

WISCONSIN

Shawano County

Housing Market Study

FINAL May 2022



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Shawano County Economic Progress Inc (SCEPI)

Peter Thillman - Shawano County Economic Progress, Inc.
James Davel - Administrative Coordinator/Emergency Management, Shawano County
Jesse Rankin - Director of Municipal Operations, Village of Bonduel
Allen Quinney - Executive Director, Stockbridge-Munsee Community
Brian Carroll - Operations Manager, Village of Gresham
Dave Timm - Village of Wittenberg
Andrea Graham - President, Village of Tigerton
Eddie Sheppard - City Administrator, City of Shawano

Prepared by:

MSA Professional Services, Inc.
Project #19719000

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DEFINITIONS

Affordable Housing:

Housing that serves lower-income residents, typically households earning 80% or less of the area median income (AMI) as calculated by the US Department of Housing and Urban Development (HUD).

Housing Affordability:

The measure of the relationship between housing cost and household income. The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs.

Workforce Housing:

Housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community.

GLOSSARY

ACS: American Community Survey (Census Bureau)

AMI: Area Median Income

DOA: (Wisconsin) Department of Administration

HUD: (US Department of) Housing and Urban Development

EXECUTIVE SUMMARY

SHAWANO COUNTY HOUSING MARKET STUDY

INTRODUCTION

The purpose of this study is to help the County better understand its housing market and the housing market in its communities, including the Villages of Bonduel, Tigerton, and Wittenberg, the City of Shawano, and the Stockbridge-Munsee Band of Mohican Indians. This study examines the existing balance between housing demand and supply by analyzing data, talking to housing experts, and understanding local residents' experiences. Based on this examination, gaps in the number, type, and price point of housing units in Shawano County are indicated. To close these gaps and improve housing options in the County and its communities, this study lays out a toolbox of targeted strategies.

HOUSING GAPS & OPPORTUNITIES

(refer to pages 75-81 for more detail and demand projections for individual communities)

Based on growth projections and known income characteristics, Shawano County will need the following to meet projected housing demand by 2040:

- **120 rental units (12/year)**

This equates to approximately the following per year, based on current rental price points and HUD FY2021 income categories:

- 55 units with monthly rent up to \$900
- 40 units with monthly rent between \$900-\$1,400
- 25 units with monthly rent greater than \$1,400

- **444 owner-occupied units (44/year)**

This includes attached and detached units and equates to the following per year, based on current ownership price points and HUD FY2021 income categories:

- 56 units priced up to \$180,000
- 215 units priced between \$180,000-\$290,000
- 173 units priced greater than \$290,000

PRIORITY FOCUS

(refer to page 82 for more detail)

Units Needed

- **Senior Housing**—Independent and assisted living units for the growing senior population. These units

should be located in cities and villages, preferably, within walking distance of services and opportunities for socialization.

- **Affordable Rental Housing**—Both new construction and quality, existing rental units.
- **New Rental-Occupied Units**—Both subsidized and market rate.
- **New Owner-Occupied Housing**—This should be part of balanced neighborhoods that include variety of housing types and provide a mix of sizes and price points.

STRATEGIES TO IMPROVE HOUSING OPTIONS

(refer to pages 84-89 for more details)

Capacity Building & Communication

- **Maintain Housing Task Force Under SCEPI**—The study communities and SCEPI should continue to meet and act as the driving force that implements this plan. The Task Force should communicate the housing needs of both the County and individual communities.

Target Communities: All

- **Create a Redevelopment Authority (RDA)**—RDAs can issue bonds or borrow money to fund redevelopment projects without obligating a community or affecting its debt limits.

Target Communities: Bonduel, Gresham, and Tigerton Wittenberg

- **Expand High Speed, Fiber Internet** - Reliable high speed internet is critical to the workforce and family life.

Target Communities: All

- **Increase Developer & Builder Outreach**—Reaching out to developers and builders will communicate the demand for additional housing and demonstrate that staff and elected officials are supportive.

Target Communities: All

- **Developer Summit**—Through a combination of presentations and tours, the summit could focus on potential development/redevelopment sites and factors that make the county a great place to live.

Target Communities: All

EXECUTIVE SUMMARY

Initiatives

- **Increase Number of City/County/Village-Owned Properties**—The community should consider purchasing properties and advertising them on their website, especially in areas where smaller, more affordable projects could be feasible.
Target Communities: All
- **Continuing Care Retirement Community (CCRC)**—CCRCs offer seniors a variety of living arrangements based on their needs and preferences, from independent and assisted living to nursing homes.
Target Communities: Shawano and Wittenberg
- **Identify Development Sites**—Identifying sites for desired growth will help developers determine what the community wants and where. If a desired growth area is privately owned, the community should identify the location's ideal traits and offer a fair market value to the landowners.
Target Communities: All
- **Build Spec Homes**—Start a pilot program to build 1-2 spec homes and sell them at market rate for the next several years to meet single-family demand.
Target Communities: Stockbridge-Munsee
- **Start Rent to Own Program**—To lessen the financial barriers to homeownership,, consider offering a program for households to rent a home for a certain amount of time, with the option to buy before the lease expires.
Target Communities: All

Regulation

- **Update the Comprehensive Plan**—Ensuring communities comprehensive plans are up to date would serve as another guiding policy tool. Update outdated Future Land Use Maps and categories to include more flexibility in residential and mixed use areas.
Target Communities: Shawano County, Shawano, Stockbridge-Munsee, Gresham, Tigerton, and Wittenberg
- **Examine Waiving or Reducing Development Fees**—Consider waiving or reducing fees on a case-by-case basis to encourage affordable housing and reduce costs to developers.
Target Communities: All

- **Streamline Approval Process for Affordable Housing**—Streamline approval process for housing projects that include affordable units to offer an incentive to include these types of units in developments.
Target Communities: All
- **Update Zoning Codes to Allow Multi-Family and Duplex as Permitted**—Expanding types of dwelling unites permitted by right in residential districts would allow more development by right outside of single-family residential.
Target Communities: All
- **Adopt Policies That Encourage Accessory Dwelling Units (ADUs)**—Consider permitting ADUs by right in all residential areas. A requirement could be added that requires the property owner to live on-site. They are not currently allowed in some communities and allowed conditionally in others.
Target Communities: All
- **Enable Cottage Courts Through PUDs**—Explore areas where cottage courts could be possible in the County, City and Villages and assemble and promote these areas to developers through the RDA.
Target Communities: All

Funding

- **Create an Affordable Housing Trust Fund**—Create an Affordable Housing Trust Fund as a general purpose vehicle that can serve various affordability initiatives anywhere in the City and Villages.
Target Communities: All
- **\$1 Lots** - These lots typically have infrastructure in place often funded by a Tax Increment Financing District, which reduces the cost of the home for the developer and ultimately the homeowner.
Target Communities: All
- **Tax Increment Financing for Affordable Housing Incentives**—Use TIF for the construction of infrastructure to encourage the development of housing.
Target Communities: All

- **Tax Increment Financing-Affordable Housing One-Year Extension**—Hold open TIF Districts that are about to be closed for one additional year beyond their planned or maximum duration to generate funds that can be used anywhere in the City and Villages for affordable housing.
Target Communities: All
- **Promote the Use of the Federal and State Low Income Housing Tax Credit (LIHTC) Program** — Support and encourage developer use of LIHTC, in particular for scattered sites (within one community or multiple communities). Affordable Housing Trust Funds could be used as local match for LIHTC.
Target Communities: All
- **Wisconsin Low Income Housing Credit (LIHTC)**— Similar to the federal LIHTC program, Wisconsin offers a 4% non-competitive state tax credit which can be used as match for the federal 4% program (see page 83 for more detail).
Target Communities: All
- **Create a Workforce Housing Fund**—Facilitate the creation of a Workforce Housing Fund with major employers and investors in the area for the purpose of funding affordable units for workers in the region.
Target Communities: County
- **Increase use of WHEDA 7/10 Flex Financing**— Encourage developers to apply for these low interest loans that require developers to set aside at least 20% of units to households at or below 80% AMI.
Target Communities: All
- **CDBG Housing Rehab Programs** - CDBG funded rehab programs typically offer zero interest or forgivable loans for assistance to low- and moderate-income households. Both landlords and homeowners are eligible. Communities with existing Housing Rehab programs should increase promotional efforts to get more homeowners/landlords to utilize these funds.
Target Communities: All
- **Increase Use of Downpayment Assistance**— Promote Newcap, Wisconsin Housing and Economic Development Association (WHEDA), and Federal Home Loan Bank of Chicago (FHLBC) downpayment assistance programs.
Target Communities: All
- **Encourage Senior Property Tax Deferral Loan Program**—Eligible households can borrow up to \$3,525 each year they qualify, and make no monthly principal or interest payments until ownership of the property is transferred or until the borrower no longer lives in the home.
Target Communities: All
- **Encourage Federal Home Loan Bank Affordable Housing Program**—Encourage local banks and single-family home developers to participate in the Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP).
Target Communities: All
- **Promise Build/Buy Program** - Consider offering new single-family, owner occupied homes within specific neighborhoods, scholarships for students in a certain amount to attract home buyers. Shawano County should consider further discussions with major employers on funding for a similar program.
Target Communities: Wittenberg and Shawano

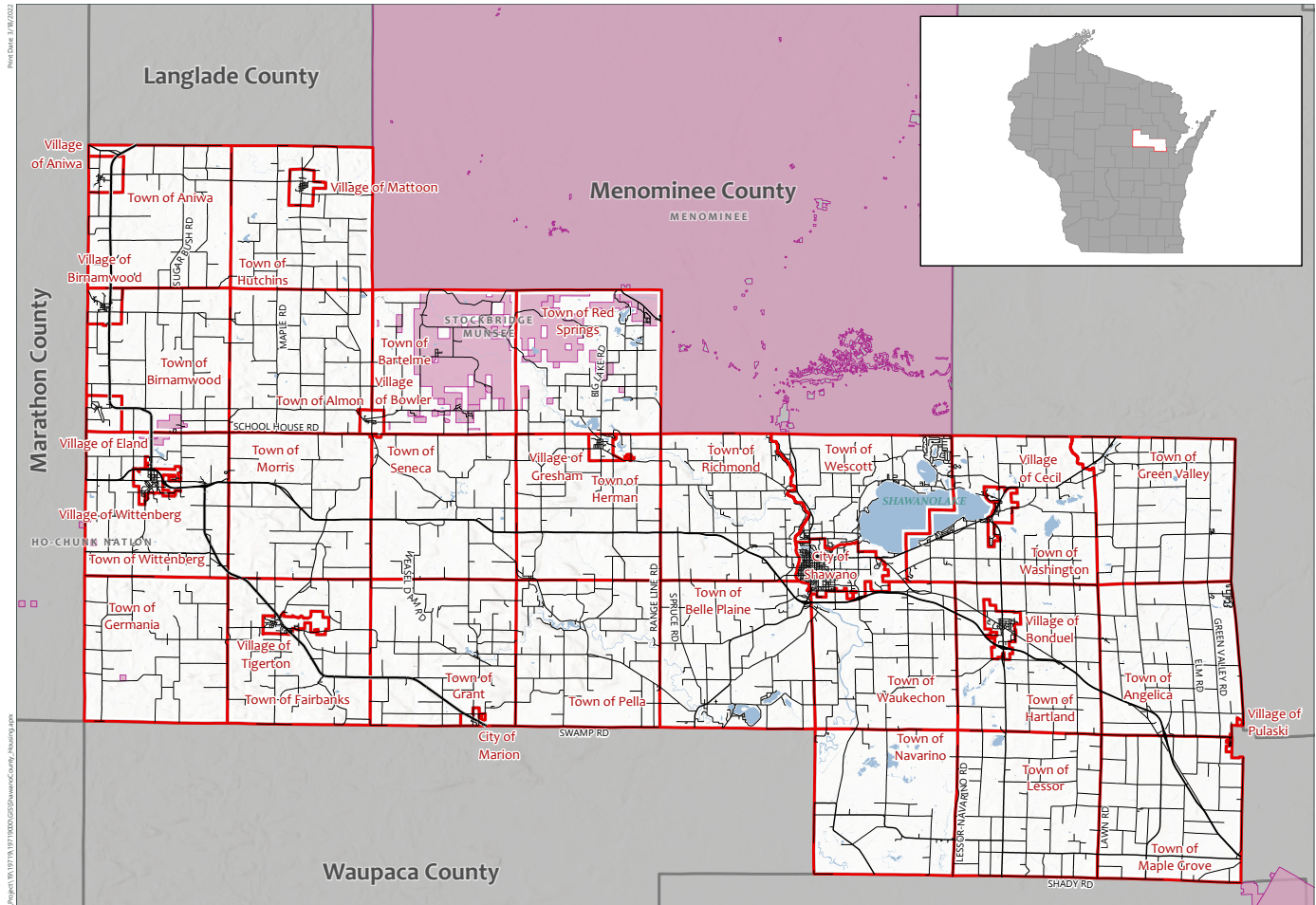
Partnerships

- **Support Wolf River Habitat for Humanity**— Consider partnering with Habitat to maintain a supply of lots for new home construction and rehabilitation of existing buildings.
Target Communities: All
- **Employer-Assisted Housing** - Seek partnerships with major employers in the County to create employer-assisted housing programs. These programs tend to be a direct payment to employees choosing to locate within a close proximity to their place of employment, often in the form of downpayment/closing cost assistance.
Target Communities: Shawano, Stockbridge-Munsee & Wittenberg
- **Housing Authorities**—There are Housing Authorities operating in Wittenberg, the City of Shawano, and Shawano County. These Housing Authorities create affordable housing through partnerships with municipalities and private developers. With the power to form and sell bonds, these Housing Authorities can finance new construction and rehabilitation projects.
Target Communities: All

INTRODUCTION

This study was commissioned by Shawano County Economic Progress, Inc. (SCEPI). The organization has identified housing as a critical issue that needs to be addressed to improve Shawano County and grow its economy based on feedback from various stakeholders and job growth in the County. The purpose of this study is to help the County and its communities (City of Shawano, Village of Bonduel, Village of Gresham, Village of Tigerton, Village of Wittenberg and the Stockbridge-Munsee Band of Mohican Indians) better understand its housing market, and to craft targeted strategies to improve and expand housing options.





STUDY PROCESS

This study uses a variety of methods and data to understand the housing market. Objective, measurable data were collected from the City and villages, Shawano County, the Multiple Listing Service (real estate listings and sales), the State of Wisconsin, the U.S. Department of Housing and Urban Development, and the U.S. Census Bureau. The County and its communities are compared to a wider context (county, state, nation) in a variety of ways, and also compared to themselves in the form of time-series data to reveal trends. This study also incorporated a series of interviews with people familiar with the housing market: the “housing experts” and a community survey of area residents and employees.

Interviews

The project team met and interviewed a variety of people with knowledge and insight about the local housing market, including employers, school districts, and municipal staff. These 8 interviews were conducted in January and February of 2022.

The feedback collected in these interviews often gravitated to similar topics and viewpoints, reflecting a strong shared understanding of how the local housing market functions. This feedback is described in the following chapters.

There were several themes throughout the responses and similar viewpoints from the interviewees.

A summary of noteworthy responses feedback is below;

1. Short-term housing for new employees when they move to the community is almost non-existent and a challenge when hiring employees.
2. Finding available rental units is difficult.
3. People want single family homes at the \$200,000-\$300,000 price point, which has very low supply in Shawano County,

4. Many employees who work in Shawano County find rental or owner-occupied housing in Weston/ Wausau or Green Bay and commute.
5. When new employees commute, they sometimes find different employment in their place of residence and leave their job in Shawano County.
6. Need a coordinated effort focused on housing from communities in Shawano County – some sort of committee.
7. Encourage a variety of non-traditional housing types like tiny homes and mixed-use – particularly ones that fit a range of income levels.
8. Not just a Shawano County challenge, but rising housing prices and low supply make it even more difficult to find housing, especially with units going fairly quickly in bidding wars.
9. There is limited childcare in the area, which is also a challenge for attracting employers and new residents to the area.
10. Many communities want to see more housing built, but face challenges such as lack of interest from developers, staff capacity, and limited land/ infrastructure availability for new development.

The terms ‘housing affordability’, ‘affordable housing’, and ‘workforce housing’ are often used interchangeably; however, they have different meanings. These terms are defined here to aid in understanding the analysis and recommendations in this study.

Affordable Housing

Affordable housing is housing that serves the lower-income households of a community. Generally this includes households with no income up through households making 80% the area median income. Income limits calculated by the US Department of Housing and Urban Development (HUD) give ranges for which housing market service levels are measured. The income limits for Shawano County are defined using the Shawano County Metro FMR (Fair Market Rent) area. 2021 Income limits for the Shawano County Metro area are shown in the figure below.

Funding for newly constructed affordable housing almost always comes from subsidies that offset costs of construction and/or operation. This allows rents to be set at a certain price that is manageable for low-income households, which is based on the HUD income limits that come out every year. The price also takes into consideration families’ other expenses such as food, childcare, transportation and healthcare. Other methods of providing for affordable housing include:

- » Naturally Occurring Affordable Housing (NOAH)
- » Housing Operated by Non-Profits
- » Vouchers, Tax Credits, Other Federal Programs

DEFINITIONS

Figure 1. FY 2021 Income Limits for Shawano County HUD Metro Fair Market Rent Area

Source: US Department of Housing and Urban Development

FY 2021 Income Limit Area	Median Family Income for Family of 4	FY 2021 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Shawano County, WI	\$69,200	Extremely Low Income 30% AMI	\$15,100	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
		Very Low Income 50% AMI	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$41,650	\$44,550	\$47,400
		Low Income 80% AMI	\$40,250	\$46,000	\$51,750	\$57,450	\$62,050	\$66,650	\$71,250	\$75,850

Housing Affordability

Housing affordability is a measure of the relationship between household income and housing costs. Higher-income households have a wider selection of homes that would be affordable, while lower-income households generally have fewer affordable options within the housing market.

The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs. This standard is the same for owners and renters. For renters this also includes utilities and renters insurance. For homeowners this includes principal, interest, taxes, insurance and utilities.

Income categories are calculated by HUD and used to determine appropriate monthly housing costs across different regions. For the Shawano County Metro region, affordability limits are shown below. For example, in Shawano County, a household earning 100% of the area median income could afford a \$307,400 home or a monthly rent of \$1,730. In contrast, a household earning 50% of the area median income could afford a \$183,530 home or a monthly rent of \$809.

Workforce Housing

Workforce housing is housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community. Workforce housing also means ensuring a supply of affordable housing for employee households that earn minimum wage—and ensuring appropriately priced housing for moderate to high-income earners in both the rental and ownership markets.

Variety in the housing stock is important, as households have a variety of preferences that impact where and how they can live. Important types of variety necessary to serve area employees include structure types, sizes, locations, and price points.

Figure 2. Affordability Thresholds for Shawano County HUD Metro Fair Market Rent Area

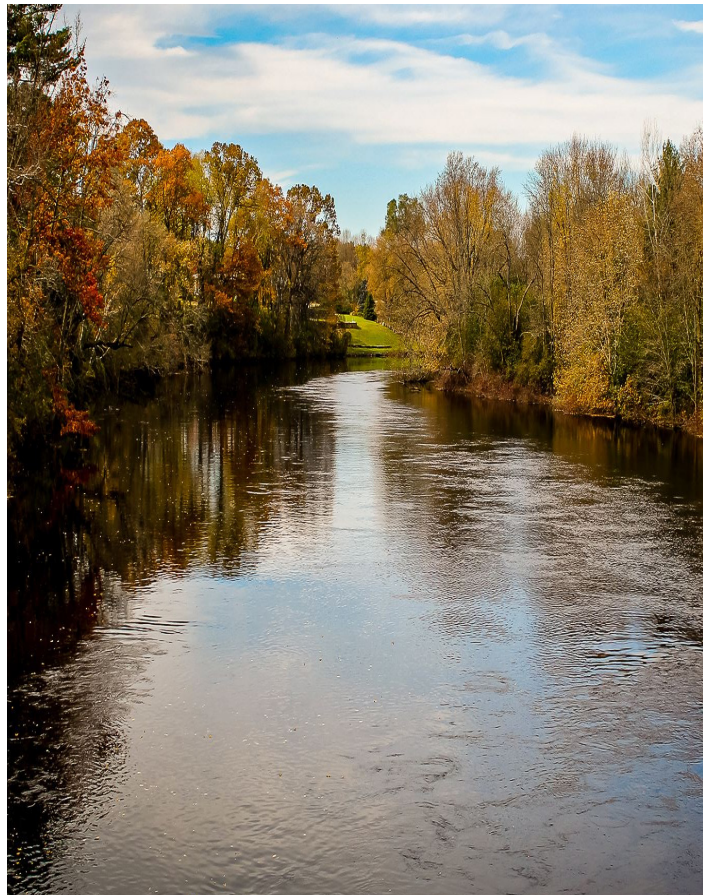
Source: US Department of Housing and Urban Development

FY 2021 Income Limit Area	Maximum Monthly Housing Cost for Family of 4 (100% Median Income)	FY 2021 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Shawano County, WI	\$1,730	Extremely Low Income 30% AMI	\$378	\$436	\$549	\$663	\$776	\$890
		Very Low Income 50% AMI	\$629	\$719	\$809	\$898	\$970	\$1041
		Low Income 80% AMI	\$1006	\$1150	\$1294	\$1436	\$1551	\$1666

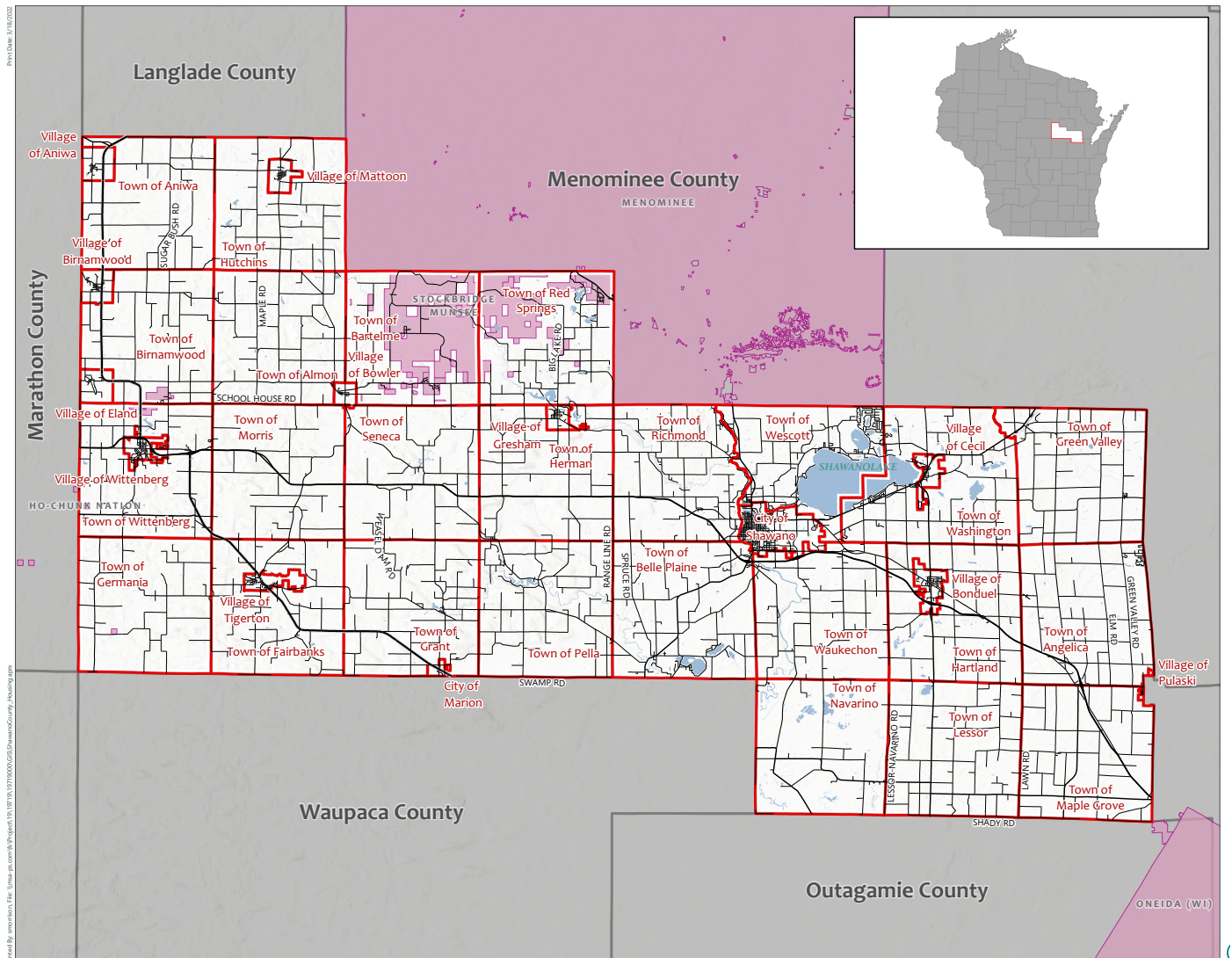
ABOUT SHAWANO COUNTY

COUNTY OVERVIEW

Shawano County was organized in 1853. The area includes abundant natural resource amenities; to this day, Shawano County is a major recreation destination for visitors in the summer. Some of the major draws to the area are Shawano Lake, the Mountain Bay Trail, WIOUWASH Trail, and numerous ATV/UTV trails. With its great location between Wausau and Green Bay, residents and visitors can experience the benefits of a small town with numerous opportunities to get outdoors, while being only a short distance the amenities of a larger city.



COMMUNITY BASICS



Shawano County borders Brown County (home to the Green Bay Metropolitan Area), Menominee, Marathon, Langlade, Waupaca, Outagamie, and Oconto Counties. The study communities that are part of this study are the City of Shawano, Village of Bonduel, Village of Gresham, Village of Tigerton, Village of Wittenberg, and the Stockbridge-Munsee Band of Mohican Indians Hereinafter referred to as the “study communities”. From the City of Shawano, Green Bay is a 40-minute drive away, Wausau is an hour, Madison is 2.75 hours, Milwaukee is

2 hours 20 Minutes, Chicago is 4 hours, and the Twin Cities are 3.5 hours. The City of Shawano is the largest community in the County (Est 2020 Pop - 9,128) and the County seat.

POPULATION

Population within the region and the County itself has displayed relative consistency throughout the past decade, with slight declines from 2015-2017 and growth trending upward in 2018. The study communities have shown a net population decrease of 12% over the past 10 years, while the County itself has seen a loss of -0.5% from 2010 to 2020 (representing a net decrease of 210 residents). Brown and Marathon Counties grew 5.6% and 2.6% respectively over that period.

The disparate population changes between Shawano County and the more urbanized counties to the east and west indicate a loss of potential growth to those markets, and is consistent with what we heard during interviews. The County's relatively low growth within strong regional growth suggests that in the future, the County could be attracting a larger share of the growth in people and housing than it currently is.

Population change is directly tied to change in the number of households and the size of those households, both of which are influenced by availability of desirable units within desired markets. Shawano County's data indicates decreases of household size and decrease in number of households.

Figure 3. Population Change

Source: Wisconsin Department of Administration

Municipality	2010-2020 Population Change	Percent Change Over Decade
Shawano County	-210	-0.5%
City of Shawano	-176	-1.9%
Bonduel	-16	-1.1%
Gresham	14	2.4%
Tigerton	-25	-3.4%
Wittenberg	-82	-7.6%
Stockbridge-Munsee Band of Mohican Indians	-3	-0.4%

Figure 4a. Population Growth Trends in Shawano County

Source: 2020 Wisconsin Department of Administration

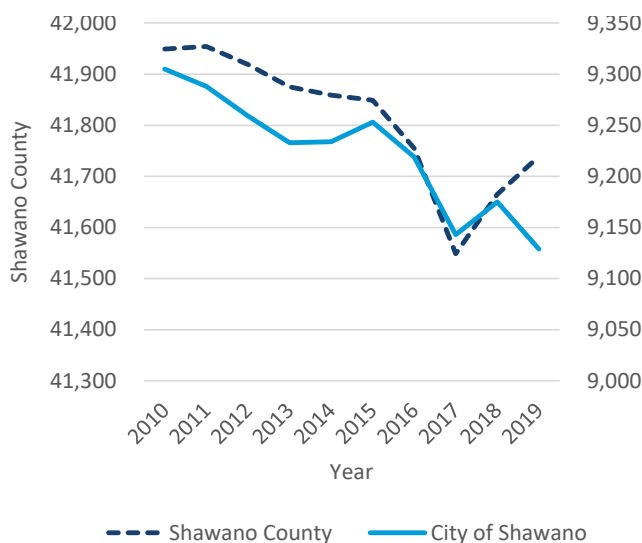
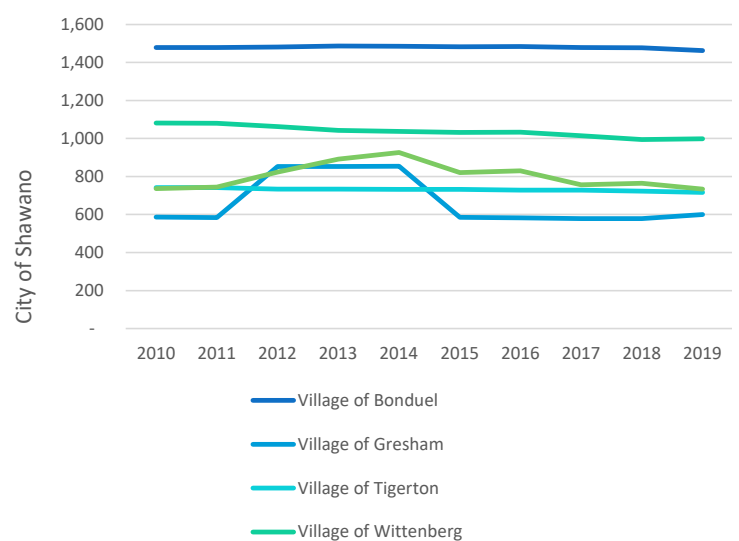


Figure 4b. Population Growth Trends in Study Communities

Source: 2020 Wisconsin Department of Administration



HOUSEHOLDS

Figure 5. Annual Change in Total Households in Shawano County and Communities

Source: 2019 ACS 5-Year Estimates

Municipality	2010-2019 Household Change	Percent Change
Shawano County	-155	-.9%
City of Shawano	98	2.5%
Bonduel	-31	-5.2%
Gresham	-41	-17.2%
Tigerton	-36	-10.8%
Wittenberg	-23	-5.4%
Stockbridge-Munsee Band of Mohican Indians	47	29%

The estimate of total households within the County overall decreased by 0.9% between 2010 and 2019. Nearly all of the other study communities saw a decrease in total number of households as well, the greatest a 17.2% decrease in the Village of Gresham. The only community that had an increase in total households was the City of Shawano at 2.5%.

The greater decrease in number of total households as compared to the decrease in total population in Shawano County is consistent with national trends of decreasing average household sizes. Smaller household size indicates more demand for smaller units.

It remains to be seen if the trend of decreasing household size continues as national trends show household size is finally starting to increase. National trends show that most age groups are living in larger households now than they were a decade ago. This change is most transparent for adults age 35 and older. A common explanation for larger households among older adults is young adults who reside with their parents, but this could also be a parent of the householder or simply a roommate.

Figure 6a. Household Trends in Shawano County

Source: 2019 ACS 5-Year Estimates

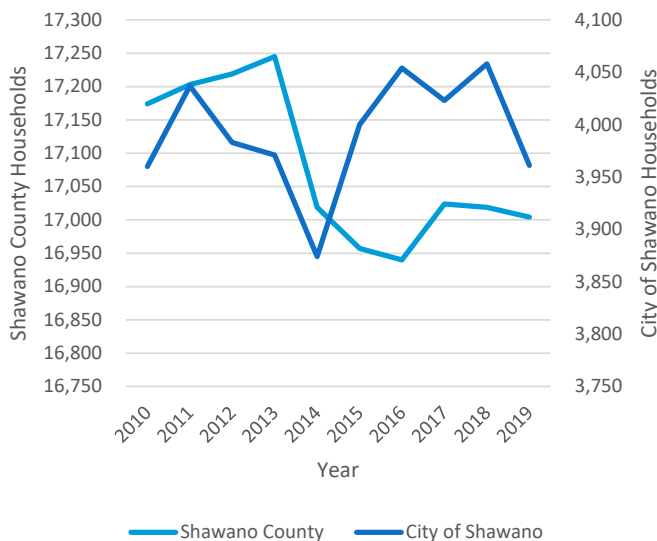
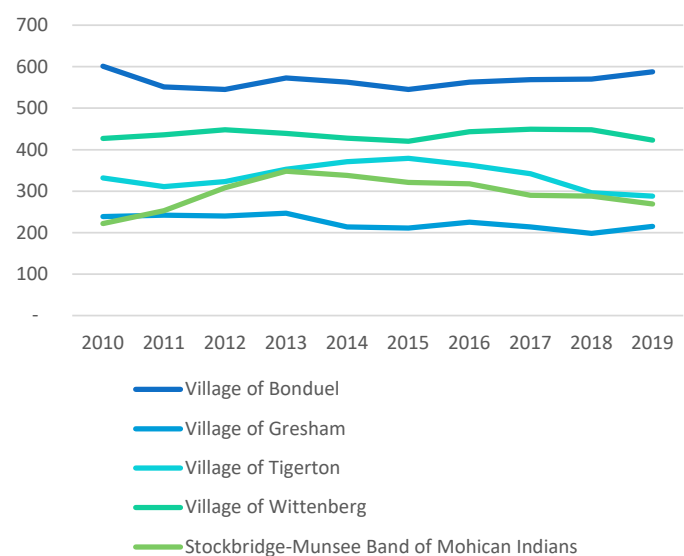


Figure 6b. Household Trends in the Study Communities

Source: 2019 ACS 5-Year Estimates



AGE COHORTS

Age trends are used to help predict current and future needs of the community—especially needs related to housing, recreation, education, and service amenities (e.g. daycare).

As people continue to age or add members to their households, their needs change as well. Since 2010, the County has seen an overall decrease in population. All but two age cohorts—middle-aged adults (55-64) and the senior population (65-84)—have decreased. Youth and young adult populations have decreased significantly (33.5%) over the past 10 years. The county and all but two of the study communities increased in median age. The City of Shawano has stayed steady and the Village of Gresham is getting younger.

There has been a decrease in persons aged 20-29 and 30-39, a typical age for the formation of family households that would factor into the decrease in young children (0-9). The other age range displaying a large decrease is those at an elderly age, from 85+ years old. The loss of population aged 85+ is not consistent with wider demographic trends and may reflect a lack of assisted living and nursing care facilities in the county. The growth of population ages 55-84 is consistent with wider trends related to the aging of the Baby Boomers.

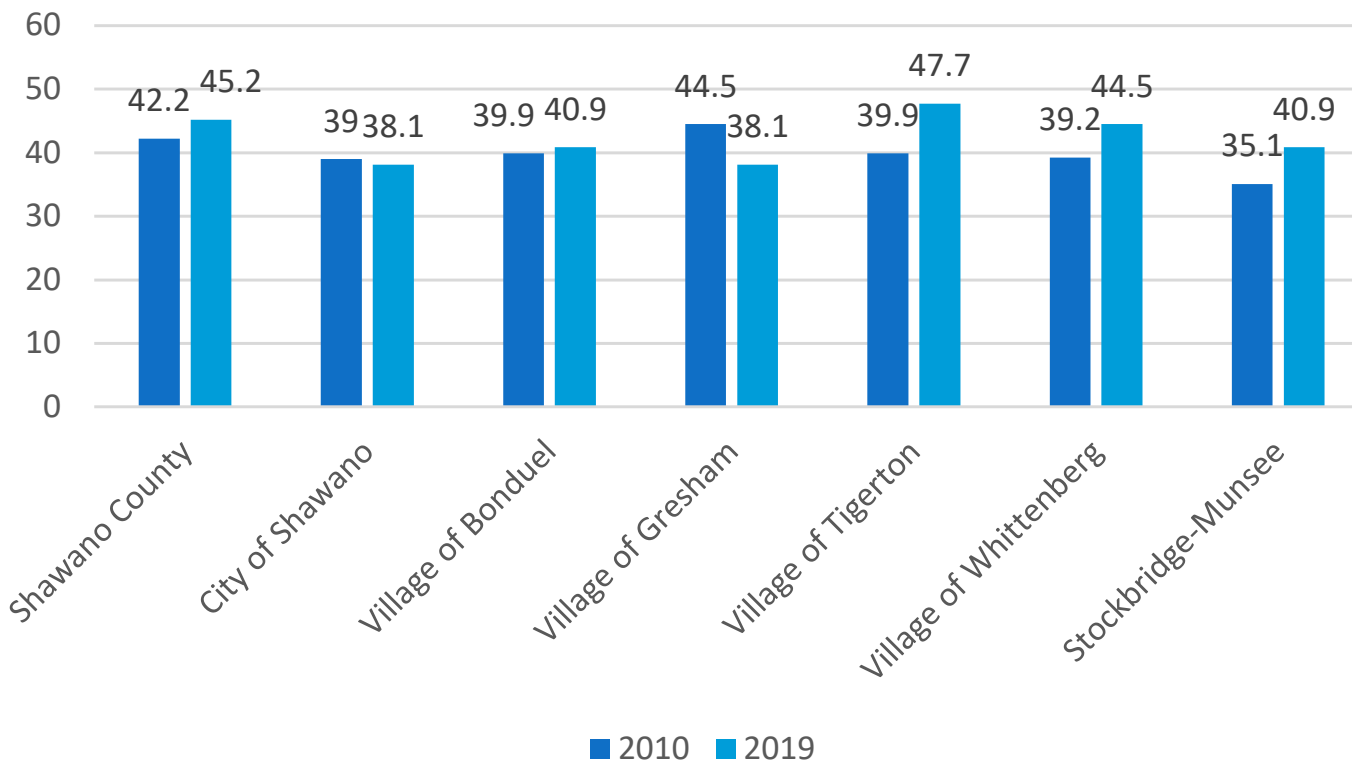
Figure 7. Annual Change for Age Cohorts in Shawano County

Source: 2019 ACS 5-Year Estimates

Shawano County	Total Change 2010 -2019	Percent Change
0-9	-655	-12.9%
10-19	-267	-4.9%
20-34	-152	-2%
35-54	-1629	-13.7%
55-64	837	15.3%
65-84	985	15%
85+	-191	-17.5%
Total Change	-1045	-20.6%

Figure 8. Median Age

Source: 2019 ACS 5-Year Estimates



POPULATION PROJECTIONS

Shawano County's future population growth has been projected by the State Department of Administration (DOA). DOA projections can be used to predict future demand for community resources, housing, and municipal projections of service levels.

Shawano County is projected to have modest growth over the next 10-15 years, and then some population loss as baby boomers begin to decline. The largest growth within the county is projected to be in the largest communities, while the smaller communities are projected to have fewer people. This is consistent with wider urban and rural trends.

DOA projections are based on historical trends, and market forces and local policy can have a large impact on the long-term accuracy of these projections. As Shawano County and nearly all of the study communities have experienced population loss, there is potential that a strategic investment in housing opportunities could shift these projections.

The community survey administered through this study indicates that mid-tier housing is in short supply, and that younger people are more interested in moving to Shawano County but find homeownership out of reach. The apartment market is currently "tight", with a low vacancy rate that limits the opportunity to attract residents while increasing housing costs in a competitive market. There are also limited rental options with more than two bedrooms, which is a challenge for young families.

Figure 9. Population Projections for Shawano County

Source: ACS 5-Year Estimates, WI DOA Projections

Shawano County Population Projections	2025	2030	2035	2040
DOA Projection	43,086	44,252	44,462	43,864

Figure 10a. Population Projections for Shawano County

Source: ACS 5-Year Estimates, WI DOA Projections

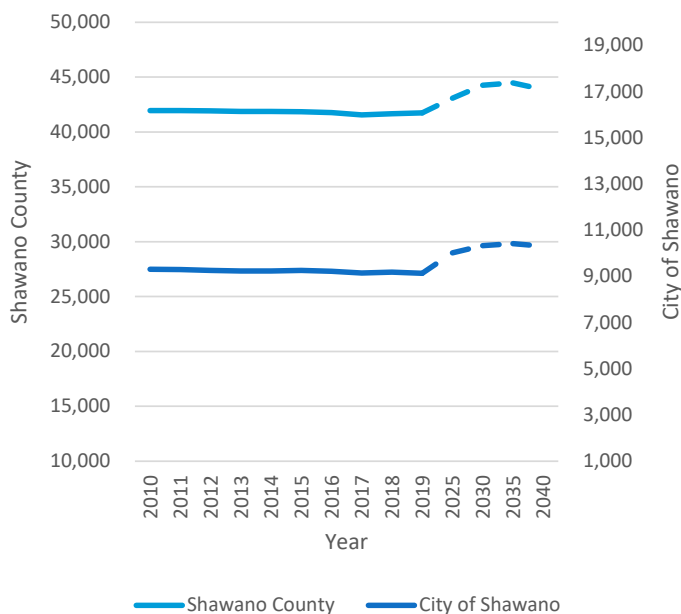
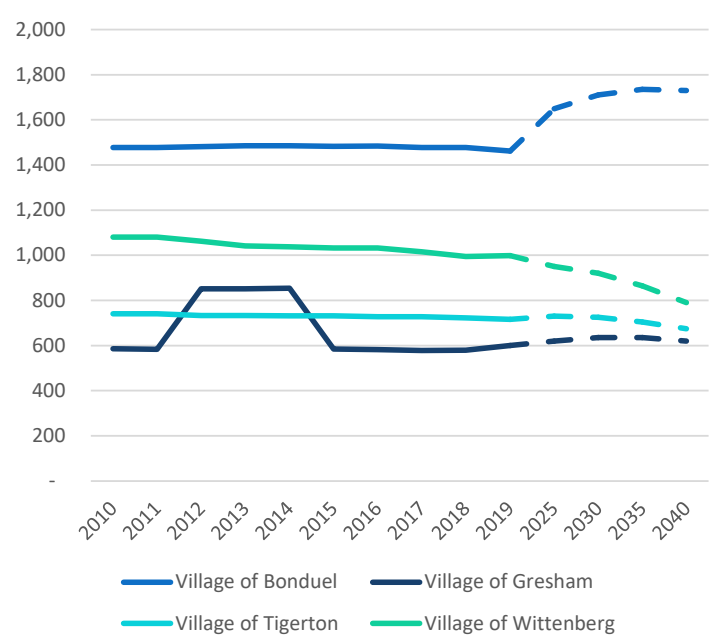


Figure 10b. Population Projections for the Study Communities

Source: ACS 5-Year Estimates, WI DOA Projections



HOUSEHOLD PROJECTIONS

Figure 11a. Household Projections for Shawano County

Source: US Census, WI DOA Estimates

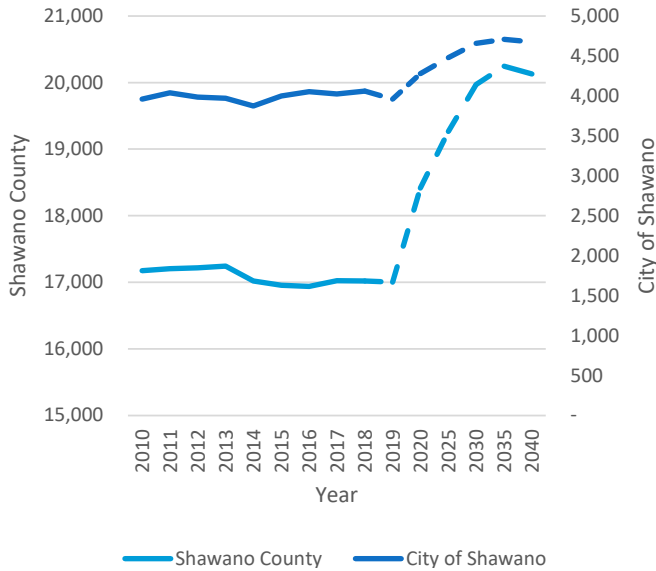
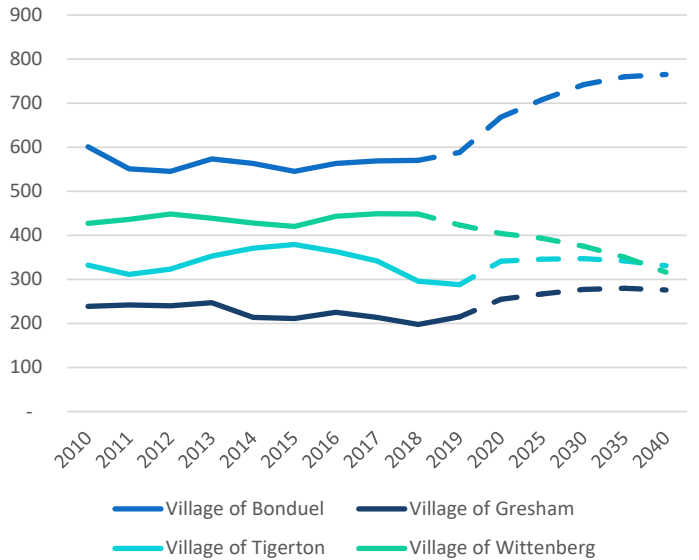


Figure 11b. Household Projections for the Study Communities

Source: US Census, WI DOA Estimates



Projecting Shawano County's future households is tied to both future population projections as well as future anticipated persons per household as demographics change and people age. Across the nation, it remains to be seen if household size will continue its recent increase. In Shawano County and the study communities, whether or not household size continues to decrease will largely depend on demographic trends and the growth of family households in the area. Projection methods show an increase in households in Shawano County and City of Shawano, and a small decrease in the other communities within the County.

EMPLOYMENT INDICATORS

Place of residence often coincides with location of a person's job, though we also expect to see a high degree of mobility within the areas close to the Green Bay and Wausau Metropolitan Areas. The figure on the right represents inflow and outflow of the County's workforce. The number of people that work in Shawano County is about 12,000. Of this 12,000, 5,000 live outside of Shawano County and 7,000 live in Shawano County. The second highest place of residence for workers in Shawano County is "other locations" which includes the Green Bay Appleton, Clintonville, and other unincorporated areas and small towns beyond the municipalities of Shawano County. There are 14,000 people who live in Shawano County but work in another community. Based on our interview and survey responses, these communities are most likely Green Bay, Wausau, or Weston.

Figure 12. Inflow/Outflow Analysis in Shawano County

Source: onthemap.census.gov

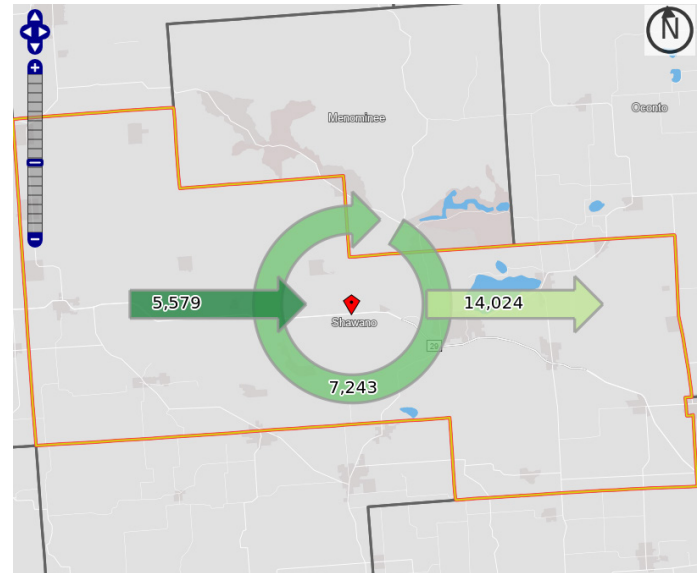


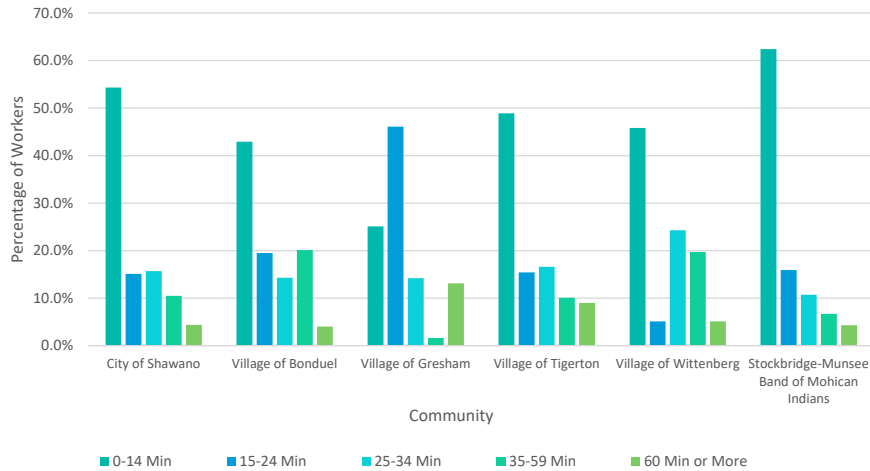
Figure 13. Place of Residence for All Workers in Shawano County

Source: onthemap.census.gov



EMPLOYMENT INDICATORS

Figure 14. Commute Times for all Workers in Shawano County and Communities
 Source: 2019 ACS 5-Year Estimates



Commute times in Shawano County and the study communities are fairly low, with the majority of workers commuting in under 34 minutes. People will drive further for a job if they cannot afford housing or find desirable housing in the community where they work.

Top Employers

Shawano County and the study communities have a diverse economy with many opportunities for workers of all ages. The major industries in Shawano County are Manufacturing, Production, Office and Administrative, and Construction occupations. These industries and top employers below provide opportunities for workers.

Employment indicators are essential to housing. If there is not lower cost housing available for workers, they are less likely to stay in Shawano County or come to the County and its communities. Having the housing that these employers' workers are looking for is essential to the vitality of Shawano County's economy.

Figure 15. Top Employers for Shawano County and Surrounding Areas
 Source: Wisconsin Department of Workforce Development

Company Name	Number of Employees
Northstar Mohican Casino Resort	250-499
Charter Manufacturing	250-499
Shawano School District	250-499
Little Rapids	100-249
Ho Chunk Gaming/Wittenberg	100-249
Theda Care Medical Center	100-249
Homme Home of Wittenberg	100-249
Krueger International Bonduel	100-249
Walmart Supercenter	100-249
Wittenberg Birnanwood School District	100-249
Theda Care Medical	100-249
Stockbridge Council	100-249
Shawano County	100-249

INCOME TRENDS

Income and earnings are key factors in housing affordability. The more income that a household earns, the more housing options that fall within their affordability threshold. A household that spends more than 30 percent of its income on housing is considered housing burdened. While incomes are mobile, meaning households can move from place to place, the physical structure of a housing unit is stationary. In practice, this typically means that households often commute, choosing to live wherever they find the acceptable balance of convenience, quality, local amenities, and affordability.

As compared to the study communities, Shawano County has a higher median household income, reflecting the fact that rural households are relatively more affluent than households in the county's cities and villages. An affordable housing payment for an income of \$56,531, is \$1,413. Compared to the County, the Village of Gresham has a much lower median household income at \$36,477. The Villages of Bonduel and Wittenberg are close to the County median income at \$54,559 and \$51,027 respectively.

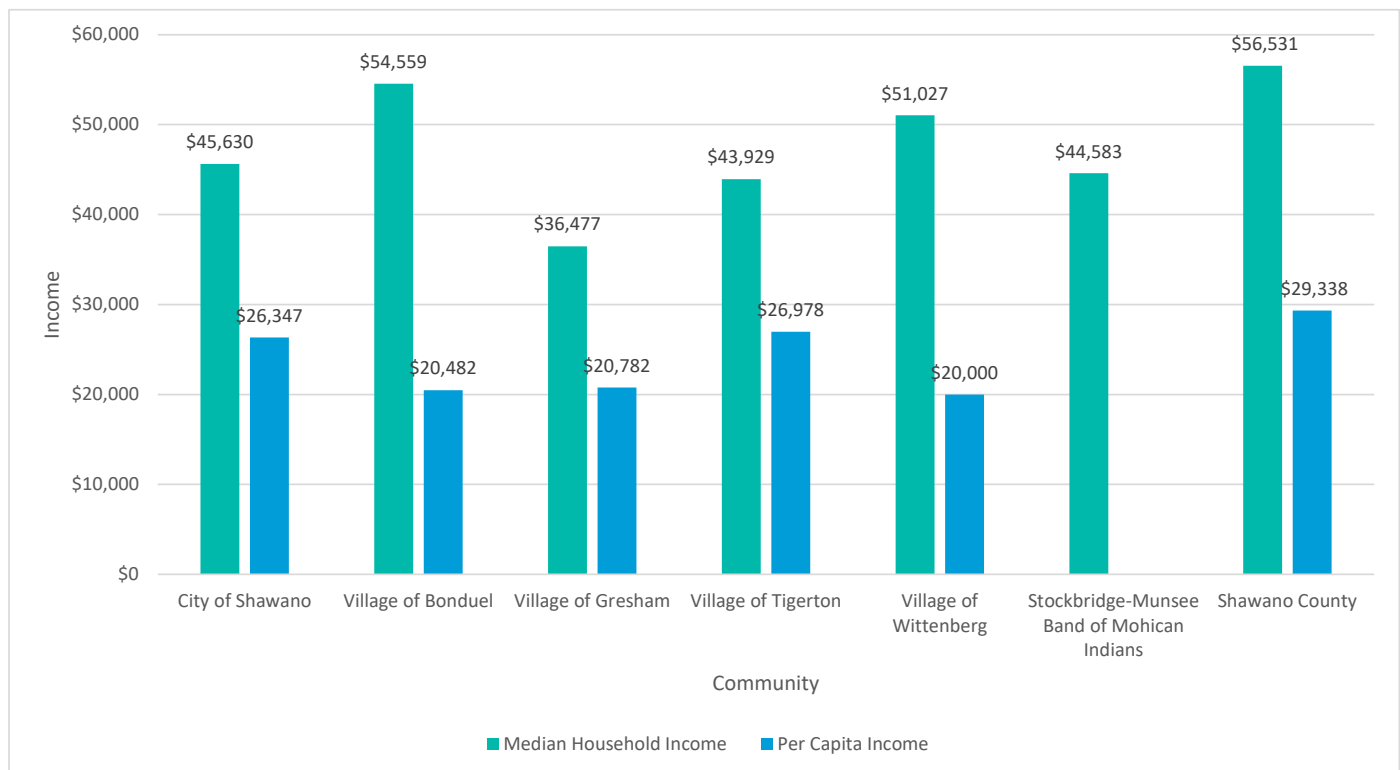
Figure 16. Income Trends for Shawano County

Source: 2019 ACS 5-Year Estimates

Income Level	Percentage of Shawano County
Less Than 5,000	2.5%
\$5,000-\$9,999	1.8%
\$10,000-\$14,999	5.5%
\$15,000-\$19,999	5.8%
\$20,000-\$24,999	4.5%
\$25,000-\$34,999	10.8%
\$35,000-\$49,999	13.5%
\$50,000-\$74,999	20.4%
\$75,000-\$99,999	14.8%
\$100,000-\$149,999	14.3%
\$150,000 or More	6.3%

Figure 17. Median and Per Capita Income for Shawano County and Communities

Source: 2019 ACS 5-Year Estimates



GENERAL HOUSING CHARACTERISTICS

OVERVIEW

This section of the plan begins to explore characteristics of the housing market—housing type, age, permits, and occupancy.

In brief, the majority of housing in Shawano County and the study communities are single-family detached homes. Shawano County's housing stock tends to be older, with the majority of single-unit ownership homes built before 1969. The county's smaller communities have predominantly older housing stock. City of Shawano has seen more unit production in the past 50 years than the smaller communities, and demand there appears strong for more construction.



HOUSING TYPE BY UNIT

A housing “unit” is a single living space—either standalone or as part of a larger structure. The most common structure type in Shawano County and the study communities is detached single-unit homes, commonly referred to as single-family.

The second most common structure type in the County is Mobile Home structures (trailers, RVs, etc.), followed by 2-unit (duplex/twin-homes). These unit types serve an important purpose in providing choices within a market, allowing residents options as to how and where they would like to live. There are relatively fewer units identified as “1-unit, attached” (attached condominiums, typically) or in buildings with 10+ units, and most of both development types are in City of Shawano.

Figure 18. Housing Type by Unit

Source: 2019 ACS 5-Year Estimates

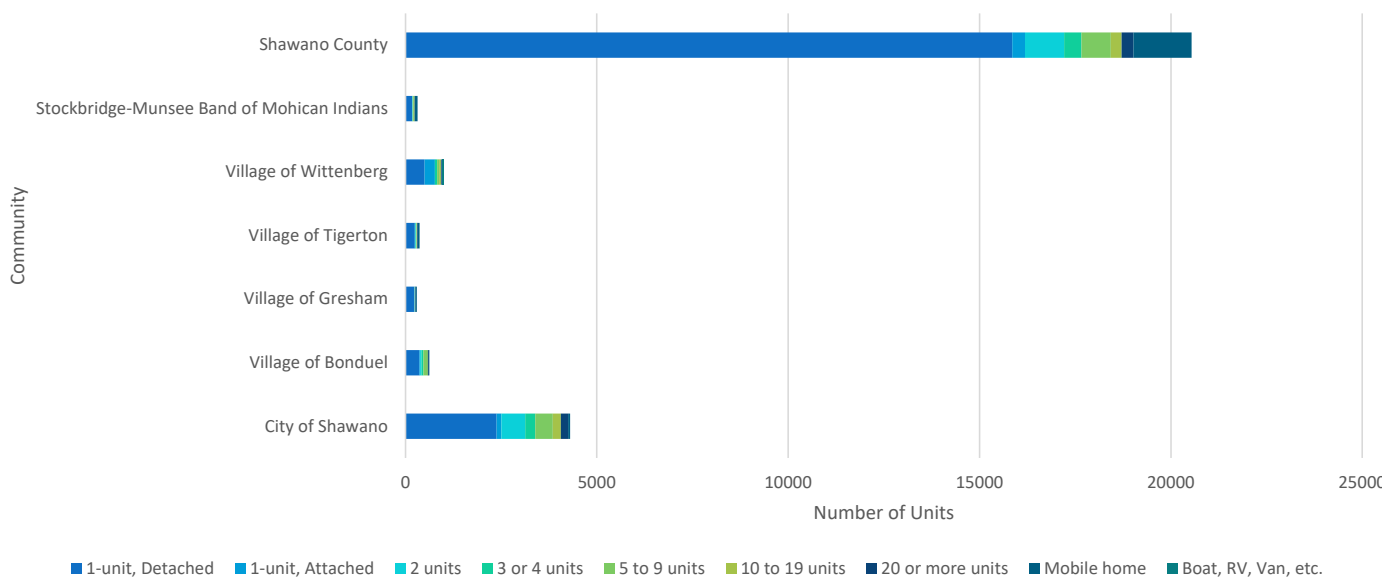


Figure 19. Housing Type by Unit

Source: 2019 ACS 5-Year Estimates

Housing Unit By Type														
	Shawano County		City of Shawano		Bonduel		Gresham		Tigerton		Wittenberg		Stockbridge Munsee Tribe of Mohican Indian	
1-unit Detached	15,852	77%	2,380	55%	365	58.6%	230	78.2%	244	66.7%	368	58.4%	175	77.7%
1-unit, Attached	333	1.6%	128	3%	14	2.2%	6	2%	0	0.0%	0	0%	4	1.3%
2 units	1,026	5.0%	620	14%	44	7.1%	10	3.4%	22	6.0%	38	8.3%	5	1.6%
3 or 4 units	450	2.2%	260	6%	43	6.9%	0	0.0%	17	4.0%	18	3.9%	5	1.6%
5 to 9 units	769	3.7%	460	11%	116	18.6%	0	0.0%	7	1.9%	40	8.7%	29	9.2%
10 to 19 units	283	1.4%	214	5%	2	3%	3	1%	10	2.7%	11	2.4%	18	5.7%
20 or more units	304	7.4%	189	4%	28	4.5%	10	3.4%	25	6.8%	19	4.1%	0	0.0%
Mobile home	1,524	7.4%	53	1%	11	1.8%	35	11.9%	41	11.2%	62	13%	78	24.8%
Boat, RV, Van, etc	0	0%	0	0%	0	0%	0	0.0%	0	0%	0	0%	0	0%

YEAR STRUCTURES BUILT

Year of construction, as shown in the graph below, indicates the age of homes as estimated by the US Census Bureau. Almost one third of all residential units (30%) in Shawano County were built before 1939, which is similar to Wittenberg, Tigerton, and Bonduel.

In the communities of Gresham and Shawano, the most common date of construction is from 1950-1959. In the Stockbridge Munsee Band of Mohican Indian Reservation, the most common dates for construction were from 1970-1979 and 1990-1999. Since 2000, construction appears to have decreased in Shawano County—a finding that is consistent across communities and suggests that Shawano County did not participate in the early-2000's housing boom and has had even less construction in the wake of the Great Recession.

The age of a home or apartment building is not, by itself, an adequate measure of quality or condition but can be used as an indicator. Older homes tend to have poor energy performance, higher maintenance costs, and sometimes lack things homebuyers desire such as attached garages. If not maintained, these older homes may not be desirable to potential buyers. Even if maintained, some buyers may not be interested in or able to do the maintenance and upkeep required of an older home. Community feedback confirmed that housing is generally older in Shawano County and in need of rehabilitation.

Figure 20. Year Structure Built
Source: 2019 ACS 5-Year Estimates

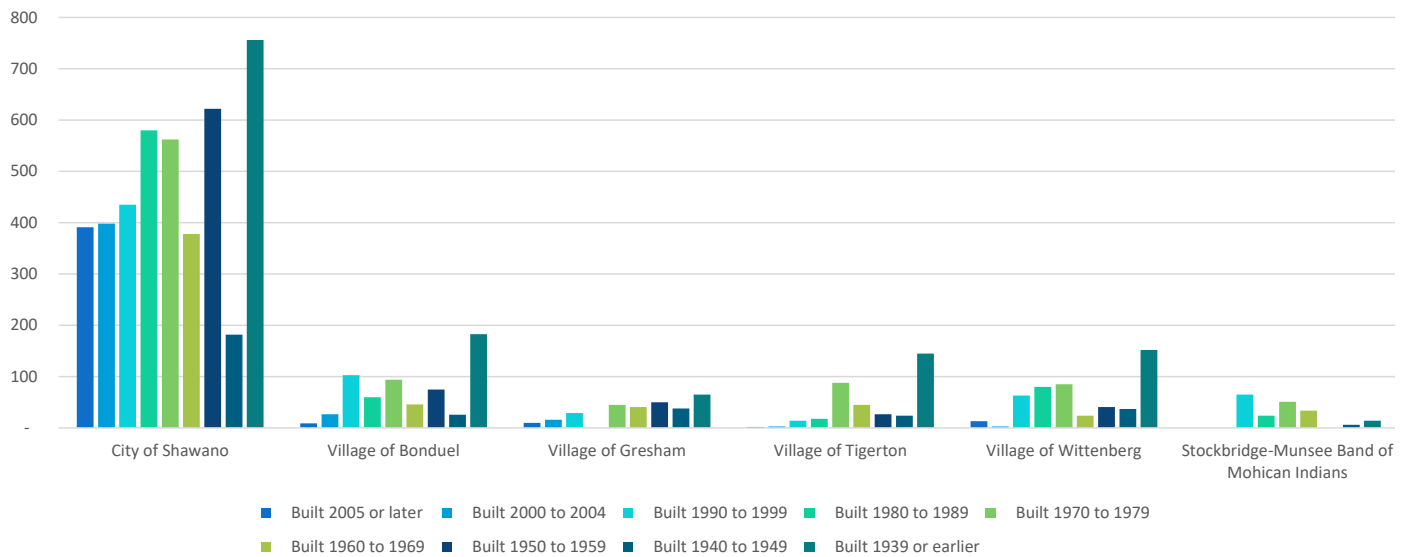


Figure 21. Shawano County Owner-Occupied Year Structure Built

Source: 2019 ACS 5-Year Estimates

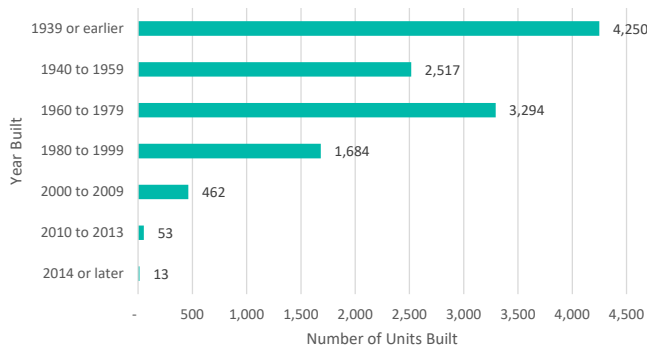
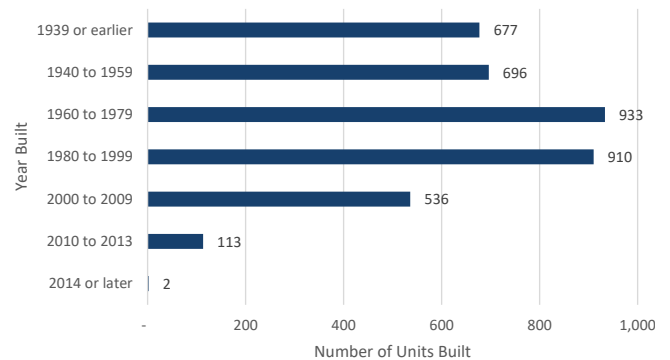


Figure 22. Shawano County Renter-Occupied Year Structure Built

Source: 2019 ACS 5-Year Estimates



BUILDING PERMITS

Building Permit data allows a real-time trend of new construction starts in Shawano County and the study Communities. Whereas 2009 was the recent era low point for new home starts nationwide, construction activity bottomed out here in 2013.

Single-unit starts have shown a steady, consistent increase over recent years before decreasing in 2018 and increasing again to the highest number of permits in 10 years in 2020.

New construction of single-unit homes takes two forms within the County and the study communities—

either on previously undeveloped land, or through the replacement of older homes that have been “razed” (demolished). There has been very little new single family home construction in the study communities. For example, in the past 5 years, Tigerton has had one new single family home constructed.

Permits for new multi-family properties remained low from 2014-2018, with some small building projects. In 2019, that number grew to nine in both categories of 3-4 family building and 5+ building. Alterations to multi-family buildings has stayed consistent at about 20 per year.

Figure 23. Single-Family Home New Construction

Source: Shawano County

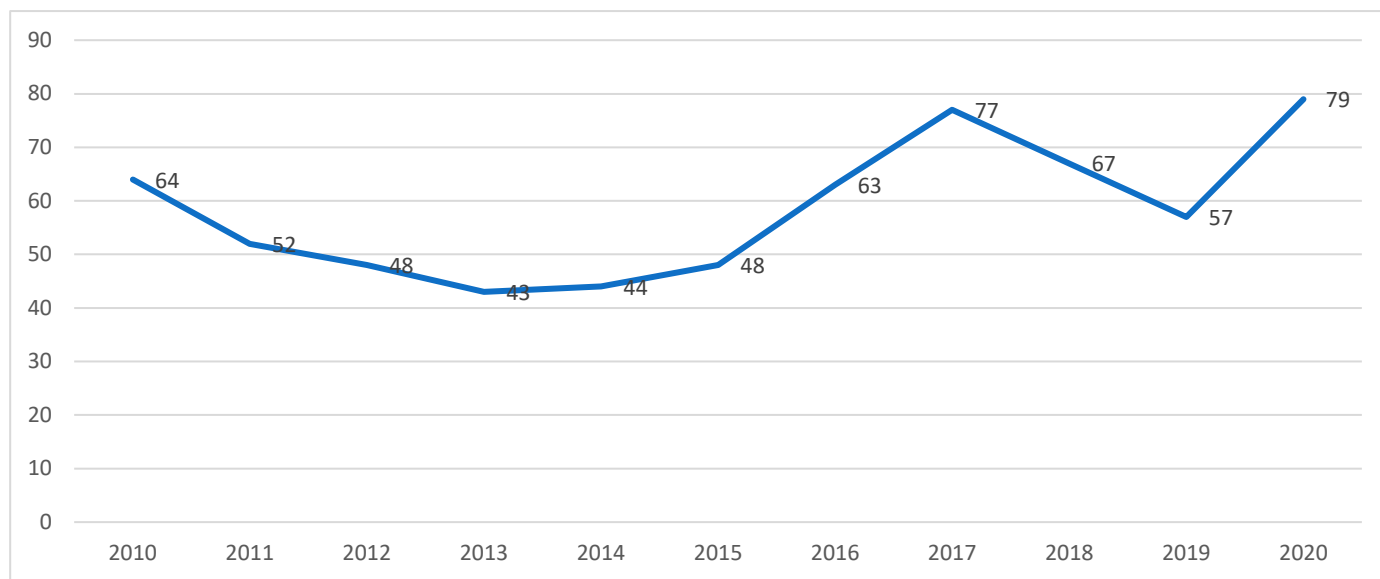


Figure 24. Single-Family Home New Construction

Source: Villages of Wittenberg, Bonduel, Gresham

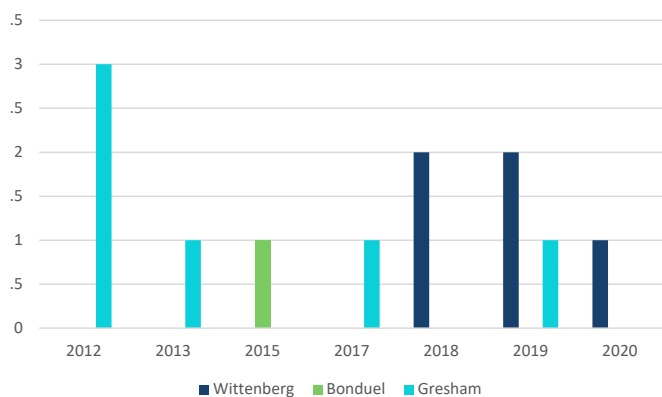
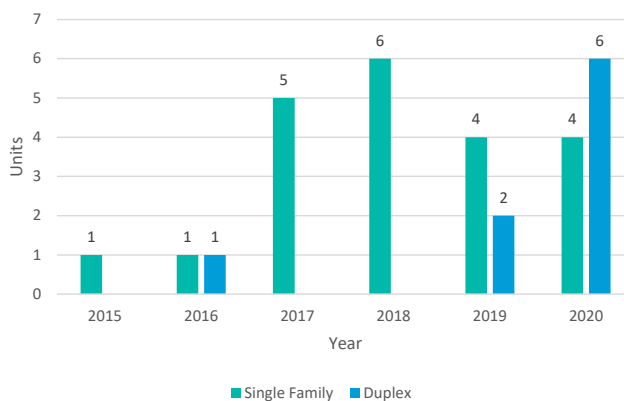


Figure 25. Duplex and Single-Family Construction

Source: City of Shawano



CROWDING

Crowding data is used to display the relationship between housing unit size (number of bedrooms) and household size (number of people). Households that average more than 1 person per room or 1.5 persons per room are considered to be “overcrowded” or “extremely overcrowded”, respectively.

More than half of renter- and owner-occupied units in Shawano County have 0.5 or fewer occupants per room—they occupy homes that have excess space for their needs. This is consistent within the study communities as well, and indicates that Shawano County’s housing stock is in good position to accommodate growing family households.

Figure 26. Owner-Occupied, Occupancy Per Room for Shawano County

Source: 2019 ACS 5-Year Estimates

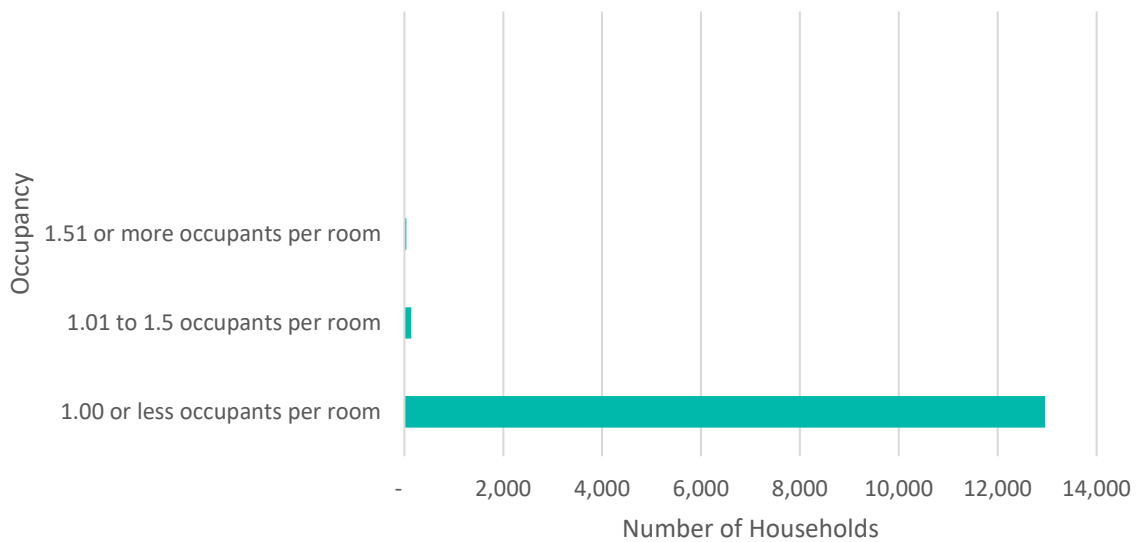
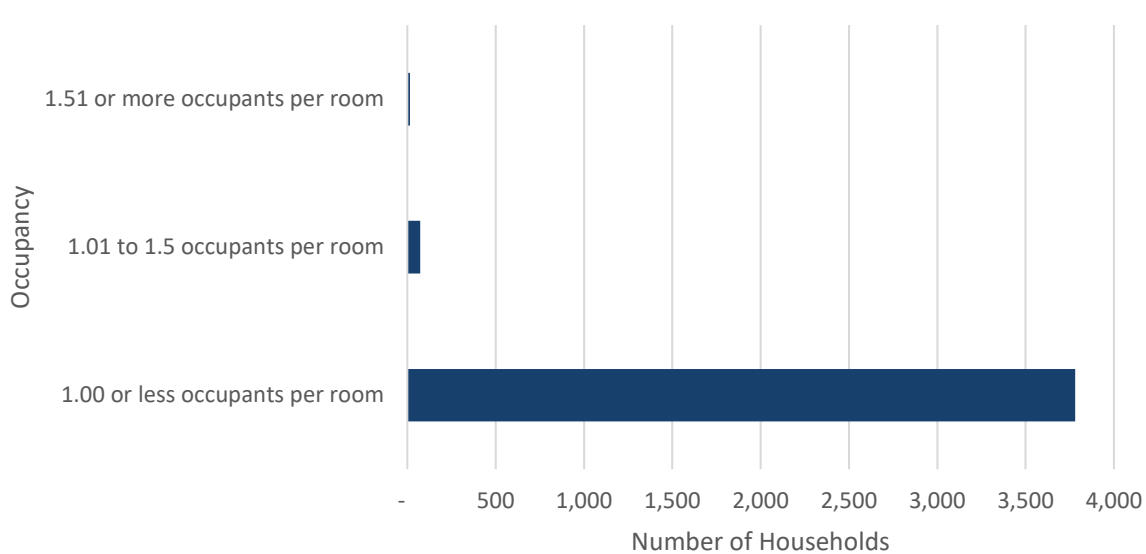


Figure 27. Renter-Occupied, Occupancy Per Room for Shawano County

Source: 2019 ACS 5-Year Estimates



RENTAL MARKET

OVERVIEW

Within the County, 22% of the housing stock is renter occupied. The study communities have a higher percentage of renter occupied housing units (31-37%), Wittenberg has the highest percentage at 50.5%. Rental units include a variety of housing types – single-family homes, duplexes, condos, and multifamily residential units.

AFFORDABILITY

Household income is key to discussions about housing affordability, as income determines purchasing power for households. Using HUD’s income limits, Figure 29 shows the general monthly rent a household could afford without becoming housing cost-burdened (more than 30% of gross income paid toward rent). The rents vary based on household income and household size. For a household of four earning 100% of the median income, a monthly rent of \$1,738 including utilities, is considered affordable.

Figure 29. Affordability Thresholds for Renters in the Shawano

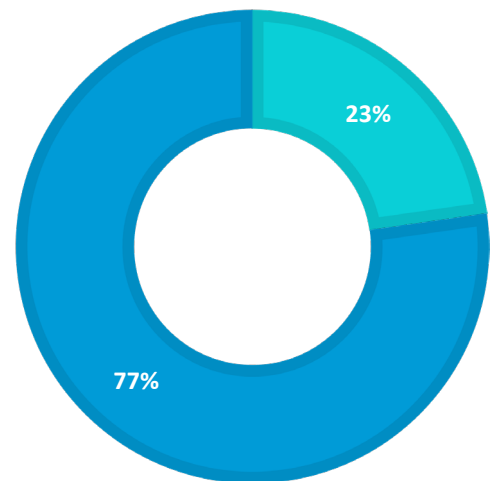
Source: HUD 2020 Income Limits

Maximum Monthly Cost								
FY 2021 Income Limit for Family of 4 (100%)		Persons in Family						
Area	Median Income)	Income Limit Category	1	2	3	4	5	6
Shawano County	\$1,730	Extremely Low Income (30%)	\$ 378	\$ 436	\$ 549.0	\$ 663	\$ 776	\$ 890
		Very Low Income (50% AMI)	\$ 629	\$ 719	\$ 809	\$ 898	\$ 970	\$ 1,041
		Low Income (80% AMI)	\$ 1,006	\$ 1,150	\$ 1,294	\$ 1,436	\$ 1,551	\$ 1,666

Figure 28. Housing Occupancy in Shawano County

Source: 2019 ACS 5-Year Estimates

■ Renter Occupied ■ Owner Occupied



HOUSING STRESS

A cost-burdened household is a household which pays more than 30% of its income to housing costs. Generally when a housing market is “tight”, or competitive, this drives costs up for consumers and also increases cost burden. This is true in Shawano County, as overall rates of rental housing cost burden are high, similar to many of the study communities. Of those experiencing cost burden in the County, 12.6% are severely cost-burdened (greater than 50% of income toward housing costs). Cost burden is highest in the Villages of Gresham and Tigerton where 49% of renters are paying more than 30% of their income towards housing costs. The map on the following page shows cost burden for the entire County based on census block group. Cost burden for renters is greater in the majority of the study communities than in the County itself. Similar to most other communities, cost burden is also greater for renters than it is for homeowners, which is a reflection of lower renter incomes, barriers to securing financing (in addition to lower incomes), and other market forces.

Figure 30. Cost Burdened Renters in Shawano County & Study Communities

Source: 2014-2018 CHAS

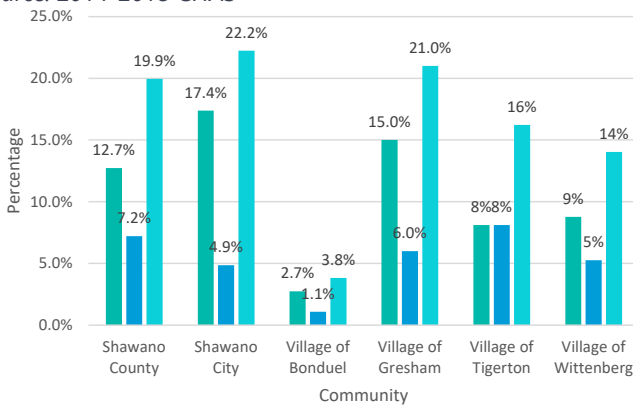
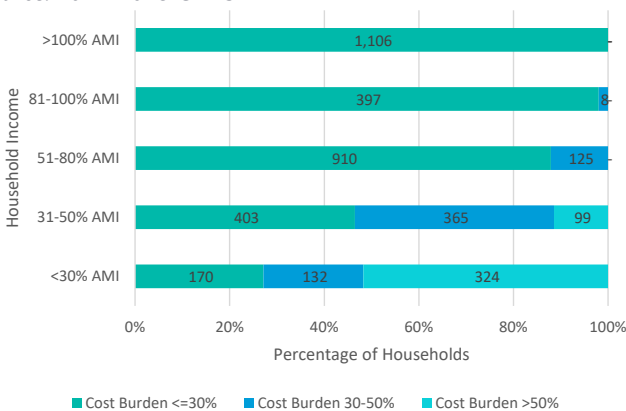


Figure 31. Renter Cost Burden by Household Income in Shawano County

Source: 2014-2018 CHAS



Cost burden in the County and study communities exists primarily with households at or below 50% median income—those considered very low or extremely low income. This signifies that the supply of rental units has gaps in unit availability at the appropriate price points to serve this income group. This indicates an opportunity to better serve low-income households through income-restricted and subsidized units that ensure affordability levels not currently provided by the market.

There is a surplus of units (1,451) available at up to 80% median income which is consistent with the general older age of the housing stock throughout the County. There is a shortage of 27 units for households between 81-100% median income, and a fairly significant shortage in units for those at greater than 100% median income (1,316 units). This indicates an opportunity to add higher-rent, high-quality rental units to the market.

Figure 32. Households by Income & Tenure in Shawano County

Source: 2014-2018 CHAS

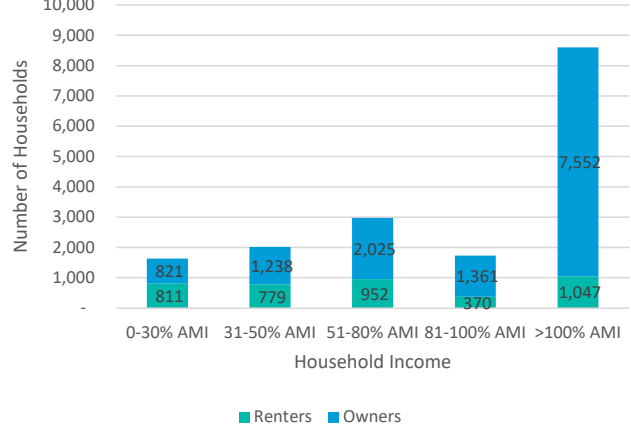


Figure 33. Rental Unit Mismatch in Shawano County

Source: 2014-2018 CHAS

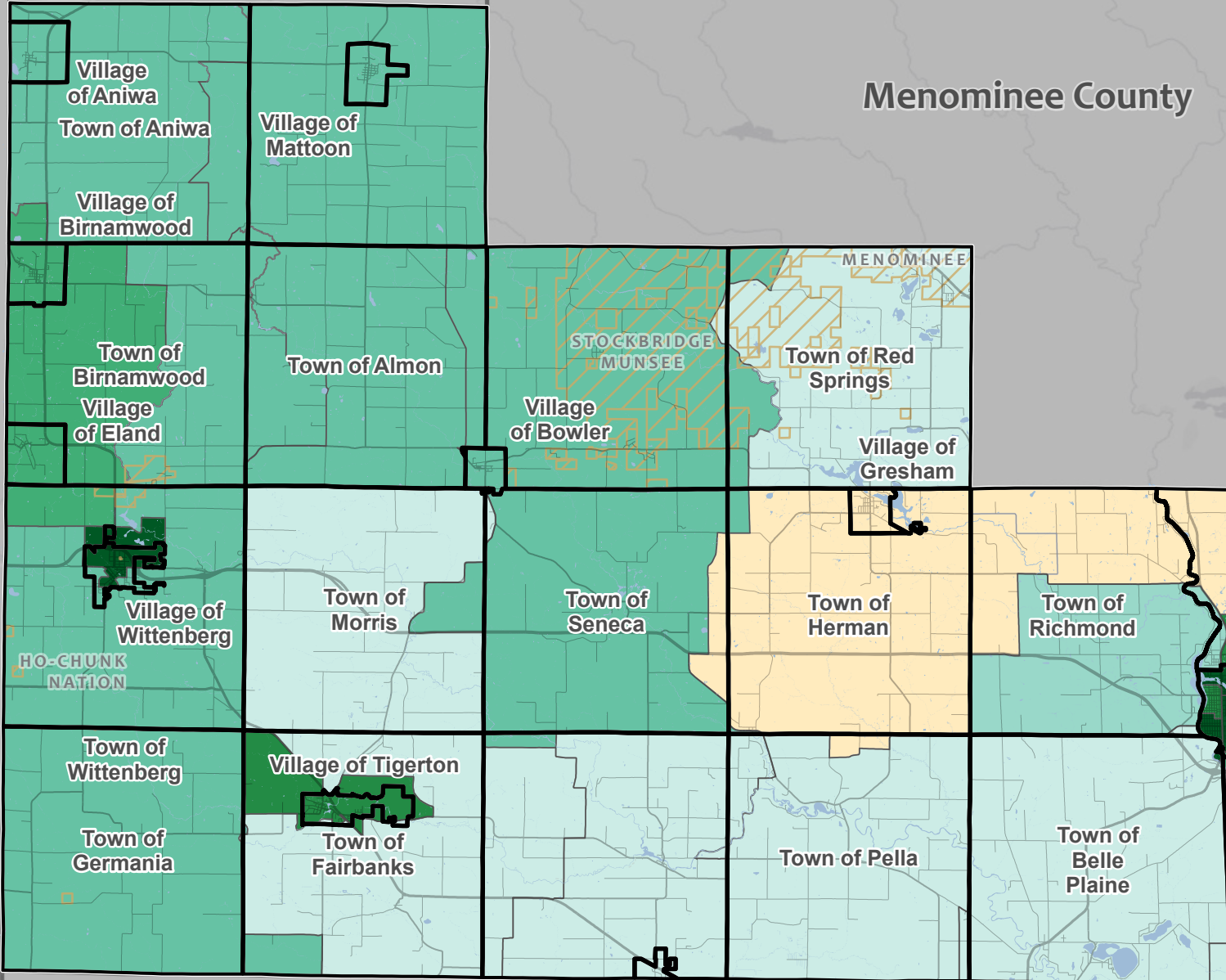
Rental Unit Mismatch	Rental Units Available	Rental Households	Over/Under Supply
0-50% AMI	843	811	32
51-80% AMI	2,220	779	1,451
81-100% AMI	925	952	-27
>100% AMI	101	1,417	-1,316

Marathon County

Langlade County

Menominee County

Waupaca County



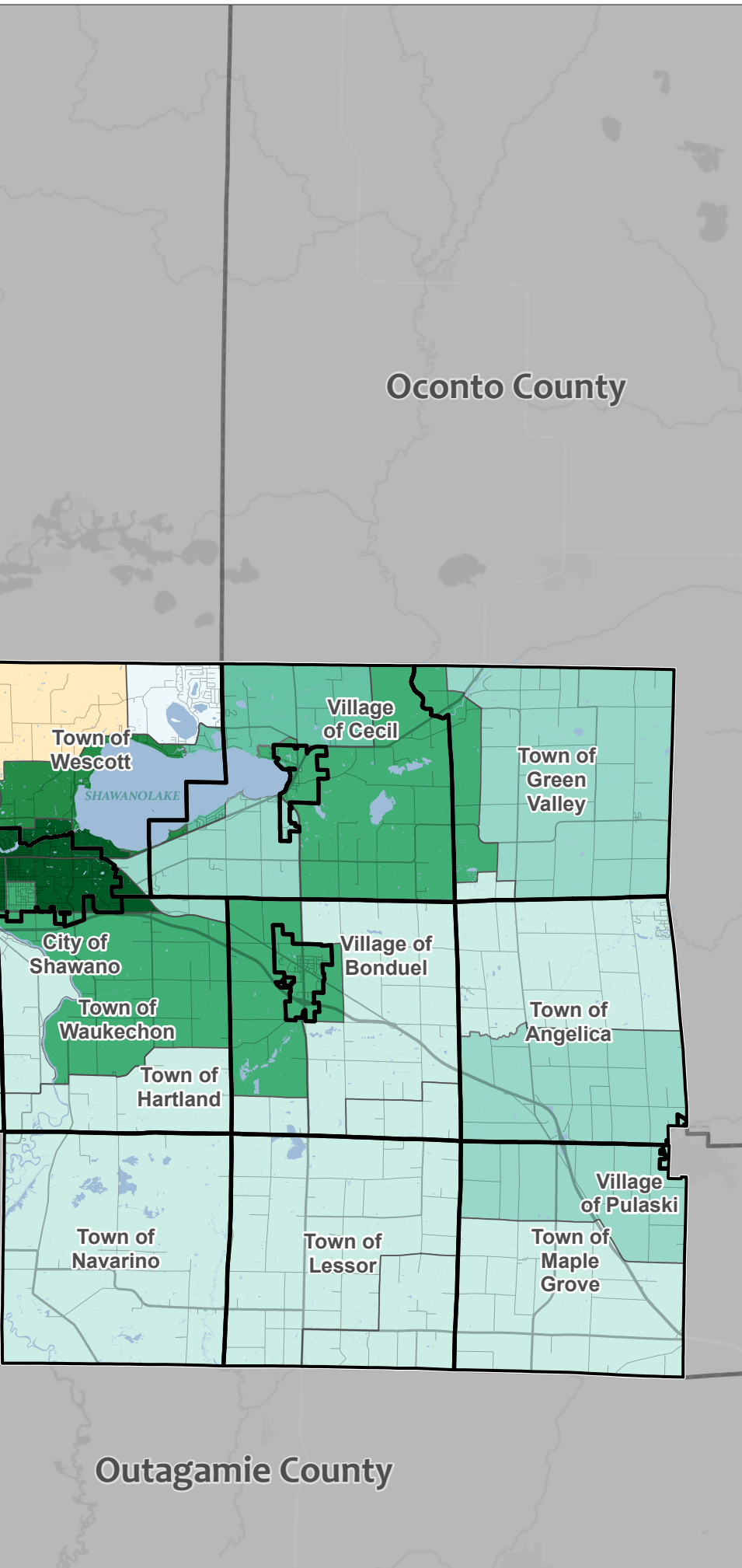
Renter Occupancy based on 2019 ACS data calculating 2019 Renter Occupied Households divided by total households.














Areas shown in tan were missing data either on rental occupancy or number of total households.

Renter Occupancy

Shawano County Housing Study

Shawano County, Wisconsin



-  Waterbody
 -  Municipal Boundary
 -  Tribal Lands
 -  Shawano County
 -  Adjacent County
- Percentage of Households who are Renters
-  3 - 5%
 -  5.1 - 10%
 -  10.1 - 15%
 -  15.1 - 20%
 -  20.1 - 30%
 -  30.1 - 40%
 -  40.1 - 58%
 -  Missing Population Data (ACS 2019)

Data Sources:
 Shawano County GIS
 2019 ACS Estimates, 2010 & 2020 Census Data via ArcGIS online
 WDNR: County Boundaries
 ESRI: Basemap

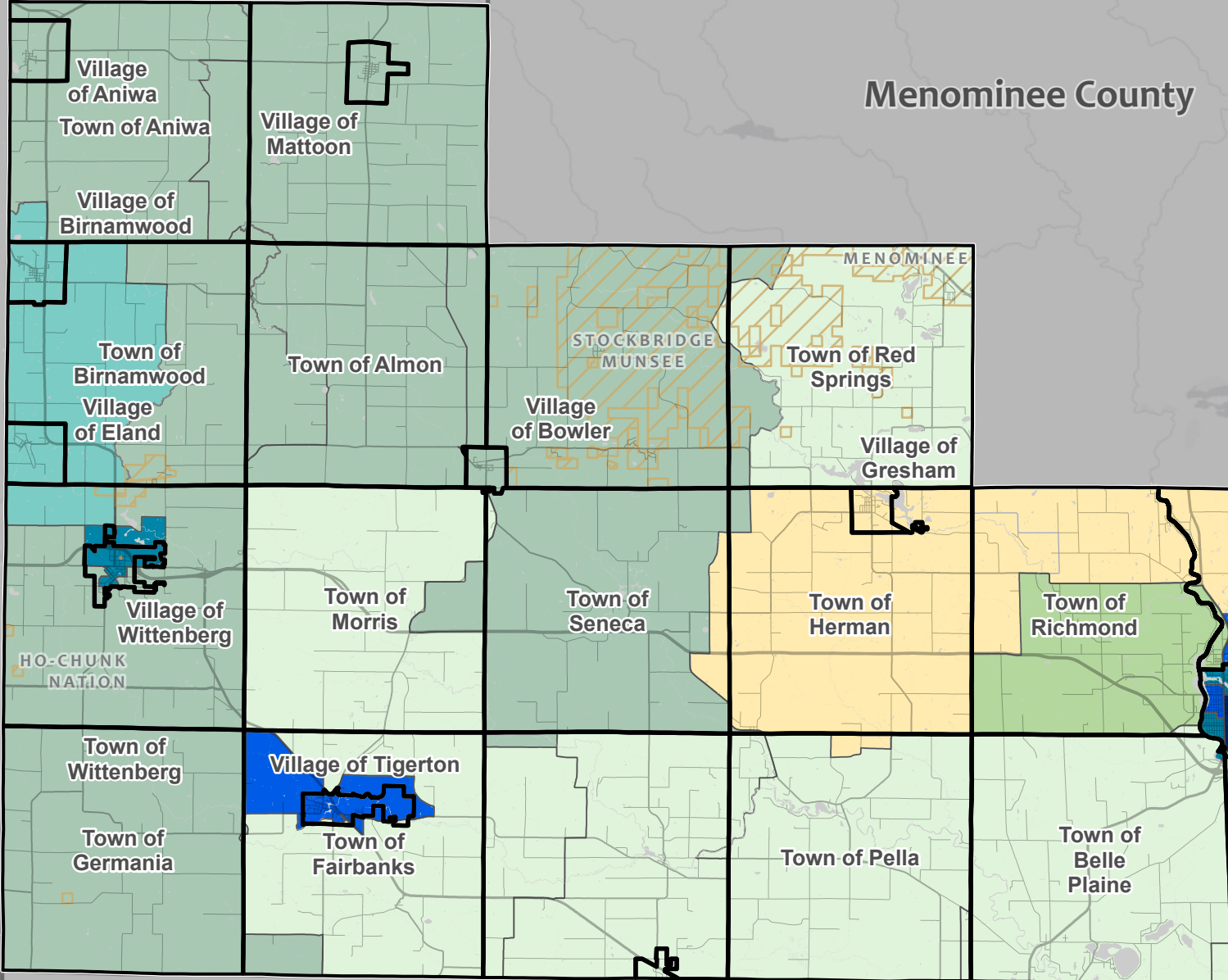
Outagamie County

Marathon County

Langlade County

Menominee County

Waupaca County

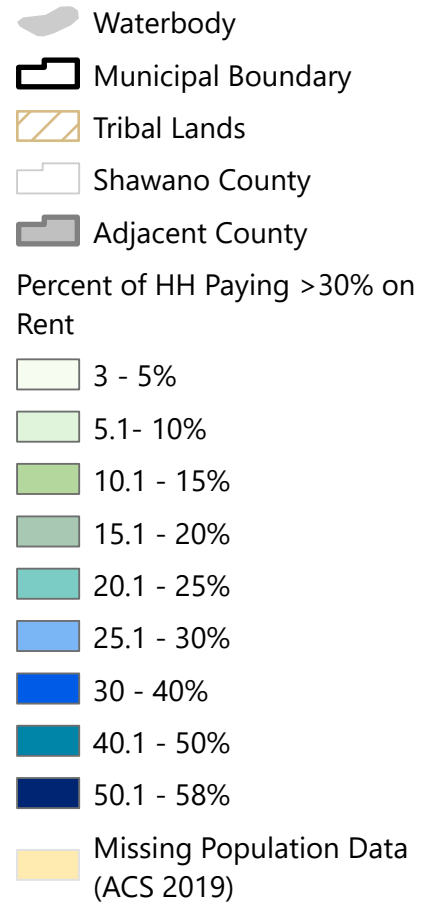
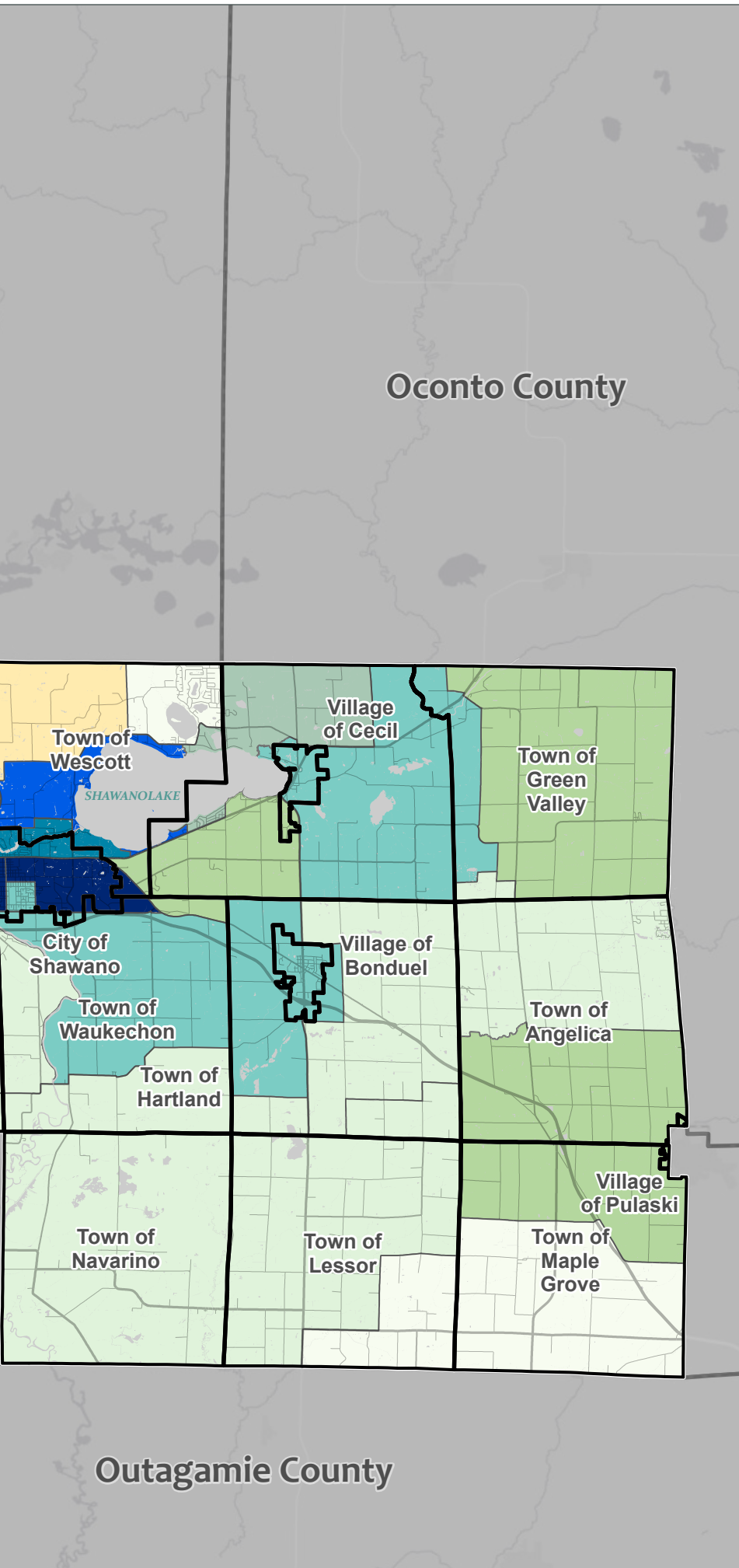


ACS data from 2019 was used to determine totals on a per census block estimate.
 Percentage was found by totaling households with gross rents over 30% of income, divided by total rental households.
 The percentage shown is intended to show which areas have the greatest percentage of cost burdened rental households.

Percentage of Households Paying >30% of Income on Rent

Shawano County Housing Study

Shawano County, Wisconsin



Data Sources:
 Shawano County GIS
 2019 ACS Estimates, 2010 & 2020 Census Data via ArcGIS online
 WDNR: County Boundaries
 ESRI: Basemap

Outagamie County

RENTAL UNIT CONSUMPTION

The US Census and HUD assess how many households are over- and under-consuming housing. The previous figures in this chapter have suggested that higher-income households have been renting down in the market when securing housing, but what units are they actually occupying? Figure 34 shows that 13% of households above 80% median income are renting units affordable at 30% median income, and 28% are renting units affordable at 50% median income.

Shawano County is also experiencing the opposite effect: households at lower incomes are renting beyond what is considered affordable to them. For households earning less than 30% median income, 16% are renting units affordable at 50% median income, 10% are renting units affordable at 80% median income, and 32% are renting units affordable at greater than 80% median income. When households rent units that are more expensive than what they can afford, cost burden increases.

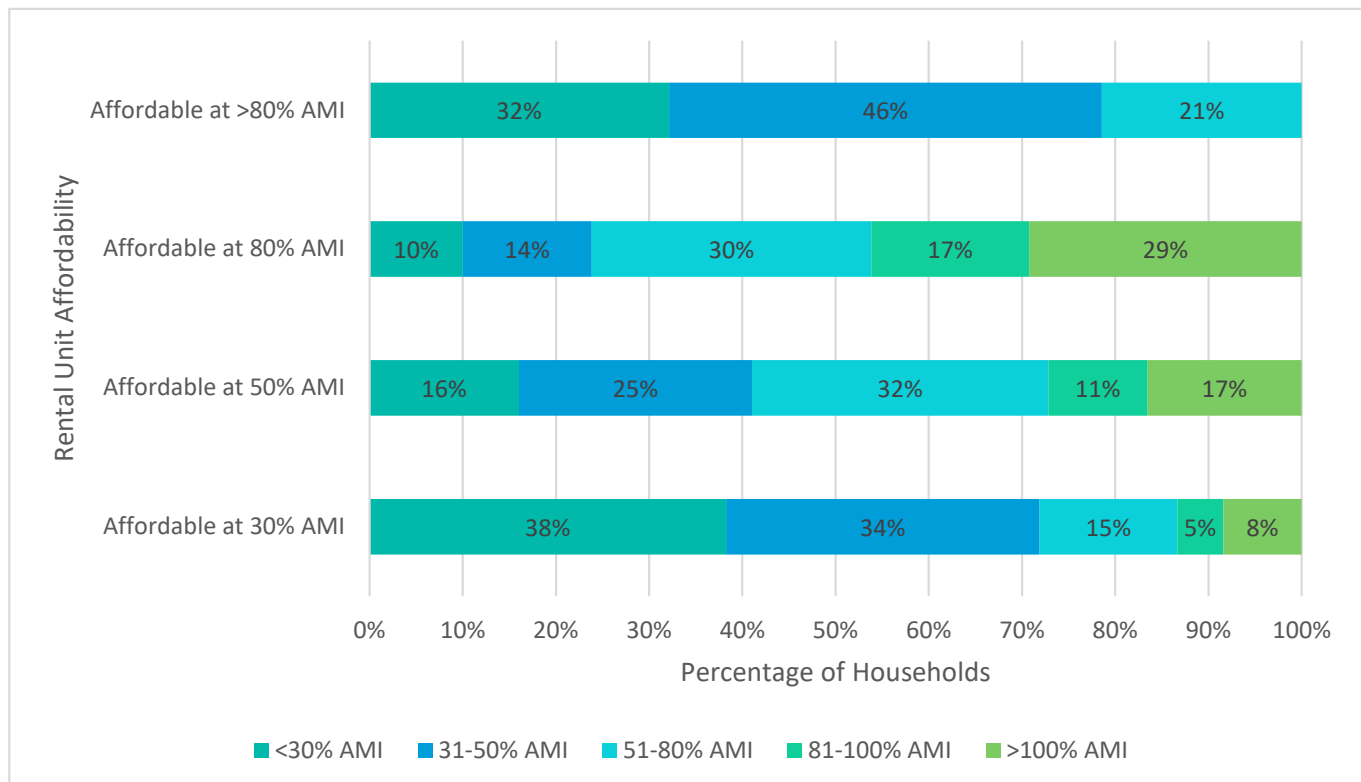
Adding more choices at appropriate price points will help guide consumers to desirable housing that can decrease cost burden among renters within the community.

The most common response among renters in the community survey, in regards to important factors in deciding where they live, was cost—60%. This further highlights just how big an issue affordability is within the County and that there is a need for more rental units. Interviews also confirmed that rental stock is tight and those looking to rent in the area may be finding availability outside of the County.

Only twelve percent (12%) of the renters who took the survey said if they were to move in the future they would look to rent housing, the remaining 88% would be most interested in ownership options (both conventional and condo). So in addition to focusing on providing more affordable and market rate rental units, there should be a focus on more affordable ownership units to increase option availability. The primary barriers to purchasing a home for renters who took the survey were: lack of down payment, monthly payment would be too high, and too much existing debt.

Figure 34. Rental Unit Consumption by Income in Shawano County

Source: 2014-2018 CHAS



UNIT TYPES

There are different types of rental units available to meet the needs of current and potential residents in Shawano County. Fifty-one percent (51%) of rental units within the County are found in smaller building types—single-family homes, duplexes and tri- or quadplexes. Very few of the County’s apartment units are in buildings with more than 20 units (7%), this is also found in the study communities. Single-family and duplex home rentals are becoming increasingly popular due to the difficulty many people have in providing a down payment or securing loan funding to purchase a home. These units offer an opportunity for people interested in, but unable to, purchase a home; however, with a tight supply of these homes, rents continue to increase.

Figure 35 displays the number of bedrooms available in Shawano County’s renter-occupied housing units. Shawano County and its communities all have 2-3 bedrooms as the most common rental unit size. Something that came up in interviews is that there is a need for rental units for families with 3 or more bedrooms. With the housing market so tight, there are no short-term options for families that move to the area while they wait for an ownership option to go on the market.

Shawano County and the study communities also have a high number of one-bedroom units, the second most common bedroom size in rental units. These smaller units are often the most affordable rentals available to the community.

Figure 35. Rental Units by Bedroom in Communities

Source: 2019 5-Year ACS Estimates

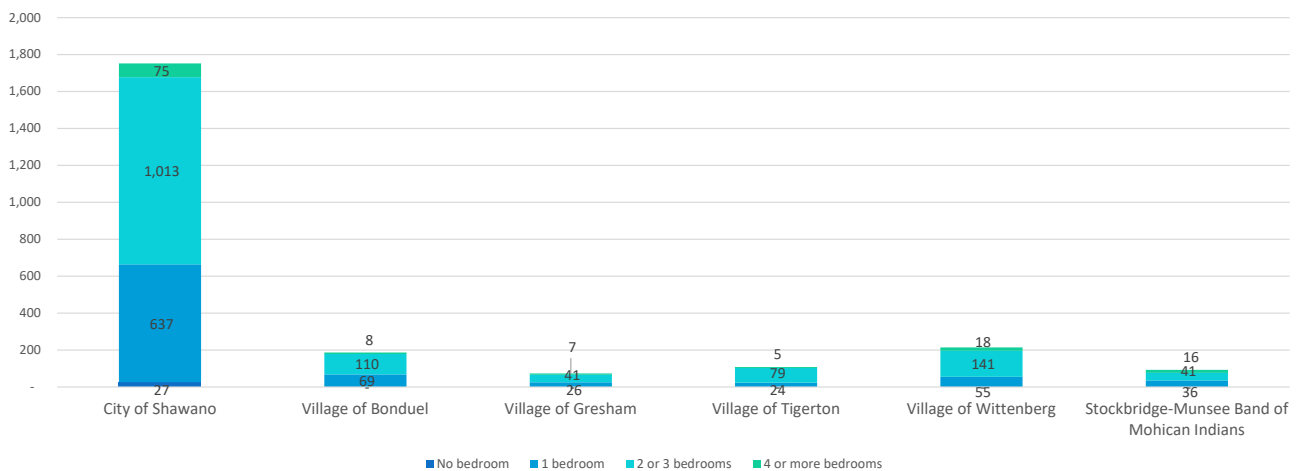


Figure 36. Rental Units by Type in Shawano County

Source: 2019 5-Year ACS Estimates

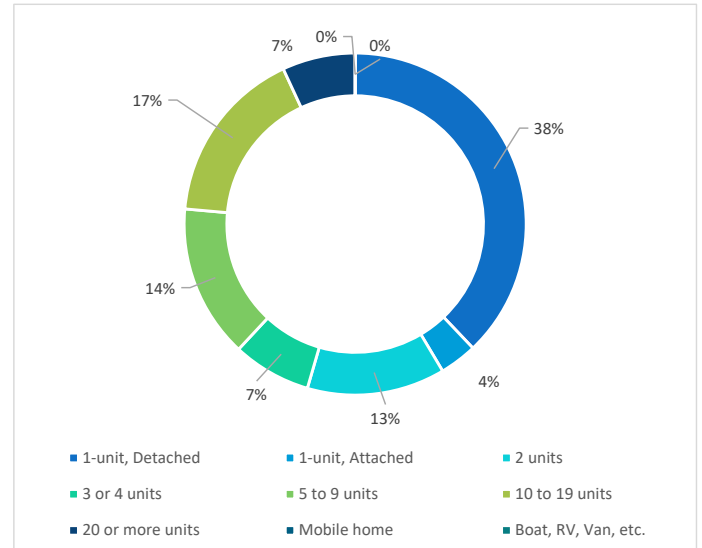
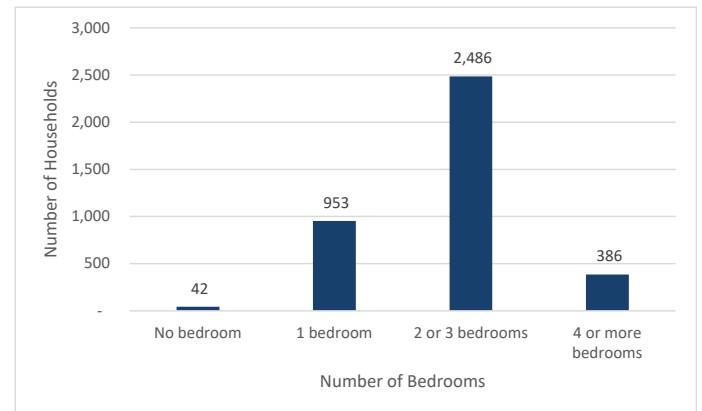


Figure 37. Rental Units by Bedroom in Shawano County

Source: 2019 5-Year ACS Estimates



COST

For renters who took the community survey, 60% said that cost was an important factor when deciding to live at their current residence. Data shows that median rent in Shawano County is higher than all of the study communities. When compared to the median renter income in Shawano County (\$33,293), the median rent of \$619 would be considered affordable to a household earning \$25,150. Thus, a hypothetical household earning the County's median income could afford more than 50% of the rental units available in Shawano County. Despite the County having relatively low housing costs compared to surrounding areas, there are concerns about availability and unit quality due to age. This was something that came up in both interviews and the community survey.

Median rents by bedroom also indicate that Shawano County is relatively less expensive than surrounding areas. Such as the Green Bay and Wausau Metro Areas Ranges of rental unit price show that most units rent for between \$500 and \$999. A \$1,000 price point for rental units is the limit of affordability for a household earning \$40,000 annually. A very small number of units rent for \$1,500 or higher, a reflection of the aging housing stock and lack of new units that have been built recently.

Figure 39. Median Rent by Bedroom in Shawano County
Source: 2019 5-Year ACS Estimates

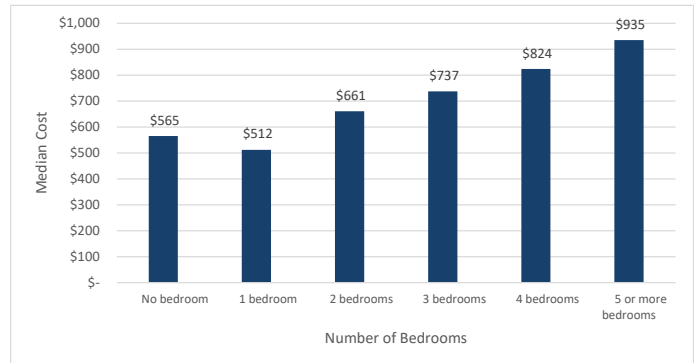


Figure 40. Current Unit Rents in Shawano County
Source: 2019 5-Year ACS Estimates

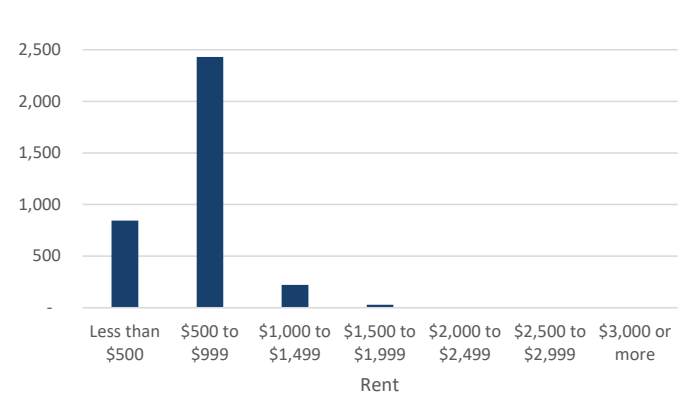
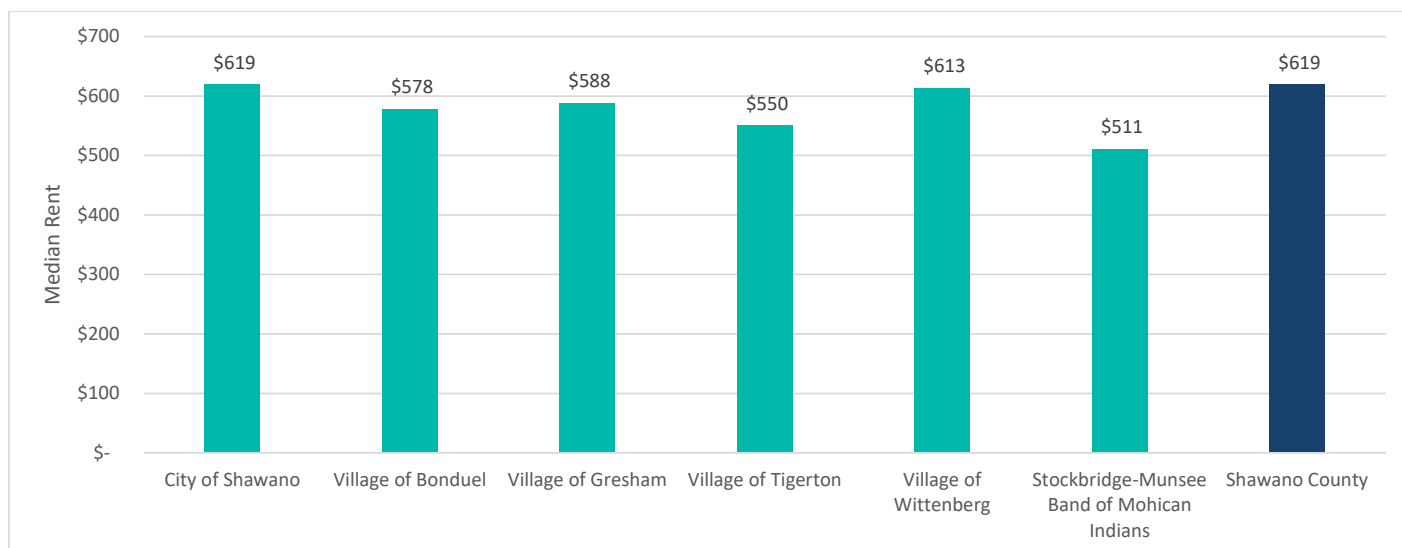


Figure 38. Median Rent in Shawano County and Communities
Source: 2019 5-Year ACS Estimates



VACANCY

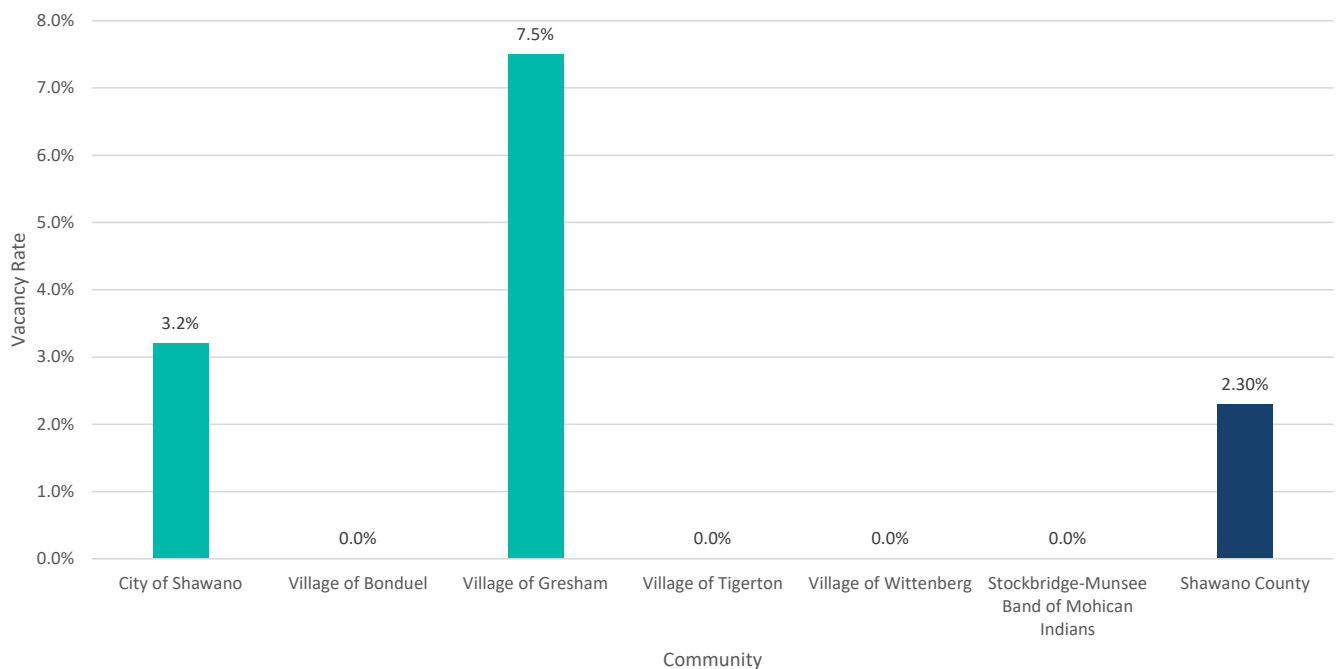
Vacancy rates are an important measure of the balance between housing demand and supply in a community. A typical healthy vacancy rate for renters is around 5%. This number is typically higher than the homeowner vacancy rate because rental units are more likely to sit vacant between renters. A rental vacancy rate around 5% is an appropriate balance between supply and demand, with enough available units to offer renters choice and the ability to move in somewhere right away. If the rental vacancy rate falls, it is harder for renters to find units and easier for landlords to raise rents.

The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 20% for Shawano County and study communities), so numbers should be

reviewed cautiously. Shawano County's rental vacancy rate is 2.3%, which is lower than desirable. This estimate might not be too far off; a number of interviewees noted that supply for rental units is tight and it's hard for renters to find desirable units. The Village of Gresham has a vacancy rate of 7.5%. Based on interview feedback this is likely higher than reality. Increasing supply and increasing the rental vacancy rate throughout Shawano County would be healthy for the housing market—this would give more choices for potential residents who are looking to move to the County and provide more options for current and future residents to self-select into housing that is appropriate in size and price point.

Figure 41. Rental Vacancy Rates

Source: 2019 5-Year ACS Estimates



SIZE

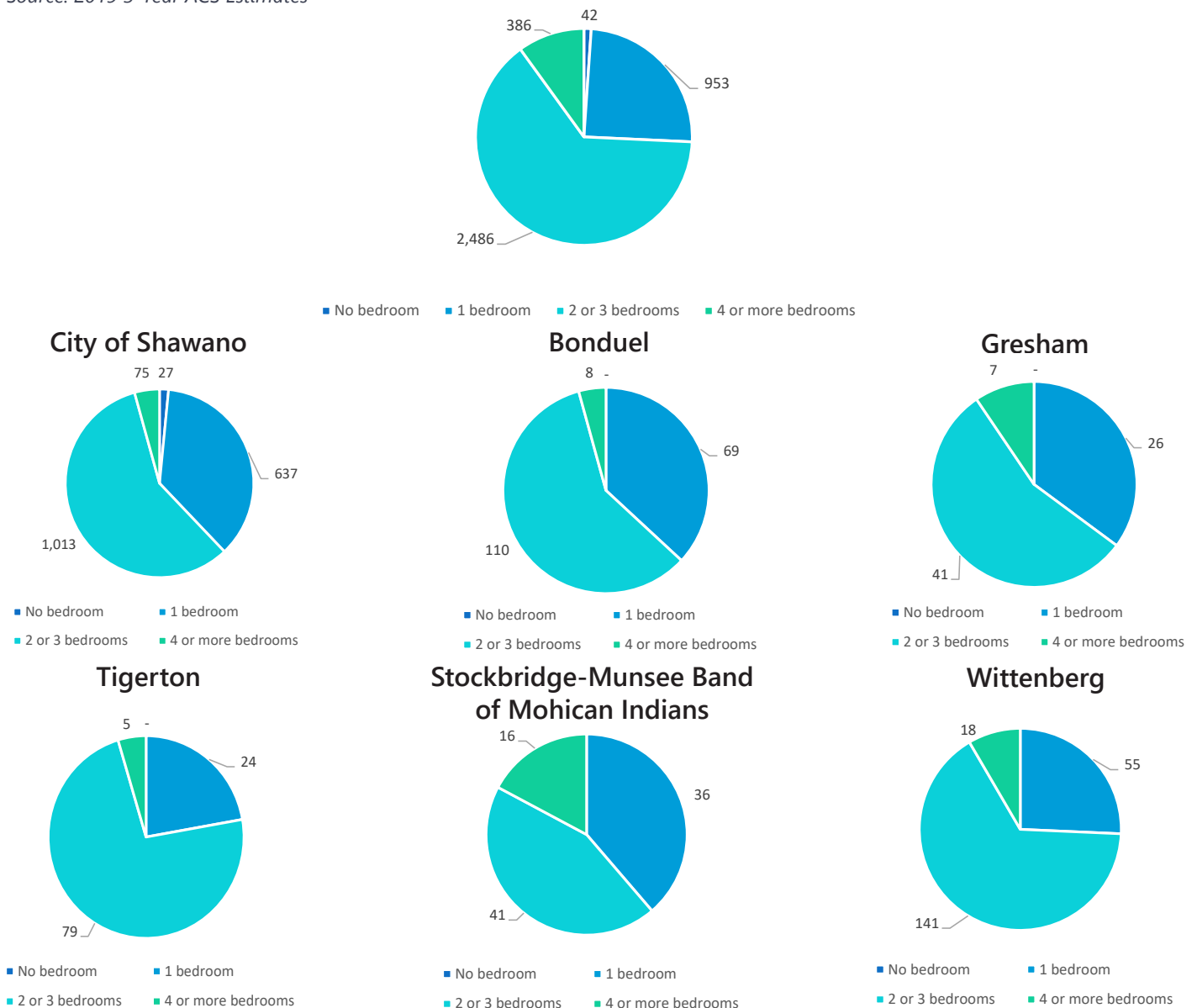
Household size is important to the housing market, as larger households require units with more bedrooms to avoid overcrowding (more than one person per room). Smaller units, efficiencies and one-bedroom units serve to provide the most affordable option for households with one to two people. Currently, 3% of rental units in Shawano County are considered crowded. While renter households generally have smaller household sizes, Shawano County growth trends have shown decreasing household sizes over recent years. The size of renter households decreased from 2.19 (2019 5-Year ACS) to 2.09 (2019 5-Year ACS) during the nine year timeframe. Despite decreasing household size, there is a need for larger apartment units. This need is reinforced by

interviewees, who noted that there is a lack of units with three or more bedrooms in Shawano County.

Within the County, 64% (2,872) of rental units contain two or more bedrooms. Considering decreasing household sizes, this submarket will remain an important component to new development in the County. According to 2018 5-Year ACS estimates, 25% of renter-occupied housing units have household sizes of three people or more. This indicates there is a shortage of approximately 1,000 units with three or more bedrooms. This shortage of "family units" is further reinforced by the 46% of renter households who have at least one child under the age of 18 (2018 ACS).

Figure 42. Renter Occupied Units by Bedroom in Shawano County

Source: 2019 5-Year ACS Estimates



AGE OF STOCK

Shawano County's rental market consists of a variety of housing types with different time periods of construction. Approximately 64% of the City's rental housing stock was built before 1980, and 17% was built 1939 or earlier. Older units are typically more affordable to renters, while newer units offer opportunities to rent at a higher price point. See the following page for the locations of multi-family units by age. The majority of the oldest units are located near downtown, while the newer units are located further out.

Older rental units in the County have limited risk of contaminants such as lead-based paint; however, other health concerns come with age and compounded disrepair. Of respondents who took the survey, 73% of renters viewed their rental units as in either "excellent" or "good" condition. Although only 4% of renters stated the condition of their units was "poor", anecdotal evidence from focus groups supported the idea that there is a lack of desirable rental units in the County and its communities. In particular, concerns about quality and livability of units is greatest for households who are low income and have few rental options available or landlords who are willing to rent to them.

Figure 43. Year Built for Rental Units in Shawano County

Source: 2019 5-Year ACS Estimates

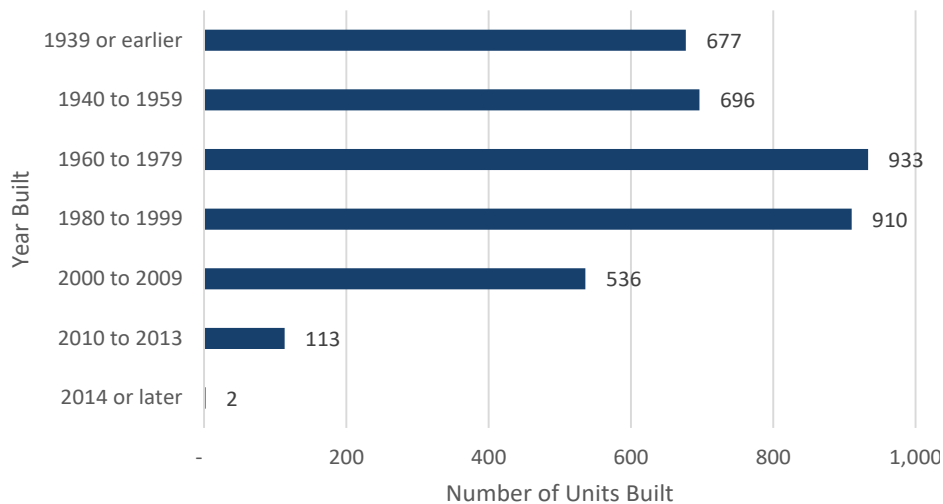
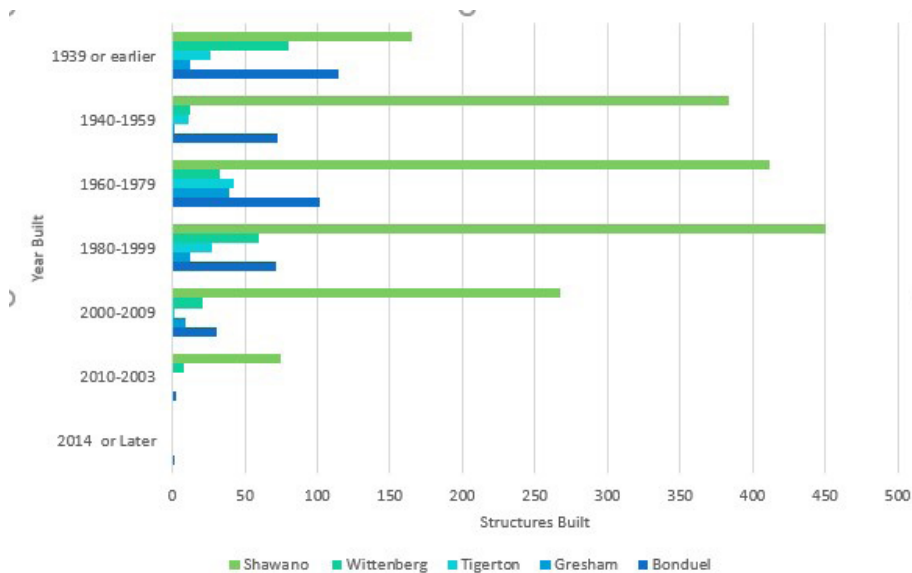


Figure 43b. Year Built for Rental Units in the Study Communities

Source: 2019 5-Year ACS Estimates



DEVELOPMENT EXAMPLE

The following analysis shows estimated costs for a new one-bedroom apartment in Shawano County. Costs include construction costs, taxes, operating expenses, and reserves for maintenance and vacancies. A break-even monthly rent for this unit would be \$1,230. The table at the bottom of the page shows that this unit would not be considered affordable for very low and

extremely low-income households in Shawano County. If underground parking were added into the cost of this unit, the monthly break-even rent would be \$1,460. This is not considered affordable for any low-income household.

If not subsidized to lower rents, new construction can offer expanded housing opportunities for those with higher levels of income, which can free up housing at

Figure 44. 1-Bedroom Rental (New Construction)

Source: MSA Calculations

Typical 1-Bedroom Rental Construction & Land Cost = \$130,000			
Equity to Cost Ratio	20%	Loan to Cost Ratio	80%
Required Equity	\$26,000	Mortgage Loan	\$104,000
Annual Pre-tax Distribution Rate	10%	Mortgage Interest Rate	4%
Cash Payments for Equity	\$2,600	Debt Service	\$6,000
Net Operating Income		\$8,600	
Operating Expenses (2%)		\$2,600	
Real Estate Taxes (2019 Effective Tax Rate of .019150)		\$2,489	
Replacement Reserve		\$300	
Effective Gross Value		\$14,630	
Vacancy (5% required assumption)		\$730	
Gross Potential Income		\$15,360	
Breakeven Annual Rent		\$14,719	
Breakeven Monthly Rent		\$1,230	

Figure 45. Affordability for 1-Bedroom Rental New Construction

Source: HUD 2021 Income Limits

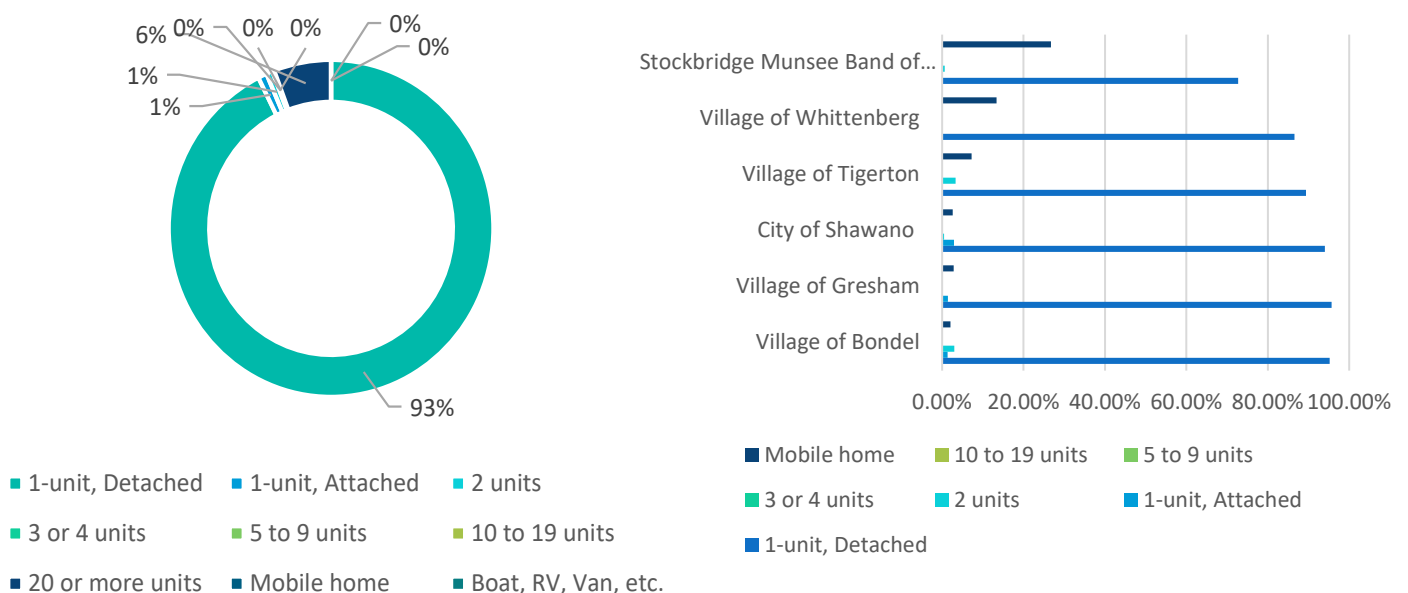
Maximum Monthly Cost for Family of 4 (100% Median)							
FY 2021 Income Limit Area	Income	Income Limit Category	Persons in Family				
			1	2	3	4	5
Shawano County	\$1,730	Extremely Low Income (30% AMI)	\$ 378	\$ 436	\$ 549.0	\$ 663	\$ 776
		Very Low Income (50% AMI)	\$ 629	\$ 719	\$ 809	\$ 898	\$ 970
		Low Income (80% AMI)	\$ 1,006	\$ 1,150	\$ 1,294	\$ 1,436	\$ 1,551

OWNERSHIP MARKET

OVERVIEW

Owner-occupied units comprise 78% of all units within Shawano County. The most common type of ownership property is single-family homes (93% of all owner occupied units). Other less common owner-occupied unit types include duplexes, townhomes (often condominiums), and mobile homes.

Figure 46. Owner-Occupied Housing Units by type for Shawano County
 Source: 2019 5-Year ACS Estimates



AFFORDABILITY

Household income is key to discussions about housing affordability, as income determines purchasing power. Using HUD's income limits, the table below shows the general purchase price a household could afford without becoming housing cost-burdened (more than 30% of gross income paid toward housing). These amounts vary based on household income and household size. For a household of four earning 100% median income, \$69,200 a purchase limit of \$307,400 is considered affordable. Assumptions under this scenario are for a 30-year fixed mortgage and assume a \$10,000 down payment, a 3.958% interest rate, home insurance, PMI (private mortgage insurance), and a 1.2% property tax.

The majority of owner-occupied homes in the County are occupied by households earning above the area median income. This is not an uncommon occurrence, as increased income opens up increased ownership

opportunities and eases costs associated with homeownership. Figure 48 shows that the majority of homes sold in Shawano County in 2019 were affordable to median income households, again confirming a generally older, more affordable housing stock.

While a majority of homeowners earn more than 100% median income, 39% of home owners are considered low-, very low- or extremely low-income. Often these populations are aging homeowners who have entered retirement and have seen significant loss in income, which brings new challenges. Although these owners may own their homes free and clear, they often struggle with property tax payments, upkeep, and other factors of homeownership that require continual maintenance funds and/or physical requirements.

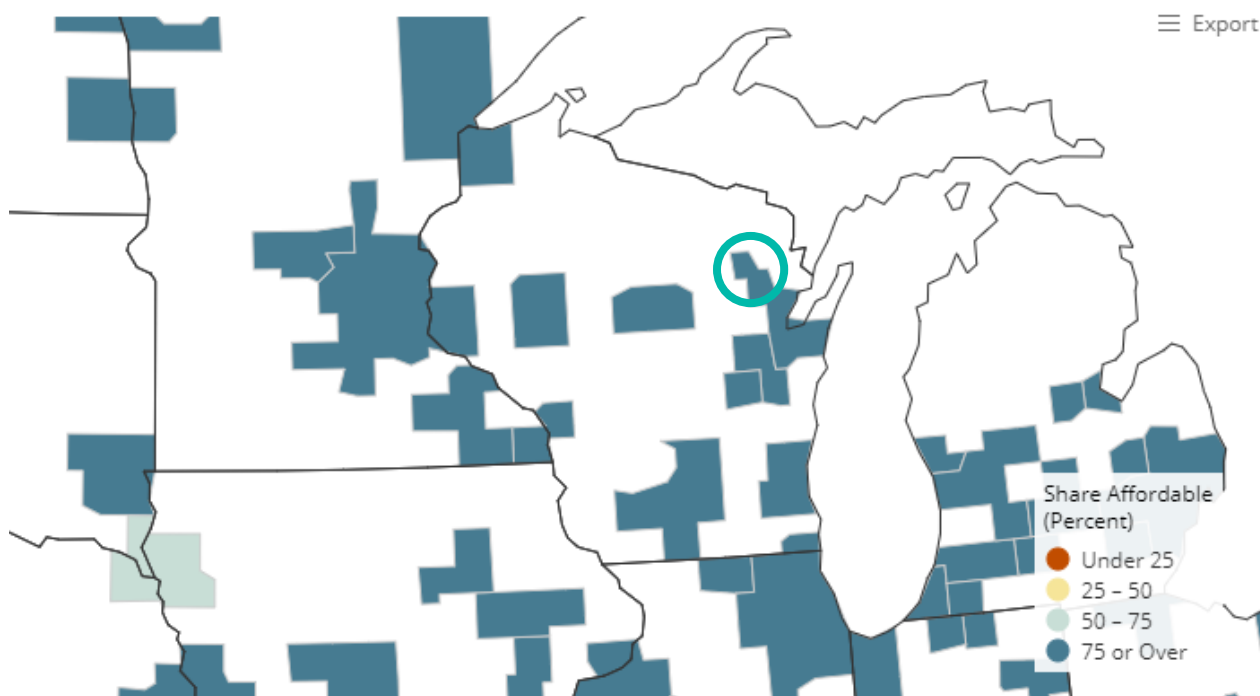
Figure 47. Affordability Limits in the Ownership Market in the Shawano County

Source: HUD 2021 Income Limits

FY 2021 Income Limit Area	Maximum Purchase for Family of 4 (100% Median Income)	Income Limit Category	Persons in Family				
			1	2	3	4	5
Shawano County	\$307,400	Extremely Low Income (30% AMI)	\$ 39,649	\$ 51,405	\$ 74,409	\$ 97,414	\$ 113,396
Very Low Income (50% AMI)		\$ 90,573	\$ 102,469	\$ 119,646	\$ 133,923	\$ 147,491	
Low Income (80% AMI)		\$ 154,275	\$ 181,176	\$ 202,756	\$ 229,671	\$ 250,728	

Figure 48. Recently Sold Homes Affordable to Median Income Homeowners

Source: Joint Center for Housing Studies of Harvard University (2019)



HOUSING STRESS

Generally when a housing market is “tight”, or competitive, this drives costs up for consumers and makes it harder for households without down payment savings. As compared to renter households, owner-households typically experience cost burden less frequently. This can be explained by a couple of factors—including homeowners earning higher incomes and 32% of homes being owned free and clear (no mortgage). Homeownership also has barriers to entry, so people must qualify to buy by meeting underwriting standards. These standards serve to minimize risk by ensuring adequate income, increased access to credit, etc.

Shawano County experiences relatively high cost burden among homeowners (19.9%) compared to its communities, with the exception of the City of Shawano (22%) and the Village of Gresham (21%). Of those experiencing cost burden in the County, 7% are severely cost-burdened (greater than 50% of income toward housing costs).

Cost burden in the County exists primarily with owner households at or below 50% median income—those considered very low or extremely low-income. Although cost burden is more prevalent for these lower-income households, there is an oversupply of 3,276 homes available at the 0-50% median income threshold, likely due to the age of the housing stock.

There is a significant shortage at the upper end of the owner market, an undersupply of 5,550 units for those at greater than 80% median income. This indicates an opportunity to provide more moderately- and higher-priced housing that is affordable and desirable to these income groups. Those home buyers with higher incomes are therefore competing with lower-income households for homes that the latter could not otherwise afford. When higher-income households compete with lower-income households, they have the financial flexibility to offer more money or better terms to sellers, forcing lower-income households to look elsewhere or to rent housing instead. The competition for units and lesser options at lower incomes can be frustrating for renter households who are hoping to buy into owner-occupied housing.

Of the renters who took the community survey, 15% said they were planning on purchasing a home somewhere in the next 2-3 years and 21% were unsure whether they would. Most respondents who said they would likely purchase a home had down payments of no more than \$20,000. This further emphasizes the importance of having affordable homes ready for when renters decide to move into owner-occupied housing.

Figure 49. Cost Burdened Homeowners in Shawano County and Surrounding Communities

Source: 2014-2018 CHAS

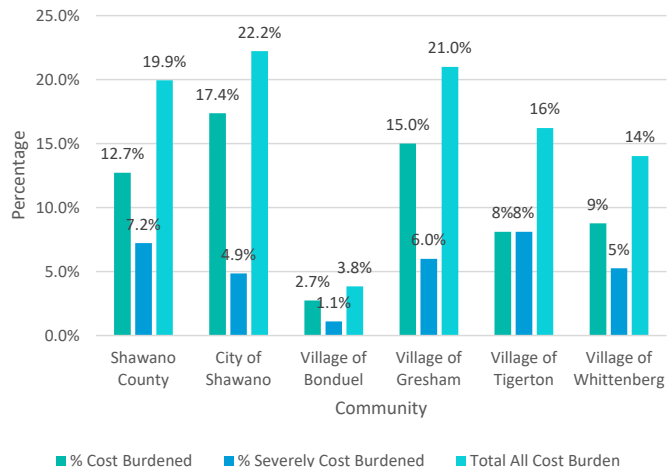


Figure 50. Owner Cost Burden by Household Income

Source: 2014-2018 CHAS

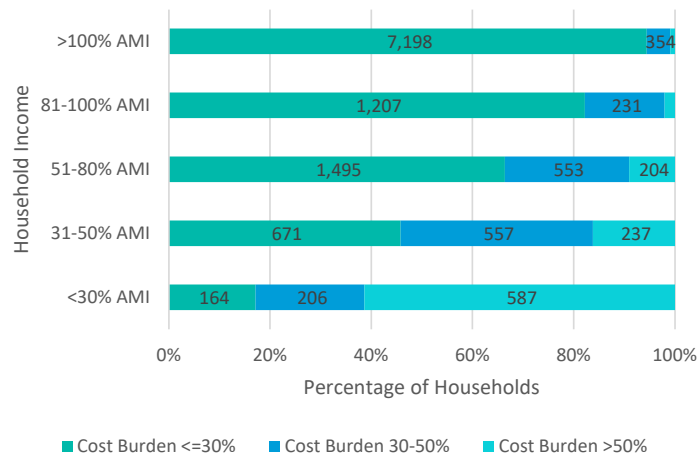


Figure 51. Ownership Unit Mismatch in Shawano County

Source: 2014-2018 CHAS

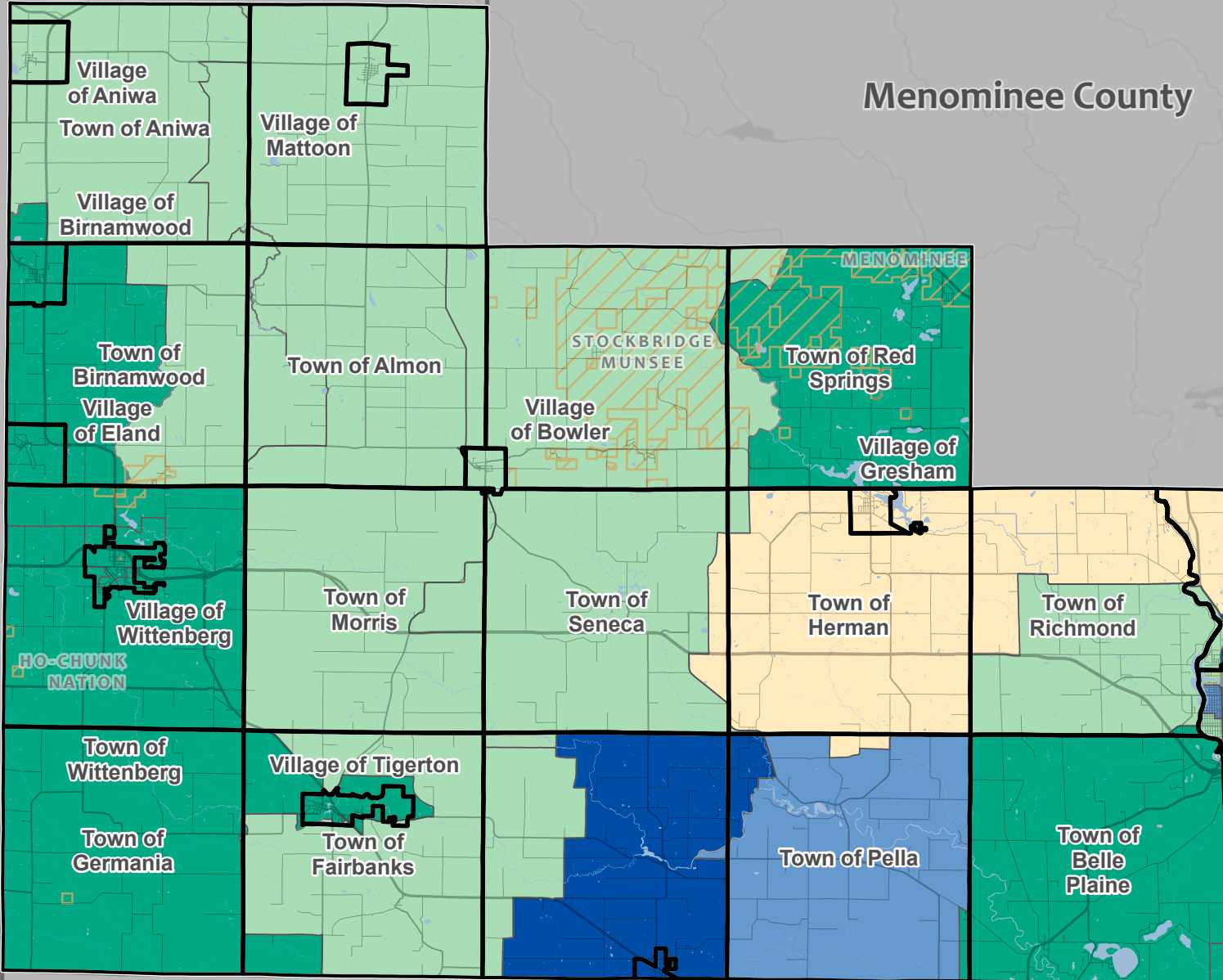
Ownership Unit Mismatch	Owner Units Available	Owner Households	Over/Under Supply
0-50% AMI	5335	2059	3276
51-80% AMI	4207	2025	2182
81-100% AMI	748	1361	-613
>100% AMI	2615	7552	-4937

Marathon County

Langlade County

Menominee County

Waupaca County

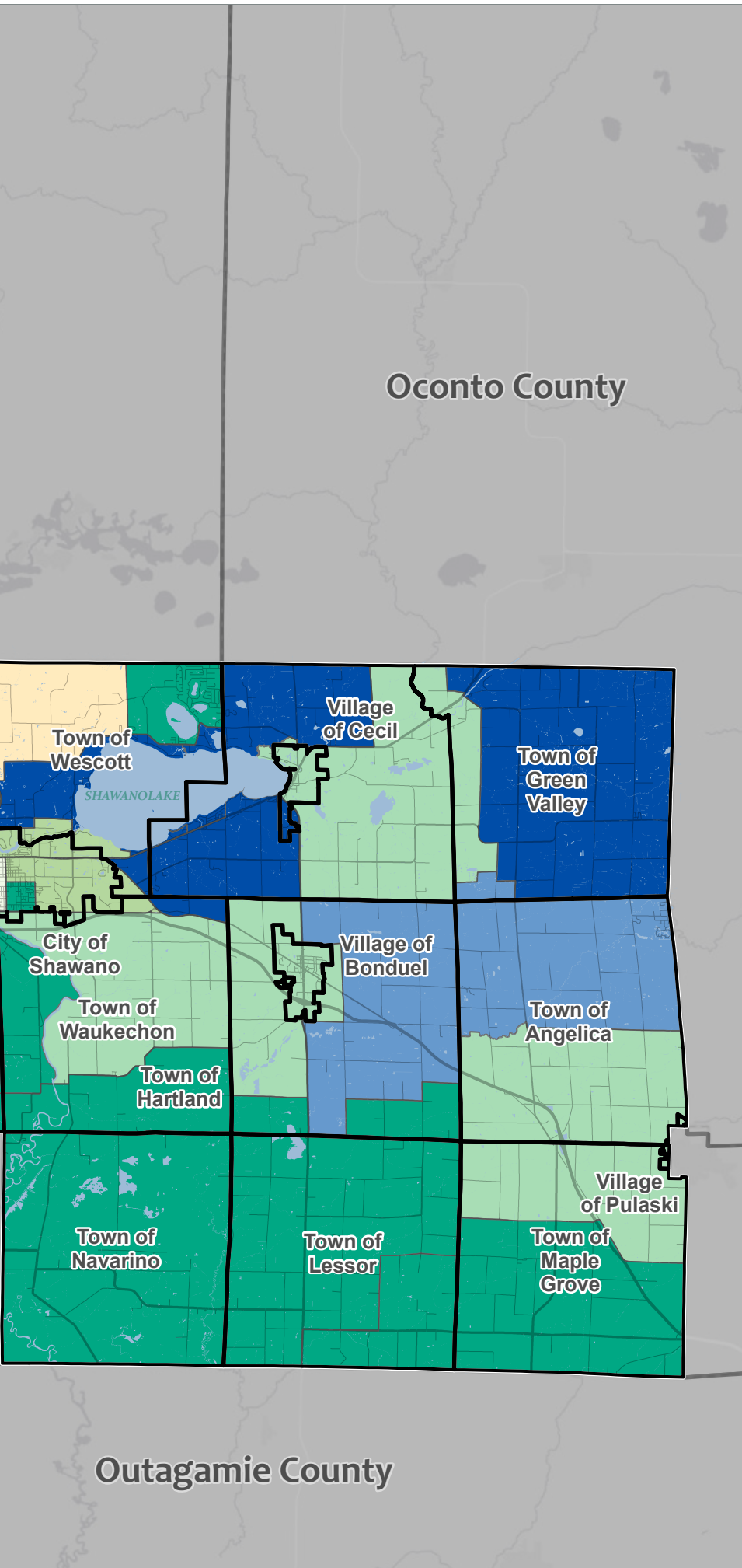


ACS data from 2019 was used to determine totals on a per census block estimate.
 Percentage was found by totaling households with mortgages over 30% of income, divided by total households with mortgages.
 The percentage shown is intended to show which areas have the greatest percentage of cost burdened households.

Percentage of Households Paying >30% of Income on Mortgage

Shawano County Housing Study

Shawano County, Wisconsin



- Waterbody
 - Municipal Boundary
 - Tribal Lands
 - Shawano County
 - Adjacent County
- Percent of HH with Mortgage Over 30%
- <10% of Households
 - 10.1 - 15%
 - 15.1 - 20%
 - 20.1 - 25%
 - 25.1 - 30%
 - 30.1 - 42%
 - Missing Data (HHs or Mortgage Data)

Data Sources:
 Shawano County GIS
 2019 ACS Estimates, 2010 & 2020 Census Data via ArcGIS online
 WDNR: County Boundaries
 ESRI: Basemap

Outagamie County

HOMEOWNERSHIP UNIT CONSUMPTION

The US Census and HUD assess how many households are over- and under-consuming housing. The previous graphs and tables in this chapter have suggested that higher-income households have been purchasing down in the market or looking outside of Shawano County when securing housing, but what units are they actually occupying? Figure 52 shows that 58% of units affordable at 50% median income are being purchased by households earning greater than 80% median income. These homes are affordable to higher-income households and provide desirable ownership options for high-income earners. However, it does provide increased competition that precludes lower-income earners from entering the ownership market.

Shawano County is experiencing the opposite effect, with households at lower incomes purchasing beyond what is considered affordable to them. 27% of units affordable at 100% median income or greater are being purchased by households at or below 50% median income, and 20% of units affordable at greater than 100% AMI are being purchased by that group as well. However, the ownership market is primarily dominated by households earning over 100% median income. These households are generally under consuming in the housing market—

the percentage of their income spent on housing costs is extremely low. While this is beneficial to individual households, it strains the market and ultimately increases sale prices in all housing price ranges and removes more affordable housing options for lower-income households. Focus groups and the community survey confirm affordable housing ownership as one of the top unmet housing needs in Shawano County right now.

Overall, 44% of ownership units in Shawano County are units without a mortgage (assumed to have been purchased 15 or more years ago). Of the 44%, 47% of these units are owned by households considered low-income. This reflects the prevalence of low- and/or fixed-income retirees among those who own a home without a mortgage. A number of these aging homeowners are staying in place, at least for the time being, which puts a strain on the available housing stock as new residential construction has lagged behind demand. Of the 41% of homeowners that are aged 35 to 64, some will choose to age in place and others will search for other housing options in the community (such as apartments or smaller homes) as they get older.

Figure 52. Homeownership Unit Consumption by Household Income in Shawano County

Source: 2014-2018 CHAS

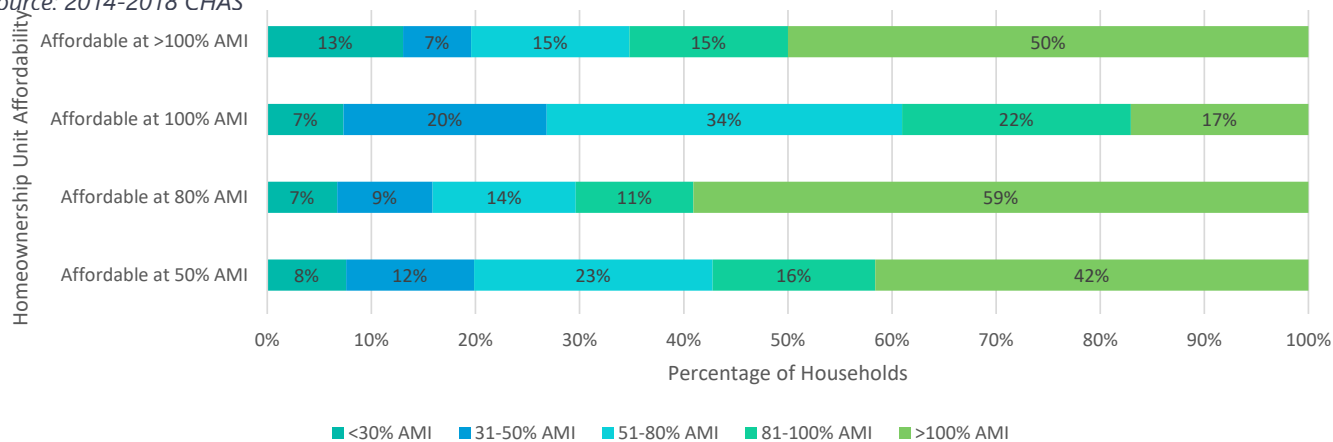


Figure 53. Ownership Unit Household Occupancy by Mortgage Status

Source: 2014-2018 CHAS

Ownership Unit Household Occupancy by Mortgage Status		0-30% AMI	31-50% AMI	51-80% AMI	81-100% AMI	>100% AMI
Units with a Mortgage	Affordable at 50%	144	235	363	394	1494
	Affordable at 51-80%	112	81	351	261	1729
	Affordable at 81-100%	20	26	68	74	656
	Affordable at >100%	20	42	106	85	1236
Units without a Mortgage	Affordable at 50%	337	514	560	437	857
	Affordable at 51-80%	120	250	292	290	721
	Affordable at 81-100%	40	79	149	62	290
	Affordable at >100%	71	104	211	145	595

HOUSING COST

An important aspect of the housing market study is the cost of supply. The figure below indicates the median value for owner-occupied units, as estimated by the ACS. While cost and value are not strictly synonymous, in the housing market they are typically aligned.

The County's median home values have steadily increased from 2010 -2019 by 9% overall. This is also seen in the Village of Bonduel (8.9%). This can be explained by a lack of new construction and an aging housing stock. The increase in median values is explained by an increase in price simply due to demand outstripping supply.

The villages of Gresham, Tigerton and Wittenberg all saw a small decrease in median home value from 2014-2018 with a bump up in 2019. The Stockbridge Munsee Band of Mohican Indians also saw a decrease from 2013-2016 with a small increase from 2016-2019.

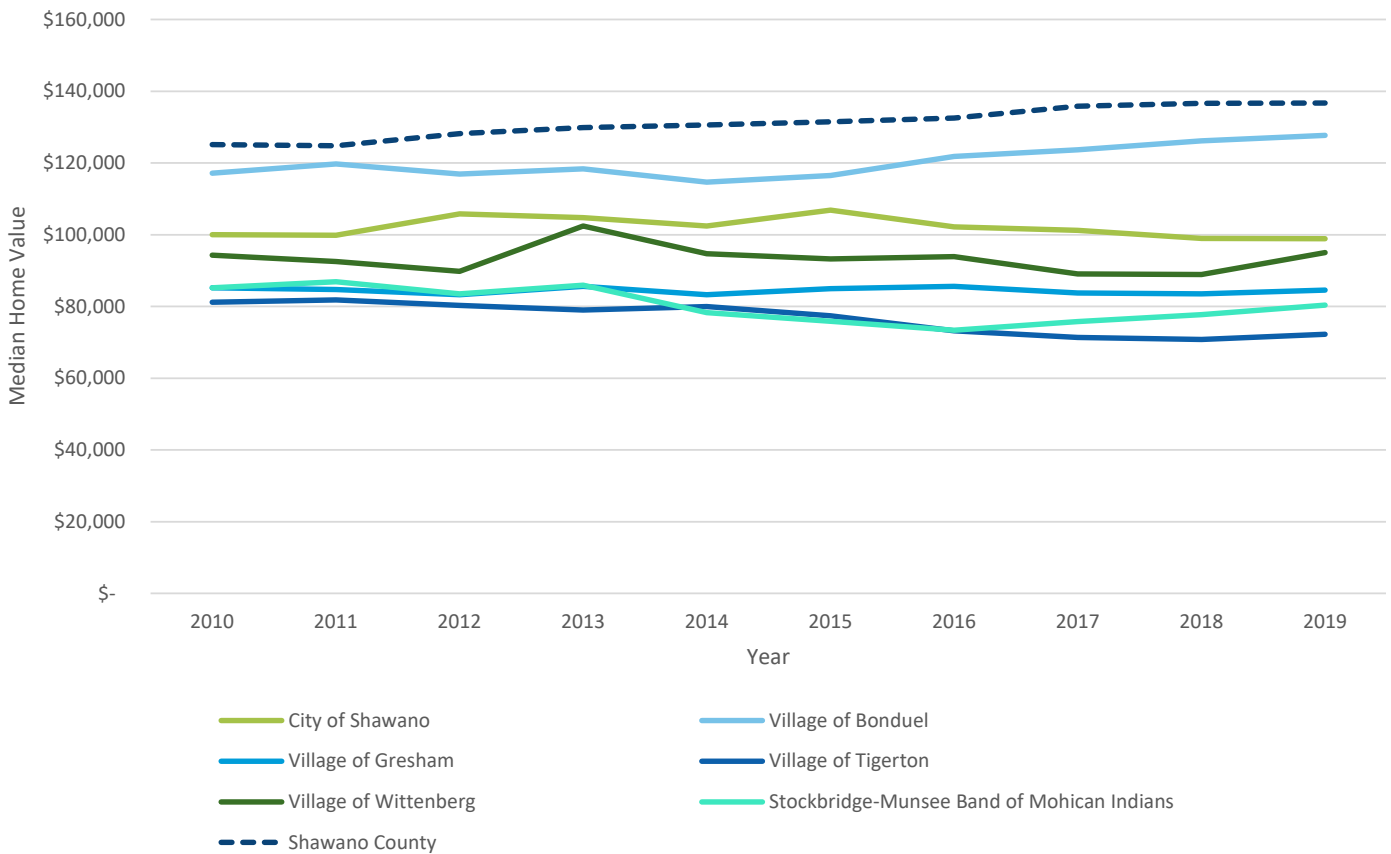
Based on ACS estimates, the City of Shawano's housing values decreased by approximately 5% between 2015 and 2019 and finally increased in 2019.

Increasing housing value despite an aging housing stock was discussed as an issue in several of the focus groups, though the stock is generally still viewed as affordable - homeowners' responses to the community survey indicate that cost was the most important factor in the decision to live at their current residence.

Note: ACS estimates are based on a sample polling of homeowners, so these estimates do include error. Housing price data from the Multiple Listing Service (MLS) is based on actual sales data and will be presented on the next two pages.

Figure 54. Median Value of Owner Occupied Housing Units in Shawano County Communities

Source: 2019 5-Year ACS Estimates



MARKET TRENDS

Detached Single-Family Homes

Data available from the Multiple Listing Service (MLS) show that the median sale prices for homes in Shawano County has increased by 46% over the past five years. The total number of sales is also on a generally upward trend.

The average days on the market for homes in Shawano County between 2015 and 2020 decreased from 99 to 67, reinforcing the tight supply phenomenon that is occurring. With a tight supply, homes are typically not on the market for long and sellers receive multiple, competing offers.

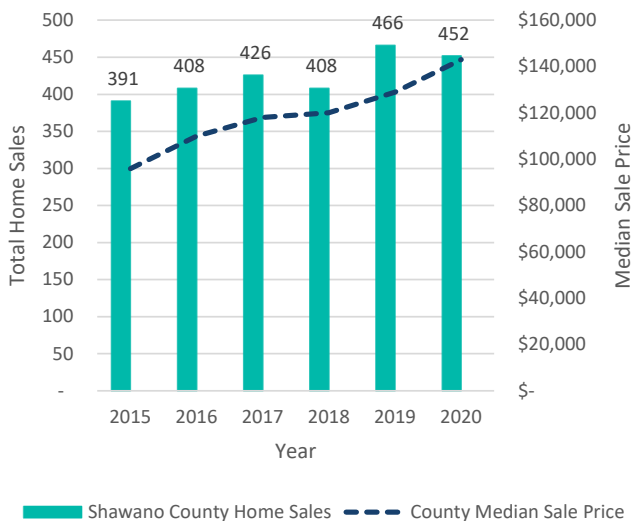
Average months of supply is a good indicator of how balanced the housing market is. Six months of inventory is generally considered a balanced housing market. In 2019, Shawano County had three months of inventory, the same as Brown County.

Attached Single-Family Homes

Attached single-family housing is single housing that shares at least one wall with other homes (e.g. townhomes and rowhouses). This type of housing makes up only about 1.6% of Shawano County's ownership housing stock (See figure 47). Consequently, the number of attached single-family home sales is low. Of the existing ownership housing stock 1% of owners occupy attached single-family, attributing to low turnover. There were no sales of attached single family homes in the past six years. Responses to the community survey indicated that 3% of respondents would be interested in attached townhouses/rowhouses if they were to move in the future.

Figure 55. Detached Single-Family Home Sales in Shawano County

Source: Multiple Listing Service



MARKET TRENDS

Duplex/Twindo Homes

Duplex/twindo homes comprise about 5% of Shawano County's housing stock. Accordingly, they also make up a small number of home sales in the County, though the total sales has increased in recent years. Between 2015 and 2021, the number of duplex sales increased from 3 to 20. During the same time period, median sale price increased by 23% (from \$70,000 to \$86,000).

Although this is a relatively small percentage of the housing stock, real estate data indicates that there is increasing demand for these types of units. Six percent of respondents to the community survey indicated they would be interested in living in a duplex if they were to move in the future.

Condos

Condominium is a type of ownership that is similar to a traditional single-family home in that the owner owns the individual unit; however, there is joint ownership with other condo owners for common areas, hallways, etc. The physical type of structure where condominium ownership is most commonly found is in attached single-family homes and multi-family buildings.

Between 2015 and 2021, condo sales in Shawano County remained relatively stable (9 in 2015 and 10 in 2021 with a slight spike in 2017). Despite a stable number of sales, prices have gone up 23% between 2015 and 2021.

These indicators in the condo home sales market indicate that there has been increased interest in condos in recent years. Though only 5% of respondents to the community survey indicated interest in condo ownership

Figure 57. Duplex Home Sales in Shawano County

Source: Multiple Listing Service

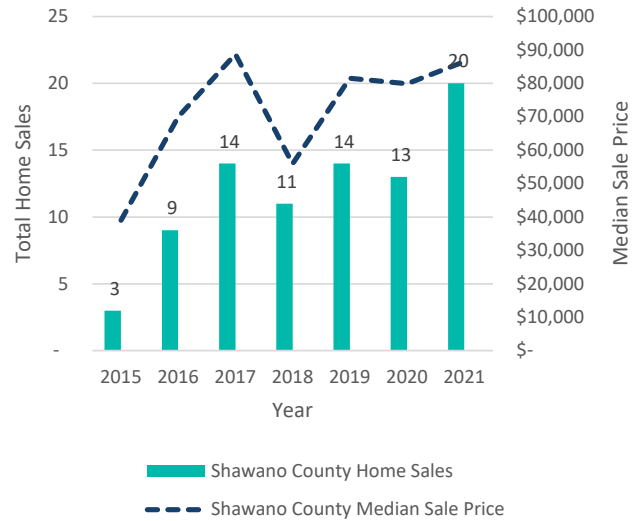
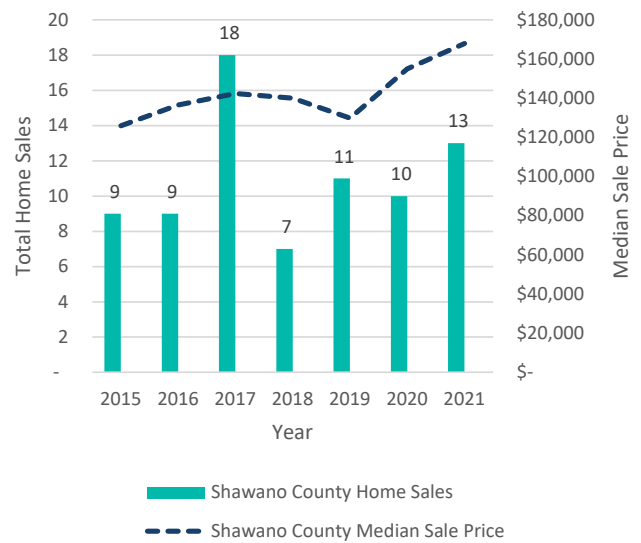


Figure 58. Condo Home Sales in Shawano County

Source: Multiple Listing Service



OWNERSHIP UNIT SIZE

The most common size for owner-occupied units within the County and the study communities is two to three bedrooms (56%), followed by four bedrooms (20%). Ownership units are typically larger in size than rental units, which is a large part of their appeal to families. Of those homeowners who took the community survey, 50% said they have one or more children under the

age of 18 living in their household, and 22% said they have children or dependent adults over age 18 living in their household. It's important that the County and the study communities provide ownership housing that can support both families with children and without.

Figure 59. Owner-Occupied Units by Bedrooms

Source: 2019 5-Year ACS Estimates



HOUSING FOR SPECIAL POPULATIONS

OVERVIEW

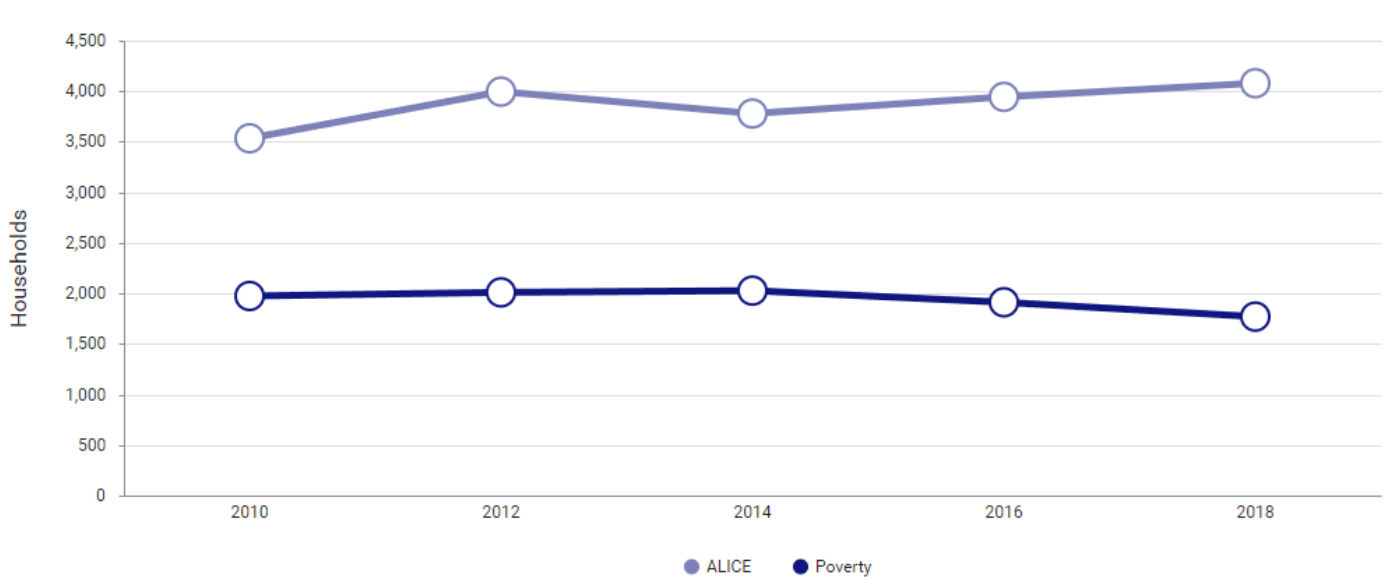
This section further investigates the special populations of Shawano County and the study communities — its disabled population, homeless, and the elderly. Ensuring adequate housing for all of these groups is important to the overall health of the housing market in Shawano County, and the study communities. The unique housing needs of these populations are often overlooked, yet these needs are growing in proportion to overall population growth.



HOMELESSNESS

Figure 60. Shawano County ALICE and Poverty Level Household

Source: Wisconsin United Way



In Shawano County, poverty and ALICE (Asset Limited, Income Constrained, Employed) households are measured through United Way. There are demographic profiles for each county and county subdivisions. Figure 60 and 61 both shows the number of households below the poverty line in dark purple and in the ALICE category in the light purple. In Shawano County, the number of households in poverty has gone down by about 200 households since 2010.

The number of ALICE households has increased by about 500 households since 2010. Households in the ALICE category earn more than the Federal Poverty Level, but less than the basic cost of living for the County. While conditions have improved, many still struggle since wages are not increasing with the pace of household essentials. Of the study communities, the Village of Gresham and City of Shawano have the highest percentage of residents that fall into the ALICE & Poverty category.

Figure 61. Shawano County ALICE and Poverty Level Household

Source: Wisconsin United Way

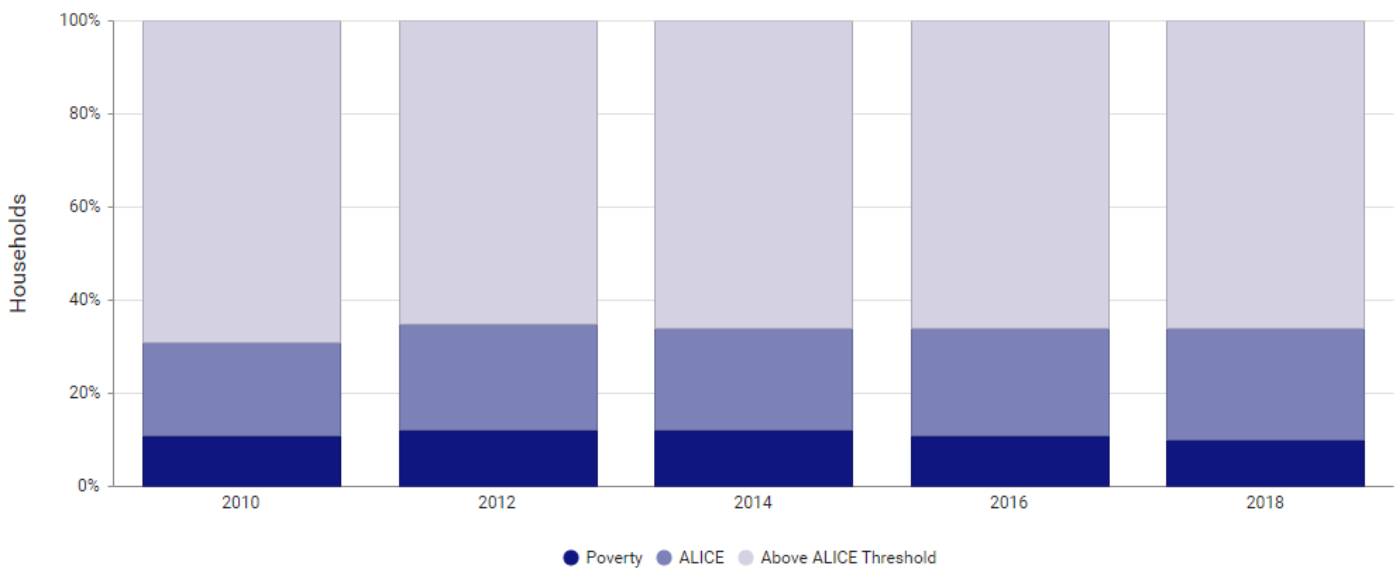


Figure 62. Shawano County ALICE and Poverty Level Household

Source: Wisconsin United Way

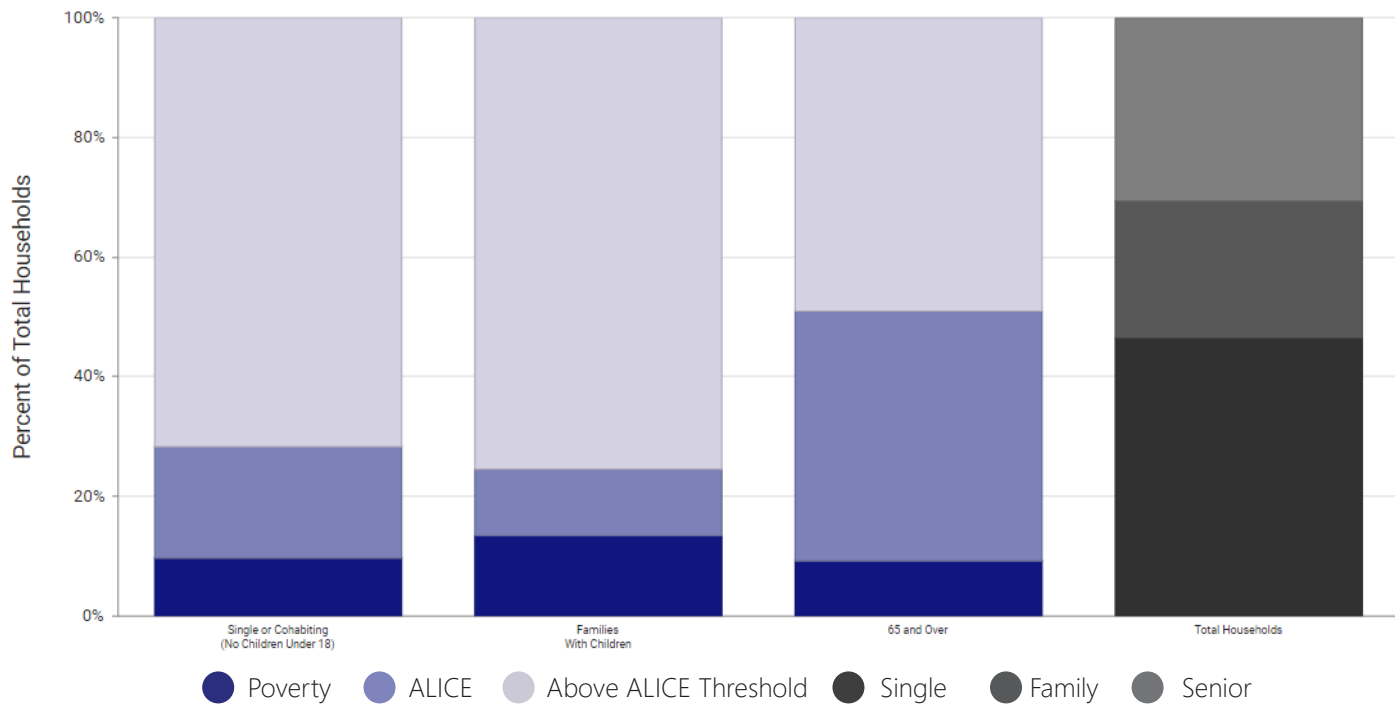


Figure 63. Shawano County ALICE and Poverty Level Household by Community

Source: Wisconsin United Way

Community	Total Households	Percentage Alice & Poverty
Village of Bonduel	570	34%
Village of Gresham	198	55%
City of Shawano	4,058	47%
Village of Tigerton	296	30%
Village of Wittenberg	448	37%

AGING POPULATIONS

The elderly population is an important factor in housing since many are current homeowners, and some will require different accommodations, specialized housing, or programming to assist with aging-in-place. Senior housing generally refers to the combination of services and housing that allow them to continue to live comfortably. This ranges from continuing to live in their own home with virtually no services, townhomes and apartments that offer the ability to “downsize” their residence, specialized housing units with limited services, and different types of assisted living facilities.

There are three popular types of senior-specific housing: 1) Nursing Homes—primarily for adults with serious medical needs. 2) Assisted Living facilities—offer residents the ability to live a free and independent lifestyle, but they also receive regular support for a range of daily activities, from cleaning to meal preparation to medication management. Residents are also offered a calendar of special events, activities, trips, and many opportunities for social engagement. 3) Independent living facilities—ideal for individuals who can still live independently but enjoy having access to assistance when needed/desired such as dining, medical care, and entertainment.

Within the greater Shawano County area, there are four nursing homes offering 250 beds, 14 assisted living facilities offering 270 beds, and 2 independent living complexes (5 of which are income restricted). Rents at the independent living complexes range from \$2,000 to \$8,000 a month.

As varying levels of services are included with different types of housing for aging populations, typical affordability standards do not apply. Often senior households will pay up to 50% of their income for market rate senior housing, up to 90% of their income for specialized and assisted living, often funded in part through sales of an owned home. Many households age 62+ in the County are still homeowners (71%). Over the next 20 years, nearly 4,000 residents will age into the 65+ age category, and may look to sell their housing for other living options. Selling homes as people age is not an easy task. As the housing tenure data on the next page shows, home ownership peaks around age 70 and many desire to stay in their current home as long as possible. This suggests a need for services to enable that objective while maintaining and adapting existing housing.

Figure 64. Housing Income and Tenure Aging Population in Shawano County

Source: HUD CHAS 2014-2018 62+ Household Income and Tenure

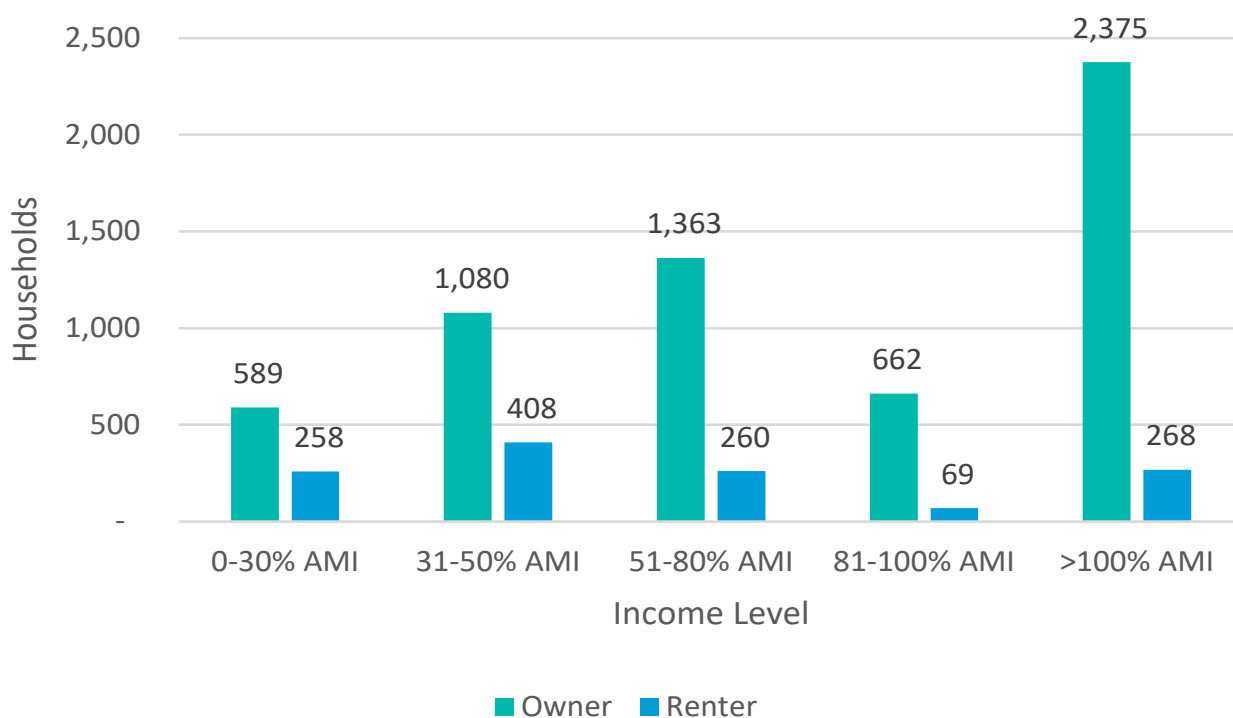


Figure 65. Housing Income and Tenure Aging Population Shawano County

Source: HUD CHAS 2014-2018 62+ Household Income and Tenure

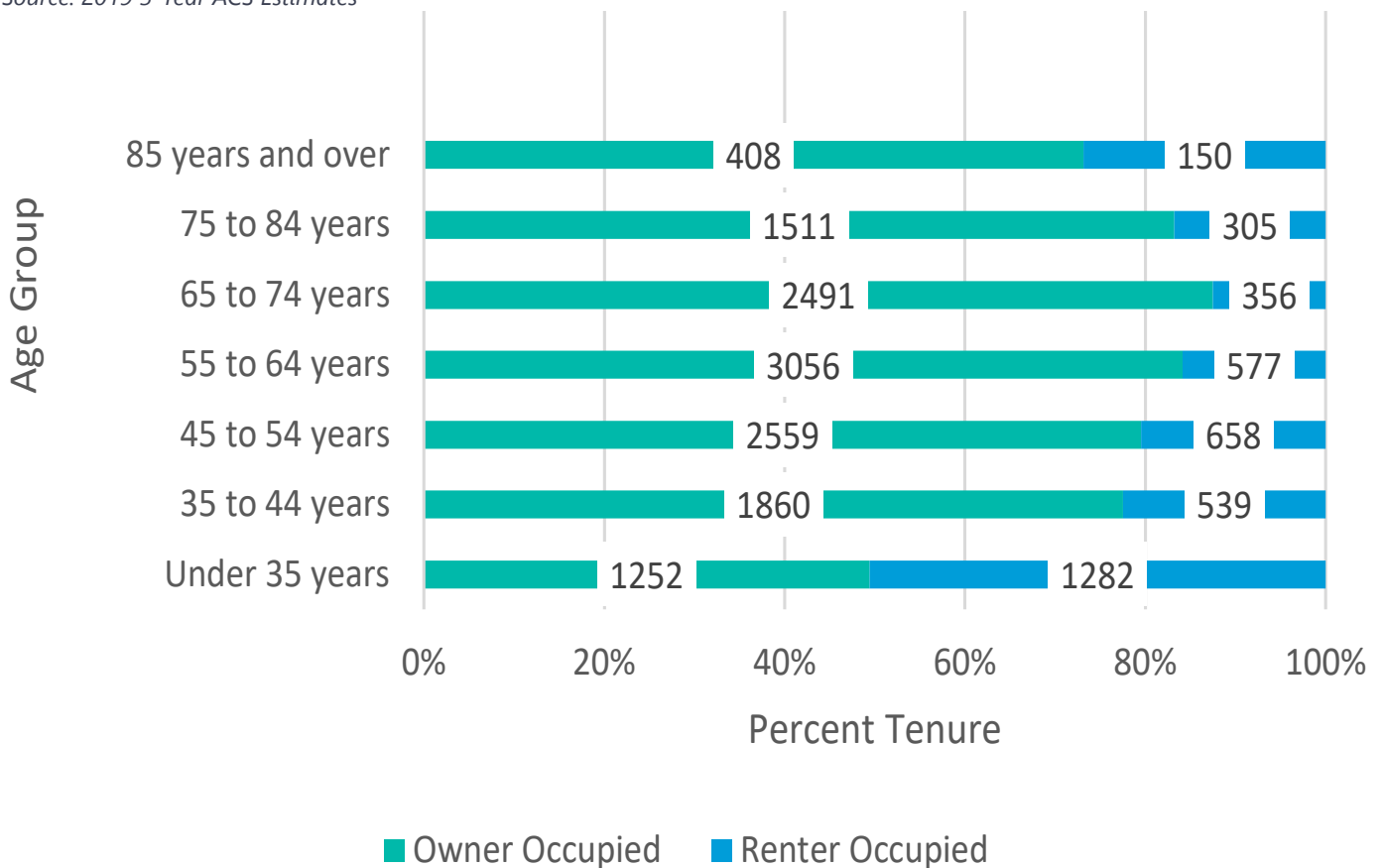
62+ Household Income and Tenure		
	Owner	Renter
0-30% AMI	589	258
31-50% AMI	1,080	408
51-80%	1,363	260
81-100%	662	69
>100%	2,375	268

77% of respondent to the 2018 AARP Home and Community Preferences Survey (age 50+) state they would like to remain in their community for as long as possible.

76% would like to remain in their current residence for as long as possible.

Figure 66. Housing Tenure by Age in Shawano County

Source: 2019 5-Year ACS Estimates

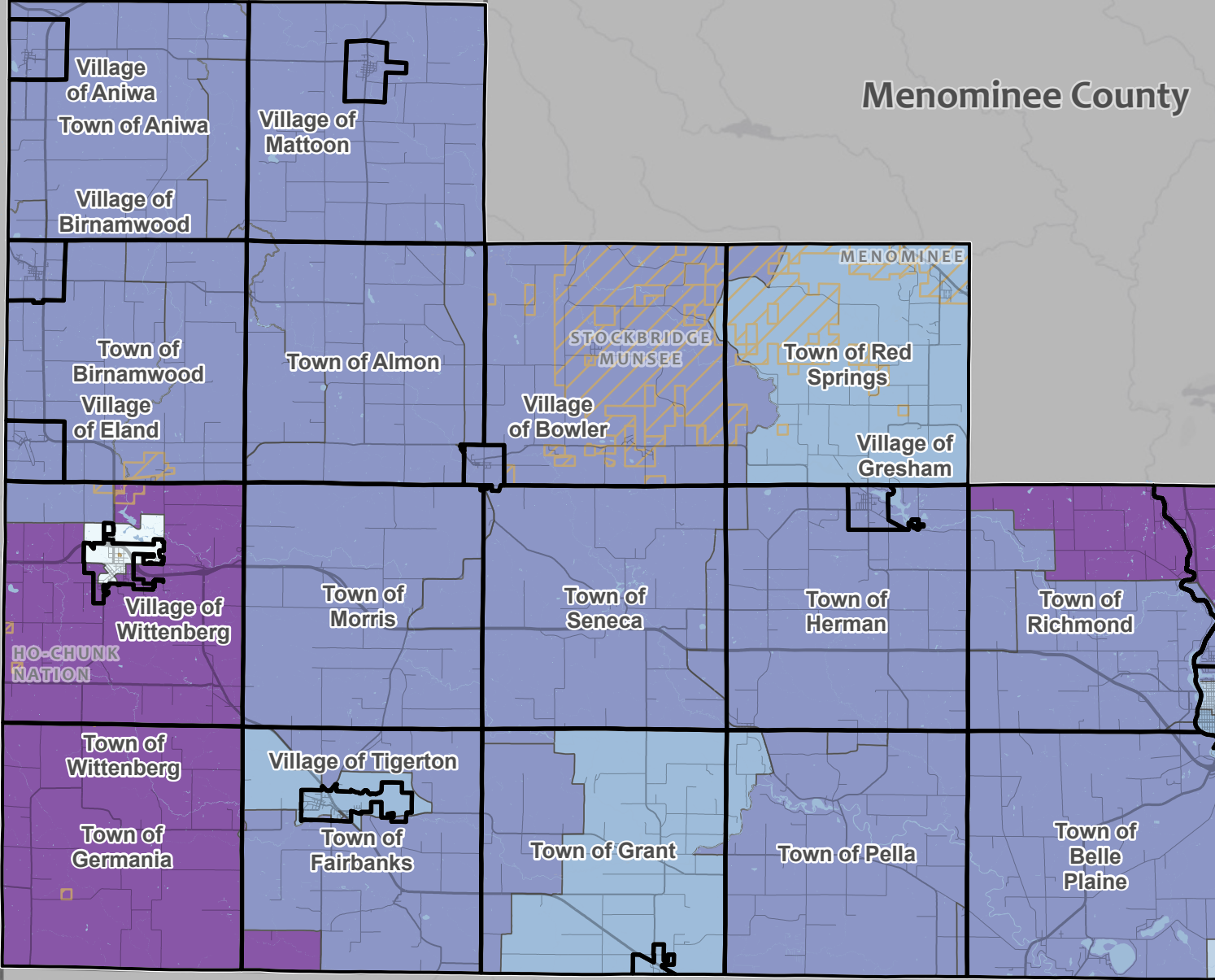


Marathon County

Langlade County

Menominee County

Waupaca County

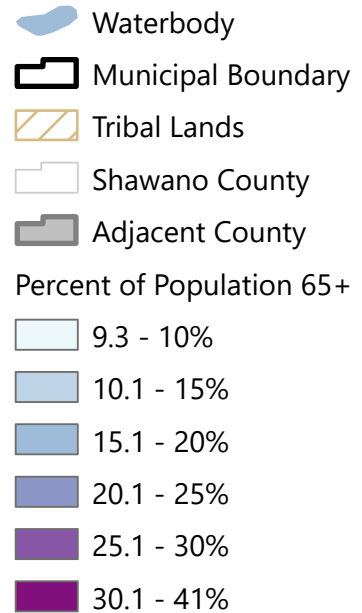
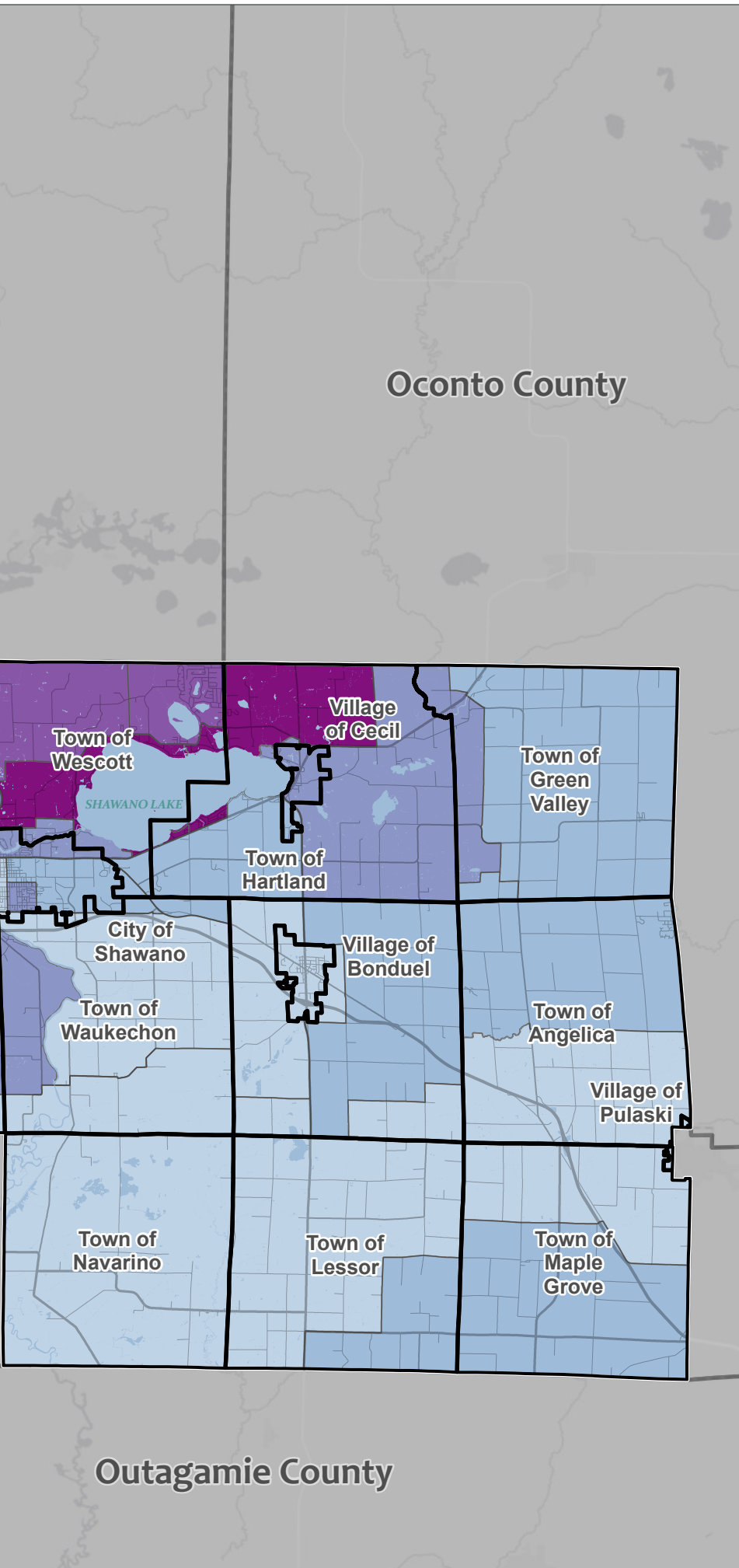


Population of seniors age 65+ based on 2019 ACS data compared to 2020 total population by census block group

Senior Population (Age 65+)

Shawano County Housing Study

Shawano County, Wisconsin



Data Sources:
 Shawano County GIS
 2019 ACS Estimates, 2010 & 2020 Census Data via ArcGIS online
 WDNR: County Boundaries
 ESRI: Basemap

Outagamie County

DISABLED POPULATIONS

Persons with a disability do not inherently require access to specific housing types or accommodations depending on the type and severity of the disability. More commonly, persons with a disability receive services and accommodations as they continue to age and require more specialized forms of housing. This is due to the percentage of the population experiencing a disability being disproportionately higher in aging and senior households, which is not fully the case in Shawano County since a higher portion of younger and middle age adults have a disability.

Wisconsin DOA projections show that there will be a 52% increase in those age 65-84 by 2040. A 2007 study by Smith et. al., published in the Journal of the American Planning Association, projects that due to the aging population, 21% of all households will have at least one disabled resident in 2050. They also estimate that there is a 60% likelihood that a newly built single-family detached unit will house at least one disabled resident during its expected lifetime. Because many seniors desire to live independently for as long as possible, this suggests a growing need for accessible housing.

When housing units are constructed specifically for persons with disabilities, they are not traditionally built using methods that easily accommodate aging populations and often require renovation such as wider doorways, lower counter tops, and zero entry shower/baths. However, many municipalities have requirements that mandate a percent of new construction be built using universal design standards. These standards often not only provide access to persons with and without disability, but are cheaper to construct on a per unit basis.

Figure 67. Disabled Population by Age, Study Communities
Source: 2019 ACS 5- Year Estimates

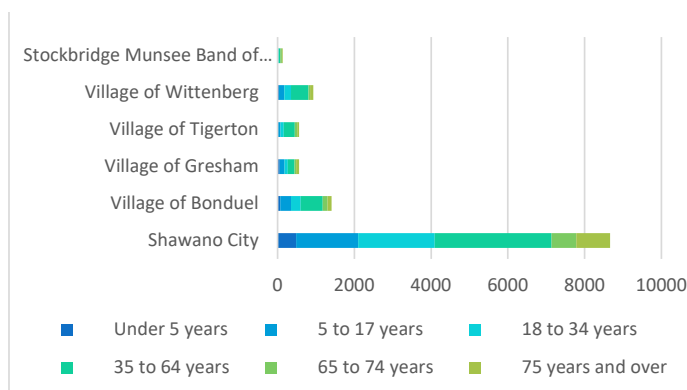


Figure 67b. Disabled Population by Age, Shawano County
Source: 2019 ACS 5- Year Estimates

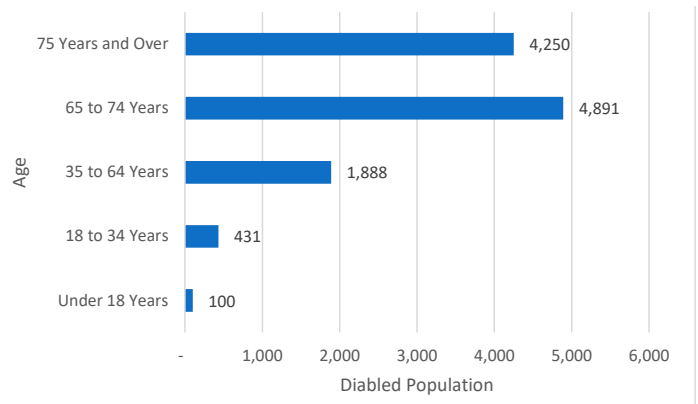


Figure 68. Age Projections for Shawano County
Source: Wisconsin Department of Administration

Shawano County	2018	Projected 2040	Projected Percent Increase
0-9	4,436	4,973	4%
10-19	5,181	5,335	1%
20-34	6,270	6,243	-.3%
35-54	10,245	10,196	-8%
55-64	6,298	5,656	-5%
65-84	6,571	10,777	52%
85 and over	903	1,645	44%

*Based on WI DOA age cohort projections for Shawano County

ACCESSIBILITY

Income and disability trends in the County show that households containing someone living with a disability are found across all income levels, including levels that would find market rate housing affordable. Lower-income households are more likely to have disabilities go unreported or undiagnosed due to limited access to affordable healthcare. There is no reliable data on local units that are accessible, though estimates nationally place accessible single family homes at just 1% of the

total housing stock in the country. The 748 households under 50% median income with ambulatory disabilities are most concerning since they are at the highest risk for homelessness because of their incomes and need for accessibility features, which many likely do not have.

Figure 69. Disabled Population Independent Living Ability in Shawano County

Source: 2019 ACS 5- Year Estimates

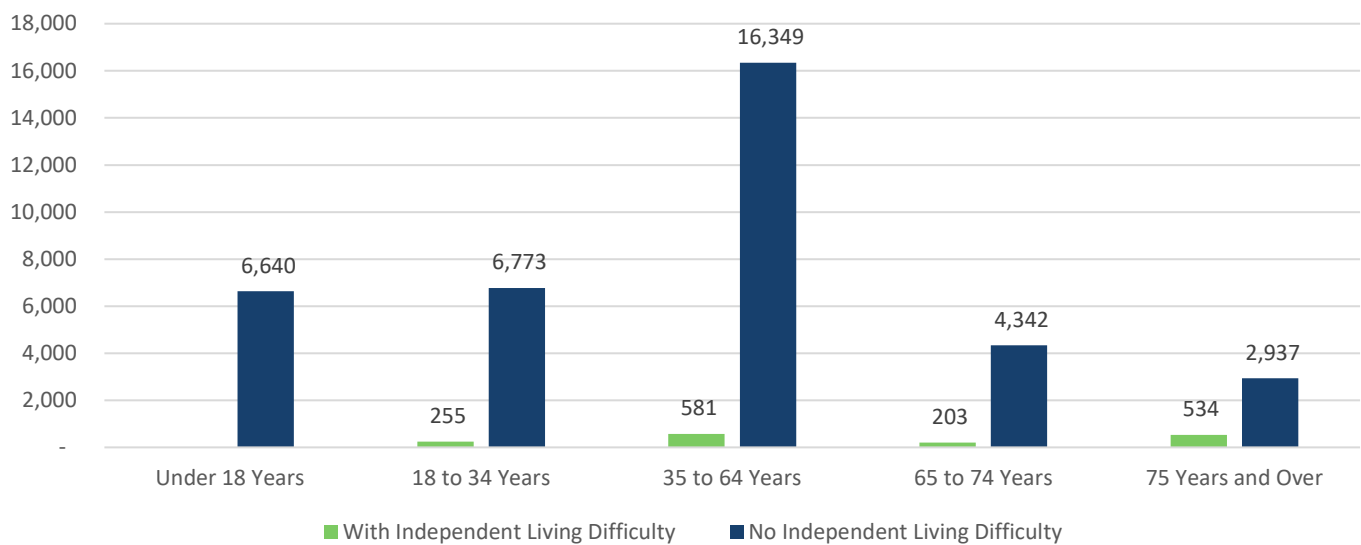
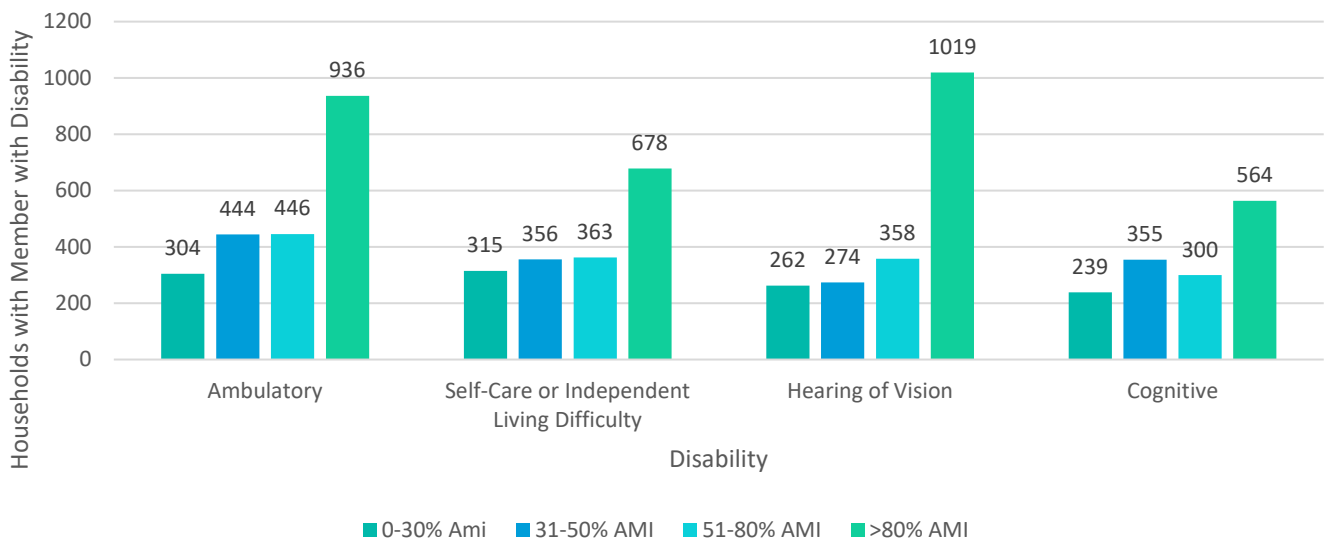


Figure 70. Disability and Income for Shawano County

Source: HUD CHAS 2014-2018



OTHER HOUSING MARKET FORCES

The housing market is impacted by a variety of local and national forces, including trends public policy and regulation. This section describes some of those forces.

TAXES

Survey and interview respondents did not often cite tax rates as a prominent factor in their decisions about where to live.

Based on 2019 data from the Wisconsin Department of Revenue, Shawano County's mill rate is lower than communities within. It is generally expected that cities will have higher tax rates than towns and villages because they maintain more infrastructure and offer more services per capita. The study communities the County have relatively similar mill rates but the Village of Tigerton has the lowest mill rate at .0237.

Figure 71. 2019 Mill Rate Comparison

Source: Wisconsin Department of Revenue

*The median home value in Shawano County is based on 2019 5-Year ACS estimates

Municipality	2020 Mill Rate	Taxes on \$125,000 Home	Difference vs Shawano County	2019 Population
City of Shawano	.02513	3,144	\$748	8,974
Bonduel	.02382	2,980	\$548	1,407
Gresham	.02358	2,950	\$554	562
Tigerton	.02037	2,548	\$153	998
Shawano County	.01915	2,396		40,904

ASSESSED PROPERTY VALUE

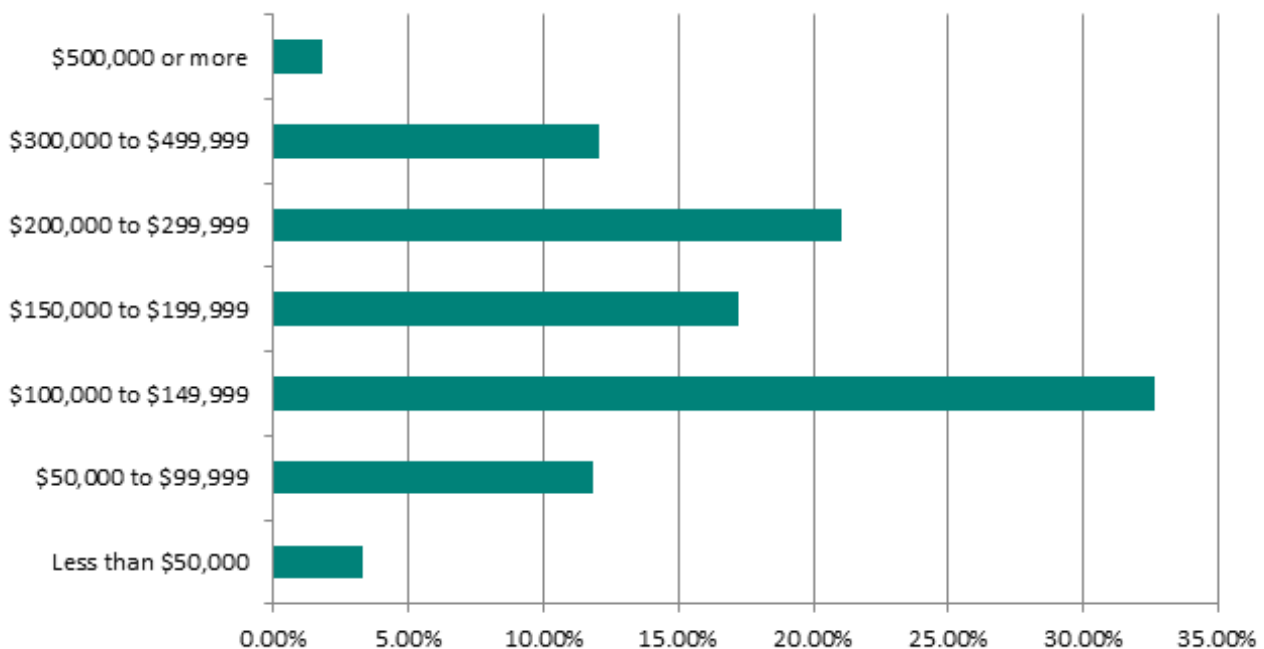
Another method of evaluating housing conditions is to consider the value per square foot of homes. In the maps on the following 4 pages, value per square foot is made up of land and improvement values. While both land and improvements (buildings) generally appreciate over time, development and use trends can drastically shift associated land values over the course of decades. In practice, this means that very desirable areas can have a larger increase in land value, while other areas grow at rates more consistent with overall inflation. This will be something to stay aware of especially as Shawano County's downtown is redeveloped and becomes an increasingly desirable place for businesses to locate and people to live.

In general, single-family home values near the edges of the study communities are higher (\$100/SF or greater), while homes near the center of the study communities are lower in value (\$75/SF or less) (see map on the following page). Value per square foot often correlates to housing age, which appears to be the case here.

A map of value per square foot for multi-family structures follows the single-family map. In general, value per square foot of multi-family dwellings is lower than that of single family homes, but the geographic trend is consistent, with lower-value, older units near the study communities centers.

Figure 72. Community Survey Responses - (Homeowners) What is the approximate assessed value of your home?

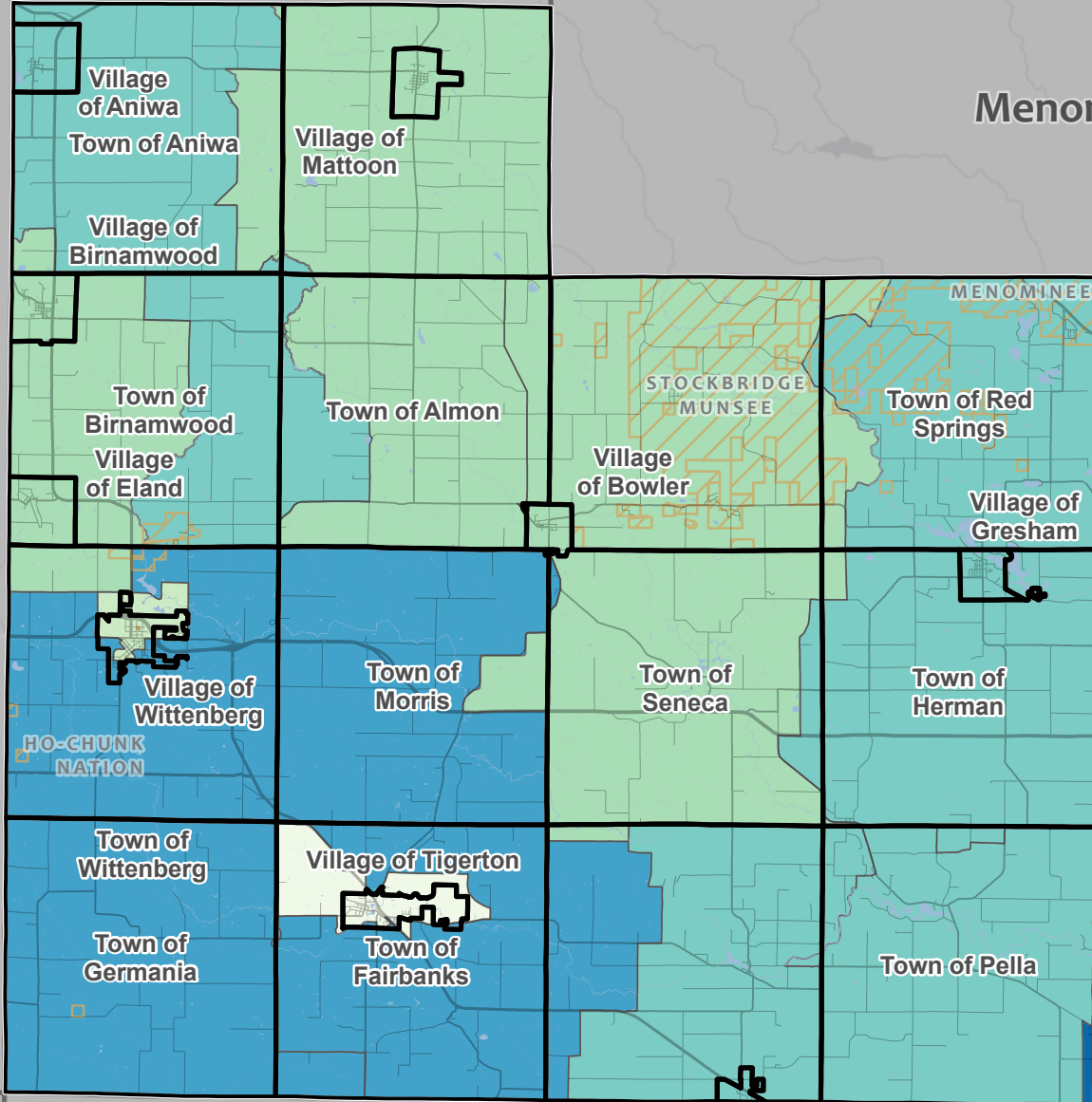
Source: Community Survey



Marathon County

Langlade County

Menominee County



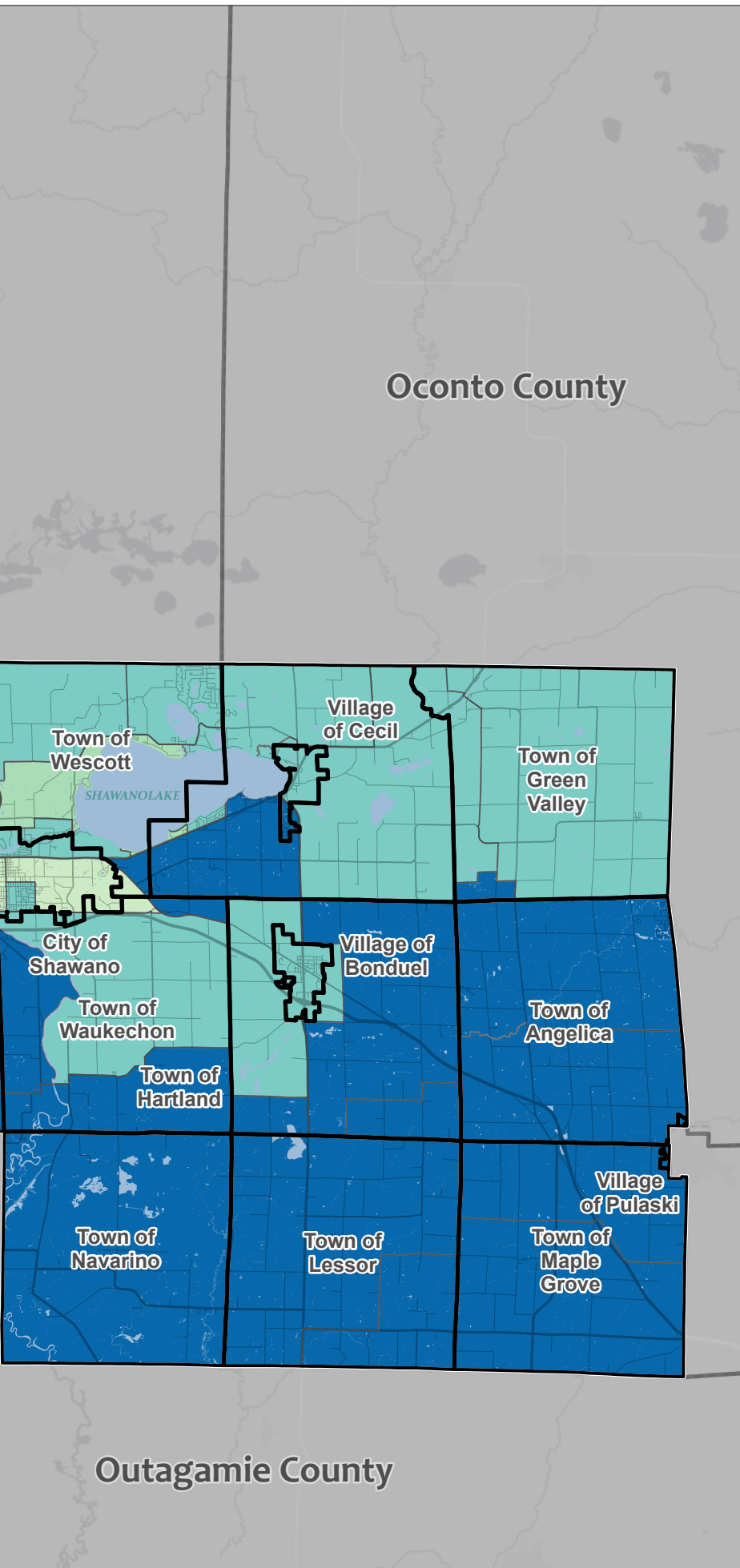
Waupaca County






Median Home Value taken from 2019 ACS Data

Median Home Value







Shawano County Housing Study

Shawano County, Wisconsin



-  Waterbody
-  Municipal Boundary
-  Tribal Lands
-  Shawano County
-  Adjacent County

2019 Median Home Value
(ACS 5-Yr)

-  < \$75,000
-  \$75,000 - \$100,000
-  \$100,001 - \$125,000
-  \$125,001 - \$150,000
-  \$150,001 - \$175,000
-  \$175,001 - \$192,000

Data Sources:

Shawano County GIS
 2019 ACS Estimates, 2010 & 2020 Census Data via ArcGIS online
 WDNR: County Boundaries
 ESRI: Basemap

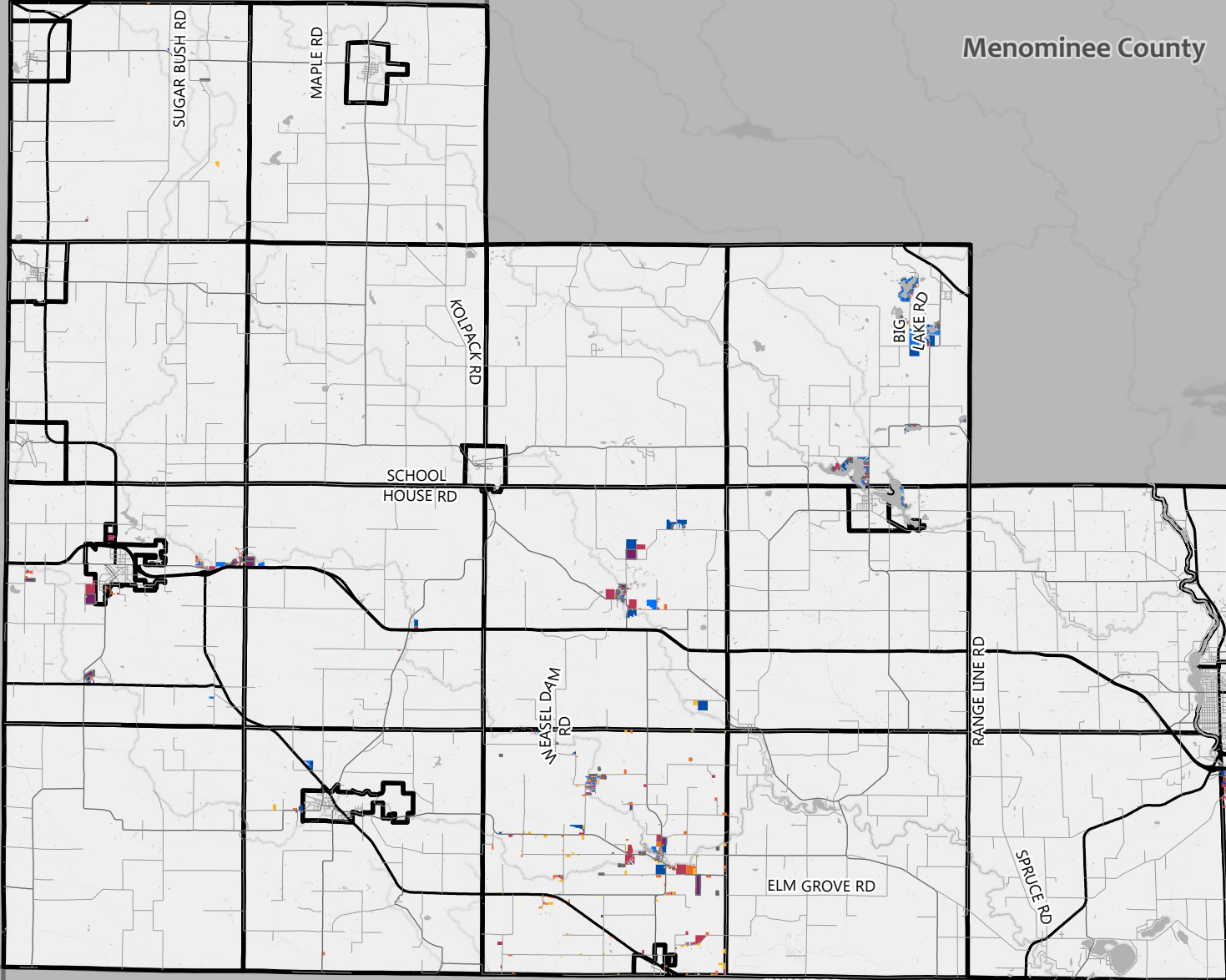
Outagamie County

Marathon County

Langlade County

Menominee County

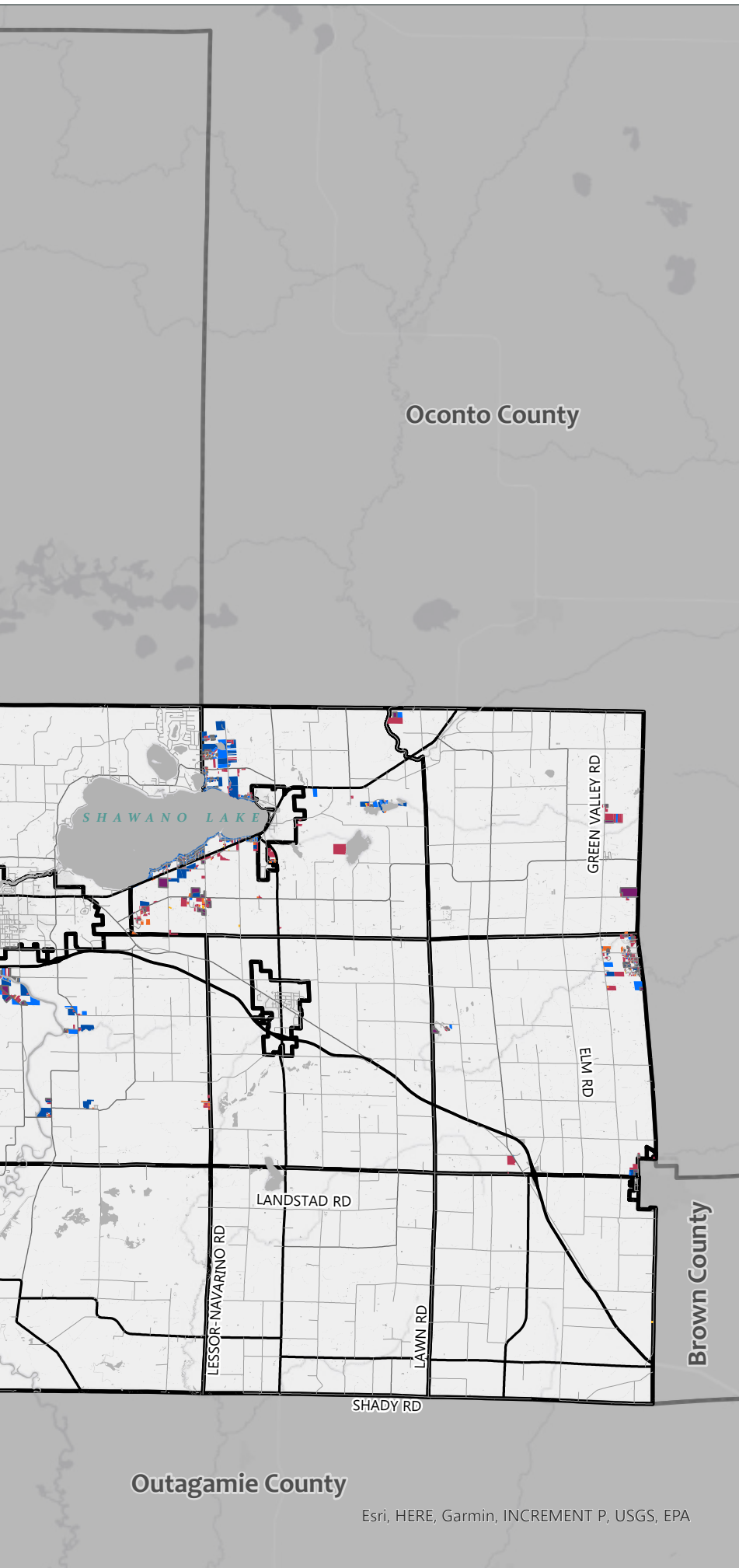
Waupaca County



Improvement Ratio of Residentially Zoned Properties

Shawano County Housing Study

Shawano County, Wisconsin



- Waterbody
- Municipal Boundary
- Shawano County
- Adjacent County

Improvement Ratio

- Less than 1.5
- 1.501 - 3.00
- 3.001 - 5.00
- 5.001 - 10.00
- 10.001 - 15.00
- 15.001 - 25.00
- Greater than 25

Data Sources:
Shawano County GIS
WDNR: County Boundaries
ESRI: Basemap

Esri, HERE, Garmin, INCREMENT P, USGS, EPA



0 1 2 Miles



REGULATIONS

Zoning

Shawano County's Zoning Ordinance has four traditional residential zoning districts:

- "RR" Rural Residential
- "A-R" Agriculture Residential
- "R-S" Sewered Residential
- "R-M" Residential Mixed Use

Of these four residential zoning districts, the R-M district is the only one that allows multi-family housing (3 or more units) by right. Townhome style homes (single-family attached) are permitted by right only in the R-M district. Single-family is allowed by right in all residential districts, with the exception. There are also mixed-use and commercial districts that permit residences either by right or require a conditional use permit (see table on the prior page).

Currently the some of the mixed-use and commercial districts in the County (R-M,H, C-C and C-G) allow attached single-family and multi-family, which promotes the development of housing types that are generally more affordable. Residential development allowed within the zoning code reduces unpredictability and helps to ease the procedural costs of housing development. Accessory dwelling units (ADUs) are permitted via conditional use in the R-R, A-R, R-S, R-M, H, C-C, C-G districts. ADUs offer another opportunity to create affordable housing. When renters in the community survey were asked if they would consider living in an ADU, 66% said yes they would consider it. When homeowners were asked if they would be willing to add an ADU to their property, 20% said yes.

One part of Shawano County's ordinance that offers increased flexibility to accommodate a variety of needs and uses is the planned unit development (PUD). This type of zoning allows for a mixture of residential, commercial and public facilities along corridors. The purpose of the PUD is to encourage alternative designs that allow a mix of uses in one area and better use and integrate the site's natural characteristics as well as the existing built environment's characteristics. Approval of a PUD results in the creation of an overlay to the base zoning district.

Minimum lot sizes vary from .5 acre in the RR (Residential District) to 8,000 sq ft in the R-S (Residential Sewered) and 8,000 in the residential mixed-use district. The R-R district is the majority of residential properties in the County. The intent of this district is to provide for limited large-lot development in areas of the County not yet served by public utilities. The use of this district

is intended to be limited, while it currently makes up a sizable portion of the residential acreage in the County other than Agricultural land and open space (see map on the following page).

Figure 73. Shawano County Zoning Ordinance Residential Use Matrix

Source: Shawano County Ordinances

Land Use	Rural Residential (R-R)	Agriculture Residential (A-R)	Residential Sewered (R-S)	Residential Mixed Use (R-M)	Hamlet (H)	Commercial Community District (C-C)	Commercial General District (C-G)
Accessory Dwelling Unit	C	C	C	C	C		
Community Living Arrangement (1-8) residents	P	P	P	P	P		
Community Living Arrangement (9-15) residents	C	C	C	P	C		
Community Living Arrangement (16+) Residents				C	C		
Conservation Neighborhood Development		P					
Elderly and or Congregate Residential Facility	C	C	C	C	C	C	C
Manufactured Home				C			
Manufactured Home Park or Mobile Home Park				C			
Multiple Family Dwelling (3-7 units)				P	C	C	
Multiple Family Dwelling (8-16 units)				C		C	
Single Family Dwelling	P	P	P	P	P	C	C
Two-Family Dwelling	C	C	P	P	P	C	

Key - P = Permitted Use

C = Conditional Use

REGULATIONS

Village of Bonduel

Land Use	Single Family Residential (R-1)	Residential District (R-2)	Mobile Home Park and Mobile Home Subdivision (R-3)
Dwelling, One- Family	P	P	
Dwelling, Two- Family	P	P	
Dwelling, Multi- Family		P	
Mobile Home Park			P

Figure 74. Village of Bonduel Zoning Residential Use Matrix

Source: Village of Bonduel Ordinances

The Village of Bonduel has three residential zones, R-1 primarily for larger lot single-family residential, R-2 for single family homes as well as multi-family options, and R-3 which is for Mobile Homes. Each use allowed within its proper district is permitted. The R-1 district allows two-family dwellings, which is beneficial when attracting alternative housing opportunities. The Village also allows residential units conditionally in both the highway commercial and commercial districts, they are not to exceed one per principal use when accessory to the principle structure. Bonduel does not currently allow accessory dwelling units in any district.

The Village of Gresham has three residential districts, R-1 primarily for larger lot single family residential, R-2 for single family homes as well as multi-family options, and R-3 for mobile homes and mobile home subdivisions. Multi-family dwellings in the village are only allowed with a conditional use permit. This could be a barrier to future development of these types of housing. It is a conditional use for Two-Family dwelling (Twin home or duplex) in R-1 but not in R-2. There are larger lot sizes in R-1, making it easier for a developer to fit a two-family dwelling on one lot. The conditional use requirement could be a barrier. The Village does not allow for accessory dwelling units in any district.

Village of Gresham

Land Use	Single Family Residential (R-1)	Residential District (R-2)	Mobile Home Park and Mobile Home Subdivision (R-3)
Dwelling, One- Family	P	P	
Dwelling, Two- Family	CP	P	
Dwelling, Multi- Family	CP	CP	
Dwelling, Efficiency			
Dwelling, Townhouse			
Mobile Home Subdivision			P
Manufacture Home/Housing			
Mobile Home Park			P

Figure 75. Village of Gresham Zoning Residential Use Matrix

Source: Village of Gresham Ordinances

REGULATIONS

Village of Tigerton

Key - P = Permitted Use CP = Conditional Use Permit Required X = Site Plan Approval Necessary

Land Use	Residential District (R-1)	Residential District (R-2)	Residential District (R-3)	Business District (B-1)
Dwelling, One- Family	P	P	P	
Dwelling, Two- Family	CP	CP	CP	CP
Dwelling, Multiple- Family			P,X	CP
Dwelling, Efficiency	CP	CP	P	
Dwelling, Townhouse	P	P	P	CP
Dwelling, or Community-living Arrangement	CP	CP	CP	CP
Manufacture Home/Housing	CP	CP		
Multifamily Housing for the Elderly and Handicapped	CP	CP	CP	CP
Planned Unit Development	CP,X	CP,X	CP,X	

Figure 76. Village of Tigerton Zoning Residential Use Matrix

Source: Village of Tigerton Ordinances

The Village of Tigerton has a lot of flexibility and allows many different types of housing in all of its residential zones and its business zone. While many require a conditional use permit single family and townhouse do not in R-1,R-2,and R-3. The allotment of many different densities and styles of housing is attractive to potential developers as land or infill redevelopment becomes available. The village does not allow accessory dwelling units.

The Village of Wittenberg does not allow any type of housing by conditional use. They are all by right allowed in the respective zones. Multi-family is only allowed in one district. Two-family dwellings (twin homes/duplexes) are allowed by right in two zones. This is a benefit to the city as that style of housing tends to be attractive and affordable to new first-time buyers. The City allows for zero lot line on two-family dwellings and the developer is allowed to divide the lot through the common wall that separates the two units.

Village of Wittenberg

Land Use	Single Family Residential District (RS-1)	Single-Two Family Residential District (RS-7)	Multi-Family Residential District (RS-10)	Mobile Home Park District (RS-MHP)	Residential Single/Two Family/ Commercial Mix District (RC)
Single Family Dwelling	P	P			P
Two- Family Dwelling		P			P
Dwelling, Multiple- Family			P		
Manufacture Home/Housing				P	

Figure 77. Village of Wittenberg Zoning Residential Use Matrix

Source: Village of Wittenberg Ordinances

REGULATIONS

The City of Shawano has three detached single family only residential districts, R-2 primarily for very low density single family detached, R-4 for moderate density single family homes and R-5 which is a slightly higher density at 5 units per acre. . A little more flexibility within the SR-6 district that allows two-flat dwellings as well as single family, this is beneficial when attracting alternative housing opportunities. There are no accessory dwelling units allowed in these districts. The remaining zoning categories allow for more flexibility in densities of dwelling units. There are two zoning districts for multi-family residential. One that allows a maximum of 4 units and 5 -10 units through a conditional use permit, and the other which allows both densities.

The various mixed-use districts of the City allow mixed use dwelling units by right, and all other multi-family dwellings on conditional approval. In the multi-family and mixed-use zones other than tow (community and downtown), accessory dwelling units are allowed conditionally. This could be expanded to the single family use zones that have larger lot sizes and space to build one. There was positive feedback from the community survey saying that people would be interested in this style of housing. It is also an opportunity for elderly residents to age in place or live near their families. There is also little allotment for larger buildings such as assisted living facilities in this zoning code.

Figure 78. City of Shawano Zoning Residential Use Matrix

Source: City of Shawano Ordinances

	Single Family Residential	Single and Two Flat Residential	Two Family Residential	Multi-Family Residential	Multi-Family Residential	Mobile Home Residential	Neighborhood Mixed Use	Community Mixed Use	Urban Mixed Use	Downtown Mixed Use
Dwelling Type	SR-2,3,5	SR-6	TR-6	MR-10	MR-20	MH-8	NMU	CMU	UMU	DMU
Single-family	P	P	P	P	P	P	P			
Duplex			P	P	P		P		C	
Twin House			P	P	P				C	
Two-Flat		P	P	P	P		P		P	
Townhouse 3-4 Units				P	P		P	C	C	C
Townhouse 5-10 Units				C	P		C	C	C	C
Mobile Home						P				
Multiplex 3-4 Units				P	P		P	C	C	C
Multiplex 5-10 Units				C	P		C	C	C	C
Apartment 3-4 Units				P	P		P	C	C	C
Apartment 5-10 Units				C	P		C	C	C	C
Mixed Use Dwelling Unit								P	P	P
Accessory Dwelling Unit			C	C	C	C	C		C	
Community Living Arrangement 1-8 Residents								P		

Development Fees & Process

Some of the costs directly passed on to consumers from developers in both ownership and rental markets are fees associated with development. Development review fees are assessed by the study communities in order to ensure the quality of development. Impact fees are assessed to cover the incremental cost of City facilities needed to accommodate new housing.

The development example on page 70 shows total development fees for a hypothetical subdivision of 30 (2,500 sq. ft.) single-family homes, sixteen (1,500 sq. ft.) duplex units and one apartment complex with 60 units. Fees for this 106-unit development would add a total of \$264,585 to the project (an average of \$2,496 per unit). These fees are typically passed on to buyers and renters through purchase price/rents. It is important that fees be reassessed periodically to ensure they are appropriately reflecting the City's costs and not dramatically out of step with fees charged by other communities in the region.

Interview participants included developers who stated that development fees in Shawano County are reasonable. The only concern about high fees was in relation to the stormwater management; some developers believe that stormwater requirements are too onerous, though they understand this is something that is passed down from the Wisconsin Department of Natural Resources. The other concern developers had was in regards to the length of time it takes for applications and approvals in the study communities. They felt it takes too long to get approvals in the communities which costs them more money as they wait to start development.

Village of Bonduel

Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)				
Fee Type	Amount	Unit	Quantity	Total
Land Use Permit - All	\$50	SF	3	\$150
Erosion Control Permit - All For Site Less Than One Acre of Disturbance	\$50	SF	1	\$50
Erosion Control Permit - All For Site 1-10 Acres Disturbance	\$2,000	Site	2 (Single and Duplex)	\$4,000
Electrical, HVAC, Plumbing Permits - SF 2,500 3,499 Sq Ft	\$675	Unit	30	\$20,250
Electrical, HVAC, Plumbing Permits - Duplex	\$800	Building	8	\$6,400
Electrical, HVAC, Plumbing Permits - MF	\$400	Unit	60	\$24,000
Sewer-All	\$350	Unit	106	\$37,100
Water - All	\$200	Unit	106	\$21,200
Stormwater Management - SF	\$3,000	Site Plan	3	\$3,000
TOTAL VILLAGE FEES FOR DEVELOPMENT				\$113,150

Village of Gresham

Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)				
Fee Type	Amount	Unit	Quantity	Total
Preliminary Plat Review - All	\$100	Site Plan	3	\$300
Final Plat Review - All	\$50	Site Plan	3	\$150
Site Plan Review	\$25	Site Plan	3	\$75
Building Permit - All	\$50	Per Unit	106	\$5,300
Park Fund Fee	\$250	Unit	106	\$26,500
TOTAL VILLAGE FEES FOR DEVELOPMENT				\$32,325

City of Shawano

Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)				
Fee Type	Amount	Unit	Quantity	Total
Preliminary and Final Plat Review, Site Plan Approval, Building Permit - All	\$.15	SF	106	\$30,315
Erosion Control Permit - All	\$100	Parcel	3	\$300
Electrical, HVAC, Plumbing Permits - All	\$390	Unit	106	\$41,340
Sewer, Water, Stormwater Connections - All				
Park Fund Fee	\$300	Unit	106	\$31,800
Stormwater Management	\$2,700	Parcel	3	\$375
TOTAL CITY FEES FOR DEVELOPMENT				\$104,130

Village of Tigerton

Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)				
Fee Type	Amount	Unit	Quantity	Total
Building Permit	\$.12	SF	106	\$24,240
Erosion Control Permit - All For Site Less Than One Acre of Disturbance	\$75	Unit	47	\$2,925
Plumbing - SF	\$35 base and .035 sq ft	Unit	106	\$42,350
Electrical - SF	\$35 base and .035 sq ft	Unit	46	\$42,350
HVAC- SF	\$35 base and .035 sq ft	Unit	46	\$42,350
Electrical, HVAC, Plumbing Permits - MF	\$45 base and .04 per square feet	Unit	1	\$36,450
New 1 &2 Family Dwelling Land Use Permit	\$95.00	Site Plan	2	\$190
New Apartment Building Land Use Permit	\$175.00	Site Plan	1	\$175
TOTAL VILLAGE FEES FOR DEVELOPMENT	\$191,030			

Village of Wittenberg

Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)				
Fee Type	Amount	Unit	Quantity	Total
Building Permit Fee - SF	\$.26	Sq Ft	81,000	\$21,060
Building Permit Fee - Duplex	\$.26	Sq Ft	40,000	\$10,400
Building Permit Fee - MF	\$.26	Sq Ft	81,000	\$21,060
TOTAL VILLAGE FEES FOR DEVELOPMENT	\$52,520			

Langlade County

Menominee County

Village of Aniwa

Village of Mattoon

Town of Aniwa

Town of Hutchins

Village of Birnamwood

Town of Birnamwood

Town of Almon

Town of Bartelme

Town of Red Springs

Marathon County

Village of Eland

Village of Bowler

Village of Wittenberg
Town of Wittenberg

Town of Morris

Town of Seneca

Village of Gresham

Town of Herman

Town of Richmond

Town of Germania

Village of Tigerton

Town of Grant

Town of Pella

Town of Belle Plaine

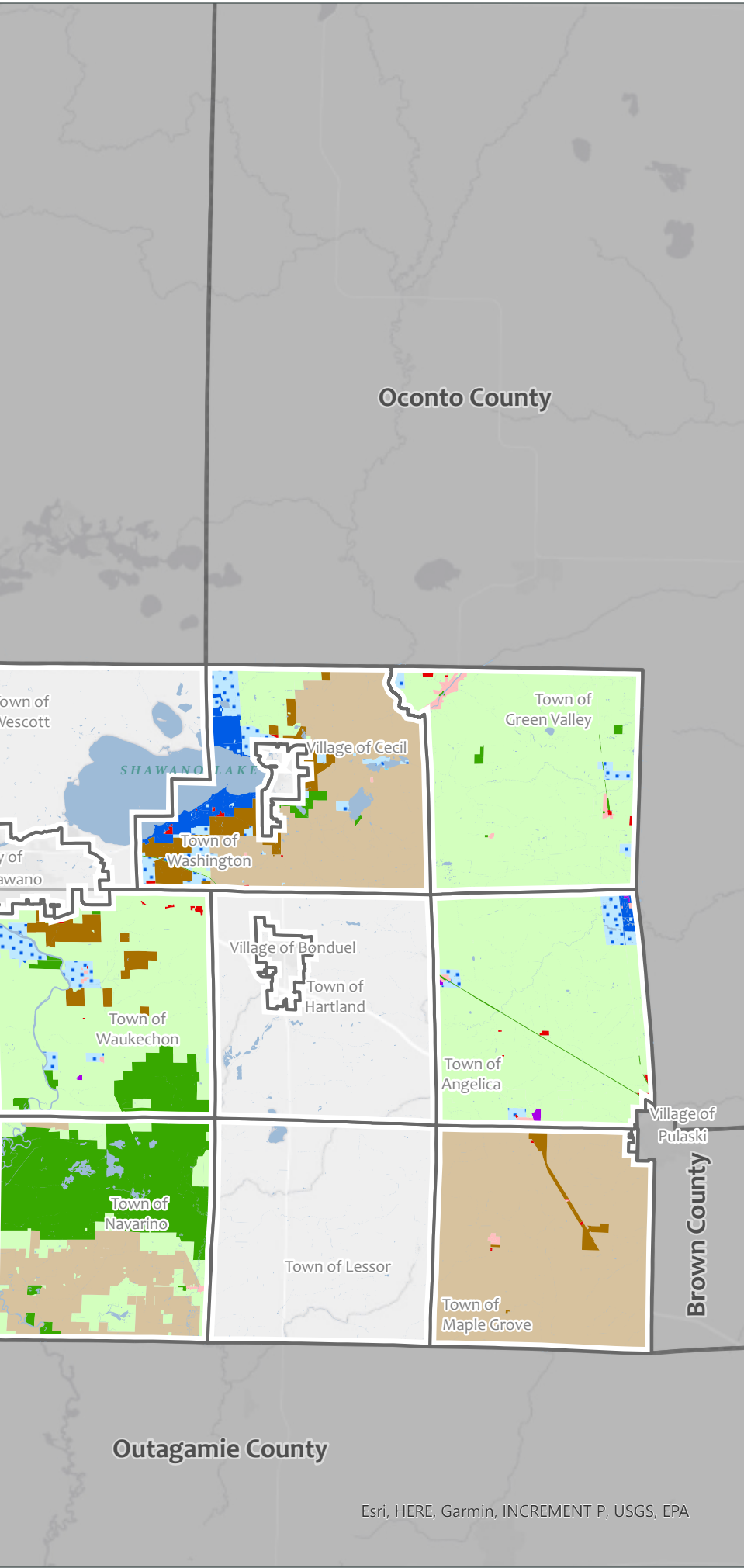
City of Marion

Waupaca County

County Zoning

Shawano County Housing Study

Shawano County, Wisconsin



- Waterbody
 - Municipal Boundary
 - Shawano County
 - Adjacent County
- Shawano County Zoning**
- FP - Farmland Preservation
 - FH - Farmland Holding District
 - OAR - Open Land, Agriculture, and Residential
 - RPOS - Recreation and Public Open Space District
 - R-R - Residential Rural District
 - A-R - Agriculture Residential District
 - R-S - Residential Sewered District
 - R-M - Residential Mixed District
 - H - Hamlet
 - C-G - Commercial General District
 - C-C - Commercial Community
 - M - Manufacturing
 - PUD - Planned Unit Development District
 - NA - Not Under County Zoning

Data Sources:
 Shawano County GIS
 WDNR: County Boundaries
 ESRI: Basemap

LIVABILITY

Amenities

Shawano County is known for its abundance of outdoor recreation that offers ample opportunities for water and land based recreation, with many communities that have an innovative urban-like infrastructure with a small-town feel. The County has access to over 134 lakes, miles of trails and many communities offer a historic downtown. The County also has numerous commercial, industrial, retail and medical facilities as well as a unique location between Green Bay and Wausau that provide residents with short commutes to additional amenities close to the area. Shawano County is also one of the most affordable places to live and its cost of living well below the state and national average.

Neighborhoods

Great neighborhoods are important to any community. Several of the stakeholder interview participants thought existing neighborhoods in the communities within the County were friendly and great places to live, while some pointed out that this isn't true for all neighborhoods or towns. Creation of neighborhood associations is something the City of Shawano could encourage for residents. Neighborhood associations help reduce crime and improve quality of life.

School Districts

The primary and secondary education systems are very progressive and reflect the state of Wisconsin's commitment to excellence in education. Bonduel, Bowler, Gresham, Marion, Shawano, Tigerton, and Wittenberg-Birnamwood School Districts are connected together via a fiber-optics telephone system providing audio and visual communication. It also links these schools via satellite to thousands of other schools across the U.S., Canada and Mexico. It is the first Interactive Distance Learning Project in the nation.

Broadband

Internet access has become a necessity for students, employees and older adults for learning, work and access to online retail and healthcare services. According to the 2021 New North Broadband Study, the communities of Shawano County can be attractive to an emerging new group of businesses, people, and entrepreneurs making choices about where to live based on family needs and interests rather than business interests. Relocation decisions are based on quality of life only where there is abundant and affordable broadband.

NATIONWIDE TRENDS

Shawano County is connected to and affected by trends affecting housing across the country, including changes in financial regulation, demographics, development practices and cultural norms. These are some of the most relevant changes affecting housing demand in the Shawano County area:

1. Household size and house size

Household size – the number of people living together – has been in decline for more than 50 years due to multiple related trends, though this has not been the case recently in Shawano County. In 1960 the average U.S. household size was 3.35 people, and by 2010 it was 2.59. Causes include declining birthrates, declining marriage rates and increasing age of first marriage, and increased longevity. In other words, people are spending more of their lives single, and those that choose to be parents are having fewer kids.

The effects of these changes on housing are varied, and not always predictable. The size of new houses has increased more or less steadily over the past 40 years, from an average of 1,400 SF in 1970 to an average of 2,600 SF in 2013. While households have been shrinking, families have been giving children their own rooms and designating separate spaces for things like home offices. There has been a modest trend back toward smaller units, even “tiny house” living, but these are not visible in the continuing overall growth of the average home size. A more predictable trend is the growth of retirement housing to accommodate the needs and interests of older people, many of whom live for years as one-person households. National data on apartment size suggest they too have grown, though not as dramatically, to an average of about 1,000 SF.

2. Aging Population

Trends in US Census data show that the segment of the population age 65 or older is increasing across the nation. The Population Reference Bureau (PRB) estimates that the number of Americans age 65 and older is projected to more than double between 2014 and 2060. As Baby Boomers age, the number of seniors in Shawano County is expected to rise.

PRB notes that, especially in the Midwest, those age 65 and older are choosing to age in place, or stay in their homes as long as possible. The community survey also found that most older residents prefer to stay in their current housing as long as possible. The second most common type of unit for this age cohort is within

apartment complexes containing 20 or more units (19%). Due to the high number of seniors aging in place, accessibility improvements are critical as is offering senior apartments.

3. Housing Affordability

Large-scale economic trends are bringing housing affordability into focus as a prominent issue across the country. While the household income of the top 5% of US households has more than doubled in the past 50 years, middle income households have seen only about a 10% increase in that period. Meanwhile, inflation-adjusted housing costs have risen roughly 50% for rental housing and 70% for home ownership in that period. The result of these trends is that housing is requiring a bigger portion of household incomes. 30% of income has long been viewed as the standard threshold for “affordable”, as defined by the federal government. 20% of owners and 43% of renters in the City currently pay more than 30% of their income for housing.

Local governments are now stepping in to address the challenges around affordability. Spurred by businesses concerned about hiring needs, complaints from residents who can’t find desirable housing within their budgets, and community concerns about declining conditions due to lack of reinvestment in housing, communities are coming forward with policies and initiatives to address this challenge.

4. Stricter Lending Regulation, More Student Loan Debt, and Delayed Home Ownership

Lender underwriting requirements have stiffened considerably in the wake of the housing crisis that caused the Great Recession. In January 2014, provisions of the Dodd-Frank Act kicked in that establish standards for a “qualified mortgage” that can be purchased by Fannie Mae or Freddie Mac. The standards compel banks to verify that borrowers’ debt-to-income ratio doesn’t exceed 43 percent of their gross income, part of an effort to prevent people from overexposing themselves to the risk of foreclosure. Banks that fail to verify this debt ratio can be sued by the borrower if he or she later defaults on the loan. The long-term effects of this regulation are uncertain, but it is fair to assume that some aspiring homeowners will be protected from foreclosure by being denied a mortgage in the first place.

With the rise in housing costs and stricter borrower protections, this also means that first-time homeownership is more difficult to accomplish due to

NATIONAL IMPACTS

rising down payment and closing costs. According to the State of the Nation's Housing Report 2019 (Joint center for Housing Studies of Harvard University), as the large millennial generation ages into their 30's, when home buying peaks, there should be a growing demand for homeownership. If age-specific homeownership rates remained at the same level in 2018, household growth alone would add roughly 8.0 million homeowners between 2018 and 2028.

The combined effect of increased student loan debt, increased ownership costs, and stricter borrowing rules is a delay in the average age of first-time home ownership. The National Association of Real Estate found that between 1993 and 2018 the average age of first-time home buyers rose from 26 to nearly 34.

5. Planning and Development Practices

The dominant trend in community planning and development after World War II was the segregation and concentration of uses and housing types – stores here, single family homes there, apartments somewhere else. This pattern has been shown to weaken neighborhoods and communities by isolating people and building in a dependence on car use. It is now generally recognized that healthy neighborhoods are those that people can stay in over time as their needs and interests change. Healthy neighborhoods include a mix of housing types, sizes, and price points, and they often include or are near to stores and restaurants. Healthy neighborhoods

are also walkable, enabling anyone unable to drive—kids, seniors—the ability to get around safely.

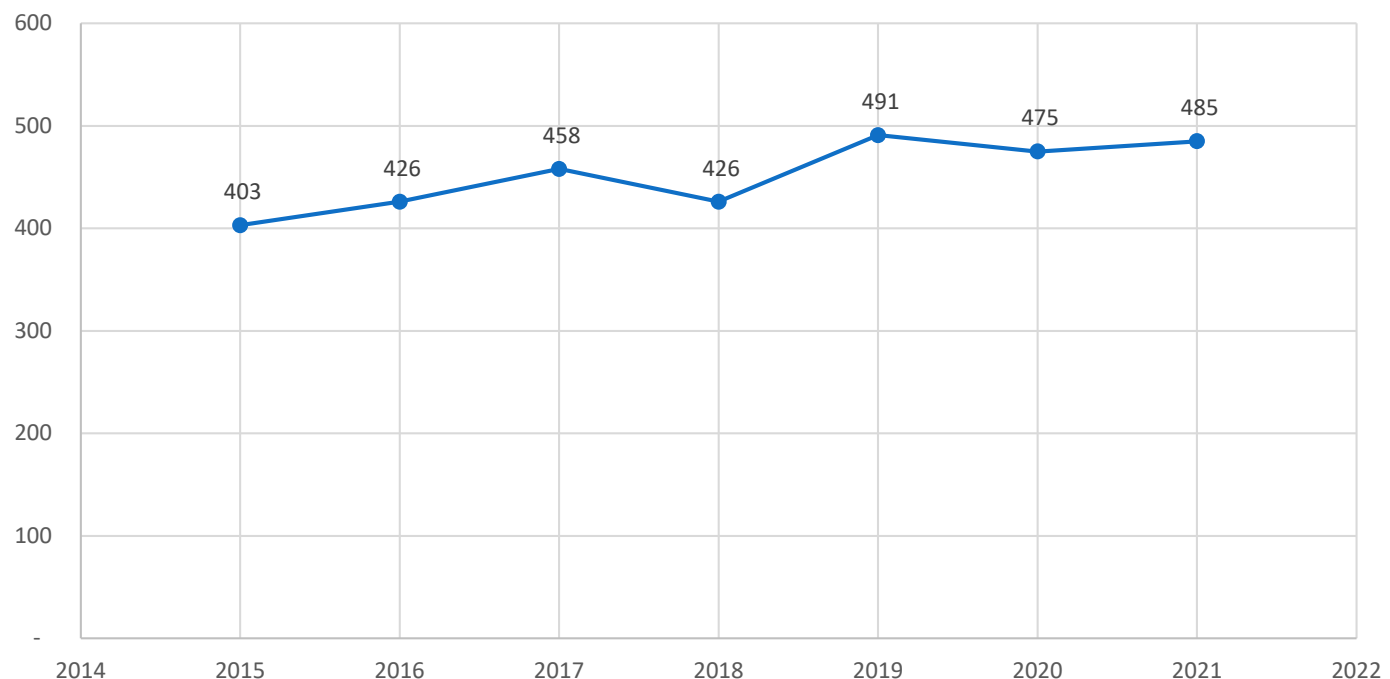
6. The Growth of Remote Work

As the nation moves on from the social-distancing requirements of the COVID-19 pandemic, the most significant long-term affect is a shift in expectations by employees and employers about working from home. The global crash course in large-scale remote working showed that many people with desk-based jobs can be effective working from home at least part of the time.

As more people will now be working from home more of the time, there are several housing-related impacts. First is the units themselves, and the need for home office space. The home office is taking the place of the bedrooms in lesser demand due to shrinking households. Second is the location of units relative to jobs. People will have increased flexibility to pick a place to live related to priorities other than a convenient commute. And third, the need for good broadband internet access. Most work-from-home arrangements only work if the internet service is fast enough for reliable video conference communications.

Figure 79. Shawano County Total Home Sales 2017-2020

Source: Zillow



HOUSING GAPS AND OPPORTUNITIES

UNITS NEEDED

Overall

This chapter includes unit recommendations based on Wisconsin Department of Administration (DOA) projections. These estimates are considered conservative as they rely on a continuation of past growth trends. The County and the study communities are not limited to a continuation of what past growth have been - and have an opportunity to pull in new residents who are coming to live in the region.

Renter and Ownership unit recommendations are shown first for Shawano County, then for the study communities. Recommendations for senior units are also described at the County level.

The Wisconsin Department of Administration estimates that the total number of households will increase in Shawano County to 19,970 in 2030. This is a 8% increase from today. The growth in housing units should exceed the growth in households, to accommodate 1% vacancy of owner-occupied units and 5% vacancy of renter-occupied units.

For all of the projections, the communities should plan to absorb more of the units up front, within the next five years. At that time the communities should re-assess whether or not demand projections need to be adjusted.

Market conditions support the continued growth of all types of housing, including both renter- and owner-occupied units. With the DOA projection of 870 households over the next 20 years, and continuing to support a healthy balance of owner- and renter- units, the County and its communities will require a net addition (accounting for the loss of units in redevelopment) of about **120 rental units (12/year) and 444 owner-occupied units (44/year)**. These projected needs are based on the assumption that the current balance of 22% rental units and 78% ownership units is maintained. This equates to approximately the following per year, based on current **rental** price points and HUD FY2021 income categories:

- 55 units with monthly rent up to \$900
- 40 units with monthly rent between \$900-\$1,400
- 25 units with monthly rent greater than \$1,400

This includes attached and detached units and equates to approximately the following per year, based on current **ownership** price points and HUD FY2021 income categories:

- 56 units priced up to \$180,000
- 215 units priced between \$180,000-\$290,000
- 173 units priced greater than \$290,000

Rental Units - Shawano County

The County is projected to increase by an estimated 342 renter occupied households by 2030. Below are demand projections for renter occupied units in Shawano County. The projection method for County is based on WI DOA's growth rate projections from 2012 and assume historical trends continue. It is possible, and likely that some of the growth projections could be surpassed or fall short.

When looking at specific price/affordability tiers within the rental market, the greatest needs exist at the highest and lowest levels of rent. Most rental stock across the county is relatively old, making it more affordable. Despite the relative affordability of rental units in Shawano County, the market is still tight for households earning 50% of the area median income or less, therefore making the market extremely tight for that income bracket

when searching for housing opportunities. If no new units are added, by 2030 there will be an undersupply of rental units affordable at 0-30% median income. By 2040 there will be an even greater undersupply of these units. These units currently fall within the \$400-\$600 rent category (note: this includes utilities).

There is also a shortage of units at the higher end of the market, where households that prefer to rent and are spending less than 30% of their income on housing could afford to spend more. The addition of quality rental units targeted to households over the median income, priced at \$1,800 or more per month, could help to relieve some of the market tightness toward the lower end of the market.

New Construction Rental Housing Demand to 2030					
Demand from New Households Within the County					
Renter Household Growth	342 additional households				
Percent Renter Households under 65	80%				
Demand Generated for New Construction	86 rental units				
Demand from Existing Renter Households					
Current Renter Households (those under 65)	1,387 households				
Annual Turnover	12%				
Households Anticipated to Move	166				
Desire New Construction	20%				
New Construction Demand	33 rental units				
Total Demand for New Construction Rental Units = 120 units					
Demand for Rental Units at Various Price Points					
Affordable Units	46%	Mid-Level Units	28%	High Market Units	26%
New Affordable Demand	50	New Mid-Level Demand	35	New High Market Demand	19
Additional Need for 5% Vacancy	10	Additional Need for 5% Vacancy	3	Additional Need for 5% Vacancy	3
Total Affordable Need	60 units (6/year)	Total Mid-Level Need	38 units (3/year)	Total Market Rate Need	22 units (2/year)
Total Unit Need = 120 (12/year)					

Ownership Units - Shawano County

The County is projected to increase by an estimated 565 owner occupied households by 2030. Below are demand projections for owner occupied units in Shawano County. The projection method for County is based on WI DOA's growth rate projections from 2012 and assume historical trends continue. It is possible, and likely that some of the growth projections could be surpassed or fall short. The demand calculations take into account the percent of households under 65 because those ages are more likely to move into the area and seek owner occupied housing.

A similar breakdown of the ownership housing stock by affordability tiers shows an oversupply of units available at the lowest price points, generally older housing stock,

and an undersupply of units available at higher price points. Specifically, there is an oversupply of homes that are currently priced less than \$180,000, when compared to the actual incomes and purchasing power of those living in Shawano County.

There is an undersupply of homes priced at \$201,000–\$244,000. There is also currently an undersupply of homes that are affordable to households earning greater than 100% median income. These homes are currently priced \$244,000- \$309,100.

New Construction Ownership Housing Demand to 2030			
<i>Demand from New Households Within the City</i>			
Owner Household Growth	665 additional households		
Percent Owner Households under 65	66%		
Demand Generated for New Construction	345 ownership units		
<i>Demand from Existing Resident Households</i>			
Current Owner Households (those under 65)	8727 households		
Annual Turnover	2%		
Households Anticipated to Move	175		
Desire New Construction	57%		
New Construction Demand	99 ownership units		
Total Demand for New Construction Ownership Units = 444			
<i>Demand for Detached vs. Attached Units</i>			
Demand for SF-Detached	89%	Demand for SF-Attached	11%
#	316	#	38
Additional Need for 2% Vacancy	79 units	Additional Need for 2% Vacancy	10 units
Total SF-Detached Need	395 units (49/year)	Total SF-Attached Need	49 units (6/year)
Total Unit Need = 444 units (44/year)			

Share of New Construction Demand

The study communities are also projected to increase the number of households by 2030. Below are demand projections for each study community by owner and renter occupancy. The projection methods for the study communities are similar to those used for the County.

As with the County, the growth rate for each community is based on WI DOA's growth rate projections that were completed in 2012 and assume historical trends continue. It is possible, and likely that some of the growth projections could be surpassed or fall short.

City of Shawano

The City of Shawano is the most populous community within the County, and therefore accounts for a higher proportion of housing need compared to the other study communities. The demand calculations provide an estimated growth in renter and owner occupied households for the City based on household growth

projections, current vacancy rate, household percentages under the age of 65, and estimated turnover based on ACS geographical mobility data. The estimated total demand for new construction ownership units is 97 units and the estimated total demand for new construction rental housing is 86 units by 2030.

	Owner Occupied Housing	Rental Housing
Potential Household Growth	211	166
% Households by Tenure and < Age 65	37%	34%
Number of Units by Price Point	Affordable - 16 Mid Level - 20 High Market - 61	Affordable - 14 Mid Level - 17 High Market - 55
Estimated Total Demand	97 Units	86 Units

Village of Bonduel

In comparison to the other villages in the study, Bonduel has the highest demand for owner and renter occupied housing. This is likely due to the fact that the Village is located on WIS 29, a major east-west travel route in Wisconsin, and is a short distance from the city of Green Bay (30 minutes). When rental units are constructed, it is usually more than one at a time. So construction of the units rental units would likely occur in one year and could be greater than three units. The demand

calculations provide an estimated growth in renter and owner occupied households for the Village based on the data mentioned previously. The estimated total demand for new construction ownership units is 29 units based on a projected 51 additional owner occupied households by 2030. The estimated total demand for new construction rental housing is 11 units based on the estimated 23 additional renter households by 2030.

	Owner Occupied Housing	Rental Housing
Potential Household Growth	51	23
% Households by Tenure and < Age 65	48%	23%
Number of Units by Price Point	Affordable - 7 Mid Level - 8 High Market - 14	Affordable - 4 Mid Level - 3 High Market - 4
Estimated Total Demand	29 Units	11 Units

Village of Gresham

The Village of Gresham has a small demand for additional owner and renter occupied housing. The demand calculations provide an estimated growth in renter and owner occupied households for the Village based on the data mentioned previously. The estimated total demand for new construction ownership units is 11

units based on a projected 22 additional owner occupied households by 2030. The estimated total demand for new construction rental housing is 3 units based on the estimated 7 additional renter households by 2030. This is a need for 2 owner occupied units per year.

	Owner Occupied Housing	Rental Housing
Potential Household Growth	22	7
% Households by Tenure and < Age 65	54%	22%
Affordable - 1 Mid Level - 1 High Market - 7	Affordable - 2 Mid Level - 2 High Market - 7	Affordable 1, Mid Level - 1 High Market - 1
Estimated Total Demand	11 Units	3 Units

Village of Tigerton

The Village of Tigerton has very minimal demand for additional owner and renter occupied housing. The demand calculations provide an estimated growth in renter and owner occupied households for the Village based on the data mentioned previously. The estimated total demand for new construction ownership units is based on a projected 5 additional owner occupied

households by 2030. The estimated total demand for new construction rental housing is 2 units based on the estimated 3 additional renter households by 2030. This is a need for 2 owner occupied units per year, and two, or possibly more, rental units that are part of one rental property.

	Owner Occupied Housing	Rental Housing
Potential Household Growth	5	3
% Households by Tenure and < Age 65	55%	27%
Number of Units by Price Point	Affordable - 1 Mid Level - 1 High Market - 1	Affordable - 1 Mid Level - 1 High Market -
Estimated Total Demand	3 Units	2 Units

Village of Wittenberg

The Village of Wittenberg showed a decline in households in the Wisconsin Department of Administration Household Projections. Based on Wittenberg's proximity to Wausau and Weston, which are experiencing growth to the west, it is likely that Wittenberg will experience growth similar to the County at 8%. The estimated total demand for new construction ownership units with a 8%

growth, 8 units based on a projected 18 additional owner occupied households by 2030. The estimated total demand for new construction rental housing is 10 units based on the estimated 10 additional renter households by 2030. This is a need for 1-2 owner occupied units per year, and 10 rental units in one or more rental complexes.

	Owner Occupied Housing	Rental Housing
Potential Household Growth	18	19
% Households by Tenure and < Age 65	56%	31%
Number of Units by Price Point	Affordable - 1 Mid Level - 1 High Market - 6	Affordable - 4 Mid Level - 3 High Market - 3
Estimated Total Demand	8 Units	10 Units

Stockbridge-Munsee Band of Mohican Indians

The estimated total demand for new construction ownership units with 8% growth on the Stockbridge-Munsee reservation is 8 units based on a projected 18 additional owner occupied households by 2030. The estimated total demand for new construction rental housing is 0 units based on the estimated 19 additional renter households by 2030. This is only demand based on the growth of the Stockbridge-Munsee population currently living on the reservation. While harder to quantify, there is also demand from tribal members who are currently living off the reservation. Based on survey results, for which there was a 23% response rate, 22

respondents indicated they were planning on moving to the reservation in the next ten years. Approximately half of members who currently live off the reservation do so because they couldn't find the housing they wanted. Most respondents who would consider moving to the reservation are interested in new construction, single-family homes. Just over half (54%) would seek out market rate housing and just under half (45%) would seek subsidized housing. There is also pent up demand as evidenced by the current waitlist for subsidized rental and owner-occupied housing.

	Owner Occupied Housing	Rental Housing
Potential Household Growth	6	4
% Households by Tenure and < Age 65	48%	23%
Additional Demand by Enrolled Members Relocating to the Reservation	80	8
Additional Demand by Those on Waitlists for Subsidized Units	28	49
Number of Units by Price Point	Affordable - 71 Mid Level - 19 High Market - 22	Affordable - 39 Mid Level - 8 High Market - 10
Estimated Total Demand	114 Units	57 Units

Senior Units

Shawano County currently has about 5,525 households age 65 and older. This is projected to be 8,900 by 2040. Some in this age cohort will continue to live in their current homes, but others will look for dedicated housing for seniors. The projections for senior units needed in Shawano County are into two categories: those requiring Assistance with Daily Living (ADL), and those not requiring ADL. Examples of ADL include meal preparation, assistance with taking medication or bathing, which are part of assisted living and nursing home facilities.

For Independent living facilities (ADL not required), there is a current estimated demand for 477 subsidized units by 2030 and 435 market rate units by 2040. These numbers take into account demand from the study communities.

For assisted living facilities/nursing homes/memory care units, there is a current estimated need for 52 beds in Shawano County, by 2030. This increases to a need for 74 additional beds in 2040. This does include the existing supply of assisted living/CBRF/nursing home facilities currently found in Shawano County. Providing additional senior units is critical, especially since the County has seen a decrease in population age 85 and over in the last decade, likely due to the limited available independent and assisted senior units. The large share of those age 65 and over projected through 2040 is a national trend - and these households will need additional options. Providing desirable options for those seniors who do wish to live to independent or assisted senior living has the added benefit of freeing up some of the more affordable housing stock in communities. Often these homes are smaller, more affordable options for first-time homebuyers.

Figure 80. Independent Living Demand Projection for Shawano County Source: See below

Age Cohort of Household	Assumptions	2020 Households	2030 Households (projected)	2040 Households (projected)
65+	-	6,255	8,242	8,900
Assistance with Daily Living (ADL) NOT Required*				
65+	70%	4,379	5,788	6,230
% Renter Households**		11%		
Total Potential Market		425	635	685
% Subsidized**		75%		
Projected Demand - Subsidized***		361	477	514
Projected Demand - Market Rate***		120	159	171

*Estimates from the Agency for Healthcare Policy and Research

**2014-2018 HUD CHAS data for 62+ households

***This does not include existing units

Figure 81. Assisted Living Demand Projection for Shawano County

Source: See Below

Age Cohort of Household	Assumptions	2020 Households	2030 Households (projected)	2040 Households (projected)
65+	-	6,255	8,242	8,900
Assistance with Daily Living (ADL) Required*				
65+	30%	1,877	2,480	2,670
% Renter Households**		11%		
Total Potential Market		206	251	294
% Subsidized**		75%		
Minus Supply of Existing Facilities		(45)	22	43

*Estimates from the Agency for Healthcare Policy and Research

**2014-2018 HUD CHAS data for 62+ households

***This does not include existing units

UNITS NEEDED

Affordable Rental Housing

Affordable rental housing often faces two challenges: local opposition (“Not in my Backyard”) and financial feasibility. Affordable housing is almost always subsidized in some way. Common methods for subsidizing affordable housing include Low Income Housing Tax Credits (LIHTC) and local funding through active Tax Incremental Finance District or an affordable housing fund. Applications for 9% LIHTC are competitive and applications receive points based on a number of criteria they can meet in the following areas: higher incomes and lower unemployment (by census tract); being in a high-performing school district; and being near amenities such as schools, parks, grocery stores, libraries, etc.

A benefit to Shawano County’s older housing stock is that it provides naturally occurring affordable housing. For this reason, ownership affordability is considered a low priority. Of greater issue is the quality/desirability of homes and barriers to homeownership such as lack of downpayment, credit history, and low income levels. Additional efforts are needed to rehabilitate this existing housing and make it more desirable while still maintaining affordability. Because demand outweighs supply, there is also a desire for additional new affordable rental housing.

Senior Housing

Although many seniors prefer to age in place in their existing homes, there is a movement of retirees and empty nesters moving out of their family houses. The population age 65 and older in Shawano County has increased, and is projected to grow significantly in the next twenty years. In order to keep current residents in their Shawano County communities and prevent them from having to move elsewhere, it is critical that additional independent and assisted senior units are built. Not allow for larger developments to be built, this could be a barrier for increasing independent living units for this growing population. The preferred location for assisted living facilities and nursing homes is more flexible, though proximity to a health care facility can be advantageous. The majority of the housing stock throughout the County and the study communities is older (pre 1950’s) which is another factor to consider as much of that housing stock was not built to be accessible. The aging population needs renovations to these older units such as wider door frames, main floor bedrooms, zero entry into the home itself as well as bathroom facilities.

New Owner-Occupied Housing

New owner-occupied housing should be part of balanced neighborhoods—neighborhoods that include a mix of housing types and price points with convenient access to daily needs, goods and services. Balanced neighborhoods have a mix of attached and detached housing formats and a range of sizes and price points. Balanced neighborhoods with good urban design can lead not only to long term quality and comfort in neighborhoods, but can also serve to improve equity in education environments.

New Renter-Occupied Housing

A lot of the feedback from the project survey as well as from the interviews was that there is not enough rental housing stock. Many young professionals and young families that move to the area would like a short term unit to live while they are looking to purchase a house. Based on conversations with local employers, new hires find housing in Weston, and commute to their job. This leads them to find a different job in the Wausau area after a few months of working in Shawano County. It makes retention for business owners very difficult. New rental housing that provides mixed income and mixed bedroom sizes would be beneficial to the study communities, and fill a gap in housing needs. There was also feedback from interviewees and the community survey that finding a rental with more bedrooms (3+) is difficult and is a necessity for those who do not desire to purchase a home but need a bigger space.

Federal Low Income Affordable Housing Tax Credits (LIHTC) - Section 42 Housing

LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation, or new construction of rental housing for low-income households. When a project is completed, investors can deduct from their taxes about 4% or 9% of their investment in the project each year for ten years. LIHTC developments must continue to meet the established affordability requirements for 30 years, with either 20% of units affordable at 50% of the Area Median Income or 40% of the units at 60% of median income. WHEDA monitors the condition of each project awarded with credits to ensure they stay in good repair, have acceptable management practices and maintain affordability. There are two types of tax credits available within the LIHTC program:

Federal 9% Tax Credit - Competitive

The 9% tax credit is available for new construction and rehabilitation projects that do not have other federal funds. Nine percent (9%) tax credits are received through a competitive application process with WHEDA. Per WHEDA guidelines, Projects require a local funding match in order to score well.

Federal 4% Tax Credit - Non-competitive

The federal 4% tax credit is available for acquisition, new construction and rehabilitation projects, and is often used for rehabilitation. These funds can be used with other federal funds. Four percent (4%) tax credits are received through a non-competitive application process with WHEDA. Four percent (4%) tax credit projects are often more difficult to use because they require a mixture of funding sources, of which local funding is important.

Wisconsin Low Income Housing Tax Credit (LIHTC)

State of Wisconsin 4% Tax Credit - Non-competitive

The state 4% tax credit is available for acquisition, new construction and rehabilitation projects. These state credits can be used to match the 4% federal funds. The state 4% tax credits are received through a non-competitive application process with WHEDA. The credits are awarded only if they are necessary for the financial feasibility of the property. A preference is given to developments located in municipalities with fewer than 150,000 people.

IMPLEMENTATION

GOAL

Previous chapters have laid the groundwork for how the housing market in Shawano County and the study communities are functioning and where current and future gaps exist. This chapter focuses on strategies that can be used by the County, City and Villages to fill these gaps identified in the housing market, with the overarching goal of improving housing access, affordability and quality/condition throughout the community.

It is recommended that the following unit types and locations be prioritized for new development:

Unit Types

- **Senior Housing**—Independent and assisted living units for the growing senior population. These units should be targeted to the City and villages preferably, within walking distance of services and opportunities for socialization.
- **Missing Middle Housing**—Varied housing forms with 2-16 attached units, either rental or condo, addressing both affordability and neighborhood compatibility.
- **Quality Rental Units**—Both subsidized and market rate.

STRATEGIES FOR IMPLEMENTATION

Capacity Building & Communication Housing Task Force Under SCEPI

A common theme from interviews during this study is that the communities in Shawano County need to keep working together on housing initiatives. The study communities and SCEPI should continue meeting and being the driving force that implements this plan. Public outreach is going to be a critical function of the Task Force. The Task Force should communicate what the housing needs are overall in the County and also in each individual community.

The funding programs recommended in this plan would primarily be implemented by each individual community.

Target Communities: All

Redevelopment Authority

State Statutes authorize cities, towns and villages in Wisconsin to create a Redevelopment Authority (RDA). Currently the City of Shawano is the only community with an RDA. The RDA can issue bonds or borrow money to fund redevelopment projects without obligating a community or affecting its debt limits. Members are appointed based on their background and expertise in redevelopment-related activities.

Target Communities: Bonduel, Gresham, and Tigerton Wittenberg

Expand High Speed, Fiber Internet

Many of the study communities do not have reliable, high speed internet which is critical to the workforce. This was brought up multiple times during interviews as a need to generate economic development growth and accommodate the remote workforce

Targeted Communities - All.

Developer Builder Outreach

Participate in the annual WHEDA conference, and other events hosted by WHEDA. One of the most important factors in a developers' decision about where to develop is how supportive and flexible staff and elected officials will be. Similarly, reaching out to builders to start relationships and communicate there is demand for additional housing.

In some of the smaller communities that lack staff capacity to reach out to builders and developers, SCEPI could assist.

Target communities: All

Developer Summit

SCEPI could consider holding an annual day long summit with developers to provide information about the county and communities. The summit could focus on potential development/redevelopment sites and factors that make the county a great place to live, through a combination of presentations and tours.

Target Communities: All

Initiatives

City/County/Village-Owned Properties

The County and communities within this study should identify properties that would be prime for redevelopment. Especially in areas where smaller, more affordable projects could be feasible. The community should consider purchasing these properties and advertising them on their website. To ease the burden of debt to the community, a Redevelopment Authority should first be established to carry out this function. For those that do not currently have a RDA. A successful example of a Redevelopment Authority that is identifying, purchasing and selling lots is in the City of Green Bay. The Redevelopment Authority of Green Bay has a portfolio of sites available for single- and multi-family residences, as well as mixed uses. Contractors, developers and potential homeowners are invited to submit a proposal for the intended use of a property. For multi-family projects the City issues RFPs outlining what they are looking for on a property. For residential sites

the City's "New Homes in Your Neighborhood" program offers grants up to \$25,000 for homeowners/developers and pre-approved house designs. Single-family units are required to be owner-occupied.

Target Communities: All

Continuing Care Retirement Community

Seek out a developer for a Continuing Care Retirement Community (CCRC). A CCRC offers seniors the opportunity to stay in place as they age and their needs change. Residents can start out living independently in the community in an apartment and later transition to assisted living or a nursing home within the community to receive additional care. An ideal location for this type of community would be near a grocery store, retail, bank, churches, etc. which can keep seniors connected to the community.

Target Communities: Shawano and Wittenberg

Identify Development Sites

The communities should identify areas where growth is desired. Identifying sites for growth and desired housing types will help developers determine what the community wants and where. If a desired growth area is privately owned, the community should reach out to several landowners in the area and describe the need for the community to grow, what is ideal about that location, and offer a fair market value for the property.

There may also be opportunities for the communities to enter into developer's agreements if a landowner is open to the sale of their property in return for something else.

Target Communities: All

Build Spec Homes

A barrier to new home development is the process of getting a new home built, including finding a builder and other contractors, designing layout and spaces, working within a budget, and possibly navigating well and septic install. Though some homeowners prefer to go through this process, not all do. To remove the design/construction process for potential homebuyers, and because demand greatly outweighs supply of single-family homes, we recommend the Stockbridge-Munsee pilot a program where the tribe builds 1-2 spec homes and sells them at market rate for the next several years. If successful, the tribe could consider expanding the program.

Target Community: Stockbridge-Munsee

Rent To Own

Without a good credit score and cash for a downpayment, securing a mortgage is challenging. This financial barrier puts homeownership out of reach for many. To give those with low credit scores and little savings a chance at homeownership, communities should consider offering rent to own options. In this type of agreement, people rent a home for a certain amount of time, with the option to buy before the lease expires. The renter/buyer also normally pays a one time option fee up front. Typically this fee is 1-3% of the purchase price of the home, and is applied to a future downpayment. This type of program should be paired with home buyer counseling, financial coaching, and credit education courses.

Target Community: All

Regulation

Update the Comprehensive Plan

Many of the communities within this study have older comprehensive plans. Ensuring all Comprehensive Plans are up to date would serve as another guiding tool to implement/reinforce the policies in this plan, on a more individual basis. The Comprehensive Plan's Housing Element text could focus on flexibility for diverse housing formats and price points.

If a community does not desire to update their comprehensive plan, an update of their Future Land Use Map could be completed to assist in the implementation of diverse housing opportunities within the community. This should include flexibility in residential areas and an addition of mixed use areas to provide flexible unit types.

Target Communities: Shawano County, Shawano, Stockbridge-Munsee, Gresham, Tigerton, and Wittenberg.

Consider Waiving or Reducing Fees

Affordable housing is the most challenging type of housing to develop, in part because it's challenging to make it financially feasible. To help encourage affordable housing and reduce costs to developers, the communities could consider waiving or reducing fees on a case-by-case basis. In some cases, this type of assistance can be used as local match for grant programs. The study communities could also consider covering the cost of the fees with TIF funds. Fee reductions should only be for projects with income-qualified affordable units that have some sort of requirement in place to be income-qualified for 15 years (the same as LIHTC).

Target Communities: All

Streamline Approval Process for Affordable Housing

Expedited approval processes save time and ultimately reduce costs to developers. A streamlined approval process for housing projects that include affordable units would offer an incentive to include these types of units in development. The community could consider committing to having determinations on developments with affordable housing made within 60 or 90 days.

To aid with communication and streamlining the process, the communities could consider moving its permitting and planning review services online for the benefit of staff and applicants. This allows applicants to view the status of their project and comments from staff review. On the staff end, this pushes reminders to staff to get reviews done in a timely matter and facilitates communication between staff about projects. Evolve, Powered by Infovision Software is one example of such a service.

Target Communities: All

Zoning Code—Duplex and Multi-Family as a Permitted Use

The study communities should consider expanding the types of dwelling units permitted by right in each residential district to allow more development by right outside of single-family and duplexes in some communities. Transitional design requirements may need to be added to ordinances to address compatibility with adjacent single family homes.

Target Communities: All

Zoning Code—Encourage Accessory Dwelling Units (ADUs)

An Accessory Dwelling Unit (ADU) is a housing unit located on the same lot as a single-family home, commonly over a garage, in a basement or in its own structure. Attached ADUs are the most common since they are the least costly option for an ADU. Financing can be difficult (the average cost to develop a stand-alone ADU is \$200,000), but these units allow homeowners to create an additional dwelling on their property for family members, caretakers, and friends in need of downsizing. Twenty percent (20%) of homeowners who took the Community Survey said they would be interested in developing an ADU on their property. Only two percent (2%) said they already have an ADU.

ADUs are currently not permitted in the Villages of Bonduel, Gresham, Tigerton, and Wittenberg. They are not permitted by right in the County or the City of Shawano, but they are allowed conditionally in some zones. The City of Shawano does not allow ADU's in their lowest density single family zone but the County

does. Permitting ADU's in the villages in the residential zones would be beneficial for adding additional housing options. And permitting ADU's by right in the City of Shawano and Shawano County, in all residential areas would remove one hurdle for development. A requirement could be added that the property owner live on-site.

Target Communities: All

Enable Cottage Courts Through PUDs

The County's and the study communities (except for the Village of Gresham) all have Planned Unit Development Ordinances. Planned Unit Development (PUD) zoning offers flexibility to accommodate a mixture of residential, commercial and public facilities along corridors. The PUD is meant to encourage alternative designs that allow a mix of uses in one area and better use and integrate the site's natural characteristics as well as the existing built environment's characteristics. One alternative design the communities could seek to promote is the "cottage court." Cottage courts are small groupings of housing around a shared public space. These can be for-sale or rental units. They offer a cost savings to developers/owners because they offer a small lot and a small home.

Target Communities: All

Funding

Create an Affordable Housing Trust Fund

The County or communities could create an affordable housing trust fund as a general purpose funding vehicle

that can serve various affordability initiatives anywhere in the community. This can be used for matching funds, land purchase, new construction, renovation and downpayment assistance. Funds could come from the TIF Affordable Housing One-Year Extension, general obligation bonds, sale of surplus land, general fund budgeting and private contributions. This funding could be leveraged to make developers more competitive when applying for Low Income Housing Tax Credits (LIHTC). Communities could consider sustaining this fund by offering loans rather than grants. A mix of 50% forgivable loan and 50% low-interest repayment within 5-15 years should be considered.

Target Communities: All

\$1 Lots

The Village of Tigerton is selling lots for \$1 to attract new homeowners, similar to other communities in Wisconsin. These \$1 lots typically have infrastructure in place, often funded by a Tax Increment District, so the only cost to the homeowner is the cost to build the home. Other communities in Shawano County could consider offering similar programs to reduce the cost of building. It is recommended that these programs have income and credit score requirements, no bankruptcy, and an agreement in place that the homeowner will live in the home for the next seven years.

Target Communities: All

Figure 83. Cottage Court in Overland Park, KS

Source: www.opkansas.org



Tax Increment Financing—Affordable Housing Incentives

The City and Villages should use TIF for the construction of infrastructure - water, roads, utilities, sewer - necessary to encourage the development of housing.

Target Communities: All

Tax Increment Financing - Affordable Housing One-Year Extension

A TIF district can be held open for one additional year beyond its planned or maximum duration to generate funds that will be used for affordable housing. 100% of the increment collected in that extra year can be used for housing anywhere in the City or Village, with the stipulation that 75% must be used for affordable housing. More information can be found in section 66.1105(6)(g) of the State statutes.

Target Communities: All

Federal Low Income Housing Tax Credit (LIHTC) - Section 42 Housing

LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation or new construction of rental housing for low-income households (see description on page 79). There are two type of tax credits available through this program: 1) Federal 9% Tax Credit (competitive) and 2) Federal 4% Tax Credit (non-competitive).

The LIHTC program does allow scattered sites to apply. The sites can be scattered within a community or within a county. Because many of the study communities are smaller and there is an over-arching effort at the county level, a scattered site application would be a good fit for Shawano County. The primary difference for scoring of a scattered site development is that two-thirds of sites must meet the scoring category criteria. The County should reach out to Dimension Development LLC, as they have a deep resume on affordable housing development and have worked in surrounding counties.

Target Communities: All

Wisconsin Low Income Housing Tax Credit (LIHTC)

Similar to the federal LIHTC program, Wisconsin offers a 4% non-competitive state tax credit which can be used as match for the federal 4% program (see page 81 for more detail).

Target Communities: All

Workforce Housing Fund

SCEPI could facilitate the creation of a county-wide Workforce Housing Fund for affordable units for workers in the region, similar to what was done in Dane County. A number of major employers and investors in Dane County have worked together to create this fund which has \$11.85 million committed so far. This fund offers investors a modest return on their investment as incentive. The employer partners benefit by helping ensure affordable, stable housing for the community which will attract and retain employees. A Technical Advisory Committee oversees the fund in Dane County and includes a variety of housing experts and investors. The fund is administered by Madison Development Corporation, a non-profit that owns and manages affordable housing and provides loans for hard-to-finance businesses. Applications are accepted for the fund and eligible projects are required to have a 15-year affordability minimum (40% to 80% AMI).

Based on discussions with a few employers in the area, we know they see housing as critical to their success and some want to be active participants in expanding housing options. SCEPI is already having discussions with employers in the area and may be a good lead contact and possibly the entity in charge of a fund if one were created.

Target Communities: County

WHEDA 7/10 Flex Financing

The City and Villages should encourage developers to apply for these low interest loans that require developers to set aside at least 20% of units to households at or below 80% AMI. This is a noncompetitive program and applications are accepted at any time. Loan amounts have a maximum of \$10 million. One drawback to the program is that it is not as desirable when interest rates are already low.

Target Communities: All

CDBG Housing Rehab Programs

The City of Shawano and Villages of Bonduel, Gresham, and Tigerton all have CDBG funded housing rehab programs. The Stockbridge Munsee have a senior housing rehab program that is funded through USDA and the Bureau of Indian Affairs. CDBG funded rehab programs typically offer zero interest or forgivable loans for assistance to low- and moderate-income households. Both landlords and homeowners are eligible. The Village of Wittenberg should consider using CDBG funds for this type of program. All other communities with existing Housing Rehab programs should increase promotional efforts to get more homeowners/landlords to utilize these funds.

Target Communities: All

Downpayment Assistance

Newcap, WHEDA and the Federal Home Loan Bank of Chicago (FHLBC) already have downpayment assistance programs which should be promoted. These programs are typically available for households at/below 80% AMI. The FHLBC Downpayment Plus program provides matching funds which could be matched from pools of local employers or from the County.

The Stockbridge-Munsee should consider creation of a downpayment assistance program which targets households at the 80% - 100% AMI level. This type of program would provide financial assistance to homeowners whose income is too high to qualify for the Division of Community Housing's Home Ownership Program, but still need financial assistance to purchase a home.

Targeted Communities - All

Senior Property Tax Deferral Loan Program

Encourage seniors to apply for this state program, which is administered by the Wisconsin Housing and Economic Development Authority (WHEDA) and allows homeowners age 65 or older, or qualified veterans with limited income to convert the equity in their home to cash to pay their property taxes. Eligible households can borrow up to \$3,525 each year they qualify. Borrowers make no monthly principal and interest payments on the loan until ownership of the property is transferred or until the borrower no longer lives in the home.

Target Communities: All

Federal Home Loan Bank Affordable Housing Program

Encourage developers of rental projects to apply, and encourage local banks and single-family home developers to participate in the Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP). Under this program a FHLB member bank can partner with a developer to apply for grant funds for rental projects where at least 20% of the units are affordable for and occupied by those at or below 50% AMI or owner-occupied programs for households at or below 80% AMI.

Target Communities: All

Promise Build/Buy Program

The City of La Crosse has a program in place, the "La Crosse Promise Neighborhood Program", to attract homebuyers to the City. SCEPI is exploring the potential to offer something similar within Shawano County. The La Crosse Program offers new single-family, owner

occupied homes within two specific neighborhoods, scholarships for students in the amount of \$25,000. Shawano County should consider further discussions with major employers on funding for a similar program.

Target Communities: Wittenberg and Shawano

Partnerships

Wolf River Habitat for Humanity

Habitat for Humanity uses volunteer labor and donations to build and renovate affordable housing. The City and Villages should partner with Habitat by working to maintain a supply of lots for new Habitat home construction. This will require the community to compile a list of properties and to collaborate with developers to arrange potential sites.

Targeted Communities - All

Employer-Assisted Housing

Seek partnerships with major employers in the County to create employer-assisted housing programs. These programs tend to be a direct payment to employees choosing to locate within a close proximity to their place of employment, often in the form of downpayment/closing cost assistance. These programs can also be an employer purchasing or building apartments and then leasing those units to employees.

Target communities: Shawano, Stockbridge-Munsee, & Wittenberg.

Housing Authorities

There are Housing Authorities operating in Wittenberg, the City of Shawano, and Shawano County. These Housing Authorities create affordable housing through partnerships with municipalities and private developers. With the power to form and sell bonds, these Housing Authorities can finance new construction and rehabilitation projects. The organization also preserves affordable housing by buying developments that are about to exit an affordable housing program. The county and study communities should continue to work with their respective Housing Authorities and identify opportunities for new apartments or single family homes.

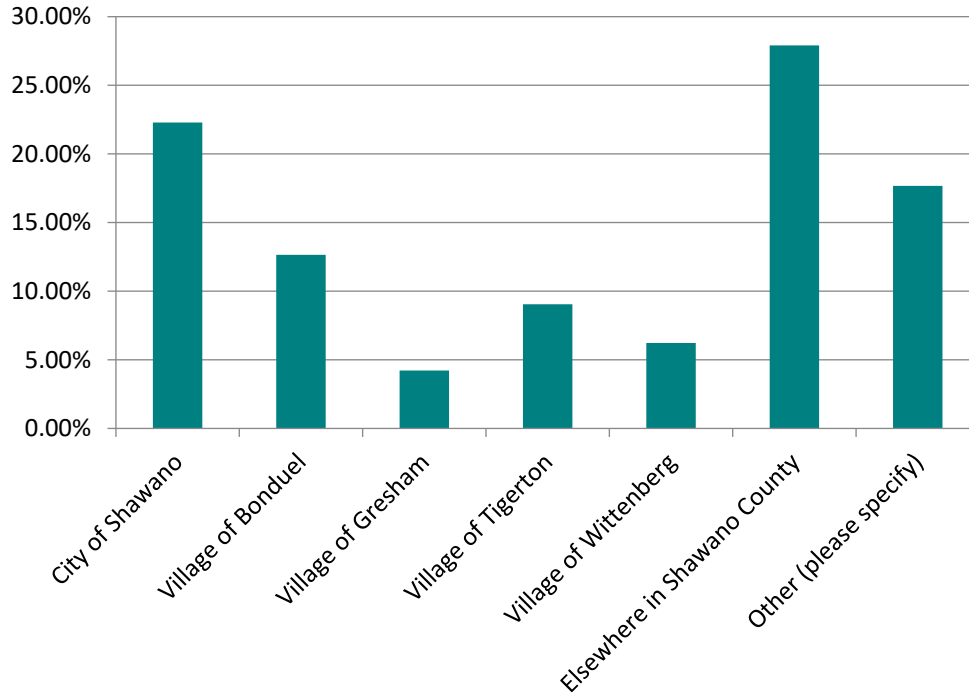
Target Communities: All

APPENDIX A SURVEY RESULTS

SHAWANO COUNTY HOUSING SURVEY

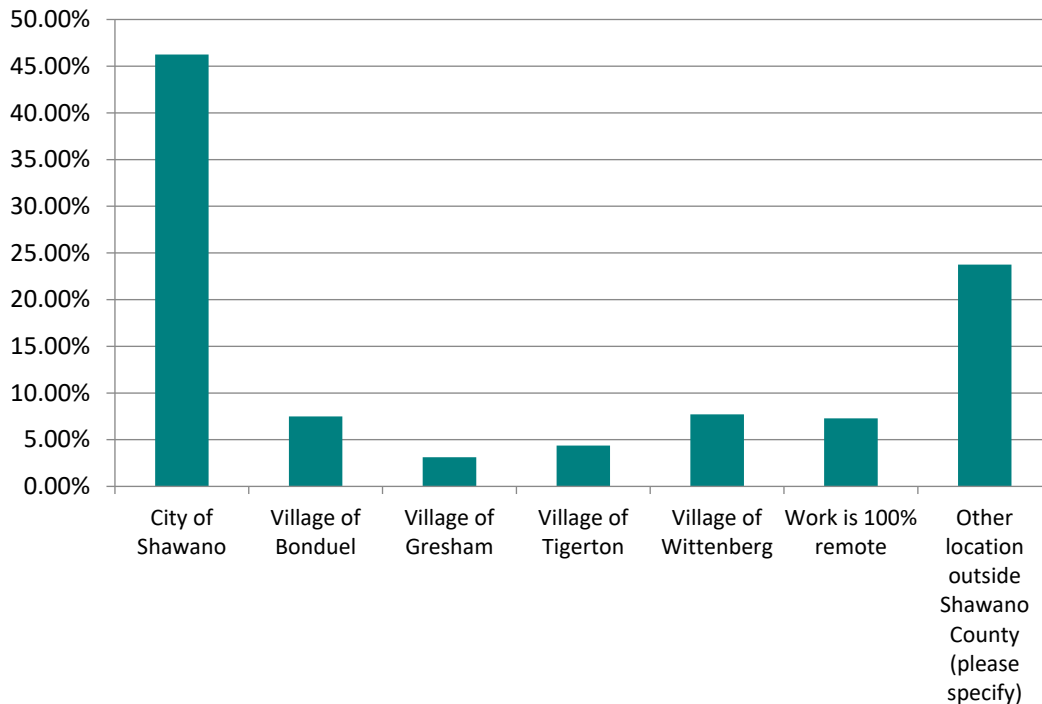
498 Total Responses to Survey

1. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF RESIDENCE?*



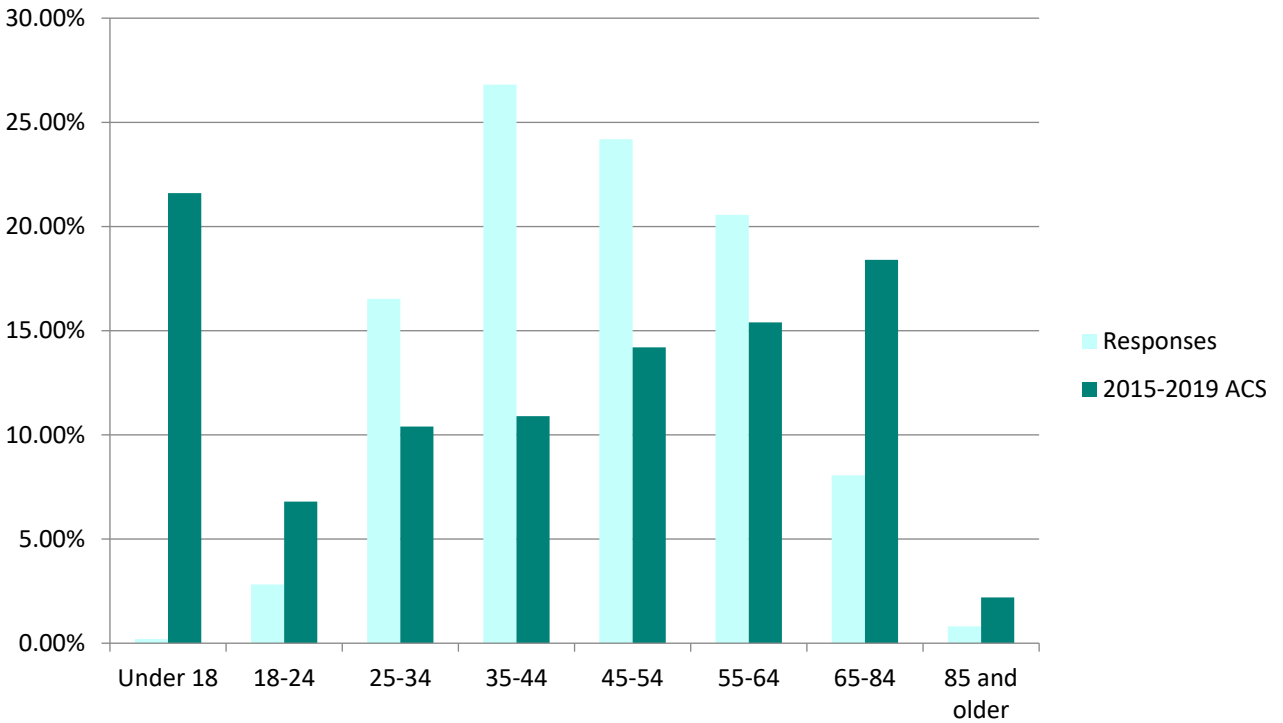
- *Common "Other" Responses:
- Village of Birnamwood
 - Village of Bowler
 - Town of Wescott

2. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF WORK?*

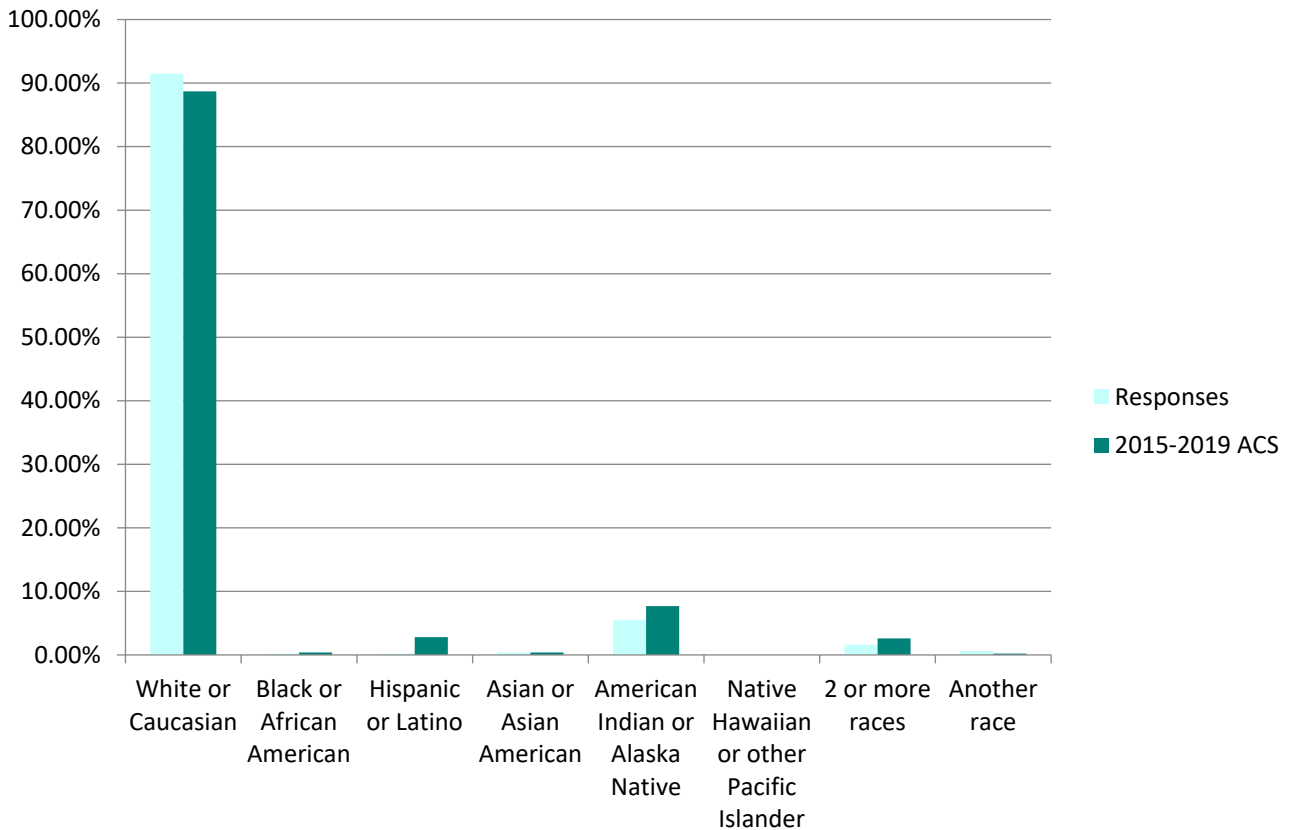


- *Common "Other" Responses:
- Village of Bowler
 - Green Bay
 - Stockbridge-Munsee Community
 - Wausau

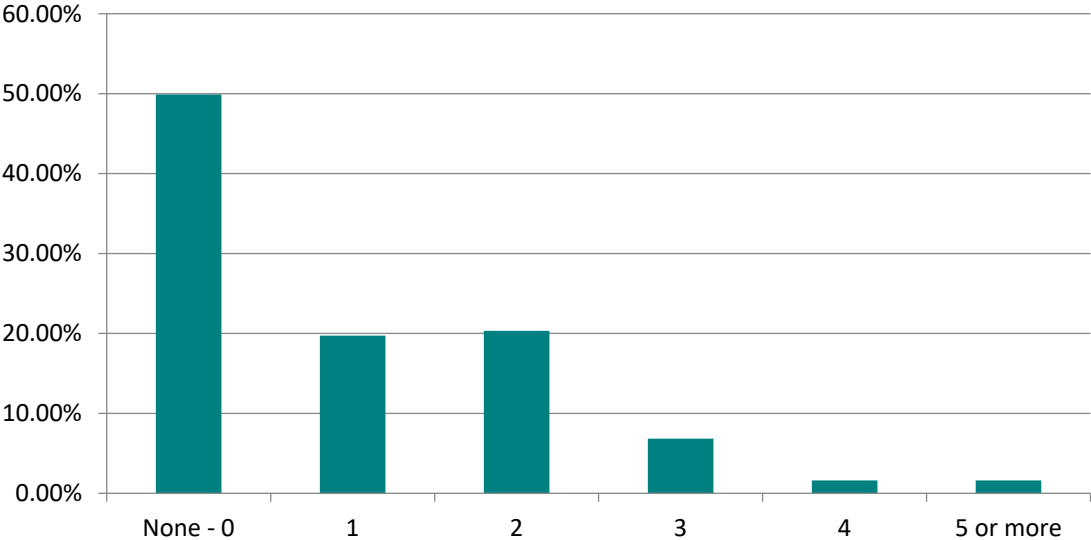
3. PLEASE INDICATE YOUR AGE:



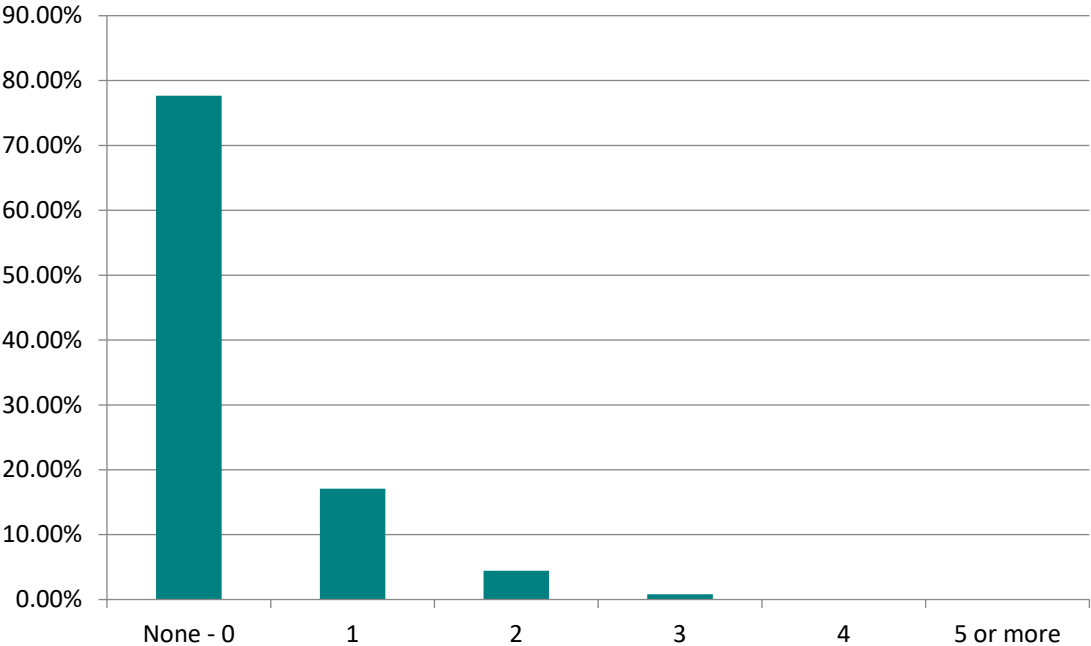
4. PLEASE INDICATE YOUR RACE OR ETHNICITY:



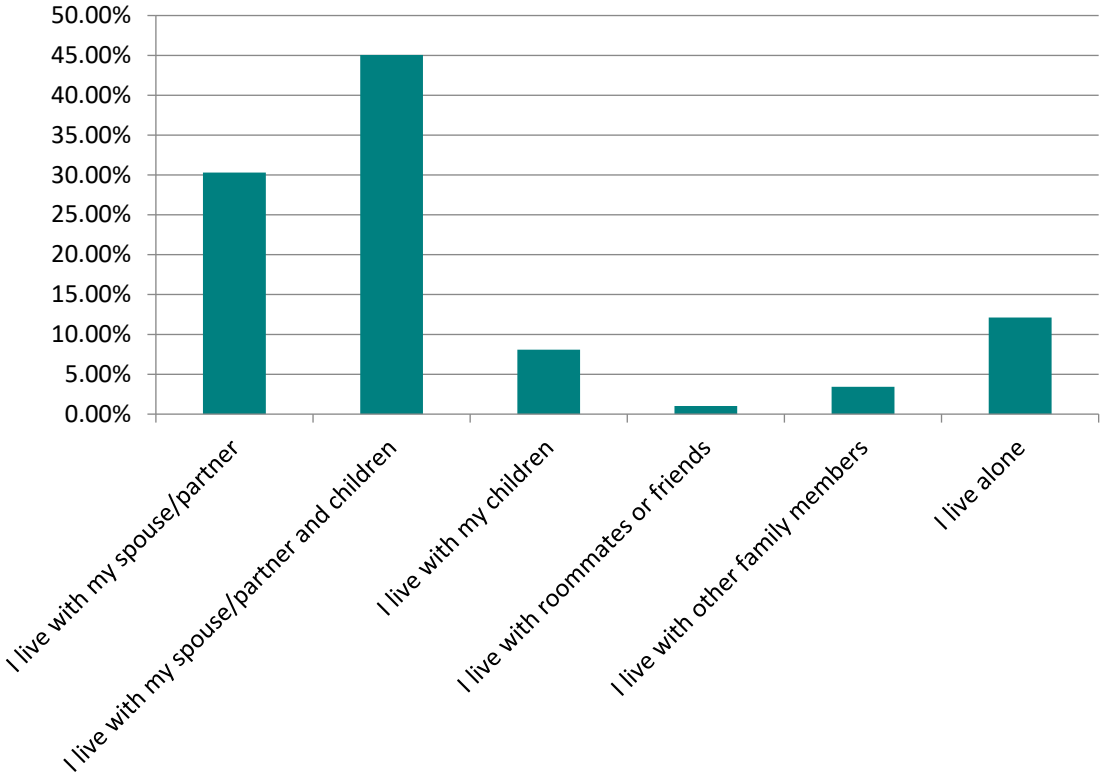
5. DO YOU HAVE CHILDREN UNDER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



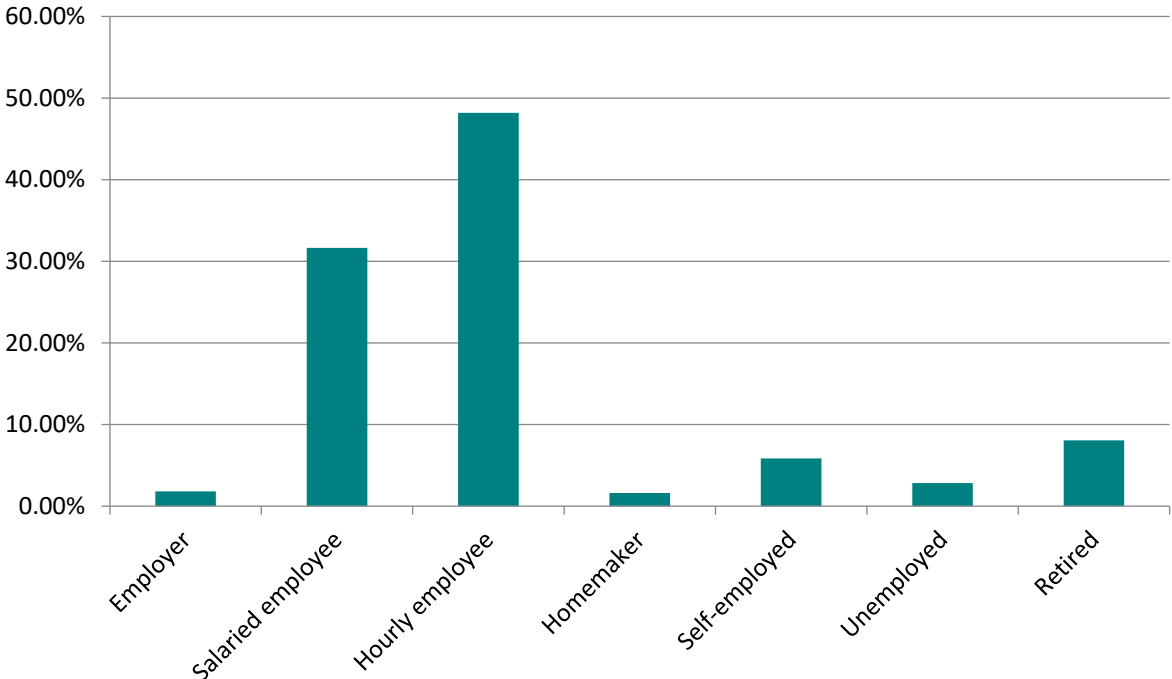
6. DO YOU HAVE ANY CHILDREN OR DEPENDENT ADULTS OVER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



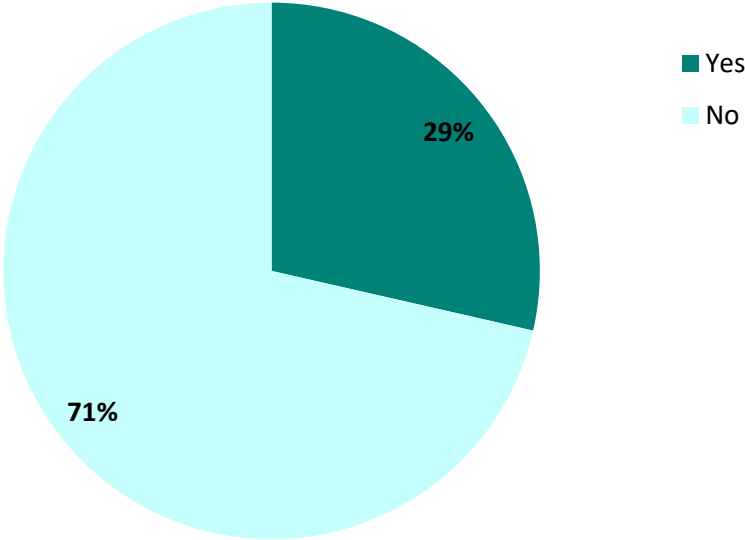
7. HOW WOULD YOU DESCRIBE YOUR LIVING SITUATION?



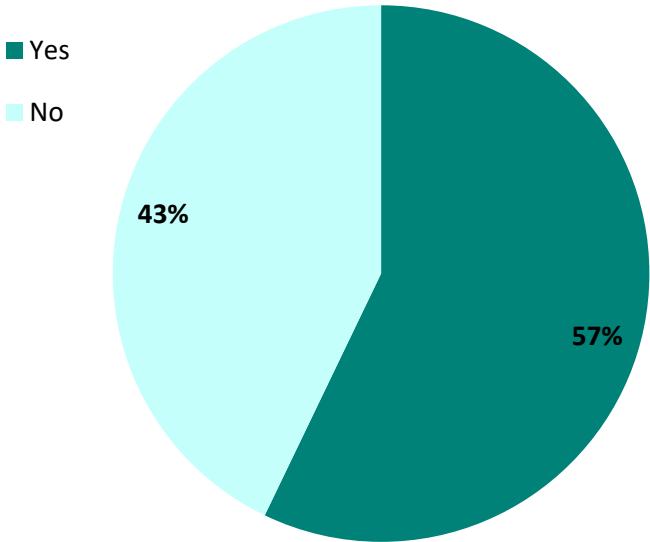
8. PLEASE INDICATE YOUR EMPLOYMENT STATUS.



9. EMPLOYERS: DO YOU FEEL AS IF YOU HAVE BEEN ABLE TO ATTRACT ENOUGH EMPLOYEES TO GROW YOUR BUSINESS TO ITS FULLEST POTENTIAL?



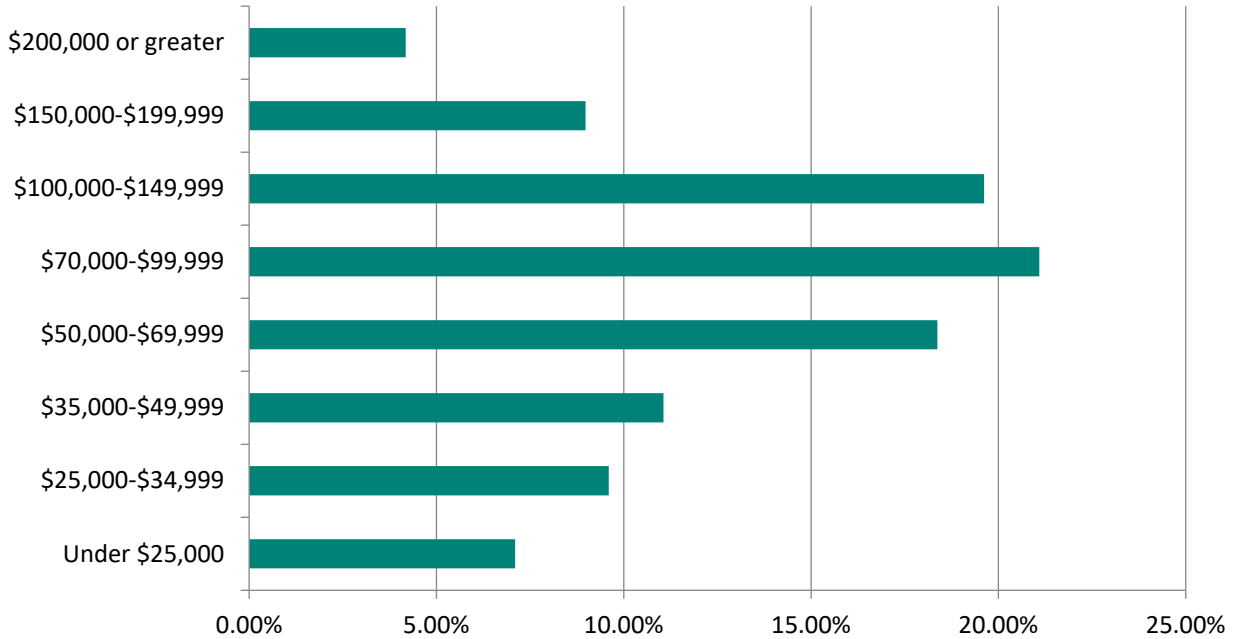
10. EMPLOYERS: IN THE PAST 5 YEARS, HAVE HOUSING-RELATED ISSUES IMPACTED YOUR ABILITY TO ATTRACT QUALITY EMPLOYEES?*



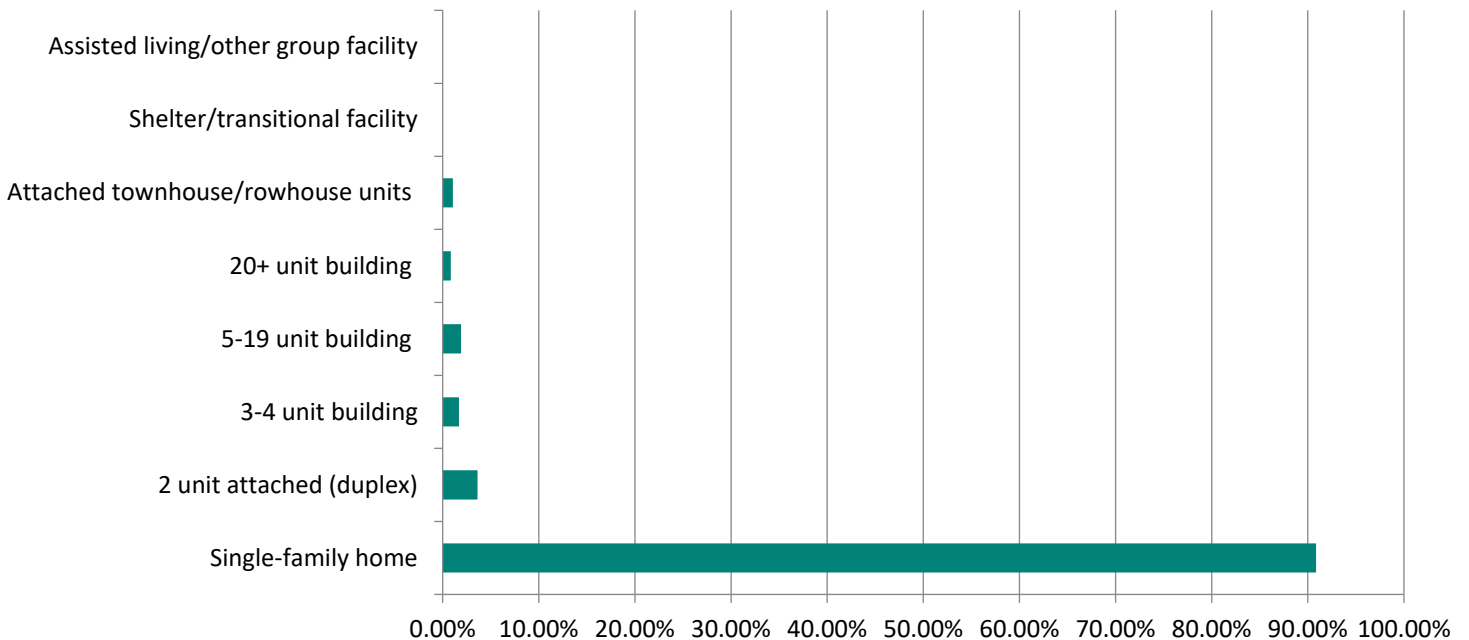
*Most Common Comment:

- Having housing available and affordable to purchase/rent is hard to find.

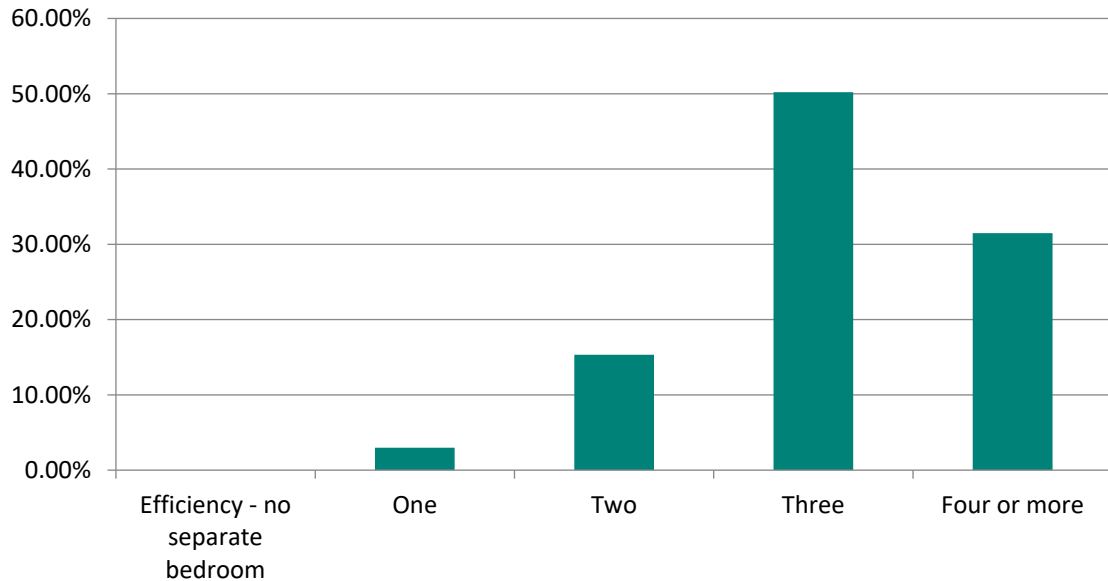
11. WHAT IS YOUR TOTAL HOUSEHOLD INCOME BEFORE TAXES?



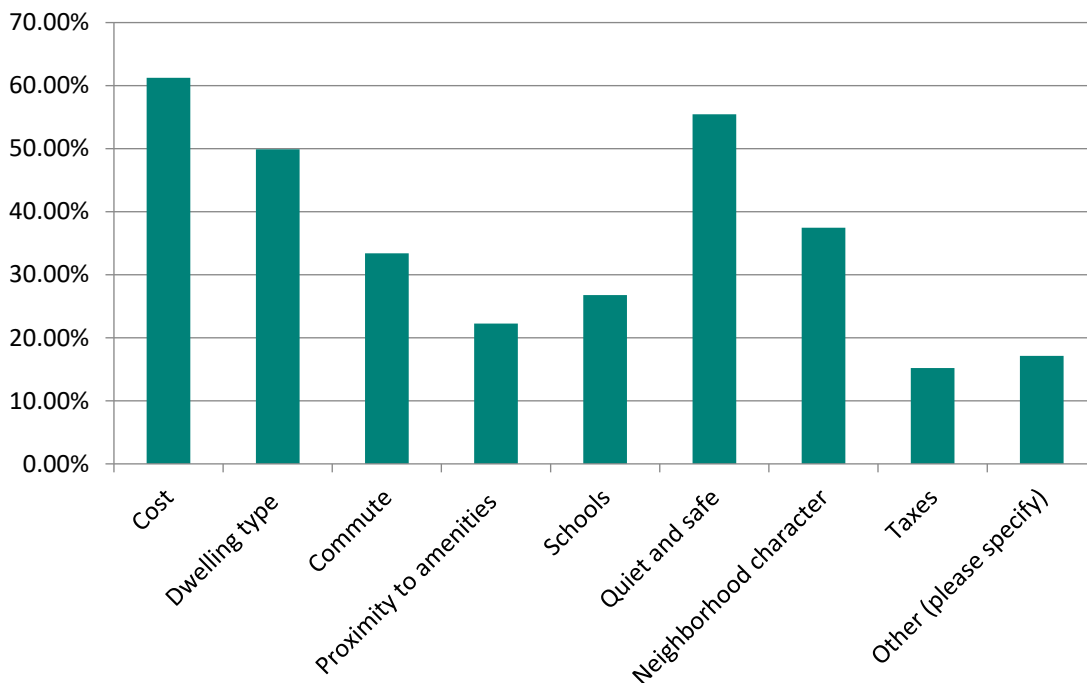
12. WHAT TYPE OF STRUCTURE DO YOU LIVE IN?



13. HOW MANY BEDROOMS DOES YOUR CURRENT HOME HAVE?

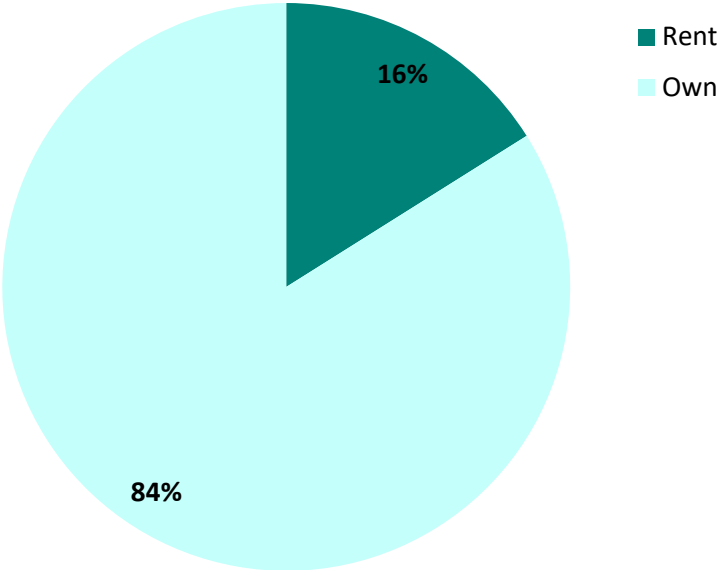


14. WHAT WERE THE IMPORTANT FACTORS IN DECIDING TO LIVE AT YOUR CURRENT RESIDENCE? (SELECT ALL THAT APPLY)*

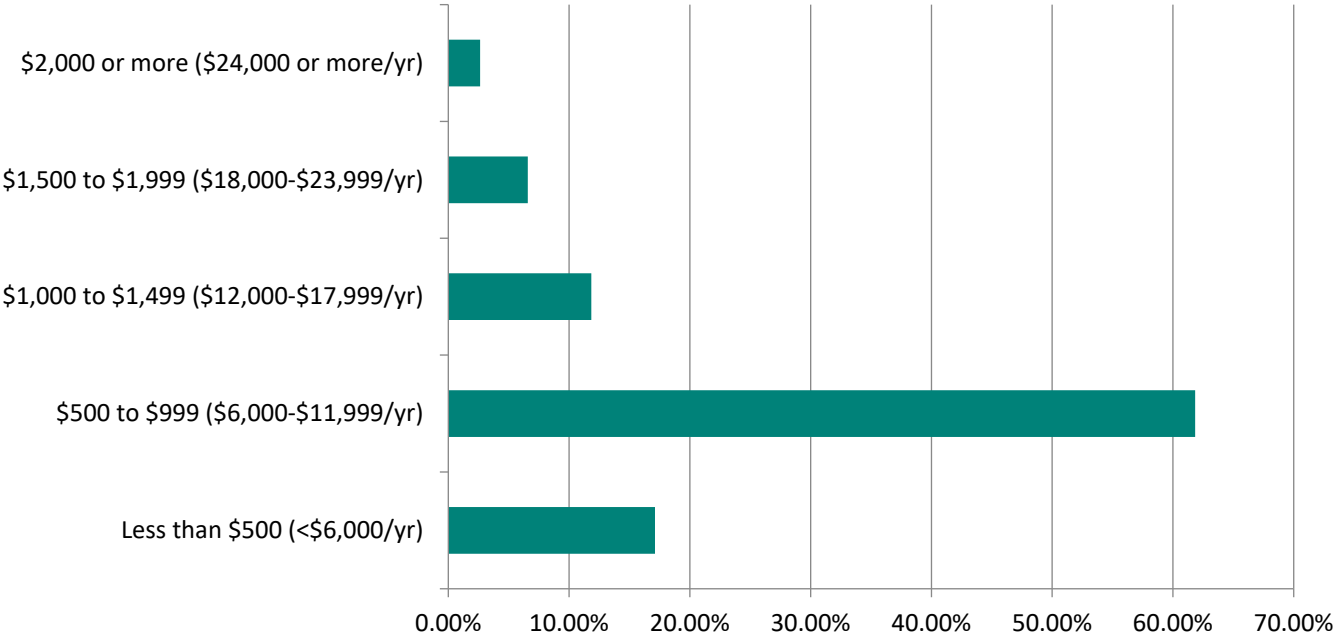


- *Common "Other" Responses:**
- Close to family
 - Proximity to water
 - Larger lot size/lot location

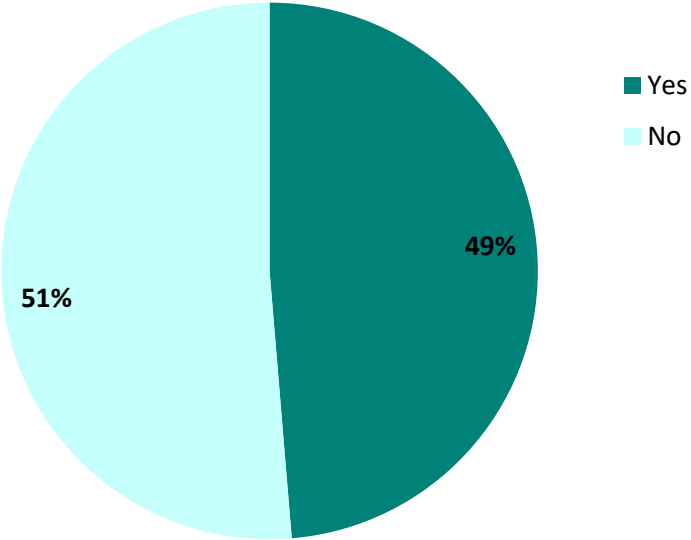
15. DO YOU RENT OR OWN YOUR PLACE OF RESIDENCE?



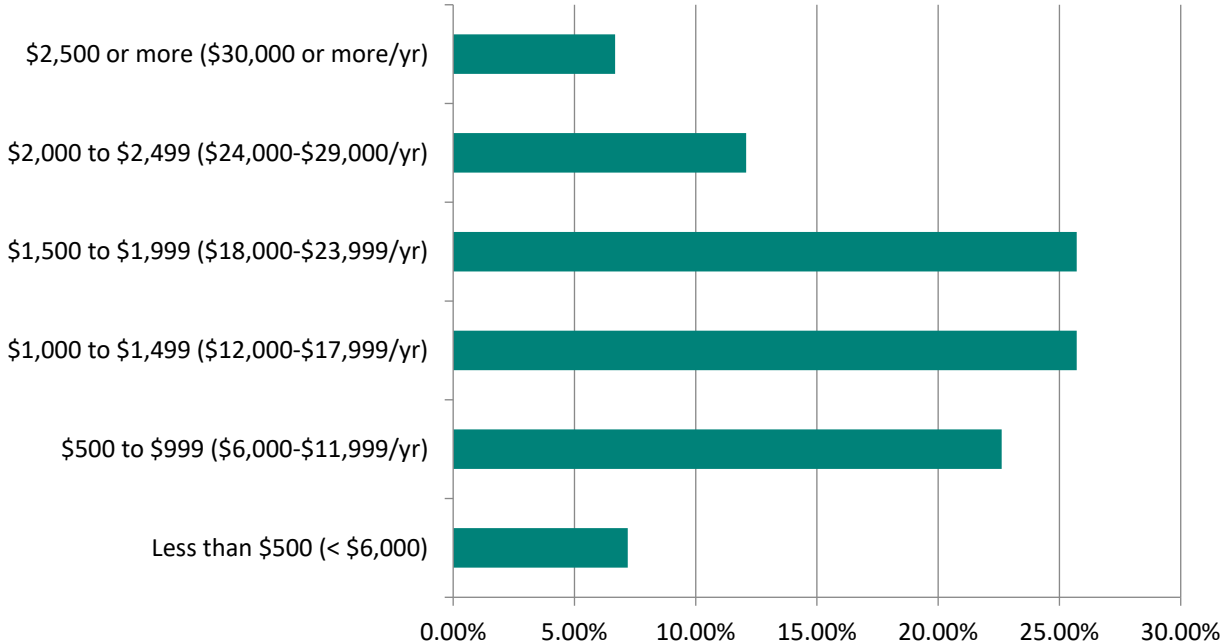
16. RENTERS: APPROXIMATELY HOW MUCH DO YOU CURRENTLY PAY FOR YOUR HOUSING EACH MONTH, INCLUDING RENT, INSURANCE AND UTILITIES?



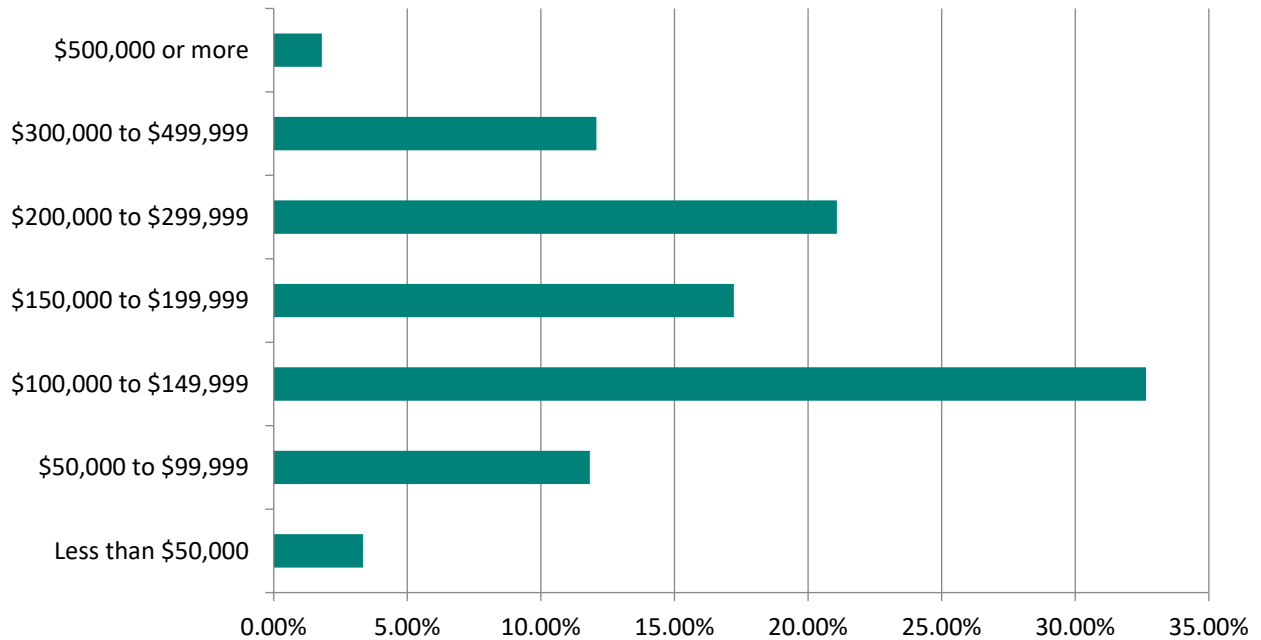
17. IF YOU ARE A RENTER, WOULD YOU CONSIDER LIVING IN AN ACCESSORY DWELLING UNIT/GRANNY FLAT/MOTHER-IN-LAW SUITE?



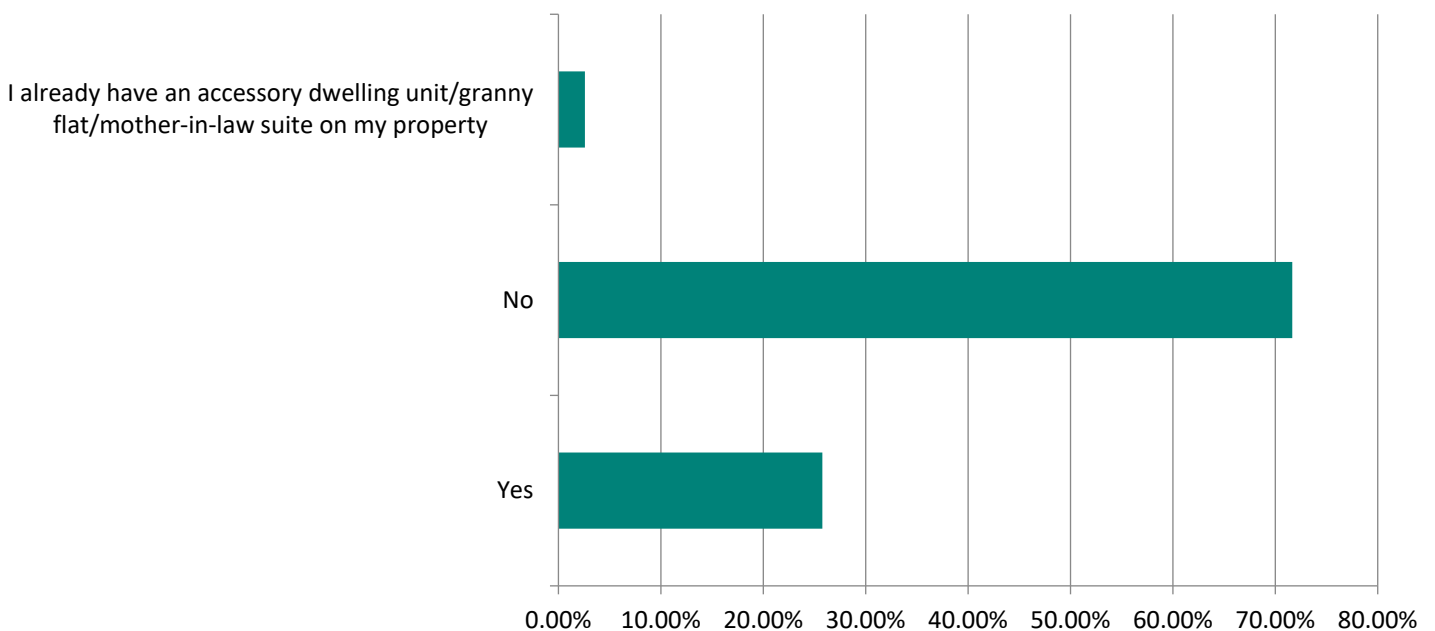
18. HOMEOWNERS: WHAT IS YOUR MONTHLY COST, INCLUDING UTILITIES, MORTGAGE PAYMENTS, TAXES, ETC.?



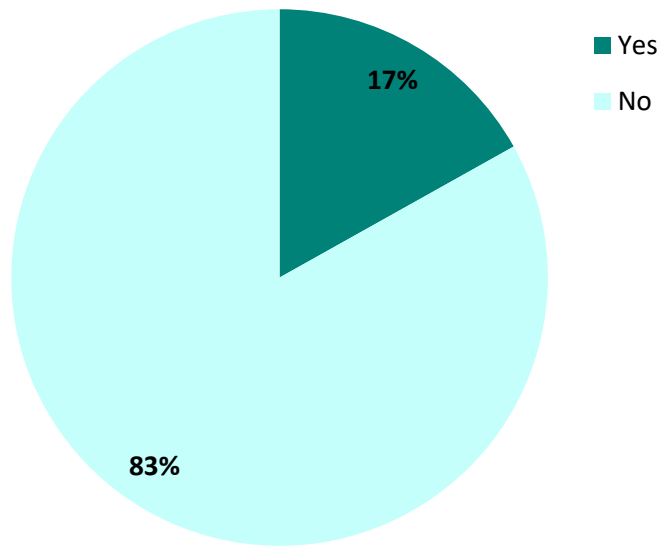
19. HOMEOWNERS: WHAT IS THE APPROXIMATE ASSESSED VALUE OF YOUR HOME?



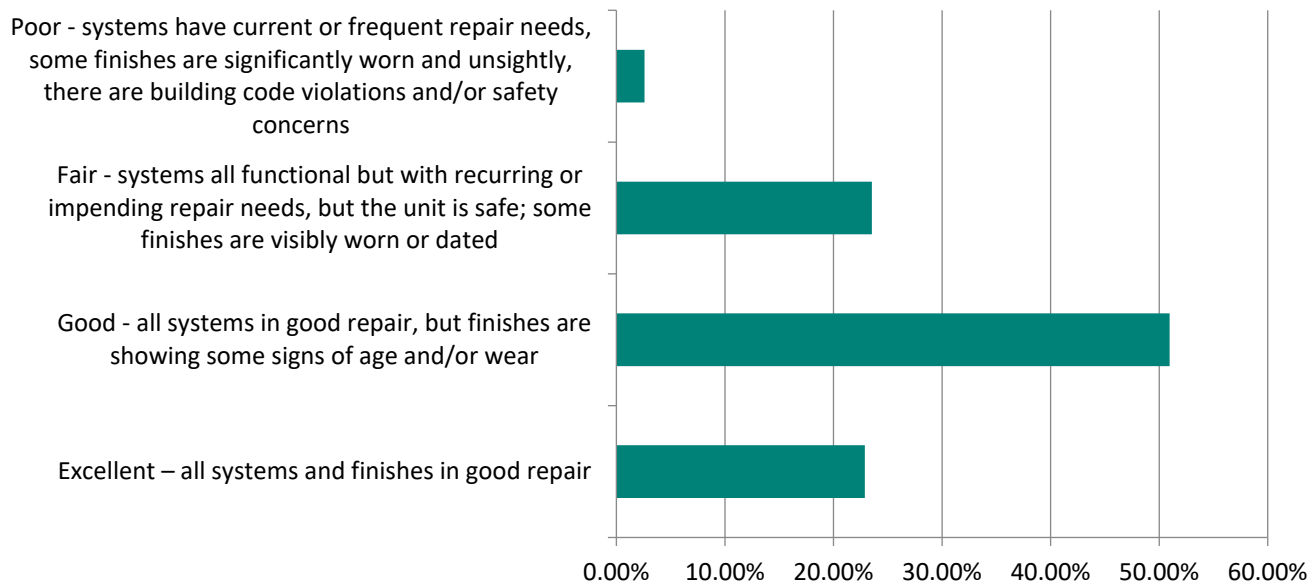
20. IF YOU OWN YOUR HOME, WOULD YOU BE INTERESTED IN ADDING AN ACCESSORY DWELLING UNIT/GRANNY FLAT/MOTHER-IN-LAW SUITE TO YOUR PROPERTY?



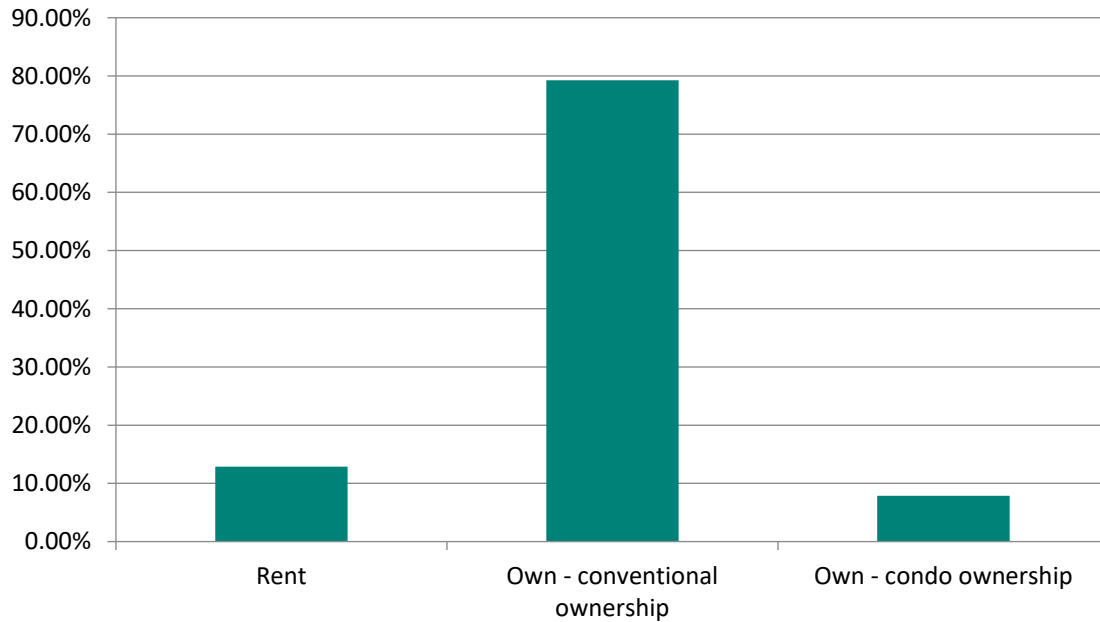
21. IN THE PAST FIVE YEARS, HAVE YOU HAD TO FOREGO OTHER NEEDS SUCH AS FOOD, HEALTHCARE, OR CHILDCARE TO ENSURE YOU COULD CONTINUE TO PAY FOR YOUR HOUSING?



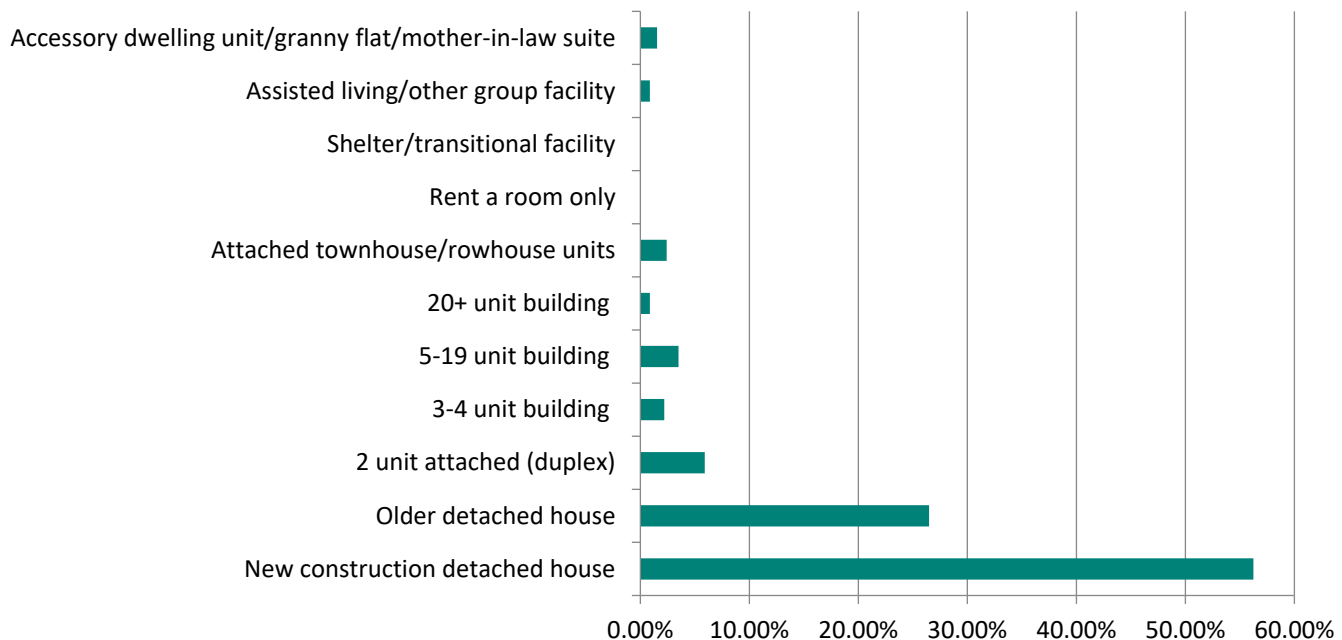
22. WHAT IS THE CONDITION OF YOUR HOME OR APARTMENT? CONSIDER BOTH THE BUILDING SYSTEMS AND THE INTERIOR AND EXTERIOR FINISHES?



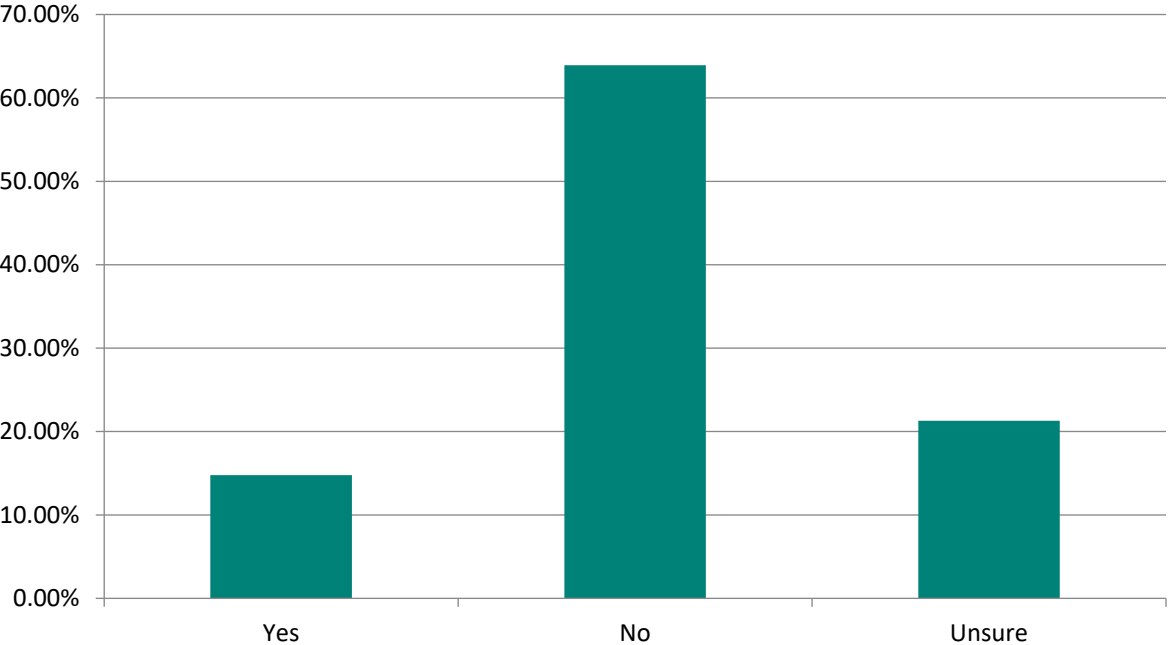
23. IF YOU WERE TO MOVE IN THE FUTURE, WOULD YOU RATHER RENT OR OWN YOUR HOUSING?



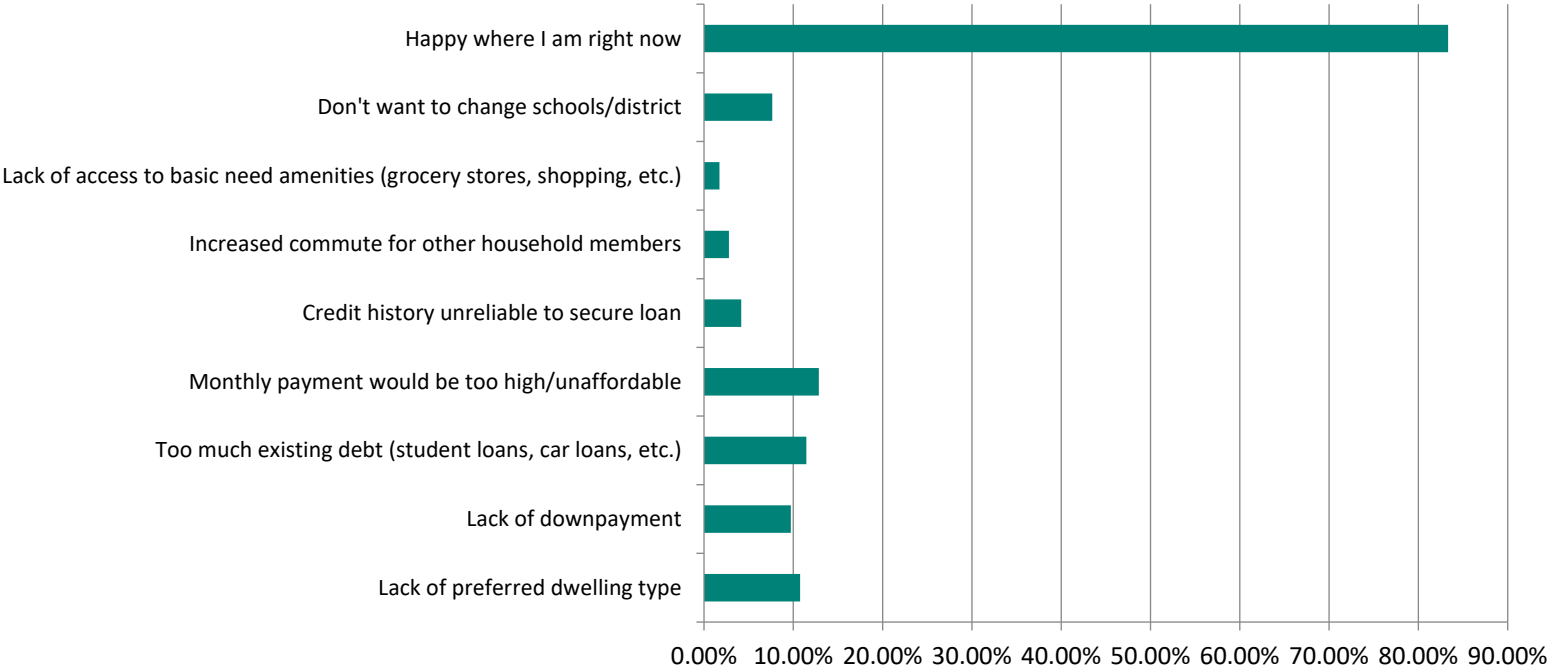
24. IF YOU WERE TO MOVE IN THE FUTURE, WHAT TYPE OF STRUCTURE WOULD APPEAL MOST TO YOU?



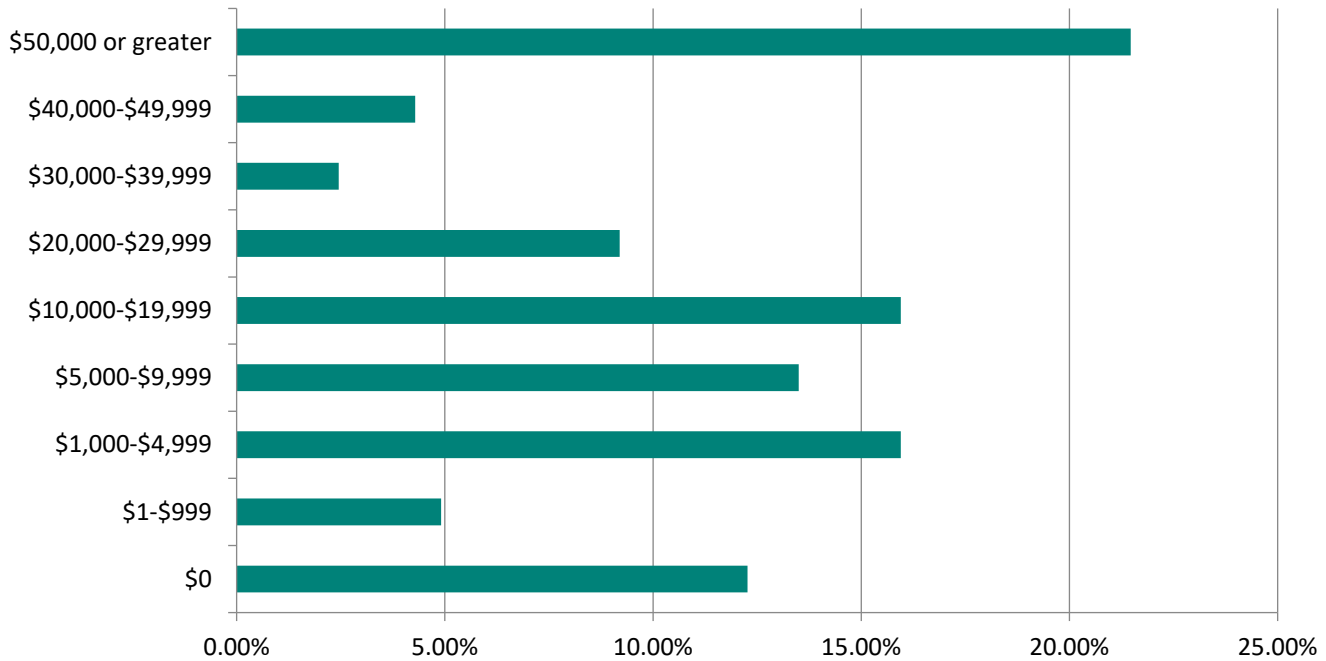
25. ARE YOU CURRENTLY PLANNING TO PURCHASE A HOME SOMEWHERE IN THE NEXT 2-3 YEARS?



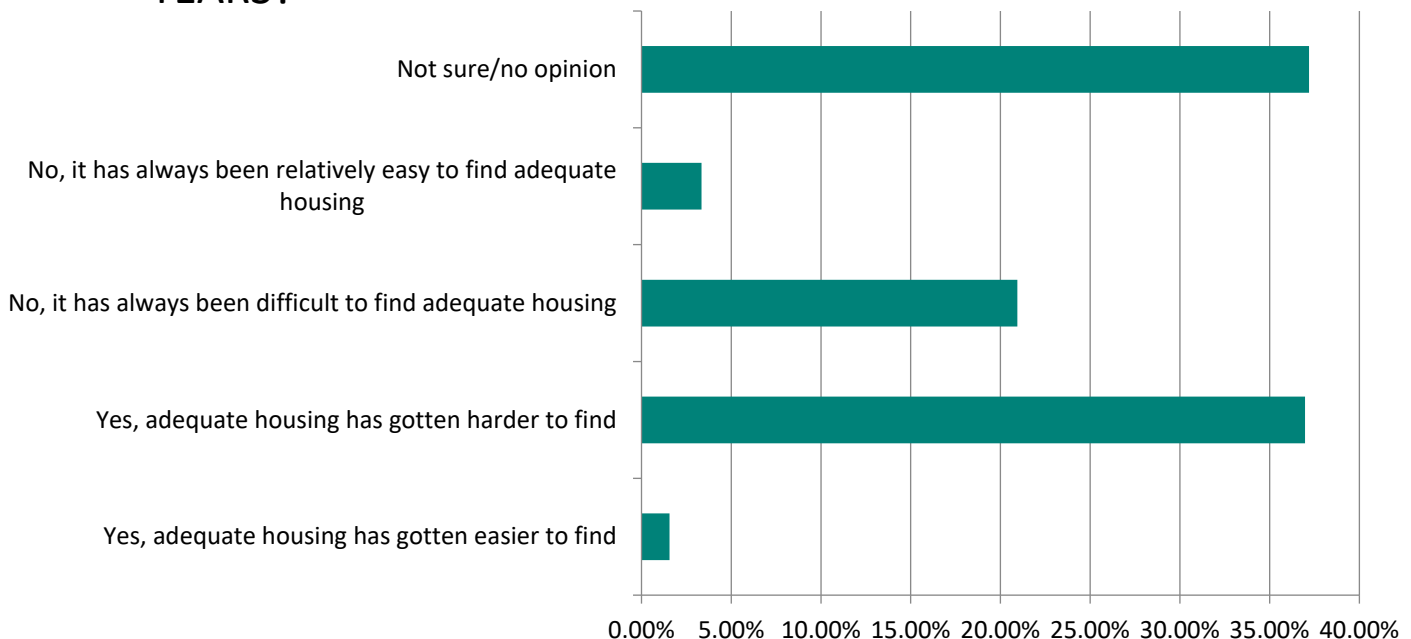
26. IF NO, WHAT ARE THE MAIN BARRIERS TO PURCHASING A HOME? SELECT ALL THAT APPLY.



27. WHAT IS THE ANTICIPATED AMOUNT OF FUNDS YOU WOULD HAVE AVAILABLE TOWARD A DOWN PAYMENT FOR HOME PURCHASE?



28. HAVE YOU PERCEIVED CHANGES IN HOUSING OPTIONS AND AVAILABILITY IN SHAWANO COUNTY OVER THE PAST 5 YEARS?*

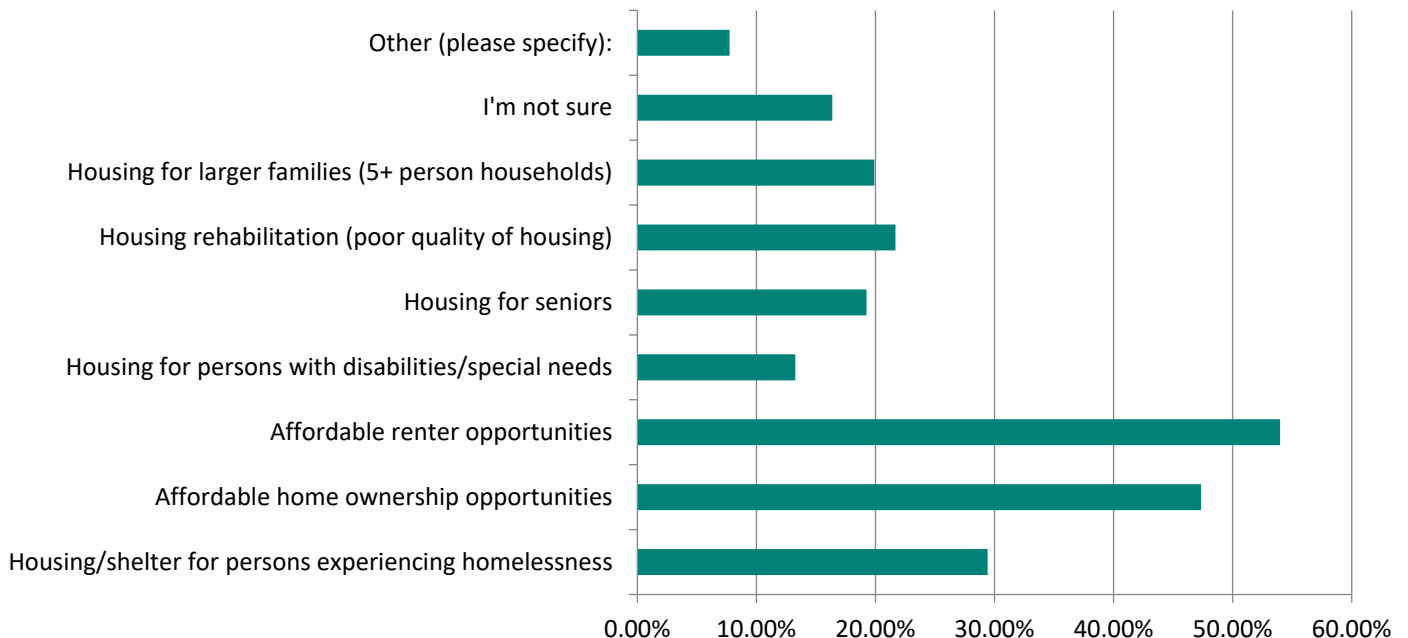


28. “Continued”

***Most Common Comments:**

- Home costs have risen way too fast. Having bidding wars and having to offer well above asking price.
- Before owning I rented, and had a hard time find something suitable, safe and private.
- It is hard to find housing for disabled individuals that are kept up, affordable, and safe.
- Rent has skyrocketed making it next to impossible for the average individual to afford a place to live on the wages our area provides.

29. IN YOUR OPINION, WHAT ARE THE GREATEST UNMET HOUSING NEEDS IN SHAWANO COUNTY RIGHT NOW? (SELECT UP TO 3)*



***Most Common “Other” Responses:**

- Safe, low-income housing
- Shawano needs an assisted living facility like other cities have
- Renting that allows pets
- Neighborhoods for all - mixes of housing types and greenspace

*OPEN-ENDED RESPONSES

1. In what community is your primary residence?

- Allouez
- Antigo
- Belle Plaine
- Birnamwood
- Birnamwood
- Birnamwood
- Cecil
- Cecil
- Cecil
- City of Seymour (Outagamie County)
- Clintonville
- Clintonville
- Clintonville
- Clintonville
- Clintonville
- Elderon Township/Eland
- Embarrass
- Embarrass, WI (Waupaca Co)
- Green Bay
- green bay
- Hatley
- Hobart
- I lived in Marion/Tigerton area until recently- moved to Wausau now.
- Keshena
- Langlade County
- Marathon County
- Mountain
- Navarino
- Navarino
- Oconto
- Oconto
- Oconto
- Oconto County
- Oconto County
- Outagamie

- Outagamie
- Outagamie County
- Outagamie County
- Pulaski
- Richmond
- Rosholt
- Scandinavia WI
- Schofield
- Sobieski
- Stockbridge-Munsee Community
- Town of Angelica
- Town of Bowler
- Town of Eaton
- Town of Fairbanks
- Town of Franzen in Marathon County but I have a Wittenberg address.
- Town of Grant
- Town of Hartland
- Town of Morris
- Town of richmend
- Town of Richmond
- Town of Richmond
- Town of Washington
- Town of Washington
- Town of Washington (Cecil Area)
- Town of Washungton
- Town of Waukechon
- Town of Wescott
- Town of Wescott
- Town of Wescott
- Town of Wescott
- Town of WESCOTT
- Township of Richmond, Shawano
- Township of Belle Plaine
- Township of Hartland
- Township of Herman
- Township of Lessor
- Township of Richmond
- township of waukechon
- Village of Aniwa

- Village of Bowler
- Village of Bowler
- Village of Bowler
- Village of Bowler
- Village of Cecil
- Village of Cecil
- Village of Cecil, WI
- Village of eland
- Wescott
- Wescott
- Wescott
- Wescott
- Wescott

2. In what community is your primary place of work?

- Appleton
- Appleton
- Appleton
- appleton
- Appleton, Outagamie County
- Appleton, WI
- Birnamwood
- Bowler
- Bowler
- Bowler
- Bowler
- Bowler
- Bowler
- Bowler
- Bowler, Wi
- Brown
- Brown County
- Brown county
- Brown County
- Brown County
- Brown County
- City of Green Bay
- City of Marion
- Clintonville
- Clintonville
- Clintonville
- Farm service Shawano/Oconto

- counties
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay
- Green Bay, WI
- Green Bay, WI
- Greenbay
- Gresham
- Hartland
- Home mom
- Howard, WI
- I don't work
- Keshena
- Manawa Wisconsin
- Marathon County
- Marathon County
- Marion, waupaca county
- Menominee County
- Menominee County
- Menominee Indian Reservation
- Menominee Tribe
- My employment is Multi-County
- Neenah
- Neenah/Appleton
- New London
- Not working
- Oconto County
- Oneida
- Oshkosh
- Outagamie
- Outagamie County
- Pulaski

- Pulaski
- Pulaski
- Retired
- Retired
- retired
- Retired
- Retired
- Retired
- Retired
- Ringle
- Rothschild WI
- Rural Cecil
- SMHWC
- Stevens Point
- stockbridge community
- Stockbridge Munsee
- Stockbridge Munsee
- Stockbridge Munsee Community Bowler WI
- Stockbridge Munsee Health & Wellness Center
- Stockbridge-Munsee Community
- Stockbridge-Munsee Community
- Stockbridge-Munsee Community Bowler, WI
- Stockbridge-Munsee Health & Wellness Center
- Telecommuter for UMR San Antonio, TX
- Town of Richmond
- Town of Wescott/Shawano County
- Township of Richmond
- Unemployed
- Village of Cecil
- Village of pulaski
- Village of Pulaski
- Waupaca
- Waupaca
- Waupaca County
- Waupaca County
- Wausau
- Wausau
- Wausau

- Wausau
- Wausau
- Wausau
- Wausau
- Weston
- weston, wi

10. Employers: In the past 5 years, have housing-related issues impacted your ability to attract quality employees?

- Having homes available in price ranges affordable for employees is tough in this area
- Lack of affordable housing coupled with the number of individuals without driver's licenses really hurts us with attracting employees under 35 years of age. Many of these individuals have never had driver's licenses. After many conversations with employment agencies the problems isn't that individuals have lost their licenses, it's that they never had them in the first place. Local school districts have cut driver's education programs for cost savings and it has led a lot of young people to never apply for licenses.
- No places available to rent or purchase

14. What were the important factors in deciding to live at your current residence? (select all that apply)

- Where I grew up
- River
- Family
- built house in 1971
- Family proximity
- Esthetics of Property
- Part of the farm we bought
- proximity to family
- First home and cheap
- We were hopeful for the Tigerton district but have been extremely disappointed
- Family home

- Needed a place at the time.
- Church
- close to fire department
- Close to family
- Hometown
- Property acreage
- family farm
- on the water
- Elderly only
- built close to the farm
- Was grandparents home
- included an extra lot
- Family owned land
- Acreage
- Waterfront
- land was given to us
- Land
- Old farm house
- Being close to family
- Close to family
- Don't have anywhere else to go because I don't qualify for housing
- Family home
- Waterfront
- We live in a remote area with few neighbors and love it.
- spouses children
- moved in with significant other whom already had a house
- Family property
- country living
- family home
- Number of pets allowed
- Rural
- Area with limited or no sexual offenders residing in the area. Also an area less prone to drug use/abuse.
- Up to date -No updates needed
- Taking care of my father's estate
- It's a home on Shawano lake
- I inherited it
- HAD to move!!!

- The price of houses skyrocketed and we thought this one was a good deal
- Stable and reliable internet connection
- County setting
- water property
- The lake view
- Family land
- Proximity to family
- Home has been in our family.
- Location
- Land
- Location
- Born and raised in Bonduel and wanted to stay
- Family property
- Land that the house is on
- property for animals and country living
- We moved here for a work transfer and wanted our kids to go to smaller school district.
- nothing only thing available
- Cannot find affordable housing in good shape.
- Farmette
- Quality of Parks
- Lake home
- Lived in community all my life
- Lakefront property
- Agriculture zoning
- Generational home
- Taking care of Father
- Home
- spouse owned home when I met him
- waterfront
- on the channel
- work
- Walking distance to school for the kids

21. In the past five years, have you had to forego other needs such as food, healthcare, or childcare to ensure you could continue to pay for your housing?

- I am unable to afford any housing payments so my brother pays for everything for me (i live with him)
- We have had to opt out of certain healthcare appts due to the expense. Some of these types of appts you just can't budget for, especially mental health appts that can be ongoing.
- Healthcare is too expensive
- I am being allowed to live with my parents due to being unable to find an affordable form of housing that is in good shape.
- I can't afford to rent
- No child care available for children over 12
- Currently in foreclosure
- Health care is very expensive
- We have assisted with grand child care for their financial help.
- My husband and I both lost our jobs during Covid.
- Get state help with food, insurance
- Healthcare
- less food turn the heat low
- It is the other expenses like dental, medical, gas, unforeseen repair needs, etc. that get in the way not housing.
- I have not had to but there are times when money is definitely tight.
- Food
- Can't go out to eat with friends or do things with friends
- Single income and not enough to go around

- Healthcare for us was a health share in lieu of true insurance due to self employment and healthcare costs on the marketplace
- I lost my job. New job has insufficient wages. Will move out of county if necessary to find adequate work.
- not enough money for food
- No, we paid our house off and didn't get cell phones, internet, dish tv, cigarette, alcohol, or tattoos
- Just bought house 2 years ago.
- needed to assistance from parent to help pay rent each month
- No broadband internet is issue
- Childcare is a very big problem in the Gresham area. There is only one state certified provider. We drive our kids to Shawano for childcare.

28. In your opinion, what are the greatest unmet housing needs in Shawano County right now? (select up to 3)

- New resident to Shawano-6 months home owner
- rentals that take dogs
- What does it matter?? I always make too much money
- Finding something in a good price range is difficult.
- rent plus utilities has skyrocketed for rental housing
- Rent has skyrocketed making it next to impossible for the average individual to afford a place to live on the wages our area provides
- If there would be more options for the elderly to

rent in Bonduel, there would be several nice family houses available for sale in Bonduel.

- only for my current area in Wittenberg; unknown for rest of Shawano County
- New to the area; however, I have observed challenges to adequate housing in this area.
- I would NEVER buy again
- You can never find a good house in Wittenberg OR a NICE APARTMENT for RENT.
- Before owning I rented, and had a hard time find something suitable, safe and private.
- I know of a few people living in their car because there isn't anything. They try to get in with shawano county housing and that place is nothing but a joke.
- We have people leave our community constantly due to housing
- A lot of trashy people have moved in to the community over the last few years.
- I am not interested in anymore state housing in Shawano co. All it does is bring in drugs
- Housing options in an area like Bonduel are very limited. I believe Shawano County as a whole is missing opportunities due to the lack of housing. We were drawn to the area because of the reasonable commute to Green Bay or Appleton. I think many families would look in this area of there was more single-family housing in the \$200,000 range.
- Home costs have risen way too fast. Having bidding wars and having

to offer well above asking price. Building supply costs have also skyrocketed. We're headed for another 'bubble burst', just a matter of time.

- It is hard to find housing for individuals with disability that are kept up and affordable as well as safe.
- It's sad there aren't many income based places, housing assistance wait is very long and rent in some places are quite high
- Lack of nice and affordable housing
- We have not been looking but friends of ours have and told us nothing is available for sale in decent shape.
- More senior living condo units needed. Ground level, outdoors taken care of, no kids or partying 20-30 year olds.
- Shawano could use more condominium choices
- All the houses in shawano are either haven't been remodeled since the 70's or 80's or had cosmetic work for a cheap flip with who knows what in it's walls. Or a new build only rich people can afford
- When transitioning from a house to apartment temporarily, the cost of rent was extremely higher than our previous mortgage, which caused us to live with family. Also the availability was low.
- I am not sure based on living in the area. I am aware of a need for increased housing due to my employment in the public sector. Many individuals call regarding homelessness, limited ability to find affordable housing with minor

children, previous convictions which prevent accessible housing.

- I am not currently looking so I am not sure
- The clients I am currently working with are having difficulties finding suitable housing in the Wittenberg area and have been for a number of years.
- Housing not only is harder to find but the ones you do are priced too high
- I've lived in Shawano County for 6 years but most likely have to moved, I know there isn't much now but it is hard to find something even though my boyfriend and I don't make enough and have nothing saved to buy a house
- There isn't any housing available in the Village of Tigerton.
- I moved to Shawano a year and half ago. Finding a nice rental that was in good or excellent condition at an affordable cost took a long time. I quickly realized I had to spend at least 850 or more a month to find a nice rental. And even then there wasn't much to choose from. There are a lot of rentals in Shawano that are worn down and don't seem to be taken care of well.
- I have rented for 12 years. Over the last year the housing situation has gotten SUBSTANTIALLY worse. Especially in Shawano county. I am trying to move right now and it is impossible to find a home the size we require (at least 4 bedrooms) for a reasonable price (\$1000 a month or less). Rental prices have skyrocketed

and it seems that houses that do become available are asking far too much for rent or are immediately rented before I am even able to look at them (I work during regular business hours and most landlords try to schedule weekday business hour appointments for walkthroughs). It is extremely frustrating and upsetting.

- I am a home visitor in our community and surrounding areas and housing and shelters are a great need from what I see with the families I work with. Affordable is a must, along with landlords that are caring and have safe rental properties as well.
- From a work perspective (working with youth/young adults and many who are aging out of the foster care system in Shawano County) there is an absolute shortage and need for fair, affordable housing!
- in the 5 years we have lived in Shawano County, housing for low income has become nearly impossible.
- We bought our house 5 years ago and actively searched years prior. The cost has significantly gone up, and finding a good starter home for a realistic price of under \$60000 became unrealistic a few years ago in Shawano Cty.
- There is no housing available right now, and the new complexes going up are not affordable for a one income household
- There has always been adequate housing available, though it is not

always affordable. Prices are going up along with everything else.

- I haven't looked into any other housing because I like where I am.
- Senior housing too far from downtown. Prices are higher with quality getting lower. Too many rentals not cared for reduces the options for owner occupied homes.
- Wages in Shawano county have always been subpar yet everything costs are par or higher!
- The most common availability in Tigerton is apartment or county housing.
- Have not looked for housing in 20+ years.
- Shortage of apartments for rent
- Good housing has been limited and it seems to have gotten worse as few properties are available and even the old stock is quite a bit more expensive than earlier.
- NO CONDO'S IN BONDUEL-PLENTY IF CONDO'S IN SHAWANO
- S.C. Swiderski is building 200 apartments in the City of Shawano. They will open throughout 2022.
- So much of the land, houses, etc is unaffordable or tied up in generational ownership
- Could use more low to mid cost condos.
- Finding properties to rent or own have gotten more difficult over the past few years. Prices seem to be inflated and more unaffordable. There is a definite need for new construction of apartment buildings/single family homes
- Broadband internet access is a real issue

- I know a couple who is living in their car. Shawano county housing authority are extremely rude and make lower income people feel horrible. These people are going to stay in their car until other options come up because of how horrible shawano county housing authority people are. I did witness this horrible treatment first hand.
- Haven't been looking so no opinion. At one time I would have liked a 2 bedroom/2 bathroom condo/townhouse to buy in Bonduel

29. In your opinion, what are the greatest unmet housing needs in Shawano County right now? (select up to 3)

- no houses available in the country
- SAFE low income housing
- Housing for sex offenders
- Renting that allows pets
- Seniors who smoke
- First Time Homebuyer accessible housing.
- The city of Shawano seems to be working on the housing needs there, but I'd like to stay in Bonduel and there are not many choices here. So I stay in my TOO big of a house.
- None.
- Landlords that will work with rent assistance programs.
- Again, you can never find a good house to buy in Wittenberg or a DECENT apartment to rent.
- Housing in general. Little to No places for people to rent and limited inventory for purchase.
- People unwilling to work or live in a place that they can afford instead of burdening society.

- None! We do not have enough jobs for the people you want to bring here. Stop making Shawano a drug haven! We need equal job opportunities for the people already here before we have more houses built.
- Housing for middle-class families that are willing to commute to Green Bay or Appleton (or work remotely now). The eastern part of Shawano County (Bonduel area) could easily attract young families that have employment in Green Bay or Appleton that would prefer to live in a smaller community.
- We've considered buying a rental property for investment but have seen so many examples where the renters trash the house, don't pay rent etc. Who wants that hassle? Maybe if there was more protection for the landlord. Renters just don't care if they trash the place.
- Housing for veterans
- smaller houses with yards for single people
- General shortage of available single family homes in Bonduel
- As the community continues to age it is a shame that the County farm, Maple a Lane, did not become a senior living condo setup.
- 3 bedroom rentals are nearly impossible to find. If a parent/parents have a boy and a girl, they need a 3 bedroom rental and they don't exist.
- All the decent updated homes are owned by all the older folks. There isn't anything available that is "newer" construction. It

would be huge if the Village of Bonduel could get a sub division started and get some spec homes on some lots. It is sad to see the boom of housing in the Greater Green Bay Area just explode but Bonduel doesn't even have places for someone to buy a lot and build on.

- Shawano needs a assisted living facility like other cities have.
- Number of pets allowed, I have 4 dogs and 2 cats and live out in the country currently. Many places you rent you can only have dogs under a certain weight and size and whether or not you can have cats.
- Need step down facilities Apartment to assisted living to nursing home
- Shelters that allow people to stay before 6pm!
- Housing for felons getting on their feet in low income
- Housing that prioritizes former foster/out of home care youth. When they turn 18, they have no more social services, they have no family (most often), and absolutely no where to go. Not only that, but landlords and housing authorities are either not willing to rent to them, they are not prioritized (because they are single adults), and they are not able to rent with no rental/work/etc. history. Its truly very hard, sad, and unnecessary!
- Affordable options for home improvements
- Housing is actually pretty easy to find in Shawano County, its much more difficult to find in other areas of the state. People need to be educated about Federal loan

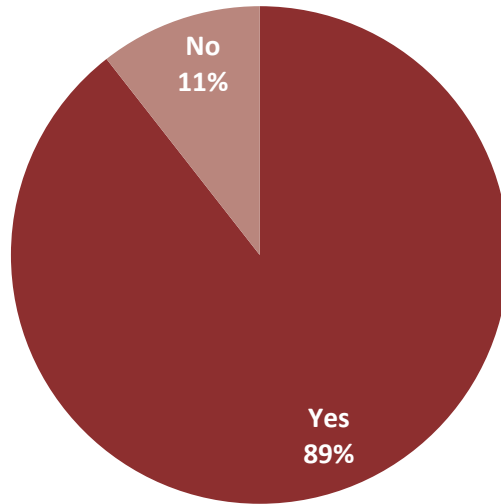
programs and not be fixated on starting with a bank.

- Housing for the mentally ill or person with a criminal background
- As a social worker for the county, I am shocked at the amount of slum lords we have in this area and the horrid condition these apartments are in. And what is even more shocking is that I know these individuals and they could at least have them in decent shape.
- Housing for people with evictions or criminal history
- Housing Availability
- Inventory available seems low. Hard to find a house these days
- Reliable internet. The world has changed and can work anywhere

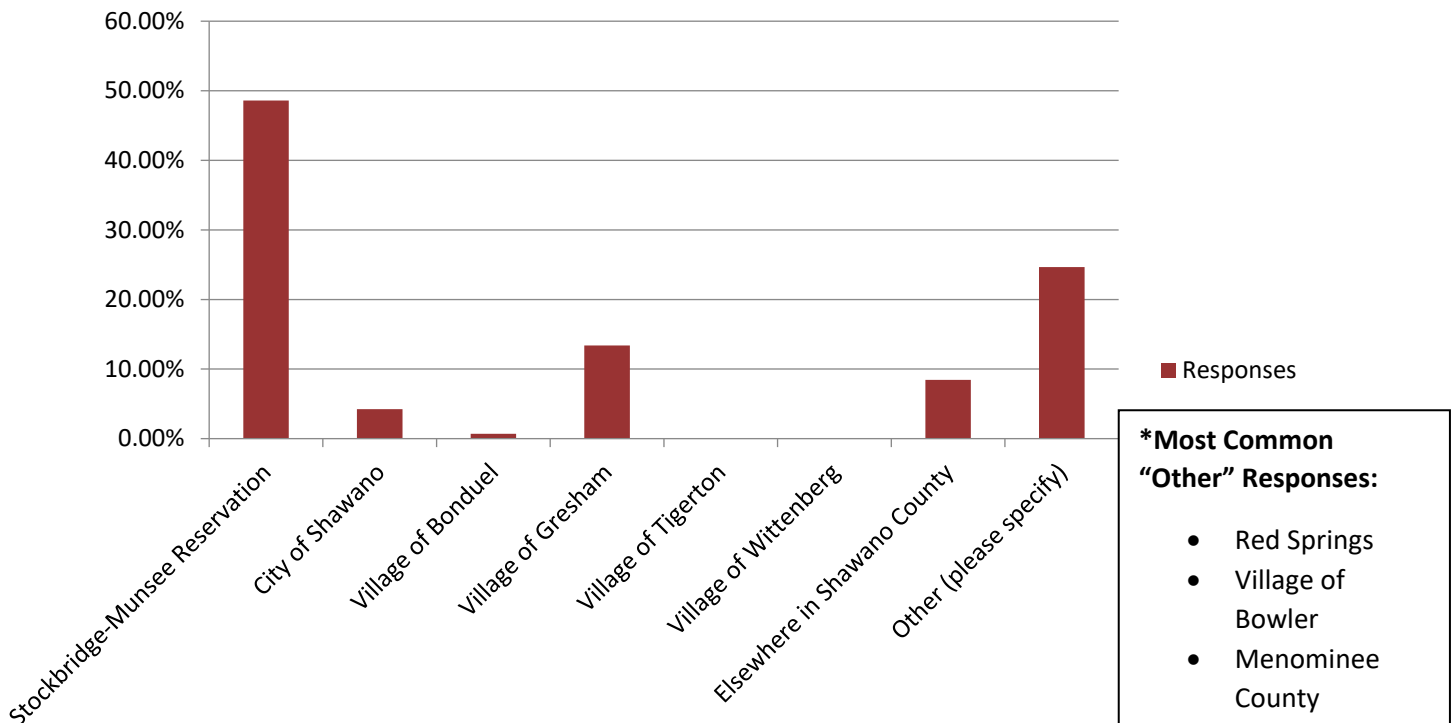
STOCKBRIDGE-MUNSEE HOUSING SURVEY

142 Total Responses to Survey

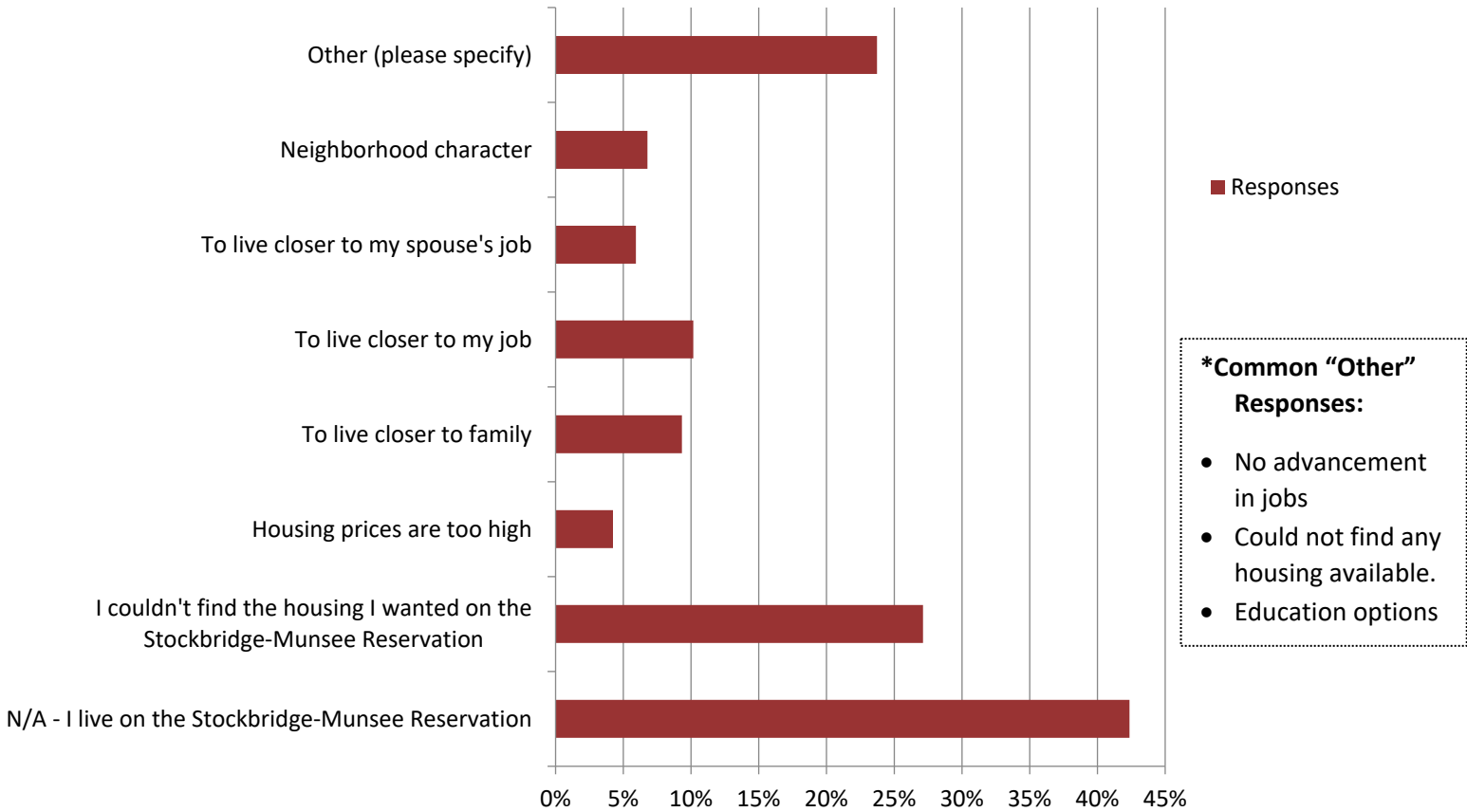
1. ARE YOU AN ENROLLED MEMBER OF THE STOCKBRIDGE-MUNSEE BAND?



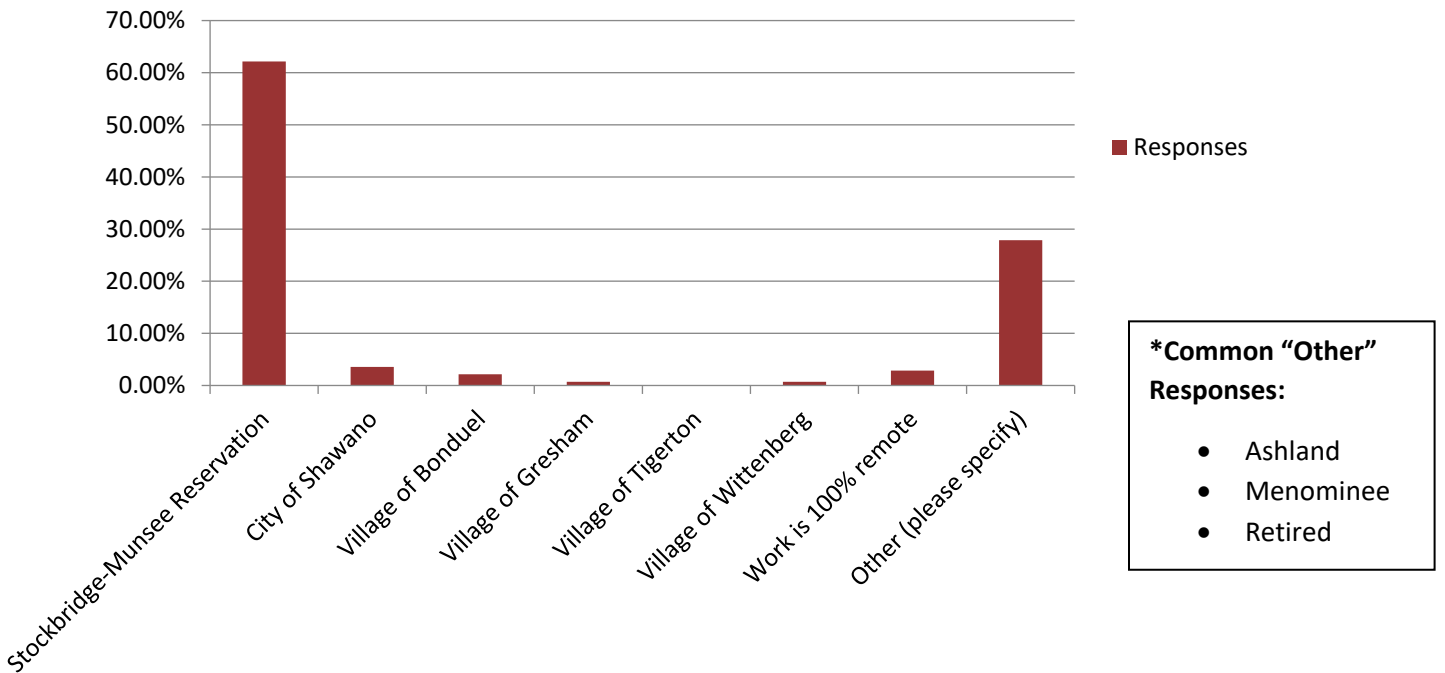
2. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF RESIDENCE?*



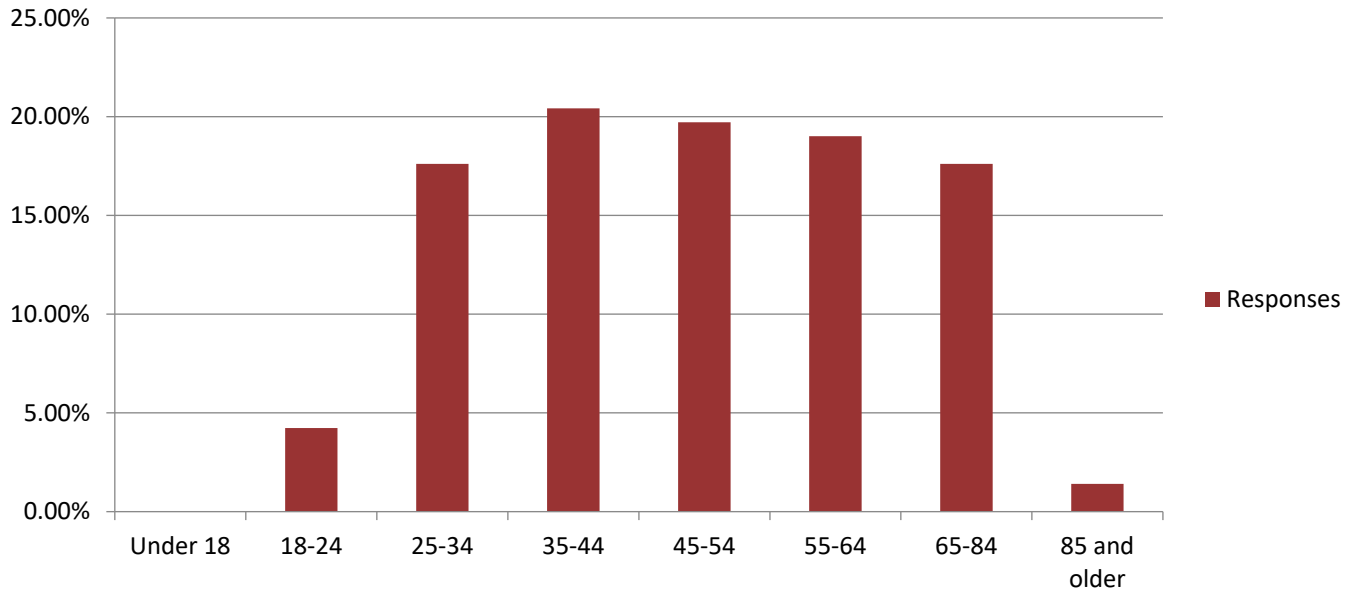
3. IF YOU DO NOT LIVE ON THE STOCKBRIDGE-MUNSEE RESERVATION, PLEASE INDICATE WHAT FACTORED INTO THAT DECISION (SELECT ALL THAT APPLY).



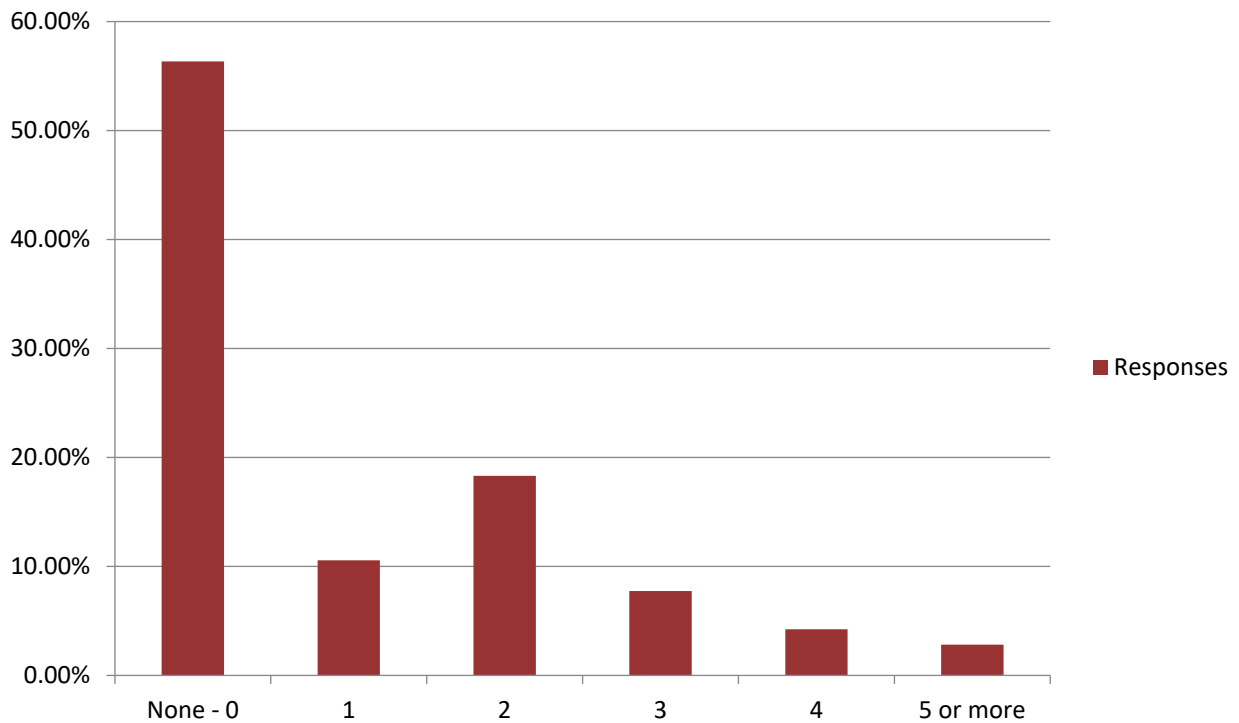
4. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF WORK?*



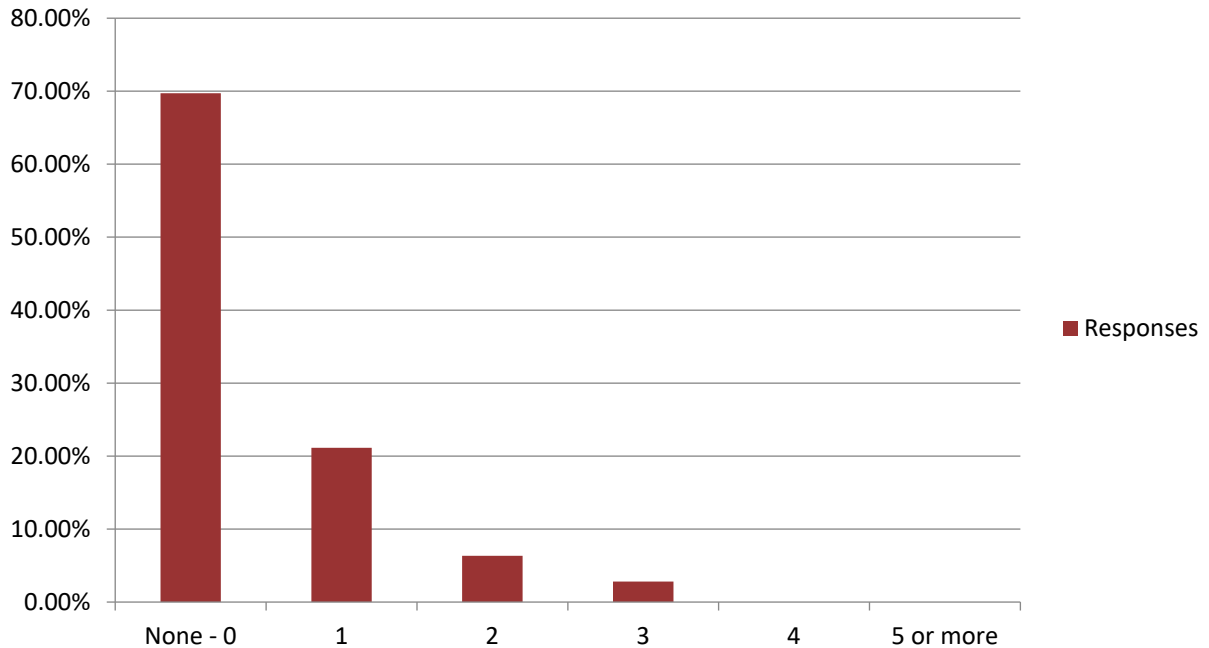
5. PLEASE INDICATE YOUR AGE:



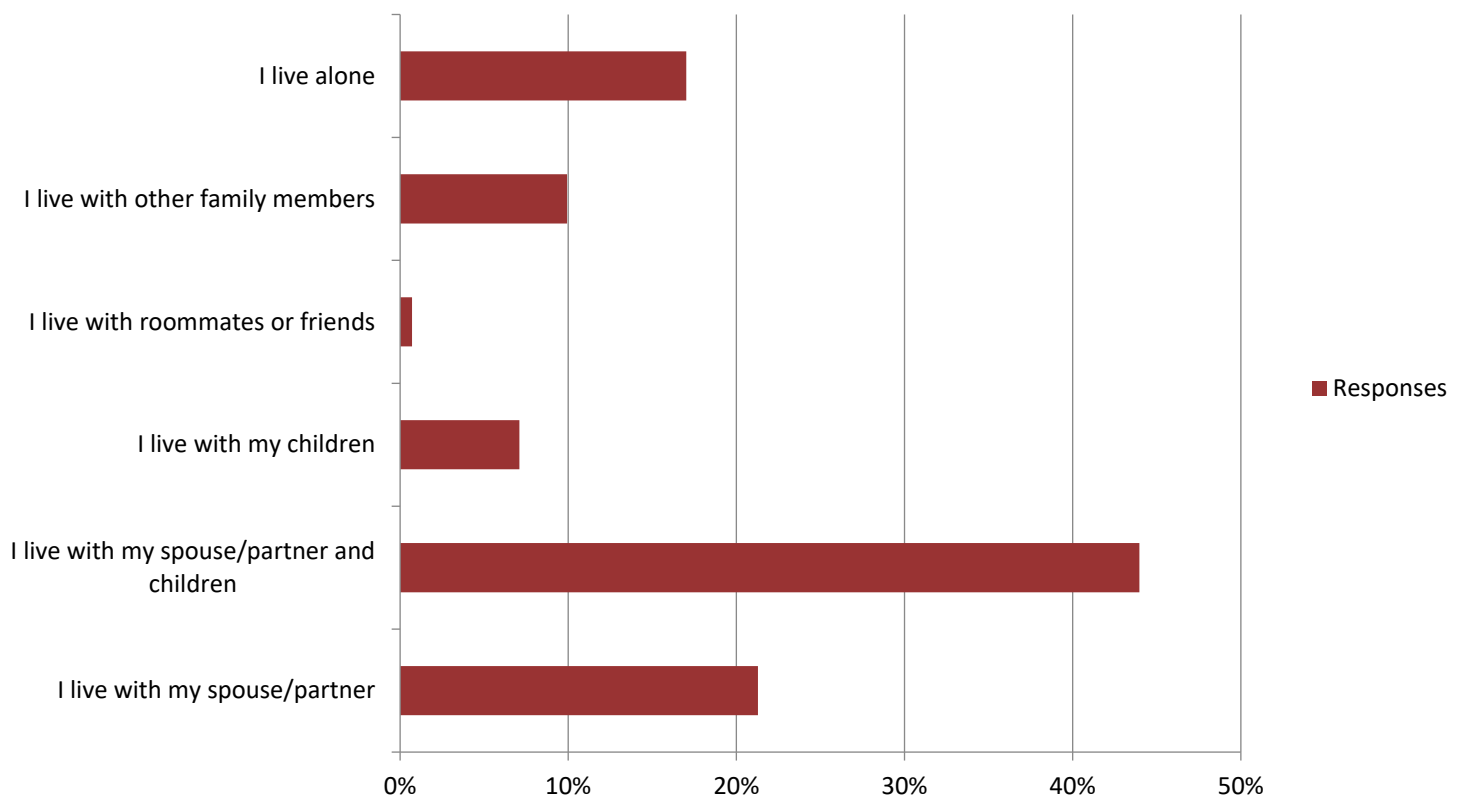
6. DO YOU HAVE CHILDREN UNDER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



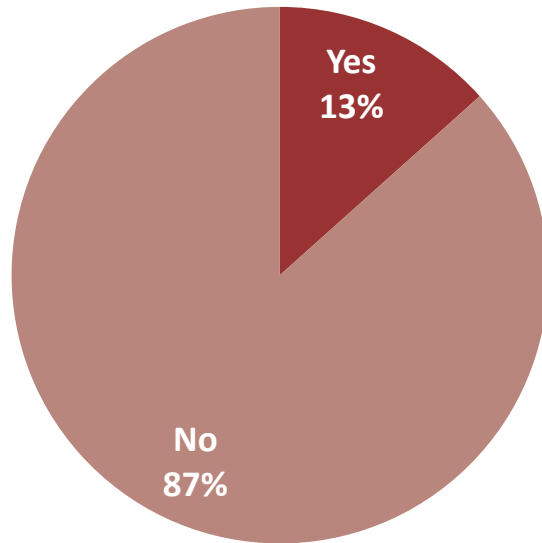
7. DO YOU HAVE ANY CHILDREN OR DEPENDENT ADULTS AGE 18 OR OVER LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



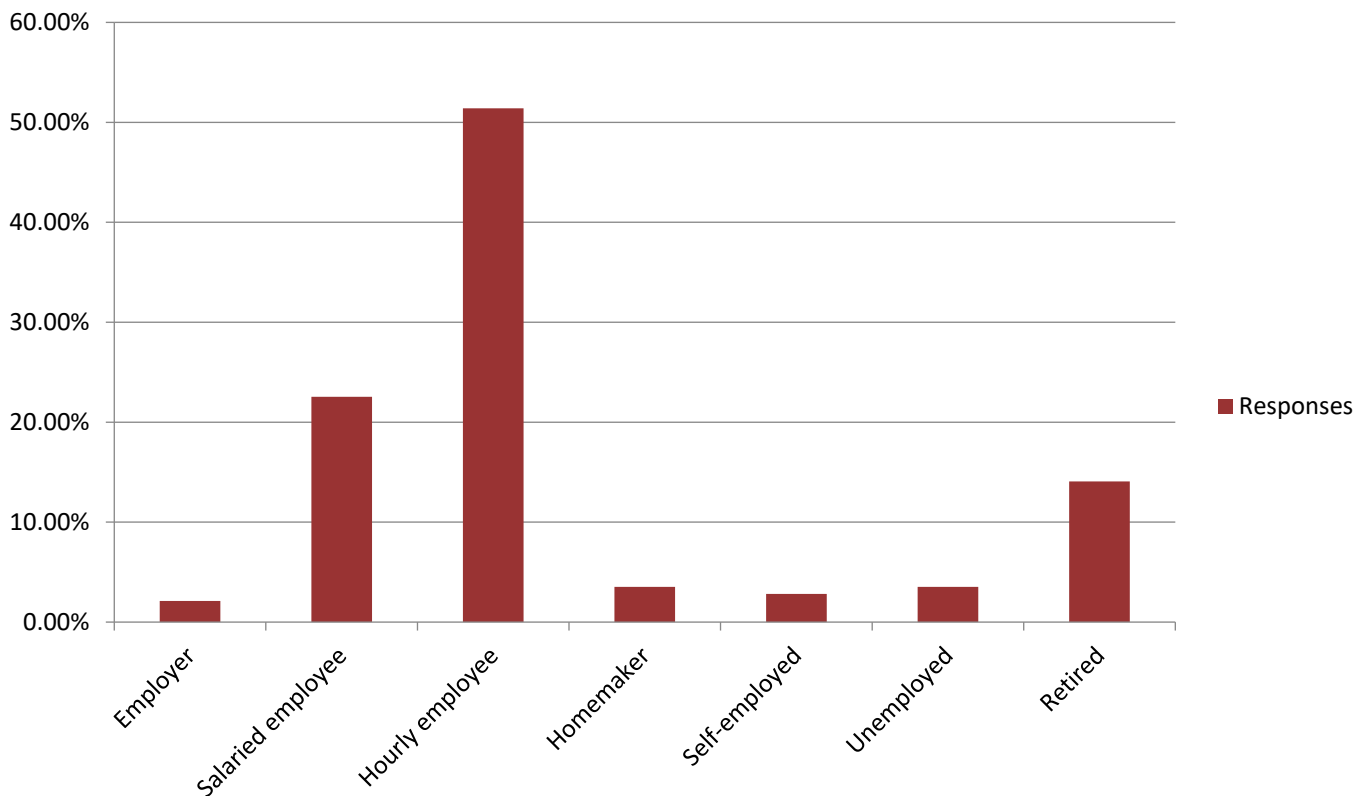
8. HOW WOULD YOU DESCRIBE YOUR LIVING SITUATION?



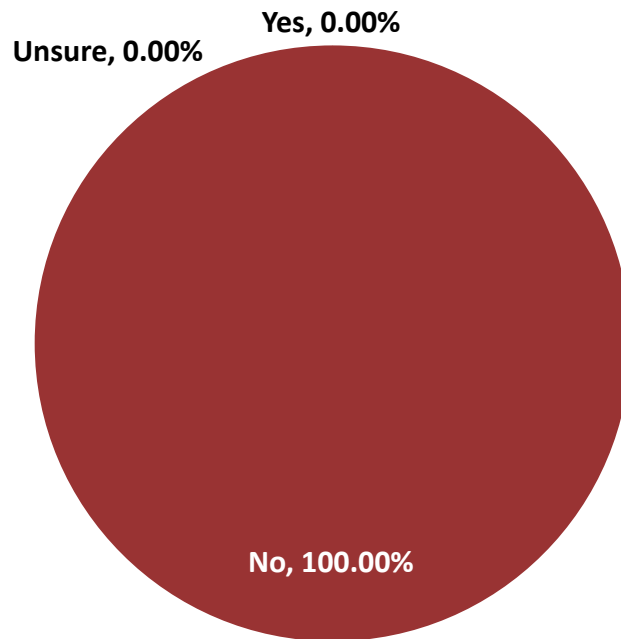
9. WOULD YOU DESCRIBE YOUR CURRENT HOUSING AS OVERCROWDED (BY HUD'S DEFINITION THIS IS MORE THAN TWO PERSONS PER BEDROOM)?



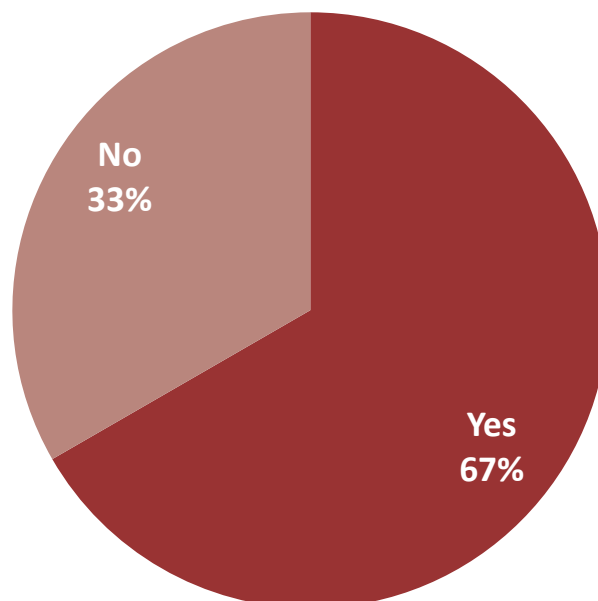
10. PLEASE INDICATE YOUR EMPLOYMENT STATUS.



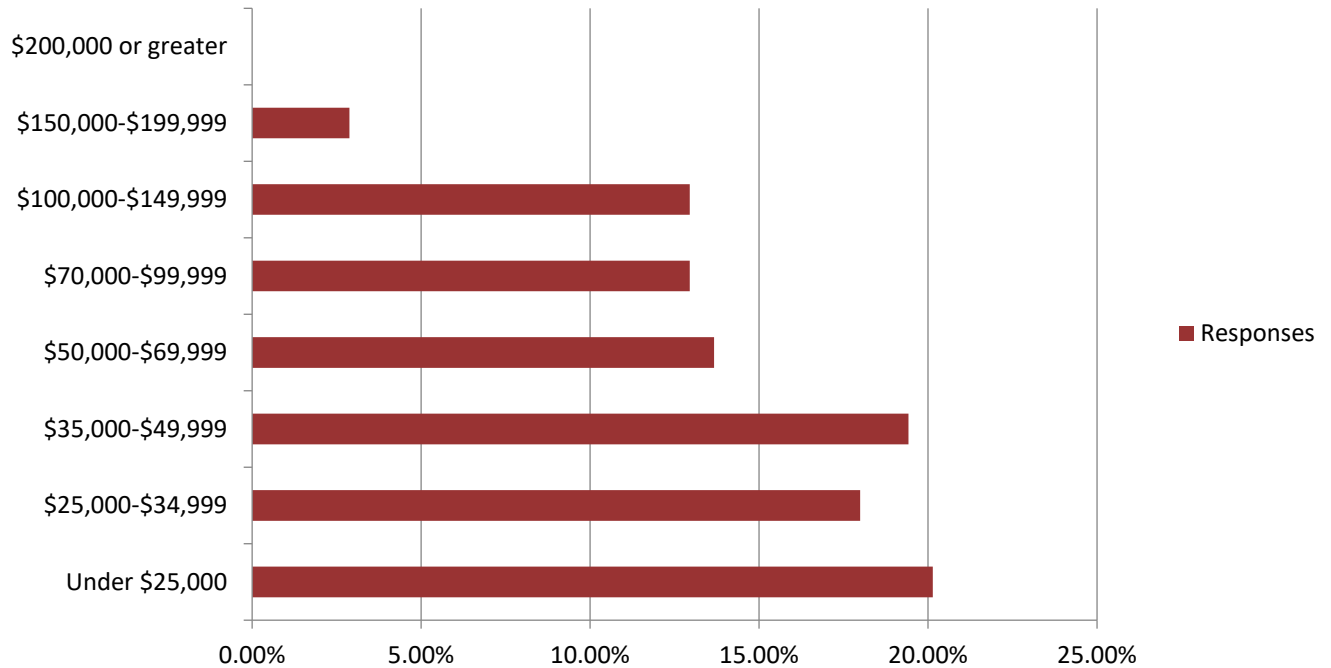
11. DO YOU FEEL AS IF YOU HAVE BEEN ABLE TO ATTRACT ENOUGH EMPLOYEES TO GROW YOUR BUSINESS TO ITS FULLEST POTENTIAL? (3 responses)



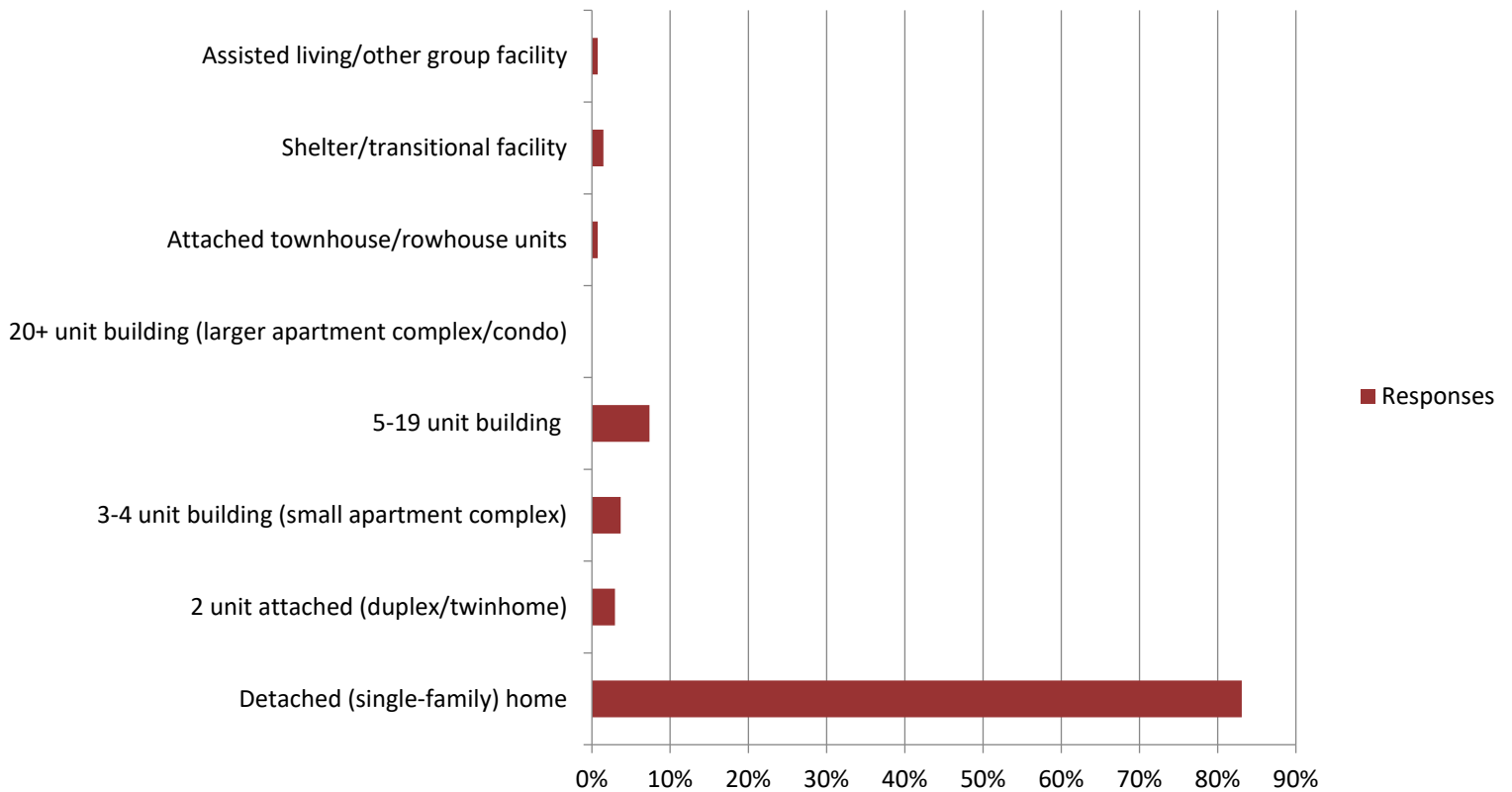
12. IN THE PAST 5 YEARS, HAVE HOUSING-RELATED ISSUES IMPACTED YOUR ABILITY TO ATTRACT QUALITY EMPLOYEES? (3 responses)



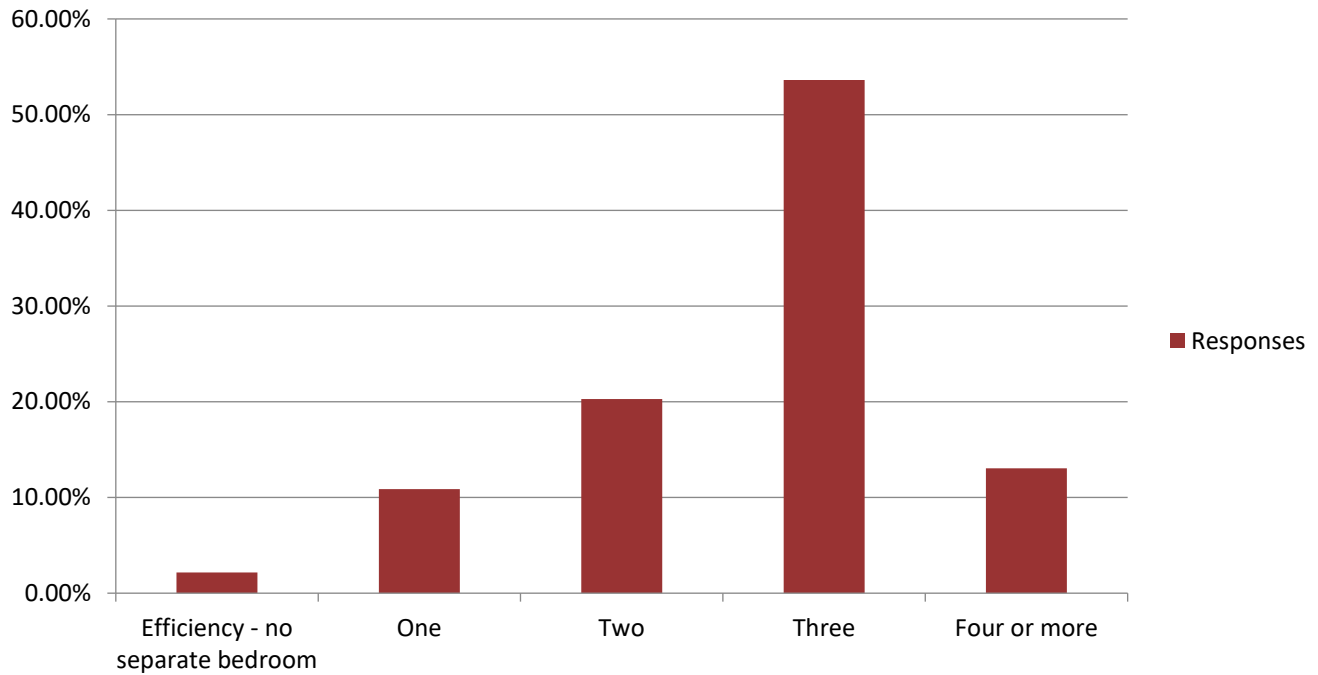
13. WHAT IS YOUR TOTAL HOUSEHOLD INCOME BEFORE TAXES?



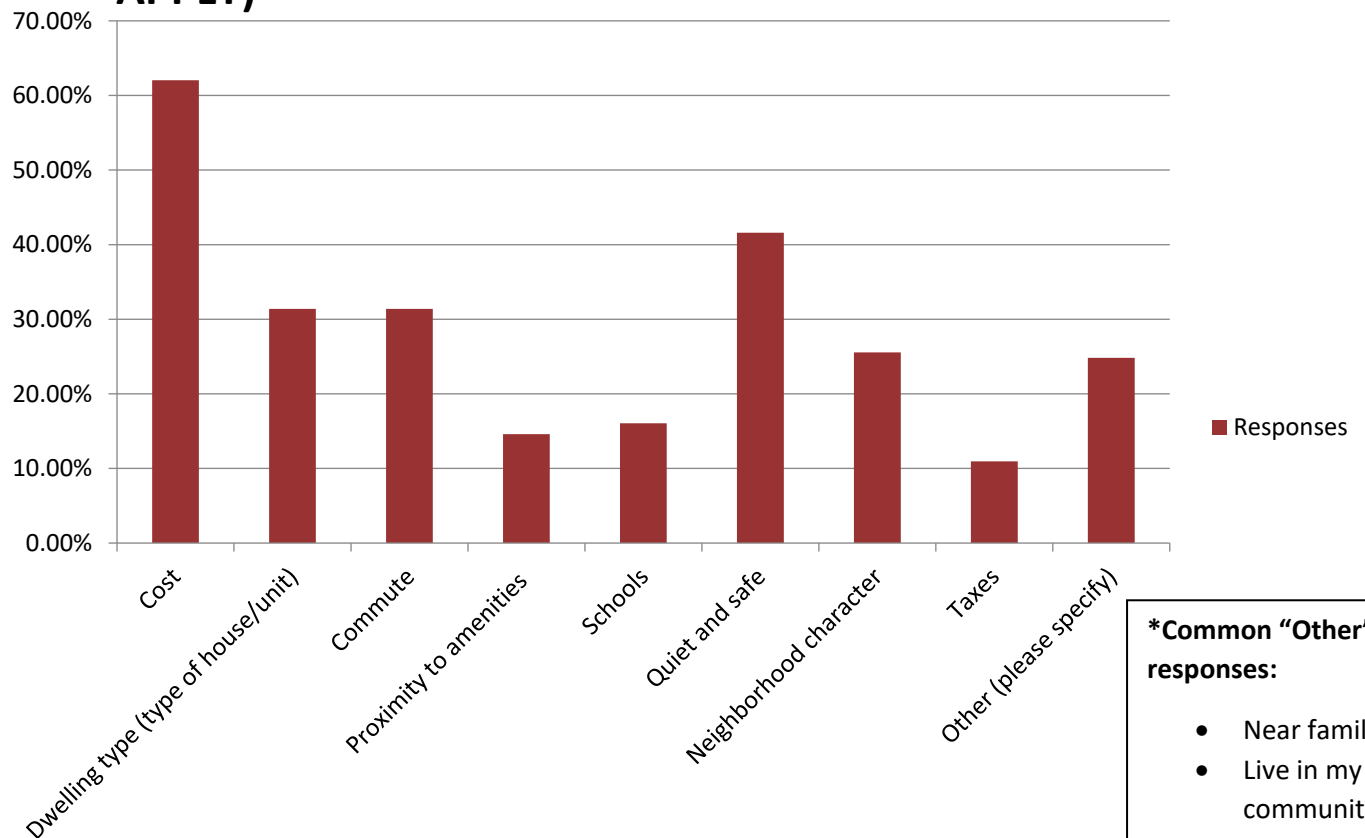
14. WHAT TYPE OF STRUCTURE DO YOU LIVE IN?



15. HOW MANY BEDROOMS DOES YOUR CURRENT HOME HAVE?



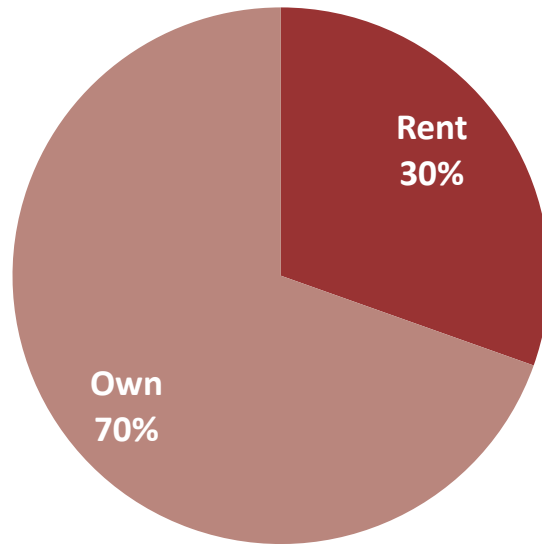
16. WHAT WERE THE IMPORTANT FACTORS IN DECIDING TO LIVE AT YOUR CURRENT RESIDENCE? (SELECT ALL THAT APPLY)



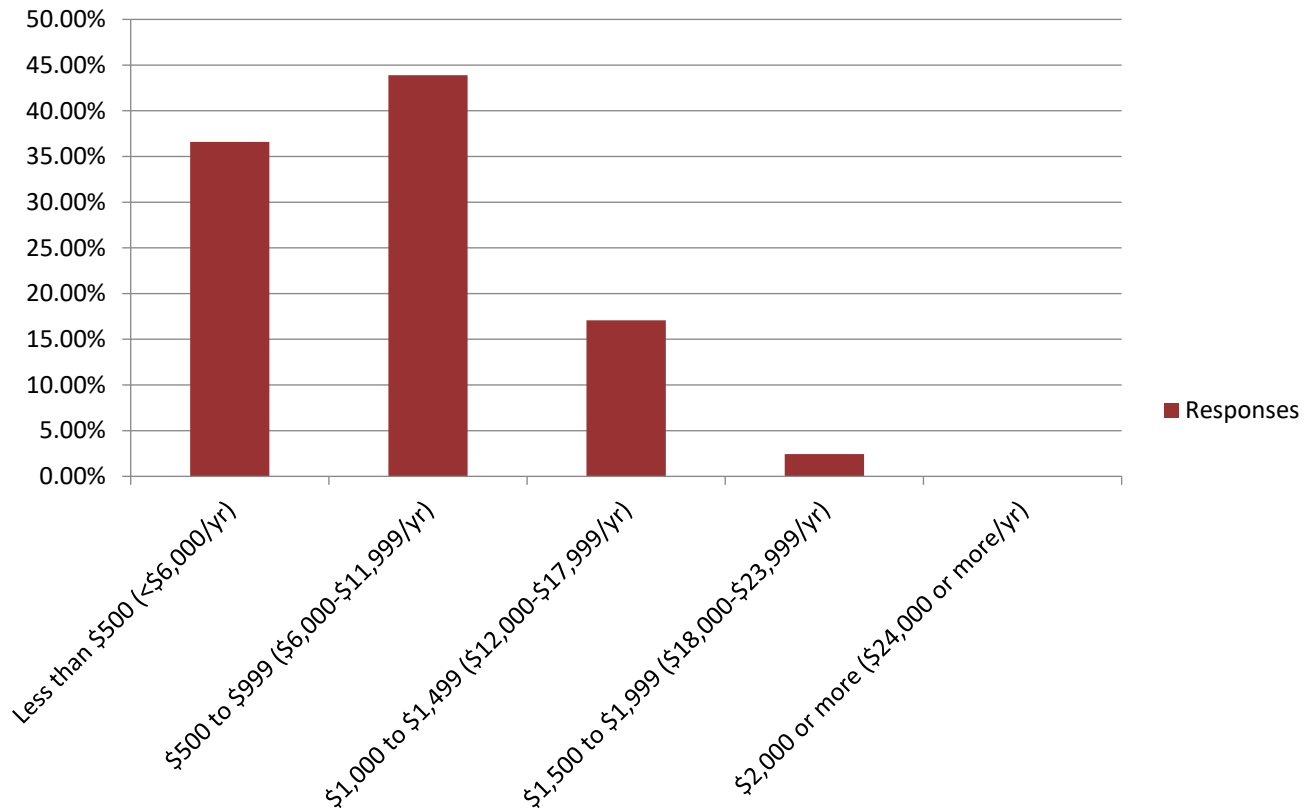
***Common "Other" responses:**

- Near family
- Live in my community
- Close to work

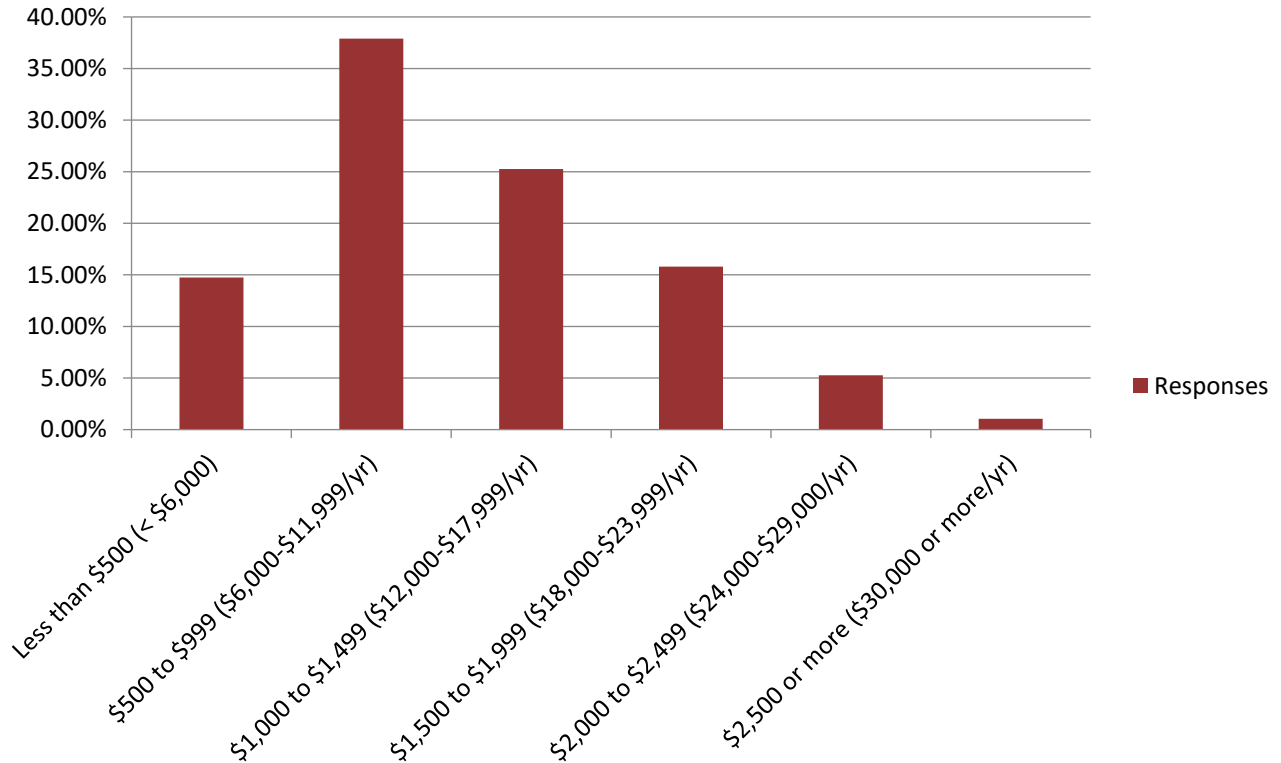
17. DO YOU RENT OR OWN YOUR PLACE OF RESIDENCE?



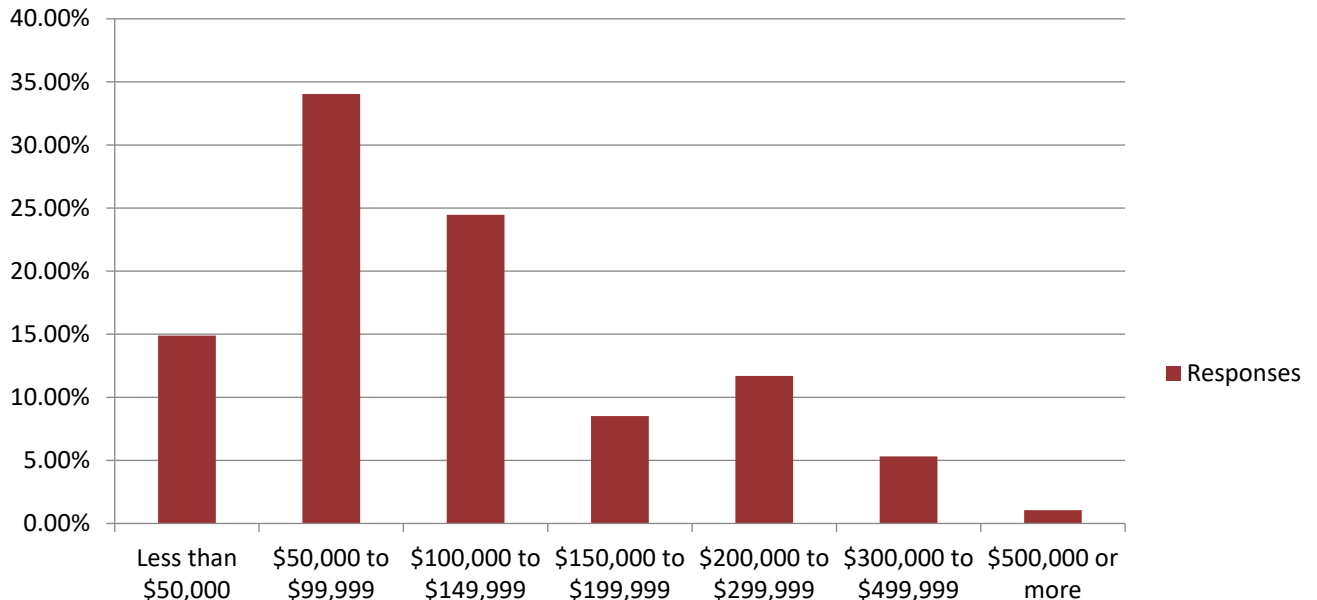
18. APPROXIMATELY HOW MUCH DO YOU CURRENTLY PAY FOR YOUR HOUSING EACH MONTH, INCLUDING RENT, INSURANCE AND UTILITIES (ELECTRICITY, GAS, WATER, AND SEWER)?



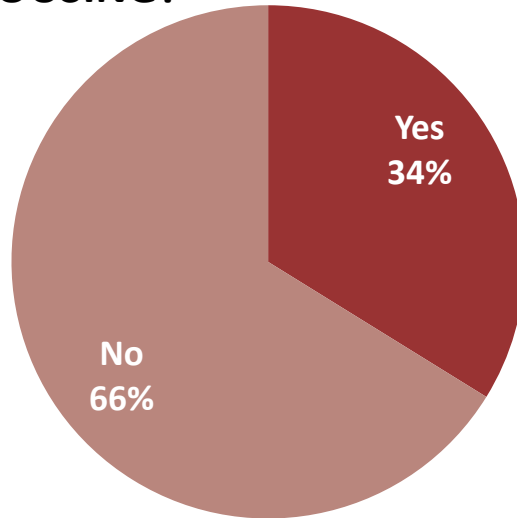
19. IF YOU OWN YOUR HOME, WHAT IS YOUR MONTHLY COST, INCLUDING UTILITIES (ELECTRICITY, GAS, WATER, AND SEWER), MORTGAGE PAYMENTS, TAXES, INSURANCE, AND ANY AMOUNT SAVED SPECIFICALLY FOR FUTURE MAINTENANCE (IF APPLICABLE?)



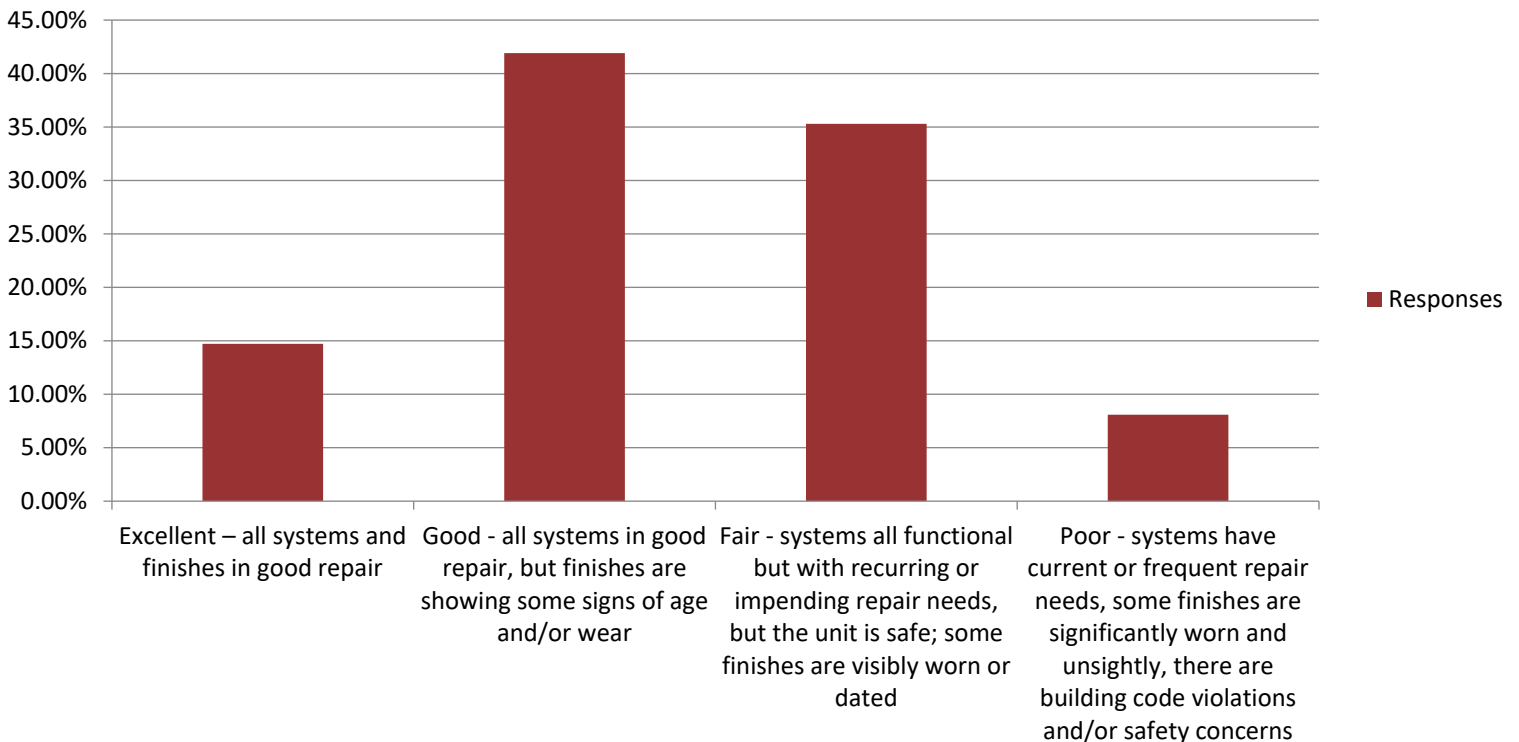
20. WHAT IS THE APPROXIMATE ASSESSED VALUE OF YOUR HOME?



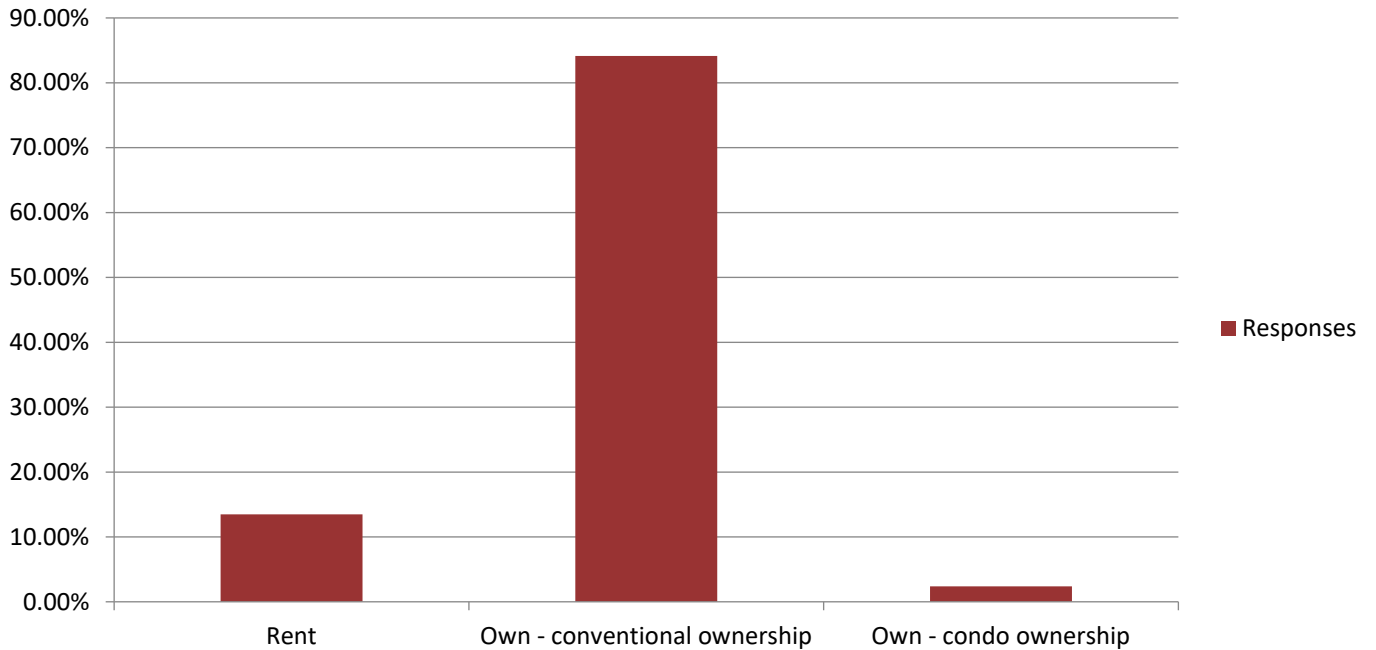
21. IN THE PAST FIVE YEARS, HAVE YOU HAD TO FOREGO OTHER NEEDS SUCH AS FOOD, HEALTHCARE, OR CHILDCARE TO ENSURE YOU COULD CONTINUE TO PAY FOR YOUR HOUSING?



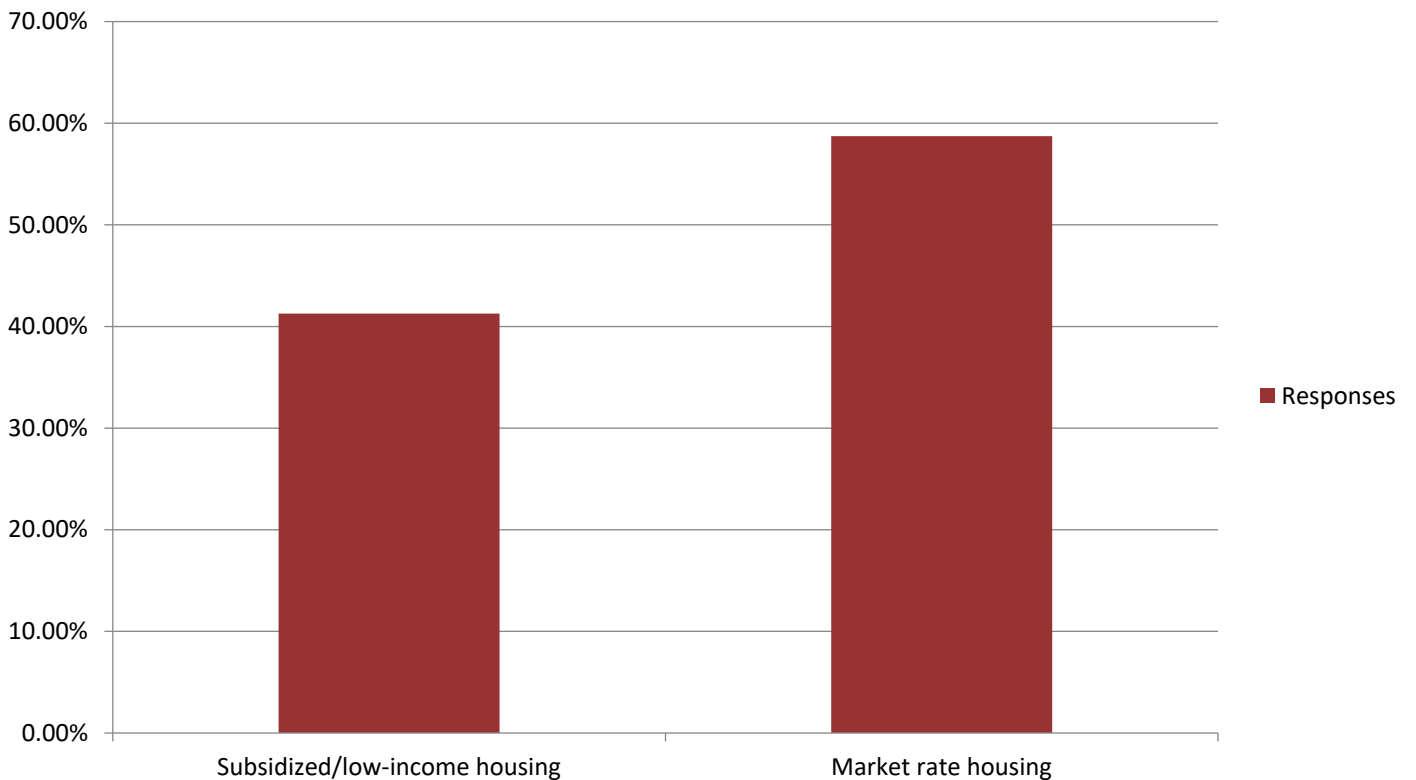
22. WHAT IS THE CONDITION OF YOUR HOME OR APARTMENT? CONSIDER BOTH THE BUILDING SYSTEMS (PLUMBING, HEATING, ELECTRICAL) AND THE INTERIOR AND EXTERIOR FINISHES (ROOFING, SIDING, PAINT, FLOORING, COUNTER TOPS, ETC.).



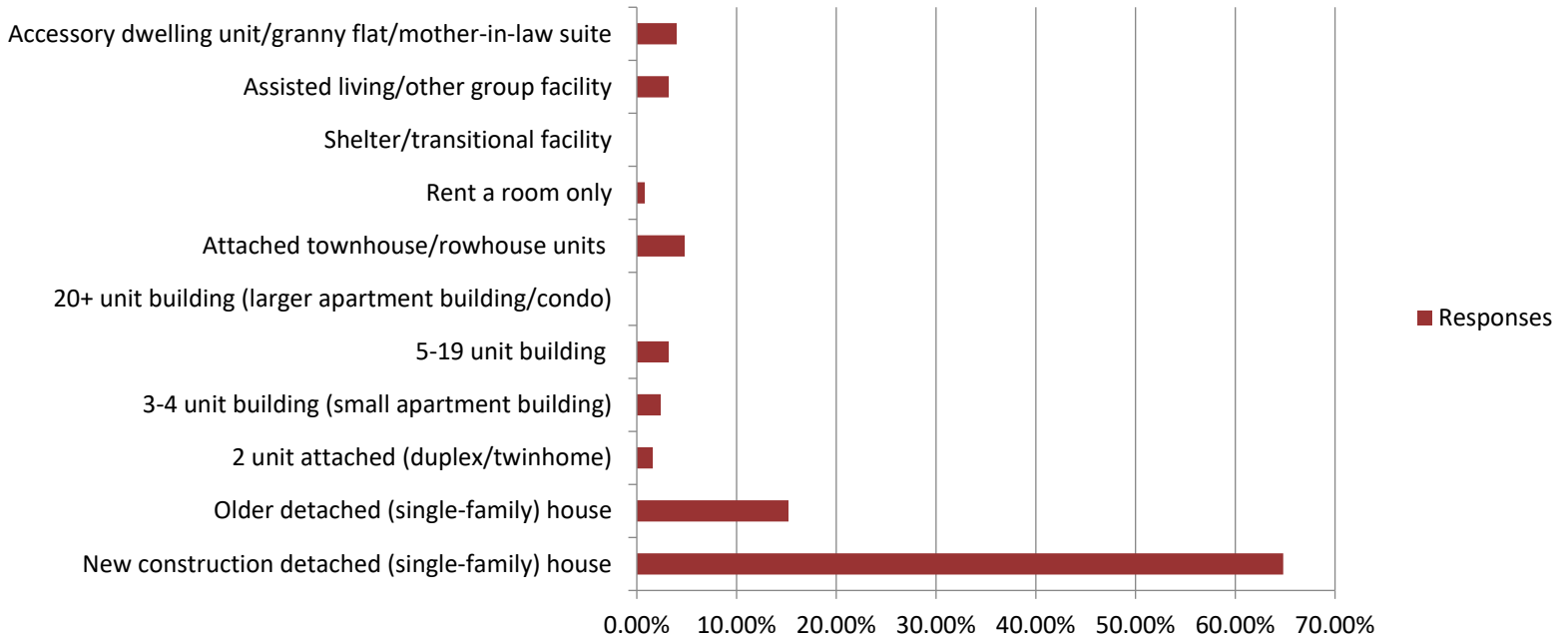
23. IF YOU WERE TO MOVE TO THE STOCKBRIDGE-MUNSEE RESERVATION IN THE FUTURE, WOULD YOU RATHER RENT OR OWN YOUR HOUSING?



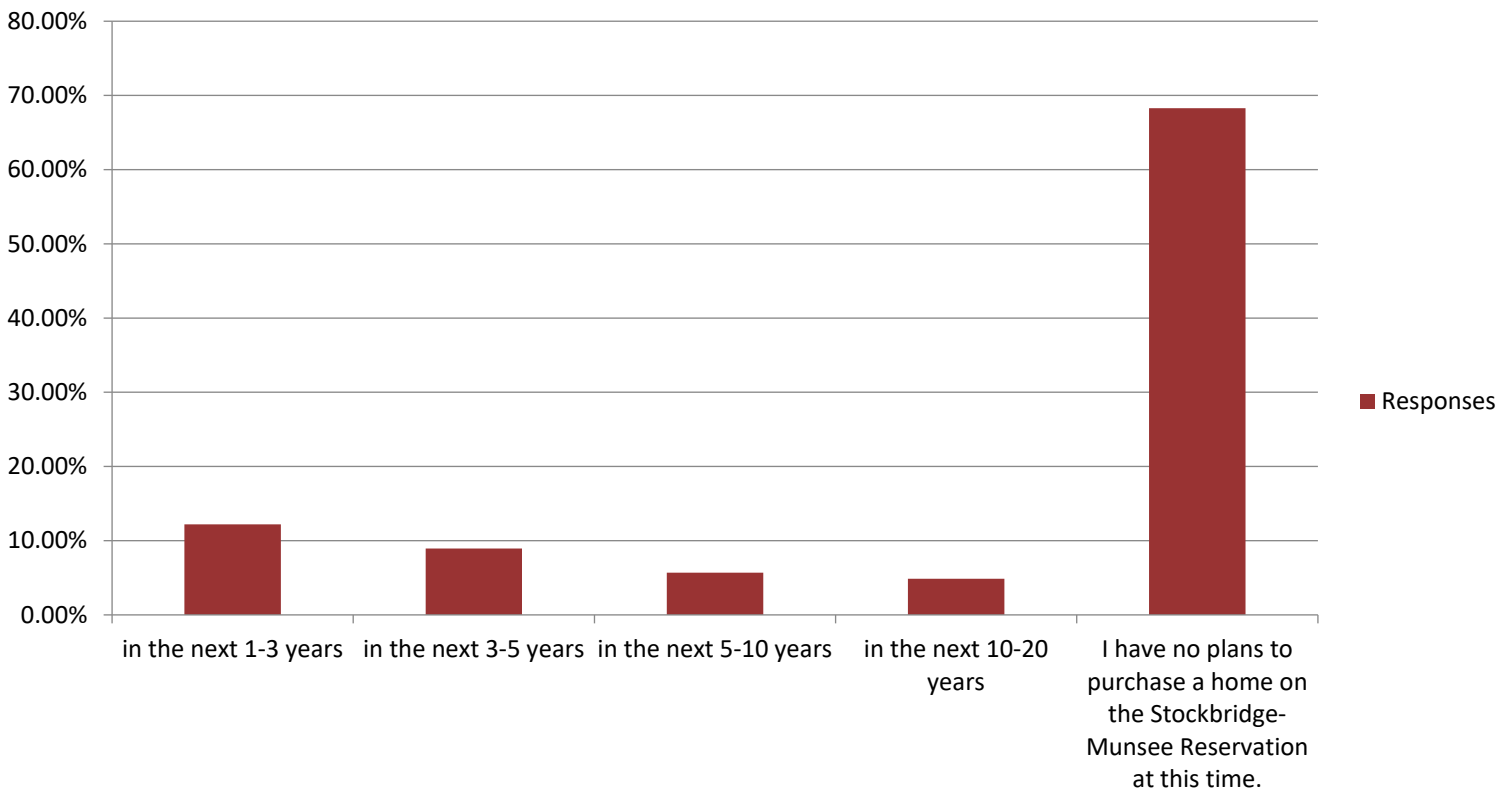
24. IF YOU WERE TO MOVE TO THE STOCKBRIDGE-MUNSEE RESERVATION WHICH TYPE OF HOUSING WOULD YOU BE LOOKING FOR?



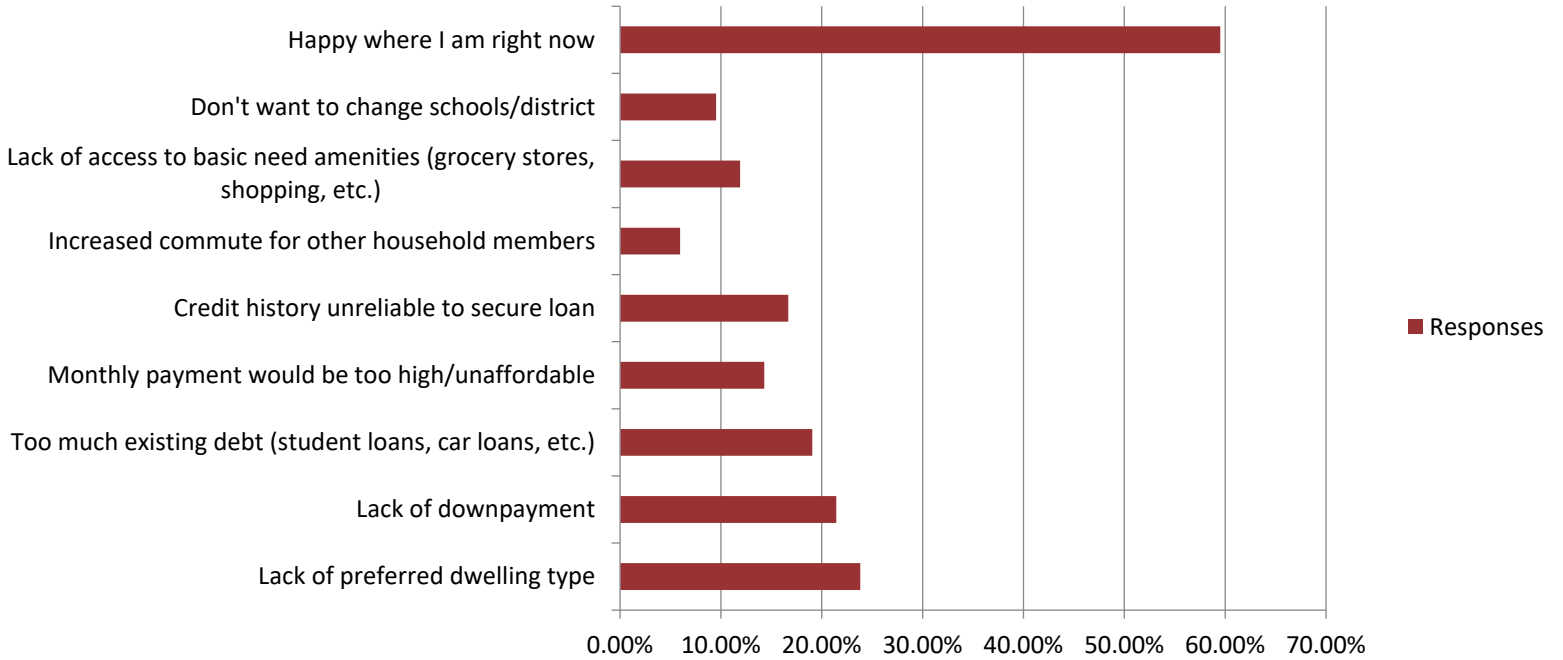
25. IF YOU WERE TO MOVE TO THE STOCKBRIDGE-MUNSEE RESERVATION IN THE FUTURE, WHAT TYPE OF STRUCTURE WOULD APPEAL MOST TO YOU?



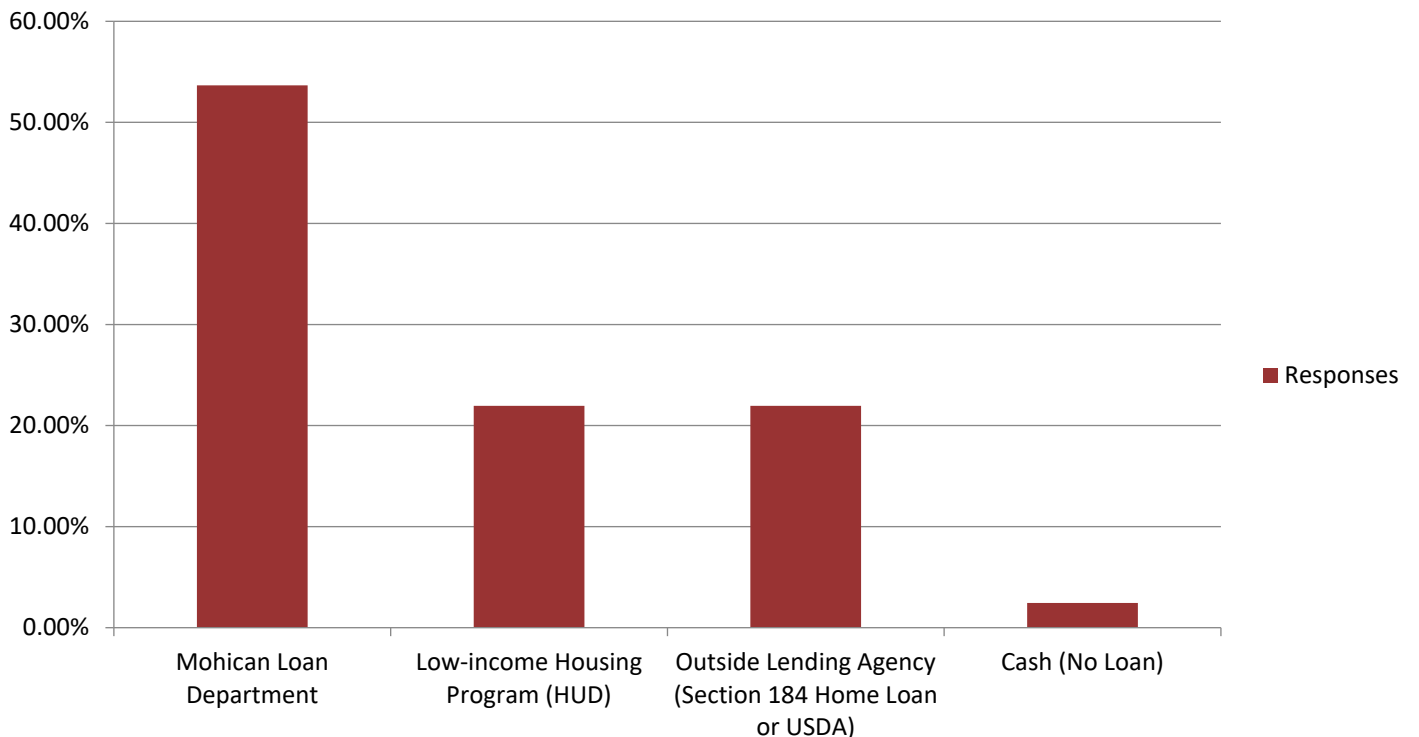
26. I AM CURRENTLY PLANNING TO PURCHASE A HOME ON THE STOCKBRIDGE-MUNSEE RESERVATION....



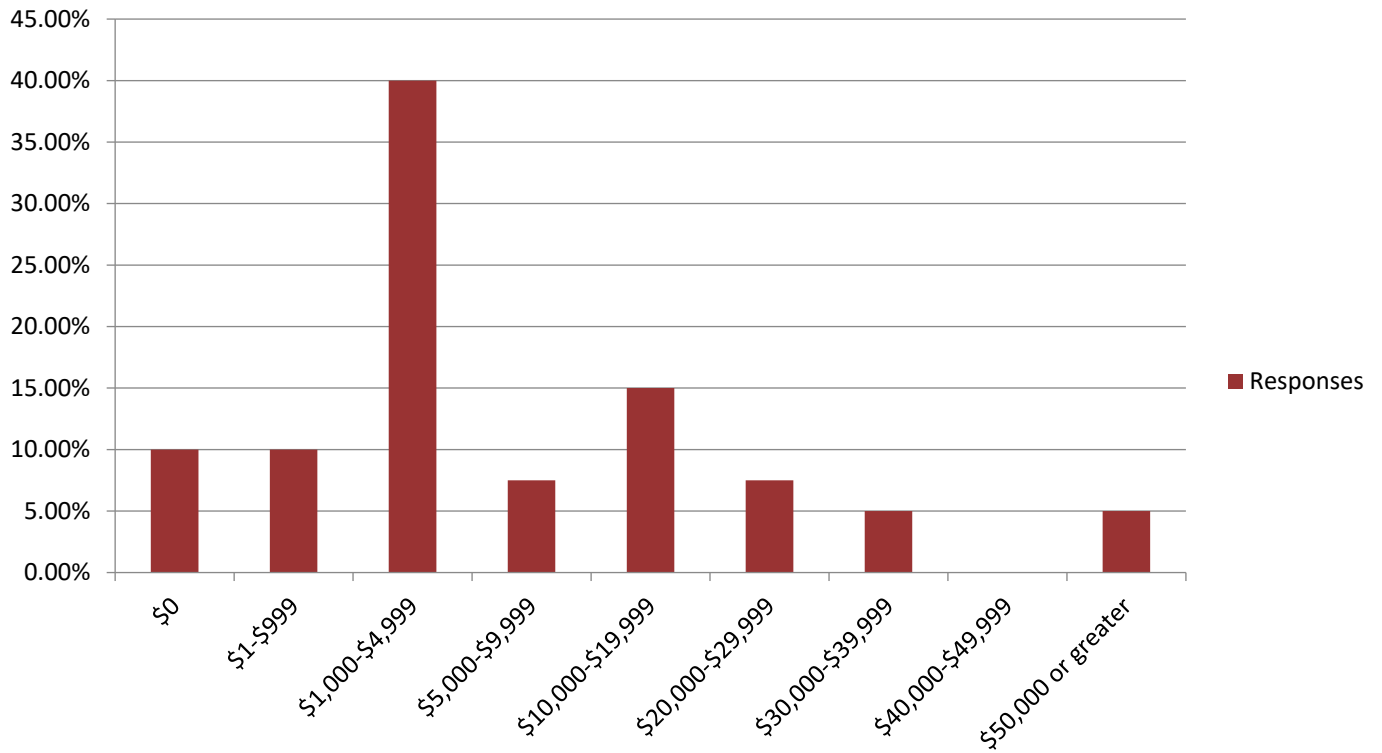
27. IF YOU ARE NOT PLANNING TO PURCHASE A HOME ON THE STOCKBRIDGE-MUNSEE RESERVATION, WHAT ARE YOUR MAIN BARRIERS TO PURCHASING A HOME? SELECT ALL THAT APPLY.



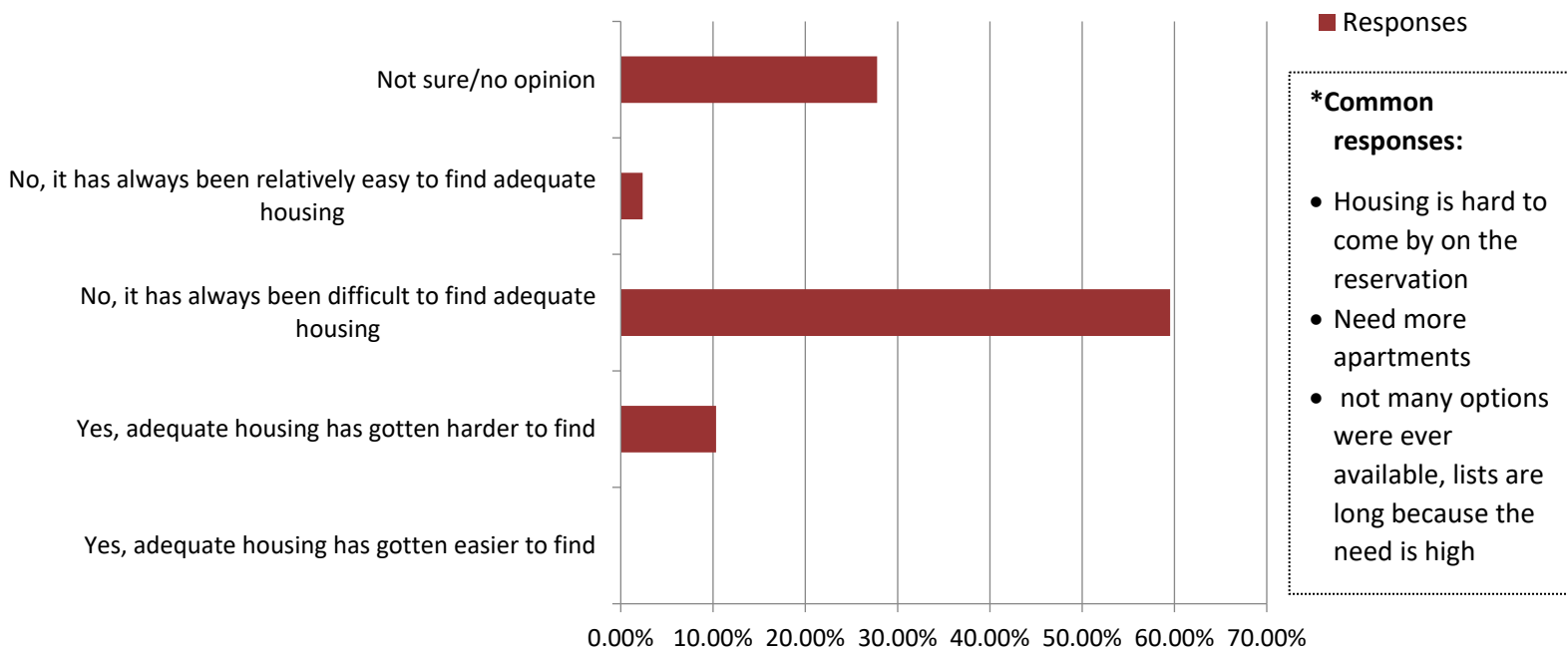
28. IF YOU HAVE PLANS ON BUYING OR BUILDING ON THE STOCKBRIDGE-MUNSEE RESERVATION, HOW DO YOU ANTICIPATE FINANCING?



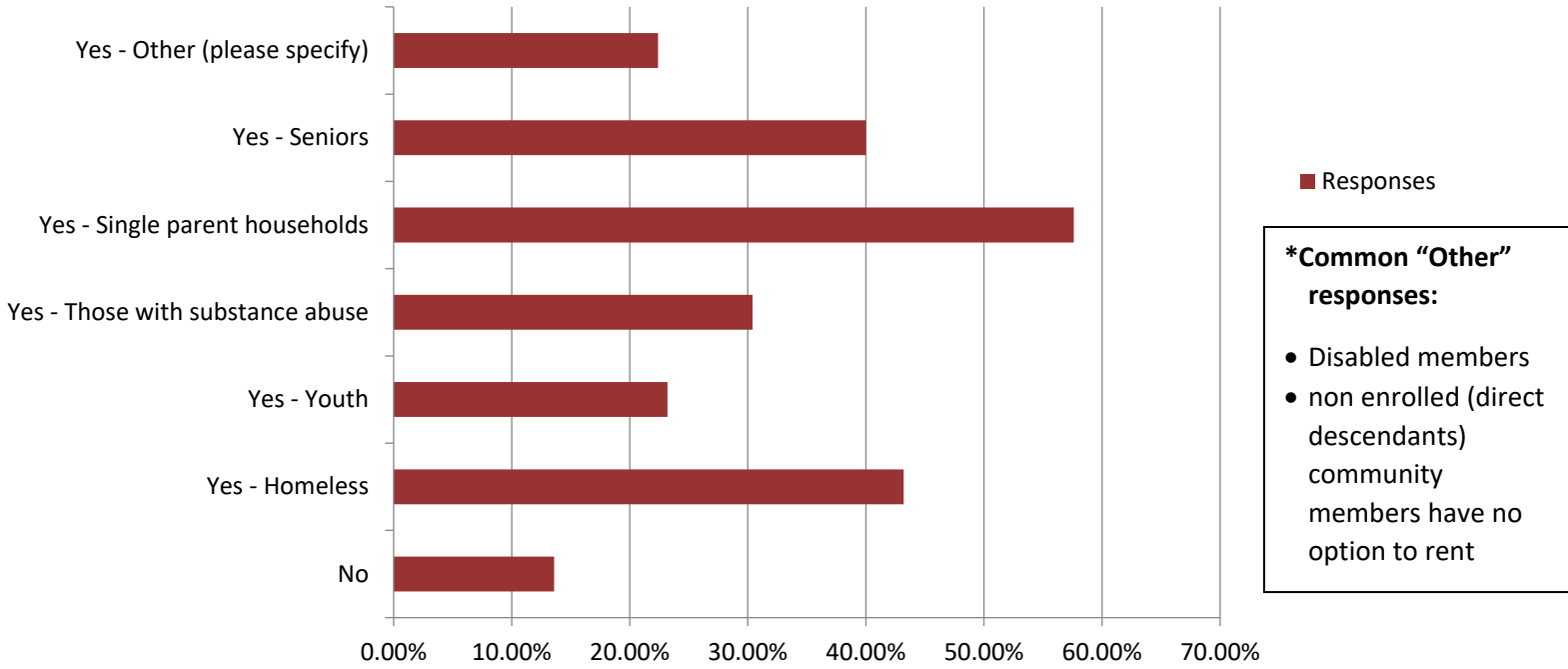
29. WHAT IS THE ANTICIPATED AMOUNT OF FUNDS YOU WOULD HAVE AVAILABLE TOWARD A DOWN PAYMENT FOR HOME PURCHASE?



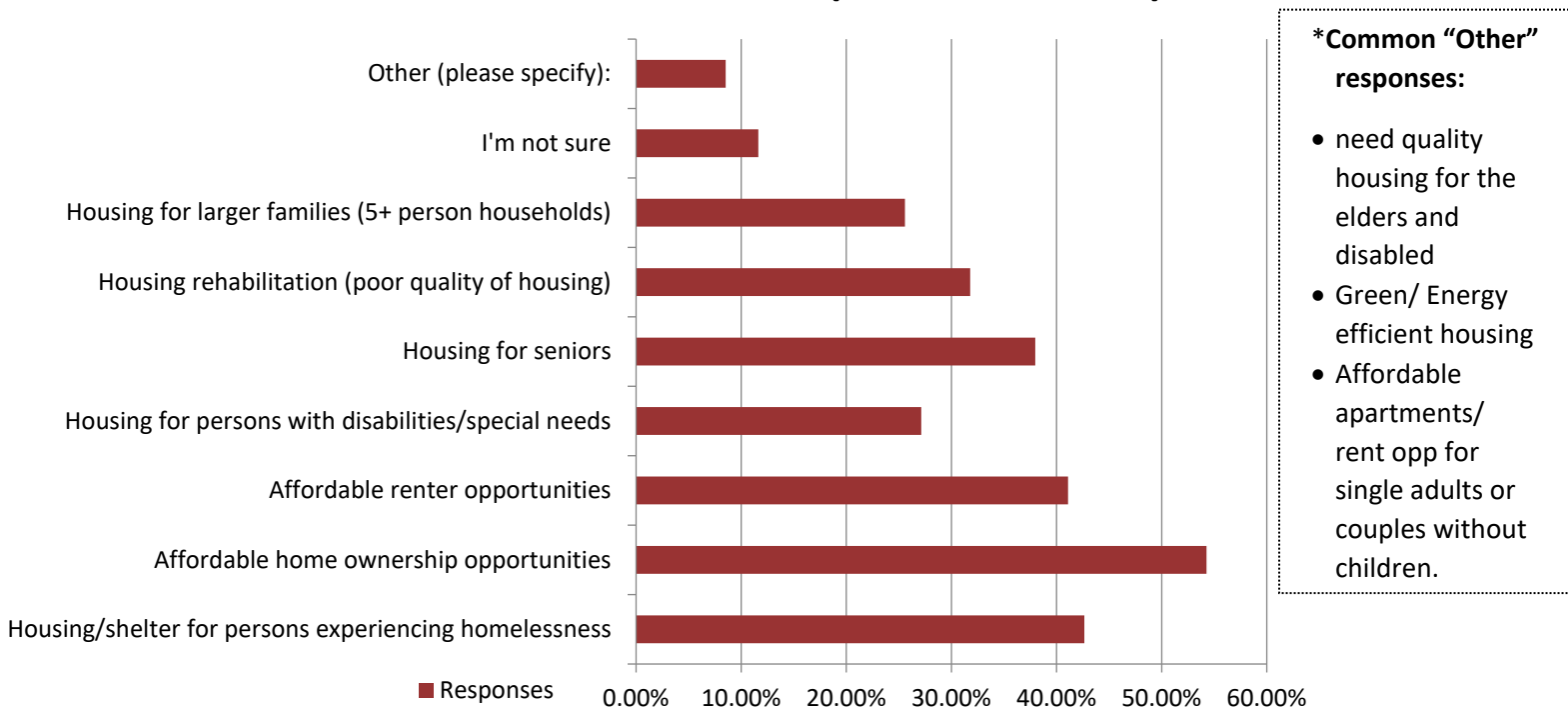
30. HAVE YOU PERCEIVED CHANGES IN HOUSING OPTIONS AND AVAILABILITY ON THE STOCKBRIDGE-MUNSEE RESERVATION OVER THE PAST 5 YEARS?



31. ARE THERE SUBGROUPS OF RESIDENTS IN YOUR TRIBE THAT ARE SPECIFICALLY IN NEED OF HOUSING ASSISTANCE?



32. IN YOUR OPINION, WHAT ARE THE GREATEST UNMET HOUSING NEEDS ON THE STOCKBRIDGE-MUNSEE RESERVATION RIGHT NOW? (SELECT UP TO 3)



***OPEN-ENDED RESPONSES**

2. In what community is your primary place of residence?

- Appleton
- Bowler
- Bowler
- Brown
- Green Bay
- Green Bay
- Menasha Wisconsin
- Menominee County
- Menominee County
- Michigan
- Milwaukee
- MN
- Mo
- Out of State
- port edwards
- Red Springs
- Red Springs
- red springs
- Red Springs
- Red Springs
- Red springs
- Red springs, Gresham, WI
- Steven's Point, Wis.
- Sturgeon bay wi. 54235
- Sturgeon Bay, WI
- Town of Hartland
- township of herman
- Township of Red Springs
- Village of Bowler
- Village of Bowler

3. If you do not live on the Stockbridge-Munsee Reservation, please indicate what factored into that decision (select all that apply).

- Village of Bowler
- Washburn, WI
- Washburn, WI
- Waupaca
- Waupaca County
- purchased a land contract home through the tribe
- I am newly enrolled. Just recently eligible to live on reservation, but not surplus of housing available.
- Tribe doesn't pay livable wages
- Brown
- Could not find any housing available.
- I was raised off of the reservation. May move there or near there when I retire in 8-10 years
- Work
- School district
- I live alone. I want to be by my people.
- Poor school system
- Couldn't get a land assignment. No-one in the

- office willing to work with people
- life choices forced me to relocate years ago due to limited housing resources after a tribally facilitated eviction
- Live on Beaulieu Lake, in township of Red Springs
- house my significant other and i found for ourselves and animals
- I was born in Milwaukee and grew up here.
- Prefer not to
- want to live off the reservation, live in Red Springs
- lack of good education - refuse to send my kids to bowler
- Just too rural for me.
- No job opportunities—unable to “move home.”
- I could not find adequate housing on the rezervation
- Will be moving to the community in a less than a year.
- no advancement in jobs
- Housing Director
- I own my home

- I live within the original boundaries
- Have my own land
- Required High Speed Internet and nothing in the county met both the internet requirement and the (half) distance to spouse's job requirement

9. Would you describe your current housing as overcrowded (by HUD's definition this is more than two persons per bedroom)?

- i sleep on pull out couch
- 1 sleeps on the couch
- 3 generations with 4 adults and one grandchild
- When we were still rent to own with tribal housing we had our second child and our home is only 2 bedroom. So our 13 year old son and 9 year old daughter have to share a room. They have separate beds and one has to get ready in bathroom while the other gets ready in bedroom. Sleep

overs one is kicked out if the room for privacy. Not enough money to add a room. Housing told us it was not their problem our house to too small and could not be put down for a larger home with enough rooms even though we did not pay off our home yet.

- Not "overcrowded" per definition but my young son and daughter are forced to share a room (bunk beds)
- But we are expecting another baby and will be at the max # for our duplex. I am worried about it the HUD homes would accept our large family.
- I have adult grandson and his girlfriend living with me.

16. What were the important factors in deciding to live at your current residence? (select all that apply)

- only place I could afford
- If we did not take the house, our

names would be put back to the bottom of the list (which would put us under 50 others).

- Close to family
- Only place that was available
- lake home
- close to school and work and was a house not a duplex or apartment
- It was available to me
- Be close to family
- Close to the farm
- no where else to live
- Homeless not living anywhere but my camper
- Only option
- partners home
- divorced and found partner. children have not desire to live on reservation. no reasonable return to invest on dwelling on the reservation. If you work then you dont qualify for the tribe to upkeep your

housing everyone has a give it to me attitude up here.

- Close to family and work
- My Home lands
- Only Housing I could find
- Pet friendly - my dogs are my children's lifelines
- Family nearby
- Remained on the tribal pipeline.
- It's HOME-reservation
- My spouse's job
- Live in my community
- Family home
- living with my mother
- Living with relatives
- partner - rez politics - nepatisim
- being near family and thankful for the help I receive as an enrolled member living on the reservation
- Wanted to be on the water
- Parents whom I take care of near by.
- nothing to choose from in my community

- Wanted my own home
- High Speed Dependable Internet Services
- Accepted pets

21. In the past five years, have you had to forego other needs such as food, healthcare, or childcare to ensure you could continue to pay for your housing?

- Payment of house is completed.
- No longer live in Shawano County
- Fuck Joe miller
- I have experienced hunger from having to stretch food out and make it last.
- No but our budget is very tight and no room to put money in savings. Live paycheck to paycheck
- Had funds saved ahead for fuel. Used stimulus for fuel too.
- food, its been so expensive these last few years

- That's only because we got a forebearance on the mortgage during the beginning of the pandemic

30. Have you perceived changes in housing options and availability on the Stockbridge-Munsee Reservation over the past 5 years?

- Need more apartments
- Just started discussing finding housing on S-M Reservation within the past year.
- Little to no opportunity on the reservation. You work just to survive on a desolate reservation.
- I would look into this closer to retirement in approx. 5-8 years
- I had to move off reservation because I could not secure enuff money to get a home on my land and the red tape of

waiting for the
loan because
the loan would not give
me the amount
needed so I
had to do a
184 loan off
the rez thru
bay bank
instead

- Housing is hard to come by on the reservation or near the reservation. Houses available are in poor shape. The apartments were full when I was moving here, luckily I was able to buy a family members house.
- 2 yr waiting list for elderly apts
- multi generations have to live in one house due to lack of housing, often times adult children have to live with their parent(s) and have child(ren) of their own.
- No land for use all of the reservation could be used for two housing

complexes
seeing as
every Tom
duck and
Harry are
being enrolled
now.

- always felt that if you have a job you don't really qualify for the same assistance for upkeep that those not working seem to always qualify for. whether it is paying for utility bills or getting new roofing etc. whatever comes along at the time.
- My land assignment did not qualify for HUD housing when I qualified. I preferred to own a stick built home. Because I am semi-retired I chose to purchase a trailer only because less time to actually move in the home and affordable with my income and 401K funds. I am very thankful for

our loan
program that
holds the lien
on my home.
It is a good
trailer and
much better
than living in
an apartment.
The apartment
was too
smoky for me.
I can't have
carpet
because of my
allergies and I
like to sew,
clean, wash
clothes at
night which I
didn't do at the
apartment
because of
courtesy to the
other tenants.

- We need a strong push in making lands available and the hoops to jump thru less for reliable people living on the rez is as cheap as it gets if we can't help people who will I'll tell you knowbody will we will have to figure it out ourselves.
- Not enough choice available land assignments
- inherited with a pass debt on it paying it off so I may be a home owner

- not many options were ever available, lists are long because the need is high
- There just isnt availability
- The Dept of Comm Housing takes excellent care of both tribal and public apts., but being waitlisted can be an issue. Few have capital to build from scratch and/or do not want to live in subdivisions no matter how much space you give them. That's why there is a 2-year rule in subdivisions now, so developable land isn't held indefinitely by individual tribal members.
- Less Federal funding has made it more difficult, loans are available but if your looking for a rent controlled mortgage not always an option.

31. Are there subgroups of residents in your tribe that are specifically in need of housing assistance?

- Families/single parents
- non enrolled (direct descendants) community members have no option to rent
- All of the above
- a family
- all age groups
- NA
- young adult with limited income who dont want to live under strict housing rules
- single adults
- Single young adults. Need to have a child to be eligible for anything
- those that work outside the tribe and maybe dont have any inside track to housing assistance or

- maintenanc e assistance to upkeep their houses
- Young family household
- Substance abuse/Mental Health issues causing "emergency" needs
- Home that fits the family comfortably
- Probably all of the above.
- Seniors might like a home with an extra room for family member who would care for them when sick or do household chores. Many seniors who have empty nest and loss of soul mate may be very lonely at times. I think most seniors would rather be in their own home instead of an

apartment building, group home, or nursing home (which is so expensive). We need a good AODA program that works around the clock to really help those with addictions. Funds are need to run a good recovery center. Many addicts relapse a few times. Need counselors that experienced addiction and now walk the recovery talk. Addicts need opportunities to find their spiritualism and good support groups of relatives, friends, counselors. Sometimes one needs to completely leave the

- area and heal and get strong before going back to the same residency.
- Families
 - I'm sure all these categories have someone that would be in need.
 - its only ever available to purchase for low income and have to have kids
 - All except the seniors maybe.
 - Those who make just over the income limits for the low-income housing programs
 - single people
 - Younger families
 - Disabled members
 - Those who are disabled, but can still take care of themselves.
 - homeless, youth, substance abuse, single parent and

- large families
- All above
 - .
 - Elderly population increasing and in some cases returning

32. In your opinion, what are the greatest unmet housing needs on the Stockbridge-Munsee Reservation right now? (select up to 3)

- Once again there is no housing opportunities for direct descendants and others living in the community. Only opportunities is for enrolled members.
- housing for single, one person
- need quality housing for the elders and disabled
- Humanity and compassion
- Green/ Energy

efficient housing

- Strict federal guidelines eliminates many tribal members with substance abuse/mental health issues from finding any short or long term housing needs

- Not Enough Housing for all
 - More rentals than just low income! Not everyone is poor
 - I think there are many different needs for housing.
 - More affordable apartments and renting opportunities for single adults or couples without children. Types of renting situations that would be perfect for young adults looking for more independence, or whose

parents want them to move out.

- Lack of homes for sale