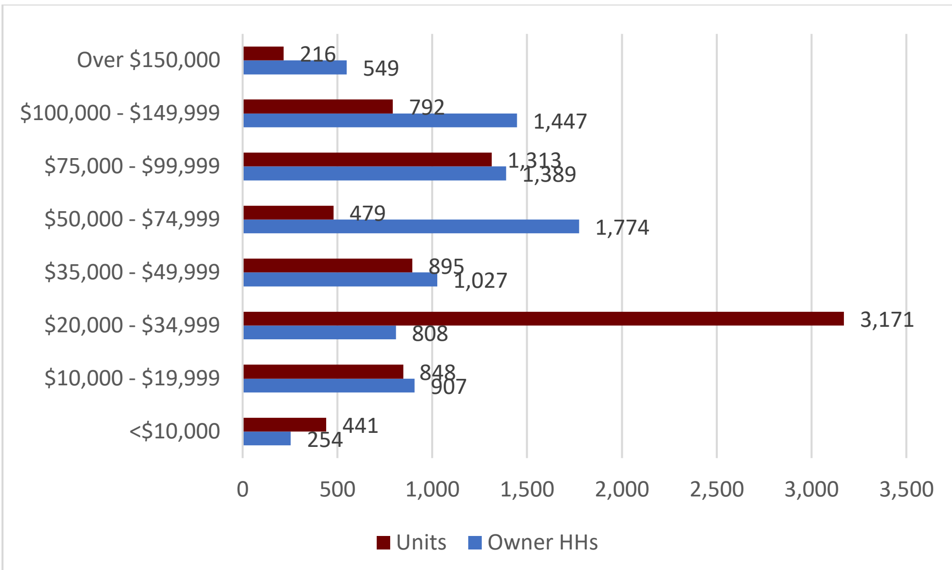
Using the same methodology in Table 23 and Figure 6, Table 24 and Figure 10 show how many owner-occupied housing units are available compared to the incomes of all owner-occupied households. The difference in this analysis is that a 10 percent down payment is used, resulting in households being able to afford higher prices relative to their income.

Table 24 Owner Occupied Incomes and Home Purchase Price with a 10% Down Payment

Income	<$10,000	$10,000 - $19,999	$20,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	Over $150,000
Purchase Price	<$35,000	$35,000-$69,999	$70,000-$149,999	$150,000-$174,999	$175,000-$199,999	$200,000-$299,999	$300,000-$500,000	Over $500,000

Source: ACS 5-Year Estimates 2021, NCWRPC

Figure 10: Owner Occupied Home Values Compared to Owner Household Income (10 % Down)



Source: ACS 5-Year Estimates 2021, NCWRPC

Figure 10 shows the same pattern for owner occupied households with a 10 percent down payment as Figure 6 does for owner occupied households without a down payment. In both cases, there are enough units for those making less than $10,000 and between $20,000 and $34,999, but there are not enough housing units for all other incomes, especially for those making $50,000 or more. This increases competition for housing, making existing housing supply less affordable for those with lower incomes.

Projected Housing Need

The simplest way to assess current and future housing need is to compare the number of households and the number of housing units available and determine how many housing units need to be built in the short-term to meet demand and keep prices affordable. Using these totals and population projections, the number of housing units needed over every five-year period can be estimated for each community and the county altogether. Challenges include data limitations that make it difficult to determine who doesn't live in the county but would like to, or how the communities in this study relate to nearby communities that also impact the local housing market, such as the Cities of Wisconsin Dells or Tomah, for example. Some households may also have a member who works in places like Madison or La Crosse, and if housing market conditions change between their home in Juneau County and the housing market where their job is, it could influence where they choose to live. Finally, it is difficult to know who in existing rentals would like to own their home, or who currently owning their home would like to switch to a rental unit. Using the “ability to afford” data above, along with market research, helps estimate the ideal mix of new housing units to meet demand across all incomes.

Though expensive, new construction frees up existing rental units and starter homes that are more affordable to households who can’t afford new construction. Creatively using financial tools to construct more housing for low-income households allows them to have a better chance of saving up for a down payment to put towards an owner-occupied product someday. Overall, encouraging a variety of housing styles benefits owners and renters of all incomes.

Individuals with Special Needs

Though not necessarily limited to one housing type, it is important to consider special needs specific buyers or tenants have that may influence housing decisions. If the special needs come with ongoing medical bills or visits, budget and/or location might play a stronger role in deciding where to live. Across the county, 5.1 percent of residents have a hearing difficulty, 1.8 percent have a vision difficulty, 7.1 percent have a cognitive difficulty, 8.7 percent have an ambulatory difficulty, 2.7 percent have a self-care difficulty, and 6.5 percent have an independent living difficulty. Universal design (which accommodates disabilities) or units where caretakers can live nearby may appeal to residents with these difficulties. Since data are limited regarding special needs housing, this analysis doesn’t provide detailed estimates for special needs housing units. But it is expected that universal design will increase in demand as the population ages, and even young individuals may have an injury or illness that results in a long-term difficulty.

Group Quarters Population

Group Quarters residents fall into two main categories: institutionalized or non-institutionalized. Institutionalized residents include those living in correctional or nursing facilities, while non-institutionalized residents include military quarters and college dorm residents. Overall, there are 1,538 institutionalized and 120 non-institutionalized residents in the county for a total group quarters population of 1,658. Since most group quarters housing is typically constructed and operated as part of a business model or run by a public agency, projected housing need in this report will not include group quarters housing units.

Homebuyer Preferences

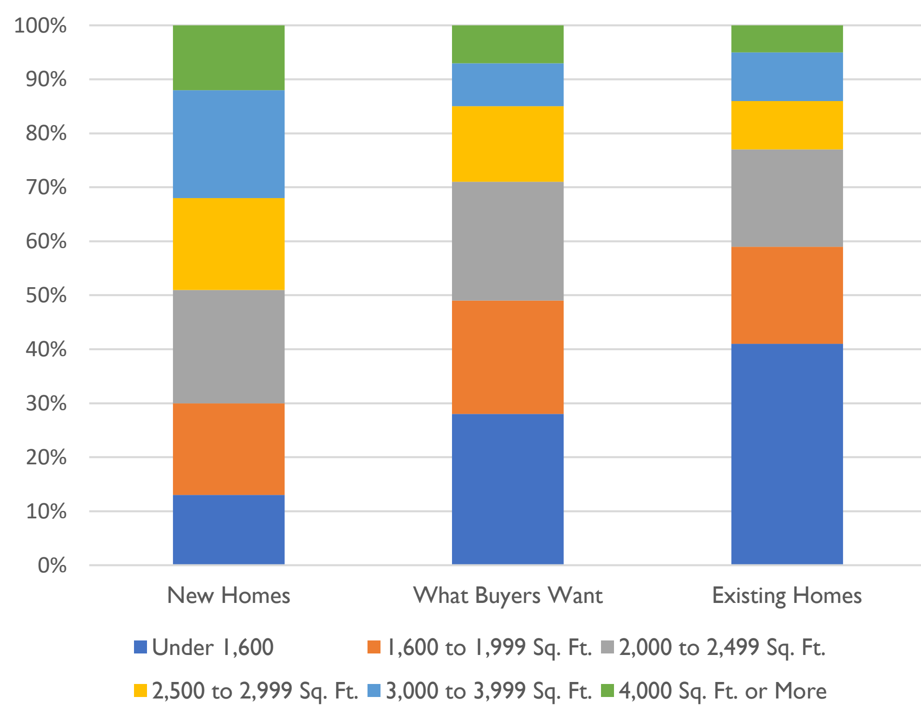
Regardless of if households have special needs or not, those looking for a new home have expectations that vary based on each household’s unique needs. The National Association of Home Builders released a home buyer preferences guide based on generational differences in 2016. While the national conversation has focused on housing affordability, high density neighborhoods, and downsizing, homebuyer preferences are not lining up with the new house market.

Figure 11 shows that 49 percent of home buyers would prefer to buy a home under 2,000 square feet. However, only 30 percent of the new houses built are in this size range, and 59 percent of the existing housing stock is in this range. 49 percent of the new homes are above 2,500 square feet, compared to 23 percent of the existing housing stock. 29 percent of the homebuyers are looking in this price range.

Most homebuyers would like a single-story home, but unsurprisingly, this preference rises with age. Only 35 percent of Millennials have this preference, compared to 49 percent of Gen X, 75 percent of Boomers, and 88 percent of seniors. About half of all buyers prefer a home with three bedrooms and one-third prefer four-bedroom homes. Only 38.5 percent of houses in the county have 3 bedrooms and only 15.3 percent of houses have four bedrooms, similar to 40.6 percent and 15.5 percent statewide, respectively.

In 2021, the National Association of Homebuilders released another study to assess if the COVID-19 Pandemic influenced homebuyer preferences. Buyers reported wanting a median of 2,022 square feet, which is 8 percent more than their current median of 1,877 square feet. 21 percent of them confirmed that the pandemic influenced their desire for more space. Interestingly, 39 percent of survey responses desired housing that allowed for multi-generational living, for example, a housing unit that allows a grandparent to live with a young family. Overall, 67 percent of buyers prefer a single-family home, with only 15 percent interested in townhomes and 8 percent interested in multifamily condominiums, which are like apartments but are purchased instead of rented. Note that these results reflect the entire country and Juneau County preferences may vary. But these findings reinforce the likelihood that ADA-accessible features are increasing in need. Finally, more buyers than any time since 2004 prefer new construction (60 percent). This could be partially due to limited inventory, low interest rates when the survey was taken, and a lack of newer housing built in the past 15 years.

Figure 11: Median Square Footage of New and Existing Homes vs. Buyer Preferences



Source: National Association of Homebuilders

Renter Preferences

According to Apartments.com, the top 10 items renters are looking for are flexible pet policies, granite countertops with stainless steel appliances, outdoor spaces, walkability, safety and security, responsive property maintenance, ample parking, walk-in closets with abundant storage, in-unit laundry appliances, and "smart" features. Smart features include remote control thermostats, automatic lighting, and electric car chargers. Though these features are popular, those looking for more affordable units likely do not own an electric car or prioritize high-end kitchen finishes, so this list only provides a snapshot of which features a new rental could have to serve tenants with middle or high incomes. Additionally, these results are taken from a nationwide survey, and preferences are likely different in Juneau County due to its rural character.

According to the 2018 River Falls Comprehensive Housing Needs Analysis, a "lifestyle renter" is someone who can afford to own a house but chooses to rent. Often, lifestyle renters have an income of over $50,000 (in 2018 dollars) and rent newer apartments with amenities. Often, these apartments are in walkable areas close to restaurants, shops, and parks. Lifestyle renters are typically younger and less likely to be married or have children. Some of these rental units may be appropriate in "main street" settings in Juneau County's historic downtowns, where young professionals that have relatively high entry-level pay can live. This could encourage Juneau County natives or other newcomers looking for a rural or small-town environment to move to the County and eventually start families. It is important to consider shoppers in this segment without overlooking the needs of those with lower incomes, or those with comparable incomes with less disposable income due to raising children or having a disability.

Higher-income renters with children or pets may also be interested in larger units and abundant green space. The single-family rental neighborhood has surged in popularity over the past few years, especially due to the COVID-19 pandemic. While still uncommon in Wisconsin, these communities are related to retirement communities in the U.S. sunbelt that offer more square footage, detached units, and yard space like an owner-occupied home, but with the amenities and flexibility of no long-term commitment that an apartment has. The Twin Cities now have multiple examples of these communities, and even though rents are high, they are comparable to a mortgage payment and include access to a community gym or pool without the risk of taking on maintenance or repair costs.

Finally, housing for low- to moderate-income renters should include features, covenants, subsidies, or tax credits that keep units affordable. Larger families often struggle to find safe, affordable housing for children, which could justify the need for 3- and 4-bedroom units in addition to the 0–2-bedroom units that serve smaller households.

Short-Term Rentals

Short-term rentals, such as Airbnb and VRBO, have surged in popularity over the last few years, especially as remote work allows people to work while traveling. Wisconsin State Statute allows local government to regulate certain aspects of these properties but does not allow local government to prohibit them. These properties are especially common in areas with extensive lakefront properties, which is common in Juneau County near Castle Rock Lake. These rentals are much more expensive than traditional rental housing since they usually play the same role a hotel or cabin would, rather than a traditional rental property. But because renters have appreciated the flexibility and variety in short-term rentals, longer-term rental properties across the country have been offering shorter lease terms in recent years, though they are still relatively uncommon and expensive. In communities with strong tourism-based economies, there is concern that short-term rentals makes it harder for seasonal or year-round residents to find a place to live.

Household Net Worth

In addition to income, net worth plays a role in housing affordability as those with higher net worth have more housing options. In general, households with higher incomes not only devote a smaller portion of income to housing, but they also tend to have a higher net worth. If mid- to high-end housing supply is constrained, households with high income and/or high net worth may compete against those with more moderate incomes for the same housing, putting moderate income households at a disadvantage for not only obtaining housing, but also continuing to build equity through homeownership. According to the U.S. Census 2019 Wealth and Asset Ownership tables, the median household net worth in Wisconsin is $110,500, slightly behind the U.S. median of $118,200. However, this varies across the state as 14 percent of Wisconsin households have zero or negative net worth. 18.5 percent have between $1 and $24,999; 16.2 percent have between $25,000 and $99,999; 25.1 percent have between $100,000 and $499,999; and 26.2 percent have over $500.000. In general, roughly a quarter (25.7 percent) of Wisconsin households have either zero, negative, or less than $5,000 in net worth altogether, impacting what a household can afford to spend on housing.

Commuting and Relocation Trends

Along with rising inflation and housing costs, car and gas prices have also increased significantly in recent years. Commuting distance affects household budgets more than ever, affecting where people chose to live. According to 2021 American Community Survey estimates, one-fifth of residents in the county have a commute time of less than 10 minutes, but nearly one-third of residents have a commute longer than a half hour. The average commute time for the area is 24 minutes, which is higher than the state (21.9 minutes), but lower than the nation (25.6 minutes). 81.7 percent of commuters drove alone and only 3.9 percent biked or walked. Therefore, Juneau County residents are likely spending more of their household budget on transportation costs than the average Wisconsinite. See Table 25.

Shorter commute times and increased rates of bicycle-pedestrian commuting save employees time and money by reducing the need for driving and its associated costs, and new housing development can include sidewalks, paths, and bicycle racks to support residents. Since housing availability and commuting options are directly related to job attraction and retention, the county could investigate transportation options to assist workers or seniors in the county. Additionally, ADA-accessible housing may be best located within walking distance of stores, clinics, and other services, especially senior housing units.

Table 25: Commuter Statistics

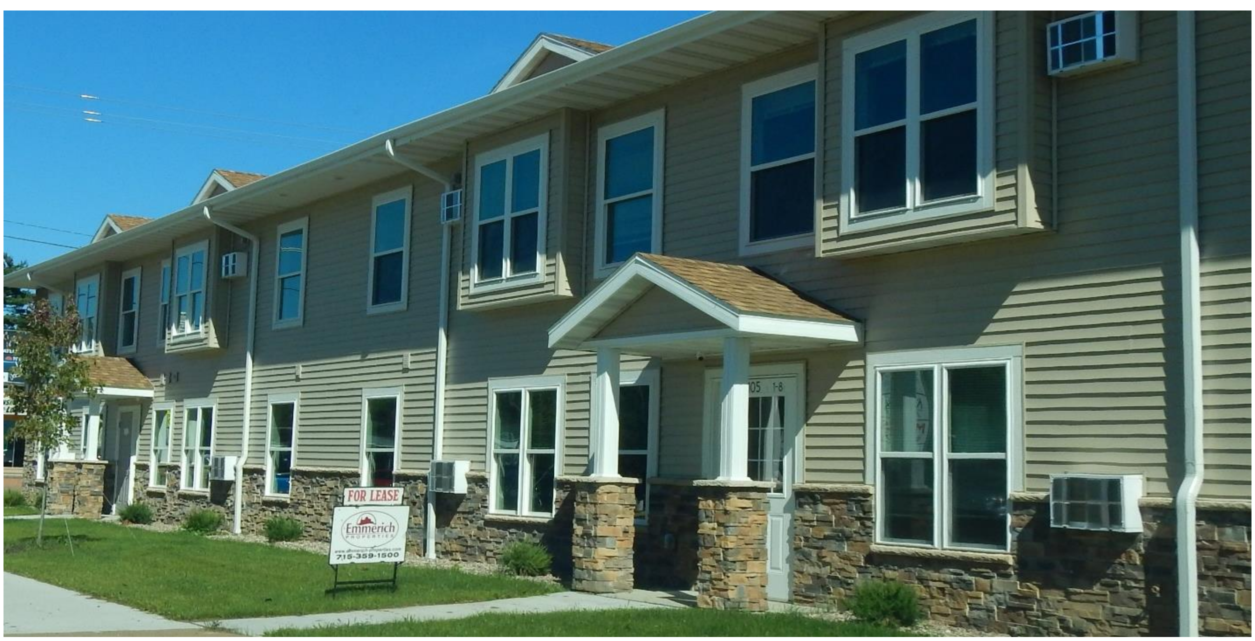
Jurisdiction	Mean Commute Time (Min.)	Drove Alone	Carpool	Public Transit	Walk	Bike	Other	Work from Home
V. Camp Douglas	N/A	83.8%	9.9%	0.0%	1.3%	0.0%	0.0%	5.0%
C. Elroy	19.1	71.8%	15.0%	1.1%	7.3%	0.0%	1.1%	3.8%
V. Hustler	19.9	86.4%	7.8%	0.0%	1.0%	0.0%	3.9%	1.0%
V. Lyndon Station	23.9	84.9%	11.0%	0.0%	1.7%	0.0%	1.7%	0.6%
C. Mauston	22.6	78.2%	4.8%	0.0%	9.6%	0.5%	1.7%	5.2%
V. Necedah	21.1	83.8%	4.6%	0.4%	1.4%	0.0%	1.8%	8.0%
C. New Lisbon	18.0	85.2%	8.0%	0.0%	0.7%	0.0%	3.8%	2.3%
V. Union Center	22.3	86.1%	11.1%	0.0%	0.0%	0.0%	1.9%	0.9%
V. Wonewoc	28.5	80.9%	10.1%	0.0%	0.8%	0.7%	0.7%	4.9%
Juneau County	24.0	81.7%	7.3%	0.1%	3.7%	0.2%	1.7%	5.4%
Wisconsin	21.9	73.4%	6.6%	0.9%	2.7%	0.5%	1.2%	14.8%
United States	25.6	67.8%	7.8%	2.5%	2.2%	0.4%	1.5%	17.9%

Source: ACS 5-Year Estimates 2021

In 2010, only 4 percent of Wisconsin employees were estimated to work from home, which has increased to 14.8 percent in 2021. The Village of Necedah (8.0 percent), Village of Camp Douglas (5.0 percent), and City of Mauston (5.2 percent) have the highest proportion of work-from-home employees. Due to changes in technology and a rise in work-from-home arrangements due to the COVID-19 pandemic, this number could continue to increase, though broadband quality varies throughout the county. Remote employees save gas money and possibly allow them to own fewer cars, freeing up more budget for home expenses. Work-from-home also enables people to move to newer single housing farther from their employer since square footage becomes a bigger priority than commute time, potentially freeing up more affordable housing in denser, more walkable communities. Finally, the county's position on major highways within several hours of the Twin Cities, Madison, Milwaukee, Chicago, and La Crosse, combined with attractive healthcare institutions, schools, and cost of living, could allow the area to attract more remote workers from other places.

Above: Providing safe bicycle and pedestrian infrastructure encourages commuting that reduces traffic, improves community health, and helps households save money.

Below: Infill redevelopment maximizes an existing blighted property in a walkable environment where residents with disabilities can access transportation to jobs or other errands.

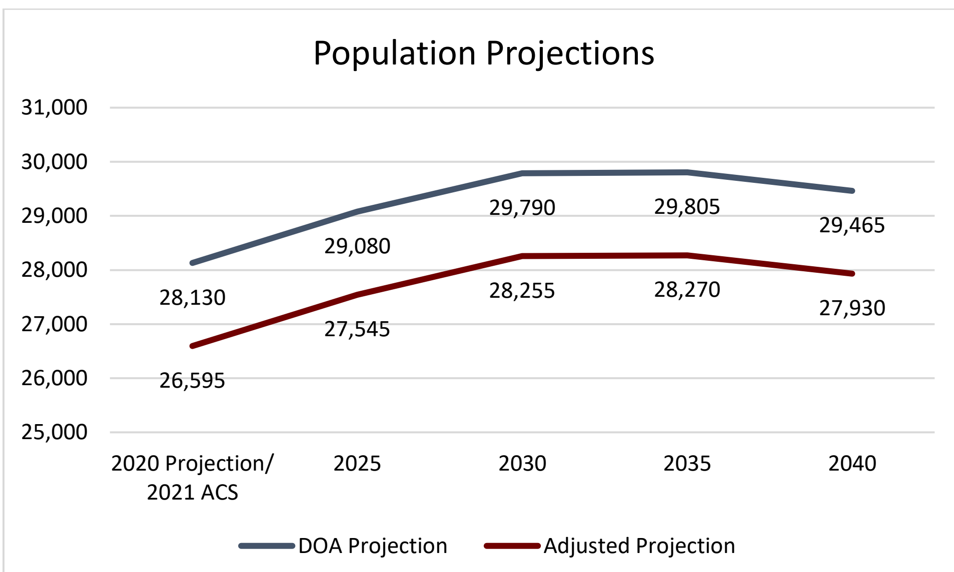


Projected Housing Units

To determine the number of units needed, the study uses household projections created by the Wisconsin Department of Administration (DOA) in 2013 for every five-year interval through 2040. These projections are used as the basis for estimated housing units. However, since the projections are a decade old, they are consistently much higher than the actual population for a given 5-year period. Typically, as the population grows, growth in housing units should accommodate a 3 percent vacancy rate. This involves a 5 percent vacancy rate for renter-occupied housing and 6 months of single-family home inventory according to the 2018 River Falls Housing Study.

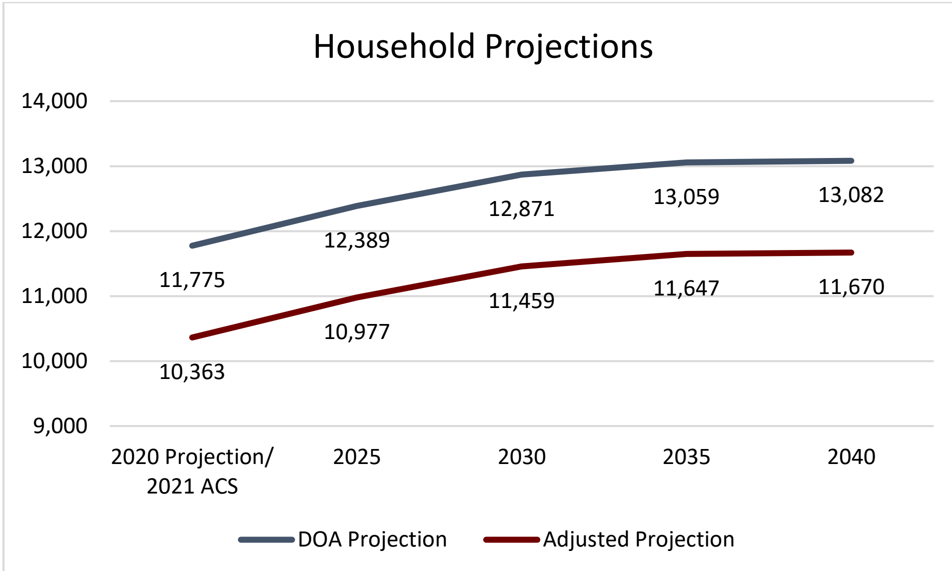
In 2021, the American Community Survey estimated a total of 26,595 residents, which is considerably lower than DOA's population projection of 28,130 for 2020. Additionally, the 2021 ACS estimates 10,363 households for Juneau County, which was 1,412 fewer households than the 11,775 that DOA projected for 2020. Figures 12 and 13 show DOA's population projections for 2020-2040 along with an adjusted set of population projections. The adjusted projections are calculated by taking the difference between the 2020 DOA Projection and the 2021 American Community Survey estimate and subtracting it from every 5-year projection.

Figure 12: DOA Population Projections vs. Adjusted Population Projections



Source: DOA Population Projections 2013 & ACS 5-Year Estimates 2021

Figure 13: DOA Household Projections vs. Adjusted Household Projections



Source: DOA Population Projections 2013 & ACS 5-Year Estimates 2021

When estimating the housing units needed, it is important to consider the County's vacancy rate. When excluding seasonal housing units, the County's 2021 vacancy rate was 7.5 percent, which is 4.5 percent higher than the ideal 3 percent vacancy rate. Therefore, the housing unit projections in Table 26 are adjusted to reach a vacancy rate of 3 percent by 2025, which is maintained through 2040.

According to Table 26, many communities are expected to have a decrease in the number of households at some point in the future. But due to the high overall demand for new units, countywide total projections should be considered more closely than individual municipal projections. Because the demand for new housing is so high in the next few years, slower-growing communities have an opportunity to add new households while helping the other communities meet housing demand. Table 26 also does not account for units that will be demolished when reaching the end of their useful life, so both immediate and long-term demand for new units may be even higher. Most importantly, the projections show that nearly half of housing demand between now and 2040 will need to be built by 2025, and over two-thirds of the total housing demand needs to be built by 2030. This results in a countywide demand of 584 units by 2025, an additional 500 units by 2030, and a grand total of 1,300 units by 2040. Juneau County's municipalities should take immediate action to meet demand as many developments take several years to complete.

Another reason to focus on countywide numbers rather than individual municipal numbers is that geographic preferences may change in the coming years. For example, an aging population and higher gas prices may encourage more homebuyers and renters to locate in areas closer to jobs, grocery stores, schools, and other needs, rather than living farther out in the country. The City of Elroy, for example, is projected to see a decrease in housing demand, but current conditions indicate that demand is high, and it could increase as seniors move closer to businesses and services. Communities that border Interstate 90-94 have many jobs and services, along with interstate connections to other regions, which could make their growth rates higher as well. Overall, due to the high short-term demand for housing in Juneau

County, building housing in any community in the county will benefit the county. Finally, many fast-growing cities in the U.S. are expensive, crowded, and vulnerable to natural hazards. This could make Juneau County even more appealing in the future, so these projections could also be exceeded. Overall, a sufficient housing supply improves Juneau County's quality of life in a desirable setting of small towns and scenic rural areas.

Table 26: Projected Housing Unit Demand 2025-2040

Municipality	2025	2030	2035	2040	Total
T. Armenia	21	18	9	3	51
V. Camp Douglas	14	14	4	2	35
T. Clearfield	14	14	3	1	33
T. Cutler	10	7	5	3	25
C. Elroy	1	-7	-22	-30	-58
T. Finley	3	3	1	0	7
T. Fountain	9	6	-1	-1	13
T. Germantown	73	71	50	36	230
V. Hustler	9	9	6	5	29
T. Kildare	28	27	16	14	85
T. Kingston	4	1	3	1	9
T. Lemonweir	28	24	6	-6	51
T. Lindina	7	3	-4	-9	-4
T. Lisbon	11	6	-5	-8	4
T. Lyndon	49	48	31	21	149
V. Lyndon Station	11	8	2	-1	20
T. Marion	9	6	1	-2	14
C. Mauston	132	113	63	31	339
V. Necedah	22	21	9	2	54
T. Necedah	72	66	42	25	204
C. New Lisbon	24	11	-8	-22	5
T. Orange	8	8	0	-1	15
T. Plymouth	7	2	-3	-8	-3
T. Seven Mile Creek	0	0	-4	-5	-9
T. Summit	11	11	2	-2	22
V. Union Center	2	1	-4	-4	-5
C. Wisconsin Dells	0	0	0	0	0
V. Wonewoc	9	6	-4	-9	1
T. Wonewoc	2	0	-6	-12	-17
Juneau Co.	**584**	**500**	**194**	**23**	**1,300**

Source: Wisconsin DOA Household Projections, NCWRPC

5. Existing Plans and Policies

To meet housing demand in the county, this report examines a variety of factors that influence the feasibility of constructing new housing of various configurations and prices. Comprehensive Plan goals, zoning and subdivision ordinances, available land, and financial conditions all influence the ability of a developer to provide needed housing.

Existing Municipal, County, and State Plans

City of Mauston Housing Study & Needs Assessment

The City of Mauston completed a housing market analysis in February 2023 that highlighted the City's 0.0 percent rental vacancy rate and 2.4 percent owner-occupied vacancy rate, both of which are much lower than the 5 to 8 percent target in the report. The report projects a needed 62 single family homes and 44 rental units, for a total of 106 housing units, in the next five years to meet immediate demand. This is expected to only meet demand and not raise the vacancy rate up to the target level, and an additional 82 rental units and 117 owner-occupied units (199 total units) over the next 10 years to keep up with demand. Since the demand is so high and inventory is so low, the report recommends the following strategies:

- Encourage more infill development on existing vacant lots
- Promote subdividing land to create more building sites
- Create awareness of the need for housing and make it a priority for the City to address
- Encourage the development of workforce housing (for workers like teachers, police, firefighters, factory workers, etc.):
- Review zoning to identify areas that allow multifamily and consider amendments to minimum lot and floor area sizes, allow zero-lot-line zoning for twin homes, and support Planned Unit Developments (PUDs) to provide more housing variety
- Use tools like public-private partnerships, developer agreements, incentives, tax increment financing (TIF), grants, etc.
- Work with organizations like Habitat for Humanity, Redevelopment Authority, and Community Action Council
- Promote short-term and long-term multifamily units, housing for people with roommates, Accessory Dwelling Units (ADUs), and a variety of senior housing options
- Help workforce households and families with assistance for down payments, closing costs, rehabilitation, and energy upgrades. Work with real estate professionals and banks to implement these tools.

Juneau County Comprehensive Plan (2010)

Juneau County's Comprehensive Plan contains many goals, objectives, and policies regarding housing. Goals include encouraging enough housing to meet demand for all income levels, ages, and abilities, maintaining the county's rural character, providing a mix of urban and rural housing locations, and discourage housing on sites that are difficult to build on and not near existing infrastructure. Objectives include more collaboration between public, private, and nonprofit organizations, encouraging new construction and programs to maintain existing housing, retaining single-family housing as the preferred type of development while encouraging other housing styles, using land efficiently, and promoting senior and special needs housing. Policies include working with developers to incentivize affordable housing, facilitating partnerships between organizations, update the 1999 housing needs assessment (completed in 2018 and subsequently replaced by this assessment), encourage the use of grant and other funding programs to assist with renovations, restrict housing where there are problems with access, soils, floodplains, or other natural features, guide agricultural and residential development to be located apart from each other to minimize conflicts, and guide multifamily units to areas with adequate infrastructure.

Regional Livability Plan and Housing Assessment (2015)

The 2015 Regional Livability Plan (RLP), written by the North Central Wisconsin Regional Planning Commission, addresses issues of livability in the areas of housing, transportation, economic development, and land use. The RLP identifies several issues affecting community livability related to housing: an aging population, smaller household sizes, a lack of housing options, and an increase in housing costs related to incomes.

Welcoming Wisconsin Home: A Statewide Action Plan for Homelessness 2021-2023

The Wisconsin Interagency Council on Homelessness launched this report to outline an ambitious series of programs and strategies to reduce homelessness in Wisconsin, most of which were not included in the 2021-2023 state budget. Despite a reduction in homelessness among veterans in the 2010s, homelessness overall has grown, especially in the last few years. The report recommends addressing racial wealth gaps that were a result of lending practices and restrictive covenants in the 20th century, investing in affordable housing, programs, and services, improving housing access through counseling, repair assistance, and other strategies, stabilizing existing housing by growing jobs and other opportunities, using data to make decisions, using resources such as housing vouchers, and expanding partnerships between government programs and nonprofit agencies and working with surrounding states. These strategies are needed to address the severe statewide shortage of very low-income housing units in urban, suburban, and rural communities alike.

Wisconsin State Consolidated Housing Plan

The Consolidated Housing Plan is required by the Department of Housing and Urban Development (HUD) in the application process required of the State in accessing formula program fund of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS. The Consolidated Plan provides the framework for a planning process used by States and localities to identify housing, homeless, community, and economic development needs and resources, and to tailor a strategic plan for meeting those needs.

Wisconsin Realtors Association's Workforce Housing Report (2019)

The association released a study in 2019 finding a lack of workforce housing throughout the State of Wisconsin. The claim is backed by the falling number of building permits being issued for new home construction, the rising cost of new home construction, a decline in home ownership and a continued decline in overall affordability. The report can be found on the WRA's website.

Plans Summary

Overall, planning documents within Juneau County and its municipalities guide which policies, programs, and zoning ordinances will be adopted, ultimately affecting what type of housing can or cannot be built, and how it will be built. This affects housing prices and availability for all home buyers. For example, large lot sizes and low densities will make it more difficult for a developer to provide housing with affordable rent, even though these policies could reflect a community's desire to preserve its rural character. Alternatively, stricter design requirements, landscaping, and stormwater requirements could limit what can be built in an urban setting, despite the availability of higher densities and smaller lot sizes. Ultimately, each community's zoning ordinance ultimately determines the feasibility of providing the needed housing inventory.

Zoning and Subdivision Ordinances

Like many of the planning documents listed in this chapter of the assessment, a community's zoning and subdivision ordinances directly impact the location, density, style, and costs to build housing. Zoning and subdivision ordinances include provisions such as:

- **Minimum lot size.** Minimum lot size affects the price and configuration of housing, with larger lots generally supporting higher-end, detached housing and smaller lots allowing for a greater variety of styles and price points such as condos, townhomes, and entry level detached housing.
- **Minimum house size.** The larger the minimum square footage of a house, the higher the costs are to build housing. Lenders often prescribe square footage requirements in new construction, which can also increase construction costs.
- **Maximum density.** Low density development results in higher infrastructure costs per unit as longer distances of roads, pipes, and utilities are needed per household. Higher density development maximizes infrastructure costs by providing more housing units relative to the size of utilities needed to serve a development. Higher densities can also promote walking and cycling, allowing households to depend less on cars (and their high cost of ownership) for every trip.
- **Commercial and mixed-use districts.** Allowing residential units in commercial and mixed-use zoning districts places households within walking or cycling distance of more amenities and services and property owners more development or redevelopment potential as brick-and-mortar store vacancies increase.
- **Accessory dwelling units (ADUs).** ADUs are a small attached or detached rental unit on the same property as a principal structure. They are sometimes called in-law suites due to their popularity in providing housing for the elderly near relatives. They also can benefit property owners with extra income and provide entry-level housing for singles, young professionals, and workforce employees.
- **Planned Unit Development (PUD) Zoning.** PUDs allow a developer to request flexibility from the zoning ordinance such as increasing density or decreasing setbacks in exchange for a community benefit, such as redeveloping a blighted site or providing affordable housing.
- **Missing middle housing.** This term refers to the least common owner- and renter-occupied housing styles in America that were common prior to World War II, such as two-flat, triplex, quadplex, rowhouse, townhome, and other multifamily buildings with densities between low-density single-family homes and high-density multifamily developments. They provide an option

for those wanting more space than high density housing or the benefits of homeownership without requiring larger prices and intensive maintenance that a single-family home requires.

- **Conditional Use Permits (CUP).** Sometimes CUPs give zoning districts flexibility, but they require a public hearing. When CUPs are needed to build multifamily, ADU, or other non-single-family homes, neighbors can oppose such projects at public meetings, making it more difficult to construct needed housing. Eliminating CUPs and allowing more types of residential units by right allows developers to construct more housing styles at affordable prices.

Above: Townhomes in Wausau, WI are an example of missing middle housing that fit in a “main street” setting.

Juneau County administers a subdivision ordinance as well as shoreland, wetland and floodplain zoning. Some individual communities administer their own zoning ordinances that regulate density, height, setbacks, and other dimensional standards.

In general, zoning ordinances tend to reflect historic building trends where older, incorporated communities are denser and have a greater variety of housing units and price points compared to newer, low-density communities like unincorporated townships. Part of this is because newer housing must have the yard size and square footage that attracts a high enough price tag to make a project financially feasible, whereas smaller units may have smaller margins because of high construction costs relative to its sale or rent price. Other variables in each community affect what households can ultimately afford. For example, a new home in one community may have lower taxes than an older home needing costly repairs in another community. Additionally, price points of missing middle housing may be lower than single family housing, but homeowner’s association fees (HOAs) that contribute towards property and private infrastructure maintenance may exceed the monthly cost of a single-family home when added to the housing unit’s purchase price.

Regulations like airport height limits, number of parking spaces, stormwater ponds, and minimum open space requirements can limit the number of units that can be built on a site. Eliminating parking minimums and/or imposing parking maximums is a relatively new practice that is gaining traction across the country as the public becomes aware of the excess of parking spaces that are vacant most of the time. Like parking ordinances, design and materials requirements can also increase construction costs even when a developer is able to maximize a site's density. Each community in the county should review its zoning ordinances and remove excess parking, design, and other requirements to reduce construction costs.

Building Code Considerations

Although zoning may permit higher densities and a greater variety of units in a structure, building code requirements can add costs depending on a structure's configuration. For example, a single-family home can be converted into a two-family home. But once a structure is converted to three or more units, components such as fire separation, separate utility meters, fire sprinklers, larger water meters, higher water pressures, or other requirements may apply depending on the structure. Elevators are typically required for taller structures, further driving up the cost of housing. Therefore, municipalities should be aware of the variety of developer costs when executing a specific project that ultimately affect feasibility of a project being built and rent prices.

Land Available for Development

Open, undeveloped land is abundant in Juneau County, but land already served by existing infrastructure and utilities is ideal for new development. This increases the county's tax base without contributing as much in taxpayer liabilities as a project that needs extensive new infrastructure to be constructed. Site constraints may be encountered, such as steep slopes, high water tables, shallow bedrock, and infrastructure costs, and some acreage may have to be dedicated for roads, parks, stormwater ponds, and other public facilities. Individual communities can inventory public and privately owned vacant sites in appropriate locations to assist developers in site selection. Higher-density redevelopment may be appealing in downtown locations as they are more likely to be walkable, and near services and highways.

The Village of Necedah (above) features an older street grid that supports walkable neighborhoods near a traditional downtown. Vacant sites may be ideal for residential infill development.

Due to the presence of online retail, vacant commercial properties on main transportation corridors may be ideal for higher-density housing due to the size of individual properties and access to high-capacity roads. Annexations, Boundary Agreements, and Sewer Service Area amendments may also provide additional developable acreage over time. Finally, each community's comprehensive plan includes a more detailed description of locations, constraints, and opportunities for new construction, along with strategies to preserve and enhance existing neighborhoods.

Financial Conditions

According to Freddie Mac, the average interest rate on a 30-year mortgage was 2.68 percent in December 2020. By June 2022, that number climbed to over 5 percent, and by November 2022, the average rate for a 30-year mortgage was 7.32 percent. While mortgages in most of 2021 and 2022 were low by historical standards, higher rates will reduce what a homeowner can afford, possibly driving competition for entry and mid-range housing types which are the most challenging to build new at an affordable price, since buyers can't as easily afford higher-end homes. Even if housing prices decline, monthly payments may be unaffordable for many. Additionally, according to the U.S. Inflation Calculator, the Consumer Price Index (CPI) increased by its highest rate since 1981 of 9.1 percent, with record gas prices across the country in Fall 2022. Combined, rising inflation and interest rates will stretch household budgets and impact low- and moderate-income households the most, exacerbating the already scarce supply of homes these households can afford.

Summary

Across the county, financial, regulatory, and physical characteristics of each individual community influence the style and cost of housing. State-level policy has recognized this and its impact on housing affordability, so communities should continue to track state law changes as they are introduced.

Recent changes to state law include the 2017 "Homeowners' Bill of Rights." Key components of these two pieces of legislation (Assembly Bill 479 and Senate Bill 38) include:

- **Nonconforming lots are grandfathered.** Previously, lots smaller than the minimum required by zoning and/or subdivision ordinances were not buildable, and some municipalities required them to be merged with a neighboring parcel. Now, nonconforming lots are considered buildable, and this frees up more lots for sale and development.
- **Conditional Use Permits.** Previously, Conditional Use Permits (CUPs) were reviewed on a case-by-case basis with conditions imposed individually for each proposed use in response to concerns generated by the proposed use. Now, zoning ordinances must list the conditions a CUP must meet, clarifying which uses are likely to be approved as a CUP. For example, if a conditional use permit is required to have fencing or screening and the developer includes this requirement in their plans, a municipality is required to approve the CUP.
- **Ordinance Changes and Permit Applications.** If a new ordinance is enacted after a permit application is submitted, but before a structure is built, the structure is still permitted to be built under the rules that existed at the time of the application, saving developers time and money.
- **Other laws** under the bill of rights included more rights to challenge tax assessments and clarifications regarding area and use variances to help homeowners with unique properties.

As of 2020, Wisconsin municipalities with over 10,000 residents are required to post an annual housing affordability report and housing impact fee report, discussed in Chapter 4 of this assessment. The first report summarizes construction data from the past year, rules and regulations, and an inventory of land available for development. The report must include strategies on how the municipality will meet future demand and reduce development costs by 20 percent. The second report lists all development impact fees, which municipalities cannot charge if the report isn't posted on its website. Both reports have the goal of enabling the construction of more housing that is affordable to workforce households, demonstrating that the State of Wisconsin has recognized housing affordability as a statewide concern.

Several organizations participate in advocating for legislative changes related to housing affordability. The Wisconsin Realtors Association (WRA) and Wisconsin Builders Association (WBA) websites contain an up-to-date list of state legislative priorities and advocacy aimed at reducing costs for homeowners. The American Planning Association – Wisconsin Chapter also advocates for state-level housing reform primarily through the expansion of tools and programs municipalities may use. Many of these proposed changes include expanding the ability of TIF to finance new housing construction and other financial tools municipalities can use without burdening taxpayers unnecessarily. Municipalities in this study should subscribe to updates from these organizations to ensure they are following the latest state law changes and remain informed of emerging strategies municipalities may be enabled to use to attract development.

Overall, it is recommended that Juneau County and its municipalities consider amending zoning ordinances to remove zoning barriers listed in this chapter of the plan. The County and its municipalities should also monitor emerging state policies and programs to take advantage of future opportunities that may not exist at the time this plan was written.

Above: Existing apartments in Juneau County.

6. Public Participation

To validate the background data in this report and gauge how conditions have changed since the 2021 Census and American Community Survey data was reported, this portion of the assessment includes a public survey, County stakeholder interviews, and conversations at two open house events in the County.

Public Survey

NCWRPC staff conducted a public survey using online and hard-copy formats available in English, with other languages available upon request. The survey was conducted from late June through mid-July, with 123 responses received. Of these responses, almost 14 percent claimed that they hadn't recently moved and did not plan to move, which could indicate that many of the responses may not accurately reflect opinions of those actively shopping for housing. Of those actively looking for housing, only 27 percent were looking for a place to rent, compared to 73 percent of those looking for something to purchase. Below is a list of survey questions and a summary of results. Full survey responses can be found in Appendix C of this report.

1. Please rank how you decide where to live from 1 (most important) to 6 (least important):

Location and price/value tied for the most popular response, followed by size of the structure. Ability to walk or bike was least important to respondents.

2. What other reasons not mentioned in Q1 are important to you?

Common responses included proximity to friends and family, proximity to destinations like work, school, or shopping, ADA accessibility, affordability, low crime, pet-friendliness, quality of property management, rural or small-town feel, quiet noise levels, quality of the neighborhood, friendliness of the community, garages and storage areas, low taxes, quality of schools or daycare, energy efficiency, availability, and property conditions.

3. What is the longest commute time you are comfortable with?

Almost 40 percent of respondents are comfortable with a 20-to-30-minute commute, and another quarter of respondents are comfortable with a 10-to-20-minute commute. Few require a commute of less than 5 minutes or are willing to commute over 45 minutes.

4. Do you live in Juneau County?

Almost 83 percent of survey respondents were Juneau County residents, and five percent were non-residents who wanted to move to Juneau County. No survey respondents indicated that they were seasonal residents, but the remaining respondents selected "prefer not to respond/other."

5. What do you like most about living in Juneau County?

Many of the responses were related to the quality of services and businesses, the safe, quiet, and affordable rural and small-town atmosphere, access to nature, and proximity to family and friends. Some residents also appreciate having this lifestyle while still being able to drive to larger cities only a few hours away.

6. What kind of for-sale housing does your community need more of?

Over 73 percent of respondents indicated a need for more single-family homes. Over 41 percent desired more ADA-accessible housing. Over one-quarter of respondents desired more townhomes or condominiums, and one-fifth desired more twin homes.

7. What kind of for-rent housing does your community need more of?

There was a relatively even number of responses for all rental housing types. Over 63 percent indicated that more rentals that cost only 30 percent of income were needed, and only 17 percent of responses wanting large apartment complexes over 3 stories tall. Small and midsize apartments, single family homes for rent, and rental housing that accommodates disabilities had between 36 and 55 percent of responses indicating demand.

8. Do you want to rent or buy your next home?

Over 55 percent of respondents were not looking for a home, while over 32 percent were looking for something to buy and over 12 percent were looking for something to rent.

9. How many bedrooms do you want?

Over 43 percent of respondents wanted three bedrooms, followed by about 28 percent wanting two bedrooms. Only about 22 percent wanted four bedrooms, and very few wanted one bedroom or more than four bedrooms.

10. How many bathrooms do you want?

Almost 68 percent of responses wanted two bathrooms, followed by almost 21 percent of responses wanting only one bathroom. Relatively few wanted three or more bathrooms.

11. How much interior space do you want?

Most respondents (over 71 percent) want between 1,000 and 2,000 square feet of living space, not including the garage.

12. Are you waiting to find a new home to rent or buy for any of these reasons?

Most choices received less than a 15 percent response rate, but “Yes – Housing is too expensive” was indicated by over 39 percent of respondents.

13. What amenities are you looking for?

Top responses were in-unit laundry rooms (over 80 percent), attached garages (almost 67 percent), and open floor plans (over 43 percent). Few were interested in pools or high-end finishes.

14. For buyers: How much would you spend on a home that fits your needs? Monthly payment includes taxes and insurance, but not utilities:

The most popular two price ranges were $100,000 - $124,999 and $125,000-$174,999, which both received 22.6 percent of responses each. Almost 91 percent of responses were between $50,000 and $249,999.

15. For renters: How much would you spend up to for a home that fits your needs, including utilities?

Over 86 percent of responses would spend between $500 and $1,249 per month.

16. If you are not looking for a new home, why do you plan to stay in your current home?

Over 79 percent of responses stated that they already liked where they live, had a paid-off home, or didn't want to move. Almost 18 percent of responses stated they couldn't afford to move, and less than 2 percent couldn't move because they couldn't find somewhere to live.

Q17. If you are not looking for a new home, what would you change about your current home?

There was a mostly even distribution of responses to this question, except for the over 35 percent of responses that indicated they had large repairs that needed to be made.

Q18. Here is a list of ideas that your community can use to make housing more affordable. Which ideas do you support?

The top ideas that had support were programs that help homeowners repair or insulate their homes (over 65 percent), programs that help new homeowners with a down payment (over 59 percent), and programs for people to pay only 30 percent of their income on housing (almost 56 percent).

In general, survey results reveal demand for housing for lower to middle incomes, housing that is ADA accessible, and strategies to assist buyers and renters financially while improving the condition of existing properties. There isn't necessarily strong support for high density, urban style living, high-end finishes and features, or housing with large square footage and rooms. In addition to this survey, interviews from various stakeholders in Juneau County provided additional insight regarding market conditions, consumer finances, and buyer preferences. This provides more a perspective of what barriers exist to creating the housing conditions that survey respondents desired.

Stakeholder Interviews

NCWRPC staff conducted five in-depth stakeholder interviews that included a real estate agent, a homebuilder, a mortgage lender, a property owner and landlord, and an individual who works in the homes of low-income households throughout the County. Below is a summary of these conversations.

Interview 1

The first interview involved a staff member of an organization who works throughout the County with low-income households. Looking at the past 20 years, this individual has not observed considerable new construction throughout the County, but some upgrades and lead abatement have occurred to existing housing units. But, in general, housing available to low-income households is in poor condition and difficult to obtain. Different challenges face different types of housing units.

Housing that is subsidized, such as through Section 8 vouchers, is often in better condition than non-subsidized housing when looking at the units that are available to low-income households. But due to credit and background check requirements, as well as the limited number units, many low-income households whom these programs are intended to serve can't use them. For those who do qualify, there are still some issues with mold, infestations, and other safety-related code violations. Combined with poor property management and slow responses to repair requests, many households choose to leave these properties. There is a concern that Section 8 and similar program administration will be outsourced, removing local knowledge of the County's low-income housing needs, since this has occurred in other Wisconsin counties.

Privately-owned, for-rent housing that is available to low-income households is often in poor condition, but there are typically fewer requirements when applying for a lease. This benefits families with difficult pasts, where a criminal record or poor credit might impact their ability to obtain housing. But rents and property conditions vary, with many of these housing units being in worse condition than subsidized housing and many tenants spending far more than 30 percent of their income on housing. Rent can also increase more quickly since there are no year-to-year rent controls like in subsidized housing. There is also a concern that, if more housing is built, existing units will become tourist rooming houses due to the County's proximity to the Wisconsin Dells and other tourist destinations, limiting choices for County residents.

Barriers like credit and background checks, as well as application fees, result in much higher requirements to obtain housing now than compared to as recently as five years ago. Families living in generational poverty often have few or no references or people to cosign a lease, and families who have lived in the County for generations are now moving to other counties with more housing options. Some don't even apply for housing in Juneau County, because they don't expect to be approved as a renter and the application fee is expensive. There are relatively few people moving into Juneau County and there are few choices for those who do. There is also a need for educating some households on personal finance, maintenance, and other aspects of successfully renting or owning a housing unit to ensure long term success when they find a place to live.

For those who can find housing, families are more frequently sharing a single housing unit. This helps with childcare, which is also difficult to find, but results in crowded living conditions. More housing units with

3 and 4 bedrooms are needed, and there are few options like townhomes, twin homes, condominiums, and duplexes. As the population ages, it is expected that seniors could be moving in with younger families to receive care.

In summary, there are more barriers when applying to rent than there were in the past, and few housing units to choose from for low-income households. Housing is often in poor condition and there hasn't been enough new construction to keep up with demand. When housing is available, rents are high, impacting the probability of finding long-term, stable housing. These factors all lead to reduced health outcomes for households in Juneau County.

Interview 2

The second interview involved a business owner and property manager who owns several rental properties in the southern portion of the County. According to this individual, availability is the biggest issue in the area, and available apartments draw long lists of applicants and units are filled immediately. There has been a significant increase in the number of applicants in the past five years for rental properties, and this property manager has not had to advertise in over 8 years due to demand. It is particularly hard for single parents to find housing since their time and budget is already stretched thin following a divorce or separation, and there are also more households competing for the same number of rental units when families are split. Although this property owner only owns and manages for-rent units in one portion of the county, they have found that many people enjoy living in one community and community to another to have some separation, and others prefer to live and work in the same community.

This property manager noted that mortgages do not increase with inflation, and property taxes typically increase slightly every year. Although a routine tax reassessment every 7 to 10 years increases taxes considerably, this property owner felt that many property managers elsewhere use inflation and taxes as an excuse to raise rent too quickly. Supply costs are a challenge due to inflation, resulting in higher costs for necessary projects such as roof replacement. This individual's approach is to schedule maintenance and improvements, while consulting long-time tenants on the timing of upgrades so they can understand how much rent will increase and when it will increase. This gives tenants a say in whether they want cosmetic upgrades, such as new floors, or would rather keep older finishes longer in exchange for lower rent. The advantage of this approach is that stable, long-term tenants pay rent that is more affordable than in other locations, while being incentivized to keep their units in better condition. The benefit for property managers is lower turnover costs as fewer people move in and out of units. Other property managers in the area tend to have higher rent but have been fixing up existing housing.

Overall, a lack of availability is the main barrier to finding housing in Juneau County, and property management has an impact on rent prices and building conditions. There seems to be a desire to improve existing housing and expand housing options while retaining the County's rural and small-town character.

Interview 3

The individual interviewed is a realtor in Juneau County who is involved with transactions across the county for both year-round and seasonal residents. The biggest barrier to finding housing in Juneau County is the lack of inventory, especially for 3-bedroom, 2-bathroom homes between $150,000 and

$250,000. Demand is relatively even throughout the County, and demand is especially high in the City of Mauston where many jobs, services, and main highways intersect. There was also an influx of homebuyers after the COVID-19 pandemic began, with more residents relocating from the west coast and larger Midwestern cities. This has increased competition for existing housing supply for longtime, year-round Juneau County residents.

Although higher interest rates have reduced households' ability to afford more expensive homes, demand is still high since people prefer to build equity instead of renting, or plan to refinance when rates drop. Homebuying is easier for those with conventional loans or cash since subsidized loans (USDA, FHA, etc.) have minimum code requirements that many houses don't meet, putting lower-income homebuyers at a disadvantage. Buyers tend to be optimistic about the future despite concerns over higher interest rates.

There is also a lack of variety in housing styles, as first-time buyers and empty nesters don't have smaller, lower-maintenance products available like condominiums or townhomes. Some empty nesters looking to own are looking to own their next home, while others are looking to use the proceeds from their current home sale to pay for rent long term. For those who still prefer a smaller single-family home, there have been few spec home builds since 2008, resulting in few options for entry-level or middle-class single-family homes that are relatively new. Many of the new single-family homes in the County range between $450,000 and $700,000, and they generally are seasonal homes on waterfront properties near Castle Rock Lake. Land and infrastructure costs, along with frustrating and lengthy approval processes with local government have deterred new subdivisions from being created. Of the few builders that remain in the county, most of them have waiting lists of a year or more.

Overall, construction has not kept up with demand. If more developers were available to build in Juneau County, residents looking to move up into a newer, nicer home or downsize into a smaller, lower-maintenance product would free up considerable amounts of existing housing units, increasing the affordability and availability of housing for all income levels.

Interview 4

The fourth interview involved a lender in Juneau County who is familiar with challenges people face finding housing and getting approved for mortgages. The biggest challenge is the lack of available housing, and much of the available housing is in poor shape, which results in appraisals that are not high enough for someone trying to get the highest bid. Additionally, properties that do not meet inspection standards can prevent a loan from being approved. Although it is a bigger challenge than it used to be to find housing that is only 30 percent of a household's income, there is some "wiggle room" in mortgage products that allow for some households to take on a higher monthly payment. Although USDA and FHA loans have more inspection requirements, many people with small down payments rely on these products to find housing. Over half of mortgage applicants have less than a 20 percent down payment, even though 20 percent was historically promoted as the ideal down payment.

Many seniors remain in paid-off houses, and while there is an opportunity for them to downsize into a lower-maintenance product, higher rents, especially over $1,000, are shocking to relocate to. More senior housing options at lower prices could encourage them to move, freeing up larger homes to help meet demand. Seniors also are challenged with maintaining homes when they are less physically able to, but they also fear being taken advantage of by contractors when repairs are needed.

A typical middle-class single-family home is difficult to find, such as a 3-bedroom, 2-bathroom home with an attached 2-car garage. Those who are looking for a home often compromise on size or amenities and choose to remodel later, rather than being able to find a home that meets their needs immediately. Juneau County has also been a destination for those working in bigger cities who prefer to live in a more rural area and now can work remotely. Overall, there is high demand for more contractors and housing in general to meet demand.

Interview 5

The final interview included a local homebuilder who specializes in new construction, additions, and renovations throughout the County. The company is family owned, averages about three homes per year, and builds homes that average around $500,000 for purchase, not including land. The most common configuration that customers want is a 3-bedroom, 2.5-bathroom home, with in-home offices becoming more common. The homebuilder stated the following barriers that keep home prices high:

- Increased interest rates. This is currently the top reason why customers' budgets are limited, or why they delay or cancel their plans to build a home.
- Long lead times on windows, doors, and other items, which can take 2 months to arrive upon ordering.
- High construction costs.
- Limited land availability, both for City or Village lots or acreage out in the country.
- Fluctuations in material costs. For example, one 4-foot by 8-foot sheet of oriented strand board (OSB), which is used in exterior sheathing and interior subfloors, approached $50 in the past few years. It has since fallen, but not to its pre-2020 price.
- Prices and availability for subcontractors. Right now, it is difficult to find availability for concrete work, which is needed to pour foundations. Costs for pouring concrete have also increased.
- Customers have "sticker shock" when comparing a quote on new construction compared to the price-per-square-foot of existing homes.
- Labor is difficult to find as homebuilders compete with other industries and geographic locations for employees.

The builder reduces costs by designing homes in-house, preventing customers from having to hire an outside architect when custom floor plans are desired. Interestingly, though interest rates have impacted customers' willingness to build, this homebuilder has plenty of business for the foreseeable future. This is partly due to homeowners making large equity gains in the past decade, resulting in more money that can be put towards a new house. Other customers also perceive housing to be a more stable investment than the stock market right now and are willing to pay for new construction. Finally, the homebuilder feels that being well-established in Juneau County has made working with permitting and inspections go very smoothly throughout the County, and they currently do not have issues working with various municipalities.

Summary

Interviews of Juneau County residents and workers revealed the following issues the County faces in providing desirable housing for residents of all income levels:

- Construction, materials, land, and labor costs are high, and land, materials, and workers are scarce.
- Rising interest rates reduce how much homeowners can afford.
- Existing housing that's affordable is often in poor condition.
- It is difficult to build new housing that's affordable.
- There is concern that remote work and tourist rooming houses allow seasonal residents to reduce the housing supply for year-round residents with lower incomes.
- Inflation impacts household budgets, making it more difficult to stretch budgets to afford housing.
- Application fees, credit checks, and background checks have had more requirements in recent years, preventing low-income households from finding affordable housing.
- Government programs, such as vouchers for rental housing or subsidized mortgages for homeownership, help many households but also have several drawbacks.
- Inspections and appraisals make it difficult to close on a mortgage, making older starter homes less feasible for lower income households to purchase.
- A shortage of housing units contributes to higher rents and purchase prices. This is especially true for starter-to-middle class housing.
- Senior and ADA-accessible housing are expected to be in higher demand soon. These involve small, low-maintenance units, which means that first-time homebuyers may also be competing with senior households and households with disabilities for existing housing.
- Many seniors who would ideally live in senior-oriented housing remain in a home that might be too much work for them because it is paid off, and new senior apartments are expensive.
- Inflation impacts the cost of repairs, maintenance, and utilities, increasing rent. Tax assessments also reduce affordability when property taxes increase.
- Available rental units are typically filled immediately.
- People enjoy Juneau County's small-town/rural atmosphere and its convenient location between larger cities like Madison and La Crosse.
- For single family homes, 3 bedrooms and 2 to 2.5 bathrooms are in high demand.

Above: Slab-on-grade homes and small lots are increasing in popularity since they reduce construction and energy costs and allow for barrier-free, ADA-accessible living as the Country's population ages. Above is an example in Marathon County, Wisconsin, where a Homeowners Association Fee (HOA) covers snow removal and lawn mowing for residents who want low-maintenance living.

Additional findings from other housing studies in Central Wisconsin, which may be relevant to Juneau County, include:

- Lot size, density, and setback requirements make it difficult to construct single- and two-family housing at a reasonable price. There are also more building code requirements than before. For example, firewalls also make constructing townhomes a challenge due to changes at the state level, and newer insulation and electrical code requirements add to the construction cost.
- Because of the cost of new construction, more families are remodeling or expanding their own homes who would otherwise be moving into a new, larger house.
- Central Wisconsin homebuyers tend to be more fiscally conservative compared to other markets, which could partly be due to lower household incomes compared to larger cities.
- Rural areas and small towns sometimes have the most pronounced housing shortages, making it difficult to retain needed employees like teachers and nurses.
- Several decades ago, more funding was available for municipalities to pay for infrastructure, and land developers were responsible for creating subdivisions and selling lots to builders. By comparison, developers now typically pay for the infrastructure and land, create the subdivision, and build the houses, requiring more risk and up-front expenses before any homes are built.
- Farms are also more likely to be sold as one piece rather than by splitting off individual lots to increase the overall proceeds to the owner, reducing the number of buildable lots that are available.
- Although land prices and permitting fees are much lower in Central Wisconsin compared to places like Madison, it is much harder for developers to break even when creating a subdivision. This is because higher incomes elsewhere support higher home prices, which help pay for infrastructure and land costs. The developer’s risk is reduced in a community with higher incomes since construction and infrastructure costs are similar between the two markets.

Public Events

NCWRPC and Juneau County jointly held an Open House in the Village of Necedah and set up an informational display at the Elroy Fair to present background data to the public. The public was then invited to comment on the findings, share their experiences in the housing market, ask questions, and offer ideas of what to include in the final report.

Village of Necedah Open House (June 21, 2023)

In addition to NCWRPC staff, one County staff member, one Village of Necedah staff member, and a member of the public attended this meeting. Comments and concerns included:

- Lack of affordable housing.
- Households with higher incomes working remotely or outside the County increasing competition for housing.
- Lack of contractors able to build new housing or repair existing housing.
- Lack of ADA-accessible housing.
- Lack of good paying jobs in some parts of the County.
- Aging population and the challenge of maintaining homes and accessing services in a rural setting.

Elroy Fair Kiosk (June 23, 2023)

A NCWRPC staff member and County staff member set up a kiosk where Elroy Fair attendees could ask questions, review fact sheets, and take surveys. Several individuals asked questions about the project and a few surveys were distributed. A few attendees stated that they had not been looking for housing and therefore didn't think their perspective would be useful.

Public Participation Summary

There is considerable overlap between the survey, interviews, and public events regarding the challenges that County residents identified in finding and/or building suitable housing. Much of this information also supports census data and other sources of information identified in this plan. By considering all data and public participation sources when reviewing the current housing situation in Juneau County, decision makers at the municipal and County level can use programs and strategies in the following chapters of this plan to help alleviate current housing issues.

Above: Juneau County's rural landscape makes it an attractive place to live for those who want to live close to large metropolitan areas without wanting the traffic, high cost of living, or other issues that face larger cities.

7. Existing Funding Programs

The following is a compilation of state and federal funding opportunities that may be relevant to housing projects within the area. This is not an exhaustive list of the grants and loans available, and some private funding options may exist.

Wisconsin Department of Administration

Community Development Block Grant-Housing Revolving Loan Fund Program

Since 1982, over 270 communities in the State of Wisconsin have received Community Development Block Grant (CDBG) funding for housing rehabilitation and homebuyer assistance through the State CDBG Small Cities Housing Program. CDBG housing funds are loaned to low and moderate-income (LMI) households, and to local landlords in exchange for an agreement to rent to LMI tenants at an affordable rate. Once CDBG housing loans are repaid to the community, they are identified as CDBG Housing Revolving Loan Funds (RLFs).

Under the CDBG housing RLF, homeowners in owner-occupied dwellings and homebuyers receive 0 percent interest loans that are either deferred or low monthly payments. Rental rehabilitation loans are 0 to 3 percent monthly installment loans. Loans are due in full when the title changes or when the home ceases to be the homeowner’s primary residence or when the property is sold. CDBG housing funds can only be used for CDBG eligible activities.

Community Development Block Grant-Small Cities Housing Program

The Wisconsin Community Development Block Grant (CDBG) program, administered by the Wisconsin Department of Administration, Division of Housing (DOH), provides grants to general purpose units of local government for housing programs which principally benefit low and moderate income (LMI) households. These funds are primarily used for rehabilitation of housing units, homebuyer assistance, and small neighborhood public facility projects. CDBG dollars are flexible and responsive to local needs.

In addition to addressing LMI housing needs, CDBG can be used to leverage other programs or serve as a local match. The grant also can be used as an incentive to involve the private sector in local community development efforts or to respond to area needs. The CDBG program often serves as a catalyst for other community development projects.

Homeless Programs

The Wisconsin Department of Administration administers the Emergency Solutions Grant (ESG), Housing Assistance Program (HAP), and Homelessness Prevention Program (HPP). Collectively, these three programs are referred to the EHH Program. The programs assist with costs associated with finding housing for the homeless. Additional funding sources can be found in local nonprofits and churches.

HOME Homebuyer and Rehabilitation Program

The Division of Housing (DOH) has identified homeownership and the conservation of quality owner-occupied and rental housing as top priorities for allocating federal and state housing resources. A program was established to provide essential home purchase assistance and necessary home rehabilitation, and other vital improvements for dwelling units occupied by low- and moderate-income households. The source of funds is the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program (HOME). The Wisconsin Department of Administration, DOH awards these funds to local units of government and local housing organizations through a biennial funding cycle.

Housing-Related Consumer Protection Services

The Bureau of Consumer Protection is responsible for the investigation of unfair and deceptive business practices and handles individual consumer complaints involving landlord/tenant complaints, and home improvement transactions. The Bureau is housed in the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP).

Neighborhood Stabilization Program

The Neighborhood Stabilization Program provides assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. HUD is requiring that these funds be targeted to communities with the most severe neighborhood problems associated with the foreclosure crisis.

Wisconsin Housing and Economic Development Authority (WHEDA)

Home Improvement Advantage Loan

With this loan, a homeowner can borrow up to $15,000 to improve the quality and value of their home. The borrower must have no late mortgage payments in the past six months, a credit score of 620 or better, total mortgage debt cannot exceed 110 percent of value, and household must meet WHEDA Home Improvement Advantage income limits.

Low Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit (LIHTC), like HOME, aims to encourage the production and rehabilitation of affordable housing. It provides an incentive for private entities to develop affordable housing. The credit reduces the federal taxes owed by an individual or corporation for an investment made in low-income rental housing. The amount of the tax deduction is tied to the proportion of low-income residents in the housing produced. The credit is paid out over 15 years to investors in the housing project. LIHTC provides funding for the construction of new buildings or the rehabilitation or conversion of existing structures. To qualify, a property must set aside a certain share of its units for low-income households.

U.S. Department of Housing and Urban Development (HUD)

Section 8 Housing Choice Vouchers are administered by two housing authorities within Juneau County, which are the Juneau County and City of Mauston Housing Authorities. Eligible families are issued vouchers that they can use to secure housing in the private market. Under this program, an eligible household searches for a unit that meets minimum health and safety standards and has an owner who agrees to rent under the program. Vouchers then limit what the eligible household pays, which is usually only 30 percent of their income. The landlord receives a subsidy directly for the portion of the Fair Market Rent not paid by the tenant. The voucher-holder signs a lease for a term of, at least, one year and the landlord signs a contract with their local housing authority, running concurrently with the lease. Eligibility for the program is generally limited to families with incomes below 50 percent of the median for the county in which they reside. The program is open to any housing unit where the owner agrees to participate and where the unit satisfies the standards.

U.S. Department of Agriculture – Rural Development (USDA-RD)

Section 502 Homeownership Direct Loan program of the Rural Health Service (RHS) provides loans to help low-income households purchase and prepare sites or purchase, build, repair, renovate, or relocate homes.

Section 502 Mutual Self-Help Housing Loans are designed to help very low-income households construct their own homes. Targeted families include those who cannot buy affordable housing through conventional means. Participating families perform approximately 65 percent of the construction under qualified supervision.

Section 504 Very-Low-Income Housing Repair Program provides loans and grants to low-income homeowners to repair, improve, or modernize their homes. Improvements must make the homes safer and more sanitary or remove health or safety hazards.

Section 515 Multi-Family Housing Loan program supports the construction of multi-family housing for low-income residents. Under the program, has been in operation in Wisconsin since 1969, USDA underwrites fifty-year mortgages at a one percent interest rate in exchange for an agreement to provide housing for low and very low-income residents.

Section 521 Rural Rental Assistance program provides an additional subsidy for households with incomes too low to pay RHS-subsidized rents.

Section 523 Rural Housing Site Loans are designed to aid public non-profit and private organizations to acquire sites for affordable housing.

Section 533 Rural Housing Preservation Grants are designed to assist sponsoring organizations in the repair or rehabilitation of low-income or very low-income housing. Assistance is available for landlords or members of a cooperative.

Single Family Home Loan Guarantees are designed to assist and encourage lenders to extend 100 percent loans to moderate- and low-income rural homebuyers by providing a 90 percent loan note guarantee to lenders to reduce the potential risk of extending full loans to these potential homebuyers.

Federal Emergency Management Agency (FEMA)

Hazard Mitigation Assistance Programs

FEMA's programs include the Flood Mitigation Assistance (FMA) and Building Resilient Infrastructure and Communities (BRIC) programs which help communities reduce risks from natural disasters. Examples include moving structures out of a floodplain or technical assistance for hazard mitigation planning.

Other Programs

In addition to administering some state and federal programs, the Central Wisconsin Community Action Council (CWCAC) assists with housing through programs like the Emergency Housing Assistance Fund, which has the goal of preventing homelessness if someone has a documented crisis and can't afford rent. Other homelessness programs exist in the County through various agencies and non-profits. Weatherization programs also help pay for energy efficient upgrades to older housing stock, helping existing homeowners keep housing costs in check as energy prices rise.

Emerging Programs and Policies

To address inflation and housing issues, the federal government continues to roll out new plans and programs. For example, the Housing Supply Action Plan, announced in May 2022, has the following goals:

- Reward jurisdictions that have reformed zoning and land use policies.
- Deploy new financing mechanisms to build and preserve more housing where financing gaps currently exist (manufactured housing, ADUs, 2–4-unit properties, and smaller multifamily buildings).
- Expand and improve existing forms of federal financing, including for affordable multifamily development and preservation.
- Ensure that more government-owned supply of homes and other housing goes to owners who will live in them (or non-profits who will rehab them, not large institutional investors).
- Work with the private sector to address supply chain challenges and improve building techniques to finish construction in 2022 on the highest number of new homes in any year since 2006.

Transportation funding from the American Rescue Plan Act (ARPA), CDBG, LIHTC, HOME, Bipartisan Infrastructure Law (BIL) and other Department of Transportation (DOT) and Economic Development Authority (EDA) programs will be used strategically to promote new housing development and revitalization in urban, suburban, and rural areas. Additionally, the plan calls for fixing supply chain issues and recruiting more workers for construction jobs. Overall, communities in this study should continue to monitor, apply for, and implement emerging programs that are announced after the completion of this study as needed.

In June 2023, Governor Evers signed four bipartisan bills that address Wisconsin's housing shortage. Below is a summary of them provided by the Wisconsin Economic Development Association:

- 2023 Wisconsin Act 14 creates a residential housing infrastructure revolving loan fund program to help cover the costs of installing, replacing, upgrading, or improving public infrastructure related to workforce housing or senior housing.
- 2023 Wisconsin Act 15 creates a main street housing rehabilitation revolving loan funding program to help cover the costs of improvements to or restoration of workforce housing units.
- 2023 Wisconsin Act 18 creates a commercial-to-residential conversation revolving loan fund program to help cover the costs of converting vacant commercial buildings to workforce housing or senior housing.
- 2023 Wisconsin Act 17 makes various modifications to the state's Workforce Housing Rehabilitation Loan Program.

Additionally, the Residential Housing Infrastructure Loan Program was created to allow developers to apply for loans that cover costs of installing, replacing, upgrading, or improving public infrastructure related to workforce or senior housing. There are several requirements for this program, and applications are due April 2024. Though this is a short timeline, programs like this may be extended into the future depending on state budgets.

A total of $525 million was approved by the Joint Finance Committee for the 2023-2025 state budget. It is expected that more details will become available about these changes soon, and County and local government officials should continue to monitor new funding opportunities as they become available.

8. Housing Strategies

In addition to the variety of state and federal programs that are available, individual communities may explore approaches to effectively solve specific housing needs, which are listed below.

Development Strategies

Municipalities can review and amend zoning and subdivision ordinances and remove provisions that are outdated, overly restrictive, add substantial costs, or otherwise restrict the types of housing that are either needed or what a developer is proposing to construct. Examples include reducing minimum floor area and lot sizes, allowing higher densities, allowing mixed-use development, reducing open space requirements, allowing ADUs, and removing design and parking requirements. For example, requiring extensive landscaping or a stone façade could impact the affordability of housing without improving health, safety, or welfare of a community. Municipalities may also permit subdivisions to be platted with narrowed streets and lots or only require sidewalk or parking on one side of the street instead of two to reduce the cost of new developable lots. This also saves taxpayers money in the long term as it reduces the area of pavement that needs to be maintained long-term. Even allowing developers to wait to install sidewalks until after all houses are built in a subdivision saves significant costs, since sidewalks often are damaged during construction, with as much as two-thirds of them needing to be replaced in the first few years.

Several strategies could help the construction of ADUs, which may increase in popularity as the population ages and homeowners want to live closer to an elderly relative or friend. ADUs are hard to finance, but a municipal program may assist those looking to construct one. Additionally, some municipalities in the United States have adopted plans of pre-approved ADUs so homeowners can construct them by right without having to appear before a Plan Commission or apply for a Conditional Use Permit.

Additionally, municipalities and housing committees can also reach out to developers to attract development to the area by compiling lists of available building sites along with a list of regulations and financial incentives. Preapproved concept plans or overlay districts created by municipalities can help a community and developer understand what kind of housing is expected in the future on each specific site, making the application and review process simpler for the developer. Identifying which housing types are most needed and finding a developer who specializes in that housing type can close the housing needs gap more quickly.

Finally, to maximize the use of existing infrastructure and minimize tax burden created by new development, infill development and redevelopment of existing sites already served by infrastructure is encouraged. Redevelopment projects may take more coordination and cleanup of existing sites, but funding programs through the Wisconsin Department of Natural Resources (DNR) and Department of Transportation (DOT) assist with brownfield cleanup and transportation facility upgrades.

Affordable Housing Strategies

In addition to the existing housing funding programs listed in this document, individual communities may explore the following financial strategies:

County Housing Organization

Various housing coalitions and alliances exist in other cities in Wisconsin. These groups meet to advocate for affordable housing and are active in public meetings. These can be formed at the municipal or County level. Note that this is not the same thing as a County Housing Authority, which is federally funded.

County- or Municipal-Owned Land

According to the Southwestern Wisconsin Regional Planning Commission's (SWWRPC) 2019 County Housing Study, developers found that municipal-owned land is often easiest to work with. This is because they don't have to work with private landowners and a municipality at the same time, and development expectations from the municipality are often in existing adopted plans. This process generally saves the developer time, which makes housing available more quickly and at lower prices.

Design Assistance

Individual communities could contract with a designer or architect to assist low- and moderate-income families with renovations by guiding them through building code and zoning requirements and cost estimates. Some cities in the U.S. have even adopted a series of preapproved blueprints for small houses or ADUs that homebuyers can utilize without requiring extra time or design costs to find house plans that meet all municipal and state requirements.

Developer Outreach

Municipalities can publish housing market information and available municipal-owned or privately offered land to attract developers to the area. Municipalities may also partner with each other and other entities in the area to host tours and informational events for developers interested in building in the area.

Development Bonuses

Municipalities can relax zoning standards on developments that have low-income units. For example, low-income senior housing can have reduced parking minimums since senior households are less likely to have multiple vehicles. A developer may also be granted higher density than what is typically allowed to help make a project financially feasible if they provide low-income housing units. These are only a few examples that can help incentivize affordable housing, and municipalities can write these bonuses into the zoning code or approve them under Planned Unit Development (PUD) zoning districts.

Education

Municipalities or area organizations can sponsor outreach and education that teaches households basics such as budgeting, personal finance, and maintenance to help those with little to no homeownership experience work towards homeownership. Education can also include an overview of programs available to first-time homebuyers, and creating an inventory of nontraditional financial products available to low-income households helps these prospective homebuyers in a competitive housing market.

Employer-Sponsored Housing

To address the County's workforce and housing shortages at the same time, municipalities can work with large employers in the area to identify funding for and develop housing for employees. This can involve the municipality educating area employers about the benefits of employer-sponsored housing and providing financial incentives to assist with its development.

Home Replacement Programs

Some communities identify houses in the worst condition, demolish them, rebuild them, and sell them with income restrictions to address housing affordability. The City of La Crosse, WI uses CDBG funds, HOME funds, and donations to construct new housing in this way, and sale proceeds replenish City funds when a home is complete. Local technical colleges also assist with construction so students can gain experience.

Housing Trust Funds

Housing Trust Funds require considerable funding, but they are instrumental in constructing the lowest income housing units. These funds provide subsidies to renters and construction funding to developers which are derived from a mix of federal, state, and local funding sources. Funding can also come from the state-enabled one-year extension of a TIF district where the increment is used to fund affordable housing projects.

Land Banks

Land banks are like land trusts where a public or nonprofit entity acquires land for future development of affordable housing. But unlike a land trust, land banks do not hold the land after the development is complete. Instead, they often sell land to developers or other nonprofits at a discount reduce costs.

Land Trusts

Land trusts are nonprofits that hold land where owner-occupied housing can be built. An income-eligible family can purchase the home and lease the land at a discount, and then receive a small return on the land lease when selling the home later at a predetermined price. This lowers the costs to get into homeownership and provides an opportunity to build equity, bridging the gap between renter-occupied and owner-occupied housing.

New Nonprofit Programs

Nonprofits and philanthropic organizations can boost homeownership among lower income households, allowing them to secure stable, long-term housing and build equity. Habitat for Humanity is a well-known example that constructs new housing, and United Way is another example that provides housing assistance. Counties and municipalities may reach out to these entities for potential partnerships related to housing.

Other nonprofits use creative strategies that help keep housing affordable. Homes priced under $125,000 are often bought up by investors and converted into rentals, reducing the available supply of owner-occupied housing, and driving up prices. In a few other Wisconsin communities, a Homeownership Acquisition Fund purchases housing before investors and landlords can and sells the homes to buyers who qualify for the program, mostly in the purchase price range of $90,000 to $150,000. This is because some cities have lost up to 12% of their homeowners since 2008 because of homes being converted to rentals. In addition to the program, homebuyer financial counseling and loans to rehabilitate distressed properties are available, which can be difficult for lower income households to secure under more traditional lending programs. This is one example of a nonprofit model that is used to preserve affordable owner-occupied housing.

Rent-to-Own

Houses can be rented to households with the intent to purchase, and the rent is credited towards a down payment. This requires considerable funding and an organization or public entity to administer the program.

Above: The City of Elroy’s downtown allows for a walkable environment. Historic buildings and vacant sites could be repurposed for housing, bringing residents that could fill jobs and support existing businesses.

Financial Strategies

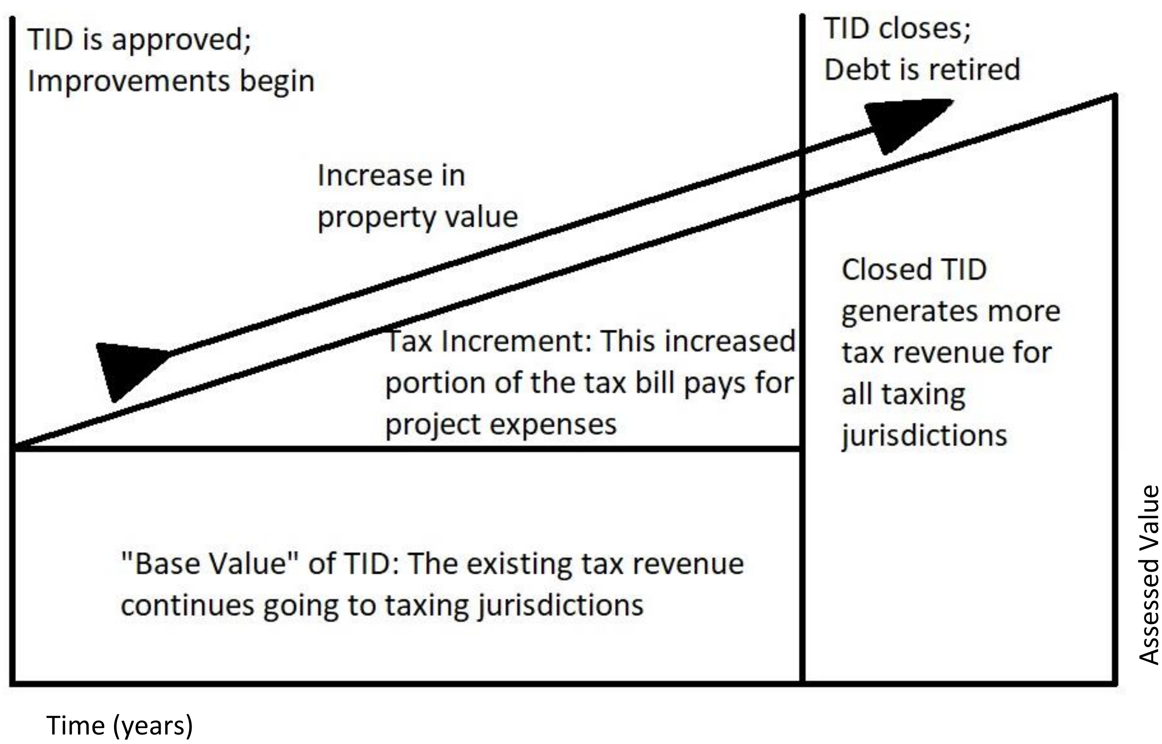
Fee Waivers

To help households maintain older homes, communities can waive permit fees to reduce remodeling costs for houses built before a certain year and below a specific value.

Financial Policies

Tax Increment Financing (TIF) can be used to pay for infrastructure costs associated with development, and existing TIFs can be extended for one year if the increment is used to benefit affordable housing. TIF works by taking a site’s existing tax revenue and keeping it in the general fund. As the property is redeveloped, its value increases, and so do its property taxes. But the increase in taxes, or increment, pays off the initial investment over a certain period, such as a loan to install infrastructure or site remediation costs. After these costs are paid back, the TIF District, or TID, closes and all future property tax payments only go towards the general fund, but in a much greater amount since the property’s value increased during the life of the TID. This involves some financial risk to taxpayers as the municipality is responsible for paying off the debt even if a project isn't successful. A newer approach to shift the risk to developers is a reverse TID, which works the same way, but the developer takes out the loan instead of a municipality, which is repaid over the life of the TID. Additionally, pay-as-you-go TIDs are a similar concept that avoids either party taking on debt, and project costs are paid for as the tax increment accumulates. Finally, outside of TIF, municipalities may allocate a recurring budget line item that can be used for affordable housing programs or new development citywide.

Figure 14: How a Tax Incremental District Works



Source: NCWRPC

Wisconsin allows for a variety of TIDs, and state policies may be amended from year to year. But they are often used for industrial and mixed-use development, or for brownfield revitalization. Using TID to pay for residential infrastructure was uncommon until recently, with the Village of Hobart (Brown County) being an example. In Hobart, a TID is being used to finance infrastructure for a master-planned subdivision with apartments, townhomes, and single-family homes where lots are subdivided for each developer's needs. The goal is to encourage a walkable downtown area with a variety of housing products in a formerly rural area while keeping prices affordable.

Drawbacks for TIDs include the possibility of becoming distressed if projects are not successful. They are also often difficult to explain to the public and can give the impression that taxpayer dollars are used to help developers profit. A strategy that municipalities can use is to include a development proforma (a forecast of a project's financial returns) in meeting packets when a TID is proposed. To prevent the misuse of public funds, the "but-for" test required of all TIDs in Wisconsin ensures that TID is only used for projects that wouldn't be feasible without TID, and every project must have a benefit to the public. Careful evaluation of development proposals that use TID and clear communication with the public regarding how TID will be used will help municipalities effectively use this tool.

In addition to TIF, municipalities may also issue general obligation bonds to help finance a development, with the bonds repaid through taxes or another source of revenue. The advantage is that they help close gaps in a financial package where multiple funding sources exist but fall short of the project's costs. The disadvantage is that they typically require property taxes to be raised.

Overall, TIF, bonds, and other financial programs and sources can be creatively "stacked" to finance a project that would be infeasible without subsidies or multiple sources of capital.

Financial Program Evaluation

Chapter 7 of this assessment contains a comprehensive list of financial programs that assist with development, but many municipalities in Juneau County area have limited staff to pursue these programs. Considerable federal and state funds have been made available in recent years, such as the American Rescue Plan Act (ARPA) and Bipartisan Infrastructure Law (BIL). These programs are often cumbersome and/or have ongoing requirements and deadlines, which would be easier to navigate through designated staff. Additionally, as project costs increase, creative stacking of a variety of funding sources is becoming more common to ensure a project's success. Individual municipalities or the county could consider hiring or contracting a position responsible for monitoring funding sources and applying for them as opportunities arise.

New Financial Programs

Individual communities in Juneau County may set up down payment assistance programs and revolving loan funds or grants for housing renovations or accessibility retrofit projects. Municipalities may also work with the Wisconsin Housing and Economic Development Authority to identify lenders in the community who can lend to homeowners who struggle to obtain traditional mortgage products. For these financial programs, a community must set criteria and conditions an applicant must meet before being awarded funds, and policies should be reviewed by legal counsel and various boards, commissions, and committees to ensure long-term success.

Evaluation of Development and Financial Strategies

Table 27 displays all development and financial strategies mentioned in this chapter and ranks them based on feasibility. Each strategy varies in terms of how much time and funding is needed, and which entity leads each strategy. Note that this is a simplified ranking system that does not include other relevant variables like staffing needed, volunteers needed, a strategy's overall impact, return on investment, or other factors that impact feasibility. Table 27 is also not weighted to give timeline or funding a stronger influence on a strategy's feasibility score.

In Table 27, "Timeline" is ranked from 1 to 3 based on how soon the strategy can be implemented. A score of "1" means the strategy likely can be implemented right away, and a score of "3" means the strategy is long-term and will require considerable time resources. "Funding" is also ranked from 1 to 3, with 1 being the most affordable and 3 being the most expensive. In many cases, municipalities are identified as possible project leaders. This is not a requirement for the strategy to be implemented by the County. Rather, it is a suggestion that municipalities consider pursuing these strategies in addition to the County to increase the chances of successfully attracting development. Finally, the "Feasibility" score is the average of the "Timeline" and "Funding" categories, and the lower the number, the more feasibly the strategy is to accomplish quickly and cost-effectively.

Table 27: Development and Financial Strategy Evaluation

Development Strategy	Leader	Timeline	Funding	Feasibility
County Housing Organization	Nonprofit or Volunteers	2	1	**1.5**
County/Municipal-Owned Land	County/Municipality	2	2	**2**
Design Assistance	County/Municipality	2	2	**2**
Developer Outreach	County/Municipality or EDO*	1	1	**1**
Development Bonuses	County/Municipality	2	1	**1.5**
Education	County, Nonprofit, or Volunteers	1	1	**1**
Employer-Sponsored Housing	Local employer	2	2	**2**
Home Replacement Program	County/Municipality	3	3	**3**
Housing Trust Funds	County/Municipality	2	3	**2.5**
Land Banks	Nonprofit	2	2	**2**
Land Trusts	County/Municipality or Nonprofit	2	2	**2**
New Nonprofit Programs	Nonprofit	3	3	**3**
Rent-to-Own	County, Nonprofits	2	3	**2.5**
Zoning/Subdivision Amendments	County/Municipality	1	1	**1**
Financial Strategy	**Leader**	**Timeline**	**Funding**	**Feasibility**
Fee Waivers	County/Municipality	1	2	**1.5**
Financial Policies - TIF	County/Municipality	2	2	**2**
Financial Policies - Bonds	County/Municipality	3	3	**3**
Financial Program Evaluation	County/Municipality	2	2	**2**
New Financial Programs	County/Municipality	2	3	**2.5**

*EDO means Economic Development Authority.

Source: NCWRPC

Other Wisconsin Examples

City of Fort Atkinson

Recognizing a need for housing in the community, the City of Fort Atkinson purchased a 75-acre site where a development fell through. The City hired a consultant to prepare a neighborhood plan that depicts grading, lot sizes, street widths, and the location of stormwater ponds and pathways. While this plan isn't the final plat, it saves the developer time and money by getting the public's approval ahead of time and removing the need to work with both the City and a private landowner concurrently. The next step for the City is to distribute the plan and select a developer capable of providing the desired housing products in the plan.

City of Merrill

The City of Merrill in Lincoln County used TIF to provide infrastructure to serve needed housing near the Airport Industrial Park. Initially, three 12-unit structures of multifamily rentals were constructed, with an additional three 12-unit structures being added as a second phase using pay-as-you-go TIF.

City of Wausau

The City of Wausau has used a variety of approaches, including TIF, brownfield remediation, disposition of City-owned land, and CDBG funds to develop new housing, especially in the Riverlife and former Wausau Center Mall areas. This allows the City to meet new housing demand, expand the tax base, and maximize existing infrastructure while attracting residents to its vibrant downtown to support businesses. CDBG funds have also been used for down payment assistance and rehabilitation of existing housing stock.

Lincoln County Economic Development Corporation (EDC)

The Lincoln County EDC released a request for proposals in November 2022 for a developer to construct needed workforce housing on two sites, one in the City of Merrill, and the other in the City of Tomahawk. These sites are not eligible for TIF, but the City of Tomahawk site will offer the land for free and additional pay-as-you-go cash incentives to help the developer provide affordable housing. The EDC is requesting multifamily housing with 0 to 3 bedrooms, and prospective developers may propose any mix of unit sizes and styles based on feasibility. The EDC also desires housing for those who are 55 and older due to limited choices and an aging housing stock in the two communities. This approach allows both communities to market desirable City-owned sites served by existing utilities while clearly communicating a vision to developers while still allowing for design flexibility.

Village of Edgar

The Village of Edgar found that TIF-eligible industrial park lots for sale for $1 were not developing since the elevation changes were not suitable for industrial park tenants. The Village removed this area from the existing TID since it would exceed the maximum amount of residential land that could be permitted within the TID under state law. But since the infrastructure was already in place, the land was easy to subdivide and sell to a developer who plans to construct a mix of multifamily and single-family housing.

Washington County

In response to the decrease in housing affordability in the past few decades, Washington County has developed the Next Generation Housing Coalition. The Coalition has developed a framework around addressing five housing barriers: high development costs, home ownership costs, zoning and land division regulations, workforce development, and public outreach. High development costs will be addressed through private-public partnerships on priority development sites. High ownership costs will be reduced through a new downpayment assistance program and employer-sponsored incentives for workforce households. The Coalition will make recommendations to municipalities for planning and zoning changes and developer agreements to facilitate new development. The Coalition will also educate prospective homebuyers and partner with businesses to help people find housing. Finally, the Coalition will engage the public and track its progress to demonstrate its success in making Washington County more affordable.

Other Strategies

Municipalities and nonprofits can work together to better communicate with and educate the public on available programs or general advice for residents looking for a place to live. They can also track housing data such as new units and prices to identify trends in the housing market and revisit strategies in this report if needed to adjust to changing conditions. Municipalities may also dedicate staff time to education, outreach, and tracking, and housing committees and coalitions can also be formed to guide actions to address housing issues and assist municipalities with outreach and education. Finally, communities can guide site-specific planning to understand what each community's needs are and what development or redevelopment may be appropriate.

Summary

Overall, municipalities and their stakeholders can bring together all funding sources and communicate them to its residents without adopting any new strategies. Each community also has a variety of regulatory, financial, and educational strategies that can be utilized to meet each community's specific housing needs, and these tools vary in complexity and feasibility. Monitoring these funding sources and other strategies as new programs and ideas emerge can be useful in adapting to changing conditions over time.

9. Conclusions and Recommendations

The recommendations in this assessment are based primarily on two sets of findings: first, the various data sources cited throughout this document, and second, feedback from public comments, interviews, and surveys. The two sets of findings differ slightly from each other due to the limitations both approaches have, so it is important consider each data source to guide decision making.

Data Summary

Background research conducted prior to public participation indicates the following:

- The County's population and average household size declined slightly in the past decade, and residents are increasing in age and living longer.
- There is a strong supply of middle-income housing; a lack of low- and high-income housing results in most people competing for the same type of housing, and lower income households having to stretch their budgets.
- Over 20 percent of renters and over 13 percent of homeowners spend more than 30 percent of their income on housing (cost burdened), and almost 16 percent of renters and over 8 percent of homeowners spend over 50 percent of their income on housing (severely cost burdened).
- There are an estimated 535 subsidized low-income housing units, 74 formerly subsidized housing units, and 4,693 low-income households. It is unlikely that there are enough market rate housing units that cost less than 30% of income to house the remaining 4,086 low-income households.
- An estimated total of 1,300 housing units are needed by 2040; Of these, 584 are needed by 2025 and 500 are needed by 2030, indicating very strong demand over the next 7 years.
- Interest rates, inflation, childcare, student loan payments, and car ownership costs continue to rise, impacting what households can spend on housing.
- Zoning varies by community, impacting the affordability and variety of housing choices that can be built.
- Land and infrastructure costs are high, development and impact fees are low.
- ADA-accessibility, broadband availability, location, transportation options, condition, size, features, and other factors affect desirability of available housing.
- Housing for the lowest income households is hardest to build because of development costs.
- Existing older housing may be less affordable relative to its purchase price due to needed large repairs.
- When only looking at census data for incomes relative to purchase and rent prices, there is a gap of 629 owner-occupied housing units between $25,000 and $49,999, and 677 units above $125,000 when using a zero percent-down payment scenario. The numbers change to a shortage of 59 units between $25,000 and $49,999 and a shortage of 2,550 units priced $125,000 and above when using a ten percent-down payment scenario. There is also a shortage of 106 rental units that cost less than $500 per month and 857 units above $800 per month. This is based on monthly housing costs being no more than 30 percent of income with a 0 to 10 percent down payment.
- The area's aging population will shift housing preferences to products that seniors are more easily able to live in. According to Maxfield Research and Consulting, LLC, there are six main categories of owners and renters based on age, which the area will need to plan for:

- **Entry-level householders**, typically early 20s singles and couples, often with roommates, renting entry-level apartments.
- **First-time homebuyers**, typically couples in their late 20s or early 30s, sometimes with children, who purchase starter homes or rent upscale apartments.
- **Move-up homebuyers**, usually couples in their late 30s and 40s, who purchase larger and newer homes.
- **Empty-nesters**, who are couples in their 50s and 60s with no children at all or children who have left home, prefer owning a home but sometimes rent lower-maintenance housing.
- **Younger independent seniors**, typically in their 60s and 70s, who prefer owning but sometimes rent lower maintenance housing, and live in warmer climates for part of the year.
- **Older seniors**, who may need to sell their home due to being unable to maintain it, typically being in their 70s or older, mostly made up of single (widowed) women.

Public Participation Summary

Survey responses and stakeholder interviews indicate the following:

- The overwhelming majority of survey respondents indicated a strong preference for owner-occupied housing that costs between $50,000 and $249,000, especially between $100,000 and $174,999, as well as renter-occupied housing between $500 and $1,249 per month.
- Affordability is perhaps the greatest concern, but those looking for a home are also concerned about crime, safety, neighborhoods, location, schools, maintenance, commute times, and quietness.
- Large homes, homes with high-end finishes or features, amenities, proximity to parks and trails, aren't as sought-after as homes that are low maintenance and have attached garages.
- Both owner- and renter-occupied single-family homes, as well as renter-occupied apartments where rent is no more than 30 percent of income, are the three most desired housing types, though there was relatively even demand for all housing unit types.
- There is a strong need for affordable, ADA-accessible housing, regardless of age.
- Nearly three times as many respondents are looking to buy than are looking to rent
- There is strong interest in programs that insulate or repair existing homes, offer down payment assistance, or subsidize rent to 30 percent of income. There is little interest in programs that assist developers with land or infrastructure costs, and little interest in reducing parking minimums.
- It is difficult to build low- and middle-income apartments and starter to mid-range, owner-occupied housing without subsidies due to rising construction, labor, land, and infrastructure costs.
- A typical middle-class home that has 3 bedrooms, 2 bathrooms, and an attached, 2-car garage with a total size of under 2,000 square feet and price of less than $250,000 is the most popular housing unit according to real estate agents, but they have grown in price and scarcity, and there is no new construction at this price.
- When an apartment or house is affordable, it is usually unavailable or in poor condition.
- Rising interest rates affect what people can buy, but there is still steady demand for new housing.

- Many seniors can’t afford to move to a lower-maintenance housing unit, and so older housing accumulates repairs. Even if seniors can afford to stay in their home, many are physically unable to maintain a home by themselves.
- Both rent and purchase prices have risen, making it more difficult to save for a down payment on an owner-occupied home. This is a barrier for more people being able to build savings and equity.
- There are mixed perceptions on how easy or difficult municipalities in the County are to work with when approving and permitting new housing.
- Juneau County is more affordable than many larger cities and has good schools, low traffic, and low crime. As people relocate from more expensive places to live, competition for housing also increases.

Recommendations

Housing market challenges in Juneau County are similar between communities within this assessment and follow statewide and nationwide trends. Construction, labor, land, infrastructure, regulatory, and supply chain concerns, along with fewer developers and investors, have driven housing prices up and inventory down. A growing and aging population will need investment in new and existing housing as structures age and struggle to keep up with demand.

To plan for future population growth and an aging population, the programs, strategies, and recommendations in this report should be implemented to lower costs and increase supply of new construction wherever possible. This assessment’s strategies and recommendations are designed for each individual community to select which approaches are most feasible to help meet housing demand. While no single solution exists, different strategies in this report all work to keep housing attainable and many can be combined within a single project.

Overall, housing availability and affordability affects buyers and renters of all income levels in Juneau County. This study recommends that all municipalities consider strategies that would enable new construction of housing of all types and prices while encouraging the preservation of existing housing. Communities should especially prioritize housing that is less than $400,000 for purchase and under $1,250 to rent as this will benefit the greatest share of area residents. Using a combination of strategies will be necessary to provide needed housing for the lowest income households as construction costs make it cost-prohibitive to keep rents at 30 percent or less of their incomes without subsidies. Additionally, housing costing more than $400,000 to purchase or over $1,250 to rent should not be discouraged as it frees up existing housing at more affordable prices, and housing in this price range is least likely to require subsidies or assistance to be constructed. Finally, strategies that preserve existing housing help maintain a steady supply of affordable housing in good condition in the long-term.

The County’s municipalities should encourage variety of housing types and prices, along with features that allow ADA accessibility and aging-in-place, to provide more options for area residents, many of which are stuck in housing they can’t afford or housing that doesn’t meet their needs. Enabling new housing units at all types and prices closes the gap between housing needs and availability. A total of 1,300 units are estimated to be needed by 2040 across all municipalities combined, with 584 needed between by 2025, and another 500 needed between 2025 and 2030, signaling strong demand over the remainder of this decade.

Each municipality and the County should review the variety of programs and strategies in this assessment and determine the feasibility of each from a financial, capacity, and political perspective. Some strategies may require hiring additional staff, organizing a municipal or County housing committee, or contracting with a grant specialist to monitor progress and implement various programs as different federal and state grants become available. Below is a list of the top five strategies all communities in the assessment should pursue that can be implemented immediately and cost effectively:

1. **Amend zoning ordinances that enable a greater variety of housing units and prices.** This includes, but isn't limited to reducing setbacks, increasing density, allowing accessory dwelling units (ADUs), allowing more multifamily options without requiring conditional use permits, reducing the minimum number of parking spaces needed, removing requirements for high-end finishes like stone or masonry, and allowing fee waivers or development bonuses like higher permitted density for developers who provide affordable housing. Zoning staff should also consider building code requirements that apply to the conversion of existing single-family structures to multi-family structures and work with the local building inspector to assist applicants who want to increase the number of units on a site. The development review process can also be modified to improve the efficiency of how quickly projects can be approved.
2. **Amend subdivision ordinances to allow for smaller lot sizes.** This reduces both land and infrastructure costs per unit as developers can sell or rent more units relative to a subdivision's area, resulting in lower rent or purchase prices.
3. **Reach out to developers, agencies, and nonprofits to increase housing supply.** Identifying, inventorying, and marketing development sites, communicating expectations, and searching for developers capable of providing a desired housing product expedites the development process and provides needed housing sooner and more affordably. Having an inventory of vacant land not only gives developers more choices, but it also could result in "scattered site" development, where several affordable units are dispersed throughout a community. Identifying creative funding sources through foundations, local employers, nonprofit organizations, and state and federal agencies makes projects more feasible and attractive to developers.
4. **Educating the community about the housing market.** Municipalities can produce fact sheets that demonstrate the strong County demand for housing as well as the benefits of new construction of a variety of housing types to effectively meet demand. This may build support for new housing projects as they are proposed. Facts sheets can also inform the public about existing renter and homebuyer programs listed in this assessment that could remove barriers to finding attainable for-rent or for-sale housing units.
5. **Updating municipal planning documents.** Municipalities may amend existing documents or initiate new plans that include a more detailed inventory of vacant land and redevelopment opportunities along with a vision of what types of housing are desired and in which locations, so developers have a clearer sense of what products to provide. For example, multifamily development is typically best suited near main roads and bus routes, which reduces impacts to quieter neighborhoods and gives residents more transportation options. Municipalities should focus especially on the Comprehensive Plan, which influences zoning, land use, and subdivision decisions. Housing initiatives can also be included in a community's strategic plan to increase support for new development. Downtown, corridor, neighborhood, small-area, or redevelopment

plans can also supplement a comprehensive plan with a more fine-grained assessment of how specific properties should develop to include more housing.

One of the largest barriers to new construction is the initial start-up costs to provide infrastructure serving a development before a unit can be rented or sold, and this applies to both multifamily and single-family housing. The following strategies require more financial resources and time to implement but have successfully been used in the County and throughout Wisconsin when used strategically:

- **Tax Increment Financing (TIF).** TIF continues to evolve, and it now includes provisions that allow tax increment to be spent on affordable housing. There are often concerns with taxpayers taking financial risk when a project is financed using TIF, but new approaches such as pay-as-you-go or reverse TIF can be used to alleviate these concerns. Using TIF allows new housing to be built when it isn't feasible under normal market conditions, creating more housing units more quickly to meet demand.
- **Bonds, Cash Incentives, and Other Financial Products.** Municipal bonds, cash incentives for developers, or line-item funding allocated to assisting with housing development are other tools that can be used to help developers install infrastructure either without TIF, or in combination with TIF.
- **Land Banks, Land Trusts, Housing Trust Funds, Rent-to-Own Programs, and Other Local Strategies.** These programs help income-eligible households obtain affordable rental units and/or build equity through their rent payments to put towards a future down payment. Both land trusts and land banks acquire land for affordable housing development, but land trusts lease the land to the homeowner and land banks sell the land to the homeowner at a discount. Housing Trust Funds are instrumental in building the lowest-income housing when used along state and federal low-income programs and the state statute-enabled TIF one-year extension provision. Rent-to-own programs involve a municipality acquiring or constructing housing units that are initially rented out but can be purchased later with rent paid in the past being credited towards the purchase prices. These strategies all require a municipality and/or nonprofit to regularly fund the initial costs, but revenue generated from renting or selling properties can be used to help replenish funding.
- **Financial Program Administration.** Several programs are available to renter, buyers, and developers through the Wisconsin Department of Administration, Wisconsin Housing and Economic Development Administration, U.S. Department of Housing and Urban Development, and U.S. Department of Agriculture. In addition to these programs, municipalities may pursue grants and other programs from federal, state, and nonprofit sources to help rehabilitate existing housing or assist with new construction. Often, a municipality receiving funding must hire or contract with a specialist who is responsible for administering and monitoring these programs and reviewing the feasibility of new programs as they are announced. Municipalities may also budget for additional rehabilitation, aging-in-place, first-time homebuyer, homelessness prevention, or other construction grants and/or low-cost loans available to residents similar and in addition to existing programs, though this requires considerably more funding and time to implement. Municipalities should evaluate emerging new funding sources as they are announced, such as the Bipartisan Infrastructure Law, to expand the options available for new housing development.

Conclusion

Although individual population forecasts vary between communities in this assessment, all municipalities listed support the County's housing market, and successful projects in any of them benefit the whole County. Neighboring counties not included in this assessment also benefit as new housing development helps the area attract needed workers and improve the local quality of life. Finally, housing should be treated as an economic development tool to support area employers in need of workers.

Housing market conditions continue to change, with increasing interest rates slowing the growth of housing prices. While this may temporarily improve purchase prices, monthly payments are now higher, and demand for units has continued. With higher interest rates, developers may face higher risk and limit the number of units constructed until financial conditions improve, further exacerbating the housing shortage in the future. Therefore, it is essential that Juneau County works to attract new development of all types and strategically reduce costs whenever possible to ensure households have access to housing that meets their needs.

10. Appendices

Appendix A: List of Known Public and Subsidized Housing Options in the County as of 2023

Development Name	Community	Units
Bluff View Apartments	Camp Douglas	10
Town Edge	Elroy	15
George Town House 1	Elroy	10
George Town House 2	Elroy	14
Country View Apartments	Hustler	8
Villa-Lyn Manor	Lyndon Station	10
John Wenum Family Apartments	Mauston	10
Fait Apartments	Mauston	11
The Arches	Mauston	11
The Colonial	Mauston	50
Mauston Senior Village	Mauston	24
Grace Apartments	Mauston	29
Stonefield Apartments	Mauston	100
River Wood Apartments	Mauston	32
Brookeview I & II	Mauston	22
Charlie Krupa School View Apartments	Necedah	11
Wood Hollow	Necedah	6
Holly Heights	Necedah	8
Rolan's Senior Village	Necedah	8
North Country	Necedah	6
Bluff Aire	Necedah	8
Bluff Aire 2	Necedah	24
Timberline Apartments	Necedah	24
Sunnydale Apartments	New Lisbon	10
Westview Haven	New Lisbon	10
Lemweir Villa	New Lisbon	22
Spring Valley	Union Center	8
Stoney Hill Apartments	Wonewoc	10
Sunrise Apartments	Wonewoc	8
River View Apartments	Wonewoc	16
Oakdale Apartments*	Camp Douglas	12
BF Apartments of Elroy*	Elroy	16
Concept II*	Mauston	6
Maine Street Apartments (Golden Eagle)*	Mauston	16
Northland Necedah Apartments*	Necedah	24

Source: Wisconsin Housing and Economic Development Authority (WHEDA), U.S. Department of Housing and Urban Development (HUD), the Low-Income Housing Tax Credit (LIHTC) program, and affordablehousingonline.com.

Developments marked with an asterisk (*) were listed under the LIHTC as "no longer monitored" which means they may no longer be subsidized but could still be considered affordable if the market rate for them is low enough.

Below are HUD's income limits for 2023 for reference:

Income Limit Category	People in Family							
	1	2	3	**4**	5	6	7	8
Extremely Low Income (30%)	$17,850	$20,400	$24,860	**$30,000**	$35,140	$40,280	$45,420	$50,560
Very Low Income (50%)	$29,750	$34,000	$38,250	**$42,500**	$45,900	$49,300	$52,700	$56,100
Low Income (80%)	$47,600	$54,400	$61,200	**$68,000**	$73,450	$78,900	$84,350	$89,800

Source: U.S. Department of Housing and Urban Development

Appendix B: Municipal and County Housing Profiles

The following pages contain a housing profile for each municipality in this assessment with water and sewer utilities as well as a Countywide housing profile.

Juneau County Housing Profile 2023

Population: 26,595
Median Age: 45.4
Pop. 17 and Below: 20.2%
Pop. 65 and Above: 20.3%

Housing Units: 14,480
Households: 10,363
Owner-Occupied: 79%
Renter Occupied: 21%

Single-Family: 14,480
2-family: 407
Multi-Family: 1,063
Mobile Home: 2,763

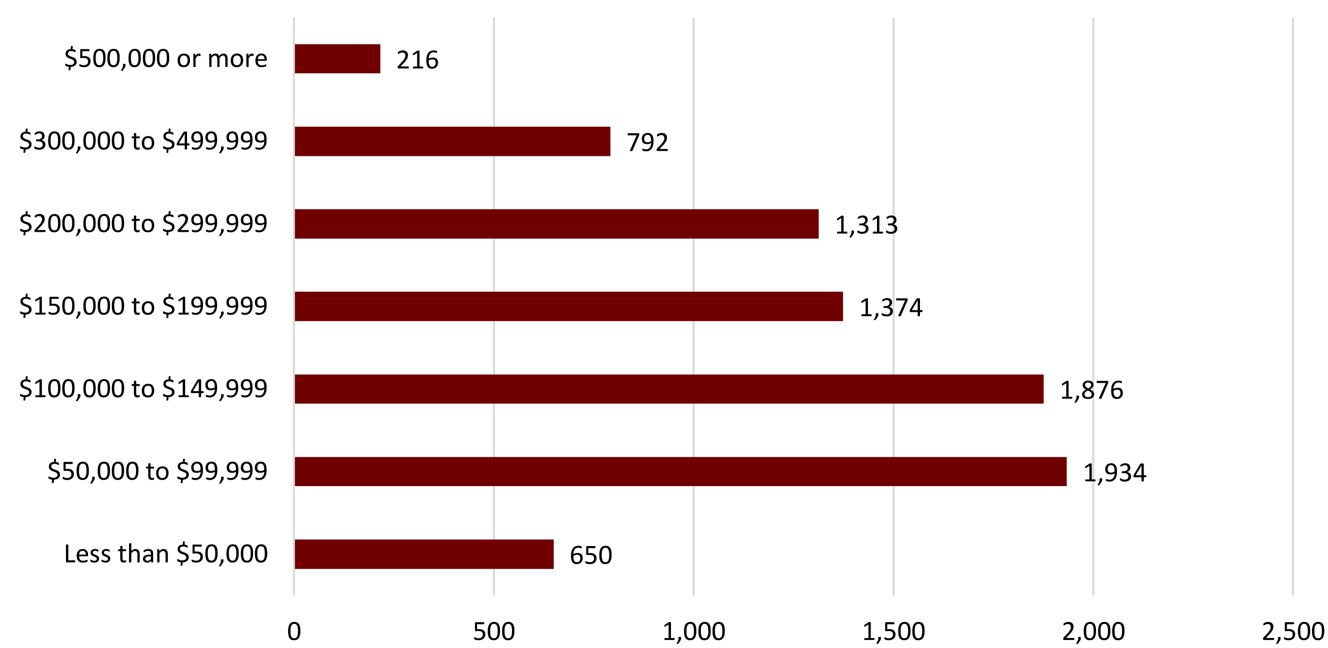
Median Housing Costs
Owner-Occupied – Mortgage: $1,254
Owner Occupied – No Mortgage: $498
Median Gross Rent: $811

Housing Affordability
Cost-Burdened Households:
Owner-Occupied : 13.2%
Renter-Occupied : 20.8%

Median Household Income
$58,561

Countywide Housing Demand:
1,300 units by 2040
584 units by 2025
500 between 2025 - 2030
194 between 2030 - 2035
23 between 2035 - 2040

Owner Occupied Housing Values
Median Home Value: $137,800



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: Juneau County Planning and Zoning, 650 Prairie St, Mauston, WI, 53948

Village of Camp Douglas Housing Profile 2023

Population: 665
Median Age: 30.2
Pop. 17 and Below: 36.4%
Pop. 65 and Above: 9.6%

Housing Units: 265
Households: 254
Owner-Occupied: 66%
Renter Occupied: 34%

Single-Family: 178
2-family: 2
Multi-Family: 30
Mobile Homes: 51

Median Housing Costs

Owner-Occupied – Mortgage: $1,117
Owner Occupied – No Mortgage: $480
Median Gross Rent: $798

Housing Affordability

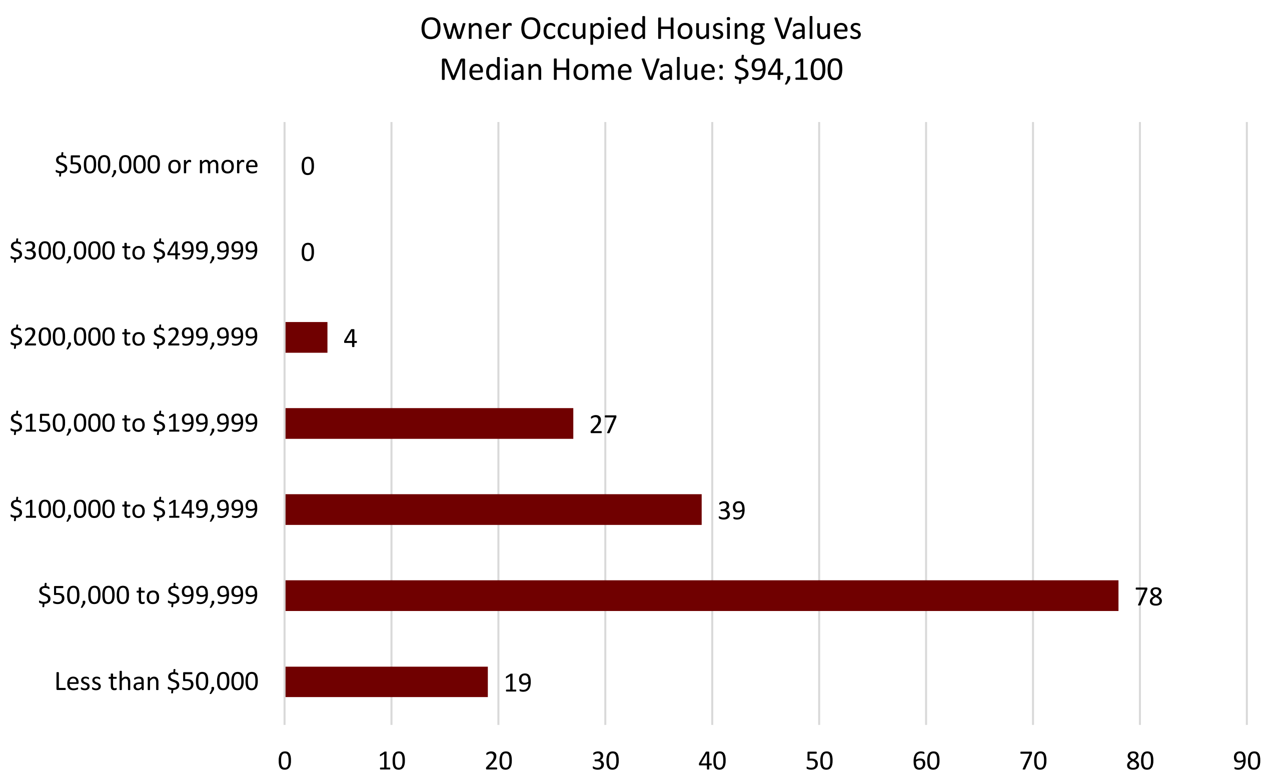
Cost-Burdened Households:
Owner-Occupied : 5.4%
Renter-Occupied : 15.8%

Median Household Income

$51,563

Housing Demand: 35 units by 2040

14 units by 2025
14 between 2025 - 2030
4 between 2030 - 2035
2 between 2035 - 2040



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: Village of Camp Douglas, 304 Center St, Camp Douglas, WI 54618

City of Elroy Housing Profile 2023

Population: 1,345
Median Age: 39.4
Pop. 17 and Below: 21.8%
Pop. 65 and Above: 19.7%

Housing Units: 618
Households: 549
Owner-Occupied: 73%
Renter Occupied: 27%

Single-Family: 491
2-family: 58
Multi-Family: 66
Mobile Homes: 0

Median Housing Costs

Owner-Occupied – Mortgage: $1,096
Owner Occupied – No Mortgage: $423
Median Gross Rent: $741

Housing Affordability

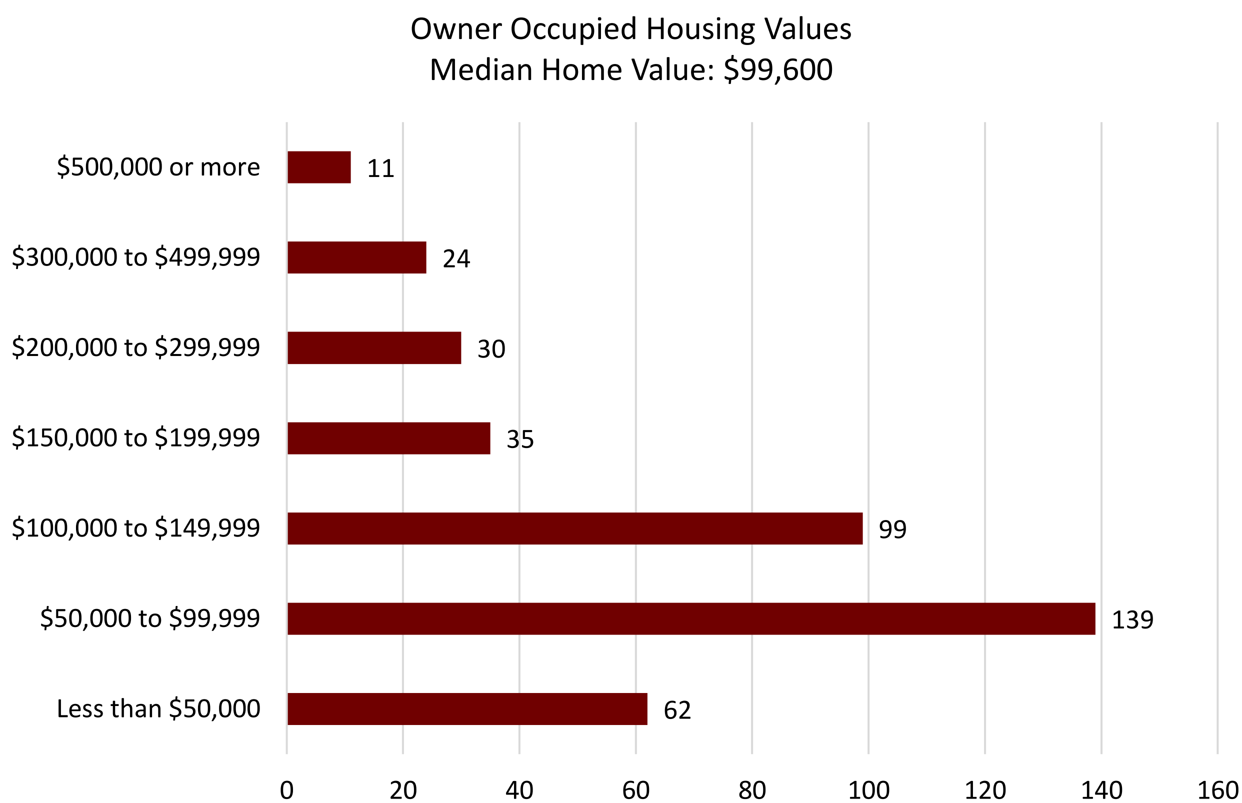
Cost-Burdened Households:
Owner-Occupied : 10.8%
Renter-Occupied : 23.8%

Median Household Income

$50,446

Housing Demand:

As needed to meet Countywide demand



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: City of Elroy, 1717 Omaha St, Elroy, WI 53929

Village of Hustler Housing Profile 2023

Population: 188
Median Age: 48.3
Pop. 17 and Below: 12.2%
Pop. 65 and Above: 20.7%

Housing Units: 105
Households: 93
Owner-Occupied: 63%
Renter Occupied: 37%

Single-Family: 81
2-family: 0
Multi-Family: 15
Mobile Homes: 4

Median Housing Costs

Owner-Occupied – Mortgage: $888
Owner Occupied – No Mortgage: $475
Median Gross Rent: $375 (2010)

Housing Affordability

Cost-Burdened Households:
Owner-Occupied : 10.4%
Renter-Occupied : 0.0%

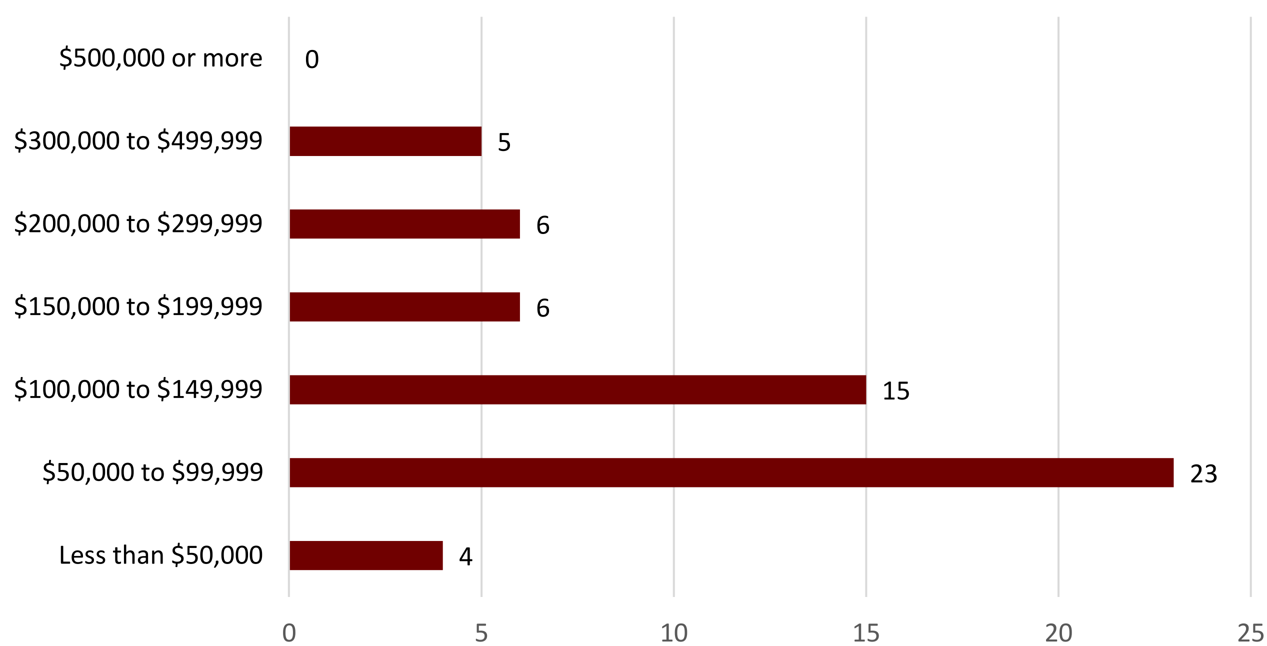
Median Household Income

$50,179

Housing Demand: 29 units by 2040

9 units by 2025
9 between 2025 - 2030
6 between 2030 - 2035
5 between 2035 - 2040

Owner Occupied Housing Values
Median Home Value: $106,900



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: Village of Hustler, 113 E Main St, Hustler, WI 54637

Village of Lyndon Station Housing Profile 2023

Population: 765
Median Age: 35.7
Pop. 17 and Below: 32.7%
Pop. 65 and Above: 13.3%

Housing Units: 654
Households: 226
Owner-Occupied: 71%
Renter Occupied: 29%

Single-Family: 171
2-family: 6
Multi-Family: 17
Mobile Homes: 66

Median Housing Costs

Owner-Occupied – Mortgage: $1,121
Owner Occupied – No Mortgage: $400
Median Gross Rent: $862

Housing Affordability

Cost-Burdened Households:
Owner-Occupied: 7.0%
Renter-Occupied: 21.4%

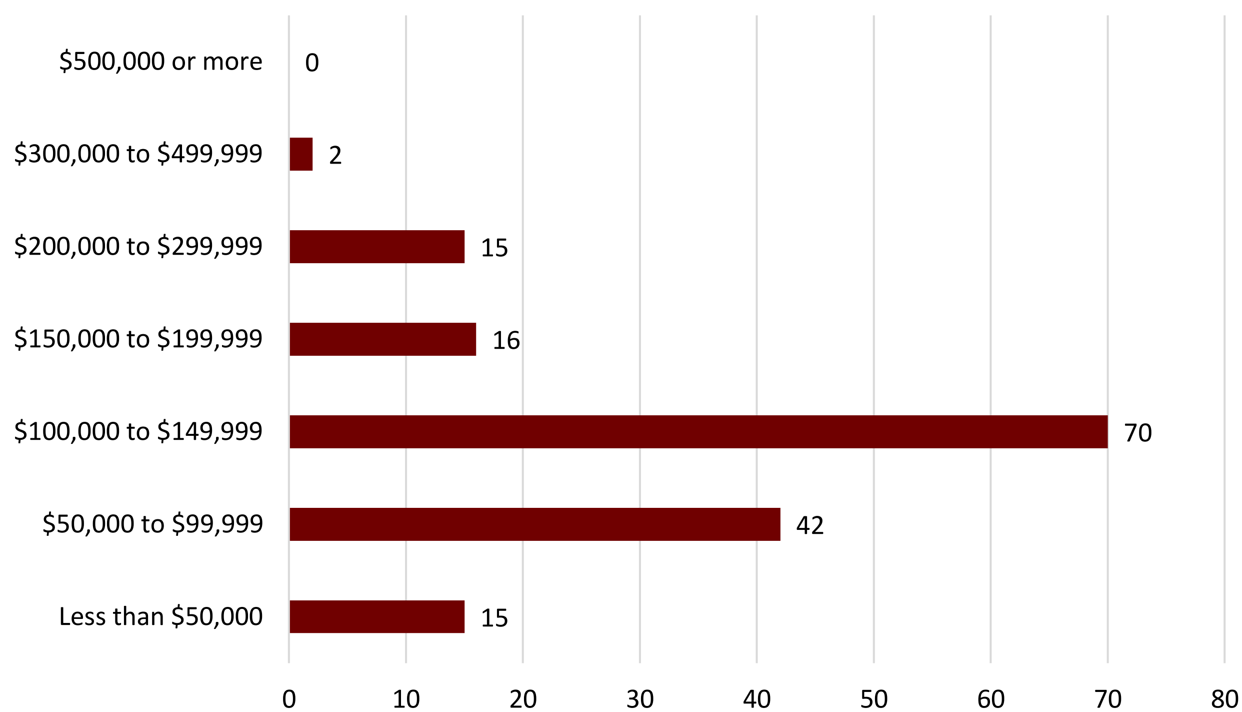
Median Household Income

$71,250

Housing Demand: 21 units by 2035

11 units by 2025
8 between 2025 - 2030
2 between 2030 - 2035

Owner Occupied Housing Values
Median Home Value: $130,400



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: 116 Lemonweir St, Lyndon Station, WI 53944

City of Mauston Housing Profile 2023

Population: 4,317
Median Age: 43.8
Pop. 17 and Below: 18.6%
Pop. 65 and Above: 19.7%

Housing Units: 1,747
Households: 1,596
Owner-Occupied: 59%
Renter Occupied: 41%

Single-Family: 936
2-family: 216
Multi-Family: 474
Mobile Homes: 86

Median Housing Costs

Owner-Occupied – Mortgage: $1,188
Owner Occupied – No Mortgage: $522
Median Gross Rent: $796

Housing Affordability

Cost-Burdened Households:
Owner-Occupied : 15.3%
Renter-Occupied : 25.4%

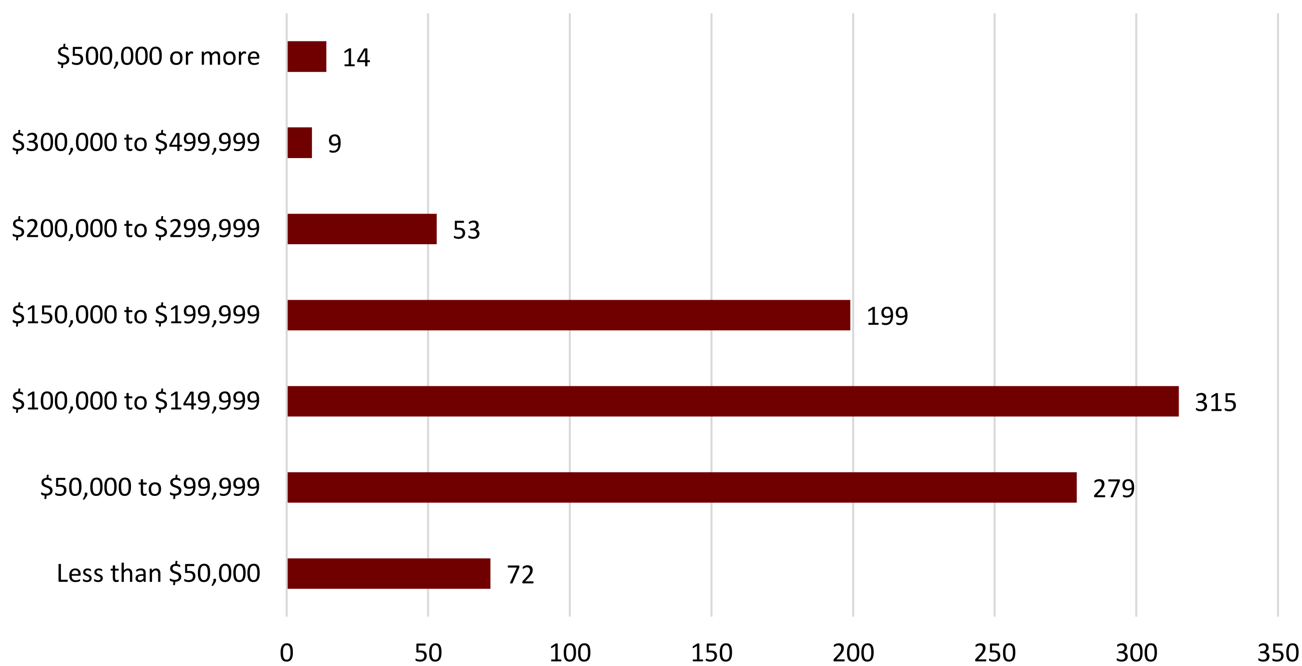
Median Household Income

$54,800

Housing Demand: 339 units by 2040

132 units by 2025
113 between 2025 - 2030
63 between 2030 - 2035
31 between 2035 - 2040

Owner Occupied Housing Values
Median Home Value: $118,700



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: City of Mauston, 303 Mansion St, Mauston, WI 53948

Village of Necedah Housing Profile 2023

Population: 1,131
Median Age: 47.3
Pop. 17 and Below: 16.7%
Pop. 65 and Above: 16.8%

Housing Units: 456
Households: 383
Owner-Occupied: 55%
Renter Occupied: 45%

Single-Family: 255
2-family: 34
Multi-Family: 137
Mobile Homes: 25

Median Housing Costs

Owner-Occupied – Mortgage: $923
Owner Occupied – No Mortgage: $525
Median Gross Rent: $812

Housing Affordability

Cost-Burdened Households:
Owner-Occupied: 6.1%
Renter-Occupied: 25.5%

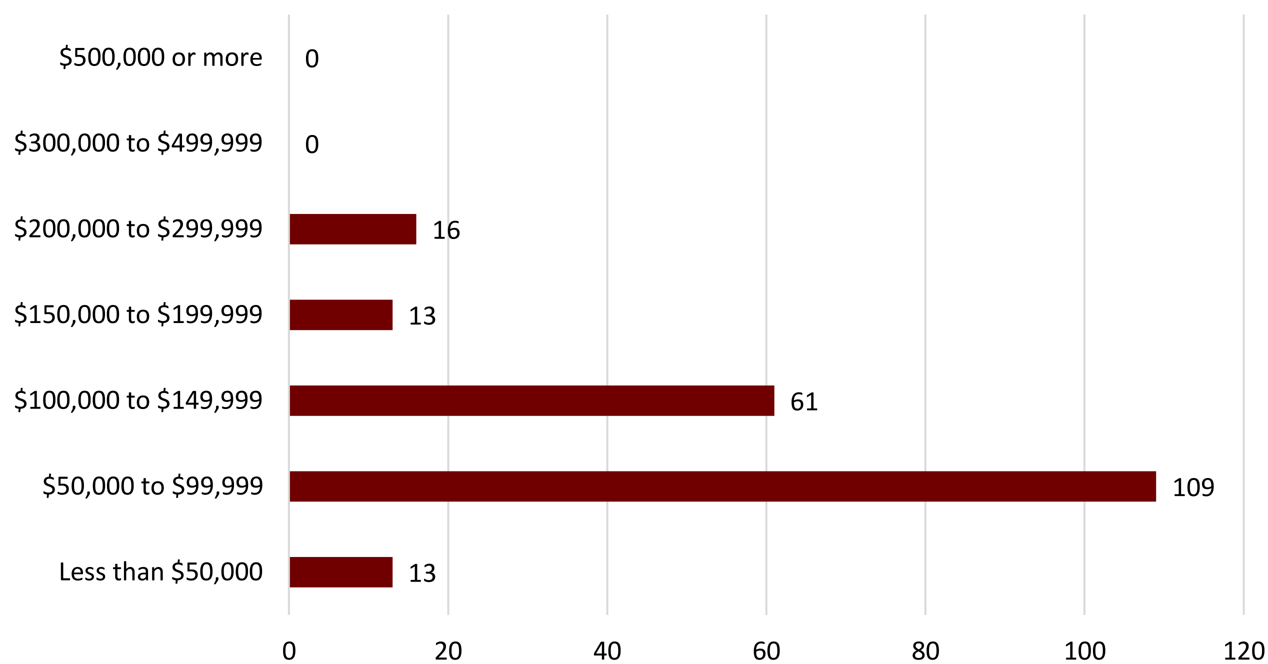
Housing Demand: 54 units by 2040

22 units by 2025
21 between 2025 - 2030
9 between 2030 - 2035
2 between 2035 - 2040

Median Household Income

$45,865

Owner Occupied Housing Values
Median Home Value: $92,700



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: 101 Center St, Necedah, WI 54646

City of New Lisbon Housing Profile 2023

Population: 2,322
Median Age: 41.6
Pop. 17 and Below: 13.4%
Pop. 65 and Above: 12.3%

Housing Units: 717
Households: 643
Owner-Occupied: 67%
Renter Occupied: 33%

Single-Family: 454
2-family: 20
Multi-Family: 133
Mobile Homes: 106

Median Housing Costs

Owner-Occupied – Mortgage: $1,043
Owner Occupied – No Mortgage: $426
Median Gross Rent: $721

Housing Affordability

Cost-Burdened Households:
Owner-Occupied: 6.3%
Renter-Occupied: 26.2%

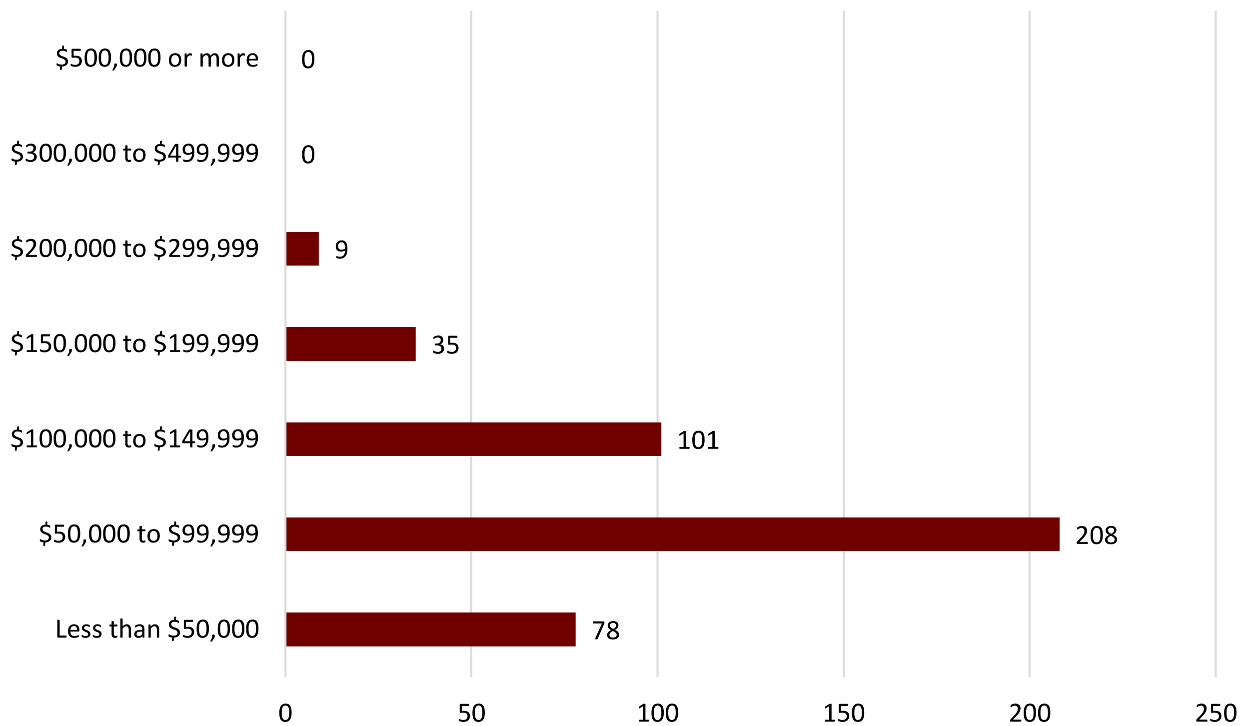
Housing Demand: 35 units by 2030

24 units by 2025
11 between 2025 - 2030

Median Household Income

$43,272

Owner Occupied Housing Values
Median Home Value: $80,700



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: City of New Lisbon, 232 Pleasant St, 53950

Village of Union Center Housing Profile 2023

Population: 197
Median Age: 38.8
Pop. 17 and Below: 26.9%
Pop. 65 and Above: 15.7%

Housing Units: 98
Households: 89
Owner-Occupied: 61%
Renter Occupied: 39%

Single-Family: 68
2-family: 12
Multi-Family: 13
Mobile Homes: 1

Median Housing Costs

Owner-Occupied – Mortgage: $1,140
Owner Occupied – No Mortgage: $438
Median Gross Rent: $900

Housing Affordability

Cost-Burdened Households:
Owner-Occupied: 9.6%
Renter-Occupied: 0.0%

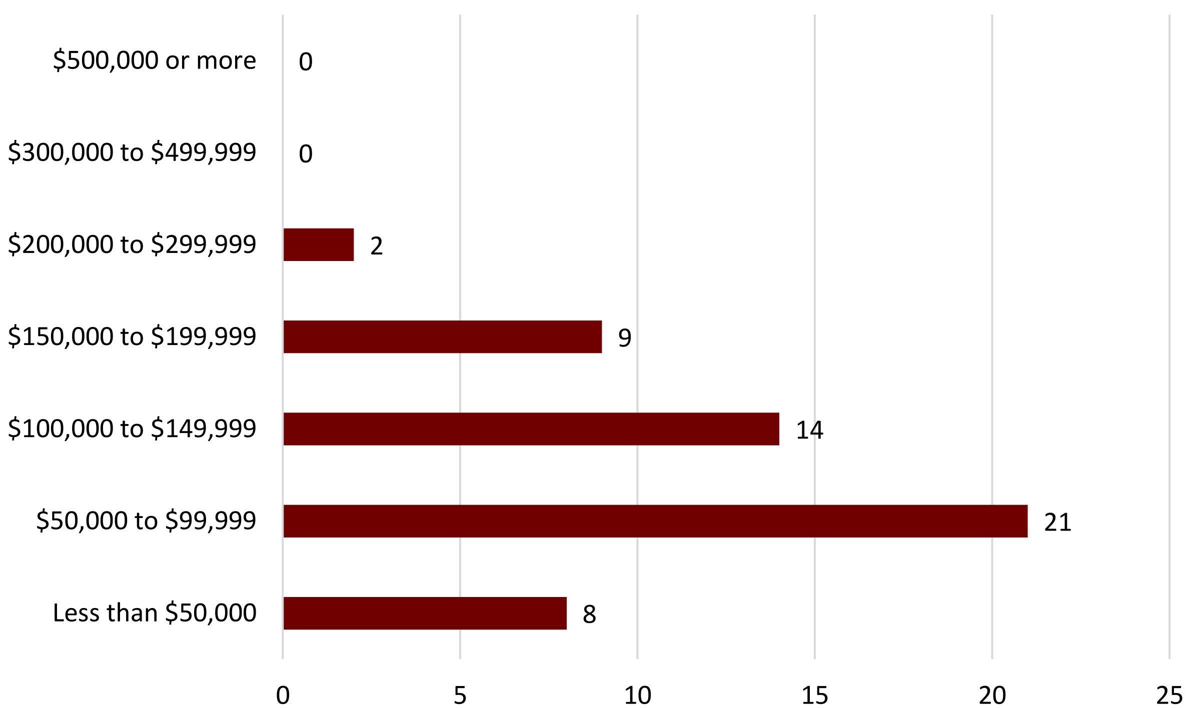
Median Household Income

$59,375

Housing Demand:

As needed to meet Countywide demand

Owner Occupied Housing Values
Median Home Value: $97,100



Source: American Community Survey 5-Year Estimates, 2021

Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: Village of Union Center, 339 High St, Union Center, WI 53962

Village of Wonewoc Housing Profile 2023

Population: 712
Median Age: 35.5
Pop. 17 and Below: 34.4%
Pop. 65 and Above: 14.2%

Housing Units: 317
Households: 284
Owner-Occupied: 73%
Renter Occupied: 27%

Single-Family: 258
2-family: 3
Multi-Family: 32
Mobile Homes: 16

Median Housing Costs

Owner-Occupied – Mortgage: $1,070
Owner Occupied – No Mortgage: $350
Median Gross Rent: $764

Housing Affordability

Cost-Burdened Households:
Owner-Occupied: 9.8%
Renter-Occupied: 25.8%

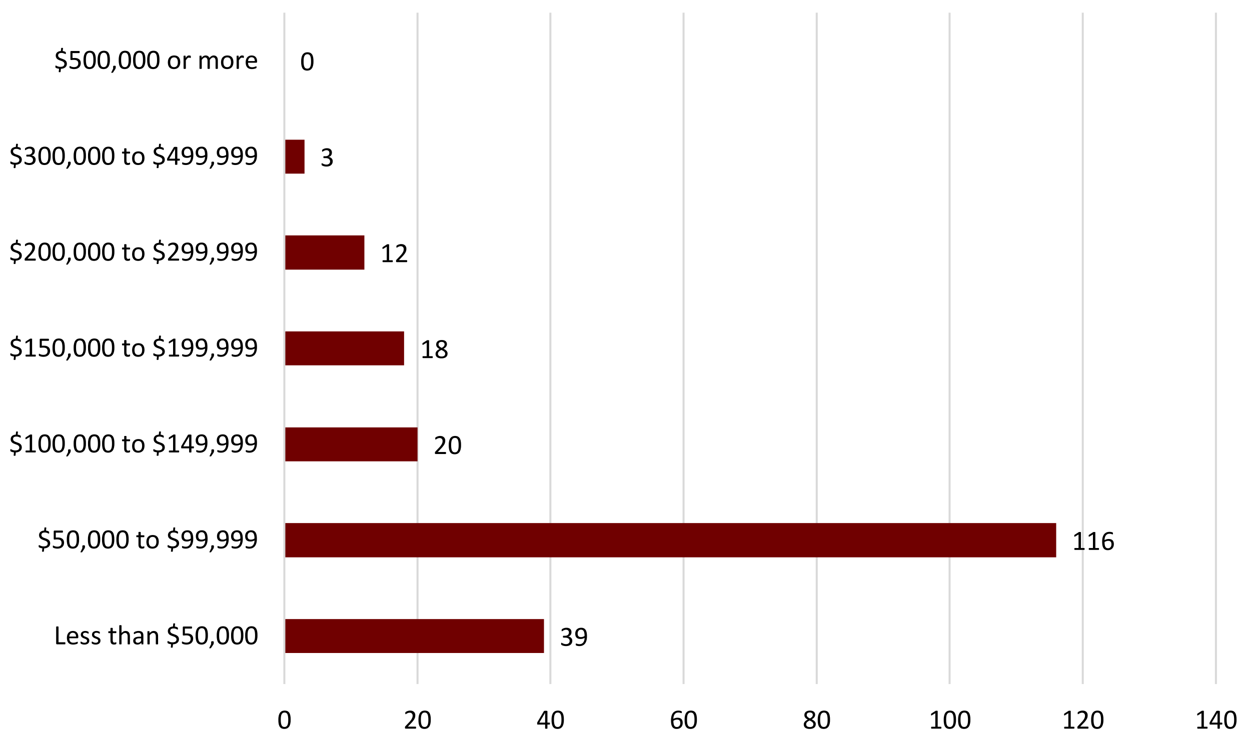
Median Household Income

$55,000

Housing Demand: 15 units by 2030

9 units by 2025
6 between 2025-2030

Owner Occupied Housing Values
Median Home Value: $78,400



Source: American Community Survey 5-Year Estimates, 2021

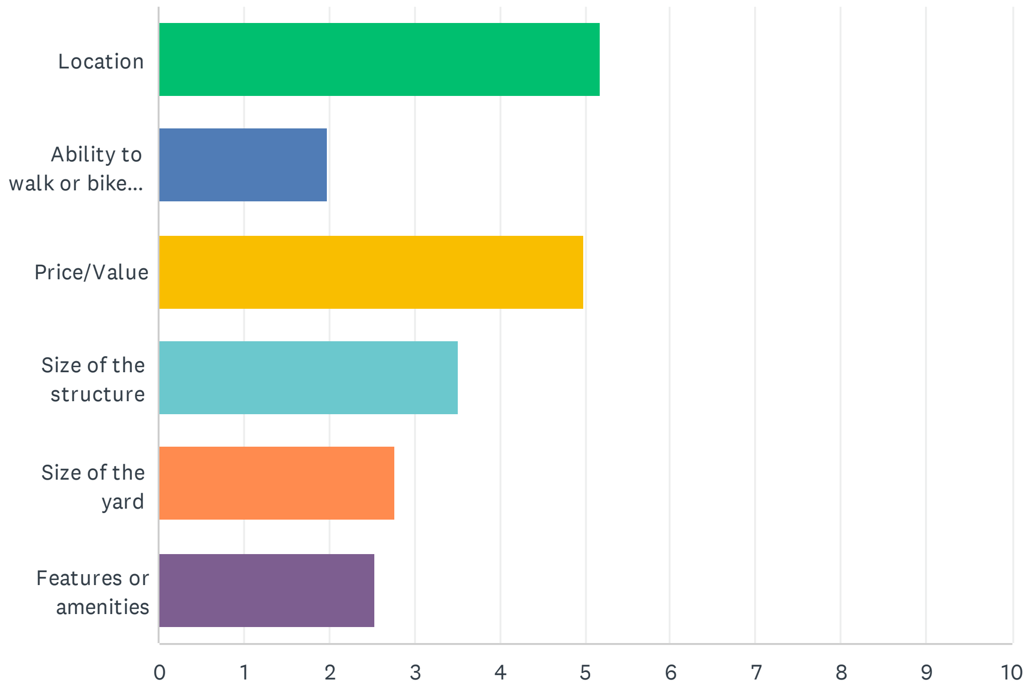
Project Contact: NCWRPC, 210 McClellan St #210, Wausau, WI 54403
Local Contact: Village of Wonewoc, 200 West St, Wonewoc, WI 53968

Appendix C: Public Survey Results

The following pages contain all responses to the public survey which were collected using surveymonkey.com. A total of 123 responses were collected.

Q1 Please rank how you decide where to live from 1 (most important) to 6 (least important):

Answered: 120 Skipped: 3



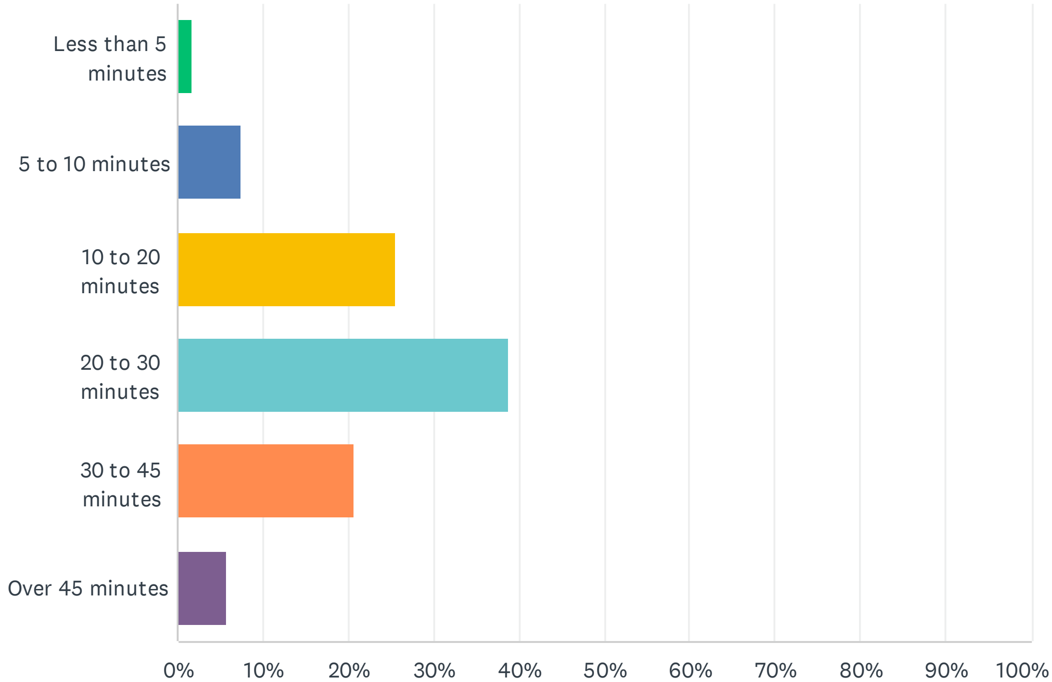
	1	2	3	4	5	6	TOTAL	SCORE
Location	55.83% 67	24.17% 29	8.33% 10	7.50% 9	3.33% 4	0.83% 1	120	5.19
Ability to walk or bike to destinations	1.67% 2	5.83% 7	10.00% 12	9.17% 11	18.33% 22	55.00% 66	120	1.98
Price/Value	38.33% 46	40.00% 48	8.33% 10	10.00% 12	3.33% 4	0.00% 0	120	5.00
Size of the structure	1.67% 2	15.83% 19	37.50% 45	25.83% 31	15.00% 18	4.17% 5	120	3.51
Size of the yard	1.67% 2	6.67% 8	20.00% 24	29.17% 35	25.00% 30	17.50% 21	120	2.78
Features or amenities	0.83% 1	7.50% 9	15.83% 19	18.33% 22	35.00% 42	22.50% 27	120	2.53

Q2 What other reasons not mentioned in Question 1 are important to you?

Answered: 102 Skipped: 21

Q3 What is the longest commute you are comfortable with? Check one:

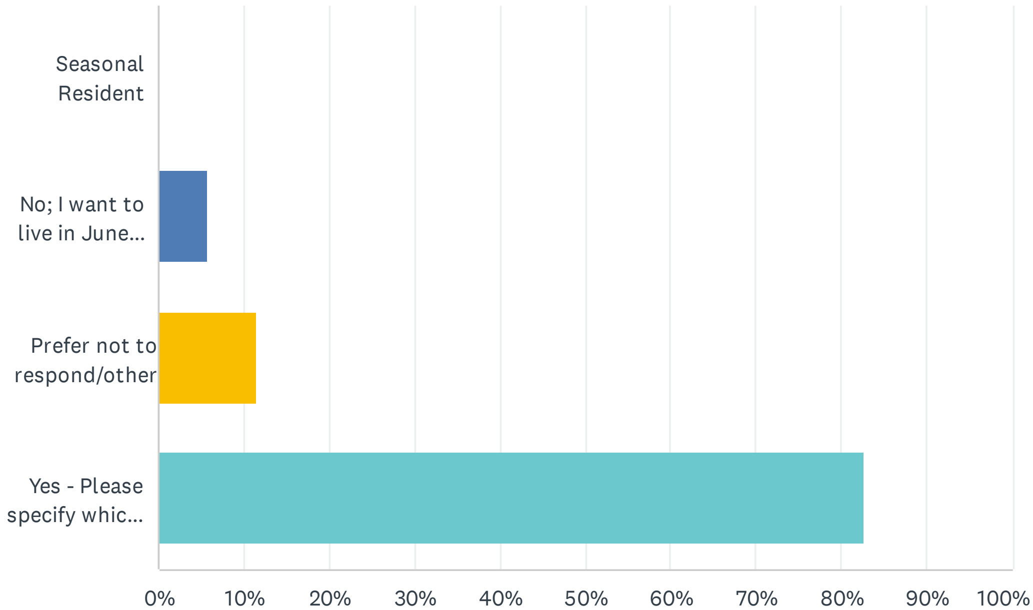
Answered: 121 Skipped: 2



ANSWER CHOICES	RESPONSES	
Less than 5 minutes	1.65%	2
5 to 10 minutes	7.44%	9
10 to 20 minutes	25.62%	31
20 to 30 minutes	38.84%	47
30 to 45 minutes	20.66%	25
Over 45 minutes	5.79%	7
TOTAL		121

Q4 Do you live in Juneau County?

Answered: 122 Skipped: 1



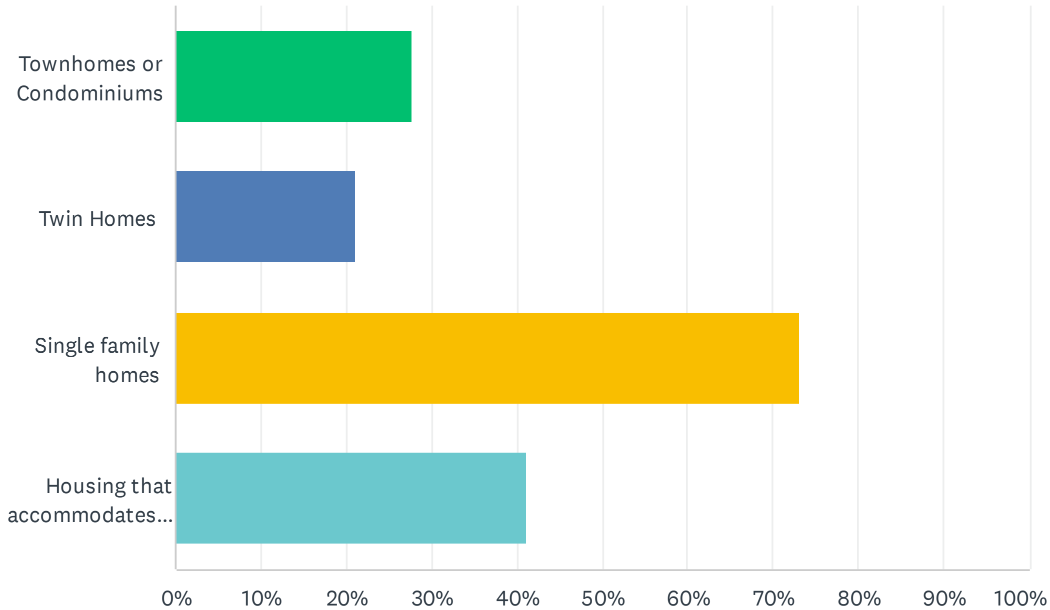
ANSWER CHOICES	RESPONSES	
Seasonal Resident	0.00%	0
No; I want to live in Juneau County	5.74%	7
Prefer not to respond/other	11.48%	14
Yes - Please specify which community:	82.79%	101
TOTAL		122

Q5 What do you like most about living in Juneau County?

Answered: 111 Skipped: 12

Q6 What kind of for-sale housing does your community need more of? You may select more than one

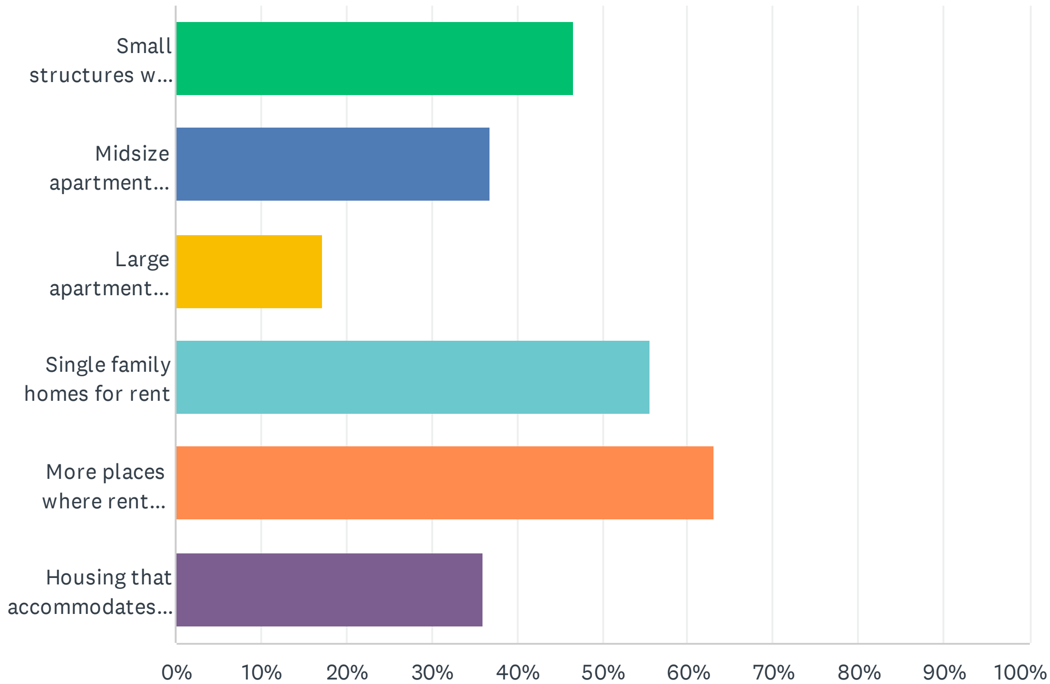
Answered: 119 Skipped: 4



ANSWER CHOICES	RESPONSES	
Townhomes or Condominiums	27.73%	33
Twin Homes	21.01%	25
Single family homes	73.11%	87
Housing that accommodates disabilities	41.18%	49
Total Respondents: 119		

Q7 What kind of for-rent housing does your community need more of? You may select more than one:

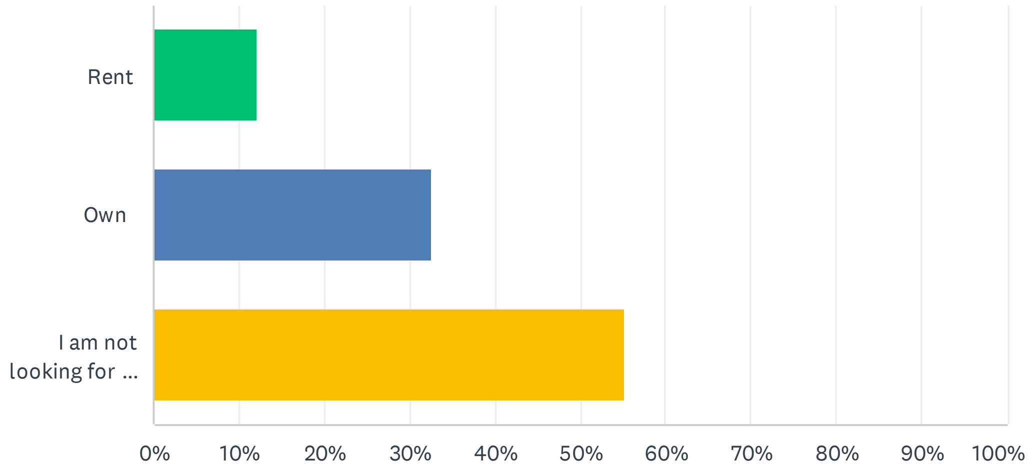
Answered: 122 Skipped: 1



ANSWER CHOICES	RESPONSES	
Small structures with 2 to 4 units, like duplexes or townhomes	46.72%	57
Midsize apartment complex with more amenities and units (1 to 2 stories)	36.89%	45
Large apartment complexes (3 or more stories) mixed with businesses near my community's main street	17.21%	21
Single family homes for rent	55.74%	68
More places where rent costs less than 30% of income	63.11%	77
Housing that accommodates disabilities	36.07%	44
Total Respondents: 122		

Q8 Do you want to rent or buy your next home?

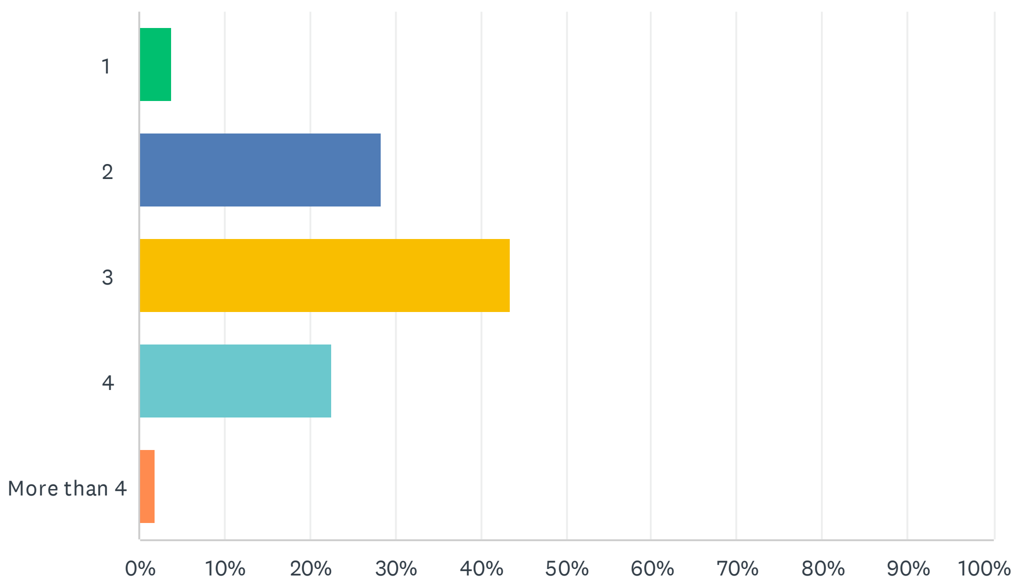
Answered: 123 Skipped: 0



ANSWER CHOICES	RESPONSES	
Rent	12.20%	15
Own	32.52%	40
I am not looking for a new place to live	55.28%	68
TOTAL		123

Q9 How many bedrooms do you want?

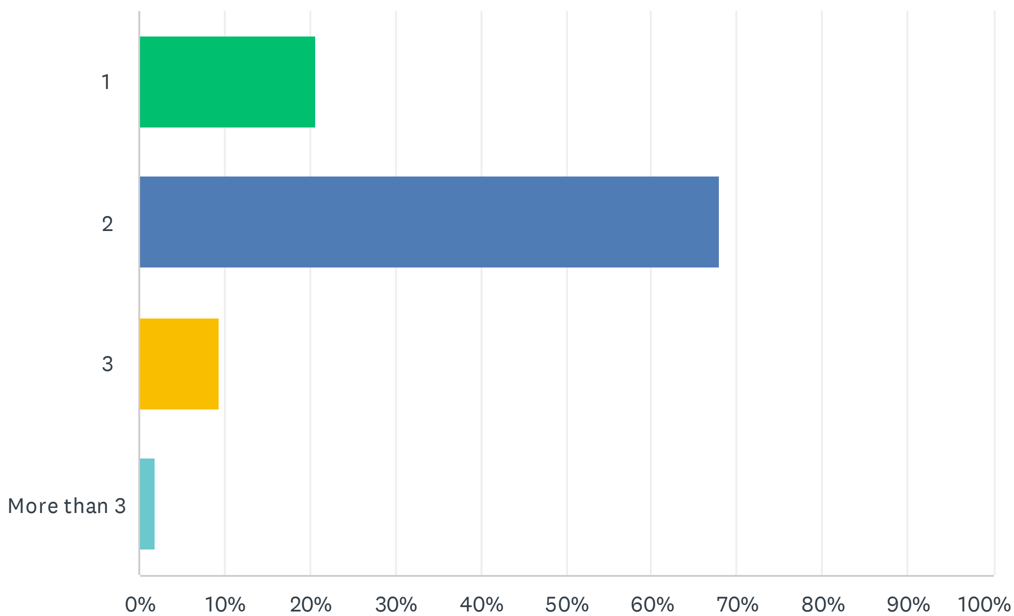
Answered: 53 Skipped: 70



ANSWER CHOICES	RESPONSES	
1	3.77%	2
2	28.30%	15
3	43.40%	23
4	22.64%	12
More than 4	1.89%	1
TOTAL		53

Q10 How many bathrooms do you want?

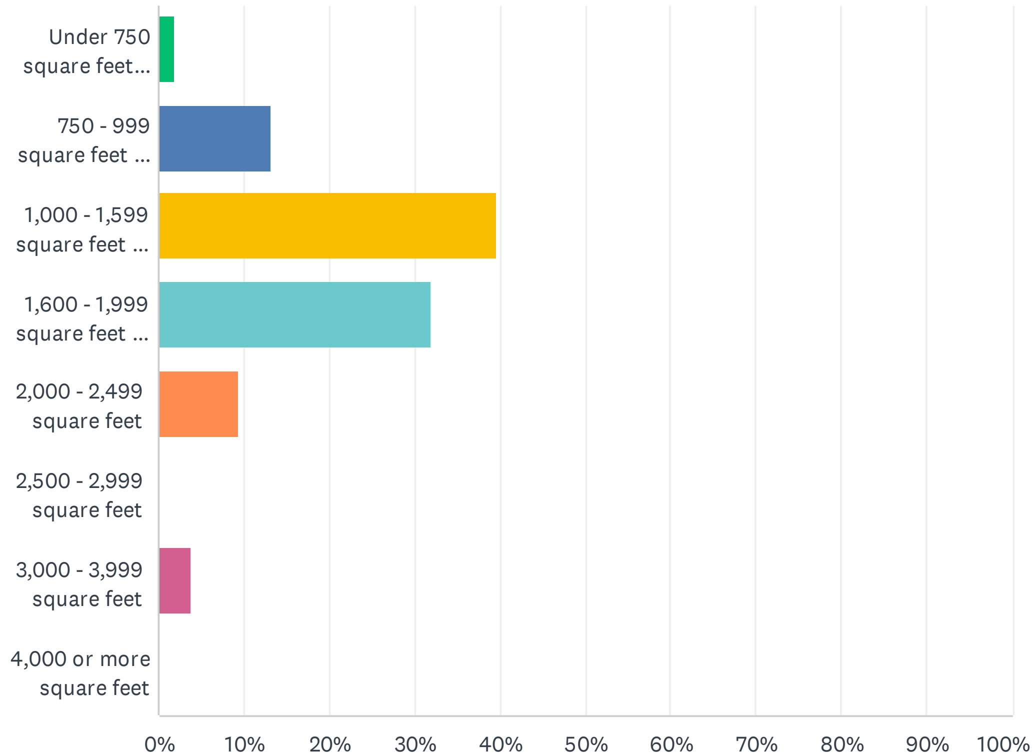
Answered: 53   Skipped: 70



ANSWER CHOICES	RESPONSES	
1	20.75%	11
2	67.92%	36
3	9.43%	5
More than 3	1.89%	1
TOTAL		53

Q11 How much interior space do you want? Square footage does not include garage space. Examples are given in the choices:

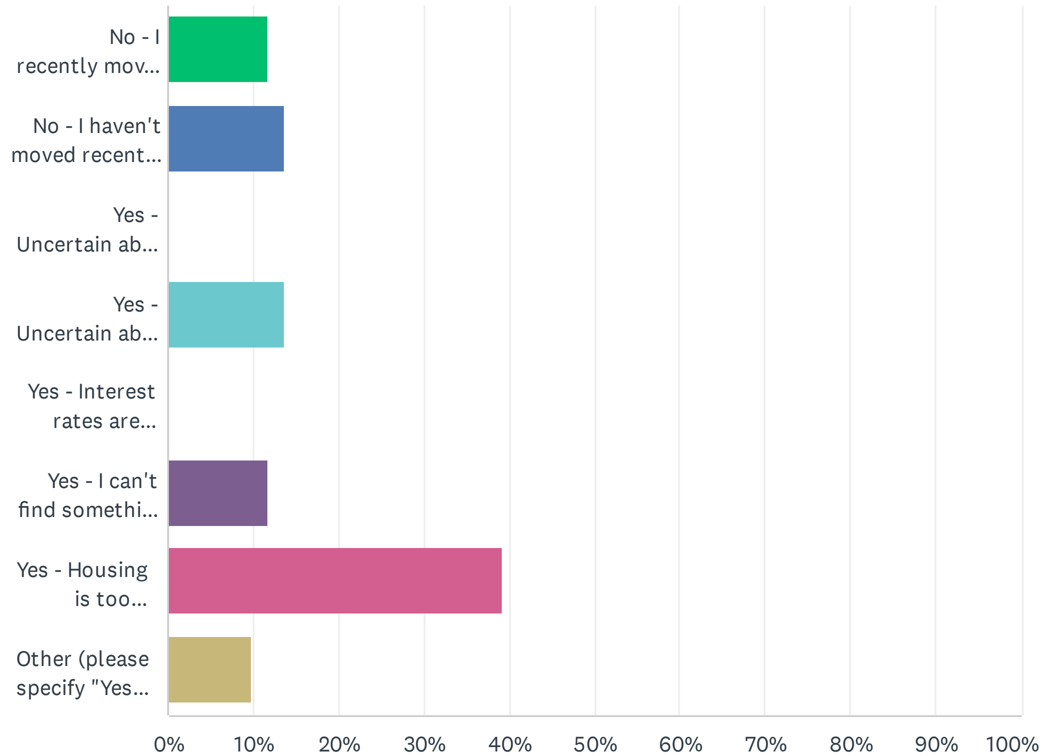
Answered: 53   Skipped: 70



ANSWER CHOICES	RESPONSES	
Under 750 square feet (Efficiency/studio or 1-Bedroom apartment)	1.89%	1
750 - 999 square feet (1- or 2-BR apartment; older starter home)	13.21%	7
1,000 - 1,599 square feet (2- or 3-BR house or apartment)	39.62%	21
1,600 - 1,999 square feet (3- or 4-BR house or apartment)	32.08%	17
2,000 - 2,499 square feet	9.43%	5
2,500 - 2,999 square feet	0.00%	0
3,000 - 3,999 square feet	3.77%	2
4,000 or more square feet	0.00%	0
TOTAL		53

Q12 Are you waiting to find a new home to rent or buy for any of these reasons?

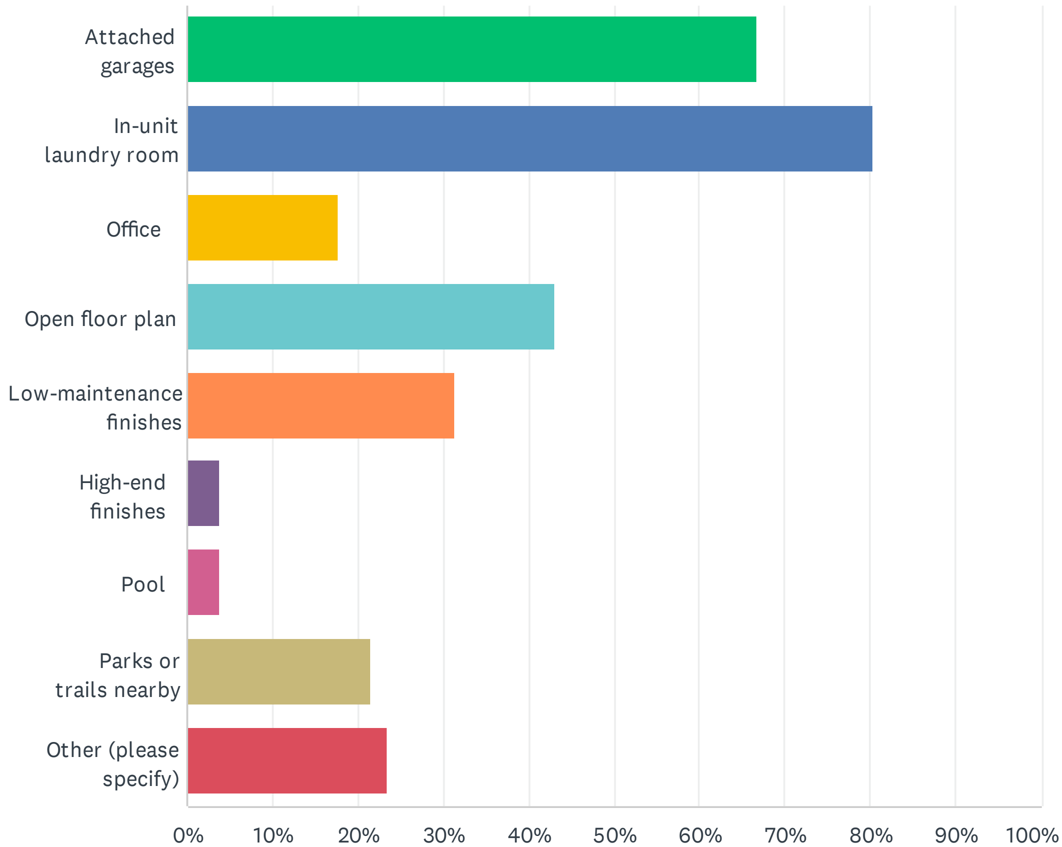
Answered: 51 Skipped: 72



ANSWER CHOICES	RESPONSES	
No - I recently moved or already know where I'm moving	11.76%	6
No - I haven't moved recently and don't plan to	13.73%	7
Yes - Uncertain about the pandemic	0.00%	0
Yes - Uncertain about the economy	13.73%	7
Yes - Interest rates are changing	0.00%	0
Yes - I can't find something I like	11.76%	6
Yes - Housing is too expensive	39.22%	20
Other (please specify "Yes" or "No" and why)	9.80%	5
TOTAL		51

Q13 What amenities are you looking for? You may select more than one:

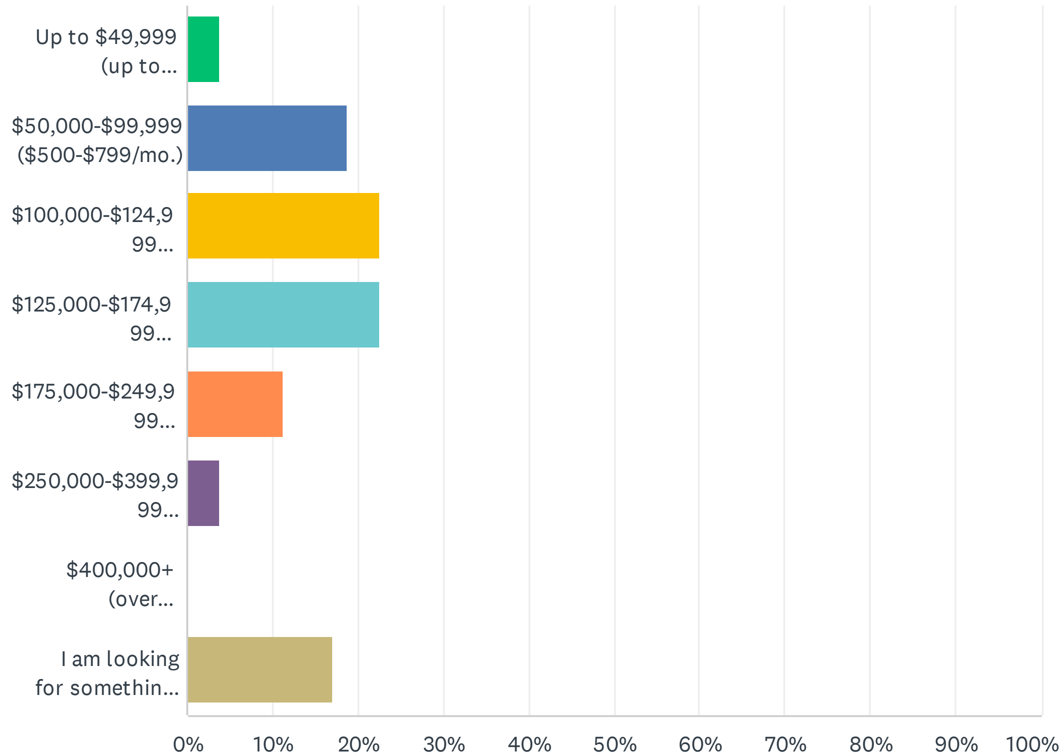
Answered: 51 Skipped: 72



ANSWER CHOICES	RESPONSES	
Attached garages	66.67%	34
In-unit laundry room	80.39%	41
Office	17.65%	9
Open floor plan	43.14%	22
Low-maintenance finishes	31.37%	16
High-end finishes	3.92%	2
Pool	3.92%	2
Parks or trails nearby	21.57%	11
Other (please specify)	23.53%	12
Total Respondents: 51		

Q14 For buyers: How much would you spend on a home that fits your needs? Monthly payment includes taxes and insurance, but not utilities:

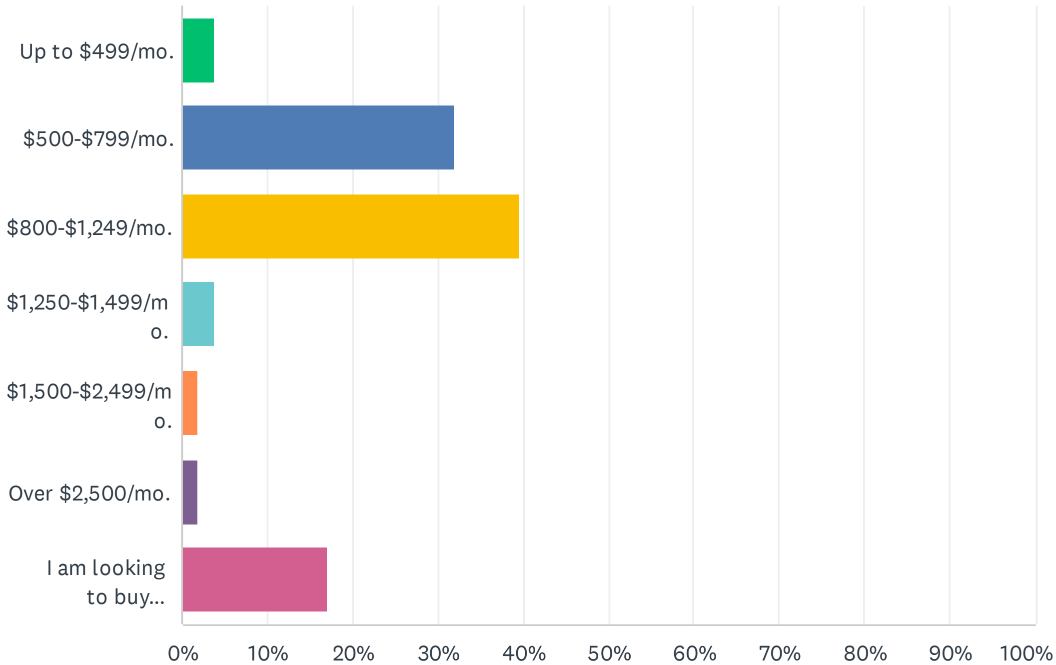
Answered: 53 Skipped: 70



ANSWER CHOICES	RESPONSES	
Up to $49,999 (up to $499/mo.)	3.77%	2
$50,000-$99,999 ($500-$799/mo.)	18.87%	10
$100,000-$124,999 ($800-$1,249/mo.)	22.64%	12
$125,000-$174,999 ($1,250-$1,499/mo.)	22.64%	12
$175,000-$249,999 ($1,500-$2,499/mo.)	11.32%	6
$250,000-$399,999 ($2,500-$3,749/mo.)	3.77%	2
$400,000+ (over $3,750/mo.)	0.00%	0
I am looking for something to rent instead	16.98%	9
TOTAL		53

Q15 For renters: How much would you spend up to for a home that fits your needs, including utilities?

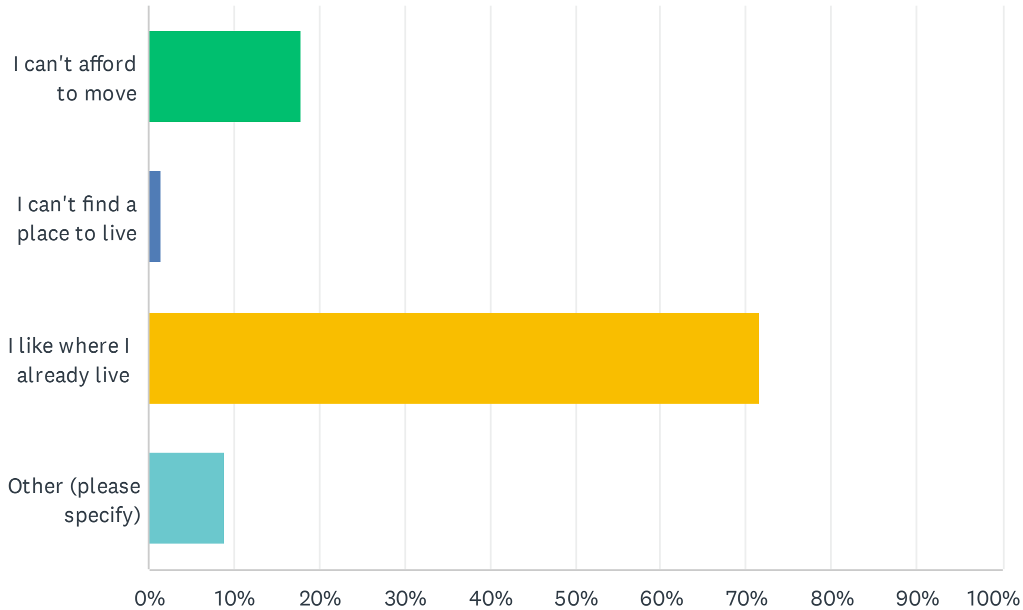
Answered: 53 Skipped: 70



ANSWER CHOICES	RESPONSES	
Up to $499/mo.	3.77%	2
$500-$799/mo.	32.08%	17
$800-$1,249/mo.	39.62%	21
$1,250-$1,499/mo.	3.77%	2
$1,500-$2,499/mo.	1.89%	1
Over $2,500/mo.	1.89%	1
I am looking to buy something instead	16.98%	9
TOTAL		53

Q16 If you are not looking for a new home, why do you plan to stay in your current home?

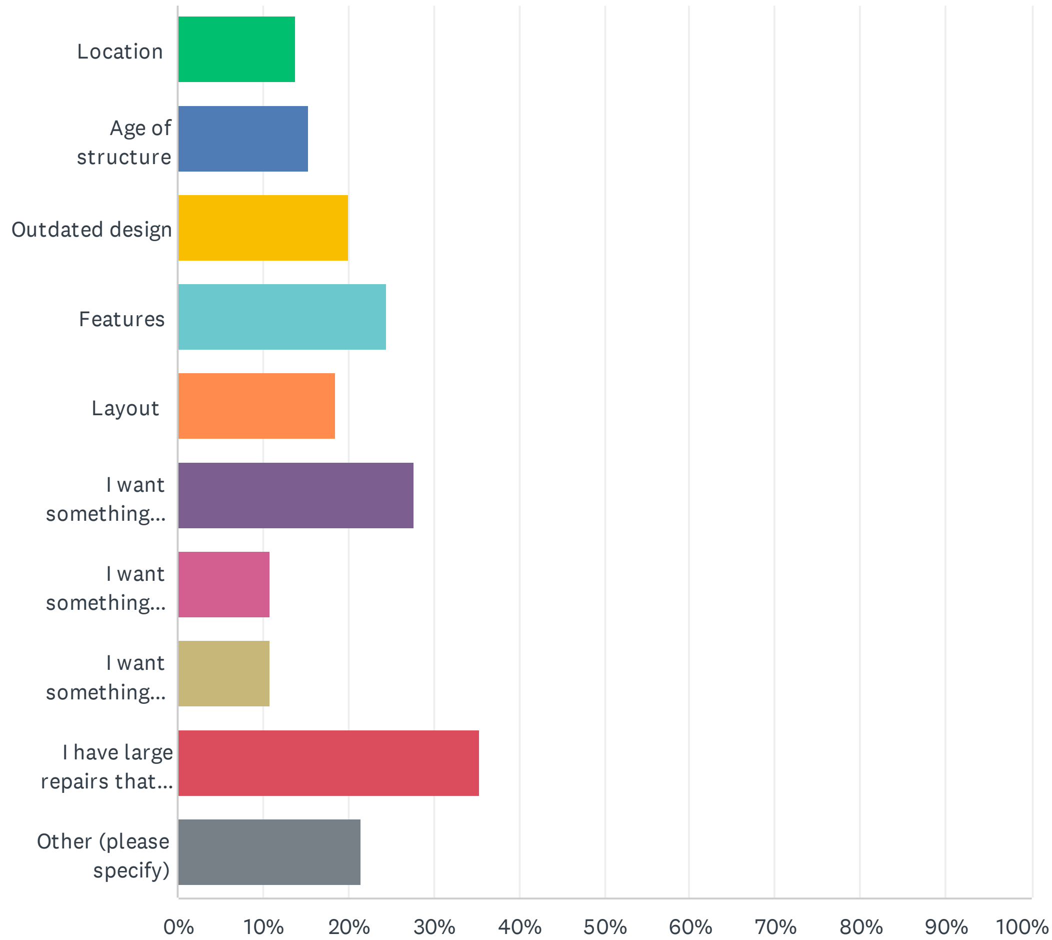
Answered: 67 Skipped: 56



ANSWER CHOICES	RESPONSES	
I can't afford to move	17.91%	12
I can't find a place to live	1.49%	1
I like where I already live	71.64%	48
Other (please specify)	8.96%	6
TOTAL		67

Q17 If you are not looking for a new home, what would you change about your current home? You may choose more than one:

Answered: 65 Skipped: 58

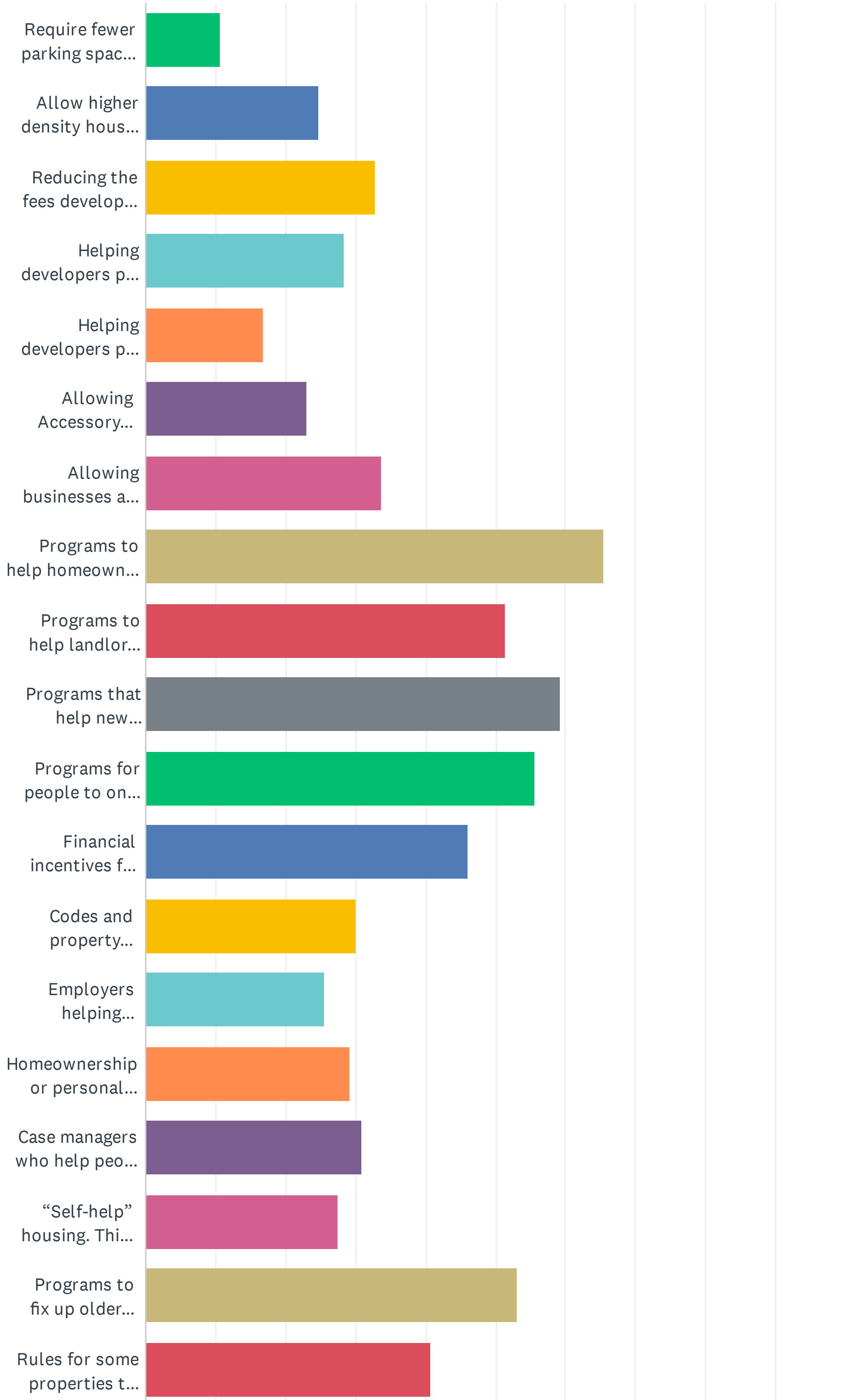


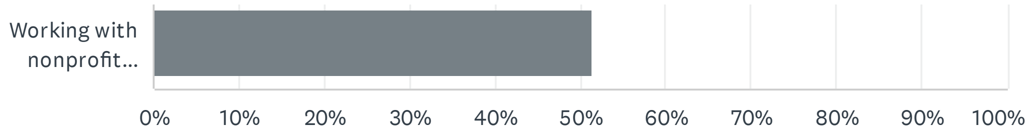
ANSWER CHOICES	RESPONSES	
Location	13.85%	9
Age of structure	15.38%	10
Outdated design	20.00%	13
Features	24.62%	16
Layout	18.46%	12
I want something easier to maintain	27.69%	18
I want something larger	10.77%	7
I want something smaller	10.77%	7
I have large repairs that need to be made	35.38%	23
Other (please specify)	21.54%	14
Total Respondents: 65		

Q18 Here is a list of ideas that your community can use to make housing more affordable. Which ideas do you support? You may choose more than

one:

Answered: 113   Skipped: 10





ANSWER CHOICES	RESPONSES	
Require fewer parking spaces for new buildings.	10.62%	12
Allow higher density housing (taller and more units per acre).	24.78%	28
Reducing the fees developers pay to build housing.	32.74%	37
Helping developers pay for infrastructure (streets, pipes, streetlights, etc.).	28.32%	32
Helping developers pay for land.	16.81%	19
Allowing Accessory Dwelling Units (ADUs). This is a small house or apartment on the same lot as a single-family home.	23.01%	26
Allowing businesses and housing space in the same building (mixed-use development).	33.63%	38
Programs to help homeowners repair or insulate their home.	65.49%	74
Programs to help landlords repair or insulate their properties.	51.33%	58
Programs that help new homeowners with a down payment.	59.29%	67
Programs for people to only pay 30% of their income on housing.	55.75%	63
Financial incentives for developers who build affordable or low-income housing.	46.02%	52
Codes and property maintenance rules to maintain existing housing.	30.09%	34
Employers helping employees with housing costs.	25.66%	29
Homeownership or personal finance classes.	29.20%	33
Case managers who help people find and keep a place to live.	30.97%	35
“Self-help” housing. This is when homeowners help a developer build their home to reduce costs.	27.43%	31
Programs to fix up older homes and buildings to add more housing units.	53.10%	60
Rules for some properties to keep housing affordable long-term.	40.71%	46
Working with nonprofit organizations to build affordable housing and homeless shelters.	51.33%	58
Total Respondents: 113		

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Answered: 83 Skipped: 40