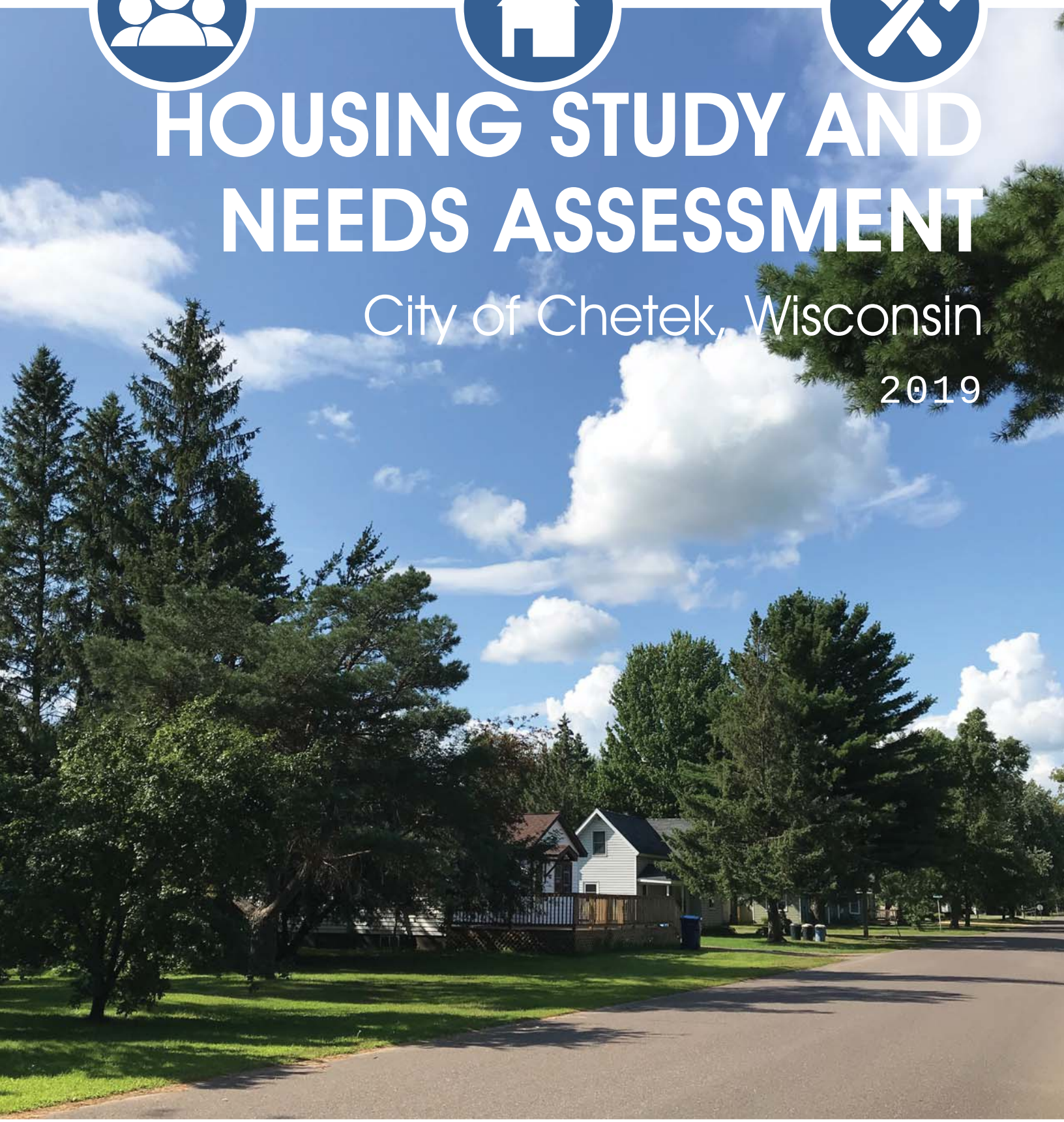
HOUSING STUDY AND NEEDS ASSESSMENT

City of Chetek, Wisconsin

2019



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Acknowledgements

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I. Introduction

Housing is an essential element of a community as it fulfills a basic need for shelter. The function of all housing, regardless of form, size, color, price, is to provide living quarters. Residential uses typically occupy a large amount of land in a community, and the various residential buildings help shape the community, neighborhood, and street.

Providing a variety of housing options (form, size, price, etc.) within a community has significant benefits. Not only can it encourage a diverse community but can also accommodate different needs and preferences. This is important as housing desires and needs change throughout a person's lifetime.

Housing is also instrumental in economic and business development; when employees are unable to find affordable housing near their place of employment, they may choose to live and work elsewhere. Businesses may struggle to retain and recruit employees without adequate local housing supply that meets the needs and preferences of the population. There is a strong connection between workforce and housing.

There is a recognized need for housing development in Barron County. Barron County businesses have indicated a specific need for housing to accommodate current and potential employees. Housing cost, style, and design, in addition to other quality of life amenities (parks, trails, etc.), can influence an individual's decision on where to live, which in turn can influence employment choices and opportunities. This is a driving force behind this study.

a. Study Scope

Key Issues/Questions

This housing study explores and evaluates the current housing situation within the City of Chetek, including housing demand and preferences, and identifies goals and strategies that can address identified housing needs. During the initial study scoping period in spring of 2018, the County and participating communities identified priorities for the study. Key questions include:

- What is the housing demand in terms of price points/costs, types, and ownership?
- What does the market want and what can it afford?
- How does our housing supply compare to demand, especially for workforce & seniors?

Other questions include:

- What other desired amenities influence housing decisions?
- Where should housing be located, what types of lots/neighborhoods are desired, and do we have the lots/land?
- What is the condition of the housing stock and how do we encourage rehabilitation?
- Who should we partner with? What tools or incentives are available?
- How do we engage developers to meet market demand?
- How do we change the community conversation regarding affordable housing?
- How do we promote downtown housing, vertical mixed use, and infill?

This study does not analyze infrastructure availability and its influence on local housing, analyze specific properties, including the potential for rehab or re-use, or undertake an in-depth analysis of individual components of housing costs, such as trends in construction trades, housing

materials, specific reasons for foreclosures, costs of maintaining a home, or undertake a detailed land analysis. These are all analyses and questions that could be explored further in future studies.

Target Population Groups

While the study explores the City's housing stock and needs, with the goal of providing affordable and adequate housing for all current and future residents, it pays special attention to three key target groups:

1) Low- to Moderate-Income (LMI): An individual or household is considered to be LMI based on their annual family income. An individual or family with a household income of less than or equal to 80% of the County Median Household Income (CMHI) is generally classified as LMI. (Note: different funding programs may use different LMI classifications and income limits.)
2) Workforce: 55.8% of the Barron County population is of workforce age between the ages of 20-64. Housing is essential to attracting and retaining a workforce. While the County has many job vacancies, the housing isn't available to house all of the necessary workers.
3) Seniors: This demographic cohort has specific housing needs as many seniors have limited incomes and physical ailments that require unique housing arrangements. As this cohort continues to grow with the aging baby boomers, it is important that housing be provided that meets their needs and supports aging in place and aging in community.

These three target groups are not exclusive of one another; an individual may fall into all three population groups.

b. Defining Affordable

The term 'affordable' is often referenced in a general sense such as the phrase 'we need more affordable housing'. When used in this context, the term 'affordable' has different meanings and refers to different price points depending on location and market conditions. This study refers to 30% or more of gross income spent on gross housing costs (rent or mortgage plus utilities, taxes and insurance) as "housing-cost burden". Under this method, when households spend more than 30% of their income on housing costs they are considered to be "cost-burdened". This 30% level has "historically been viewed as an indicator of a housing affordability problem"[1] and is a common approach to defining affordability.

c. Addressing Low- and Moderate-Income (LMI) Housing

Those with low incomes often have the most difficulty finding and keeping a place to live. It is important that a housing study specifically evaluate the needs of, as well as opportunities to assist, this population segment. This study evaluates the LMI population in the City of Chetek, current housing stock available for this income range, and identifies tools/recommendations to help encourage housing development for LMI households.

[1] Schwartz, Mary and Wilson, Ellen. US Census Bureau. Who Can Afford to Live in a Home? : A look at data from the 2006 American Community Survey. https://www.census.gov/housing/census/publications/who-can-afford.pdf

In general, a low-income person or household is one with a total annual income at or below 50% of the County Median Household Income (CMHI). A moderate-income person of households has an annual income of 50 – 80% the CMHI.

d. Planning Process

Working with the Barron County Economic Development Corporation (BCEDC), West Central Wisconsin Regional Planning Commission (WCWRPC) prepared a Community Development Block Grant (CDBG) application to cover a portion of the costs for this study. The application was funded in August of 2018. The City of Chetek was the lead applicant on behalf of the units of government and acted as the project lead for CDBG purposes. All participating municipalities and the County provided input and financial contributions towards the project. The project commenced in September 2018 and concluded in September 2019.

Collection of existing data, primarily data produced by the U.S. Census, was one of the first steps in the study. This data was compiled and is provided in the *Barron County Housing Studies Data Report*. In addition to community data provided by the BCEDC, local officials, and staff, a workforce survey was conducted to help better understand the housing situation and preferences of workers within the County. The questionnaire used in the survey was developed by the WCWRPC, BCEDC and the Survey Research Center at the University of Wisconsin-River Falls. The complete *Workforce Housing Survey, Barron County, Wisconsin, 2019*, which provides details on the survey instrument, methods, and results, is available in Appendix B. Twenty-nine organizations, representing various business sectors and geographic locations, participated in the survey with a total of 1,080 surveys completed. As the survey report notes, the 2013-2017 American Community Survey (ACS) data shows there were 23,100 people in the labor force in Barron County. "A 'random' sample of 1,080 would provide estimates accurate to within plus or minus 2.9% for the Barron County labor force. However, because the organizations participating in this study were limited to the largest employers in the County, the sample is not truly random and representative of the entire labor force.[2]" Additionally, some of the County's largest employers did not participate in the survey. Despite these limitations, the survey report notes that the results will likely represent the opinions of working adults in the County about housing issues.

Insights on housing needs and barriers were also identified through interviews with key County and community representatives from various sectors (realtor, building inspector, developer, etc.). A summary of interview findings is available in the *Barron County Housing Study Data Report*.

Following completion of the draft study, housing forums were held to present findings to and obtain feedback from residents and officials within the City and County. The City of Chetek housing forum was held on the evening of August 15, 2019. Attendees stressed that rental demand is huge and that there is quite a bit of demand for larger units of 3 plus bedrooms. There is also a large need for senior housing, and this need will only continue into the future with the aging baby boomer population.

[2] Trechter, David; Hadley, Shelly; and Parks, Denise. Workforce Housing Survey. (UW River Falls Survey Research Center) (June 2019).

e. Data Sources, Methods, and Limitations

Much of the quantitative data referenced in this study are from the U.S. Census Bureau (Decennial Census and the American Community Survey (ACS)). Other data sources are also referenced, including the Wisconsin Department of Administration population and household estimates and projections. The *Barron County Housing Studies Data Report* provides a significant amount of data that was collected and utilized, along with other data sources, to arrive at many of the conclusions and recommendations in this report.

While the quantitative data are important, there are limitations to the Census data. The Decennial Census is a count conducted every 10 years while the ACS is a yearly, or 5-year, estimate that surveys a sample population. Because it is sample data, the ACS carries a higher margin of error, particularly in small geographic areas. Both sources are self-reported, and data produced varies in accuracy and consistency. Additionally, there is often a delay in obtaining data from the U.S. Census Bureau. The five-year estimates are typically published a year after data collection (end of 2018/early 2019 for 2017 estimates). This study primarily used the 2012-2016 ACS data, as that was the most recent available at the time of data collection (the 2013-2017 data became available months after collection). Demand projections utilized 2013-2017 ACS data. It's important to recognize that the data is already 2+ years old and the housing market in terms of units available as well as housing prices have changed in the past two years.

While there are limitations to the data, they are the best sources of quantitative data for demographics, income, and housing. Given the limitations associated with the Census data, additional sources of information including interviews, community data and the Workforce Survey, were used to validate data trends.

Data and statistics never provide the full picture and other components such as market factors, community policies and perceptions, and resident/employee preferences greatly influence a community's housing situation.

II. Demographics and Economics

a. Demographic Trends

Demographics (age, household size, children, etc.) and economics (household income) are two driving factors in housing demand. To begin understanding the current residential market in the City of Chetek, existing demographic and economic trends were explored.

Basic Demographic Indicators

Table 2 presents some basic demographics of each community in Barron County including households, average household size, households with children, seniors living alone and single-person households.

As Professor Kurt Paulsen of the University of Wisconsin-Madison has noted, "The demographic profile of any particular community reflects the demand characteristics of households and the available housing supply in each community. For example, if a community offers a less diverse housing supply without affordable units for larger families or single renters or seniors (for example), those households may not reside in that municipality, even if they would otherwise prefer to[3]." Demographics can influence housing development but they can also be reflective of housing supply.

Population

The City of Chetek experienced a 13.7% increase in population from 1990 to 2010. It is estimated that the City population has increase by less than 1% since 2010. As shown in Figure 1, similar to the County's population projections, the City's population is projected to increase through 2030, remain stable through 2035, and then begin to decline.

Table 1 Population Change 1970-2017

	1990	2000	2010	2017	Change 2010-2017
City of Chetek	1,953	2,180	2,221	2,243	22
Barron County	40,750	44,963	45,870	45,358	-512
Wisconsin	4,891,769	5,363,675	5,686,986	5,763,217	76,231

Source: U.S. Census, Decennial and 2013-2017 ACS 5-Year Estimates

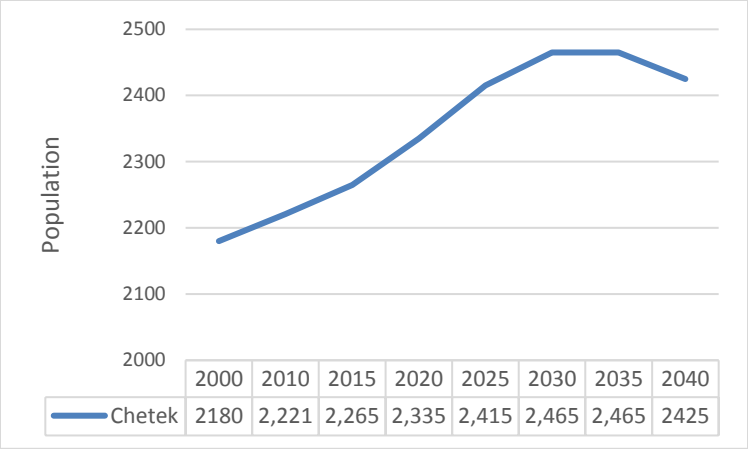
[3] Paulsen, Kurt. Prepared for Dane County Health and Human Needs Committee. (January 2015). Housing Needs Assessment Dane County and Municipalities. https://plandev.countyofdane.com/pdf/Housing_Needs_Assessment_01152015.pdf

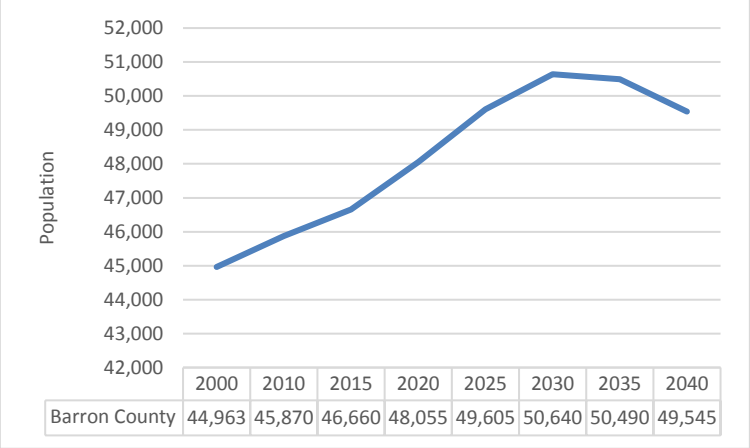
Table 2 Basic Demographic Indicators of Housing Demand, 2016 (Barron County communities)

	Population	Households	Average Household Size	% Home-ownership Rate	% Age 65+ Living Alone	% Households with one or more people <18 years	% Single-Person Households
Barron County	46,732	19,017	2.36	73.1	13.9	26.8	28.6
Cities							
Barron	3,349	1,234	2.54	57.6	16.9	29.3	30.7
Chetek	2,228	965	2.21	63.0	19.5	24.7	32.5
Cumberland	2,336	1,056	2.16	58.0	18.8	24.0	36.8
Rice Lake	8,343	3,876	2.10	52.2	23.2	25.2	41.2
Village							
Almena	643	301	2.14	58.1	10.0	22.6	36.2
Cameron	2,029	795	2.55	60.5	10.7	39.1	27.4
Dallas	409	149	2.44	61.7	10.1	33.6	23.5
Haugen	356	148	2.41	85.8	8.1	31.1	23.6
New Auburn (part)	23	8	2.88	62.5	25.0	50.0	25.0
Prairie Farm	473	206	2.10	57.8	23.3	26.2	42.2
Turtle Lake (part)	1,019	448	2.27	47.5	22.5	28.8	40.2
Towns							
Almena	714	309	2.31	87.1	11.0	19.4	19.7
Arland	742	260	2.85	93.8	4.6	36.5	12.7
Barron	753	296	2.48	73.0	14.9	30.4	22.3
Bear Lake	681	284	2.40	92.6	7.7	22.5	14.4
Cedar Lake	1,009	521	1.94	86.9	9.8	12.5	26.1
Chetek	1,663	743	2.24	89.6	10.2	17.2	21.1
Clinton	753	288	2.61	86.8	7.6	28.1	22.2
Crystal Lake	837	326	2.54	88.0	11.7	24.5	20.6
Cumberland	806	323	2.50	89.2	5.0	25.4	17.6
Dallas	482	187	2.58	80.2	7.0	23.0	23.5
Dovre	802	308	2.60	90.3	5.2	21.4	19.8
Doyle	423	179	2.36	97.8	5.0	26.3	20.7
Lakeland	1,020	406	2.51	89.4	9.6	28.8	21.9
Maple Grove	925	344	2.69	90.4	4.9	29.4	14.8
Maple Plain	695	292	2.38	83.6	13.0	26.7	26.0
Oak Grove	930	372	2.50	88.4	10.8	28.8	19.4
Prairie Farm	641	220	2.91	85.9	7.7	32.7	16.8
Prairie Lake	1,467	603	2.42	87.6	7.5	21.6	18.7
Rice Lake	3,078	1,324	2.32	94.3	8.3	27.6	27.9
Sioux Creek	673	238	2.83	93.7	7.6	30.7	16.8
Stanfold	588	236	2.49	91.5	11.0	24.2	25.4
Stanley	2,545	964	2.61	88.8	7.4	35.2	20.6
Sumner	753	303	2.49	83.8	8.9	27.4	17.2
Turtle Lake	667	243	2.74	86.0	9.9	36.2	23.0
Vance Creek	693	262	2.65	87.8	10.3	35.9	19.1

Source: U.S. Census, Decennial and 2013-2017 ACS 5-Year Estimates.
Note: Portions of Turtle Lake and New Auburn are located in multiple counties. This table provides data for Barron County portions.

Figure 1 Historical Population and Growth Projections 2000 to 2040 (City of Chetek & Barron County)





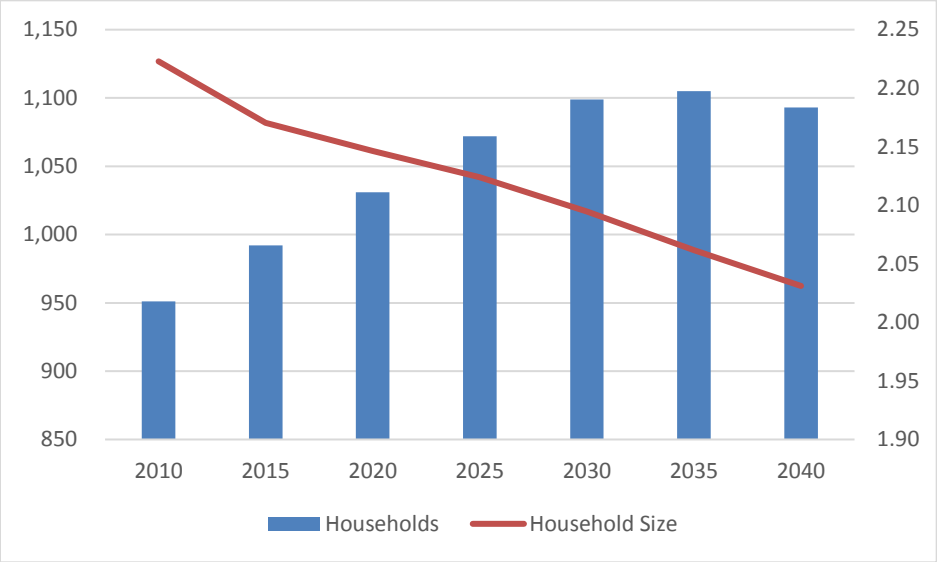
Source: U.S. Census Bureau, WI Department of Administration, Community Permit data, WCWRPC calculations
See Tables 3 and 9 of the *Barron County Housing Studies Data Report for specific population and projections for Barron County towns, villages and cities.*

It should be noted that demographic projections are not an absolute science. Some methods use a linear, historical approach using past growth trends to predict future growth or decline, and other methods use births, deaths, and in-migration to estimate the population. While certain factors, demographic, economic and geographic, influence growth, each community has an opportunity to shape its growth using tools or policies to promote or limit development.

Households & Household Size

The Wisconsin Department of Administration projects that household size will continue to decrease while the number of households will continue to increase through 2035. Figure 3 shows the relationship between the two factors in the City of Chetek. More housing units will be needed to accommodate the increasing number of smaller households.

Figure 2 Household Projections & Projected Household Size 2010-2040 (City of Chetek)

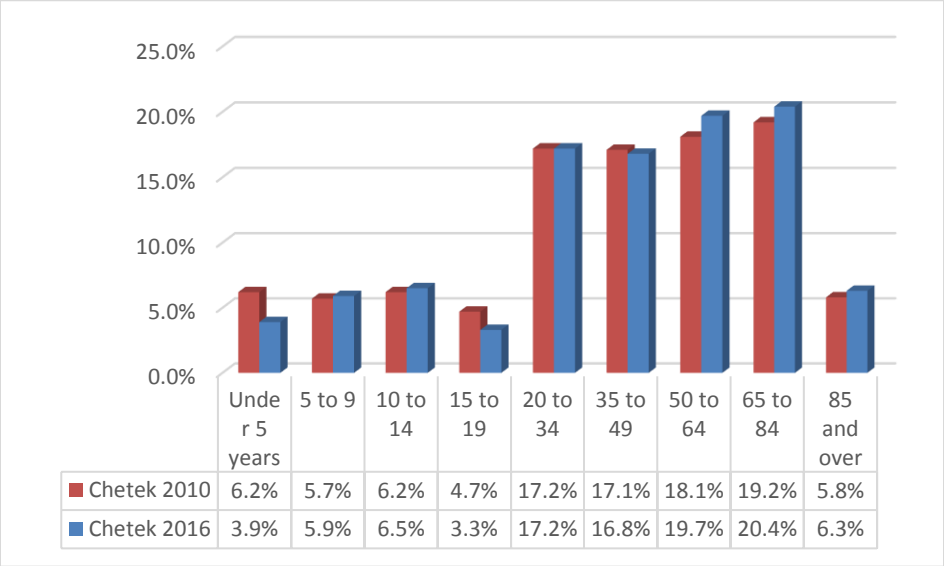


Source: Wisconsin Department of Administration

Age

The 2016 median age in the City of Chetek was 46.7 years, a slight increase from 44.7 years in 2010. The 2016 median age in Barron County was 44.1. Figure 3 shows the age distribution City residents in 2010 and 2016.

Figure 3 Age Distribution 2010 and 2016 (City of Chetek)



	Under 5 years	5 to 9	10 to 14	15 to 19	20 to 34	35 to 49	50 to 64	65 to 84	85 and over
Chetek 2010	6.2%	5.7%	6.2%	4.7%	17.2%	17.1%	18.1%	19.2%	5.8%
Chetek 2016	3.9%	5.9%	6.5%	3.3%	17.2%	16.8%	19.7%	20.4%	6.3%

Source: U.S. Census Bureau, Decennial and 2012-2016 ACS 5-Year Estimates

With the baby boomer demographic aging, it can be expected that the 65 to 84 and over 85 age groups will see significant increases over the next two decades, which will place greater demands on services for the senior population. The State of Wisconsin Department of Administration projects that from 2025 to 2030 the over 85 age cohort in Barron County will

increase by 27% and will continue to increase while younger age groups will remain constant or decline.

Race & Ethnicity

As with most communities in the County, the racial makeup of the City is predominantly White.

Table 3 Race & Ethnicity 2016 (Barron County & City of Chetek)

Race/Ethnicity	Barron County Total Population	Barron County % of Population	City of Chetek Total Population	City of Chetek % of Population
White Alone	43,591	95.70%	2,212	99.28%
Black or African American Alone	529	1.16%	0	0.00%
American Indian and Alaska Native Alone	379	0.83%	0	0.00%
Asian Alone	273	0.60%	16	0.72%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	276	0.61%	0	0.00%
Two or More Races	500	1.10%	0	0.00%
Hispanic or Latino	1,059	2.33%	124	5.57%
Not Hispanic or Latino	44,489	97.67%	2,104	94.43%

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates

b. Income and Cost of Living Trends

Household Incomes

Table 4 compares key income and poverty figures for City of Chetek, Barron County, State of Wisconsin, and the United States. The 2016 median household income was lower than the County's and the percentage of households below the poverty level was higher.

Table 4 Select Income Statistics 2016

Income Characteristic	City of Chetek	Barron County	Wisconsin	United States
Median Household Income	$38,644	$46,863	$54,610	$55,322
Per Capita Income	$20,363	$25,426	$29,253	$29,829
% Households Below Poverty Level	14.2%	11.7%	12.1%	14.1%

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates
See Table 13 of the *Barron County Housing Studies Data Report* for detailed data on Median Household Income for all towns, villages and cities.

In 2016, 61.8% of households in the City of Chetek had an income of less than $50,000, compared with 53.4% of households in Barron County.

Table 5 Household Incomes 2016 (City of Chetek & Barron County)

Household Income	# of Households	Percent of Households	Barron County Percent of Households
Less than $10,000	31	3.2%	4.7%
$10,000 to $14,999	83	8.6%	6.2%
$15,000 to $24,999	184	19.1%	13.5%
$25,000 to $34,999	122	12.6%	11.9%
$35,000 to $49,999	176	18.2%	17.1%
$50,000 to $74,999	198	20.5%	19.8%
$75,000 to $99,999*	118	12.2%	13.2%
$100,000 to $149,999	53	5.5%	9.0%
$150,000 to $199,999*	0	0.0%	2.5%
$200,000 or more	0	0.0%	2.1%

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates
See Table 11 of the *Barron County Housing Studies Data Report* for change in Barron County Household Income, 1989-2016.

As expected, incomes vary depending on age. 2016 ACS data shows:

- 66.7% of households with a householder under 25 years of age had incomes of less than $50,000; 30% of these households had incomes of less than $35,000.
- 47.1% of households with a householder age 25-44 had incomes of less than $50,000.
- 62% of households with a householder age 45-64 had incomes less than $50,000; 29.6% of this household group had incomes between $50,000 - $100,000.
- 48.7% of households with a householder 65 years and older had incomes of less than $25,000.

Poverty

According to United Way[4], ALICE (Asset Limited, Income Constrained, Employed) is a new way of defining and understanding the struggles of households that earn above the Federal Poverty Level, but not enough to afford a bare-bones household budget. For too many families the cost of living outpaces what they earn, and they struggle to manage even their most basic needs - housing, food, transportation, childcare, health care, and necessary technology. ALICE could be your childcare worker, the cashier at your supermarket, the gas attendant, the salesperson at your big box store, your waitress, a home health aide, an office clerk, along with others. ALICE classified households cannot always pay the bills, has little or nothing in savings, and is forced to make tough choices such as deciding between quality childcare or paying the rent. One unexpected car repair or medical bill can push these financially strapped families over the edge. United Way developed this method because traditional measures of poverty did not capture the magnitude of people who are struggling financially. According to United Way data, the number of ALICE households in Barron County increased from 24% in 2010 to 31% in 2016. United Way estimates that 454 households in Barron County meet this ALICE definition. When combined with the percent of households living in poverty, approximately 43% of Barron County households were in poverty or classified as ALICE in 2016. In comparison, 53% of City of Chetek households were in poverty or classified as ALICE in 2016.

[4] United Way ALICE Report (Asset Limited, Income Constrained, Employed), United Way of Northern New Jersey 2019, www.unitedforalice.org.

Low- to Moderate-Income Households

As noted previously, a low-income household is generally defined as having a household income at or below 50% of the County Median Household Income (CMHI), while a moderate-income household is one with an income that is 50 – 80% of the CMI. The 2016 Barron County median household income was $46,863; households with an income of less than $37,490 were classified as LMI. 43.5% of City of Chetek households had an income of less than $35,000 in 2016.

c. Renter Profile

Table 6 provides details on the characteristics of renters within the City. Householders under 35 years old made up about 22.7% of the renter-occupied households in 2016.

Table 6 Renter-Occupied Housing Units 2016 (City of Chetek)

Renter-occupied housing units	357
Average renter-occupied household size	2.13
Age of Householder	**%**
Under 35 years	22.7%
35 to 44 years	16.8%
45 to 54 years	12.0%
55 to 64 years	13.2%
65 to 74 years	7.3%
75 to 84 years	14.6%
85 years and over	13.4%
Household Income	**%**
Less than $5,000	2.5%
$5,000 - $9,999	2.2%
$10,000 - $14,999	18.2%
$15,000 - $24,999	30.0%
$25,000 - $34,999	13.4%
$35,000 - $49,999	18.2%
$50,000 - $74,999	10.6%
$75,000 - $99,999	2.8%
$100,000 - $149,999	2.0%
$150,000 or more	0.0%

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates
See Tables 15-18 of the Barron County Housing Studies Data Report for more details.

Rental Housing Costs

The 2016 ACS data indicates that about 35% of the City of Chetek rental households are spending more than 30% of household income on housing costs, making them cost-burdened. This compares with 42% of cost-burdened renters within the County. Statewide it is estimated that 24.6% of renter households pay more than 30% of their income for rent.

d. Owner Profile

Table 7 provides characteristics of owners within the City. 50.5% of owner-occupied housing units had a householder aged 35-64.

Table 7 Owner-Occupied Housing Units, 2016 (City of Chetek)

Owner-occupied housing units	608
Average owner-occupied household size	2.26
Age of Householder	**%**
Under 35 years	11.2%
35 to 44 years	12.5%
45 to 54 years	14.0%
55 to 64 years	24.0%
65 to 74 years	18.9%
75 to 84 years	11.0%
85 years and over	8.4%
Household Income	**%**
Less than $5,000	0.8%
$5,000 - $9,999	1.5%
$10,000 - $14,999	3.0%
$15,000 - $24,999	12.7%
$25,000 - $34,999	12.2%
$35,000 - $49,999	18.3%
$50,000 - $74,999	26.3%
$75,000 - $99,999	17.8%
$100,000 - $149,999	7.6%
$150,000 or more	0.0%

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates
See Tables 19-22 of the Barron County Housing Studies Data Report for more details.

Homeowner Housing Costs

Per the 2016 ACS data, 31% of homeowners with a mortgage spent more than 30% of household income on monthly housing costs.

e. Other Economic Trends

Other economic trends influence housing supply and demand. Note that the economic data collected and provided in this study is limited to information needed to evaluate housing needs and trends for the workforce population.

Labor Force

According to the Wisconsin Department of Workforce Development (DWD), Wisconsin faces a challenge in finding enough workers. A major macroeconomic fact is that the retiring baby boomers nearly match the influx of new workers, resulting in a slow growing workforce.[5] This has made it difficult for employers to find workers and, in some cases, has impacted business expansion. The DWD predicts that Wisconsin's population will continue to grow, but that the

[5] State of Wisconsin Department of Workforce Development. (May 2019). 2017 Economic and Workforce Profile Barron County.

Labor Force Participation Rate (LFPR) will plateau or possibly decline. The LFPR measures the population's engagement in the workforce and serves as an indicator in gauging if the workforce is expanding or contracting. The LFPR is defined as the labor force (sum of the employed and unemployed) divided by the total population ages 16 and older.

The overall potential labor force, defined as persons over 16 years old, increased from 2000 through 2016. The LFPR decreased during the same time period. These trends indicate an aging population in Barron County.

As mentioned earlier, the exiting of the baby boomers from the labor force is a big reason that the labor supply has been shrinking. However, the DWD has seen indications that older workers are staying in the workforce longer, which may provide workforce growth in the coming years.[6]

Employment

The 2016 ACS data shows that manufacturing and educational, health and social services are the major employment industries in the County. Retail trade also accounts for about 11.7% of the employment in the County. In the City of Chetek employment in manufacturing was 28% of the overall City employment in 2016. Retail trade and educational, health and social services accounted for about 23.2%.

Table 8 Employment by Industry, 2010 to 2016 (Barron County)

Industry	2010		2016	
	#	%	#	%
Agriculture, forestry, fishing, hunting & mining	1,472	6.5	1,351	6.1
Construction	1,682	7.5	1,639	7.4
Manufacturing	4,690	20.8	5,226	23.6
Wholesale trade	443	2.0	326	1.5
Retail trade	2,832	12.6	2,598	11.7
Transportation, warehousing and utilities	841	3.7	858	3.9
Information	415	1.8	306	1.4
Finance, insurance, real estate, rental & leasing	821	3.6	791	3.6
Professional, scientific, management, administrative and waste management services	1,026	4.6	964	4.4
Educational, health and social services	4,932	21.9	4,562	20.6
Arts, entertainment, recreation, accommodation and food services	1,924	8.5	1,780	8.0
Other services, except public administration	821	3.6	1,023	4.6
Public administration	633	2.8	718	3.2
Total employment (16 years and over)	22,532	100	22,142	100

Source: U.S. Census, Decennial and ACS 2012-2016 5-year estimates

Table 9 2017 Median Earnings for Top 10 Occupations (Barron County)

[6] State of Wisconsin Department of Workforce Development. (May 2019). 2017 Economic and Workforce Profile Barron County.

Occupation	2017 Median Hourly Earnings	2017 Median Annual Earnings*
Laborers and Materials Movers, Hand	$ 14.76	$ 30,700.80
Butchers & Other Meat, Poultry & Fish Processing Workers	$ 13.34	$ 27,747.20
Retail Salespersons	$ 11.48	$ 23,878.40
Cashiers	$ 9.59	$ 19,947.20
Fast Food and Counter Workers	$ 8.91	$ 18,532.80
Office Clerks, General	$ 15.88	$ 33,030.40
Driver/Sales Workers and Truck Drivers	$ 19.86	$ 41,308.80
Building Cleaning Workers	$ 12.93	$ 26,894.40
Nursing, Psychiatrist and Home Health Aides	$ 14.35	$ 29,848.00
Cooks	$ 11.18	$ 23,254.40

source: EMSI Complete Employment, December 2018
**Hourly wage multiplied by 2080 hours*

Looking at the median hourly earnings of the top occupations in the County helps to better understand the incomes of the workforce. As noted above, healthcare, manufacturing and retail make up a large segment of the County's employment industries. Per the data in Table 9, the 2017 median hourly earnings for these occupations are all less than $20.00 per hour; most earning less than $15.00 per hour. United Way has reported that 62% of the jobs in Wisconsin pay below $20/hour, with the majority below $15/hour. Thirty-two percent of the jobs pay $20-$40/hour with the majority of those being $20 - $30/hour[7].

Commuter Trends

Travel time to work for residents in the County has increased over time. This indicates that more residents are commuting farther to work and likely commuting outside of the County for their employment. In 2016, close to 35% of employed Barron County residents drove more than 20 minutes to work. The 2016 ACS data shows that the mean travel time to work for City of Chetek residents was 20.3 minutes, less than a minute longer than the County mean travel time.

[7] United Way ALICE Report (Asset Limited, Income Constrained, Employed), United Way of Northern New Jersey 2019, www.unitedforalice.org.

Table 10 Travel Time to Work 1990 to 2016 (Barron County)

	1990		2000		2010		2016	
	#	%	#	%	#	%	#	%
Worked at home	2,118	11.6	1,519	6.8	1,259	5.7	1,399	6.5
Less than 5 minutes	1,932	10.6	2,048	9.2	2,147	9.8	1,688	7.8
5 to 9 minutes	4,253	23.4	4,786	21.5	4,444	20.3	4,211	19.5
10 to 19 minutes	5,784	31.8	6,906	31.1	6,353	29.0	6,875	31.8
20 to 29 minutes	2,325	12.8	3,183	14.3	3,473	15.9	3,355	15.5
30 to 44 minutes	1,040	5.7	1,852	8.3	2,109	9.6	1,928	8.9
45 to 59 minutes	267	1.7	682	3.1	945	4.3	762	3.5
60 minutes or longer	492	2.7	1,238	5.6	1,172	5.4	1,405	6.5
Total	18,211	100.0	22,214	100.0	21,902	100.0	21,623	100.0

Source: U.S. Census Bureau, Decennial and ACS 2012-2016 5-year estimates

Data from the U.S. Census 2015 Logitudinal Survey showed that 12,233 persons lived and worked within Barron County while there was an outmigration of 8,724 residents to work in surrounding counties and an inmigration of 7,376 individuals from other counties into Barron County for work. The City of Chetek had 147 people who lived and worked within the City while 784 people left the City for work and 1,028 people came from outside the City for work. An opportunity exists for the City to capture those commuting in, to make the City of Chetek their place of residence.

III. Housing Supply

a. Housing Counts and Characteristics

Like many counties in Wisconsin, residential construction in the County has been slow since the 2008 recession. Census data showed that the County saw a 0.44% increase in housing units from 2010-2016. Per building permit data provided by the County and participating cities and villages, 2017 and 2018 saw a significant increase in residential construction; this trend may continue into 2019 but it's difficult to predict how long this construction 'boom' will continue.

Table 11 Housing Characteristics 1990 to 2016 (City of Chetek)

City of Chetek	1990	2000	2010	2016	2000-2010 Change		2010-2016 Change	
					#	%	#	%
Total Housing Units	991	1,052	992	1,101	-60	-5.70%	109	10.99%
Total Seasonal	95	56	89	29	33	58.93%	-60	-67.42%
Total Vacant (Less Seasonal)	60	57	179	107	122	214.04%	-72	-40.22%
Total Occupied Units	836	939	813	965	-126	-13.42%	152	18.70%
Owner Occupied Units	541	613	531	608	-82	-13.38%	77	14.50%
Renter Occupied Units	295	326	282	357	-44	-13.50%	75	26.60%
Single Family Units	761	799	678	805	-121	-15.14%	127	18.73%
Multi-Family Units	160	207	260	265	53	25.60%	5	1.92%
Mobile Homes	70	59	54	31	-5	-8.47%	-23	-42.59%

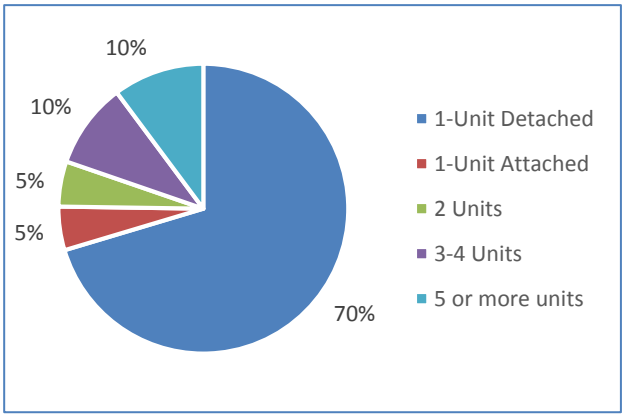
Source: U.S. Census Bureau, Decennial and ACS 2012-2016 5-year estimates.

Per 2016 ACS data, approximately 63% of occupied units in the City are owner-occupied while 37% are renter-occupied. This compares to Barron County where 74% of occupied units in the County are owner-occupied while 26% are renter-occupied.

Housing types/sizes

82% of housing units in Barron County are single-family detached dwellings. As of 2016 the City of Chetek's housing stock was comprised of 80% of 1 and 2-unit structures, 10% 3-4 units and 10% of structures in Chetek contained 5 or more units.

Figure 4 Percentage of Housing Units by Structure



Source: U.S. Census Bureau, 2012-2016 ACS 5-year estimates

Seasonal Units

The Census defines seasonal housing as "…units intended by the owner to be occupied during only certain seasons of the year. They are not anyone's usual residence. A seasonal unit may be used in more than

one season; for example, for both summer and winter sports. Published counts of seasonal units also include housing units held for occupancy by migratory farm workers. While not currently intended for year-round use, most seasonal units could be used year-round."

Barron County is home to many lakes and recreational areas making it prime for seasonal housing. The 2016 ACS data shows the City of Chetek had 29 seasonal or recreational units, or 2.6% of the total housing units in the City. Surrounding towns of Chetek and Prairie Lake had a much larger number of seasonal units.

b. Renter-Occupied Housing

Renter-Occupied Units

In 2016 renter-occupied housing accounted for 357 (37%) of the 965 occupied housing units in the City. Additional 2016 renter housing characteristics include:

- Renter-occupied units in the City are comprised of many different types – 45.7% are single-family units, 8.1% two-family units, 23.8% in 3-4 unit structures, 20.7% in structures having greater than 5 units, and 1.7% as mobile homes.
- 45.9% of renter-occupied units in the City have 1 bedroom, 27.4% have 2-bedrooms, 21.3% have 3 bedrooms, and 3.6% have 4 or more bedrooms.

Rental Vacancies

The rental vacancy rate in the City of Chetek, per 2016 the ACS data, was 15.4%; this compares to 10.0% in Barron County, 4.9% in Wisconsin and 6.2% in the United States. The high vacancy rates shown in the 2016 ACS data for the City and County are not consistent with what was heard during interviews, which was a severe lack of rental housing. Interviews confirmed that the rental vacancy rate for the City of Chetek was high and that the City was in need of additional rental units; the margin of error is likely contributing to this inflated rate. This is discussed in greater detail and is accounted for in Section V. A rental vacancy rate between 5% and 7% is generally considered healthy.

Rental housing costs

The majority of renters (59.6%) in the City of Chetek, per the 2012-2016 ACS data, are paying between $400 to $649 dollars for monthly contract rent. When accounting for all tenant-paid utilities, these numbers increase. The 2016 median gross rent in the City was $613; the median gross rent in Barron County was $665.

c. Owner-Occupied Housing

Owner-Occupied Units

Of the 965 occupied housing units in the City, 608 (63%) were owner-occupied in 2016.

- 90.3% of owner-occupied units in the City were single-family detached units while 2.3% were mobile homes.
- 7.8% of owner-occupied units have 1 bedroom, 40.1% had 2 bedrooms, 41% with 3 bedrooms and 7.4% with 4 bedrooms.

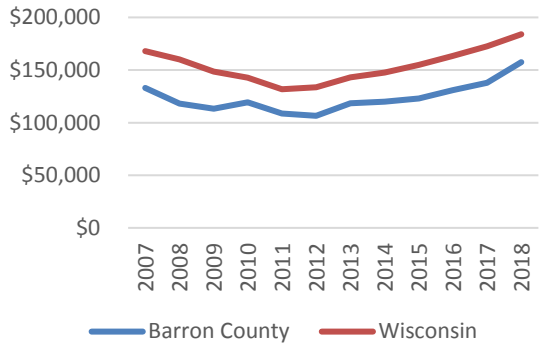
Housing Vacancies

The homeowner vacancy rate in the City of Chetek was 0.0% in 2016; this is lower than the County, State and National rates. For the homeownership market, a vacancy rate between 2% to 3% is considered healthy.

Housing Value/Costs

The median sale price of homes in Barron County generally declined from 2007 – 2012, due in part to the effects of the recession. From 2012 through 2018 the median sale price of homes has increased, indicating a recovering economy and housing market. The trend in the County generally mirrors the trend for the State of Wisconsin, but at a lower margin. From 2017 into 2018 the trend in median sale price of homes has increased faster than the State, indicating a stronger demand for housing in Barron County.

Figure 5 Median Sale Price of Homes 2007-2018.



Source: Wisconsin Realtor's Association

Understanding the value of homes in the County is important when analyzing whether the housing stock is affordable given the population's household incomes. Per the 2016 ACS data, 43% of the owner-occupied homes in the County are valued between $50,000 and $150,000. Another 36% are valued between $150,000 and $300,000. The data shows that 72% of owner-occupied units in the City of Chetek are valued less than $150,000. The 2016 median value of an owner-occupied unit in the City was $85,000. Table 40 of the *Barron County Housing Studies Data Report* provides the 2016 home values broken down by community.

d. Other Housing

Manufactured Homes

Barron County has 14 manufactured home parks inclusive of a total of 770 lots. A survey of the manufactured home parks revealed there are 112 vacant lots (14.5%) and 23 vacant units (3.0%).

Table 12 Manufactured Home Parks

Name of Park	Community	Number of Lots	Number of Vacant Lots	Number of Vacant Units
Almena Mobile Home Park*	Almena	100	NA	NA
Poskin Lake Resort	Almena	5	0	0
Riverview Terrace*	Barron	45	NA	NA
Canoe Villa	Cameron	44	10	6
Red Cedar Valley Estates*	Cameron	56	4	NA
Sunnyside Mobile Home Court	Cameron	20	8	1
Prairie Lake Estates	Chetek	43	17	3
Deflorians Mobile Home Court	Chetek	32	1	1
Country View Court	Comstock	36	9	0
Island City Mobile Home Court	Cumberland	48	0	0
Sams Mobile Home Park	Cumberland	18	0	2
Anderson Trailer Court	Rice Lake	27	0	0
Camelot Mobile Home Park*	Rice Lake	135	5	NA
Lakeshore Terrace Mobile Home Park	Rice Lake	135	51	10
Pineview Mobile Home Park	Turtle Lake	26	7	0
Total in Barron County		770	112	23

Source: State of Wisconsin Department of Safety and Professional Services – Manufactured Home Parks in Wisconsin with additional data from the listed manufactured home parks
Note: Anderson Trailer Court in Rice Lake also reported having one duplex that is seemingly not a mobile home (in addition to the numbers identified as mobile homes.)

While manufactured homes provide a source of affordable housing, they can be harder to finance as they are generally considered personal property and not real estate.

Assisted Living Facilities[8]

Assisted living facilities, as defined by the Wisconsin Department of Health Services, encompasses three types of facilities that combine housing with services to help people remain as independent as possible. The facilities include:

- Community Based Residential Facility (CBRF), a facility with five or more adults who do not require care above intermediate level nursing care, reside and receive care, treatment, or services above the level of room and board, but that provides not more than three hours of nursing care per week per resident.
- Adult Family Home (AFH) – a facility with three or four adults who reside and receive care, treatment, or services above the level of room and board, but that provides not more than seven hours of nursing care per week per resident.
- Residential Care Apartment Complex (RCAC) – a facility with five or more adults who reside in independent apartments (with kitchen, individual bathroom, sleeping and living areas) but that provides not more than 28 hours of supportive, personal, and nursing services per week per resident.

[8] State of Wisconsin Department of Health Services. (September 2012). Choosing an Assisted Living Facility. https://www.dhs.wisconsin.gov/publications/p6/p60579.pdf

As of May 2019, the County had the following Assisted Living Facilities[9]:

- CBRF - 18 facilities with 379 beds
- AFH - 15 facilities with 60 beds
- RCAC – 4 facilities with 128 apartments

The City of Chetek has 3 Assisted Living facilities with 22 beds. As the 65+ age group continues to grow and age, these facilities may become more critical.

There are also six nursing home facilities in the County with a total of 381 beds. The City of Chetek has 1 nursing home with 97 beds. These facilities are classified as Group Quarters in the Census and are not considered a housing unit.

As the 65+ age group continues to grow and age, these facilities will become more critical.

Homelessness

Per the Wisconsin Homeless Management Information System (HMIS) report *Who is Homeless in Wisconsin? A Look at Statewide Data*, 138 people were served in Wisconsin Emergency Shelters in Barron County from October 2015 – September 2016. While more recent data is not readily available at the County level, data from the HMIS *2017 Annual Report* notes that the West Central Region, which includes seven counties in west central Wisconsin (Polk, Barron, St. Croix, Dunn, Chippewa, Pierce, and Pepin), had 911 emergency shelter clients in 2017.

Subsidized Housing Facilities

Subsidized housing refers to housing that is restricted for a period to keep the cost at a specific level, often in exchange for government subsidies such as tax credits. Records[10] show that there are 958 subsidized housing units in the County of which 467 are for elderly and 491 for family. Local housing authorities manage 423 of the subsidized units. Per the Director of the Barron County Housing Authority, there are over 1,500 individuals or households on the waiting list for a subsidized unit.

e. Conditions and Rehabilitation Potential

Age of Structure

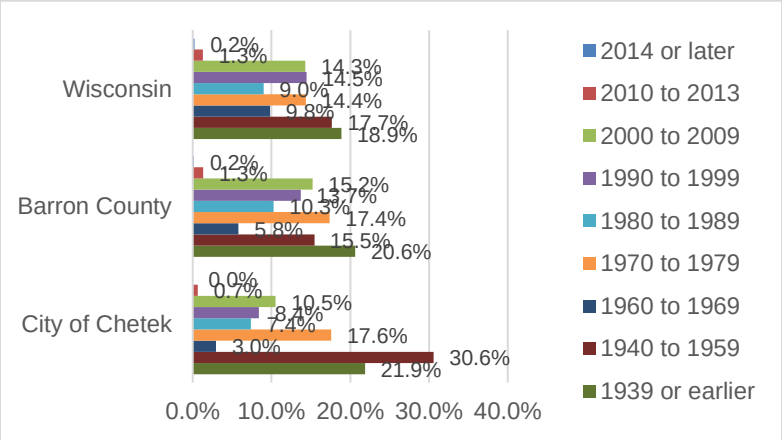
Age of structure and improved value of residential parcels are two indicators of housing quality. As structures age, without proper maintenance, they may fall into disrepair; depending on the state of disrepair, a structure may be able to be rehabilitated but, in some cases, might be best suited for demolition.

[9] Wisconsin Department of Health Services. (January 2019). https://www.dhs.wisconsin.gov/guide/assisted-living.htm

[10] Wisconsin Association of Housing Authorities Agency Directory (update August 2019), WHEDA Monitored Affordable Housing Tax Credit Projects by County & WHEDA Low Income Housing Tax Credit Projects – Awarded & Allocated.

Based on the 2016 ACS data, 19.3% of the structures in the City were built before 1939 with 20.3% were constructed between 1940 and 1959. The age of a structure is one indicator of a structure being functionally obsolete or in need of repair. 2.5% of owner-occupied housing was built prior to 1959 with 8.4% constructed in the 1990s. The owner-occupied housing stock in the City is older than that in the County and State.

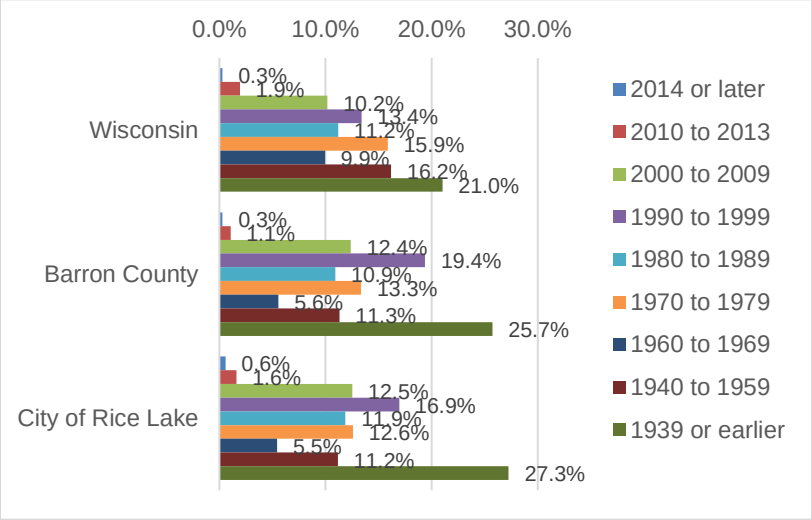
Figure 6 Year Owner-Occupied Structure Built



Source: U.S. Census 2012-2016 ACS 5-Year Estimate

Figure 6 shows the year of construction for owner-occupied structures in the City, County and State. 52.5% of owner-occupied housing units in the City were built prior to 1959. The owner-occupied housing stock in the City is older than that in the County and State.

Figure 7 Year Renter-Occupied Structure Built



Source: U.S. Census 2012-2016 ACS 5-Year Estimate

Figure 7 shows 37.7% of renter-occupied structures in the City was built in the 1990's. This is followed by 15.5% of renter-occupied structures being built in the 1970's. No rental units have been built since 2010.

Improved Value

Assessment data was used to identify the improved value of properties within the County. A low improvement value for a home is an indicator of the structure being of a condition that is beyond repair. In reviewing the 2018 Barron County residential assessed properties, 660 of the 19,675 residential assessed properties, or 3.4%, have an improved value of $10,000 to $25,000. Fifty-nine of the identified properties were in the City of Chetek. Note that this analysis did not include any residential structures greater than 2-units as they are assessed as commercial, nor were agricultural farmsteads or parcels with multiple assessment classifications included in this analysis. It is possible that some of the improvements are accessory buildings, such as a detached garage, although the $10,000 cut-off was used in an attempt to exclude most accessory structures.

IV. Land Availability and Development Costs

Housing and real estate costs are the single largest expenditure for most Wisconsin residents. For many homeowners, their home is their most valuable asset and largest investment. Several factors influence the way in which development occurs and influence the cost of housing. These factors include a combination of market/economic forces, land availability, public infrastructure, proximity to other metropolitan areas, as well as topographic and environmental amenities or constraints.

This section identifies many of the factors that contribute to the cost of housing. For example, if a municipality covers the infrastructure costs for a development, the developer could remove this from the development cost and, in theory, charge less for the lot. Similarly, a municipality could potentially influence the housing market to better meet the needs of the population by encouraging and incentivizing contractors to undertake rehabilitation projects or development on existing infill parcels. While these factors are buried within the costs and values discussed in Section V of this study, the housing demand projections were not modified to address these factors. Personal preferences, which also contribute to housing demand and cost, are discussed in Section V.

a. Land Availability

Limited land availability is sometimes identified as a barrier to new residential construction. While it is beyond the scope of this study to determine the supply of vacant, developable lots in the City, or the vacant, undeveloped property available for housing development, there are some elements of land availability and understanding of development cost that can be explored.

Infill development focuses on vacant parcels within developed areas. These parcels are serviced by utilities and as such maximize the use of existing public infrastructure. By developing these vacant or underutilized parcels, the value increases and the land is used more efficiently. The benefits associated with infill development include energy conservation, community revitalization, cost savings, efficient use of infrastructure, municipal tax benefits, and improved neighborhood stabilization.

Using assessment data, including property class and improved value, it was possible to identify parcels that could potentially be developed for residential uses. These parcels primarily include those currently assessed as residential but without improvements, agricultural land, forest land and other unimproved parcels. It should be noted that a lot could be owned by an adjacent homeowner and used as part of their primary residence making it unavailable for building. Additionally, there may be other constraints, such as environmentally sensitive areas, development restrictions (i.e. conservation easement), landowner willingness to sell, or lack of infrastructure availability, that make development of these parcels not feasible. That said, the data provides a starting point for the City to refine its available lot supply and make policy decisions accordingly.

A map showing potential development areas for the City of Chetek is available in Appendix B. Based on this analysis, there are 59.5 acres within the City that are potentially developable.

b. Land Use Planning and Regulations

Comprehensive Planning is a tool to help guide and coordinate development of the community. Planning for the future gives communities the opportunity to define the way they wish to grow and developing a "vision" and established goals can help reduce many of the problems seen in rural Wisconsin communities including loss of community character, sprawling development and increased infrastructure and maintenance costs. Land use planning, as part of the Comprehensive Plan, also provides a level of certainty to current and potential residents, businesses, landowners and developers.

Adequately planning for future growth can encourage and attract development. A community that has land available for development, and any required zoning entitlements in place, is more likely to attract development than a community that lacks land available and ready for development. The ease of navigating the development review process within a community, along with fees and regulations (zoning, land division, etc.), can also impact development and housing costs.

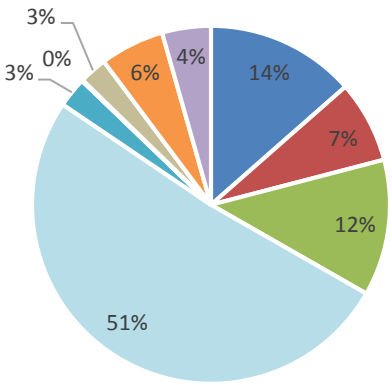
c. Land Development Costs

Another topic that arises when discussing housing is land development cost. Table 13 and Figure 8 show costs from a development in a Midwestern city of approximately 20,000 residents. Development costs vary depending on geography, cost of materials, community fees, and more, but this table provides a snapshot from one development and provides a general breakdown of what factors into the cost of a single-family lot.

Table 13 and Figure 8 Example Lot Costs from Actual Development 2007

Single Family Lot Cost	Cost	%
Utilities	$19,024	51.1%
Land Cost	$5,033	13.5%
Grading	$4,560	12.3%
Engineering	$2,762	7.4%
Financing	$2,164	5.8%
Misc.	$1,641	4.4%
City Costs	$1,021	2.7%
Landscaping	$947	2.5%
Area Assessments	$46	0.1%
Total	$37,198	100%

Source: WCWRPC (from Parkland Village, Faribault, MN)



The cost to acquire the land comprises 13.5% of the cost to develop the lot, while the engineering, grading, infrastructure and other costs make up the vast majority of the cost. These percentages are calculated before the profit is added to the cost of the lot. The availability of utilities, extending them through the development, and grading the site can have a far greater impact on the cost than the cost of acquiring the land.

The costs for infrastructure improvements continue to rise which increases the overall development costs and ultimately influence the cost of housing. Cedar Corporation, using bid tabs from 1998 – 2018 and removing outlier projects, looked at the average cost of street and utility construction in Wisconsin[11]. These costs included street, sidewalk, watermain, storm sewer and sanitary sewer construction, with assumptions made as to the design standards. The cost estimates did not include stormwater pond construction costs, rock excavation, street lighting or utilities of electrical, gas, telecom, etc. Their analysis shows that the average construction cost per foot has increased by 184.70% over the last 20 years. The 1998 total cost estimate for the above improvements was $184.52 per foot, increasing to $525.33 per foot in 2018. Using 330 feet as a typical length of a city block, the total construction cost for these improvements, not including engineering design/construction, was $60,891 in 1998 with an increase to $173,356 in 2018. Ten quarter-acre lots could be developed in the 330' x 330' city block; to cover these basic infrastructure costs the sale of each lot would include a cost of $17,335.

d. Property Taxes

Property tax is an ongoing annual cost that contributes to a homeowners annual housing cost budget. The property tax is the primary tax for local governments – school districts, technical college districts, counties, municipalities (towns, villages, and cities) and any special districts (sanitary or sewerage districts and lake rehab districts). A homeowner's gross property tax bill collects for all applicable taxing districts. The City of Chetek 2018 gross tax levy was comprised of 32.76% municipal tax, 1.42% technical college tax, 8.47% TID tax, 18.38% County tax, and 38.97% K-12 school tax. The 2018 municipal tax base for the City of Chetek was comprised of 73.2% residential, 19.3% commercial, 4.8% manufacturing and 2.8% other.

While higher taxes bring in more revenue to fund local government projects and services, they can also make housing more expensive. Increasing property taxes negatively impact the elderly and those living on fixed incomes who do not have the financial means to pay more for shelter. That said, increasing assessments symbolize a strong housing market, which for current homeowners may not necessarily be viewed as negative.

e. Other Factors Influencing Construction Costs

Beyond land costs and property taxes, there are other factors that influence construction costs.

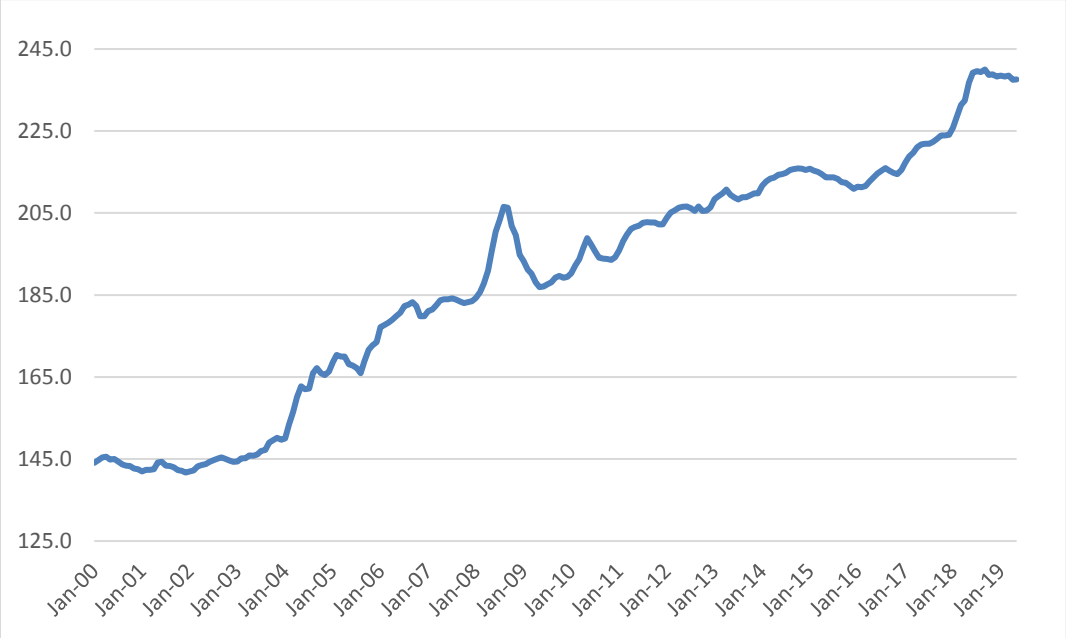
Cost of Materials: The cost of building materials influences the cost of housing. Tariffs imposed on building materials (lumber, steel, aluminum and other building materials) have had a huge impact on construction. A January 2019 article in the Journal Times from Racine, Wisconsin, noted that steel in some cases is up over 20%, aluminum and softwood lumber up over 20% and other alternative materials, such as precast concrete, have gone up in some cases over 10%[12]. The article also noted that according to the Bureau of Economic Analysis, when adjusted for inflation, the cost of softwood lumber more than doubled between September 2015 and April 2018. The U.S. Bureau of Labor Statistic's Producer Price Index for Inputs to

[11] Wisconsin Realtors Association. February 8, 2019. Presentation: Overview of Wisconsin Housing Market. Accessed online at https://www.ehlers-inc.com/wp-content/uploads/2019/02/Hello-Money.pdf.

[12] Rogan, Adam. The Journal Times. January 7, 2019. 'It's too expensive to develop' say developers facing tariffs, labor shortage. Accessed online at https://journaltimes.com/news/local/it-s-too-expensive-to-develop-say-developers-facing-tariffs/article_e4fb086e-50d1-5734-9221-4f508447984b.html.

Residential Construction and Goods shows that prices for building materials are up across the board and continue to trend upwards[13]. The real price of construction inputs has increased by 25% since 2010.

Figure 9 Producer Price Index: Construction Materials



Source: Us Bureau of Labor Statistics

Many builders have been forced to pass these cost increases on to customers, which may price many out of the market for a new home and may cause other impacts in the housing cycle. Existing homeowners in a starter-home who were considering building a 'move-up' home may no longer be able to afford new construction and decide to remain in their existing home. This may slow the transition and opening of current starter homes for other potential homebuyers. Increased prices of materials, coupled with other costs, also make it nearly impossible to build a starter home in the Barron County entry-level price range.

Labor Costs: In addition to the rising cost of building materials, builders are also encountering rising costs for labor due to a shortage of skilled construction tradesmen. This shortage is due in part to retirements of construction workers as well as the 2008 recession when many workers exited the construction trades due to a lack of building activity. The Journal Times reported that according to the U.S. Census Bureau, fewer than half of the construction workers who lost their jobs during the recession had returned to working in construction by 2015[14]. It's becoming more difficult to find workers to fill the job openings; nearly three out of every four contractors reported labor shortages in a 2017 poll conducted by the Association General Contractors of America[15]. This tightening of the labor supply in the construction trades, while a positive for workers who

[13] Federal Reserve Bank of St. Louis Economic Research. May 2019. Producer Price Index by Commodity for Inputs to Industries. Accessed online at https://fred.stlouisfed.org/series/WPUIP2311001.

[14] Rogan, Adam. The Journal Times. January 7, 2019. 'It's too expensive to develop' say developers facing tariffs, labor shortage. Accessed online at https://journaltimes.com/news/local/it-s-too-expensive-to-develop-say-developers-facing-tariffs/article_e4fb086e-50d1-5734-9221-4f508447984b.html.

[15] Ibid.

can jump between different companies for increased wages, requires contractors to bring higher wages which in turn increases construction costs.

Rate of Return: An investor invests in a project, and a developer undertakes a development, with the goal of it being profitable. Risks, including entitlements, construction and market, are reviewed carefully to see whether the project will cash-flow. A feasible and successful project will have specific revenues and levels of return. In addition to the infrastructure costs associated with the development, a developer builds these costs and desired profit rate (often called the developer fee) into the development proforma.

Financing & Closing Costs: Interest rates play a large role in the overall cost of housing and the housing market. As interest rates increase, affordability decreases, as the interest consumes more of the housing budget. Affordability increases as the interest rate decreases. In addition to interest, closing on a home can be seen as a costly endeavor. According to Zillow[16], typically, homebuyers will pay between 2% to 5% of the purchase price of their home in closing fees.

[16] Zillow, Inc. What Are Closing Costs and How Much Are They? Accessed online at https://www.zillow.com/mortgage-learning/closing-costs/.

V. Housing Needs and Analysis

a. Lifecycle Housing Stages

Basic housing requirements of an individual, and household, change over time, which is why it is important to analyze housing conditions to ensure current (and future) supply and demand are balanced. As Kevin McCarthy notes in his 1976 publication *The Household Life Cycle and Housing Choice,* "…housing choices are powerfully conditioned by the demographic configuration of the household, as measured jointly by the marital status and ages of the household heads, the presence of children in the household, and the age of the youngest child. These configurations are denoted here as stages in the household life cycle."[17] Housing preferences and needs change as we move through life and into the next 'cycle'.

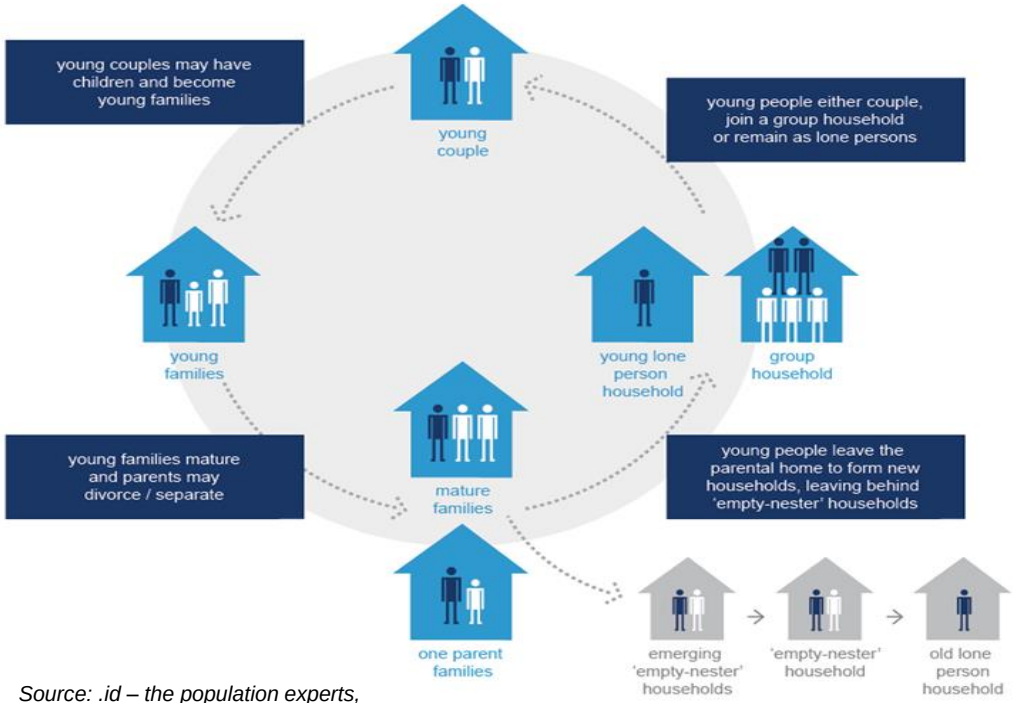
Mooney[18] describes the cycles or stages as the following:

> **Stage 1**: From a child thru [sic] teenage years to adulthood, space needs are growing but relatively small.
>
> **Stage 2**: As a young person (or couple) now on his/her own, recently entered the workforce; income limited; space needs growing but still not large.
>
> **Stage 3**: As a person (or couple) of increasingly greater means; perhaps a growing number of children; space needs are steadily growing; demands on income growing rapidly; excess cash flow limited.
>
> Other Stage 3 types becoming increasingly common: Stage 3 without family; income high, affordability high; needs low but choices many. Stage 3 without spouse; single parent, limited income; need great, affordability low; choices limited.
>
> **Stage 4**: As an empty, or nearly empty nester; career at an earnings peak, demands on income dropping; space needs leveling off or dropping; excess cash flow at an all-time high.
>
> **Stage 5**: As a retired person; income probably fixed and perhaps well below prime earning years; space requirements dropping; financial and physical ability to maintain large home diminishing.
>
> **Stage 6**: As a person of advanced years, perhaps with increasing physical limitations; space needs and maintenance capability further reduced; possible requirement to reside near adult children to allow ongoing assistance.

[17] McCarthy, Kevin F. The Rand Corporation. (January 1976). The Household Life Cycle and Housing Choices. https://www.huduser.gov/portal/Publications/pdf/HUD-000590.pdf

[18] Mooney, J. Michael. Mooney LeSage Group. (October 1991). The Impact of Local Government Regulation on Development of Affordable Housing.

Figure 10 Lifecycle Housing Needs



Source: .id – the population experts,

Understanding the lifecycle stages, while recognizing that not all individuals move through every stage, is important when analyzing a community's housing needs. The benefits to having a diverse housing base that allows an individual to move through all stages within a community, often called "aging in place", are significant in promoting neighborhood stability, a sense of belonging and responsibility for the community and greater community pride.[19]

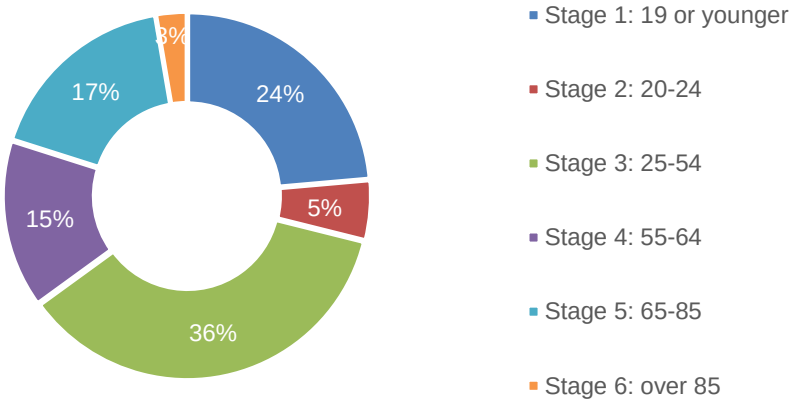
The Lifecycles of Barron County Residents

Age groups can be assigned to the various lifecycle stages to gain a better understanding of the County's population.

Stage	Age Range	Stage	Age Range
Stage 1	19 or younger	**Stage 4**	55-64
Stage 2	20-24	**Stage 5**	65-85
Stage 3	25-54	**Stage 6**	Over 85

[19] Mooney, J. Michael. Mooney LeSage Group. (October 1991). The Impact of Local Government Regulation on Development of Affordable Housing.

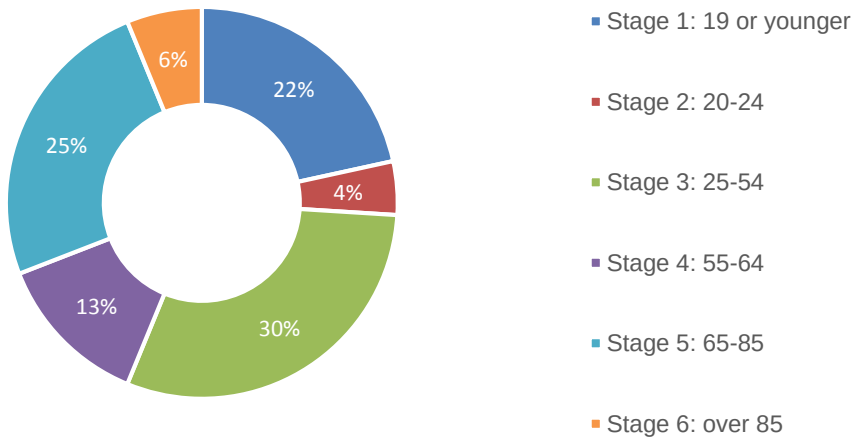
Figure 11 Population by Lifecycle Stage 2016 (Barron County)



Source: U.S. Census Bureau, ACS 2012-2016 5-year estimates

Approximately 36% of Barron County residents, based on age alone, fall within stage 3 of the lifecycle, with 24% in stage 1. This breakdown is consistent with the State's population distribution. A similar breakdown can be done for the County's 2040 population distribution using the Wisconsin Department of Administration population projections.

Figure 12 Population by Lifecycle Stage 2040 Projections (Barron County)



Source: Wisconsin Department of Administration Population Projections

Figure 11 and Figure 12 are based on the age of the population, not the age of householders. Members of a household may fall into multiple stages depending on age. This basic breakdown and categorization of residents into lifecycles provides one way to classify the population. Age is one factor that plays a role in housing needs and preferences; many other factors such as income, marital status, presence of children, and priorities also influence housing decisions. According to the State's 2040 population projections, stage 5 and 6 will continue to grow in the County, reflecting an aging population.

b. Overall Housing Market

This section provides a brief analysis of the City of Chetek's housing mix and how housing rehabilitation and replacement may be influencing the local market.

i. Current Rental to Owner Mix

Table 14 summarizes the current mix of rental vs. owner housing in Barron County and the City of Chetek utilizing the most recent data from the U.S. Census Bureau. This subsection discusses these results with a comparison to related standards or "rules of thumb."

According to the Census definition, a housing unit is a house, an apartment, a mobile home, a group of rooms, a single room occupied as a separate living quarter, or vacant units intended for occupancy as separate living quarters.[23] While this data provides useful insights, it must be used carefully since: it is based on Census definitions, reflects County and City totals, is based on sampling over a five-year average, and can have a large margin of error, especially for smaller communities. Further, this initial analysis does not consider market preferences, such as affordability, location, home size, and housing style, which will be discussed later. For example, while units may be available for sale or rent, the units may not be what the market desires.

The following are some key findings based on this overview of the housing mix:

Table 14 Rental vs. Owner Housing Mix, 2017

	Barron County	City of Chetek
Population	45,358	2,150
Population in Rental Units	10,131	688
Population in Owner Units	34,484	1,462
Population in Group Quarters	743	93
Households, excluding group quarters	19,133	947
Avg. Household Size	2.33	2.3
Renter Avg. Household Size	2.07	2.3
Owner Avg. Household Size	2.42	2.3
Housing Units, excluding seasonal	20,651	1,060
Rental Units	5,397	359
Owner Units	15,254	701
Occupied Units	19,133	947
Renter-Occupied Units	4,886	302
Owner-Occupied Units	14,247	645
Vacant Units for Rent, excludes seasonal	430	57
2017 Rental Vacancy Rate	8%	15.9%
RPC-Adjusted Rental Vacancy Rate	2%-3%	2-3%
RPC-Adjusted Units for Rent	108-162	7-11
Rental Vacancy Rate Standard[20]	5%-7%	5-7%
Vacant Units for Sale, excludes seasonal	252	14
2017 Homeowner Vacancy Rate	1.7%	2.1%
Homeowner Vacancy Rate Standard[21]	2%-2.5%	2-2.5%
% of Overcrowded Units – Renter Occup.	4.0%	3.6%
% of Overcrowded Units – Owner Occup.	1.0%	0.0%
Seasonal & Other Vacant Units[22]	4,041	69

Source: U.S. Census 2013-2017 American Community Survey Estimates

[20] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

[21] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

[22] Includes seasonal, recreational, or occasional use as well as sold and rented, but not occupied and other vacant units that are not currently on the market.

[23] Nursing homes, student housing, transitional shelters, jails, and other group quarters that lack separate living quarters for each household are not included in the housing units by Census definition.

- **The overall housing unit mix appears balanced**– The overall ratio of occupied units of 32% rental units to 68% owner units appears to be generally balanced and consistent with what you might expect for a rural, Midwest community. The County's mix is 27% rental units to 73% owner units.
- **There is a need for more rental units, but the market is complicated.** Based solely on Census data, the table suggests that the City of Chetek rental vacancy rate is 15.9%, excluding seasonal. This greatly contradicts with the input from key informant interviews as summarized in *Barron County Housing Data Report*. Additionally, the margin of error (MOE) associated with the City's vacancy rate is high at +/- 11.4%. WCWRPC suggests that the City's 2017 rental vacancy rate is likely between 2% to 3%, as will be further discussed in Section V.c. WCWRPC's adjusted rental vacancy rate of 2% to 3% is well below the 5% to 7% standard that is generally considered healthy. Based on this standard alone, an additional 11-14 units for rent are currently needed (beyond the currently vacant rental units) for a healthy housing market in the City of Chetek.
- **There is a very limited supply of housing units available for purchase.** The 2017 homeowner vacancy rate for housing units for sale was 2.1%, which is within the 2%-2.5% rate that is considered healthy. Based on this standard, an additional 0-4 units for sale could be needed (beyond the currently vacant units for sale) for a healthy housing market in Chetek. Keep in mind that this vacancy rate will be higher if the units on the market are not what the market wants or can afford. Subsection V.d. will further explore the factors contributing to this lack of market supply and other homeowner preferences.
- **Around 11 renter-occupied units meet the Federal definition of overcrowded with 1.01 or more persons/room.** Overall, the average household size of rental units (2.3) is the same as that of homeowner units (2.3). The City's percentage of overcrowded rental units (3.6%) is lower than the County's rate of 4%, but is higher than the Wisconsin rate of 3.1%, while

Using Vacancy Rate to estimate Current Housing Need

Many housing studies only project future housing demand based on household size and growth trends, but do not quantity existing unit needs. Estimating the current gap between housing supply and demand is challenging. Overcrowding statistics and housing waiting lists can provide some insights into demand. But, other than the homeless, for which reliable data is limited, everyone currently has a place to live. Surveys can be performed, but such insights are not without biases. And interviews can provide supplemental anecdotal insights.

Due to such challenges, comparing existing vacancy rates to an accepted vacancy rate standard provides an empirical-approach to help quantify existing housing needs.

Vacancy rate standards are frequently used to evaluate the health and efficiency of a community's housing market. For example, an Iowa State University Study (Jerry Knox, Housing Needs Assessment, 1995) uses a 4% vacancy rate standard for the overall market. As explained in this section, this study uses standards for rental and owner housing suggested by Richard Florida (footnoted previously), which WCWRPC adjusted based on interviews and other considerations.

The vacancy rate for a healthy housing market provides an adequate supply and variety of housing choices, including for residents and those who may want to move to the community. A healthy vacancy rate allows renters and buyers to make housing choices that fit their individual needs and preferences. And a healthy rate can provide flexibility to accommodate other market factors. Vacancy rates are also tied to affordability; a low vacancy rate can contribute to an escalation of housing costs beyond the affordable price point of a household.

the City's percentage of overcrowded owner-occupied units (0%) is lower than the County and State percentages (1%).

- **Approximately 3.8% of the total housing stock (42 units in 2017) is not currently for sale or rent, and is not being used for seasonal, recreational, or temporary habitation.** These "other vacant" housing units tend to be older homes and are not being lived in for a variety of reasons, such as: the owner is residing elsewhere but does not want to sell, the unit is being used for storage, the unit is being renovated, or the unit is being foreclosed upon or held for the settlement of an estate. Given that they are not currently for sale or rent, these owner units are not included in the vacancy rates in the previous table. Like national trends, the percentage of "other vacant" housing units in Barron County has increased since 2010 (1.8% in 2010 vs. 3.5% in 2017). Interestingly, the percentage has decreased slightly in the City of Chetek (5.5% in 2010 vs. 3.8% in 2017)

ii. Considering Housing Rehabilitation and Replacement

The renovation, remodeling, and rehabilitation of existing homes is an important tool to maintain the existing housing stock. A 2018 National Association of Homebuilder report from 2018 found "that because many homes are growing older, and new construction is not keeping up with demand, it has caused a surge in the remodeling market… And as home prices continue to rise, many homeowners also turn to home improvement as an alternative to moving."[24] In fact, a number of online articles suggest that while new construction lags behind pre-recession level, the United States is experiencing a remodeling "boom", including a surge in the improvement of rental properties. In 2017, U.S. home flipping increased to an 11-year high.[25] And as home prices rise, the equity of homeowners increases, allowing them to undertake larger remodeling projects. A local contractor in Barron County validated this stating he has seen more remodeling with people investing in their home with plans to stay. With an aging population, improved accessibility is also influencing these trends, with over 50% of all improvement spending occurring in households of age 55 and over. However, when existing housing can no longer meet the needs of the occupants and renovations alone cannot address units that are functionally or physically obsolete, new housing will be required to meet replacement housing needs.

Estimating housing rehabilitation and replacement (R&R) potential or needs is difficult, given that Barron County and all of its communities do not have a detailed inventory of structural condition data for each home. This study uses the following indicators for insight into housing R&R in Barron County:

- Age of Structure – Age of structure is the most commonly used indicator for evaluating R&R potential. Older homes were built to different standards, often using different materials than contemporary construction, making them more vulnerable to deterioration, if not adequately maintained. According to the 2016 ACS data, 19.2% of the housing structures in the City were built in 1939 or earlier, compared to 21% in the County and 20% for the State of Wisconsin. At a minimum of 80-years old or older, such

[24] Ramirez, Kelly. "Housing Stock Age Shows Desperate Need for New Construction" www.housingwire.com. August 10, 2018.

[25] ATTOM Data Solutions. "U.S. Home Flipping Increases to 11-Year High in 2017 with More than 200,000 Homes Flipped for Second Straight Year". https://www.attomdata.com/news/home-flipping/2017-u-s-home-flipping-report/. March 7, 2018.

structures could become physically or structurally obsolete and may require replacement. A few points to consider regarding these structures from 1939 or older:

- 91% of these older units in the City were single-family structures.
- 72% of these older units in the City were owner-occupied; 28% were renter-occupied.

- Value of Residential Improvements – Value of residential structures is a second factor that can be used to identify dwellings potentially in need of rehabilitation or in a condition that is beyond repair. A low improvement value alone does not signify the need for rehabilitation or repair, but can help identify those structures when coupled with age and condition.
    - In reviewing the 2018 City of Chetek residential assessed properties (single-family or two-family residential with no other assessment classification), 59 of the 1,053 residential assessed properties, or 5.6%, have an improved value of $10,000 to $25,000.
    - It is possible that some of the improvements on these properties are accessory buildings, such as a detached garage, with no residential structure. The $10,000 cut-off was used in an attempt to exclude most of these structures. Further, it is possible that some of the properties are undervalued.
- Residential Condemnations, Razes, and Water Shutoffs – Statistics regarding condemnations, razes, and water shutoffs may indicate deteriorating housing conditions. City of Chetek officials noted that there were 19 residential units razed between 2010 and 2018. From 2010-2018 there were 12 residential water shutoffs longer than 6 months; the primary reasons for these included vacant homes and units condemned or temporarily offline due to remodeling projects.
- Building Permits – Building permit data was provided by City officials which indicated there were 23 new residential units constructed between 2010 and 2016.

The Housing Market Area

A housing market area is a geographical area defined by household demand and preferences for housing; it often reflects the connection between places where people live and work. The housing market does not stop at municipal boundaries. A community's housing supply and demand is influenced by what is occurring around them.

Given that the City of Chetek is part of larger Barron County housing market, this study looks not only at the City data but also identifies county-wide trends.

c. Current Rental Market

i. Rental Market Supply Trends

As shown previously in Table 14, the U.S. Census estimated that there were 359 rental units (non-seasonal) in the City of Chetek in 2017. Of these, 57 units were available for rent giving the City a 15.9% rental vacancy rate. After considering the rental market supply factors below, WCWRPC estimated that the 2017 rental vacancy rate is likely between 2% to 3% with an estimated 7-11 vacant units, if assisted-living and similar settings are excluded.

- What the U.S. Census Bureau defines as a rental unit is rather broad and includes all types of rental housing situations, including assisted living facilities, mixed-use structures, subsidized rental housing, and individuals renting living space within an existing home.

Table 15 provides rental market trends for the City of Chetek as well as Barron County.

Table 15 Rental Market Supply Trends, 2017

	Barron County	City of Chetek
Distribution of Rental Structure Types		
Single Family Detached	32%	43%
Single Family Attached	8%	5%
Duplex	18%	10%
3-4 Unit Structure	13%	20%
5+ Unit Structure	26%	21%
Mobile Home	4%	1%
Rental Unit Characteristics		
1 Bedroom	20%	37%
2 Bedrooms	46%	23%
Median Age of Structure	1976	1977
Median Move-In Year	2012	2012
Renter Characteristics		
Single-Person Households Renting	42%	48%
Spend >30% of Income on Rent	42%	32%
Median Household Income (Renters)	$ 29,596	$ 29,423
Median Household Income (All Residents)	$ 49,257	$ 48,277
Percent of Householders in Age Group Renting		
Under age 25	66%	57%
25 - 34	36%	49%
35-54	23%	28%
55-64	15%	24%
65-85	23%	18%
85 and over	40%	54%
35 - 64	20%	26%

Source: U.S. Census 2013-2017 American Community Survey Estimates

- While, 92.5% of Barron County renter-occupied housing units in the 2016 Census had a householder who identified as being White, households of other races and ethnicities were more likely to be renters:

- 95% of the County's 107 Black or African American households were renters. All Black or African American households had an average household size of 4.26 persons.
- 72% of the County's 123 Asian households were in renter-occupied housing. All Asian households had an average household size of 1.81 persons.
- 54% of the County's 114 American Indian or Alaska Native households were renters. All American Indian or Alaska Native households had an average household size of 2.37 persons.
- 59% of the County's 288 households identifying as being Hispanic or Latino ethnicity were renters. All Hispanic or Latino households had an average household size of 3.31 persons.
- In comparison, approximately 25% of households identifying as White alone were renters in 2016. The average household size of White-alone households was 2.34.

- Assisted living facility units represent just less than 6.1% of the City of Chetek's rental housing stock. The Census-reported rental units for the City include 22 units within three State-licensed assisted living facilities as of May 2019. As previously discussed in Section III, assisted living facilities include community-based residential facilities (none in Chetek), adult family homes (2 with total of 8 beds), and residential care apartment complexes (1 with 14 units). The facilities in the City of Chetek make up 3.9% of the total Assisted Living facilities within Barron County. With the aging population, demand for these facilities has been increasing. Nursing homes are not included in the above numbers; the City of Chetek has one licensed nursing home with 97 beds.
- The following common themes regarding the Barron County rental market were expressed during interviews with area realtors, development businesses, and other key informants:
  - There is need for more rental units in general, especially larger units with 3-4 bedrooms.
  - Rents for existing units have been increasing, especially with changes in ownership.
  - One real estate contact noted that the Census numbers may also include "short-term rentals" of homes that are on the "for sale market." In short, the Census definition is not limited to permanent, market-rate rental housing.
  - In some communities, there has been some opposition to the development of new rental units among some existing residents. Some community members do not want more rental units in their community.
- A search of rental listings at Apartments.com, Zillow.com, and Trulia.com in July 2019 produced no results for the City of Chetek. A similar search in May 2019 confirmed the lack of available market-rate rental units in the County. Except for a newer apartment complex in Rice Lake, there were less than ten units listed.
- As previously noted, the Census-estimates the City of Chetek rental vacancy rate to be 15.9%. In response to this high rate, WCWRPC conducted additional interviews with contacts in the City for insights. These interviews further confirmed WCWRPC's concerns with the 15.9% Census vacancy rate. For example, one interview stated that there are no units available for rent in the City of Chetek. One realtor stated that there is

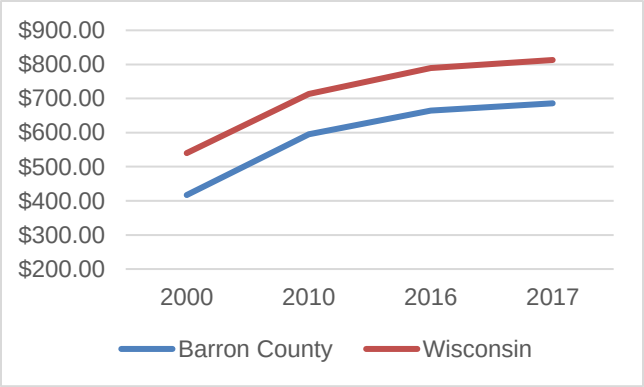
a real need for additional rental units; over the last two years his office receives at least two inquiries a week for rentals and rental units are not vacant for more than a week.

- As summarized in Section 3 d., Barron County has approximately 958 low-to-moderate income housing units managed by a mix of private, non-profit, and municipal organizations. While current data is not available for all of these units, it is estimated that about 5% of these units are market-rate, while the remaining units are subsidized for income-eligible households. Current vacancies among these LMI rental units are very low, with most facilities having a waiting list. For example, a recent opening for a housing authority unit in the City of Barron had sixty applicants. As previously mentioned, the Barron County Housing Authority has estimated that there are at least 1,500 on the waiting list for subsidized housing units, though some names may be duplicated on multiple lists and some of these households may currently reside in subsidized housing elsewhere in the County but are interested in moving for various reasons.
- As mentioned previously, the ACS data is a five-year average estimate and is not solely based on what occurred in 2017. For example, the 2012-2016 ACS data suggested Barron County had a 10% rental vacancy rate. In 2008, prior to the "Great Recession" and housing market collapse, Barron County's rental vacancy rate was 3% with only 153 units available for rent. Further, the Census's vacancy rate for 2017 had a large margin of error. This is also true of the ACS data at the community level, which tends to have larger margins of error than County level data. That said, it is the best source of quantitative data, and is analyzed in conjunction with interview and workforce survey data.

ii. Rental Cost Trends

Census data and rental listings from Zillow.com and Trulia.com, as well as community interviews, were used to obtain a better understanding of rental costs. The median gross rents within the City have increased since 2010. Per the 2013-2017 ACS Census data, the median gross rent in the City was $683 while that of the County was $686. Similar to the County, the majority of City of Chetek renters are paying between $350 and $649 for monthly contract rent.

Figure 13 Median Gross Rent



Source: U.S. Census, Decennial & ACS 5-Year Estimates

Rental listings on Zillow and Trulia as of May 2019 showed very few units available for rent in the County; one 3-bedroom townhome was listed for rent in Turtle Lake with a rental cost of $750/month. Other units listed for rent were all located in Rice Lake with two units in the $800/month range and new units at Moon Lake Estates ranging from $865+ for a 1-bedroom, $1075+ for a 2-bedroom and $1,115 + for a 3-bedroom. While the 2013-2017 ACS data provides a vacancy rate of 8% for the County, the lack of online listings indicates a much lower vacancy rate, which is consistent with what was heard in community interviews as discussed previously. As previously noted, a similar search for rental units in the City of Chetek did not identify any available units for rent.

It is notable that the ACS Census average rental rate of $686 in the County is significantly lower than the advertised listings above. This is likely due to three primary factors: (1) the Census rate is based on a 5-year average and rental prices have been increasing; (2) the Census rate includes subsidized rental units for income-eligible households, while the previous listings were market rates; and (3) those rental units that are available, or that are advertised on Zillow and Trulia, are at the high end of the rental price range while the lower cost rentals are occupied. The most recent ACS Census data is also 2013-2017; the housing market, including rental costs, has changed in the last few years with prices continuing to rise.

iii. Rental Affordability Analysis & Price Points

While the individual financial situation of each household varies, this analysis is based on the Federal affordability standard that households should not pay more than 30% of their income (before taxes) on housing costs, regardless of income. In other words, a household that is paying more than 30% of their income on housing costs is considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Cost-burdened households also have less discretionary income to help support the overall local economy.

Housing costs for renters = rent paid + any utilities + renter's insurance
This is sometimes called the gross rent.

It was noted previously in the background section that 62% of all jobs in Wisconsin pay below $20/hours and 32% pay $20-$40/hour. Consider the following:

- At $15 - $20/hour a household could afford $780 - $1,040 in monthly housing costs without being cost-burdened. Many of the jobs in Barron County fall within this hourly pay range.
- At $20 - $30/hour a household could afford $1,040 - $1,560 in monthly housing costs without being cost-burdened.
- Barron County had a household median income in 2016 of $46,863 (or about $22.53/hour).
- In 2016, 35% of City of Chetek renter households were cost-burdened and paid 30% or more of their household income on housing costs.
- From 2000 to 2016 the City of Chetek median gross rent increased 47% while the median renter income increased 51%. From 2000 to 2016, Barron County median contract rent increased 52%, while median renter income only increased 36%. The average household cannot afford the same level of rental housing than they did two decades ago. In comparison, Wisconsin's median contract rent value increased 40% and median renter income only increased by 15%.

To explore the current supply of rental housing relative to affordability, Table 16 shows the households by income range and the current rental housing units that fall within the corresponding affordable renter range. This approach assumes that a healthy rental market mix will have a supply of rental units at certain affordable renter ranges (or price points) that are near or equal to the number of households within the respective household income ranges.

Table 16 Renter-Occupied Housing Affordability by Monthly Contract Rent, 2016 (City of Chetek)

Household Income Ranges	Number of Households	% of Renter Households	Affordable Renter Range *(price point)*	Number of Rental Units	Balance
Less than $10,000	17	4.80%	$0-$199	27	10
$10,000 to $14,999	65	18.20%	$200-$299	58	-7
$15,000 to $24,999	107	30.00%	$300-$549	127	20
$25,000 to $34,999	48	13.40%	$550-$749	124	76
$35,000 to $49,999	65	18.20%	$750-$999	9	-56
$50,000 to $74,999	38	10.60%	$1,000-$1,499	12	-26
$75,000 to $99,999	10	2.80%	$1,500-$1,999	0	-10
$100,000 to $149,999	7	2.00%	$2,000-$2,499	0	-7
$150,000 or more	0	0.00%	$3,000 to $3,499	0	0

Source: U.S. Census 2012-2016 ACS 5-Year Estimates

Methodology Notes:

i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.

ii. The above includes some rental units with zero cash rent.

iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

When considering Table 16, it is important to understand that the balance does not necessarily represent a rental market surplus or deficit for each price point. The balance is simply the difference between the number of households and number of rental units for each income range or price point. The balance suggests how the City's existing rental units might be better distributed based on household income and monthly contract rent price points; the total number of units does not change. A negative balance suggests that households are paying more or less than their price point for their housing; these households may be interested in housing at their price point should it become available. Given the City's low vacancy rate (when adjusting to account for the high margin of error associated with the City), a positive balance suggests that households from other income ranges are moving up or down from outside their own corresponding to this price point.

Table 16 provides the following insights:

- The rental market appears balanced with regards to cost and affordability. There are 82 renting households making less than $15,000 and 85 units available at these price points. The balance of 3 suggests that there are units in the City that provide an affordable price point for these lower income households. That said, interviews and waiting lists for subsidized units in the County suggests that there is a continued need for more affordable rental housing. Additionally, it is possible that the units that are affordable are not sufficiently meeting the needs or desires of households within the Community or are being occupied by households with higher income ranges.
- Similar to the County, the City of Chetek's primary pool of rental housing is at the $300-$749 price point and is being relied upon by many renters from other income ranges. About 70% of all rental units in the City fall within the $300-$749 price range. Given the very low rental vacancy rates discussed previously, this further reinforces that a number

of lower-income households are likely spending more on housing costs than they can afford. It also means that the City may have many renting households that could potentially afford to be paying more for their housing. However, actual market rates are not solely based on income and numerous factors influence rental rates and what an individual household can afford, such as location, the quality and characteristics of the rental units, local cost of living, property maintenance costs, and unit demand.

- The balance is negative for household income ranges of $35,000 and over. While 33.6% of all rental households fall into the $35,000+ income ranges, only 5.9% of units fall within those affordability ranges. This creates challenges and opportunities:
    - This unbalanced mix of income vs. price point places pressure on lower-income groups as the rental units that may be affordable for them are absorbed by other households who may have the ability to pay more for rent. As a result, the lower-income groups may be displaced into other price point ranges or undesired housing situations (e.g., staying with friends/family, overcrowding, temporary housing, moving further from services or places of employment).
    - While having low rental prices can be a positive in attracting workforce, it is not known if the City's relatively "higher-income" renters have shifted to the lower price points out of necessity (i.e., limited supply of desired units at their own price point close to employment) or for other reasons. This balance deficit does suggest that there may be opportunities for additional rental units at these higher price points. Based on the rent cost trends in the previous subsection, the market does appear to be adjusting to this opportunity.
    - Many of these "higher-income" households may be interested in purchasing a home. These higher-income renters have income ranges where they could possibly afford a house but there may be a lack of houses in their affordability range or lack of homes for sale with the characteristics they desire (e.g., size, style, location). In the interim, some of these households may be residing in rental housing below their price point as a cost-saving measure in anticipation of buying a home in the future. In fact, 83% of renters responding the Barron County Workforce Survey, regardless of their household income, hoped to own a home within the next five years! 94% of respondents working in Chetek hope to own their own home in the next 5 years.

iv. Other Rental Market Preferences

While renters account for approximately 27% in Barron County, they make up about 32% of households in the City of Chetek. Renters vary widely in age, relationship status, race, and income levels, leading to some variability in rental housing preferences. In national studies, renters are more likely to be single, younger, and lower income.[26] Over 52% of renters are age 18-34, while 12% are age 67 or higher. About 65% of renters are single. Educationally, 51% have a high school diploma or less, 30% have some college, and 17% are college graduates or higher. Rental rates are higher in urbanized areas but are overall lower in the Midwest than nationally.

[26] Belden Russonello Strategists, Inc. 2013. American's views on their communities, housing, and transportation: analysis of a national survey of 1,202 adults. Urban Land Institute.

Renters tend to be more mobile than homeowners, with 60-62% having moved in the past five years or planning to move in the next five years. Of those planning to move, the vast majority (68% nationally) plan to move into homeownership of a single-family home. Comparatively, 83% for renters surveyed in the Barron County Workforce Housing Survey detailed below hoped to own a home within five years. This suggests that the majority of renters in Barron County view renting as temporary, rather than a long-term housing preference. In a national survey, 37% of renters are specifically renting temporarily, with the remining renting for reasons of affordability (or inability to afford a home), convenience, and amenities offered by their place of residence.[27]

A 2013 survey[28] looked at how long various age groups planned to stay in their current rental. Those likely to stay the longest (4 or more years) were age 55 and up. Just 2% of those age 18-34 planned to stay in their rental for four or more years. In terms of community, renters rank neighborhood safety as a primary concern. High quality local public schools are also highly desired, followed by walkability, distance to school or work, and distance to medical care. Sixty percent of renters prefer to live within mixed-use developments that include a mix of residential, shopping, recreation, utilities, and other more.

Regarding rental-specific amenities, a 2017 survey of over 270,000 individuals asked renters to rank amenities they *would not consider renting a unit without*.[29] Those of most importance included air conditioning (92% of respondents would not rent without), dishwasher (86%), washer/dryer in unit (77%), high-speed internet (63%), and soundproof walls (53%). Another amenity that may be a sign of the times is the desire for secure storage for parcel deliveries; 47% of renters receive three or more packages per month and 57% of renters are highly interested in secure package storage. Over 75% of renters indicated that online reviews of rental properties were of great value when evaluating rental options.

A recent study of 2018 Google searches provides an additional window into what renters are looking for when making a rental decision.[30] The following were the most popular rental-related searches:

Cheap apartments	25% of all searches
Studios	23.8%
1-bedroom apartments	10.5%
2-bedroom apartments	9.5%
3-bedroom apartments	7.5%
Luxury	7%

And a 2018 Apartments.com report[31] listed “outdoor community living” as the top amenity renters will care about in 2019 with “balcony space”, “dog friendly”, and “indoor relaxation” among their top search terms. 68% of renters searching on Apartments.com only search for one- or two-bedroom apartments. Smart apartments and environmentally friendly apartment buildings are becoming increasingly important. These national trends are important to consider, especially when attempting to attract younger households and potential workers from outside Barron County.

[27] National Multifamily Housing Council. 2017. 2017 NMHC/Kingsley Renter Preferences Report.

[28] Erickson Research. 2013. Preferences of today’s renters.

[29] National Multifamily Housing Council. 2017. 2017 NMHC/Kingsley Renter Preferences Report.

[30] Lane, Ben. “Here’s what renters are really looking for in their next apartment” www.housingwire.com. December 19, 2018.

[31] Ibid.

The 2019 Barron County Workforce Housing Survey provides some additional insights into likely renter preferences for adults working in the County[32]:

- As one might expect, the renters are younger, have smaller households, live in homes with fewer bedrooms, and have lower household incomes.
- Being near friends/family, housing costs, and being near job were the top reasons survey respondents choose to live where they do. Compared to homeowners, renters were less influenced by property taxes, aesthetics/beauty, the quality of the neighborhood, quality of schools, and recreational opportunities.
- Renters, compared to homeowners, were significantly more concerned about the cost of buying a home and rent costs. 12% stated that access to financial assistance for housing costs and 12% stated the having no or low maintenance were among their top three factors when making a housing decision.
- Renters were also more concerned about high cost of living and the lack of rental housing. 42% stated that the lack of rental housing was one of the major issues facing their community.
- Compared to homeowners, renters were significantly less satisfied with their current housing size, condition, and affordability. Higher proportions stated that they have not been able to find their preferred housing at an affordable price and would move if they found such housing.
- Renters were also much less satisfied with their housing location and neighborhood.
    - 26% of renters couldn't find their desired housing elsewhere.
    - Only 25% of renters lived in the community in which they work; 75% said they would consider moving to the community in which they work if they could find the housing they desire.
    - 47% of renters stated that living in the country and 25% stated that having a large lot or property were among their top three most important factors when making a housing decision. However, these percentages were significantly higher (more important) among homeowners who responded.
- 83% of renters hoped to own their own home within five years, with the following preferred housing types:
    - Larger single-family home - 65%
    - Starter home – 25%
    - Duplex – 3%
    - Apartment – 3%
    - Townhome – 2%
    - Senior housing – 1%
- 50% of all survey respondents stated that the "ability to own my home, not rent" and 49% stated that having a "garage/enclosed parking" were among their top three

[32] It must be kept in mind that this survey was limited to employees at thirty of the County's largest employers that agreed to participate. Renters were slightly underrepresented in the survey (17% of respondents) compared to the County's overall renter vs. owner mix. While it cannot be definitively stated how well this data represents all Barron County workers, the large number of completed surveys and analysis of participant demographics suggests that the results may represent the opinions of working adults in the County fairly well.

preferences when making a housing decision. Further, 56% desired a country lifestyle (not a traditional neighborhood) and 41% desired a larger lot or property. On the flip side, less than 15% selected municipal services, walking/biking distances to schools and shopping, and a more traditional neighborhood among their top three.

- Only 27% of Chetek workers who responded to the Barron County Workforce Survey strongly agreed that their current housing location is satisfactory and 27% strongly agreed that their neighborhood is satisfactory – these rates are lower in Chetek than in other communities in the County.

In summary, affordability is the key housing factor for the renters. Efficiencies/studios and 1- or 2-bedroom units will continue to dominate the rental market, though there appears to be some unmet demand for larger units. Renters are more mobile with the majority viewing their rental situation as temporary. Renters tend to be less satisfied with their current housing, more likely to live outside the community in which they work and were more open to moving if they could find the affordable housing they desire. The data also suggests that amenities and the "experience" (e.g., air conditioning, pet friendly, broadband, balcony, a common area to socialize) are increasingly important to renters, especially among the younger generations.

The Barron County Workforce Survey suggests that a strong majority of renters would prefer to own their homes, with a preference for starter homes or larger single-family homes. The data also suggests that renters are more open to different types, styles, and locations of housing, perhaps due to their younger ages, though larger single-family homes, starter homes, and a "country lifestyle" still have the greatest demand. However, in order to achieve their individual housing goals, renters are more likely to require financial assistance.

While 42% of Chetek employees who responded to the survey also live in Chetek, more than a quarter more would move to the City if they could find the housing they need. This presents an opportunity for the City to capture some of the employees to become City residents.

d. Current Home Ownership Market

i. Owner Market Supply Trends

As shown previously in Table 14, the U.S. Census estimated that there were 701 owner housing units (non-rental, non-seasonal) in the City of Chetek in 2017. There were 14 units available for sale, giving the City a 2.1% homeowner vacancy rate. A healthy housing market will have 2% to 2.5% of its housing units for sale; the City's owner vacancy rate is within this healthy range. Based on this 2%-2.5% homeowner vacancy rate standard alone, a maximum of four additional units for sale could be added in the City to increase the vacancy to the higher healthy range level. However, this estimate does not fully account for a number of factors, most notably:

- There is a potentially a high demand for home purchases among the City's renters as discussed previously.
- The current owner demand is offset somewhat by the net increase of owner units entering the market since the 2017 Census. The City of Chetek reported that building permits were issued for 8 single-family units in 2017 and 2018; however, data on units entering or leaving the market since 2017 is not readily available.

The U.S. Census data in Section III and the *Barron County Housing Data Report* provide key insights regarding the current home ownership market.

Table 17 Ownership Market Supply Trends, 2017

	Barron County	City of Chetek
Distribution of Structure Types		
Single Family Detached*	91%	91%
Mobile Home	7%	3%
Structure Characteristics		
2 Bedroom	23%	31%
3 Bedrooms	48%	46%
4 or more bedrooms	26%	15%
Median Age of Structure	1975	1970
Median Move-In Year	2002	2004
Owner Characteristics		
Single-Person Households	58%	52%
Married Households	89%	76%
Median Household Income (Homeowners)	$ 58,540	$ 56,979
Median Household Income (All Residents)	$ 49,257	$ 48,277
Percent of Householders in Age Group Who Own Their Home		
Under age 25	34%	43%
25 - 34	64%	51%
35-54	77%	73%
55-64	85%	76%
65-85	77%	82%
85 and over	60%	46%

Source: U.S. Census 2013-2017 American Community Survey Estimates
** Includes duplexes if there is a subdividing property line between the units.*

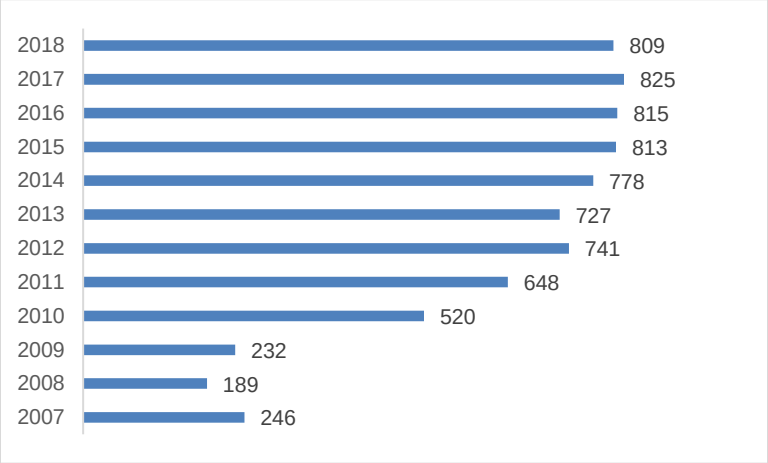
The above Census data was confirmed through key informant interviews of Barron County realtors, developers, government officials, and housing providers as summarized in the *Barron County Housing Data Report*. These interviews provided the following additional insights into the Barron County home ownership market:

- The greatest need in the County is for more starter homes. A price range of $100,000 to $150,000 was specifically mentioned. Adding such affordable homes could "free up" rental units for the very tight rental market.
- Additional "move-up" homes are also needed. These are mid-range homes for households looking to grow out of a starter home and, possibly, households looking to downsize. This would also help to "free up" starter homes.
- Additional owner-occupied senior housing options are needed for independent and active seniors. Smaller units with low maintenance, such as a garden-style condo, was one mentioned option. A location close to services and the ability to age-in-place are important factors.
- More programs are needed to help upgrade the existing housing stock. In particular, younger homebuyers may have the income to purchase a home, but lack funding for necessary repairs or upgrades.

Home sales in Barron County over the last 11 years parallels that of northwest Wisconsin and the State as a whole. As shown in Figure 14, Barron County sales were very low during the

Great Recession years (2007-2009) and really didn't rebound until later in 2011. Over the last four years, an average of 816 homes sold in Barron County per year. As of May 2019, initial data indicated that that median sale price and sales are sitting slightly higher than the same time period in 2018

Figure 14 Barron County Annual Total Home Sales



Source: Wisconsin Realtors Association

The Wisconsin section of the Midwest Housing Market Outlook Report prepared, by ReMax in December 2018, provides some additional key insights that are influencing the region's housing market[33]:

- The average days on the market decreased from 85 days in 2017 to 75 days.
- Tight inventories and higher prices have been caused by factors such as:
  - Sellers are not willing to sell out of fear of not being able to find a home within their budget.
  - Millennials are beginning to buy homes.
  - Large employers are expanding their workforce.
  - Material and labor costs are rising.
- Home builders are building more homes, but are not able to keep up with demand.
- Buyers, particularly first-time buyers, are finding it a challenge to build a home in their price range. Purchasing an existing home may be the best option for many homebuyers in 2019.
- Buyer demand may cool if interest rates increase. In December 2016, the Federal Funds Rate was 0.41%, which has risen to 2.4% as of June 2019, which can impact inflation and housing construction costs. However, the 30-year Fixed Rate Mortgage rate decreased from 4.32% to 3.73% during the same period.

As of July 1, 2019, Trulia.com had 319 residential for sale listings for Barron County; Zillow.com had 329 homes for sale. The highest concentrations of these listed homes were in the Rice

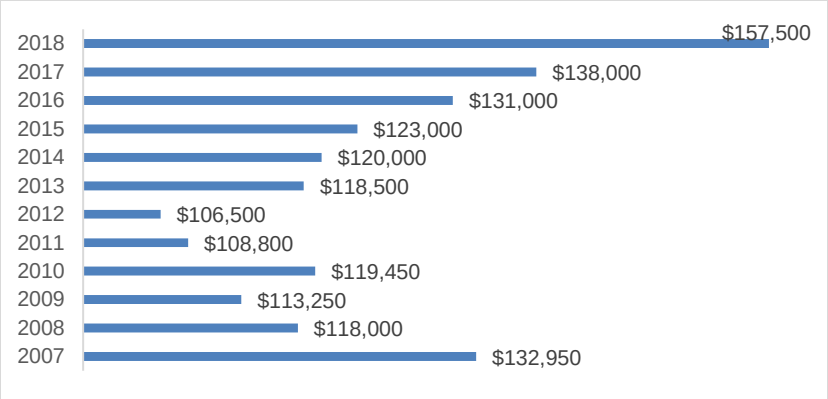
[33] ReMax. Midwest Housing Market Outlook Report – Wisconsin. http://download.remaxintegra.com/Midwest/REMAXReports/2018HMO/MidWest%20Housing%20Market%20Outlook%20Report_SM.pdf#100049848 December 2018.

Lake and Chetek areas (surrounding towns) or near other lakes, suggesting that a substantial number of these homes have been for seasonal/recreational use in the past. This would be consistent with the Census-based for sale vacancy estimate of 252, which excluded seasonal units.

ii. Owner Cost Trends

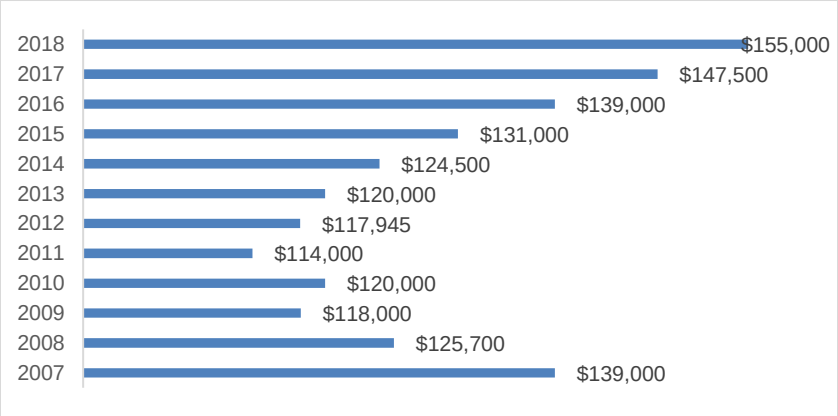
Sales data and median sale price data for single-family homes were reviewed to better understand the costs and sales trends of housing in Barron County. The median sales trends for Barron County and northern Wisconsin. Sales prices in Barron County have risen significantly in the last three years. The median sale price in the County increased 20%, compared to 11.5% in the Northern Wisconsin region from 2016 to 2018. This jump in 2018 Barron County prices vs. the region suggests that the County's prices may be "catching-up" to regional averages after historically lagging behind. Section IV.b. includes a brief discussion of the factors influencing housing development costs.

Figure 15Barron County Median Sale Price



Source: Wisconsin Realtors Association

Figure 16 Northern Wisconsin Median Sale Price



Source: Wisconsin Realtors Association for its northern Wisconsin region

iii. Owner Affordability Analysis & Price Points

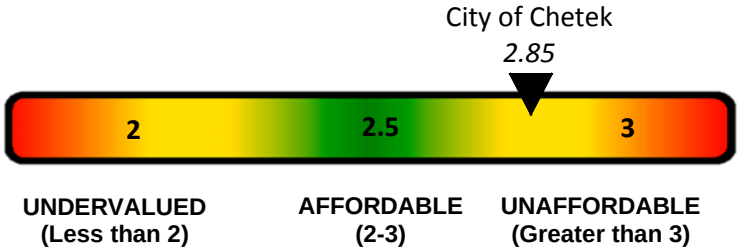
While the individual financial situation of each household varies, this analysis is based on the Federal affordability standard that households should not pay more than 30% of their income (before taxes) on housing costs, regardless of income. In other words, a household that is paying more than 30% of their income on housing costs is considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Cost-burdened households also have less discretionary income to help support the overall local economy.

Housing costs for owners =
mortgage payments + real estate taxes + home insurance + utilities

It was noted previously in the background section that 62% of all jobs in Wisconsin pay below $20/hours and 32% pay $20-$40/hour. Consider the following:

- At $15 - $20/hour a household could afford $780 - $1,040 in monthly housing costs without being cost-burdened. Many of the jobs in Barron County fall within this hourly pay range.
- At $20 - $30/hour a household could afford $1,040 - $1,560 in monthly housing costs without being cost-burdened.
- In 2016, 31.2% of City of Chetek, compared with 30.4% of Barron County, owner households with a mortgage were cost-burdened and paid 30% or more of their household income on housing costs.
- From 2000 to 2016, City of Chetek median home values increased 50% while median owner income increased by 37%. Barron County median home values increased 81%, while median owner income only increased 33%. In comparison, Wisconsin median home value increased 52% and median owner income increased by 32%. While the average household in the County cannot afford the same level of housing that they did two decades ago, the data shows that the average household in the City can afford the same level of housing.

One quick way to assess housing affordability within the owner market is to compare a community's median value of owner-occupied homes to median household income. Housing is considered affordable if this ratio is between 2 and 3. If the ratio is 2 or less, the housing is considered to be undervalued (i.e., homes are valued at less what the average household can afford). If a community's ratio is 3 or greater, the housing stock is considered to be unaffordable. In 2016, the City of Chetek's ratio was **2.85**, indicating that the median house is unaffordable for the median household income. Barron County's ratio was 3.01, indicating that the median house is unaffordable for the median household income.



To more fully explore the current supply of owner-occupied housing relative to affordability, Table 18 shows the City of Chetek's households by income range and the number of owner housing units that fall within that range. This approach assumes that a healthy homeownership

market mix will have a supply of owner units at certain affordable cost ranges (or price points) that are near or equal to the number of households within the respective household income ranges.

Table 18 Owner-Occupied Housing Affordability by Cost 2016 (City of Chetek)

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range *(price point)*	Number of Owner Units	Balance
Less than $24,999	109	18.0	Less than $59,999	68	-41
$25,000 to $34,999	74	12.2%	$60,000-$89,999	92	18
$35,000 to $49,999	111	18.3%	$90,000-$124,999	228	117
$50,000 to $74,999	160	26.3%	$125,000-$199,999	75	-85
$75,000 to $99,999	108	17.8%	$200,000-$249,999	48	-60
$100,000 to $149,999	46	7.6%	$250,000-$399,999	87	41
$150,000 or more	0	0.0%	$400,000 +	10	10

Source: U.S. Census 2012-2016 ACS 5-Year Estimates

Methodology Notes:

i. The above affordable price points are calculated based on 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.

ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5, to allow for the home purchase as discussed under item i. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Similar to the rental affordability analysis, the balance in Table 18 does not necessarily represent a home sales market surplus or deficit for each price point. The balance is simply the difference between the number of households and number of owner units for each income range and affordable price point range. The balance suggests how the City's existing owner units might better be distributed based on household income and the price points; the total number of units does not change. A negative balance suggests that households are paying more or less than their price point for their housing; these households may be interested in housing at their price point should it become available. Given the City's extremely low vacancy rate, a positive balance suggests that households from other income ranges are moving up or down from outside their own corresponding to this price point.

Table 18 provides the following insights:

- Most of the lowest-income households either have their home paid off or are paying more than their price point for housing. About 17.9% of owner households have an income less than $24,999. Given the low price point for these homes, it is likely that many of these households are retirees who have paid off their homes and are now on fixed incomes. However, there are 41 fewer units than households at this price point, suggesting that many of these lower-income owner households are cost-burdened and have housing costs at a higher price point.
- The largest concentration of current owner housing supply is in the starter-home range, which is an opportunity. The definition of a starter home can vary. During interviews,

local contacts provided ranges from $75,000 to $180,000 for starter- or entry-homes. The balance for the $60,000 to $125,000 price points are all positive. It suggests that the City has a strong core of starter- and "move-up" homes and housing for many low-to-moderate income homeowners is affordable.

However, this starter home price point surplus doesn't mean these homes are on the market. Interviewees stated that Barron County needed more starter homes and "move-up" homes than any other owner-occupied home type. As discussed previously, Barron County has a very low homeowner vacancy rate. Instead, some of this price point surplus is "lost" to the lower-income owner households, as mentioned previously. In addition, there is a substantial balance deficit at the $200,000 to $249,999 price point; a large percentage of these households have purchased homes at a lower price point.

Like the rental analysis, there are many potential financial and personal reasons why a household may purchase a home less than their price point. However, the table suggests that many of the $50,000+ income households likely have the financial resources to "move up" and purchase homes at a higher price point in the future should the homes they desire become available; this would "free up" units for households at the lower income ranges or for renters who want to purchase a home.

- The market is also tight in the middle. While the $250,000+ price points also had a positive balance of units, the move-up middle price points of $125,000 - $249,999 had a negative balance. If move-up homes are provided, it may free up more entry-level starter homes in the City. Households above and below have taken this positive balance. One local realtor noted that homes in the $275,000 to $400,000 price range have been receiving multiple offers.

iv. Other Owner Market Preferences

There is a lack of reliable data regarding owner market preferences and trends regarding housing types, styles, neighborhood, etc., for the Midwest. National community preference surveys completed by the National Association of Realtors[34] suggest:

- Americans are split on what they are looking for in housing and neighborhoods. A small majority prefer the idea of a walkable or more traditional neighborhood with a shorter commute, even if it means living in an attached home. On the other hand, the majority continue to live in single-family, detached homes and value the closeness to the highways, even if it means longer commute times.
- Balancing the public and private is important. Most Americans place a very high value on privacy from neighbors, yet Americans also strongly value high-quality schools, sidewalks, and an easy walk to other places in the community.
- Most Americans would spend more to live in a community where they could walk to parks, shops, etc. More than half said they would prefer to live in a house with a small yard versus a similar house with a large yard if it enabled them to walk to more places. Likewise, more than half also said they would prefer to live in an apartment or townhouse rather than a detached house if it meant an easy walk to the places they need to go and a shorter commute.

[34] National Association of Realtors. National Community Preference Survey – October 2013 and National Community and Transportation Preferences Survey – September 2017.

- Millennials especially, but also GenXers, are more likely to live in at least somewhat walkable neighborhoods and are more likely to have sidewalks and parks nearby.
- Majorities of GenXers and Baby Boomers remain more committed to living in detached homes where driving is necessary, such as the typical suburb or larger-lot "country living." Millennials with school-age children are also showing greater preference for such a lifestyle.
- The older Silent and Greatest generations have begun to show increased interest in walkable neighborhoods.

While the above are national preferences, the overall trends seem consistent with other sources regarding the Barron County market. County residents are split on what they are looking for in housing and neighborhoods. Single-family, detached homes continue to dominant the owner market, while interest in alternative housing types as well as a more traditional neighborhood settings may be growing, especially among the youngest generations. Human Resources Managers interviewed noted that a mixture of city/village and rural housing is desired by employees. Some reported that younger workers tend to prefer living in cities or villages, while most older workers like living on the edge of communities or in rural areas. The H.R. Managers stated that more housing for all lifecycles was needed of various types and styles, including both rental and owner-occupied.

The 2019 Barron County Workforce Housing Survey provides some additional insights into likely homeowner or owner-occupied preferences for adults working in the County:[35]

- As one might expect, the homeowners who responded to the survey, compared to the renters, were older, have larger households, live in homes with more bedrooms, and have higher household incomes.
- Being near friends/family, housing costs, and being near to their job were the top reasons survey respondents choose to live where they do. Homeowners, compared to renters, placed greater emphasis on quality schools, quality neighborhoods, aesthetics/beauty, and recreational opportunities when making a housing decision.
- Significantly more homeowners identified property taxes, deteriorating housing conditions, the cost of maintaining a home, and land costs among the top three housing challenges in the County. The cost of buying a home was also a significant concern for homeowners.
- Compared to renters, homeowners were significantly more satisfied with their current housing size, condition, affordability, and location.
    - Only 3% of homeowners couldn't find their desired housing elsewhere.
    - 48% of homeowners lived in the community in which they work; 33% said they would consider moving to the community in which they work if they could find the housing they desire.

[35] It must be kept in mind that this survey was limited to employees at thirty of the County's largest employers that agreed to participate. Renters were slightly underrepresented in the survey (17% of respondents) compared to the County's overall renter vs. owner mix. While it cannot be definitively stated how well this data represents all Barron County workers, the large number of completed surveys and analysis of participant demographics suggests that the results may represent the opinions of working adults fairly well.

    - 58% of homeowners stated that living in the country and 44% stated that having a large lot or property were among their top three most important factors when making a housing decision.

- 98.5% of homeowners desire to continuing to own their own home within five years, with the following preferred housing types:
    - Larger Single-Family Home - 75%
    - Starter Home – 19%
    - Townhome – 3%
    - Senior Housing – 2%
    - Duplex – 1%
    - Apartment – 1%

- 50% of all survey respondents stated that the "ability to own my home, not rent" and 49% stated that having a "garage/enclosed parking" where among their top three preferences when making a housing decision. Further, 56% desired a country lifestyle (not a traditional neighborhood) and 41% desired a larger lot or property. On the flip side, less than 15% selected municipal services, walking/biking distances to schools and shopping, and a more traditional neighborhood among their top three. City of Chetek respondents identified living in the country to be less important when making a housing decision.

- 21% of the Chetek employees who responded to the Workforce Survey, or 40 respondents, were open to moving to a tiny house.

In summary, most homeowners who responded to the workforce survey appear to be comfortable with their existing housing situation, yet 33% would consider moving to the community in which they work. Compared to renters, a stronger majority of homeowners preferred larger single-family homes and a "country lifestyle" with large lots. As a rural county with great outdoor recreational assets and open spaces, it might be expected that current residents and persons considering a move to Barron County may be more inclined to this "country lifestyle" compared to the urban and suburban populations reflected in the previously mentioned National Realtors Association Preference Surveys.

Homeowners also placed greater priority on the quality of the neighborhood, local aesthetics, recreational opportunities, and schools, which is consistent with the National Realtors Association Preference Survey results. While still very important, affordability and cost of living challenges appear to be less critical for homeowners than renters, likely given their higher household incomes. This was reinforced by some of the H.R. Managers who identified availability as the great barrier for their employees finding their desired housing, with cost or affordability being second. In contrast to renters, homeowners were more concerned than renters with costs related to property taxes and home maintenance.

Interviews noted a specific need for additional senior housing in the City, specifically slab on grade units that are more easily accessible for the elderly. As the 65+ population continues to grow and age, senior housing options will become more critical.

e. Housing Demand Projections

The need for housing is generated from population growth and replacement needs. Population growth creates demand for new homes and apartments unless there is suitable vacant housing to absorb the demand. Employment generally supports growth in new households; however, changes in demographics, economics, and personal preferences are also factors. The declining household size in Barron County also increases the number of households and the need for more housing units, while the aging population also influences the market.

The current and projected demand in this sub-section provides guidance based on recent trends and the best information available. No estimate, model, or projection is perfect. Area communities and partners have the ability to influence these projections based on other programming and policy decisions. And the housing market does not stop at municipal boundaries. A municipality's housing supply and demand is influenced by what is occurring around them. Further, many unanticipated social, economic, and policy factors in the larger region or nationally can also influence local growth, housing costs, and market demand.

i. 2017 Housing Unit Demand

At a rental vacancy rate of 2%-3%, there is a need for additional rental units in the City of Chetek. Nationally, the 2017 rental vacancy rate was 6.2%, which is within the healthy vacancy rate range of 5%-7%. Wisconsin's 2017 vacancy rate was slightly lower at 4.9%, but still above Barron County. While the owner vacancy rate of the City is within the healthy vacancy rate range of 2-2.5%, there is a need for additional owner units to meet future household projections.

Due to the apparent available capacity within some of the assisted living and group homes within the County, this deficit of rental units primarily or entirely consists of a more traditional rental experience (i.e., rental of an apartment or home by a single household without care or other daily living assistance). Further, it is likely that a substantial percentage of this rental unit deficit is in affordable rental units given the current waiting lists among local subsidized housing providers. However, as will be later discussed within the other market preferences in this subsection, a high proportion of renters would prefer to own their home within the next five years; an additional supply of very affordable starter homes for purchase could help alleviate some of this rental deficit. The City rental housing demands generally mirror those of the County. As the population continues to age, it is likely that the need for more affordable senior housing will increase.

The following estimates for 2017 housing unit demand are based on the findings of the previous subsections of Section V. As described previously, estimating additional unit demand based on a healthy vacancy rate accommodates needed market flexibility (e.g., unit sizes, types/styles, location, settings, price ranges) so that households can find housing that fits their lifestyle and budget. The current demand for seasonal or recreational housing and group quarters was not estimated given the lack of reliable vacancy data for such structures.

2017 Renter Housing Demand

- WCWRPC estimates that there are 7-11 vacant rental units in the City of Chetek. For projecting demand, these vacant units must be considered since they are part of the overall supply and can contribute towards achieving a healthy vacancy rate.
- An additional 11-14 units for rent are needed for a healthy housing market based on the WCWRPC-adjusted rental vacancy rate compared to the 5-7% healthy vacancy rate standard.
- An additional 2 units for rent are needed to address the overcrowding in rental units.
- This estimate does not include: (i) rental for seasonal, recreational, or occasional use or (ii) rental related to group homes, assisted living, or nursing care. This estimate also does not account for the influences of other renter preferences, such as unit size, style, condition, and location.

2017 Homeowner Housing Demand

- The U.S. Census estimates that there are currently 14 vacant homes for sale in the City of Chetek. For projecting demand, these vacant units must be considered since they are part of the overall supply and can contribute towards achieving a healthy vacancy rate.
- The City's owner vacancy rate is within the standard healthy range; an additional 4 units for sale could be added to the market based to increase the vacancy to the higher end of the healthy vacancy range.
- This estimate does not include seasonal, recreational, or occasional use homes. This estimate also does not account for the influences of other homeowner preferences, such as unit size, style, condition, lot size, and location.

ii. Housing Unit Demand Projections – 2020 to 2040

The following demand projections build upon the 2017 housing unit demand estimates in the previous subsection with the following additional assumptions:

- The total population and total household projections are the official State of Wisconsin projections prepared by the Wisconsin Department of Administration (WDOA). These projections were last updated by the State in May 2014 and reflect County population trends in recent censuses. As mentioned previously, the County and its communities have the ability to influence population and household growth, thereby impacting these projections.
- During interviews and discussions with communities, no major economic changes resulting in large workforce increases or losses were identified that necessitated a modification to the projections. In other words, economic growth and in-migration is a component of the WDOA population and household projections based on recent trends.
- The 2020, 2025, 2030, and 2035 additional rental units needed was increased by 6% to provide for market flexibility, to account for assisted living units, and to maintain the healthy vacancy rate. Given that the projections show a decrease in the number of households in 2040, no such vacancy rate factor was included for those years. Similarly, the additional owner units needed in 2020, 2025, 2030, and 2035 were increased by 2.2%, with no such factor increases in 2040.
- The projected units needed were not modified to reflect the physical condition of the existing housing stock. The unit demand can be met through new construction that replaces existing homes that are beyond repair as well as rehabilitation and/or reuse of vacant structures. Further, seasonal, recreational, and occasional use housing units are not included in the projections.

THE FOLLOWING DEMAND PROJECTIONS DO NOT INCLUDE ALL RECENT UNIT CHANGES

Housing units are continually entering and leaving the market and changing the net supply. At a county or multi-community scale, there is no single-source for building permit data and it is even more difficult to estimate when units leave the market (e.g., converted to other uses, vacant but not on the market, razed).

The 2020 housing unit demand based on projected household growth since 2017 was decreased by 8 rental units and 8 owner units due to the following:

(1) The City of Chetek reported that 8 multi-family units and 8 single-family units entered the market in 2017-2018, while 2 single-family units were razed and 10 multi-family units were condemned (effectively off the market). This net increase in units were subtracted from the 2020 demand. 2017 numbers are included, though some of these units may have been accounted for in the 2017 Census.

(2) For the first six months of 2019, the net increase in units was assumed to be the same as the 2017-2018 annual average divided by two.

In short, the above is not a complete accounting of all unit changes since 2017. The above numbers should only be used as inputs into the demand model as an allowance for recent growth so that the 2020 demand is not significantly overstated.

Table 19 Housing Unit Demand Projections (City of Chetek)

	2017 Est.	2020	2025	2030	2035	2040	Net
Total Population	2,243	2,335	2,415	2,465	2,465	2,425	182
Total Households, excluding group quarters	947	1,031	1,072	1,099	1,105	1,093	146
Change in Total Households	--	84	41	27	6	-12	--
Change in Rental Households (32% Rent)	302	27	13	9	2	-4	47
Change in Owner Households (68% Own)	645	57	28	18	4	-8	99
Additional Rental Units Needed*	13 - 16	28	14	9	2	0	66 - 69
Additional Owner Units Needed**	0 - 4	50	29	19	4	0	102 - 106
Total Additional Housing Units Needed	13- 20	79	42	28	6	0	168 - 175
Population in Group Quarters	93	97	100	102	102	101	8

* In addition to the 7-11 estimated rental units currently vacant

** In addition to the 14 estimated owner units currently vacant

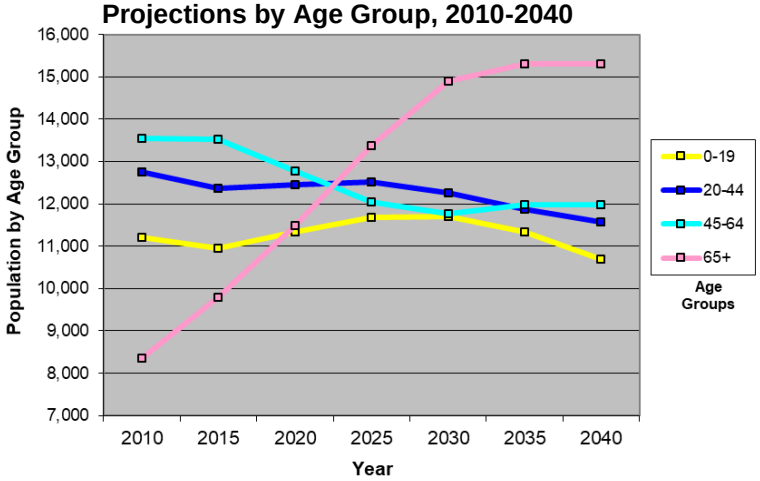
Key findings from the City of Chetek housing unit projections are:

- The projections suggest that between 168-175 additional housing units will be needed over the next 20-25 years. This would average 8 to 9 units added to the market annually, though it is more useful to consider such projections over time and not for a single year or point in time. This would compensate for any housing construction slowdown during the Great Recession years (2008-2011). It also accommodates the fact that the housing stock is continuing to age and an increasing number of units will need to be replaced over time. 17.5% of the structures in the City were built before 1939; another 22% were built in the 1940's and 50's.
- About 39% of the new units needed by 2040 would be rental, while 61% for owner occupancy. However, the exact mix is uncertain and can change over time based on factors such as incomes, lifestyle preferences, and the housing supply. There appears to be a greater, immediate need for additional rental units. The proportionately higher demand for rental units needed in 2017 (the "pent-up" demand) reflects the current low rental vacancy rate, which is below the healthy standard, and the overcrowding of rental units.
- On average, an additional 3 rental units per year are projected to be needed by 2040. However, up to 16 units are needed now, in addition to currently vacant rental units. 28 additional rental units will be needed in 2020. As discussed in previous sections, while rentals are found in all lifecycles, a high proportion of rental households tend to be younger and/or have lower incomes; a growing number of seniors are looking to downsize and avoid maintenance of a single-family home. And, when also considering the lengthy waiting lists for subsidized housing in the County, a portion of the 2017 rental units needed (and, perhaps, 2020 units needed) could specifically target subsidized housing and affordable units for lower-income households, especially for younger families and seniors. This is consistent with the Rental Affordability Analysis in Section V.c.iii.
- On average, an additional 5 owner units per year are projected to be needed by 2040. Based on the 2017 ACS vacancy rate of 2.1%, a max of 4 additional owner units is needed in addition to the currently vacant owner units. An additional 50 owner units will

be needed in 2020. As discussed in previous sections, while affordability dominates the rental market discussion, the homeowner market is more diverse. As discussed in the Owner Affordability Analysis in Section V.d.iii, the greatest immediate need appears to be "move-up" homes, though there also appear to be market needs for middle to relatively higher income households that may help balance the owner market.

- The workforce surveys and interviews suggest that a substantial percentage of Barron County renters desire to own their home, if they can find the desired home that they can afford. If affordable starter homes are made available to allow renters to become homeowners, the total projected units in the table would remain the same, but the mix of rental vs. owner would need to be adjusted (i.e., more owner units would be needed and less rental units).
- The demand projections assume a renter-owner mix based on that of 2013-2017 ACS estimates for the City – 32% rental and 68% owner. This mix can be adjusted based on community desires and policies to help achieve the desired mix. As of the County and City age, more rental units may be needed to accommodate younger and older households. Again, this mix will vary in large part on the number of renters who are able to purchase a home.
- The City of Chetek is expected to see an increase in populations and households through 2030, remain relatively stable in 2035 and start to decline in 2040.
- Barron County is projected to experience a nearly 70% increase in residents living in group quarters by 2040. Group quarters are places without separate living quarters for each resident, such as nursing homes, student dormitories, and jails. This increase is largely driven by the County's aging population. In 2010, the last full decennial Census:
    - 5.6% of County residents ages 65+ were residing in group homes.

Figure 17 Barron County Population Projections by Age Group, 2010-2040



    - 68% of the County's group quarters population consisted of residents ages 65+ residing in nursing facilities or other non-institutionalized facilities, such as adult group homes, transitional shelters, and residential treatment centers for mental illness.
    - Per the 2017 U.S. Census ACS estimates, approximately 4.1% of City of Chetek residents are living in group quarters. This number may increase in the future is group quarters facilities such as a nursing home are constructed in the City.

As shown previously, the senior population in Barron County is projected to increase dramatically, especially in the oldest cohorts. The number of households ages 75+ are projected to more than double by 2040.

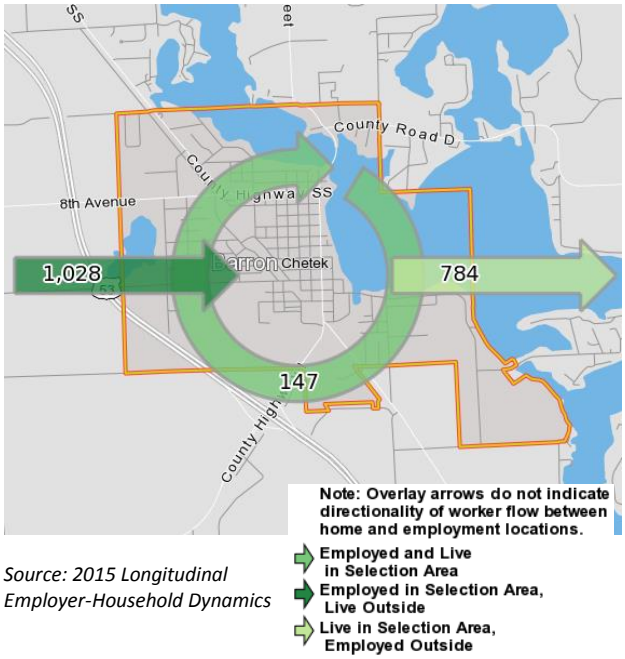
- The Wisconsin Department of Administration has projected that Barron County's population and households will begin to decrease by 2035 with the City of Chetek's population to increase through 2030, remain stable in 2035 and then begin to decline. As mentioned previously, many factors, both within and outside the County, can influence these projections, including the housing and development policies of local communities. It is important that the County's population and household trends be monitored carefully over the next decade. If past trends do not change, the potential exists to over-build the housing supply resulting in vacancy rates above the rate standards. However, given a current County unemployment rate well under 3%, job opportunities are available. And if potential workers are offered an expanded supply of affordable housing choices and a quality of life that is attractive, it is possible to reverse the negative, long-term trend.

f. Additional Growth Opportunities

As of 2015, there were 1,028 people working in the City of Chetek that reside outside of the City. While some of these employees might telecommute and work from a remote location, a large majority likely commute into the City for work.

The housing demand projections provided in Section V e ii, use household projections to calculate the future housing demand needs, and do not include any potential new growth in households that could occur if the City attracts and captures new residents from outside the community. The City of Chetek has the opportunity to exceed the household and housing demand projections if it can capture some of the people commuting into the City each day for work.

Figure 18 Inflow/Outflow 2015, City of Chetek



Source: 2015 Longitudinal Employer-Household Dynamics

The Barron County Workforce Survey revealed that 28% of employee respondents from the City of Chetek would move to the City if they could find the type of housing they need in that community. Providing housing opportunities for a variety of life stages and income ranges, opens additional growth opportunities for the City.

VI. Housing Influence on Workforce: Attraction & Retention

There is a recognized need for housing development in Barron County. Barron County businesses have indicated a specific need for housing to accommodate current and potential employees. Housing cost, style, and design, in addition to other quality of life amenities (parks, trails, etc.), can influence an individual's decision on where to live, which in turn can influence employment choices and opportunities. This is a driving force behind this study.

Employment is a major driver in new population and household growth in a community. As a part of the housing study, 1,080 employees at many of the major employers in Barron County were surveyed to understand their housing preferences. A copy of the survey report prepared by the UW-River Falls Survey Research Center is available in Appendix A. Sixty percent of the respondents listed being located near their job as one of the most influential factors in selecting where to live, with the cost of housing being the third most important factor (36%). Additionally, it was noted during interviews with local officials that some companies are holding back on expansion due to a housing shortage. The implications that housing has on workforce attraction can also impact economic development efforts.

Many factors contribute to an individual's decision as to where to live, including safety and character of a neighborhood, parks, schools, proximity to employment, family, housing costs, transportation costs, housing preferences, and many other personal preferences. As transportation costs rise, it becomes increasingly difficult to make the economic case for "driving until you qualify", meaning that transportation costs may pose a greater influence on how far away from work a person lives. As discussed in Section V, the preferences of residents in the County vary between renters and owners.

While the low unemployment rate is good news for anyone looking for a job, it can pose a challenge for employers who are looking to hire workers. Having adequate renter and owner housing, both in form, style, and price point, along with quality of life amenities (parks, trails, schools, social places) can help attract and retain workers. Various business HR managers in the County were interviewed, and while home prices and/or rental costs have generally not affected the ability to recruit employees, all interviewees expressed a need for more housing to varying degrees and types, including student housing. "From an employer's perspective, a lack of affordable housing can put a local economy at a competitive disadvantage."[36] Having a variety of housing options to match workers' needs is attractive and places a community in a good position to attract workers and new businesses alike.

[36] Cohen, Rebecca. Wardrip, Keith. (Summer 2011). Planning Commissioners Journal Number 83. The Economic and Fiscal Benefits of Affordable Housing. Accessed online at http://plannersweb.com/wp-content/uploads/2012/07/501.pdf.

VII. City of Chetek Housing Priorities

Many of the recommended housing goals in Section VIII, and strategies in Section IV, are shared amongst communities throughout the County, as the housing market doesn't stop at municipal boundaries. The housing priorities for each community, while work towards the shared goals, are unique. The City of Chetek's housing priorities are listed below.

- **CONTINUE TO IMPLEMENT THE CITY'S COMPREHENSIVE PLAN** The City's Comprehensive Plan was adopted in 2016 and contains housing actions to help accomplish the City's housing goals. The City should use strategies identified in Section IX to build capacity and make strides towards achieving the goals. (see Section IV.c.c.)

- **BUILD MORE UNITS** As shown in Table 19 there is an immediate need for rental units, based on pent-up demand, with additional rental and owner units needed to meet the projected population and household increases. Market and promote the specific housing needs to developers and undertake partnerships to develop additional housing in the City. (see Section VIII a.i.a. and VIII b.i.a.)

    - An additional 66-69 rental units are needed in the City by 2040. While 1- and 2-bedroom apartments will continue to dominate the rental market, interviews and comments at the community forum suggest there is an unmet demand for larger rental units with additional bedrooms. The need for higher-end rentals was also voiced at the community forum.
    - An additional 102-106 owner units are needed by 2040. The majority of homes in the City are valued between $90,000 and $125,000. There is a need for quality starter homes as well as "move-up" homes.

- **ALLOW FOR A VARIETY OF HOUSING OPTIONS** Review City ordinances and policies to ensure that the City allows for an encourages a full range of housing types (forms, sizes, prices). Consider allowing for 'missing middle' housing types with densities that fall between detached single-family homes and larger mid-rise multi-family buildings. While these unit types typically provide for medium density, they often have a lower perceived density due to their design and small building footprint. A community has housing for everyone. (see Section IV.c.e.)

- **HOUSING FOR SENIORS** Interviews and the community forum identified a need for varying types of senior housing, including housing for independent/active seniors. As households age, their housing needs may change; many may look to downsize to a smaller unit that requires less upkeep and maintenance. Provide housing choices that accommodates the increase in the projected increase in the senior population (ages 65+) while fostering both aging in place/community and providing social opportunities and accessibility to services. Market and promote these needs to developers. (see Section IV b.i.)

- **INCREASE RESIDENTIAL LOT SUPPLY** Increase the supply of affordable lots for residential development. Appendix B contains the potential development map for the City of Chetek. While the map shows some unimproved residential parcels and other potentially developable lands in the City, the lot supply is likely insufficient to meet the projected housing demands identified in Table 19.

VIII. Recommended Housing Goals

This subsection suggests housing goals to consider based on the findings in the previous sections of the report. These goals are shared with other communities in the County, but the numbers for demand and mix of housing is unique to each community. The County's housing market is largely one market and most of the housing needs are shared. The priorities, identified in Section VII, while unique for each community, help to accomplish the overarching shared goals. The following should not be considered goals for the City of Chetek government. To successfully address these goals, a broad partnership of public and private entities throughout the County and City will be required as well as support from other partners from outside the County.

a. Rental Housing

Approximately 32% of the City of Chetek's housing stock is renter-occupied housing. The goals for rental housing, as detailed below, are centered around rental demand, market priorities and preferences. All three are equally important to ensuring that a healthy supply of rental housing is available in the City.

i. Market Demand

Address the City of Chetek's existing unmet rental housing demand, overcrowding, and very low vacancy rates.

a. **BUILD MORE RENTAL UNITS** **Build more rental units, at various price points.**

It is projected for 2020, there is need for 41-44 additional rental units (non-seasonal/non-recreational) for a healthy rental market, in addition to currently vacant units. A total of 66-69 rental units would be needed by 2040 (or an additional 3 rental units per year), though the current need is more acute. Additional units may be needed if the City can capture some of the 1,028 individuals who work in but live outside of the City, many of who commute in each day. The very low vacancy rates within the rental market may be contributing to increased rent contract costs.

b. **MAINTAIN A HEALTHY HOUSING MIX** **Maintain the overall healthy mix of rental (32%) to owner units (68%).**

The estimated demand assumes that the current housing mix of rental (40%) to owner units (60%) is maintained. Many renters have the desire, but may not have the means, to purchase a home; 83% of renters responding to the Barron County Workforce Survey desired to own a home within the next five years.

c. **MONITOR DEMAND FOR ASSISTED LIVING FACILITIES** **Monitor vacancies of Assisted Living Facilities and look for additional development opportunities over the next 10-20 years as the 65+ age group continues to grow and drive housing demand.**

About 6.1% of the City's rental units are within assisted living facilities. Such units will continue to be a substantial part of the City's and County's rental demand given the aging population. However; given that some of these facilities currently have vacancies, the immediate rental unit demand would be for conventional rental housing options.

ii. Market Priorities

Strive to achieve a balanced rental housing market with additional opportunities at the lower and higher ends, while providing "higher income" households opportunities to purchase a home.

a. **AFFORDABILITY Increase the number of affordable rental units in the City.**

Affordability is the key factor for renters. The median household income for renters was $29,423, compared to $48,277 for all City households. Per the 2017 ACS data, about 32% of City renters spent more than 30% of their income on housing costs. Renters are more likely to require financial assistance to achieve their housing goals. The cost of renting was one of the top housing challenges noted in the Barron County Workforce Survey by those working in Chetek. Actions to 'narrow the gap' will need to be taken in order to achieve affordability.

b. **SUBSIDIZED HOUSING UNITS Increase the number of affordable units for the lowest-income households.**

Partner with the housing authority, along with other non-profit developers, to identify opportunities for new subsidized housing opportunities or potential rehab opportunities. There is a slight deficit of affordable units for households with an income of $10,000 - $14,999 and for households with incomes of $35,000 and higher. Given the lengthy waiting lists for subsidized housing, a large proportion of the rental units needed in 2017 (and, perhaps units needed by 2020) could specifically target affordable units for lower-income households, especially for younger families and seniors.

c. **MARKET RATE RENTALS Increase the number of quality market rate rentals.**

While the City of Chetek's primary pool of rental housing is at the $300-$749 price points, these units are being relied upon heavily by households who may be paying less than they can afford. This may be by preference, the lack of other housing choices, or the cost of living (daycare, student loans, etc.). Regardless, this has resulted in an unbalanced mix of rental price points vs. incomes that may be displacing households into rental housing that they cannot afford or other undesirable housing situations. Adding new market rate units to the housing supply could provide an opportunity for the redistribution of households, particularly those that can afford higher rents, and open up existing units for lower-income households.

iii. Market Preferences

With consideration of the market priorities and the following market preferences, encourage quality rental housing choices that meet local demand, while complimenting the overall vision and fabric of the community.

a. **UNIT SIZE Build more rental units with three or more bedrooms.**

23% of renter-occupied units have 2 bedrooms and 37% have one bedroom. While 1- and 2-bedroom apartments will continue to dominate the rental market,

overcrowding and interviews suggest there is an unmet demand for larger rental units with additional bedrooms.

b. **RENTALS FOR SENIORS** **Build more rental units designed for the senior population.**

Currently, 18% of the 65-86 age group population in Chetek rents and 54% of the 85 and over age group rents. Given the projected dramatic increase in senior population, there is a growing market for senior rental housing in an accessible, low-maintenance setting that allows aging in place and aging in community. Given many seniors are on fixed-incomes, the price points will need to reflect the income levels; however, the need for higher-end senior apartments was also identified during the community forums. A wide-range of price-points is needed for the aging population.

c. **NEIGHBORHOOD & QUALITY OF LIFE AMENITIES** **Incorporate amenities and design techniques into new multi-family developments that establish a sense of place.**

While affordability is the key factor, renters, especially among younger generations, are placing increased emphasis on amenities, the neighborhood, and related social aspects. Renters appear to be more open to different types, styles, and locations of housing compared to owners, though many desire a "country lifestyle." According to the Barron County Workforce Survey results, renters also tend to be less satisfied with their current housing situation and neighborhood. Some renters are saving to eventually purchase a home. Of the City of Chetek employees who responded to the Workforce Survey, approximately 19% were renters but 94% hopes to be homeowners within five years. Creating inviting environments with amenities will likely enhance the quality of life and may help attract new residents into the community.

b. Owner / "For Sale" Housing

Approximately 68% of the City of Chetek's housing stock is owner-occupied housing. The recommendations for owner housing, as detailed below, are centered around owner demand, market priorities and preferences. All three are equally important to ensuring that a healthy supply of owner housing is available in the City.

i. Market Demand

Address the City of Chetek's existing unmet owner/for sale housing demand and low vacancy rates.

a. **BUILD MORE OWNER UNITS** **Build more owner units, at various price points.**

It is projected for 2020, there is a need for 50 to 54 additional owner-occupied units (non-seasonal/non-recreational) for sale in the City of Chetek for a healthy owner market, in addition to the currently vacant units. A total of 102 to 106 owner units would be needed by 2040 (or an additional 5 owner units per year), though the current need is more acute. Additional units may be needed if the City can capture some of the 1,028 individuals who work in but live outside of the City, many of who commute in each day.

b. **<u>MAINTAIN A HEALTHY HOUSING MIX</u> Maintain the overall healthy mix of rental (32%) to owner units (68%).**

The estimated demand assumes that an overall mix of rental (32%) to owner units (68%) is maintained. Many renters have the desire, but may not have the means, to purchase a home; 83% of renters responding to the Barron County Workforce Survey desired to own a home within the next five years.

ii. Market Priorities

Strive to achieve a balanced owner housing market with additional starter home opportunities, while providing homeowners the opportunity to move-up to a higher price point.

a. **<u>STARTER HOMES</u> Address the need for additional affordable starter homes in the $90,000 - $200,000 range.**

Compared to renters, affordability and cost-of-living is less critical for many homeowners; the ability to find desired housing is often a greater barrier. The potential exception to this is the need for affordable starter homes in the $90,000 - $200,000 range. It's possible that the creation of new move-up housing would open-up additional starter home opportunities for entry-level homebuyers.

b. **<u>MOVE-UP HOMES</u> Address the need for additional "move-up" homes.**

The City of Chetek has a strong core of starter and "move-up" homes, and housing for many current low-to-moderate households is affordable. Similar to rental demand, there appears to be a number of households who own homes at lower price points, which may be displacing some households into other price points. There may be an unmet market niche also available at the highest end.

c. **<u>ADDITIONAL GROWTH OPPORTUNITIES</u> Build on the preferences (see section iii) to create housing to attract new growth.**

Owners tend to be more satisfied with their housing situation and stay in their existing homes longer than renters, which increases the challenge in balancing the owner market. 33% of the County respondents to the Workforce Survey stated that they would consider moving to the community in which they work if they could find the housing they desire. Approximately 42% of Chetek respondents live in Chetek and more than a quarter more (28%) would move to the City if they could find the sort of housing they need. Opportunities exist to capture some of the 1,028 individuals who work in the but in but live outside the City, many of who commute in each day.

d. **<u>HOUSING REHABILITATION & MAINTENANCE</u> Rehabilitation, adaptive reuse, and replacement should be used to help meet the housing demand.**

About 17.5% of the City's housing stock is over 80 years old and the value of housing is much lower compared to some of the income levels. With aging housing stock comes some challenges. Buyers looking for 'move-in ready' housing, a lack of contractors and for first-time homebuyers, a lack of equity to undertake remodeling projects soon after providing a down payment, may result in housing that is slow to sell or continues to

decline and deteriorate. Interviews suggest more incentives and support is needed for improvement of the housing stock, especially for homebuyers in lower-income brackets.

iii. Market Preferences

With consideration of the market priorities and the following market preferences, encourage quality owner housing choices that meet local demand, with an emphasis on starter homes and "move-up" homes.

a. **VARIETY OF HOUSING CHOICES Provide a diversity of housing styles and sizes that provide a variety of choices for all lifecycles.**

The owner market is diverse in terms of lifecycle stages and preferences. As a household ages and grows, the likelihood of owning a home increases until the senior stages. Interviews with key informants in in the City and County, as well as the Barron County Workforce Survey, suggested that more housing choices for all lifecycles and a variety of preferences were needed. While 91% of the owner-occupied units were single-family detached, which will continue to dominate the owner market, other housing types and designs should be explored.

b. **HOUSING & NEIGHBORHOOD DESIGN Identify opportunities to incorporate new housing and neighborhood designs, such as Traditional Neighborhood Development (TND) into the community, where appropriate.**

The Barron County Workforce Survey results suggest that a majority of respondents would prefer a "county lifestyle" with a larger home on a larger lot. However, a smaller proportion of respondents place value on municipal services, a more traditional neighborhood setting, and being able to walk/bike to destinations; this is consistent with increasing National preference trends, especially among younger households and senior households. The City should explore development plans that bring these preferences together, while taking advantage of Barron County's excellent outdoor recreational resources. For example, 21% of Chetek respondents to the survey indicated they are open to moving to a tiny house; the City may want to consider allowing this type of housing format.

c. **QUALITY AMENITIES Incorporate quality of life amenities into new residential development.**

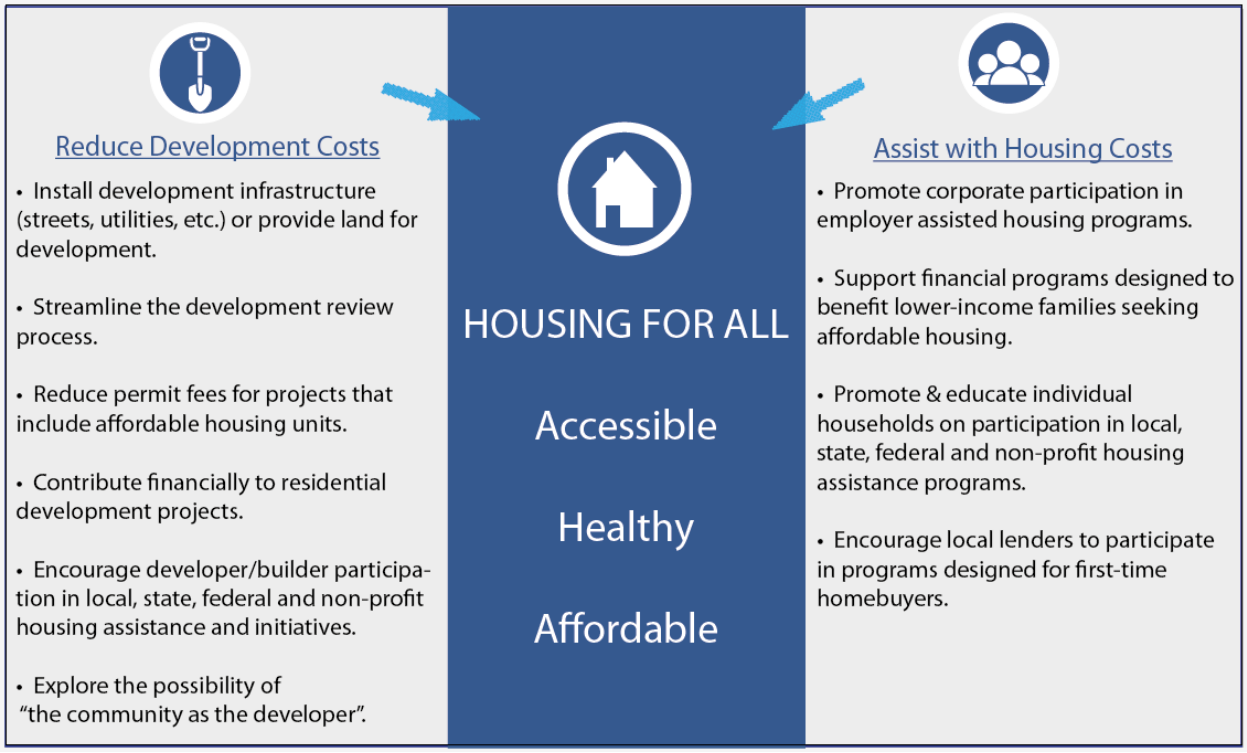
Generally, homeowners place greater emphasis on the quality of the schools, neighborhood quality, aesthetics/beauty, and recreational opportunities compared to renters. City of Chetek workers who responded to the Barron County Workforce Survey identified being near their work, being near friends and family, cost of homes and quality of schools as the top factors in where they choose to live. New development should be located and designed with these amenities and preferences in mind.

IV. Recommended Housing Strategies

While the housing strategies provided are shared by many communities, each community will undertake different strategies based on the priorities set forth in Section VII.

a. Take Action to 'Narrow the Gap' by working both ends of the housing cost equation.

As the Urban Institute notes, "building affordable housing is not particularly affordable".[37] There is often a large gap between the cost of land development and building construction compared to affordable housing costs. The Urban Institute goes on to note that "the gap between the amount a building is expected to produce from rents and the amount the developers will need to pay lenders and investors can stop affordable housing development before it even begins, leaving few options…".[38] It is critical that action be taken to narrow the gap from both ends of the housing cost equation – assist the developer to reduce costs and assist a household with housing costs. There are a variety of strategies that can be used to help narrow the gap; multiple strategies will need to be employed to accomplish the housing goals and provide housing for all.



[37] [37] "The Cost of Affordable Housing: Does it pencil out?" *The Urban Institute in partnership with the National Housing Conference*. https://apps.urban.org/features/cost-of-affordable-housing/. Accessed September 4, 2019.
[38] *Ibid.*

i. Development Costs
Find opportunities to reduce development costs.

Financial packaging can be complicated and can be even more complicated when trying to undertake an affordable housing project. A financing gap can exist even with tax credits and land donated for a project. Actions are necessary to reduce development costs and close the funding gap for developers, while still maintaining and working towards community goals.

a. **INSTALL INFRASTRUCTURE OR PROVIDE LAND Install the necessary infrastructure (streets, utilities, etc.) or provide land for development.**
   Installation of utilities and land cost make up much of the development cost of a residential lot. Utilizing a variety of funding sources, most commonly Tax Increment Financing (TIF), communities can look to install the streets and utilities necessary for development and/or provide the land to a developer.

b. **DEVELOPMENT REVIEW Streamline the development review process.**
   Time is money; in the development review process, added meetings and review time means added project cost. A streamlined approval process for housing projects that include affordable units would offer an incentive to include such units and reduce the project cost. Review the current development review processes and identify opportunities for efficiencies.

c. **PERMIT FEES Consider reducing permit fees for projects that include affordable housing units.**
   Review the fees charged for residential developments and identify opportunities for waivers or reductions, specifically for projects that commit to providing a certain number of low- and moderate-income units, for example, 10% of units at 65% County Median Income.

d. **FINANCIAL CONTRIBUTIONS Contribute financially, or provide financial incentives, to residential development projects through the use of Tax Incremental Financing, Revolving Loan Fund, or other financial tools.**
   Consider providing financial incentives or contributions to residential development projects to help reduce the overall development costs. Funding tools include the use of Tax Incremental Financing and the Chetek Revolving Loan Fund.

e. **HOUSING ASSISTANCE PROGRAMS Encourage developer/builder participation in, local, state, federal and non-profit housing assistance and initiatives.**
   There are a number of existing financial loan programs and assistance programs to help reduce the cost of development and encourage affordable housing. The City should encourage and support participation in these programs. Many of these programs look for community support, which could include some public financing or a public-private partnership.

f. **FINANCIAL PACKAGING Hold educational sessions for all partners on how to financially package affordable housing project.**
   Packaging an affordable housing project is very complicated and takes time. Educating developers and other partners on putting together a successful package, utilizing a variety of financial sources, would be of support to a developer.

g. **<u>COMMUNITY AS DEVELOPER</u> Explore the possibility of "the community as the developer", where the community dedicates resources to create local subdivisions or partners with other organizations to build housing units.**

Explore and consider opportunities to act as the developer in order to achieve local housing goals. This activity can be carried out directly by the local unit of government or through a housing authority, redevelopment corporation, etc. Additionally, the community can identify, zone, and assemble sites to make them 'shovel-ready'.

The City could fund a spec home as an example project. It's rare that someone wants to be the first one out of the gate to try a project; having an example project to demonstrate demand and financial packaging could motivate developers and spark additional projects.

ii. <u>Household Housing Costs</u>

Find opportunities to assist with individual household housing costs.

Housing costs have continued to outpace household incomes. The median gross rent in Barron County increased 59% from 2000 to 2016 while the median renter income only increased 36% over that same time period. Approximately 42% of renters spent more than 30% of their income on housing costs in 2016, making them cost-burdened. The median home value in the County increased 81% from 2000 to 2016 while the median owner income only increased 33% during that same time period. About 30.4% of homeowners with mortgages spent more than 30% of their income on housing costs.

The median gross rent in the City of Chetek increased 47% while median renter income increased 51% from 2000 to 2016. The median home value in the City increased 50% from 2000 to 2016 while the median owner income only increased 37%.

Identifying and acting on opportunities to provide direct assistance to households, along with reducing development costs as discussed above, will help bring cost towards the middle and narrow the gap, providing housing for all.

a. **<u>CORPORATE PARTICIPATION</u> Promote corporate participation (business assisted housing) programs, both home purchase and/or rent assistance, for employees.**

The City, working with the County, should invite and encourage corporate participation in the implementation of housing strategies and solutions. Employer assistance housing programs assist employees with housing needs and are often financial contributions for a down payment or rent assistance. Based on discussions, it appears that a program similar to Home Sweet Menomonie, where employers make financial contributions to a downpayment or rent assistance program, is the best fit. This program could be in addition to the County's downpayment assistance program, so as to not duplicate programs and efforts. Multiple employers could work together to form a program. Once a program is established, efforts should be made to promote and educate employees on the program, including walking an employee through the process of applying for, and utilizing, available funds.

b. **<u>FINANCIAL PROGRAMS</u> Support financial programs designed to benefit lower-income families seeking affordable housing.**

Advocate and support for the continuation of existing, and creation of new, financial programs that specifically provide financial resources to lower-income individuals or families. Work with community organizations, program administrators and other governmental bodies to identify additional funding needs and advocate for new programs.

c. **<u>HOUSING ASSISTANCE</u> Promote & educate individual households on participation in local, state, federal, and non-profit housing assistance programs.**

There are a number of programs that exist to provide direct financial assistance to households. These resources are available for homebuyers and homeowners as well as renters. Residents and potential residents are often not aware of the support available and the programs that exist. Work collaboratively with the local housing authorities to educate and promote the use of these programs.

d. **<u>FIRST TIME HOMEBUYER LOAN PROGRAMS</u> Encourage local lenders to participate in programs designed for first-time homebuyers.**

Work with local lenders throughout the City and County to participate in and promote lending programs that are advantageous to first-time homebuyers. Few lenders use WHEDA and USDA loan programs. One Barron County lender noted there are no incentives for commission-based lenders to use these loan programs as the return is not as attractive due to the program cost breakdown.

e. **<u>CREATE NEED-BASED PROGRAMS</u> Consider utilizing the Tax Increment District (TID) affordable housing extension to create a need-based grant or loan program.**

The affordable housing extension allows municipalities to extend the life of a successful Tax Increment District by one year if the final increment is used for affordable housing; at least 75% of the final increment must benefit affordable housing in the municipality. Communities should evaluate their TIDs and identify opportunities to utilize this extension to fund need-based loan or grant programs such as income-based home improvement loans or child-care home improvement loans to assist with home repairs for low-income, home-based childcare providers. This program could help keep costs, including childcare costs, down for low-income homeowners.

<u>b. Support Diverse Housing for Special Population Groups</u>

It is important that those responsible for new development consider the demographics of the community and provides housing opportunities to address the needs of special population groups.

i. <u>Senior Housing</u>

Provide housing choices that accommodate a 30% increase in the senior population (ages 65+) by 3030, while fostering both aging in place and aging in community.

a. **<u>HOUSING DESIGNED FOR INDEPENDENT/ACTIVE SENIORS</u> Build more housing designed specifically for independent and active seniors.**

Data and interviews suggest that more rental or owner-occupied units are needed that are specially designed for more independent, active seniors. Since 75% of seniors currently own their own home, if an attractive opportunity to downsize into a smaller unit with less maintenance become available, this could free-up existing homes in the larger market. Examples of desired products include Forest Ridge and Serenity Shores in the City of Cumberland and Orchard Beach Lane condominiums in Rice Lake. The City of Chetek has indicated a need for these types of senior housing products.

b. **<u>ASSISTED LIVING FACILITIES</u> Continue to evaluate vacancy rates of Assisted Living Facilities and build new facilities, as needed.**

As mentioned previously, about 10% of the County's rental units are in assisted living facilities and this trend will continue through 2030. While there does not appear to be an immediate need for additional facilities, based on current vacancies, it will be important to continue to monitor the need and build additional facilities to support the aging population.

c. **<u>GRANT OR LOAN PROGRAM</u> Consider the creation of a need-based grant or loan program designed specifically for seniors.**

Use funding sources such as the TID affordable housing extension to establish a grant or loan program designed specifically for seniors. A home improvement loan program designed to assist with accessibility upgrades for seniors would support aging in place.

ii. <u>Migrant & Seasonal Worker Housing</u>

Specialized housing strategies that are culturally sensitive are needed to address migrant and seasonal worker housing and to facilitate the move from rental to ownership.

Barron County is culturally diverse. Households that are Black, Asian, American Indian, and Hispanic or Latino are much more likely to rent and often have larger household sizes. A significant number of these households are likely residing in overcrowded conditions. It is uncertain whether such trends are due to the lack of housing choices and/or other cultural factors. Additional study of cultural preferences is recommended prior to recommending specific strategies.

iii. <u>Transitional/Supportive Housing</u>

Identify and support opportunities for establishing transitional and/or supportive housing throughout the County.

There is an identified need in the County for transitional and/or supportive housing that helps vulnerable population groups. The County and communities will need to engage with partners, and possibly form new partnerships, to explore these concepts and identify options for establishing the facility as well as management and operations.

a. **<u>BUILDING REUSE</u> Support the reuse of vacant buildings and land for transitional and supportive housing.**

There may be opportunities to reuse existing, vacant buildings in the County for the purpose of transitional housing. The County and communities should work with other community organizations, including the housing authority, to identify potential adaptive reused opportunities.

b. **<u>TINY HOMES</u> Explore the use of tiny homes as a form of transitional housing.**

Partner with a community organization to explore the use of tiny homes for transitional housing, looking to the Hope Village Chippewa Falls development as an example. The idea of converting an existing mobile home park into a tiny home village has been mentioned and should be explored further. Local zoning regulations will also need to be reviewed and may need adjustments.

iv. <u>Low- and Moderate-Income (LMI) Households</u>
Identify and support opportunities to assist LMI households.

a. **<u>FINANCIAL PROGRAMS</u> Support financial programs designed to benefit lower-income families seeking affordable housing.**

Advocate and support for the continuation of existing, and creation of new, financial programs that specifically provide financial resources to lower-income individuals or families. Work with community organizations, program administrators and other governmental bodies to identify additional funding needs and advocate for new programs.

Many other recommended strategies identified in this section work to support the housing needs of the LMI population.

c. Planning and Regulation

Planning policies and regulations have a direct impact on development. The City should evaluate their regulations to ensure that they are not acting as a barrier to affordable housing, but rather that they are supporting and enabling development to meet the housing demands and needs.

a. **<u>HEALTHY NEIGHBORHOODS</u> Promote the development of, and prioritize projects that support, healthy neighborhoods which provide a variety and balance of jobs and housing and have quality of life amenities including parks and open space, community gathering places, and other social and recreational opportunities.**

Promote and incentivize the development of healthy neighborhoods that attract people to live, work, play, and stay in the community. Healthy neighborhoods have a balance of jobs, housing, and quality of life amenities, and allow a resident to navigate through the various stages of the housing lifecycle.

b. **<u>BROADBAND</u> Work with public and private utilities to ensure that broadband is accessible within the community.**

The availability of infrastructure, including broadband internet, plays a role in the location of housing development. Potential developers, and potential residents, often look for locations that are equipped with broadband infrastructure. Having land

prepped and ready to go for development will position the City as 'development ready'.

c. **<u>COMPREHENSIVE PLAN</u> The City's Comprehensive Plan was adopted in 2016. Begin or continue to implement housing strategies from the City's Comprehensive Plan.**

Implement the housing goals/objectives from the current Comprehensive Plan, including:

- Promote a range of housing choices for residents of the City, meeting the needs of all income levels and of all ages, groups, and persons with special needs.
- Continue to use the City's Housing Revolving Loan Fund to maintain and rehabilitate housing stock in the City.
- Continue to promote the availability of land for the development of low-income and moderate income housing in the City and surrounding area.

Use the Comprehensive Plan as a tool to identify target growth areas for new residential development. The Plan can also be used to:

- Promote compact and contiguous development that provides for a variety of housing options – type, size, and price point.
- Plan for a variety of housing types to provide "housing for all" and allow an individual to move through all lifecycles within the community.
- Promote the development of "missing middle" housing types.
- Allow and promote vertical mixed-use development.

A solid comprehensive plan, when followed, can help minimize uncertainty and delays in the development process, leading to efficiencies and cost savings for the developer.

d. **<u>ENCOURAGE INFILL DEVELOPMENT</u> Identify and promote the availability of land for infill development. Explore the creation of a purchase fund to acquire vacant residential lots.**

Encourage new housing development to locate on existing vacant residential properties where infrastructure is in place and services are accessible. These lots are 'development ready' and benefit the community through increased tax value. Local governments should identify specific priority infill development areas and offer incentives, such as density bonuses, for developing in infill locations.

Explore the creation of a fund dedicated to acquiring vacant residential lots. These lots could then be used for new housing.

e. **<u>REGULATORY ADJUSTMENTS</u> Review and amend local ordinances to allow for a variety of housing options (lot sizes, Accessory Dwelling Units, tiny homes, etc.), reduce parking requirements, and increase flexibility in the development process. Allow for "missing middle" housing types in residential zoning districts.**

The zoning ordinance should be reviewed and updated with consideration given to the following:

- Adjust lot sizes to allow a variety of sizes within a residential neighborhood.
- Enable Accessory Dwelling Units (ADUs).
- Reduce parking requirements for affordable housing projects.
- Enable development of tiny homes.

- Enable “missing middle” housing types to locate in residential zoning districts.
- Increase flexibility in the development process.
- Allow for Planned Unit Development (PUD) zoning, which is essentially a ‘create your own’ zoning district that is negotiated by the developer and the municipality. The intent is often to bring an added level of design of benefit to the community while relaxing regulations for the developer.

f. <u>MONITOR DEMOGRAPHIC & HOUSING CHANGES</u> Consider forming a private-public work group or team at the County level that will monitor demographic and housing changes.

Monitor population/household changes, the overall housing mix, and progress towards the housing demand projections. Compare with the numbers in this study and modify your strategy as needed. Major economic changes can influence housing supply and demand. The demand projections are based, in part, on State household projections. These projections are not a foregone conclusion. Barron County has jobs available. With a healthier housing market and attractive quality of life, the potential exists to reverse the long-term population trends.

d. Education and Collaboration

a. <u>ADVOCACY</u> Advocate for new federal and state programs to assist developers and individual households in housing and development cost reductions. Advocate for balancing regulations with local housing needs.

Rural communities are often at a disadvantage when trying to access capital through state and/or federal financial programs. For example, a project competing for funding through the Low Income Housing Tax Credit (LIHTC) will score higher if it has access to public transit, has a higher “walk score” meaning the housing will potentially reduce residential transportation costs, and other criteria that might not be easily met in rural areas. The County, communities, and partners should advocate for new programs or set-asides designed specifically for rural communities to be established by state and federal legislators.

Use a common message / voice to advocate for the top housing priorities identified by the Housing Task Force (see Housing Task Force strategy). Work with the Heart of the North legislative group to ensure that the County’s housing needs are included in their priorities and discussed with legislators for during the annual legislative day. Use examples and scenarios to demonstrate and educate legislators and elected officials on the County’s housing needs and challenges. Other ways to advocate for local housing needs include:

- Local legislative day
- Town hall meetings
- Comment periods
- Letters and phone calls to legislators

b. <u>HOUSING TASK FORCE</u> Consider forming a private-public work group or team at the County level that will meet to promote collaboration with housing industry groups, build consensus regarding housing issues and help put this study into action.

Engage the public, employers, the development community, and other housing partners to develop a shared housing vision and who your community wants to be. Discuss the challenges and barriers to addressing housing needs of all residents, while further prioritizing potential actions. Look at the County's housing market as a whole as well as regionally; the housing market does not stop at governmental boundaries.

Advocate and coordinate implementation of the recommendations in this study. The housing task force could be responsible for the following:

- Identify 3-4 Barron County housing priorities, which based on this study could include:
  - Need for new financial programs or set-asides designed specifically for rural communities.
  - Need for a regional facilitator, or funding for a facilitator, to assist with financial packaging for affordable residential development projects.
  - Need for additional funding mechanisms for financing public infrastructure – expand programs, such as TIF, to support housing development.
  - Amend local/state/federal policies to balance regulations with local housing needs.
- Hold regular meetings to undertake advocacy items (see Advocacy strategy) and monitor housing and demographic changes within the County.
- Conduct and coordinate forums and trainings on topics including:
  - Financial packaging and related funding sources
  - Rules and best practices related to rental housing maintenance
  - Tiny home regulations and permitting
- Undertake marketing efforts to attract developers and promote the County.
- Attend high school career fairs and undertake other efforts to promote enrollment in the building and contractor trades.
- Communicate new housing programs and initiatives.

c. <u>PROMOTE PARTNERSHIPS & SHARE THE RISK</u> Promote partnerships with private sector, nonprofit, other government agencies and neighborhood groups to access available public funding and attract private capital for affordable housing development.

Achieving the established housing goals, including meeting demand and narrowing the affordability gap, will not be accomplished by one organization, rather collaboration and partnership is required. New housing, specifically new multi-family and non-traditional housing formats (i.e. Traditional Neighborhood Design), will not occur without some risk-sharing by all players in the local housing market. This includes local government, financial institutions, economic development agencies, developers and employers, to find new ways to address gaps in the private market. All of these players may have different roles and implement different strategies, but

all need to be at the table and collectively working together to accomplish the housing goals.

d. <u>COMMUNITY EDUCATION & INVOLVEMENT</u> Dispel myths associated with affordable housing and high-density development and encourage involvement of neighborhood residents when planning new residential developments.

A community has housing for everyone. Given the County's trends of lower incomes, aging population and workforce needs, communities must better allow for a mix of housing types and residential infill. All housing, regarding of types, size, and price, provides the same essential purpose of providing a place to live, which is an essential requirement. The differences between housing situations relate to form, size, price, and parking. Minimizing or mitigating these differences can help ensure housing for all is provided within the community.

The key to overcoming NIMBY opposition is to educate and communicate with people as to what affordable housing is and why it is important. When people hear the term "affordable housing", they tend to think the worst and immediately think of the worst-looking and poorly managed housing project they have encountered. Perceptions and stigmas often act as a barrier. Efforts to break through this barrier include:

- Educate the community on critical housing needs. Show them the demand numbers and the desperate need for additional housing units.
- Educate the community on incomes, recognizing that the majority of the top 10 occupations in the County fall below 80% of the County median income.
- Move away from using housing classifications and instead move towards a "housing for all" approach.
- Involve community members early in the planning process so that they have a seat at the table and are part of the process. Listen to their concerns and address any legitimate items that could help improve a project.
- Engage community members and developers on creating tools and standards to ensure compatibility of development and solutions to maintain property values.

e. <u>MARKET HOUSING NEEDS & OPPORTUNITIES TO DEVELOPERS</u> Work to actively, clearly, and creatively engage and partner with developers to address local housing needs.

Be a "Housing-Ready" Community. Working through builders associations, entice developers to make an investment in your community. Proactively engage developers in a clear, simple, and creative manner. Share your needs with strong evidence of market demand and community support for the project. Provide confidence that investing in your community will be profitable. Be a partner, not a regulator. Market those actions your community has taken to reduce development costs (see the "Narrow the Gap" strategy). Share the risks, especially during earlier phases of a project. Explore ways to "jump start" a project, such as the sale of a spec home, to demonstrate demand to developers and potential homebuyers. Given the limited number of developers available, competition for developer time and investment is high; your outreach and enticements may need to be a bit more aggressive and "over-the-top" to garner attention.

f. **<u>FACILITATION</u> Advocate for state facilitation, or funding for a regional facilitator, to assist communities and developers in financing and packaging affordable housing projects.**

Packaging an affordable housing project is very complicated and takes time, sometimes 2-3 years if using funding sources such as Low-Income Housing Tax Credits. Added time to the project increases the project expenses. The County and communities should advocate for the state to facilitate, or provide funding for a regional facilitator, to help developers package and navigate the process.

g. **<u>FIRST-TIME HOMEOWNERS WORKSHOP</u> Work with local banks and realtors to provide financial planning and first-time homeowners workshop.**

Eighty-three percent of respondents to the Barron County Workforce Survey indicated a desire to own a home within 5 years. While there are different loan and financing products available for first-time homebuyers, many people are not aware of the different options. A first-time homeowners workshop for prospective homeowners would offer education of the home buying process and available financing programs and terms.

h. **<u>BUILD CAPACITY IN THE BUILDING & CONTRACTOR TRADES</u> Work with local high schools, UW-Eau Claire Barron County and Wisconsin Indianhead Technical College to encourage enrollment in the building and contractor trades.**

The lack of skilled builders and trades has impacted housing supply and ultimately housing costs. Wisconsin Indianhead Technical College (WITC) indicated that enrollment in the construction program is at ½ capacity from previous years. Work with local high schools to encourage students interested in construction to enroll in programs and identify opportunities for high school and technical college partnerships. Explore the creation of a scholarship program for high school students who commit to enrolling in a building and contract trade program.

APPENDIX A

Workforce Housing Survey

Barron County, Wisconsin, 2019

University of Wisconsin - River Falls

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GLOBAL. INNOVATIVE. EXCELLENT.

Workforce Housing Survey
Barron County, Wisconsin, 2019

David Trechter
Shelly Hadley
Denise Parks

Survey Research Center Report 2019/10
May 2019

Students working for the Survey Research Center (SRC) at UW-River Falls were instrumental in the completion of this study. We would like to thank Aaron Leiby, Rachel Shamro, Beth Zimmer, Jennifer Pflum, Eli Peretz and Hannah Nelson. We gratefully acknowledge their hard work and dedication.

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Executive Summary

From late October 2018 through March 2019, employees at 54 of the larger employers in Barron County, Wisconsin were invited to complete a two-page survey designed to understand their housing preferences and the housing issues facing their communities. A total of 1,080 surveys from 30 places of employment were completed, either via paper or electronic surveys. The organizations from which the Survey Research Center (SRC) received completed surveys are listed in **Table 1**. All Barron County municipalities other than Almena are represented in the dataset.

Barron County Results

The demographic profile of respondents, shown in **Table 2**, reveals that:

- The age of respondents was well-distributed across the prime working age categories between 25 and 64.
- The average number of people per household for the sample is similar to the U.S. Census estimate for Barron County of 2.42 people/household.
- More than one-third of the respondents said their current home has five or more bedrooms; in comparison, according to the U.S. Census, only 4% of overall households in Barron County have 5 or more bedrooms. It is possible respondents misinterpreted the question and provided the total number of rooms in their home.
- About half the respondents drive 10 miles or more to get to work from their home. This is broadly consistent with the 53% of the County's working residents who, according to the U.S. Census, travel for 15 minutes or more to their worksite from home.
- The median household income range of respondents, $71,650 to $74,999, is considerably higher than the overall median income for Barron County according to the Census ($49,257).

This executive summary will summarize, in general terms, the key findings from the SRC's analysis of the Barron County housing survey data. The reader will find a more detailed discussion of each section of the survey in the body of the report.

The most influential factors for Barron County workers when choosing where to live are being near their job, being near family and friends, the cost of housing, the quality of schools, their neighborhood, and recreational opportunities (**Figure 1**). Younger workers' residential choices are significantly more influenced by the cost of homes and the quality of schools, while older respondents more by property taxes, low crime rates, and the beauty of the area/home. Those driving 10 miles or more stress the cost of housing, beauty and aesthetics and recreational opportunities. Those living closer to their work are significantly more likely to have chosen where to live to be close to their worksite and because of the quality of schools.

About 40% of the respondents said that property taxes and the cost of buying a home were among the biggest housing challenges their community faces (**Figure 2**). Compared to those older than 45, younger respondents were more concerned about the availability of land, a lack of rental housing, and a lack of variety in their housing choices. Those who drive 10 miles or more from their home to work were significantly more concerned about the cost of buying a home. Those from households of three or more said the cost of buying land was more of a challenge.

Most respondents said they are homeowners (83%) rather than renters (17%) (**Figure 3a**). The U.S. Census indicates that 74% of the houses in Barron County were owner-occupied, so the sample includes more owners and fewer renters than average.

An even larger proportion of Barron County workers (95%) hope to be homeowners in the next five years (**Figure 3b**). The desire to be homeowners within five years is particularly strong among those with three or more in the household.

About one-third of Barron County employees said they currently live in what they consider a small, affordable, single-family "starter home" and slightly less than 60% in a larger single-family home (**Figure 4**). Few currently live in duplexes (3%) or apartments (4%) and fewer than one percent live in townhouse/condominiums or senior housing. Nearly three-quarters of those currently living in a starter home would prefer to live in a larger, single-family home. The proportions who in five years would prefer to live in townhomes/condominiums or senior housing are slightly higher than the proportion who currently live in these types of housing. Respondents under 45 and from households of three or more aspire, disproportionately, to live in a larger, single-family home.
About half or more of the Barron County employees said that they would like to live in the country or a less developed area rather than a traditional neighborhood (56% selected this as one of their three most important things they consider when choosing a home), somewhere they can own their own home rather than renting (50%), and they would like a garage or fully enclosed parking (49%) (**Figure 5**). Living in the country is significantly more important to those driving 10 miles or more to work. Housing with a garage or enclosed parking is more important to those driving 10 miles or more to work and those from households of two or fewer people.

Excluding those who said a question was "not applicable," high proportions of Barron County workers agreed or strongly agreed that their home's current location, neighborhood and home type were satisfactory and affordable (**Figure 6**). While 71% of those with an opinion agreed that they have access to childcare, only about half said it was affordable. Those under 45 were less satisfied with the affordability, location, type and size of their current home and would be willing to move if they could find their preferred type of housing at an affordable price.
Slightly less than half (44%) of the respondents said they live in the community in which they work and about one quarter (24%) said they would move there if they could find the type of housing they need in that community (**Figure 7**). Those commuting 10 miles or more were more likely to be willing to move to the community in which they work.

In sum, housing issues and a worker's willingness to relocate appear to be concentrated among younger workers.

Subsector Analysis

At the request of the West Central Wisconsin Regional Planning Commission, the SRC looked at differences of opinions about housing issues across four key subsets of the data:

- Those currently renting their home compared to current homeowners.
- Those reporting household incomes of $48,849 or less compared to those from households earning more than that.
- Those who don't currently live in the community in which they work but said they'd be willing to move if they could find appropriate housing versus those unwilling to move.
- Those working in manufacturing versus finance/health versus government/education.

Renters vs. Homeowners. Those who rent are typically younger, live in smaller households and have lower household incomes. Renters are more likely to say they've not been able to find their desired housing in other communities, are more concerned about the cost of renting/owning a home and the overall cost of living. A large majority of current renters hope to be homeowners within five years, but their preferred type of home is somewhat more diverse than is the case for current homeowners (most of whom want to live in a larger single-family home) (**Table 3**). This diversity extends to desired characteristics in a home as renters are less concerned about living in the country or having a large lot/property. Renters are less satisfied with many aspects of their current home and more open to moving to the community in which they work than is the case for current homeowners.

Lower vs. Higher Income Households. Compared to those living in households earning more than $48,849, those from lower income households are more likely to be renters who live with smaller families in smaller houses. Lower income respondents are more concerned about the cost of housing, the cost of renting and the overall cost of living. Most lower income respondents aspire to be homeowners within five years. As above, lower income respondents' housing choices are less influenced by a desire to live in the country or on a large lot/property. Lower income respondents were less satisfied with many aspects of their current home, less likely to live in the community in which they work, and more willing to consider moving to their work city than higher income respondents.

Those Willing to Move to Work Community or Not. Those willing to move were younger, had lower household incomes and were much more likely to be renters than those not currently living in their work city who are unwilling to move there. Those willing to move put significantly more importance on living within 15 minutes of their workplace and less on living in the country on a large lot/property than those unwilling to move. Respondents willing to move are less satisfied with the location, type and neighborhood of their current home.

Differences Across Economic Sector. After placing each employer from which the SRC received data into the manufacturing, finance/health, or government/education sector, we found that younger workers tended to work in manufacturing or finance/health, finance/health respondents tended to have more people in their households, and that smaller homes were more common for workers in manufacturing. Those working in manufacturing were more likely to live somewhere other than the community in which they work, to rent, to be concerned about the cost of renting and the overall cost of living, and were significantly less satisfied with many aspects of their current home. Probably not surprisingly, therefore, higher proportions of those working in manufacturing would be willing to move

to the community which they work than was the case for those in the finance/health or government/education subsectors.

Subsector Summary. Housing constraints pinch most on renters, younger workers, those with lower household incomes and those working in the manufacturing sector. Such workers are more concerned about the cost of renting/buying a home, less satisfied with many aspects of their current home, less likely to live in the community where they work, and more open to moving to the community where they work (if they can find appropriate/affordable housing).

Community Summaries

Barron. For those working in the City of Barron, the top factors in choosing where to live were being near their work, being near family and friends, the cost of homes and the quality of schools (**Table 4**). The primary challenges noted by workers in Barron were the cost of buying a home and property taxes, but they were also more concerned about deteriorating housing conditions in the community in which they live than were workers employed in other Barron County communities. There were no significant differences in the characteristics most important in the choice of where to live between those working in Barron and those working elsewhere in the County. Those working in Barron were significantly more satisfied with the condition of their own current home. They were also less likely to agree that they would move if they could find an affordable house that meets their needs, despite the fact that they drive significantly more miles from their home to work than workers in other County communities.

Cameron. Being near their work (59% in top 3) was, by a substantial margin, the most common reason selected by Cameron residents for choosing where to live (**Table 5**). The most important housing-related challenges, according to those working in Cameron, were the cost of buying a home (46% in top three) and property taxes (42%). When making a housing decision, a majority of respondents from Cameron said the ability to own their own home (56%) and a desire to live in the country (56%) were important. Those working in Cameron were significantly less satisfied with the size off their current home than workers elsewhere in the County. Slightly more than one-third of those working in Cameron currently live there (37%), but nearly another third (29%) would consider moving there if they could find the type of housing they need. Though not quite significant at the 5% level, those working in Cameron tend to drive slightly fewer miles to get from home to work than workers elsewhere in Barron County.

Chetek. The main factors that those who work in Chetek consider when choosing where to live were being near their job (65%) and being near friends and family (52%) (**Table 6**). Housing challenges noted by those working in Chetek were topped by property taxes (44%) and the cost of buying a home (39%). The most important characteristics that workers in Chetek consider in their housing choices are being able to own their home (50%), having a garage/enclosed parking (50%), living in the country (49%), and having a larger lot/property (42%). Workers in Chetek are less enthusiastic about their current home's location and neighborhood than those employed elsewhere in Barron County. A relatively robust 42% of Chetek respondents live in Chetek and more than a quarter more (28%) would move there if they could find the sort of housing they need. Though not quite significant at the 5% level, incomes seem slightly lower for Chetek workers than elsewhere in Barron County.

Comstock. Only a handful of responses (14) came from people working in Comstock, so the results may or may not be accurate reflections of opinions of all Comstock employees (**Table 7**). For those working in

Comstock, the most important reasons in choosing where to live were the cost of a home and being near friends and family. Comstock workers placed less weight on being near their job than workers elsewhere in Barron County. Half the respondents included the cost of buying a home as one of the three biggest housing challenges facing their community and 43% included the cost of renting. The cost of renting is particularly important for this group since a significantly higher proportion (50%) than in other County communities currently rent their home. The ability to own a home, having a garage/enclosed parking, and having a larger lot/property were the most important factors considered by Comstock workers when making housing decisions. Only 21% of the respondents currently live in Comstock, but 43% said they would be willing to move there if the housing they need were available. The willingness to consider moving to Comstock may be related to the fact that workers in that community tend to drive further to get to their work; 50% drive 25 miles or more to go from home to work compared to only 11% in other Barron County communities.

Cumberland. Housing issues in Cumberland appear to be substantially different than in other Barron County communities (**Table 8**). A very high proportion of Cumberland workers said they chose where to live to be near their job. Workers in Cumberland identified the cost of buying a home and property taxes as the top housing challenges facing their community. Four housing characteristics dominate in terms of importance to Cumberland workers: a desire to live in the country or less developed area (69%), living on a larger lot/property (45%), owning their own home (43%) and being within 15 minutes of work (42%). Relatively high proportions of Cumberland employees agree or strongly agree that many aspects of their current home are satisfactory. However, there is a significant "enthusiasm gap" compared to other communities in Barron County in that Cumberland workers are significantly less likely to strongly agree that many aspects (location, type, size, condition) of their current home are satisfactory. Childcare (availability and affordability) appears to be a bigger issue in Cumberland than in other communities. Half the respondents currently live in Cumberland and more than a quarter more would consider moving there if the housing they need were available. Cumberland workers were significantly younger, had more people per household, and had higher household income levels.

Prairie Farm. There were only 23 respondents who work in Prairie Farm, so the results reported may or may not be an accurate reflection of opinions of all Prairie Farm employees (**Table 9**). By far the most commonly cited factor for choosing where to live by Prairie Farm employees was to be near family and friends (74% in top three), but being near their job (52%) was also important. The top concern for Prairie Farm workers was the cost of buying a home. Characteristics particularly important to those working in Prairie Farm when making housing decisions were being in the country (65% in top three), the ability to own the home (61%), having a larger lot/property (57%) and having a garage or enclosed parking area (43%). Most Prairie Farm respondents were satisfied with most aspects of their current home. Half the respondents live in Prairie Farm and more than one-quarter (27%) would move there if they could find the type of housing they need.

Rice Lake. People working in Rice Lake supplied nearly one-third (32% or 349 surveys) of all the responses received in the 2019 Barron County housing survey (**Table 10**). Being near their job (59%) and family and friends (48%) are particularly important to Rice Lake workers. Compared to workers elsewhere in the County, more Rice Lake workers said property taxes (44% vs. 37% elsewhere) and the cost of maintaining a home (26% vs. 22% elsewhere) were key challenges, but fewer said that a lack of housing variety was a challenge (18% vs. 25% elsewhere). The most important factors Rice Lake workers

consider in making a housing decision were living in the country (57%), having a garage or enclosed parking area (52%), and being able to own their own home (46%). High proportions of Rice Lake respondents are satisfied with most aspects of their current home. Nearly half the Rice Lake employees live there and nearly one-quarter (23%) would consider moving there if they could find appropriate housing. Rice Lake workers drive significantly shorter distances from home to work than workers elsewhere in the County.

Turtle Lake. There were only 36 respondents who work in Turtle Lake, so their responses may or may not be an accurate reflection of opinions of all Turtle Lake employees (**Table 11**). Turtle Lake employees' choice of where to live is most influenced by wanting to be near their job (75%) and friends/family (61%). The top housing challenges facing their community according to Turtle Lake workers are a lack of housing variety (47%) and a lack of starter homes (39%). Living in the country (56%), having a garage or enclosed parking (50%) and the ability to own their home (50%) were the most important characteristics for Turtle Lake workers when making a housing decision. High proportions of Turtle Lake workers seem to be satisfied with their current housing. A significantly higher proportion of Turtle Lake workers strongly agree that they would move if they could find appropriate housing that is affordable (45% vs. 26% elsewhere). A relatively small proportion of Turtle Lake workers (15%) drive 25 miles or more from home to work.

Survey Purpose

Because of the long economic expansion that the U.S., has experienced since the "Great Recession" of the late 2000s, unemployment in 2018-19 is low and many organizations in Barron County are having a difficult time finding enough workers to fill their vacancies. Barron County business leaders were concerned that the lack of affordable and appropriate housing in the County might be contributing to the shortage of workers. The survey described in this report was designed to determine the extent to which workers in Barron County are experiencing housing challenges.

The first portion of this report summarizes county-wide results from the survey. That is followed by analysis of four key subgroups in the data: renters vs. owners, lower vs. higher income respondents, those willing to move to the community in which they are employed vs. those unwilling to move, and employees in the manufacturing vs. finance/health care vs. government/education sectors. We also look at housing issues in each of the communities in which these respondents are employed.

The Data and Respondents

The questionnaire used in this survey was jointly developed by Chris Straight and colleagues at the West Central Wisconsin Regional Planning Commission (WCWRPC), Dave Armstrong, Executive Director of the Barron County Economic Development Corporation, and the Survey Research Center (SRC) at UW-River Falls. The SRC printed the survey and developed a set of instructions for people at the organizations responsible for administering the survey, created packets including the requisite number of surveys and an instruction sheet for each of the 54 organizations invited to participate, and mailed the packets to Mr. Armstrong. The SRC also created a parallel on-line survey; the instructions informed potential participants that their employees could complete the survey on-line and provided them with a link to that version of the survey. Mr. Armstrong distributed the surveys to participating organizations, retrieved completed paper surveys and returned them to the SRC for processing and analysis.

Table 1: Participating Organizations, Barron County Workforce Housing Study, 2018-2019				
ABC Truss		Dairy State Bank - Rice Lake		School District-Rice Lake
American Excelsior Co		DCA Manufacturing		School District-Turtle Lake
Ardisam		Dairy State Bank - Turtle Lake		Quanex
Barron Care & Rehabilitation		Henry Wisconsin		Rice Lake Weighing Systems
Barron County		Johnson Refrigerated Truck		Sterling Bank – Barron
Citizens Community Federal - Barron		Parker-Hannifin Corp		Sterling Bank – Chetek
Citizens Community Fed. – Rice Lake		School District-Barron		Superior Silica
Comstock Creamery		School District-Cameron		Sweet Additions
Cumberland Federal		School District-Chetek		UW-Eau Claire - Barron County
Cumberland Memorial Hospital		School District-Prairie Farm		WITC

Data collection began in October of 2018 and ended in March 2019. The abduction of Jayme Closs and murder of her parents on October 15, 2018, delayed the early phase of data collection. By the time data collection ended in late March 2019, however, a total of 1,080 surveys from 30 organizations had been completed, either via paper surveys or on-line (Table 1). Surveys were received from workers in businesses located in all the municipalities in the County except Almena, though there were relatively few from Comstock (14), Prairie Farm (23), and Turtle Lake (36). Unfortunately, the County's largest

employer did not participate in the survey, nor did many large retailers. A numeric summary of responses is included in Appendix A.

According to the 2013-2017 American Community Survey of the U.S. Census, there were 23,110 people in the labor force in Barron County. A "random" a sample of 1,080 respondents would provide estimates accurate to within plus or minus 2.9% for the Barron County labor force. However, because the organizations invited to participate in this study were the largest employers in the County, the sample is not random and, hence, may not be representative of the entire Barron County workforce. There were roughly 8,000 workers employed in the 53 organizations invited to participate; with 1,080 responses the confidence interval would be expected to be plus or minus 2.8% for those employees.

Table 2 provides a summary of the demographics of respondents. Where available, comparable data from the U.S. Census for Barron County are included in Table 2.

Table 2: Demographic Profile of Respondents, Barron County Workforce Housing Study, 2018-2019

Age								
	Count	15 - 18	18-24	25-34	35-44	45-54	55-64	65+
Sample	1,064	0.1%	3%	18%	26%	24%	25%	3%
Census	37,164	4%	9%	13%	13%	16%	19%	25%
Number People in Household								
	Count	1	2	3	4	5		
Sample	1058	8%	33%	19%	23%	12%		
Sample		6	7	8	9	10+		
		3%	1%	0.3%	0.2%	0.2%		
Number Bedrooms in Residence								
	Count	0	1	2	3	4	5+	
Sample	1033	0%	0%	3%	17%	45%	35%	
Census	23,856	2%	8%	30%	40%	15%	4%	
One Way Distance Home to Work								
	Count	<1 Mile	1 - 5 Miles	6 - 9 Miles	10 - 24 Miles	25 -49 Miles	50+ Miles	
Sample	1056	10%	25%	18%	35%	10%	2%	
Income								
	Count	<$20K	$20-$37,999	$38-$43,399	$43.4-$48,849	$48.9-$54,249	$54.3-$58,599	$58.6-$62,949
Sample	1038	1%	10%	6%	3%	6%	5%	4%
		$62.9-$67,299	$67.3-$71,649	$71.6-$74,999	$75-$99,999	$100-$124,999	$125-$149,999	$150,000+
Sample		4%	5%	6%	20%	15%	6%	8%

Age. Because the Barron County Workforce Housing Survey focused on employed people, it is not surprising that the age of respondents was concentrated in the prime working age categories between 25 and 64. The sample has lower proportions of young people (who are likely to be high school or post-secondary students) and those 65 or older (who are likely to be retired) than was the case for the Census. Each of the primary working age groups are well-represented in the sample. In the analysis to follow, we will compare the responses of those under 45 years of age and those older than that. Those under 45 years of age are more likely to be establishing a family and, perhaps, needing a larger home and could be experiencing more stress with respect to housing.

Household Size. Table 2 indicates that few of the respondents lived in households with more than 5 people; fewer than 5% included 6 or more people. The Census indicates that the average household size in Barron County is 2.42 people and the average for sample respondents looks to be similar (60% reported three or fewer people). In the analysis to follow, we will consider how those from households of two or fewer compare to those with three or more. Family size is likely related to the size and cost of housing needed.

Bedrooms in Home or Apartment. More than one-third of the respondents said they had five or more bedrooms in their current home, a much higher proportion than is typical of Barron County according to the Census (4% reported 5 or more bedrooms). It is possible that respondents were counting rooms in their house/apartment rather than bedrooms. The higher than expected levels of household income and home-ownership, which we will discuss below, may also contribute to this unexpected result.

Distance from Work. Nearly half the respondents drive 10 miles or more to get from their home to their workplace. This is broadly consistent with the 53% of the County's working residents who, according to the U.S. Census, travel for 15 minutes or more to their worksite from home.
We will consider the opinions of those drive at least 10 miles or more to those who live closer to their workplace.

Income. The Census indicates that the median household income in Barron County over 2013 - 2017 was $49,257. At the median, half the household incomes are above and half below that value. The median income for the sample was in the $71,650 to $74,999 range. The higher median household income could be because the sample excludes most retirees, it reflects current incomes rather than the average over the 2013 to 2017 time period, the dominance of government and education employees, and/or because the sample is drawn from employees at larger organizations, which might have higher average salaries.

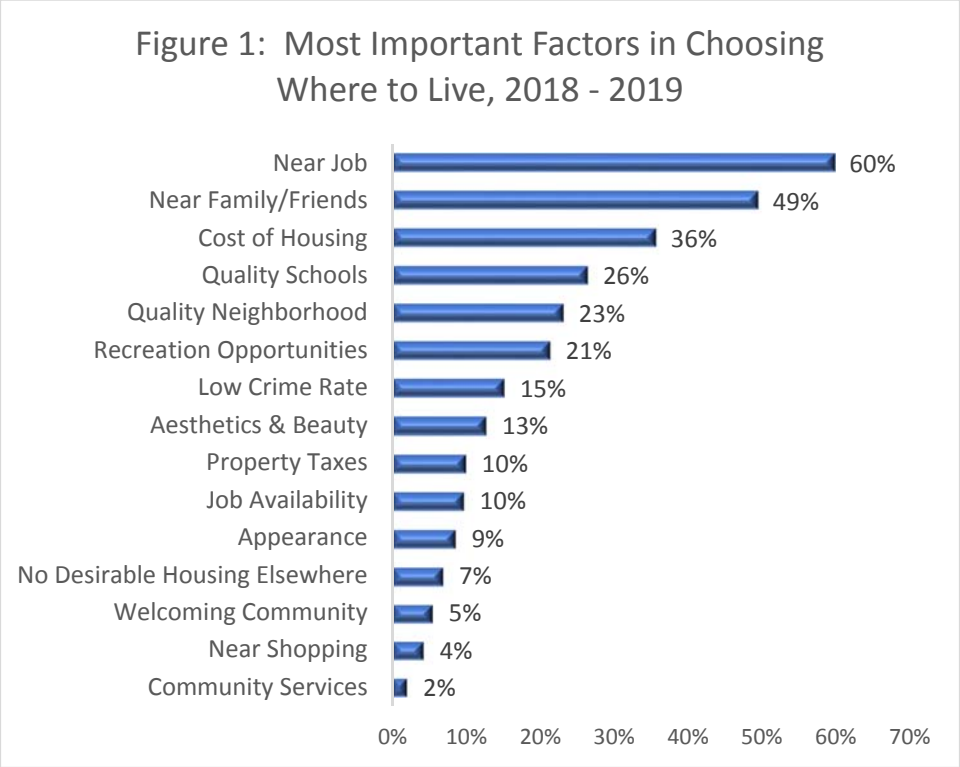
There are a couple of notable correlations within these demographic groupings:

- Age and household size are negatively correlated (older respondents tend to have fewer people in their household) and age and commuting distance are also negatively correlated (younger respondents travel further from home to work).
- In addition to age, as one would expect, household size is positively correlated with the number of bedrooms in the respondent's home (households with more members tend to have homes with more bedrooms).
- Those with higher incomes tend to have larger household sizes and homes with more bedrooms.

As noted above, the SRC cannot determine how well these data represent all Barron County workers, given the way it was collected. However, the large number of observations and the alignment of the demographic profile with most aspects of the Census data (other than with respect to household income) suggest that the results may represent the opinions of working adults in Barron County about housing issues fairly well.

Barron County Quality of Life Opinions

Employees in Barron County were asked to identify the three most important reasons they and their families choose to live where they do. Figure 1 shows the percentage of respondents identifying each of the 15 options from which they could choose.



A majority of respondents said they live where they do to be near their job and nearly half in order to be near families and friends. A bit more than one-third said the cost of housing was one of their top three decision factors. Between one-in-five and one-in-four said the quality of schools, the neighborhood, and recreational opportunities were important in this decision.

As noted above, the SRC will compare the opinions of different demographic subgroups:

- those under 45 years of age vs. older respondents.
- households of two or fewer vs. larger households.
- those living within 10 miles of their workplace vs. those who commute 10 or more miles.

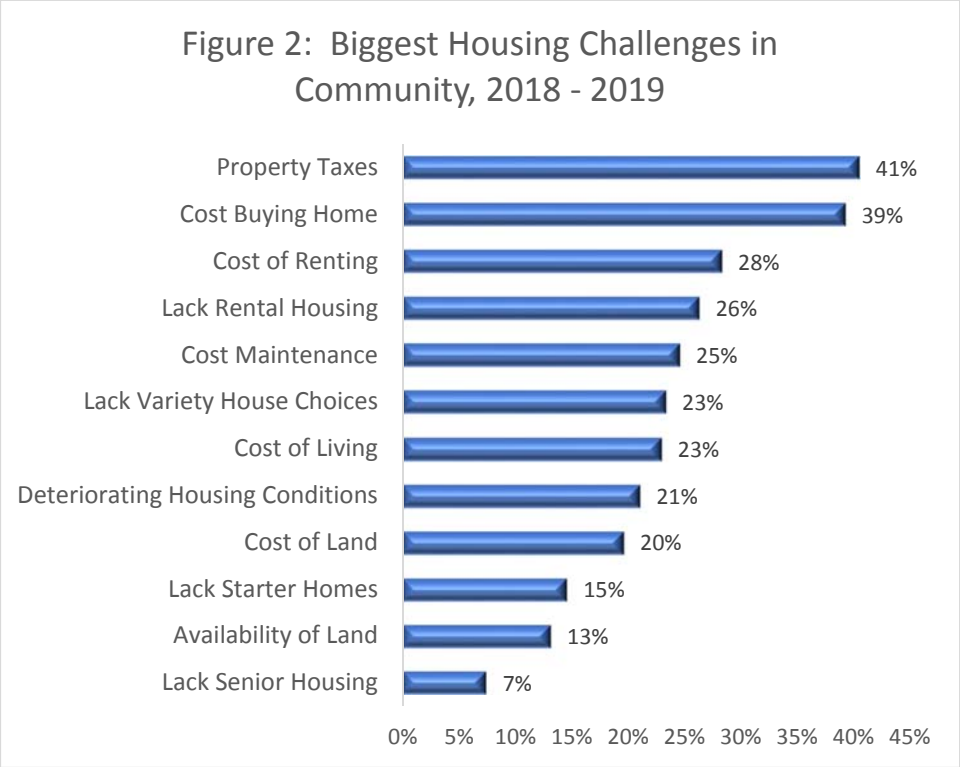
Response patterns that vary at statistically significant levels will be noted in the report. In statistics, a result is statistically significant if observed differences, usually in average values, in two groups are unlikely to have occurred by chance. Statistical significance is expressed as a probability that the real average values are actually the same. A commonly used probability standard is .05 (5%). Statistical significance at the .05 level indicates there is only a 5 in 100 probability that the average values in two groups are equal. It does not mean the difference is necessarily large, important, or significant in the common meaning of the word.

There were a number of statistically significant differences in why different demographic groups have chosen to live where they do:

- Age: Compared to those older than 45, younger respondents were more influenced by the cost of housing, the quality of schools, and because they couldn't find desired housing elsewhere. In contrast, those older than 45 were significantly more influenced by property taxes, low crime rates, and aesthetics and beauty.
- Commuter: Those who drive 10 miles or more from their home to work were significantly more influenced by the cost of housing, beauty and aesthetics, and recreational opportunities. Those living closer to their workplace weighed being near their job and the quality of schools more heavily.
- Household Size: Those living in households of two or fewer were significantly more influenced by low crime rates and job availability. The quality of schools was more influential to those in households of three or more.

These statistical differences make intuitive sense. For instance, those under 45 are more likely, as noted above, to be starting a family and beginning to build their career. This means they might be expected to be more sensitive to the cost of housing and the quality of schools. People frequently commute further in order to afford a nicer home and/or because of lifestyle preferences. Larger households are likely to include children, hence the focus on the quality of schools. Lower income households are likely to be more constrained in terms of their housing options and more sensitive to housing prices.

Barron County employees were asked to identify what they think are the top three housing-related challenges facing their community. It is important to note that their "community" may not be the city/village where they work. Since nearly half drive at least 10 miles from home to work, some respondents' home community may even be outside of Barron County. Figure 2 (next page) summarizes responses to this question. About 40% of the respondents said that property taxes and the cost of buying a home were among the biggest housing challenges their community faces. There are a number of factors that were seen as serious challenges by 20% - 30% of respondents: the cost of rentals, a shortage of rental units, the cost of maintaining a home, a lack of variety in housing choices, the overall high cost of living, housing that is deteriorating, or the cost of land on which to build a home. Interestingly, only 15% of respondents said lack of starter homes was a significant challenge in their community. Perhaps because few respondents were of retirement age, only 7% thought senior housing was a significant challenge to their community.



The magnitude of the challenges shown in Figure 2 varied depending on the respondent's demographic profile:

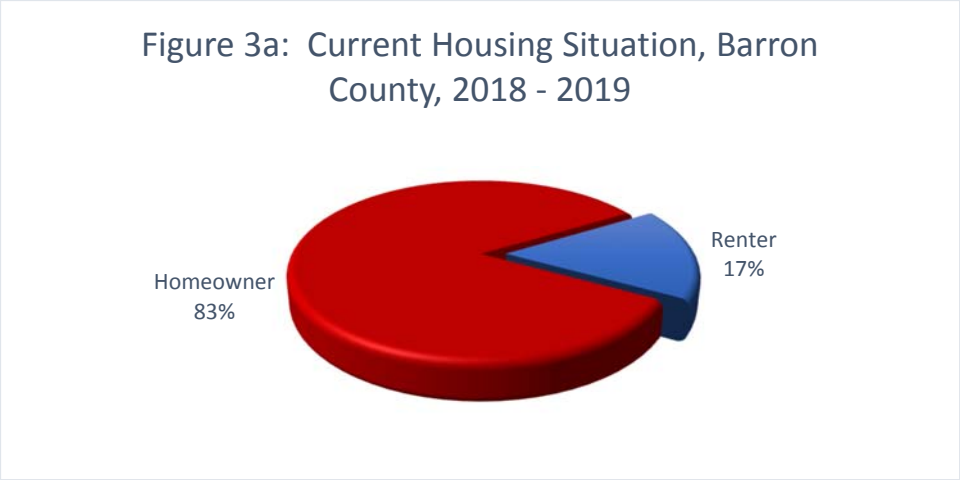
- Age: Compared to those older than 45, younger respondents were more concerned about the availability of land, a lack of rental housing, and a lack of variety in their housing choices. In contrast, those older than 45 were significantly more concerned about property taxes and the availability of senior housing.
- Commuter: Those who drive 10 miles or more from their home to work were significantly more concerned about the cost of buying a home. Those living closer to their workplace were, interestingly, more concerned about the cost of renting.
- Household Size: Those living in households of two or fewer were significantly more concerned about the supply of senior housing. Those from households of three or more said the cost of buying land was more of a challenge.

As above, most of these results conform to what our intuition would predict. Younger respondents are more likely to be renting, their budget probably constraints the set of housing options they can afford but they may hope to build a home in the future and will need land to do so. As noted, many commute so they can "afford more house" so their concern about the cost of housing makes sense. Many of those in 2-person households are likely to be "empty nesters" who see retirement on the horizon.

Barron County Housing Preferences

Current and Preferred Housing Situation

Respondents were asked what best described their current housing situation, renter or home owner, and which they hoped to be in five years. Figure 3a shows that 83% of the respondents were currently homeowners and 17% were renters. The U.S. Census indicates that 74% of the houses in Barron County were owner-occupied, so the sample includes more owners and fewer renters than average.



Currently, renters are significantly more likely to be younger than 45 (25% vs. 9% of those older than that) and from households of two or fewer (20% vs. 14% of those with three or more household members). Later in the report the reader will find a detailed analysis comparing renters' and home-owners' responses to this survey.

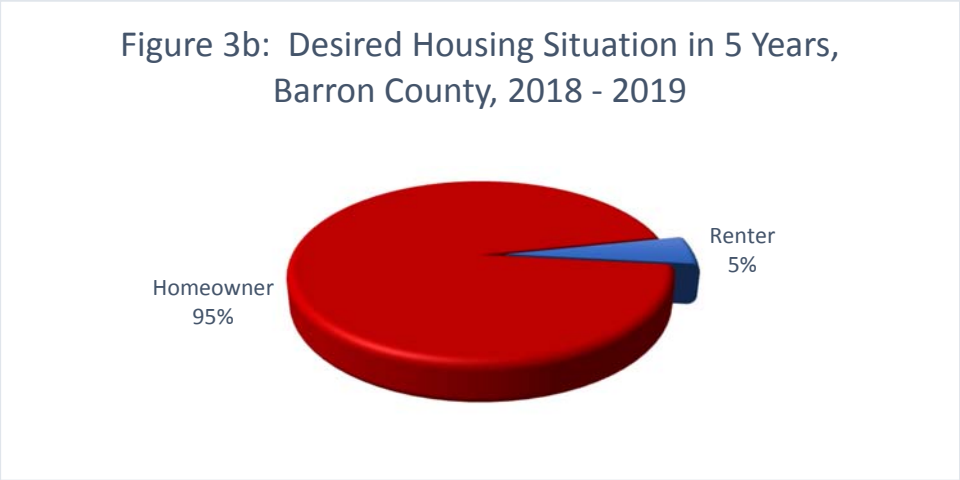
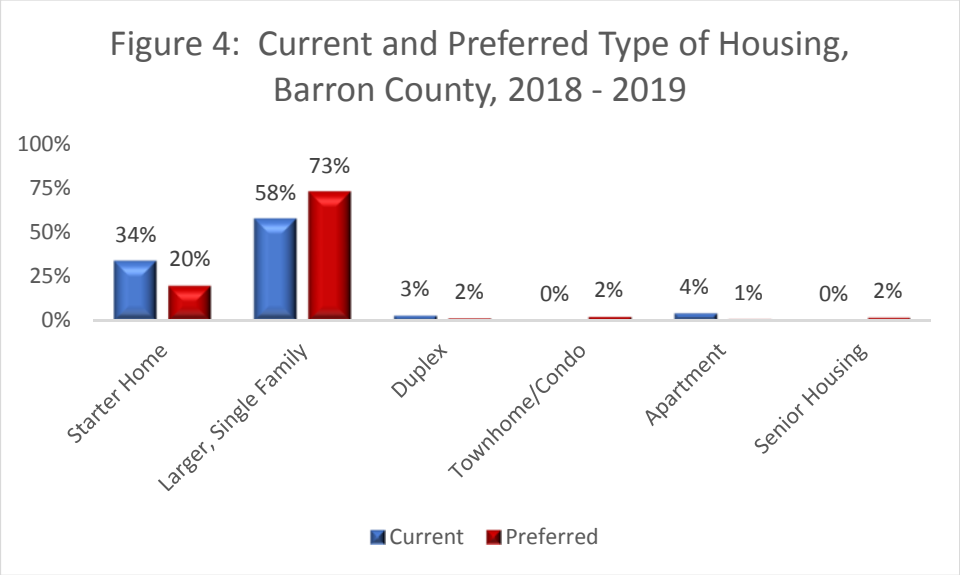


Figure 3b indicates that a very large proportion of Barron County employees aspire to be homeowners within the next five years (95% want to be homeowners). While there are a handful of respondents who currently own their home but hope to be renting in five years (12 out of 775 current homeowners), the movement is massively from those currently renting who want to be homeowners in five years (139 of 168 current renters hope to be homeowners).

The desire to be homeowners within five years is particularly strong among those with three or more in the household (98% vs. 92% of those with two or fewer in the household).

Current and Preferred Housing Type

Figure 4 indicates that about one-third of Barron County employees currently live in what they consider a small, affordable, single-family "starter home" and slightly less than 60% in a larger single-family home. Few currently live in duplexes (3%) or apartments (4%) and fewer than one percent live in townhouse/condominiums or senior housing.

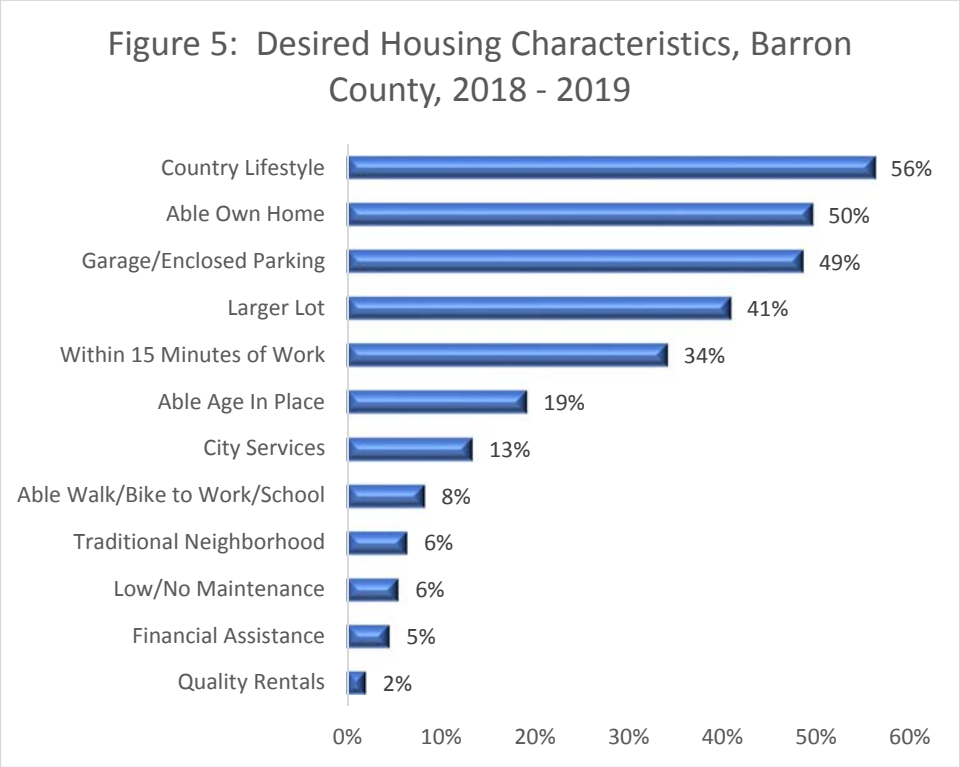


Only 20% of the respondents said that a "starter home" was their preferred type of housing. Nearly three-quarters said they'd prefer to live in a larger, single-family home. The proportions wanting to live in duplexes or apartments are slightly lower than the proportion currently living in these types of housing, but the proportions who would prefer to live in townhomes/condominiums or senior housing are slightly higher than the proportion who currently live in these types of housing.

In terms of housing preferences, there were significant differences based on age (82% of those under 45 aspire to a larger single-family home vs. 65% of older respondents) and household size (83% of those from households of three or more would prefer to live in a larger single-family home vs. 59% of households of one or two people.

Desired Housing Characteristics

Respondents were given a list of 12 housing characteristics and asked to identify the three that were most important to their household when making a housing decision. The percentages selecting each characteristic as one of their top three characteristics are summarized in Figure 5.



About half or more said that they would like to live in the country or a less developed area rather than a traditional neighborhood (country lifestyle), somewhere they can own their own home rather than renting (Able Own Home), and they would like a garage or fully enclosed parking (Garage/Enclosed Parking). More than one-third included a desire to have a larger lot or property or being within 15 minutes of work. The other factors in Figure 5 were among the top three factors in housing choices for fewer than one-in-five respondents.

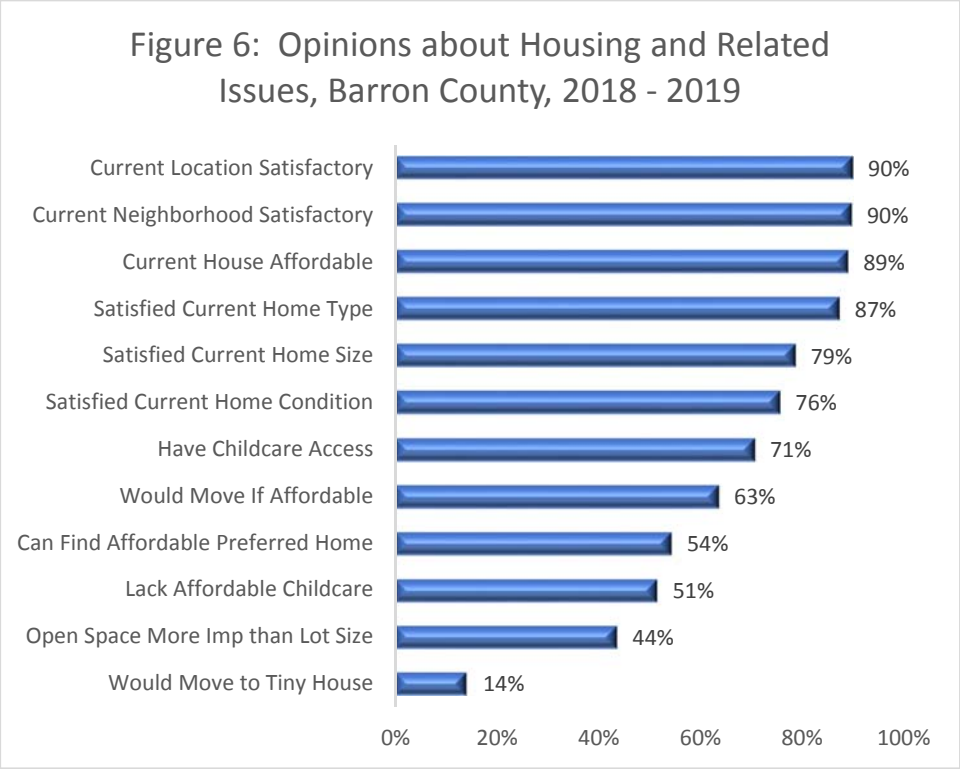
Differences across demographic groups in preferred features include:

- Age: Compared to those older than 45, younger respondents have a much stronger preference for a large lot (48% in top three vs. 34% of older respondents) and, though still relatively unimportant in their housing choice, the availability of financial assistance (6% vs. only 3% of those older than 45). Those older than 45 were, not surprisingly, more interested in housing that would allow them to age in place (25% in top 3 vs. 12% of younger respondents).
- Commuter: More of those who drive 10 miles or more from their home to work look for a home in the country/less developed area (63% vs. only 51% of those living within 10 miles of work) and one with a garage (52% vs. 45% of those living closer to work). Those living within 10 miles of their workplace, not surprisingly, were looking for housing within 15 minutes of their work (45% vs. 22% of those commuting further) and one where they can bike/walk to work, schools, downtown, etc. (11% vs 5% of those living further away).
- Household Size: Those living in households of two or fewer were more likely to look for a home with a garage (53% vs. 45% of those from larger households), where they could age in place (22% vs. 17% of those from larger households), with low maintenance (8% vs. 4% of those from larger households), and areas with high quality rentals (3% vs. 1% of people with 3+ in their household). Those from households of three or more were more likely to focus on a home with

a large lot (45% vs. 34% of those from households of one or two) and places offering financial assistance (6% vs 0.5% of smaller households).

Opinions about Housing and Related Issues

Respondents were asked their opinions about a dozen housing or housing-related issues. Answer options were, strongly agree, agree, disagree, strongly disagree and not applicable.



In Figure 6, the SRC eliminated the "not applicable" responses, so the bars show the percentage of respondents for whom a given question applied and who either agreed or strongly agreed with the question. For example, respondents were asked if they would move if their preferred housing was available at an affordable price and 17% said this was not applicable to them. While 52% of all respondents said they agreed or strongly agreed that they would move if they could find their preferred housing at an affordable price, 63% of those for whom this was an applicable question (=52%/(100% - 17%)) would move under these conditions.

In addition, two of the questions were asked in the negative ("I haven't been able to find my preferred housing at an affordable price" and "I do not have convenient access to the childcare I need during my working hours). For these two questions in Figure 6, the SRC is reporting the percentage of respondents who disagreed or strongly disagreed and changed the labels (Can Find Affordable Preferred Home and Have Childcare Access).

Figure 6 indicates that there is a relatively high level of satisfaction with the location, neighborhood, affordability and type of home in which respondents currently live; nearly 90% agree or strongly agree

with these four aspects of their current home. Slightly lower proportions are satisfied with the size (79% agree or strongly agree) and condition (76%) of their current home.

Other results included in Figure 6 are:

- Nearly 30% of the respondents who need childcare did not agree that it was available to them during working hours.
- Nearly two-thirds (63%) said they would move if they could find their preferred type of home at an affordable price.
- Nearly half (46%) said they had not able to find their preferred type of house at an affordable price.
- Nearly half say that affordable childcare is not available.
- Slightly more than half (56%) care more about lot size than having access to open space, parks and nice vistas.
- Very few (14%) would consider moving to a tiny house (defined as 800 square feet or less and not a mobile home).

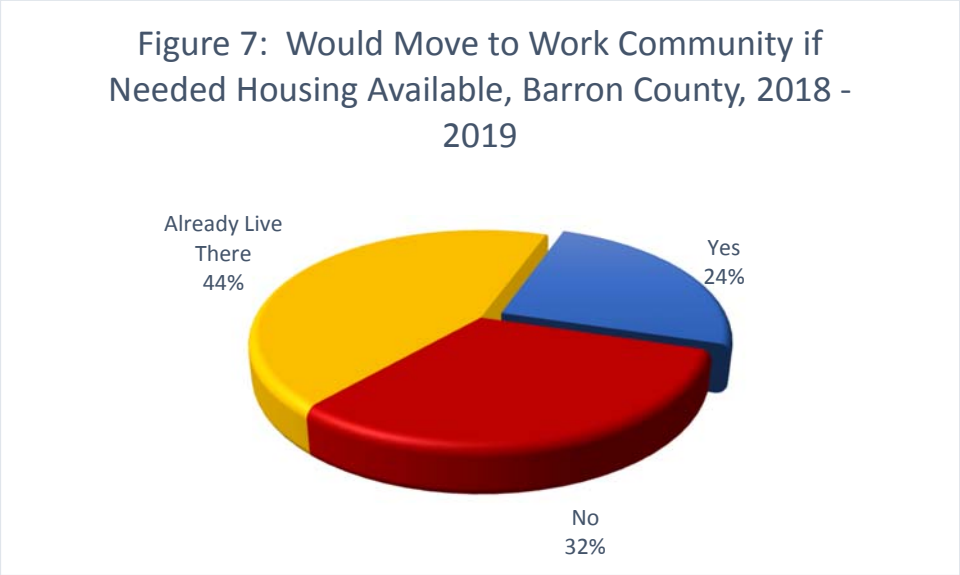
In terms of the demographic groups:

- Age: Those 45 and older were significantly more satisfied with the affordability, location, type and size of their current house. Younger responders were more satisfied with their current neighborhood, were more likely to agree that they've been unable to find their preferred housing at an affordable price and would be willing to move if they could find such a home. Younger respondents were less likely to agree that access to open spaces, parks, and nice views are more important than a larger lot/property size.
- Commuter: There were no statistically significant differences in how those living within 10 miles of their work versus those living 10 or more miles from their work differ with respect to the factors included in Figure 6.
- Household Size: Respondents with three or more in their household were less likely to say their current house is affordable, that they are satisfied with their current neighborhood, that they would consider moving to a tiny house if available, or that open space/access to parks is more important than a large lot/property size. Those from larger families were more likely to agree that they have not been able to find their preferred housing at an affordable price.

Move to Community Where Working

The final housing-focused question asked if the respondent would move to the community in which they work if the housing they need was available. Answer options were "yes," "no, I wouldn't move," or "no, I already live where I work."

Figure 7 summarizes the responses provided by Barron County employees and shows that about one-quarter would consider moving to the community in which they work if they could find the housing they need, one-third would not, and the remainder already live in that community.



Those living 10 or more miles from the community in which they work were significantly more willing to move there if they could find the sort of housing they need (28% vs. 20% of those living within 10 miles).

In sum, housing issues and a worker's willingness to relocate appear to be concentrated among younger workers.

Analysis by Key Demographic and Business Subsectors

In this segment of the report, the SRC will summarize significant differences in the responses of:

- Those currently renting their home and those who are currently home-owners.
- Those from households reporting income of $48,849 or less and those from households with incomes greater than that.
- Those who said they would move to the community in which they work if the housing they need was available and those who don't live in the community in which they work and wouldn't consider moving there even if the housing they need were available.
- Those working in the education/government sector, those working in the finance/health sector, and those in the manufacturing sector.

Renters vs. Homeowners

As noted in the first section of this report, 171 (17%) of the respondents said they are currently renting their home and 859 (83%) are currently homeowners. There are many statistically significant differences in how these two groups answered the questions in this survey.

Demographically, renters are:

- Younger (43% under 35 compared to 17% of current homeowners).
- Have smaller households (50% have 2 or fewer people vs. 40% for homeowners).
- Live in homes with fewer bedrooms (53% have 3 or fewer bedrooms compared to 14% of homeowners).
- Have lower household incomes (50% reported household incomes of $48,849 or less compared to 14% of homeowners).

In terms of reasons they live where they do, higher proportions of renters want to be near shopping (9% vs. 3% of homeowners) and said they **couldn't find their desired housing elsewhere** (26% vs. 3% of homeowners). Renters were significantly less influenced by property taxes (5% vs. 11% of homeowners), aesthetics and beauty (9% vs. 14%), the quality of the neighborhood (16% vs. 24%), the quality of the schools (16% vs. 28%), or recreational opportunities (15% vs. 22%).

In terms of the top three housing related challenges facing their community, again, there were a number of differences between issues that concern renters versus homeowners. Renters, compared to homeowners, were significantly more concerned about both the cost of buying a home (49% of renters vs. 36% of homeowners) and of renting (50% vs. 24%). Higher proportions of renters also said the high cost of living (30% vs. 21%) and a lack of rental housing (42% vs. 23%) were major housing-related challenges in their community. In contrast, significantly lower proportions of renters said that property taxes (22% vs. 43%), the cost of land (9% vs. 14%), lack of senior housing (1% vs. 8%), the cost of maintaining a home (15% vs. 26%), and deteriorating housing conditions (15% vs. 22%) were major housing-related challenges facing their community.

The preferred housing situation for renters in five years, as noted earlier, was a massive movement toward homeownership, with 83% of current renters hoping to own their home. Never-the-less, current

homeowners aspire to be homeowners five years from now in even higher rates (98.5%) than is the case for current renters.

Table 3 shows the types of housing that current renters and homeowners hope to occupy in five years. The preferences of current renters are significantly different and more diverse than current homeowners. Higher proportions of renters are interested in living in a smaller, affordable single-family "starter" home, a duplex or an apartment than is the case for current homeowners. Current renters, compared to current homeowners, are less interested in a larger single-family home.

Table 3: Preferred Housing in Five Years, Barron County Renters and Owners, 2019

	Count	Starter Home	Larger Single-family	Duplex	Townhome	Apartment	Senior Housing
Renter	148	25%	65%	3%	2%	3%	1%
Homeowner	701	19%	75%	1%	3%	1%	2%

In terms of the three most important characteristics considered when making a housing decision, significantly higher proportions of renters said that access to financial assistance for housing costs, such as rental subsidies or low-interest loans (12% vs. 3% for homeowners), finding higher-quality rental apartments (11% vs. 0%), and little or no home and yard maintenance (12% vs. 4%) were important. In contrast, renters attached significantly less importance to a desire to live in the country or less developed area rather than a traditional neighborhood (47% vs 58% of current homeowners) and having a large lot or property (25% vs. 44%).

Compared to current homeowners, current renters agree in significantly:

- Lower proportions that their current house is affordable.
- Lower proportions that they are satisfied with their home's location.
- Lower proportions that they are satisfied with their home's neighborhood.
- Lower proportions that they are satisfied with type of their current home.
- Lower proportions that they are satisfied with their home's size.
- Lower proportions that they are satisfied with their home's condition.
- Higher proportions that they have not been able to find their preferred housing at an affordable price.
- Higher proportions that they would move if their preferred housing was available at an affordable price.
- Higher proportions that they would move to a tiny/small house (800 sq. ft. or smaller) if available.

Compared to renters, homeowners are nearly twice as likely to live in the community in which they work (48% of homeowners vs. 25% of renters). There is a massive difference in the willingness of renters to consider moving to the community in which they work if they could find the housing they need. Excluding those who said they already live in the community in which they work, 75% of renters said they would consider moving to the community in which they work if they could find the housing they need, compared to only 33% of current homeowners.

In sum, renters, compared to homeowners, tend to be:

- Younger and from households with lower income.
- Less satisfied with many aspects of their current home, but feel they couldn't find a home that meets their needs elsewhere.
- More concerned about the cost of buying or renting a home and with the overall cost of living.
- More open to different types of housing and less concerned about living in the country on a large lot.
- Much less likely to live in the community in which they work, but more open to moving there if they could find suitable housing.

Lower versus Higher Income Households

For this section, households saying their household income is $48,849 per year or less are considered lower income and those with incomes greater than this amount are classified as higher income households. A total of 208 respondents were in the lower income group and 830 in the higher income group. The average income of the lower income respondents fell into the $38,000 - $43,999 range and into the $75,000 - $99,999 range for the upper income respondents.

Again, there were many statistically significant differences in the responses of lower and higher income employees.

Lower income respondents have significantly fewer people in their household (25% lived alone vs. 4% of higher income respondents) and fewer bedrooms in their home (41% had 3 or fewer vs. 15% of higher income respondents).

In terms of factors that are important in the decision where to live, lower income respondents placed significantly more importance on the cost of housing (42% vs. 34% for higher income respondents), being near shopping (9% vs. 3%), and their inability to find their desired housing elsewhere (13% vs. 5%). Lower income respondents place less importance on beauty and aesthetics (6% vs. 14%), the quality of the school district (13% vs. 29%), and recreational opportunities (14% vs. 23%).

More lower income respondents identified the cost of renting (44% vs. 23% for higher income respondents) and the overall cost of living (33% vs. 20%) as among the three most important housing challenges facing their community. Lower income respondents were less concerned about the cost of land (14% vs. 21%), property taxes (32% vs. 41%), the availability of land (5% vs. 15%), the lack of housing variety (15% vs. 25%), and deteriorating housing conditions (14% vs. 22%).

Lower income respondents were significantly more likely to be renters, currently, (41% vs. 10%) but most want to be homeowners five years from now, though at significantly lower proportions than current homeowners (87% vs. 98%).

In terms of characteristics important to lower income respondents when making a housing decision, being within walking/biking distance of work, downtown, schools, parks and other community destinations (13% in top three for lower income respondents vs. 7% for higher income), the existence of financial assistance (8% vs. 4%), the quality of rentals (6% vs. 1%), and little or no home and yard

maintenance (10% vs. 4%) are more important. Lower income respondents are less influenced by a desire to live in the country or less developed area (45% for lower income respondents vs. 59% for higher income respondents) or by having a larger lot or property (27% vs. 44%).

Lower income respondents, compared to those from higher income households, were:

- Less satisfied with the location of their current home.
- Less satisfied with the type of their current home.
- Less satisfied with the size of their current home.
- Less satisfied with the condition of their current home.
- More likely to say they have not been able to find their preferred housing at an affordable price.
- More likely to say they would move if their preferred housing was available at an affordable price.
- More likely to say they would be interested in a tiny house.
- More likely to say that access to open space, parks and nice views are more important than lot/property size.

Lower income respondents (32%) were less likely to live in the community in which they work than were those from higher-income households (47%). Further, excluding those who already live there, higher proportions of lower income respondents (56%) said they would consider moving to the community in which they work if the housing they need was available than was the case for higher income respondents (38%).

There is a significant correlation between income and whether the respondent was a renter or a homeowner. Lower income respondents were more likely to be renters. Therefore, it is not surprising that the overall conclusions for lower income respondents are similar to those for renters.

Lower income respondents were more concerned about the cost of housing and living than higher income respondents. They are also less focused on living in the country on a large lot. They are less satisfied with their current home and more willing to consider alternatives, whether that means moving to a tiny house or relocating to the community in which they work.

Those Willing to Move

Excluding respondents who already live there, there were 256 (43%) respondents who said they would consider moving to the community in which they work and 336 (57%) who wouldn't.

Those willing to move were disproportionately young (61% were under 45 vs. 44% of those unwilling to move) and had lower incomes (28% had household income less than $48,750 vs. 16% of those unwilling to move).

The most important differences between those who would move to the community in which they work and those who wouldn't, in terms of why they have chosen to live where they do, is those willing to move want to be near their work (57% for those willing to move vs. 47% those unwilling) and those unwilling to move want to be near friends and family (54% for those unwilling to move vs. 41% willing to move). Those willing to move are also more influenced by feeling they cannot find their desired housing

elsewhere (16% vs. 3% for those unwilling to move), but less influenced by aesthetics and beauty (7% vs. 16%), the quality of the neighborhood (11% vs. 26%), or recreational opportunities (18% vs. 25%).

The only significant difference of opinion about the top housing-related issues in their community, is that those willing to move are more concerned about the cost of renting (36% vs. 22% of those not willing to move).

Those willing to move were about four-times more likely to be renters (39%) than those unwilling to do so (10%).

In terms of factors considered when making a housing decision, those willing to mover were more influenced by being within 15 minutes of work (35% vs. 25% of those unwilling to move), the availability of financial assistance (7% vs. 3%), and the availability of higher-quality rentals (5% vs. 0%). Those willing to move were less influenced by a desire to live in the country (52% vs. 60%) on a large lot (36% vs. 45%).

Those willing to move to the community in which they work, compared those unwilling to do so, were:

- Less satisfied with the location of their current home.
- Less satisfied with the type of their current home.
- Less satisfied with their current neighborhood.
- More willing to move if their preferred housing type was available at an affordable price.
- Though a small minority, more would consider moving to a tiny house.

In sum, those willing to move to the community in which they work are younger, have lower incomes, and are less satisfied with several aspects of their current home.

Economic Sector

The SRC placed the respondents into three economic sectors: manufacturing, health and finance, and government and education. There were 387 responses from employees in the manufacturing sector, 90 in the health and finance, and 603 in the government and education sector.

Those working in manufacturing (30% younger than 35) and finance/health (27%) were significantly younger than those working in government/education (16%). Those working in finance/health tend to have more people in their household (only 23% had 1 or 2 people) than was the case for manufacturing (46% had 2 or fewer) or government/education (42%). Respondents from the manufacturing sector lived in smaller homes (28% had 3 bedrooms or fewer vs. 19% for finance/health and 16% for government/education) and reported lower household incomes (31% had incomes of $48,849 or less vs. 23% for finance/health and 13% for government/education).

Significant differences in the reasons respondents from different sectors choose to live where they do were:

- Those in government/education were more influenced by beauty/aesthetics (17% selected this vs. 8% of those in manufacturing and 6% in finance/health) and the quality of schools (29% vs. 21% for those in manufacturing and 23% in finance/health).

- Higher proportion of those in finance/health said a welcoming community and social activities is important (11% vs. 6% of government/education workers and 4% of manufacturing workers)
- Manufacturing workers were more likely to say they can't find desired housing elsewhere (11% vs. 6% of those in finance/health and 5% of those in government/education)

In terms of the top three housing-related challenges, significant differences across sectors were:

- Respondents working for a manufacturer said the cost of renting (33% vs. 24% of those in finance/health and 25% in government/education) and overall cost of living (27% vs. 20% of those in both finance/health and government/education) were bigger concerns.
- Higher proportions of those working in finance/health said that a lack of variety in housing (36% vs. 24% of those in government/education and 17% of those in manufacturing) and a lack of starter homes (27% vs. 16% of those in manufacturing and 11% of those in government/education) were challenges. In contrast, finance/health workers were less likely to say the cost of land was a challenge (9% vs. 19% of those in manufacturing and 20% of those in government/education).

In terms of their current housing situation, those working for a manufacturer were significantly more likely to rent (26%) than those in finance/health (15%) or government/education (11%). There were no differences in housing preferences (rent vs. own) or type of home (e.g. starter home vs. larger home vs. apartment, etc.) across economic sector.

There were only two significant differences across sectors in the most important characteristics respondents consider when making a housing decision. Those in finance/health placed greater emphasis on living within 15 minutes of their workplace (46% vs. 34% for manufacturing and 32% for government/education). Those in government/education were more interested in housing that would allow them to age in place (23% vs. 17% for finance/health and 13% for manufacturing).

Those employed by a manufacturing business were significantly less satisfied with their current house in terms of its affordability, location, neighborhood, type, size and condition. Though a low proportion (6%), about three times the proportion of those employed in manufacturing would consider moving to a tiny house. Those involved in government/education were less likely to say they have not been able to find their preferred type of home at an affordable price and less likely to be willing to move if they found their preferred home at an affordable price. Those in finance/health were less satisfied with their access to childcare during work hours or its affordability. The larger average household size of those working in finance/health noted above, probably explains their greater concern about child care availability and affordability.

A significantly lower proportion of those working in the manufacturing sector currently live in the community in which they work (36% vs. 47% for finance/health and 49% for government/education). Excluding those who already live in the community in which they work, higher proportions of those working for a manufacturer (48%) and finance/health (51%) would be willing to move the community in which they work if they could find appropriate housing than was the case for those in government/education (38% willing to move).

In sum, workers in the manufacturing sector in Barron County appear to be younger and more income constrained, less enamored with their current home, more likely to be renting their current home somewhere other than the community in which they work, and more open to moving to the community in which they work.

Subsector Summary

The results of the analysis by subsector seem to tell a similar tale. Housing constraints pinch most on renters, younger workers, those with lower household incomes and those working in the manufacturing sector. There are, in addition, significant correlations between these variables. Thus, younger workers are more likely to be renters with lower household incomes who work in manufacturing.

These types of workers tend to be more concerned about the cost of renting/buying a home, less satisfied with many aspects of their current home, less likely to live in the community where they work, less tied to their current community by bonds with friends or family and, hence, more open to moving to the community where they work (if they could find appropriate/affordable housing).

Community Summaries

In the following pages, the SRC will discuss how employees working in different Barron County communities feel about housing issues. Because there are many fewer observations per community, the degree to which these survey responses reflect the opinions of all workers in a given community is uncertain. This limitation affects all communities, but is particularly acute in those with few observations.

Barron

There were 265 responses from people working in the city of Barron, 25% of all responses. Table 4 (next two pages) summarizes the responses from those working in Barron.

There were no significant differences between the preferences of people working in the City of Barron have when choosing where to live and those assigned by those working elsewhere in Barron County. Being near their work (55% in top 3), being near friends and family (50%), the cost of homes (33%), and the quality of schools (27%) were the top factors in where they choose to live.

The top housing challenges identified by respondents working in Barron were the cost of buying a home (38%) and property taxes (35%). Compared to other communities, those working in Barron were significantly more concerned about deteriorating housing conditions.

Eighty-four percent of those working in Barron said they currently own their home, but 95% hope to be homeowners in five years.

About one-third of the Barron respondents currently live in a smaller, “starter” home and nearly 60% in a larger single-family home. Only 18% want to be living in a starter home and nearly three-quarters would prefer to live in a larger single-family home.

There were no significant differences in the characteristics most important in the choice of where to live between those working in Barron and those working elsewhere in the County. About half or more of those working in Barron want to live in the country, own their own home and have a garage.

Compared to those working in other County communities, those working in Barron were significantly more satisfied with the condition of their current home and were less likely to agree that they would move if they could find affordable housing that meets their needs.

Barron workers were also significantly less likely to say they would move to that community, even if they could find the housing they would need (only 19%). Currently, 43% of respondents from Barron live in that community.

Finally, Barron workers drive significantly more miles from their home to work than workers in other County communities.

Table 4: City of Barron Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live

8%	Appearance of Home	17%	Low Crime Rate	22%	Quality Neighborhood
3%	Community Services	12%	Aesthetics & Beauty	27%	Quality Schools
33%	Cost of Home	**50%**	**Near Friends/Family**	18%	Recreational Opps.
5%	Near Shopping	**55%**	**Near Job**	7%	Welcoming Community
11%	Property Taxes	11%	Job Availability	7%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community

38%	**Cost Buying Home**	23%	High Cost of Living	25%	Cost Maintaining Home
27%	Cost Renting	12%	Availability of Land	25%	Lack Variety Houses
19%	Cost of Land	9%	Lack Senior Housing	11%	Lack Starter Homes
35%	**Property Taxes**	27%	Lack Rental Housing	26%	Deteriorating Housing

Current and Preferred Housing

	Rent	Own
Current housing situation	16%	84%
Preferred housing situation in five years	5%	95%

Current and Preferred Type of Housing

	Current	Preferred
Starter, Single-Family Home	34%	18%
Larger, Single-Family Home	58%	73%
Duplex/Twin Home	4%	2%
Townhome/Condo	0%	3%
Apartment	4%	1%
Senior Housing	0%	3%

Percent Rating Characteristic as Important in Housing Decision

31%	Within 15 Minutes of Work	**49%**	**Garage/Enclosed Parking**
6%	Walking Distance Work/Shops/School	14%	City Services
5%	Traditional Neighborhood	**56%**	**Desire Live in Country**
3%	Access to Financial Assistance	23%	Designed to Allow Aging in Place
2%	Higher-quality Rentals	38%	Larger Lot/Property
54%	**Ability to Own Home**	6%	Little/No Maintenance

Table 4: City of Barron Summary Continued

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	24%	63%	10%	2%	1%
Current Housing Location Satisfactory	40%	50%	7%	1%	1%
Current Housing Neighborhood Satisfactory	37%	56%	5%	2%	0%
Current House Type Satisfactory	32%	57%	9%	1%	1%
Current House Size Satisfactory	27%	52%	16%	4%	1%
Current House Condition Satisfactory	27%	56%	11%	6%	0%
Not Able Find Affordable Preferred House	11%	18%	26%	13%	31%
Would Move Affordable Preferred House Avail	20%	26%	16%	18%	21%
Would Move to Tiny House	2%	8%	28%	52%	10%
Access Open Space More Important Lg Lot	9%	36%	37%	13%	5%
Don't Have Access Convenient Childcare	4%	8%	18%	8%	62%
Childcare Accessible but Not Affordable	4%	16%	11%	3%	65%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Barron	19%	43%	39%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	3%	15%	27%	25%	28%	3%

	1	2	3	4	5	6	7	8	9	10+
People in Household	9%	37%	15%	24%	9%	4%	2%	0%	0%	0%
Bedrooms in Residence	0%	4%	17%	45%	26%	7%	0%	0%	0%	0%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	10%	15%	14%	49%	10%	3%

Household Income

1%	Under $20K	4%	$54.25-$58,599	22%	$75-$99,999	0%	$300-$399,999
8%	$20-$37,999	5%	$58.6-$62,949	17%	$100-$124,999	1%	$400,000+
4%	$38-$43,399	2%	$62.95-$67,299	7%	$125-$149,999		
5%	$43.4-$48,849	7%	$67.3-$71,649	4%	$150-$199,999		
7%	$48.85-$54,249	6%	$71.65-$74,999	1%	$200-$299,999		

Cameron

There were 95 responses from people working in Cameron, 9% of all responses. Table 5 (next two pages) summarizes the responses from those working in Cameron.

Being near their work (59% in top 3) was, by a substantial margin, the most common reason selected by Cameron workers for choosing to live there. Being near friends and family (49%) and the cost of homes (41%) were also primary factors for Cameron workers in choosing where to live. There were no significant differences in the weight people working in Cameron assigned to factors considered when choosing where to live compared to the Barron County average.

In terms of the three most important housing-related challenges, those working in Cameron said the cost of buying a home (46% in top three) and property taxes (42%) were, by far, the most common issues selected. The only significant difference between responses from Cameron employees and those from elsewhere in Barron County is that Cameron workers are less concerned about deteriorating housing conditions (11%) than those working elsewhere in the County (21%).

As is true for the County as a whole, a large majority of Cameron respondents (85%) were homeowners and even more (97%) hope to be homeowners in five years.

Currently a bit more than one-third of those working in Cameron currently live in what they consider a starter-type home and 58% in a larger single-family home. Most respondents (84%) would prefer to be in a larger single-family home. In contrast, only about one-third of those currently in starter-homes say that is their preferred type of housing. A small proportion (4%) would prefer to be in senior housing.

For those working in Cameron, the only factors that ranked in the top three characteristics when making a housing decision by a majority of respondents were the ability to own their own home (56%) and a desire to live in the country (56%). Other important factors for Cameron employees were having a larger lot and a garage.

A high proportion of Cameron respondents agree or strongly agree that their current housing is affordable (93%), their location is satisfactory (89%), the type of their current house is satisfactory (86%), and their current neighborhood is satisfactory (82%). Those working in Cameron were slightly less satisfied with the size of their current home than workers elsewhere in the County (73% agreed or strongly agreed vs. 79% among workers elsewhere).

Slightly more than one-third of those working in Cameron currently live there (37%), but nearly another third (29%) would consider moving there if they could find the type of housing they need.
Though not quite significant at the 5% level, those working in Cameron tend to drive slightly fewer miles to get from home to work than workers elsewhere in Barron County.

Table 5: Cameron Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live

11%	Appearance of Home	20%	Low Crime Rate	22%	Quality Neighborhood
1%	Community Services	13%	Aesthetics & Beauty	31%	Quality Schools
41%	**Cost of Home**	**49%**	**Near Friends/Family**	16%	Recreational Opps.
3%	Near Shopping	**59%**	**Near Job**	5%	Welcoming Community
8%	Property Taxes	12%	Job Availability	8%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community

46%	**Cost Buying Home**	21%	High Cost of Living	20%	Cost Maintaining Home
27%	Cost Renting	16%	Availability of Land	27%	Lack Variety Houses
26%	Cost of Land	6%	Lack Senior Housing	16%	Lack Starter Homes
42%	**Property Taxes**	25%	Lack Rental Housing	11%	Deteriorating Housing

Current and Preferred Housing

	Rent	Own
Current housing situation	15%	85%
Preferred housing situation in five years	3%	97%

Current and Preferred Type of Housing

	Current	Preferred
Starter, Single-Family Home	37%	12%
Larger, Single-Family Home	58%	84%
Duplex/Twin Home	2%	0%
Townhome/Condo	0%	0%
Apartment	2%	0%
Senior Housing	0%	4%

Percent Rating Characteristic as Important in Housing Decision

32%	Within 15 Minutes of Work	43%	Garage/Enclosed Parking
9%	Walking Distance Work/Shops/School	14%	City Services
8%	Traditional Neighborhood	**56%**	**Desire Live in Country**
3%	Access to Financial Assistance	19%	Designed to Allow Aging in Place
3%	Higher-quality Rentals	45%	Larger Lot/Property
56%	**Ability to Own Home**	3%	Little/No Maintenance

Table 5: Cameron Summary Continued

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	23%	69%	5%	1%	1%
Current Housing Location Satisfactory	38%	51%	10%	1%	0%
Current Housing Neighborhood Satisfactory	33%	49%	13%	4%	1%
Current House Type Satisfactory	37%	49%	10%	4%	0%
Current House Size Satisfactory	29%	45%	15%	12%	0%
Current House Condition Satisfactory	27%	47%	20%	5%	0%
Not Able Find Affordable Preferred House	15%	21%	28%	7%	29%
Would Move Affordable Preferred House Avail	26%	25%	18%	12%	18%
Would Move to Tiny House	5%	4%	27%	48%	16%
Access Open Space More Important Lg Lot	5%	26%	44%	16%	9%
Don't Have Access Convenient Childcare	3%	8%	22%	9%	59%
Childcare Accessible but Not Affordable	2%	15%	16%	6%	61%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Cameron	29%	34%	37%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	1%	16%	35%	23%	23%	2%

	1	2	3	4	5	6	7	8	9	10+
People in Household	6%	28%	14%	27%	21%	2%	1%	0%	0%	0%
Bedrooms in Residence	1%	2%	19%	40%	28%	9%	1%	0%	0%	0%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	6%	29%	26%	34%	5%	0%

Household Income

3%	Under $20K	4%	$54.25-$58,599	24%	$75-$99,999	0%	$300-$399,999
11%	$20-$37,999	1%	$58.6-$62,949	18%	$100-$124,999	0%	$400,000+
6%	$38-$43,399	2%	$62.95-$67,299	8%	$125-$149,999		
3%	$43.4-$48,849	5%	$67.3-$71,649	6%	$150-$199,999		
1%	$48.85-$54,249	5%	$71.65-$74,999	1%	$200-$299,999		

Chetek

There were 191 responses (18% of the total) were received from people working in Chetek. Their responses are summarized in Table 6, next two pages.

The main factors that those who work in Chetek consider when choosing where to live were being near their job (65%), being near friends and family (52%), and the cost of homes (34%). There are no statistically significant differences between Chetek and the rest of Barron County with respect to the top factors considered when choosing where to live.

In terms of housing challenges noted by those working in Chetek, property taxes (44%), the cost of buying a home (39%), and the cost of renting (30%) were at the top. Again, there were no statistically significant differences between those working in Chetek and those working elsewhere with respect to housing challenges.

There were somewhat more renters among those working in Chetek (19%) and somewhat fewer who hope to be homeowners in five years (94%) than in some other communities, but the differences are not statistically significant.

Slightly more than one-third (35%) of the respondents working in Chetek are currently in what they characterized as starter homes and 57% in larger single-family homes. About one-quarter (26%) would prefer to be in a starter home and about two-thirds (67%) would prefer to be in a larger, single-family home. The type of current and preferred housing is similar to the overall Barron County figures.

The most important characteristics that workers in Chetek consider in their housing choices are being able to own their home (50%), having a garage/enclosed parking (50%), living in the country (49%), and having a larger lot/property (42%). The only significant difference between these employees and those elsewhere in Barron County is that living in the country is somewhat less important for Chetek (49% vs. 57% in top three).

In terms of the degree to which Chetek workers agree with statements about housing, large majorities of those with an opinion (excluding the N/A responses), agree or strongly agree that they are satisfied with their current housing in terms of its affordability (89% agree or strongly agree), location (88%), type (87%), neighborhood (84%), and size (83%). However, their enthusiasm for their current home's location and neighborhood is significantly more tepid than workers elsewhere in the county; only 27% of Chetek workers strongly agree that their current housing location is satisfactory (compared to 39% for workers elsewhere in Barron County) and 27% strongly agree that their neighborhood is satisfactory (vs. 35% elsewhere in Barron County). Chetek employees with an opinion are more open to moving to a tiny house (21%) than workers elsewhere in Barron County (13%). A lower proportion of Chetek workers for whom this is applicable agree or strongly agree that their childcare is affordable (37% vs. 55% elsewhere in Barron County).

A relatively robust 42% of Chetek respondents live in Chetek and more than a quarter more (28%) would move there if they could find the sort of housing they need.

Though not quite significant at the 5% level, incomes seem slightly lower in Chetek than elsewhere in Barron County.

Table 6: Chetek Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live

7%	Appearance of Home	12%	Low Crime Rate	22%	Quality Neighborhood
2%	Community Services	12%	Aesthetics & Beauty	25%	Quality Schools
34%	Cost of Home	**52%**	**Near Friends/Family**	24%	Recreational Opps.
4%	Near Shopping	**65%**	**Near Job**	5%	Welcoming Community
6%	Property Taxes	8%	Job Availability	8%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community

39%	**Cost Buying Home**	25%	High Cost of Living	20%	Cost Maintaining Home
30%	Cost Renting	14%	Availability of Land	24%	Lack Variety Houses
19%	Cost of Land	6%	Lack Senior Housing	13%	Lack Starter Homes
44%	**Property Taxes**	24%	Lack Rental Housing	20%	Deteriorating Housing

Current and Preferred Housing

	Rent	Own
Current housing situation	19%	81%
Preferred housing situation in five years	6%	94%

Current and Preferred Type of Housing

	Current	Preferred
Starter, Single-Family Home	35%	26%
Larger, Single-Family Home	57%	67%
Duplex/Twin Home	2%	3%
Townhome/Condo	0%	1%
Apartment	5%	1%
Senior Housing	1%	2%

Percent Rating Characteristic as Important in Housing Decision

35%	Within 15 Minutes of Work	**50%**	**Garage/Enclosed Parking**
11%	Walking Distance Work/Shops/School	11%	City Services
4%	Traditional Neighborhood	**49%**	**Desire Live in Country**
4%	Access to Financial Assistance	18%	Designed to Allow Aging in Place
2%	Higher-quality Rentals	42%	Larger Lot/Property
50%	**Ability to Own Home**	6%	Little/No Maintenance

Table 6: Chetek Summary (Continued)

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	18%	70%	8%	3%	2%
Current Housing Location Satisfactory	26%	61%	8%	4%	1%
Current Housing Neighborhood Satisfactory	26%	57%	12%	4%	1%
Current House Type Satisfactory	28%	58%	11%	2%	2%
Current House Size Satisfactory	31%	51%	13%	4%	1%
Current House Condition Satisfactory	24%	48%	22%	4%	1%
Not Able Find Affordable Preferred House	9%	22%	27%	13%	29%
Would Move Affordable Preferred House Avail	18%	32%	17%	9%	23%
Would Move to Tiny House	2%	16%	25%	43%	14%
Access Open Space More Important Lg Lot	5%	41%	36%	12%	6%
Don't Have Access Convenient Childcare	2%	9%	19%	13%	56%
Childcare Accessible but Not Affordable	3%	12%	20%	5%	60%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Chetek	28%	30%	42%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	5%	15%	28%	26%	23%	3%

	1	2	3	4	5	6	7	8	9	10+
People in Household	8%	40%	17%	20%	12%	3%	1%	0%	0%	1%
Bedrooms in Residence	0%	3%	20%	41%	28%	7%	0%	0%	0%	1%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	12%	26%	17%	30%	14%	2%

Household Income

0%	Under $20K	8%	$54.25-$58,599	19%	$75-$99,999	1%	$300-$399,999
12%	$20-$37,999	4%	$58.6-$62,949	12%	$100-$124,999	1%	$400,000+
6%	$38-$43,399	6%	$62.95-$67,299	5%	$125-$149,999		
3%	$43.4-$48,849	5%	$67.3-$71,649	4%	$150-$199,999		
9%	$48.85-$54,249	5%	$71.65-$74,999	0%	$200-$299,999		

Comstock

Only a handful of responses (14) came from people working in Comstock. Their responses are summarized in Table 7 on the next two pages, but because of the small number of responses, they may or may not be accurate reflections of opinions of all Comstock employees.

For those working in Comstock, the most important reasons for choosing where to live were the cost of a home (57% chose this in top three reasons), being near friends and family (43%), the quality of the neighborhood (36%), and the quality of schools (36%). Workers in Comstock (29%) put significantly less weight on being near their job than workers elsewhere in Barron County (59%).

Half the respondents included the cost of buying a home as one of the three biggest housing challenges facing their community and 43% included the cost of renting. Three items were selected by 36% of the respondents: property taxes, the high cost of living and the lack of rental housing. There were no significant differences between Comstock employees and workers from other County communities with respect to housing challenges.

A significantly higher proportion of Comstock workers currently rent their home (50%) than is true of workers elsewhere in the County (16%). Most employees working in Comstock hope to be home-owners in five years (92%).

Fewer than one-third of Comstock respondents are in starter homes (30%), half are in larger, single-family homes, and 10% are in both duplexes and apartments. The housing preferences of Comstock workers are significantly different than those in other communities with higher proportions who would prefer to live in a townhome/condo (13% in Comstock vs. 2% in other County communities) or an apartment (25% in Comstock vs. 1% elsewhere).

Three factors tied for being the most important characteristics for Comstock workers when making a housing decision. The ability to own a home, having a garage/enclosed parking, and having a larger lot/property were all selected by 43% of respondents. Compared to employees elsewhere in Barron County, a higher proportion of Comstock workers said access to financial assistance for housing costs, such as rental subsidies or low-interest loans, was important (21% vs. 4% elsewhere).

High proportions of Comstock employees agreed or strongly agreed that their current housing is affordable (100%), their neighborhood is satisfactory (92%), their current location is satisfactory (86%) and that the type of their current home is satisfactory (86%). Lower proportions of Comstock workers agreed or strongly agreed that the condition of their current house is satisfactory (36% vs. 76% of workers elsewhere in the County). However, more Comstock employees strongly agreed that they'd be interested in moving to a tiny house (14% vs. 4% elsewhere).

Only 21% of the Comstock respondents currently live in Comstock, but 43% said they would be willing to move there if the housing they need were available.

The willingness to consider moving to Comstock may be related to the fact that workers in that community tend to drive further to get to their work; 50% drive 25 miles or more compared to only 11% in other Barron County communities.

Table 7: Comstock Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live

0%	Appearance of Home	14%	Low Crime Rate	36%	Quality Neighborhood
7%	Community Services	7%	Aesthetics & Beauty	36%	Quality Schools
57%	**Cost of Home**	**43%**	**Near Friends/Family**	14%	Recreational Opps.
14%	Near Shopping	29%	Near Job	0%	Welcoming Community
14%	Property Taxes	7%	Job Availability	14%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community

50%	**Cost Buying Home**	36%	High Cost of Living	21%	Cost Maintaining Home
43%	**Cost Renting**	7%	Availability of Land	7%	Lack Variety Houses
21%	Cost of Land	0%	Lack Senior Housing	14%	Lack Starter Homes
36%	Property Taxes	36%	Lack Rental Housing	0%	Deteriorating Housing

Current and Preferred Housing

	Rent	Own
Current housing situation	50%	50%
Preferred housing situation in five years	8%	92%

Current and Preferred Type of Housing

	Current	Preferred
Starter, Single-Family Home	30%	0%
Larger, Single-Family Home	50%	63%
Duplex/Twin Home	10%	0%
Townhome/Condo	0%	13%
Apartment	10%	25%
Senior Housing	0%	0%

Percent Rating Characteristic as Important in Housing Decision

21%	Within 15 Minutes of Work	**43%**	**Garage/Enclosed Parking**
7%	Walking Distance Work/Shops/School	29%	City Services
7%	Traditional Neighborhood	36%	Desire Live in Country
21%	Access to Financial Assistance	29%	Designed to Allow Aging in Place
0%	Higher-quality Rentals	**43%**	**Larger Lot/Property**
43%	**Ability to Own Home**	7%	Little/No Maintenance

Table 7: Comstock Summary (Continued)

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	29%	71%	0%	0%	0%
Current Housing Location Satisfactory	29%	57%	7%	7%	0%
Current Housing Neighborhood Satisfactory	23%	69%	8%	0%	0%
Current House Type Satisfactory	36%	50%	7%	7%	0%
Current House Size Satisfactory	29%	36%	36%	0%	0%
Current House Condition Satisfactory	14%	21%	43%	21%	0%
Not Able Find Affordable Preferred House	0%	29%	36%	29%	7%
Would Move Affordable Preferred House Avail	14%	43%	29%	7%	7%
Would Move to Tiny House	14%	0%	43%	36%	7%
Access Open Space More Important Lg Lot	21%	50%	21%	7%	0%
Don't Have Access Convenient Childcare	7%	0%	50%	7%	36%
Childcare Accessible but Not Affordable	7%	36%	7%	7%	43%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Comstock	43%	36%	21%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	0%	43%	21%	29%	7%	0%

	1	2	3	4	5	6	7	8	9	10+
People in Household	14%	29%	14%	29%	14%	0%	0%	0%	0%	0%
Bedrooms in Residence	0%	0%	33%	50%	17%	0%	0%	0%	0%	0%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	0%	14%	14%	21%	36%	14%

Household Income

0%	Under $20K	8%	$54.25-$58,599	38%	$75-$99,999	0%	$300-$399,999
15%	$20-$37,999	8%	$58.6-$62,949	0%	$100-$124,999	0%	$400,000+
15%	$38-$43,399	8%	$62.95-$67,299	0%	$125-$149,999		
0%	$43.4-$48,849	0%	$67.3-$71,649	0%	$150-$199,999		
8%	$48.85-$54,249	0%	$71.65-$74,999	0%	$200-$299,999		

Cumberland

Of the 1,050 respondents, 107 or 10% were from workers in Cumberland. Their responses are summarized in Table 8 in the next two pages. Housing issues in Cumberland appear to be substantially different than in other Barron County communities.

In Cumberland, the most frequently selected items in the top three reasons for choosing where to live were to be near their job (66%), to be near friends and family (38%) the cost of the home (32%) and the quality of the neighborhood (also 32%). Compared to other County communities, being near family and friends was less important (38% in top three vs. 50% elsewhere in Barron County), but the quality of the neighborhood (32% in Cumberland vs. 22% elsewhere) and a welcoming community (10% Cumberland vs. 5% elsewhere) were more important.

In terms of the top housing challenges facing their community, workers in Cumberland identified the cost of buying a home (43%) and property taxes (38%) most frequently. Compared to workers in other communities, those in Cumberland were less concerned about the cost of living (14% vs. 23% elsewhere), but more concerned about a lack of variety in housing (31% vs 22% elsewhere) and, specifically, the lack of starter homes (26% vs 13% elsewhere).

About one-in-five Cumberland workers currently rent; most (93%) hope to be homeowners in five years.

About one-third of the Cumberland respondents currently live in a starter home and more than half in a larger single-family home. As is true elsewhere in the county, many more would prefer to be in a larger, single-family home (70%).

Four housing characteristics dominate in terms of importance to Cumberland workers: a desire to live in the country or less developed area (69%), living on a larger lot/property (45%), owning their own home (43%) and being within 15 minutes of work (42%). Cumberland workers care significantly more about living in the country than workers in other communities (69% vs. 54% elsewhere).

Relatively high proportions of Cumberland employees agree or strongly agree that many aspects of their current home are satisfactory: affordability (89%), location (90%), quality of their neighborhood (89%), and type of housing (85%). However, there is a significant "enthusiasm gap" compared to other communities in Barron County. Cumberland workers are significantly less likely to strongly agree that their current location is satisfactory (25% vs. 38% elsewhere), the type of house is satisfactory (17% vs. 33% elsewhere), its size is adequate (16% vs. 31% elsewhere), or that its condition is satisfactory (11% vs. 26% elsewhere). Cumberland workers are more likely to strongly agree that they've not been able to find their preferred housing at an affordable price (23% vs. 15% elsewhere), and that they can't afford their childcare (23% of those for whom this is applicable in Cumberland vs. 10% elsewhere). Those needing childcare were also less likely to strongly disagree that they can conveniently access it during working hours (10% vs. 23% elsewhere).

Half the Cumberland respondents currently live in Cumberland and more than a quarter more would consider moving there if they could find the housing they need. Though not quite statistically significant, a higher proportion of Cumberland workers live within 5 miles of work than in other Barron Co. communities.

Compared to other communities, Cumberland workers were significantly younger, had more people per household, and had higher household income levels.

Table 8: Cumberland Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live					
7%	Appearance of Home	15%	Low Crime Rate	32%	Quality Neighborhood
1%	Community Services	10%	Aesthetics & Beauty	23%	Quality Schools
32%	Cost of Home	38%	Near Friends/Family	28%	Recreational Opps.
3%	Near Shopping	**66%**	**Near Job**	10%	Welcoming Community
10%	Property Taxes	6%	Job Availability	8%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community					
43%	**Cost Buying Home**	14%	High Cost of Living	20%	Cost Maintaining Home
24%	Cost Renting	11%	Availability of Land	31%	Lack Variety Houses
18%	Cost of Land	8%	Lack Senior Housing	26%	Lack Starter Homes
38%	**Property Taxes**	33%	Lack Rental Housing	22%	Deteriorating Housing

Current and Preferred Housing		
	Rent	Own
Current housing situation	21%	79%
Preferred housing situation in five years	7%	93%

Current and Preferred Type of Housing		
	Current	Preferred
Starter, Single-Family Home	34%	22%
Larger, Single-Family Home	55%	70%
Duplex/Twin Home	4%	2%
Townhome/Condo	1%	3%
Apartment	6%	2%
Senior Housing	0%	1%

Percent Rating Characteristic as Important in Housing Decision			
42%	Within 15 Minutes of Work	42%	Garage/Enclosed Parking
5%	Walking Distance Work/Shops/School	12%	City Services
6%	Traditional Neighborhood	**69%**	**Desire Live in Country**
5%	Access to Financial Assistance	12%	Designed to Allow Aging in Place
2%	Higher-quality Rentals	45%	Larger Lot/Property
43%	Ability to Own Home	7%	Little/No Maintenance

Table 8: Cumberland Summary (Continued)

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	11%	78%	9%	2%	0%
Current Housing Location Satisfactory	25%	64%	9%	1%	0%
Current Housing Neighborhood Satisfactory	23%	65%	7%	4%	1%
Current House Type Satisfactory	17%	68%	6%	9%	0%
Current House Size Satisfactory	16%	56%	20%	8%	0%
Current House Condition Satisfactory	11%	57%	17%	15%	0%
Not Able Find Affordable Preferred House	19%	26%	32%	5%	17%
Would Move Affordable Preferred House Avail	28%	36%	19%	6%	12%
Would Move to Tiny House	5%	13%	27%	46%	9%
Access Open Space More Important Lg Lot	6%	28%	42%	21%	3%
Don't Have Access Convenient Childcare	5%	17%	20%	5%	54%
Childcare Accessible but Not Affordable	10%	21%	12%	1%	56%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Cumberland	27%	23%	50%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	7%	29%	26%	22%	14%	2%

	1	2	3	4	5	6	7	8	9	10+
People in Household	11%	21%	25%	25%	11%	4%	1%	0%	2%	0%
Bedrooms in Residence	1%	5%	17%	41%	27%	7%	2%	1%	0%	0%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	11%	29%	11%	31%	15%	2%

Household Income

1%	Under $20K	6%	$54.25-$58,599	17%	$75-$99,999	0%	$300-$399,999
12%	$20-$37,999	4%	$58.6-$62,949	11%	$100-$124,999	0%	$400,000+
10%	$38-$43,399	4%	$62.95-$67,299	8%	$125-$149,999		
1%	$43.4-$48,849	6%	$67.3-$71,649	10%	$150-$199,999		
2%	$48.85-$54,249	3%	$71.65-$74,999	8%	$200-$299,999		

Prairie Farm

There were only 23 respondents who work in Prairie Farm. Their responses are summarized in Table 9 on the next two pages, but because of the small number of responses, they may or may not be accurate reflections of opinions of all Prairie Farm employees.

By far, the most commonly cited factor for choosing where to live by Prairie Farm employees was to be near family and friends (74% in top three). Being near their job (52%), the cost of homes (39%) and the quality of schools (30%) were also relatively important factors. Being near family and friends is significantly more important to those working in Prairie Farm than elsewhere in Barron County (74% vs 48% elsewhere).

In terms of major housing challenges facing their community, the top concerns for Prairie Farm workers were the cost of buying a home (48% in top three), the cost of land (39%), and the cost of maintaining a home (35%). Compared to those working elsewhere in Barron County, Prairie Farm employees are significantly more likely to cite the cost of land (39% vs. 19% elsewhere) and the availability of land (30% vs. 12% elsewhere) as top challenges facing their community.

Only 17% of Prairie Farm respondents currently rent their home and none hope to be renting in five years.

Nearly four-in-ten Prairie Farm respondents currently live in a starter home (39%) and 57% in a larger, single-family home. Most (84%) would prefer to live in a larger family home.

Four characteristics are particularly important to those working in Prairie Farm when choosing a home: being in the country (65% in top three), the ability to own their home (61%), having a larger lot/property (57%), and having a garage or enclosed parking area (43%).

High proportions of Prairie Farm respondents agree or strongly agree that their current house is affordable (87%), has a satisfactory location (87%), is in a satisfactory neighborhood (100%), is a satisfactory type (83%), and is an adequate size (75%). Very few are interested in a tiny house (5% excluding NA responses), think childcare is inaccessible during working hours (0%), or that childcare is not affordable (20% excluding NA responses).

Half the respondents from Prairie Farm already live there and more than a quarter (27%) would consider moving there if they could find the type of housing they need.

Only 14% of Prairie Farm respondents drive 25 miles or more to get from home to their workplace in Prairie Farm.

Table 9: Prairie Farm Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live					
4%	Appearance of Home	13%	Low Crime Rate	17%	Quality Neighborhood
4%	Community Services	17%	Aesthetics & Beauty	30%	Quality Schools
39%	Cost of Home	**74%**	**Near Friends/Family**	17%	Recreational Opps.
0%	Near Shopping	**52%**	**Near Job**	9%	Welcoming Community
4%	Property Taxes	9%	Job Availability	0%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community					
48%	**Cost Buying Home**	13%	High Cost of Living	35%	Cost Maintaining Home
22%	Cost Renting	30%	Availability of Land	13%	Lack Variety Houses
39%	Cost of Land	9%	Lack Senior Housing	4%	Lack Starter Homes
22%	Property Taxes	30%	Lack Rental Housing	17%	Deteriorating Housing

Current and Preferred Housing		
	Rent	Own
Current housing situation	17%	83%
Preferred housing situation in five years	0%	100%

Current and Preferred Type of Housing		
	Current	Preferred
Starter, Single-Family Home	39%	16%
Larger, Single-Family Home	57%	84%
Duplex/Twin Home	4%	0%
Townhome/Condo	0%	0%
Apartment	0%	0%
Senior Housing	0%	0%

Percent Rating Characteristic as Important in Housing Decision			
9%	Within 15 Minutes of Work	43%	Garage/Enclosed Parking
9%	Walking Distance Work/Shops/School	13%	City Services
9%	Traditional Neighborhood	**65%**	**Desire Live in Country**
9%	Access to Financial Assistance	17%	Designed to Allow Aging in Place
4%	Higher-quality Rentals	**57%**	**Larger Lot/Property**
61%	**Ability to Own Home**	4%	Little/No Maintenance

Table 9: Prairie Farm Summary (Continued)

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	17%	70%	13%	0%	0%
Current Housing Location Satisfactory	26%	61%	13%	0%	0%
Current Housing Neighborhood Satisfactory	35%	65%	0%	0%	0%
Current House Type Satisfactory	35%	48%	17%	0%	0%
Current House Size Satisfactory	35%	43%	22%	0%	0%
Current House Condition Satisfactory	13%	43%	30%	13%	0%
Not Able Find Affordable Preferred House	13%	17%	26%	17%	26%
Would Move Affordable Preferred House Avail	22%	26%	17%	26%	9%
Would Move to Tiny House	4%	0%	26%	57%	13%
Access Open Space More Important Lg Lot	4%	35%	26%	26%	9%
Don't Have Access Convenient Childcare	0%	0%	13%	9%	78%
Childcare Accessible but Not Affordable	0%	4%	13%	4%	78%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Prairie Farm	27%	23%	50%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	4%	13%	35%	22%	17%	9%

	1	2	3	4	5	6	7	8	9	10+
People in Household	9%	35%	26%	4%	13%	4%	9%	0%	0%	0%
Bedrooms in Residence	0%	5%	19%	52%	14%	10%	0%	0%	0%	0%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	18%	23%	14%	32%	14%	0%

Household Income

0%	Under $20K	17%	$54.25-$58,599	17%	$75-$99,999	0%	$300-$399,999
13%	$20-$37,999	13%	$58.6-$62,949	9%	$100-$124,999	0%	$400,000+
4%	$38-$43,399	4%	$62.95-$67,299	0%	$125-$149,999		
0%	$43.4-$48,849	0%	$67.3-$71,649	4%	$150-$199,999		
0%	$48.85-$54,249	17%	$71.65-$74,999	0%	$200-$299,999		

Rice Lake

People working in Rice Lake supplied nearly one-third (32%) of all the responses received in the 2019 Barron County housing survey, a total of 349 completed surveys. Their responses are summarized in Table 10 on the next two pages.

When asked to identify the top three factors considered when choosing where to live, being near their job (59%), near family and friends (48%), and the cost of a home (36%) were most frequently selected by Rice Lake employees. Though not a major factor, property taxes were more important to Rice Lake workers (13% in top three) than to those working elsewhere in Barron County (9%).
In terms of housing challenges facing their community, Rice Lake workers were most likely to identify property taxes (45% in top three), the cost of buying a home (37%), and the cost of renting (32%). Compared to workers elsewhere, more Rice Lake workers said property taxes (44% vs. 37% elsewhere) and the cost of maintaining a home (26% vs. 22% elsewhere) were key challenges. Fewer Rice Lake workers said that a lack of housing variety was a challenge (18% vs. 25% elsewhere).
Only 14% of the Rice Lake respondents were currently renting their home. Almost all (98%) hope to be homeowners in five years, which is significantly higher than for workers in other Barron County communities.

Currently about one-third of Rice Lake respondents live in a starter home (34%) and 58% in larger, single-family homes. About three-quarters (73%) would prefer to be in a larger, single-family home. When asked to identify the three most important factors they would consider in buying a home, the largest proportions identified living in the country (57%), having a garage or enclosed parking area (52%), being able to own their own home (46%), having a larger lot (39%), and being within 15 minutes of their workplace (36%). Though minor, a significantly higher proportion of Rice Lake employees would look for a traditional neighborhood setting (9% vs. 5% elsewhere).

High proportions of Rice Lake respondents with an opinion agreed or strongly agreed that their current housing is affordable (99%), in a good location (90%), in a satisfactory neighborhood (90%), is a satisfactory type (87%), a good size (79%), and in satisfactory condition (76%). A majority said they would move if they could find their preferred type of housing at an affordable house. This is surprising because a significantly higher proportion of Rice Lake employees strongly agreed that their current housing location was satisfactory (43% of Rice Lake respondents strongly agreed vs. 34% elsewhere). Nearly half the Rice Lake employees live there and nearly one-quarter (23%) would consider moving there if they could find appropriate housing.

Rice Lake workers drive significantly shorter distances from home to work than workers elsewhere in the County (41% drive 5 miles or less compared to only 32% elsewhere in Barron County).

Table 10: Rice Lake Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live

10%	Appearance of Home	14%	Low Crime Rate	22%	Quality Neighborhood
2%	Community Services	14%	Aesthetics & Beauty	24%	Quality Schools
36%	Cost of Home	**48%**	**Near Friends/Family**	23%	Recreational Opps.
4%	Near Shopping	**59%**	**Near Job**	4%	Welcoming Community
13%	Property Taxes	10%	Job Availability	6%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community

37%	Cost Buying Home	26%	High Cost of Living	29%	Cost Maintaining Home
32%	Cost Renting	11%	Availability of Land	18%	Lack Variety Houses
19%	Cost of Land	8%	Lack Senior Housing	13%	Lack Starter Homes
45%	**Property Taxes**	24%	Lack Rental Housing	22%	Deteriorating Housing

Current and Preferred Housing

	Rent	Own
Current housing situation	14%	86%
Preferred housing situation in five years	2%	98%

Current and Preferred Type of Housing

	Current	Preferred
Starter, Single-Family Home	34%	23%
Larger, Single-Family Home	58%	73%
Duplex/Twin Home	3%	1%
Townhome/Condo	1%	2%
Apartment	4%	0%
Senior Housing	0%	1%

Percent Rating Characteristic as Important in Housing Decision

36%	Within 15 Minutes of Work	**52%**	**Garage/Enclosed Parking**
10%	Walking Distance Work/Shops/School	14%	City Services
9%	Traditional Neighborhood	**57%**	**Desire Live in Country**
5%	Access to Financial Assistance	19%	Designed to Allow Aging in Place
2%	Higher-quality Rentals	39%	Larger Lot/Property
46%	**Ability to Own Home**	5%	Little/No Maintenance

Table 10: Rice Lake Summary (Continued)

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	22%	66%	10%	2%	0%
Current Housing Location Satisfactory	43%	46%	8%	3%	1%
Current Housing Neighborhood Satisfactory	38%	52%	7%	3%	0%
Current House Type Satisfactory	35%	52%	10%	3%	0%
Current House Size Satisfactory	32%	47%	18%	3%	0%
Current House Condition Satisfactory	27%	49%	18%	6%	0%
Not Able Find Affordable Preferred House	11%	25%	29%	13%	22%
Would Move Affordable Preferred House Avail	21%	35%	18%	11%	15%
Would Move to Tiny House	3%	7%	27%	52%	11%
Access Open Space More Important Lg Lot	8%	33%	45%	11%	4%
Don't Have Access Convenient Childcare	4%	7%	21%	8%	60%
Childcare Accessible but Not Affordable	5%	15%	14%	4%	62%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Rice Lake	23%	28%	49%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	2%	19%	23%	23%	29%	3%

	1	2	3	4	5	6	7	8	9	10+
People in Household	7%	34%	23%	21%	12%	2%	1%	1%	0%	0%
Bedrooms in Residence	0%	3%	16%	48%	29%	4%	0%	0%	0%	0%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	10%	31%	21%	30%	7%	1%

Household Income

1%	Under $20K	3%	$54.25-$58,599	20%	$75-$99,999	0%	$300-$399,999
9%	$20-$37,999	4%	$58.6-$62,949	16%	$100-$124,999	1%	$400,000+
5%	$38-$43,399	4%	$62.95-$67,299	6%	$125-$149,999		
3%	$43.4-$48,849	4%	$67.3-$71,649	5%	$150-$199,999		
7%	$48.85-$54,249	7%	$71.65-$74,999	3%	$200-$299,999		

Turtle Lake

There were only 36 respondents who work in Turtle Lake. Their responses are summarized in Table 11 on the next two pages, but because of the relatively small number of responses, they may or may not be accurate reflections of opinions of all Turtle Lake employees.

When asked to identify the three most important factors considered when deciding where to live, Turtle Lake employees frequently selected being near their job (75%), near friends/family (61%), the cost of a home (39%), and the quality of the schools (36%). Compared to employees elsewhere in Barron County, Turtle Lake workers put significantly more emphasis on being near their job (75% in top ten vs. 58% elsewhere), but less on property taxes (0% in Turtle Lake vs. 10% elsewhere).

The top housing challenges facing their community according to Turtle Lake workers are a lack of housing variety (47%), a lack of starter homes (39%), the cost of buying a home and property taxes (both at 33%), and lack of rental housing (31%). Compared to workers elsewhere in Barron County, significantly higher proportions of Turtle Lake workers pointed to the lack of housing variety (47% vs 22% elsewhere) and the lack of starter homes (39% vs 13% elsewhere) as challenges.

High proportions of Turtle Lake workers currently own their home (91%) and hope to be homeowners five years from now (94%).

Currently about one-quarter of Turtle Lake employees live in what they call a starter home but only 3% would prefer to live in such a home (which is significantly lower than workers elsewhere in Barron County where 21% would prefer to live in a starter home).

Half or more Turtle Lake workers said that living in the country (56%), having a garage or enclosed parking (50%) and the ability to own their home (50%) were their most important characteristics when making a housing decision. Having a larger lot (44% in top 3) and being within 15 minutes of work (39%) were also important to many Turtle Lake employees.

High proportions of Turtle Lake workers seem satisfied with their current housing. Excluding those who selected the N/A answer option, 91% agree or strongly agree that their current housing is affordable, 97% are satisfied with its location, 100% with their neighborhood, 89% with the type of housing, 83% with its size and 77% with its condition. One-third or fewer of those for whom childcare is relevant said it was accessible during working hours (30%) or affordable (38%). Excluding N/A responses, a significantly higher proportion of Turtle Lake workers strongly agree that they would move if they could find preferred housing that is affordable (45% vs. 26% elsewhere). More than half the Turtle Lake workers live there and 29% would move there if the type of housing they need were available.

Because a relatively high proportion of Turtle Lake employees already live there, a relatively small proportion (15%) drive 25 miles or more to their work in Turtle Lake.

Table 11: Turtle Lake Summary

Percent Selecting Reason as Top Three Factor for Choosing Where to Live					
6%	Appearance of Home	14%	Low Crime Rate	17%	Quality Neighborhood
0%	Community Services	11%	Aesthetics & Beauty	36%	Quality Schools
39%	Cost of Home	**61%**	**Near Friends/Family**	17%	Recreational Opps.
0%	Near Shopping	**75%**	**Near Job**	0%	Welcoming Community
0%	Property Taxes	11%	Job Availability	6%	Can't Find Home Elsewhere

Percent Selecting Challenge as Top Challenge Facing Community					
33%	Cost Buying Home	17%	High Cost of Living	22%	Cost Maintaining Home
14%	Cost Renting	19%	Availability of Land	**47%**	**Lack Variety Houses**
11%	Cost of Land	8%	Lack Senior Housing	39%	Lack Starter Homes
33%	Property Taxes	31%	Lack Rental Housing	14%	Deteriorating Housing

Current and Preferred Housing		
	Rent	Own
Current housing situation	9%	91%
Preferred housing situation in five years	6%	94%

Current and Preferred Type of Housing		
	Current	Preferred
Starter, Single-Family Home	24%	3%
Larger, Single-Family Home	70%	84%
Duplex/Twin Home	0%	3%
Townhome/Condo	0%	3%
Apartment	6%	6%
Senior Housing	0%	0%

Percent Rating Characteristic as Important in Housing Decision			
39%	Within 15 Minutes of Work	**50%**	**Garage/Enclosed Parking**
8%	Walking Distance Work/Shops/School	17%	City Services
0%	Traditional Neighborhood	**56%**	**Desire Live in Country**
6%	Access to Financial Assistance	19%	Designed to Allow Aging in Place
6%	Higher-quality Rentals	44%	Larger Lot/Property
50%	**Ability to Own Home**	8%	Little/No Maintenance

Table 11: Turtle Lake Summary (Continued)

Level of Agreement with Statements

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
Current Housing Affordable	35%	53%	6%	3%	3%
Current Housing Location Satisfactory	43%	54%	3%	0%	0%
Current Housing Neighborhood Satisfactory	26%	74%	0%	0%	0%
Current House Type Satisfactory	34%	54%	11%	0%	0%
Current House Size Satisfactory	40%	43%	17%	0%	0%
Current House Condition Satisfactory	31%	46%	17%	6%	0%
Not Able Find Affordable Preferred House	3%	24%	31%	14%	28%
Would Move Affordable Preferred House Avail	39%	12%	24%	12%	12%
Would Move to Tiny House	6%	12%	29%	47%	6%
Access Open Space More Important Lg Lot	3%	32%	38%	21%	6%
Don't Have Access Convenient Childcare	3%	6%	13%	10%	68%
Childcare Accessible but Not Affordable	0%	7%	13%	0%	80%

Would Move to Community Where I Work If Housing I Needed Was Available

	Yes	No	Already Live There
Turtle Lake	29%	17%	54%

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
Age	0%	6%	17%	26%	26%	26%	0%

	1	2	3	4	5	6	7	8	9	10+
People in Household	14%	23%	14%	29%	14%	6%	0%	0%	0%	0%
Bedrooms in Residence	0%	6%	0%	52%	30%	12%	0%	0%	0%	0%

	<1 Mile	1-5 Miles	6-9 Miles	10-24 Mi	25-49 Mi	50+ Mi
Distance Home to Work	9%	26%	31%	29%	6%	9%

Household Income

0%	Under $20K	9%	$54.25-$58,599	20%	$75-$99,999	0%	$300-$399,999
9%	$20-$37,999	0%	$58.6-$62,949	16%	$100-$124,999	0%	$400,000+
9%	$38-$43,399	9%	$62.95-$67,299	6%	$125-$149,999		
3%	$43.4-$48,849	3%	$67.3-$71,649	5%	$150-$199,999		
3%	$48.85-$54,249	6%	$71.65-$74,999	3%	$200-$299,999		

Conclusions

Across Barron County the most influential factors considered by workers when choosing where to live tend to be the proximity of the house to their work, friends and family, and its cost. While there is some variation in the importance of these factors in specific municipalities, these are consistently near the top of the most influential factors.

The cost of home ownership also rose to the top of the housing challenges workers identified in their community with the cost of buying a home and the property taxes on the home being their biggest concerns.

Across all parts of the County, most respondents are currently homeowners and very large proportions aspire to be in that category within five years. Similarly, across the County, many of those currently in starter homes aspire to being in a larger, single-family home.

The type of housing that seems to be most desirable to Barron County employees is a home in the country with a garage that they own (rather than rent).

While it is true that large majorities of respondents in most municipalities are satisfied with key aspects of their current housing (location, type, affordability), it is less true for renters, younger workers, those from less affluent households and those working in the manufacturing sector.

It is also true that about a quarter of the respondents (half of those who don't currently already live there) would be willing to move to the community in which they work if the type of housing they need was available. Those commuting 10 miles or more are most open to moving to the community in which they work; 47% of the respondents said they drive at least that far to get to work from their home. Respondents who rent, are younger, live in a household with lower incomes, and who work in manufacturing are also significantly more likely to be wiling to move to their workplace community.

Appendix A: Quantitative Summary, Barron County Workforce Housing Survey

1. What are the **three** most important reasons you and your family choose to live where you do? **(choose 3) N=1067**					
91	Appearance of Home	161	Low Crime Rate	246	Quality Neighborhood
21	Community Services	135	Aesthetics & Beauty	281	Quality Schools
379	Cost of Home	526	Near Friends/Family	227	Recreational Opportunities
45	Near Shopping	637	Near Job	58	Welcoming Community & Social Activities
106	Property Taxes	103	Job Availability	73	Cannot Find Desired Housing Elsewhere

2. What are the top **three** housing-related challenges facing your community? **(choose up to 3)** N=1048					
412	Cost Buying Home	241	High Cost of Living	258	Cost Maintaining Home
297	Cost Renting	138	Availability of Land	245	Lack of Variety of Housing Choices
206	Cost of Land	78	Lack Senior Housing	153	Lack of Smaller, Starter Homes
425	Property Taxes	276	Lack Rental Housing	221	Deteriorating Housing Conditions

3. What best describes your current and preferred future housing situation?	Renter	Homeowner
Please describe your current housing situation: N=1030	171	859
In 5 years, I would like to be a: N=981	44	937

4. What best describes your current and preferred type of housing?	Current **(N=987)**	Preferred **(N=886)**
Smaller, affordable single-family or "starter" home (1 home on 1 lot)	336	177
Larger, single-family home (1 home on 1 lot)	572	648
Duplex or twin home (2 homes, usually attached)	30	14
Townhome or condominium (3+ homes/units attached)	4	21
Apartment (1 or more rental homes/units in same building)	43	9
Senior apartments, assisted living facility, or retirement community.	2	17

5. Of the following characteristics, which **three** things are most important to your household when making a housing decision? **(choose up to 3) N=1068**			
365	Within 15 minutes from work.	519	Garage/Enclosed parking
89	Within walking or biking distance to work, downtown, school, parks, clinic, etc.	143	In an area with city services, such as municipal sewer and water, parks library
69	Within a more traditional neighborhood with smaller lots, sidewalks, front porches, etc.	601	Desire to live in the country or less developed area, not a traditional neighborhood.
49	Access to financial assistance for housing costs, such as rental subsidies or low-interest loans.	205	Home is designed in a manner that is accessible and allows my household to age in place.
22	Finding higher-quality rental apartments.	437	A larger lot or property.
530	Ability to own my home, not rent.	59	Little or no home and yard maintenance.

QUALITY OF LIFE

6. Please indicate your level of agreement with the following:	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
My current housing is affordable. N=1061	224	712	95	22	8
I am satisfied with the location of my current housing. N=1062	389	560	83	24	6
I am satisfied with the neighborhood of my current housing. N=1063	352	596	78	32	5
I am satisfied with the type of my current housing. N=1062	334	588	104	31	5
I am satisfied with the size of my current housing. N=1062	307	524	178	49	4
I am satisfied with the condition of my current housing; no major repairs are needed. N=1062	260	540	187	72	3
I have not been able to find my preferred housing at an affordable price. N=1003	116	224	282	120	261
I would move if my preferred housing was available at an affordable price. N=1024	224	313	182	127	178
I would move to a tiny/small house (800 square feet or less; not a mobile home) if available. N=1039	34	95	280	510	120
Access to open space, parks, and nice views are more important to me than lot/property size. N=1053	75	360	422	143	53
I do not have convenient access to the childcare I need during my working hours. N=953	34	80	189	84	566
I have access to needed childcare during my working hours, but it is not affordable. N=953	41	143	136	38	595

	Yes	No	Already Live There
7. If the housing I need was available in the community in which I work, I would consider moving to that community. N=1058	256	336	466

Demographics

	Under 18	18-24	25-34	35-44	45-54	55-64	65+
8. Your age? N=1064	1	37	193	280	255	267	31

	1	2	3	4	5	6	7	8	9	10+
9. Number of people in hhd, inc yourself: N=1058	87	353	201	241	125	32	12	3	2	2
10. Number of bedrooms in your home or apartment: N=1033	2	34	176	464	285	63	5	2	0	2

	Under 1 Mile	1 – 5 Mi.	6 – 9 Mi.	10 – 24 Mi.	25 – 49 Mi.	50+ Mi.
11. The distance, one way, from my home to work is: N=1056	106	267	189	369	107	18

12. What is your estimated total annual **household** income? N=1038

12	$0-$19,999	51	$54,250-$58,599	211	$75,000-$99,999	4	$300,000-$399,999
102	$20,000-$37,999	44	$58,600-$62,949	157	$100,000-$124,999	7	$400,000 or more
60	$38,000-$43,399	40	$62,950-$67,299	66	$125,000-$149,999		
34	$43,400-$48,849	52	$67,300-$71,649	52	$150,000-$199,999		
62	$48,850-$54,249	61	$71,650-$74,999	23	$200,000-$299,000		

APPENDIX B

Development Potential Map

City of Chetek

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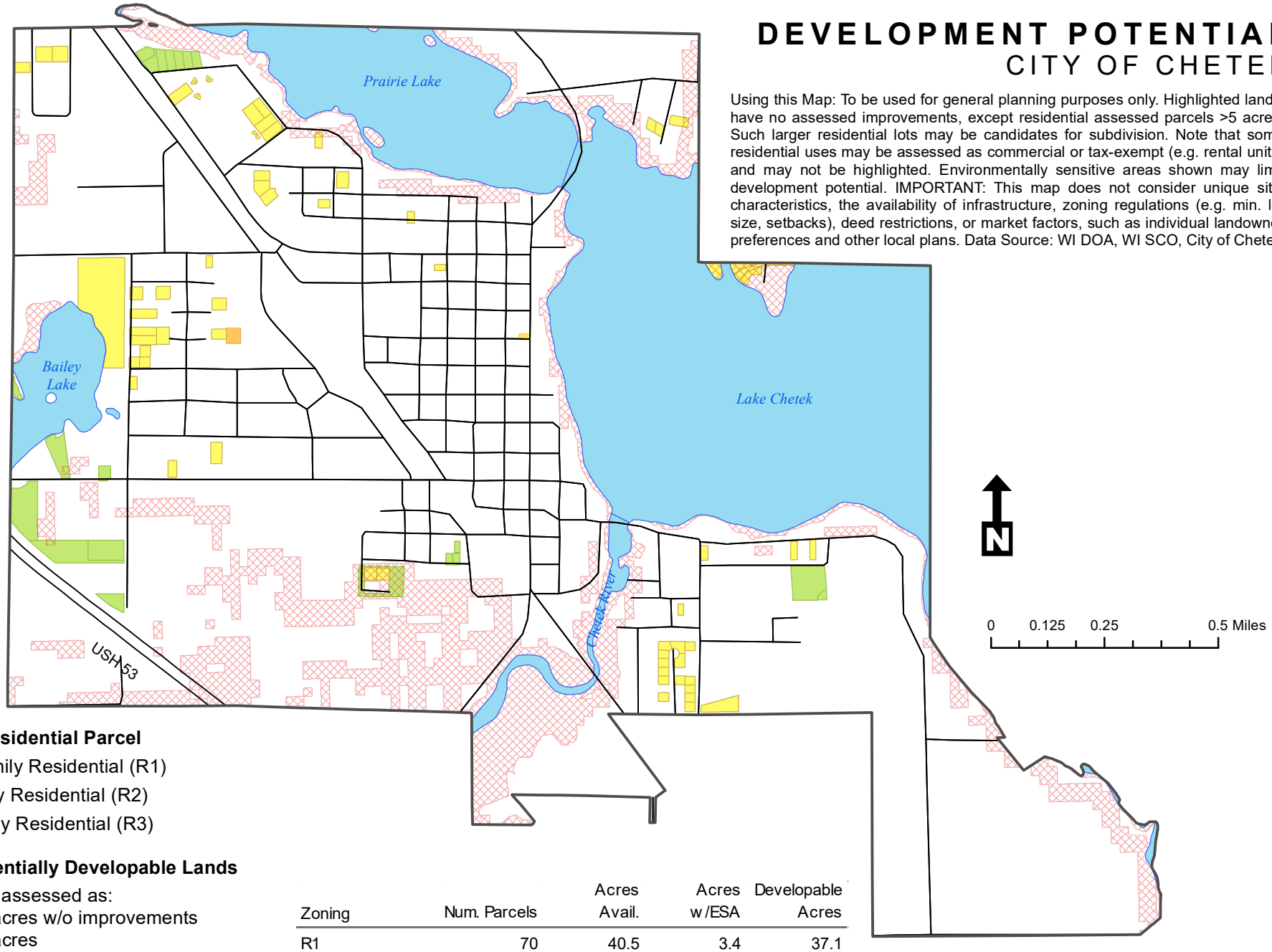
DEVELOPMENT POTENTIAL
CITY OF CHETEK

Using this Map: To be used for general planning purposes only. Highlighted lands have no assessed improvements, except residential assessed parcels >5 acres. Such larger residential lots may be candidates for subdivision. Note that some residential uses may be assessed as commercial or tax-exempt (e.g. rental units) and may not be highlighted. Environmentally sensitive areas shown may limit development potential. IMPORTANT: This map does not consider unique site characteristics, the availability of infrastructure, zoning regulations (e.g. min. lot size, setbacks), deed restrictions, or market factors, such as individual landowner preferences and other local plans. Data Source: WI DOA, WI SCO, City of Chetek



LEGEND

Unimproved Residential Parcel

- Single-Family Residential (R1)
- Two-Family Residential (R2)
- Multi-Family Residential (R3)

Other Potentially Developable Lands

Includes parcels assessed as:
-Residential <5 acres w/o improvements
-Residential >5 acres
-Agricultural, forestland, or undeveloped

Environmentally Sensitive Area (ESA)

-Slopes 20% or greater
-WDNR wetlands
-FEMA 100-year floodplain

Zoning	Num. Parcels	Acres Avail.	Acres w/ESA	Developable Acres
R1	70	40.5	3.4	37.1
R2	1	0.2	0.0	0.2
R3	1	0.7	0.0	0.7
Other Potentially Devlopable Lands	20	24.0	2.5	21.5
Total	92	65.4	5.9	59.5

WCWRPC
WEST CENTRAL WISCONSIN
REGIONAL PLANNING COMMISSION

APPENDIX C

Housing Snapshots

City of Chetek

Barron County

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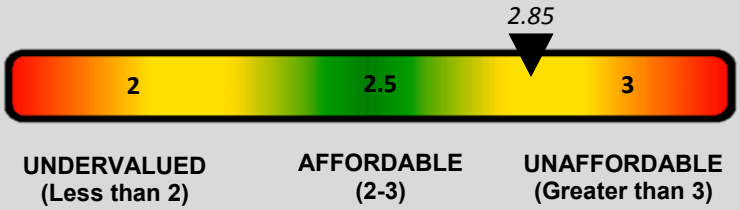
CITY OF CHETEK HOUSING SNAPSHOT

Current (2017) Housing Mix:

- The overall City housing mix is 68% owner and 32% renter.
- There is a need for more rental units with an estimated vacancy rate of 2%-3%.
- The City's estimated for sale vacancy rate of 2.1% is within the healthy vacancy range of 2-2.5%
- 17.5% of housing structures in the City were built in 1939 which may suggest a need for rehabilitation or replacement.

Housing Affordability at a Glance

Housing (non-rental) Affordability Gauge:



The City of Chetek housing affordability ratio was **2.85**, indicating that the median house is affordable for the median household income.

Cost-Burdened Households:
A household is considered to be "**cost burdened**" if it pays **30 percent or more** of its income on housing costs. In 2016, **29 percent** of Chetek households were cost burdened, an increase from **22 percent** in 2000.

Households in Poverty and ALICE Households:
In 2016, **53 percent** of households in the City of Chetek were below the Federal Poverty Level or were classified as ALICE households. ALICE households earn more than the Federal Poverty Level, but less than the basic cost of living for the county. Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The percentage of households in these two categories increased **10 percentage points** between 2014 and 2016.

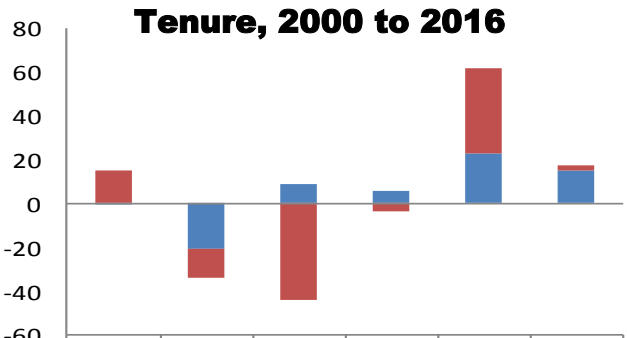
Sources: 2000 U.S. Census, 2016 ACS Five Year Estimates, & 2018 ALICE Report

Population & Housing Characteristics, 2000 to 2016

	2000	2016	2000-2016 Change in #	2000-2016 % Change
Population	2,180	2,228	48	2.2%
Average Age	42.6	46.7	4.1	9.6%
# of Households	939	965	26	2.8%
Average Household Size	2.21	2.21	0	0.0%
% of One Person	34.9%	32.5%	-19	-5.8%
% of Households with Own Children	25.0%	22.1%	-22	-9.4%
Owner Vacancy Rate	1.6%	0.0%	-	-1.6%
Renter Vacancy Rate	4.0%	2.7%	-	-1.3%
Seasonal Units	56	29	-27	-48.2%
Vacant Housing Units	113	136	23	20.4%
Median # of Rooms	5.1	4.9	0	-3.9%
Units 50 Years or Older	429	480	51	11.9%
% of Units 50 Years or Older	40.8%	43.6%	0	6.9%
Single Family Units	777	753	-24	-3.1%
Multi-Family Units	229	317	88	38.4%
Mobile Homes	59	31	-28	-47.5%
Single Family Unit Rentals	107	148	41	38.3%

Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates

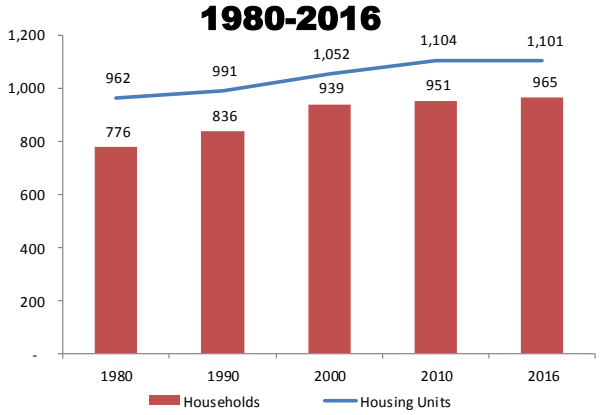
Household Growth by Age Group & Tenure, 2000 to 2016



	Under 25	25-34	35-44	45-54	55-64	65 plus
Owner	15	-13	-44	-4	39	2
Renter	-1	-21	9	6	23	15

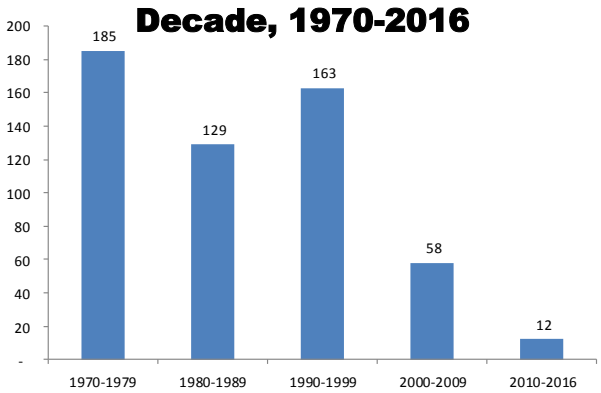
Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates

Housing Units & Household Growth, 1980-2016



Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates

Number of Housing Units Built by Decade, 1970-2016



Sources: IPUMS 1970-90, 2000 U.S. Census & 2016 ACS Five Year Estimates

Renter Households

357 | **37% of all households**

Median gross rent, 2000: $416
Median gross rent, 2016: $613
↑ **Rent up** **47%**

Median renter income, 2000: $15,735
Median renter income, 2016: $23,750
↑ **Income up** **51%**

Barron County fair market rent for 2-bedroom apartment: **$696**

Chetek median income renter can afford: **$594**

Owner Households

608 | **63% of all households**

Median home value, 2000: $73,200
Median home value, 2016: $110,100
↑ **Value up** **50%**

Median owner income, 2000: $38,024
Median owner income, 2016: $52,163
↑ **Income up** **37%**

Change in homeownership rate for Chetek householders younger than 35 years old, 2000-2016: **-67%**

Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates, HUD, & WCWRPC Calculations

Barron County Housing Sales

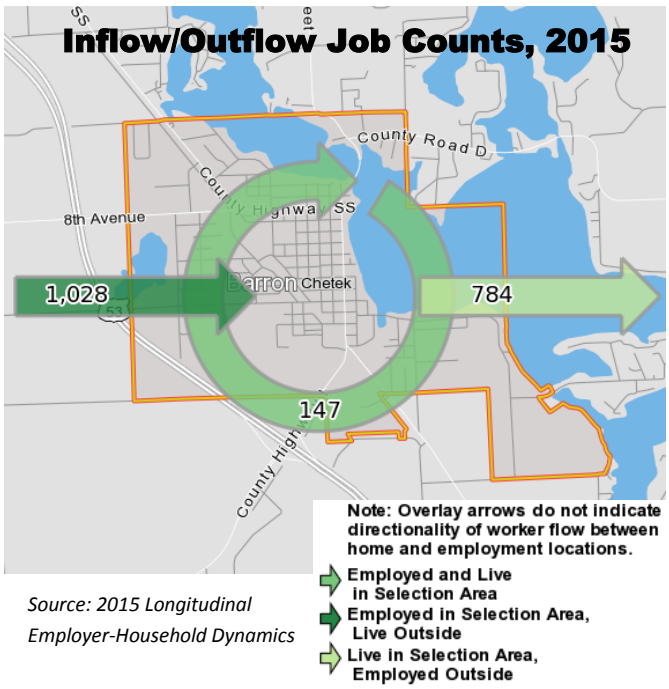
2017 # of Home Sales: 777
2007 # of Home Sales: 246

2017 Median Sale Price: $136,000
2007 Median Sale Price $132,950

- House prices have recovered to pre-recession levels.
- The number of homes sold from January to October of 2018 indicates that there may be fewer homes sold this year than in 2017.
- The median sales price from January to October 2018 was $158,750, much higher than the previous year at $136,000.

Sources: Wisconsin Realtors Association, 2007, 2017, & 2018

Inflow/Outflow Job Counts, 2015



Source: 2015 Longitudinal Employer-Household Dynamics

WCWRPC
coordinate. partner. advocate. serve.

11/29/2018

KEY FINDINGS

Rental Housing (2017):

- 43% of all renter-occupied units are single-family detached homes.
- 23% of renter-occupied units have 2 bedrooms, while 37% have 1 bedroom.
- The median renter-occupied structure was built in 1977.
- 48% of single-person households rented.
- Median household income for renters in the City was $29,423 compared with $48,277 for all City households.

City of Chetek Rental Supply, 2017	
Population in Rental Units	688
Rental Units	359
Vacant Units for Rent, excludes seasonal	57
RPC-Adjusted Units for Rent	7-11

Rental Demand:

- WCWRPC estimates there are 7-11 vacant rental units in the City of Chetek.
- An additional 2 units are included in 2017 to account for significant overcrowding.
- An additional 11-14 units for rent are needed in 2017 for a healthy rental housing vacancy rate.

	2017 est.	2020	2025	2030	2035	2040	Net
Additional Rental Units Needed*	13-16	28	14	9	2	0	66-69

*In addition to the 7-11 estimated rental units currently vacant. Assumes continued housing mix of 32% renter and 68% owner.

Owner / For Sale Housing (2017):

- 91% of owner-occupied units were single-family detached units while 3% were mobile homes.
- 46% of owner-occupied units have 3 bedrooms while 15% have 4+ bedrooms.
- The median owner-occupied structure was built in 1970.
- 76% of married-couple families were homeowners, while 52% of single-person households owned a home.
- 2.5% of the City's housing units are for seasonal or recreational use.

City of Chetek Owner Supply, 2017	
Population in Owner Units	1,462
Owner Units	701
Vacant Units for Sale, excludes seasonal	14

Owner Demand:

- U.S. Census estimates that there are currently 14 vacant owner units in the City of Chetek
- An additional 0-4 units for sale are needed in 2017 for a healthy owner housing vacancy rate.
- This estimate does not include seasonal, recreational, or occasional use homes.

	2017 est.	2020	2025	2030	2035	2040	Net
Additional Owner or "For Sale" Units Needed*	0-4	50	29	19	4	0	102-106

*In addition to the 14 estimated owner units currently vacant. 2020 estimate decreased by 8 owner units to reflect changes since 2017. Assumes continued housing mix of 32% renter and 68% owner.

SELECTED KEY HOUSING PRIORITIES

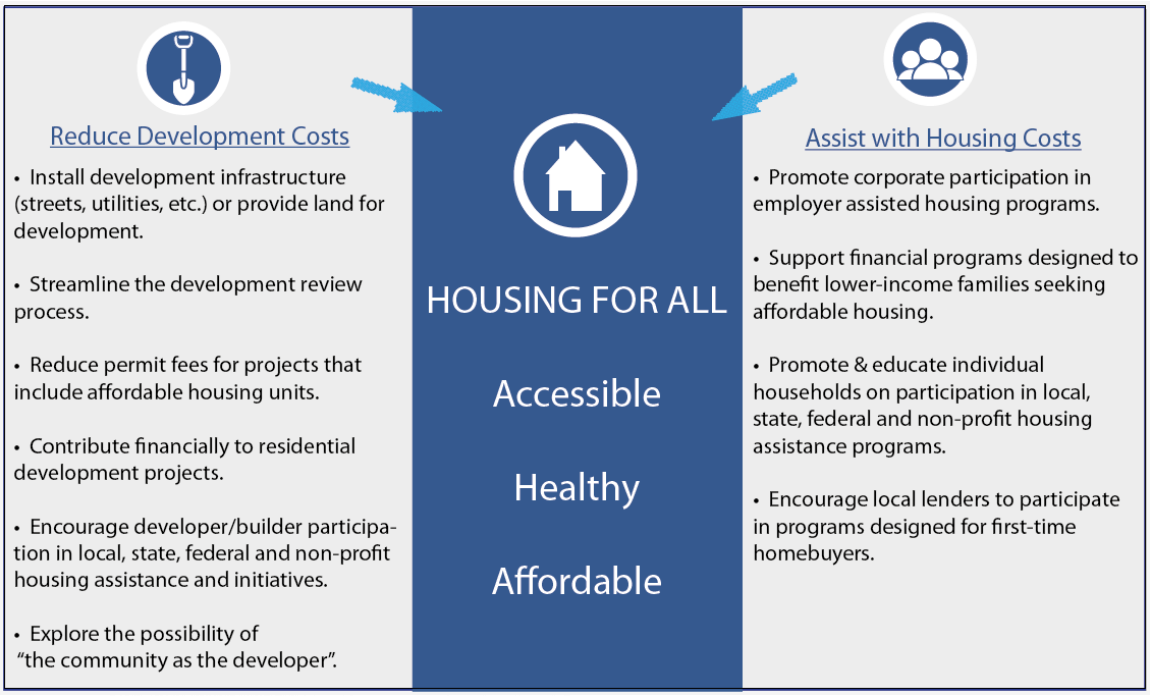
Continue to Implement the City's Comprehensive Plan. The City's Comprehensive Plan was adopted in 2016 and contains housing actions to help accomplish the City's housing goals. The City should use strategies identified in the housing study to build capacity and make strides towards achieving the City's housing goals.

Build More Units. There is an immediate need for rental units, based on pent-up demand, with additional rental and owner units needed to meet the projected population and household increases. Given the lengthy waiting lists for subsidized housing, a portion of the units should specifically target affordable units.

Allow for a Variety of Housing Options. Review City ordinances and policies to ensure that the City allows for an encourages a full range of housing types (forms, sizes, prices). Consider allowing for 'missing middle' housing types with densities that fall between detached single-family homes and larger mid-rise multi-family buildings.

Housing for Seniors. Provide housing choices that accommodates the projected increase in the senior population (ages 65+). Create senior housing that fosters aging in place, aging in community, and provides social opportunities and accessibility to services.

Increase Residential Lot Supply. Increase the supply of affordable lots for residential development. Appendix B of the study contains the potential development map for the City. While the map shows some unimproved residential parcels and other potentially developable lands in the City, the lot supply is likely insufficient to meet the project housing demands.



BARRON COUNTY HOUSING SNAPSHOT

Current Housing Mix:

- The overall housing unit mix in the County (26% rental/74% owner) appears to be generally balanced.
- There is a need for more rental units with an estimated vacancy rate of 2%-3%.
- There is a very limited supply of housing units available for purchase with an estimated vacancy rate of 1.7%.
- About 13.4% of the County's housing stock is seasonal or recreational.

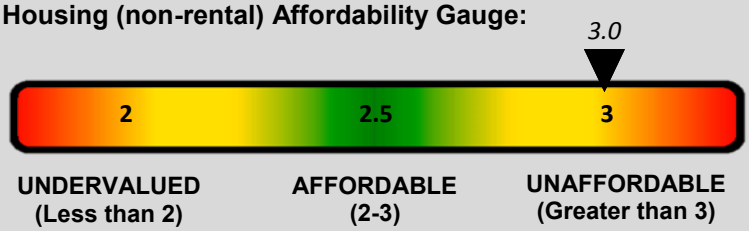
Barron County Housing Characteristics, 2000 to 2016

	2000	2016	2000-2016 Change in #	2000-2016 % Change
Population	44,963	45,548	585	1.3%
Average Age	38.8	44.1	5.3	13.7%
# of Households	17,851	19,017	1,166	6.5%
Average Household Size	2.48	2.36	-0.1	-4.8%
% of One Person	25.4%	28.6%	944	20.8%
% of Households with Own Children	31.3%	24.4%	-955	-17.1%
Owner Vacancy Rate	1.00%	1.6%	0.6%	-
Renter Vacancy Rate	4.60%	10.0%	5.4%	-
Seasonal Units	2,299	3,190	891	38.8%
Vacant Housing Units	3,118	4,700	1,582	50.7%
Median # of Rooms	5.4	5.6	0.2	3.7%
Units 50 Years or Older	7,238	9,889	2,651	36.6%
% of Units 50 Years or Older	34.5%	41.7%	7.2%	-
Single Family Units	16,149	18,109	1,960	12.1%
Multi-Family Units	3,032	4,004	972	32.1%
Mobile Homes	1,760	1,598	-162	-9.2%
Single Family Unit Rentals	1,483	1,707	224	15.1%

Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates

Housing Affordability at a Glance

Housing (non-rental) Affordability Gauge:



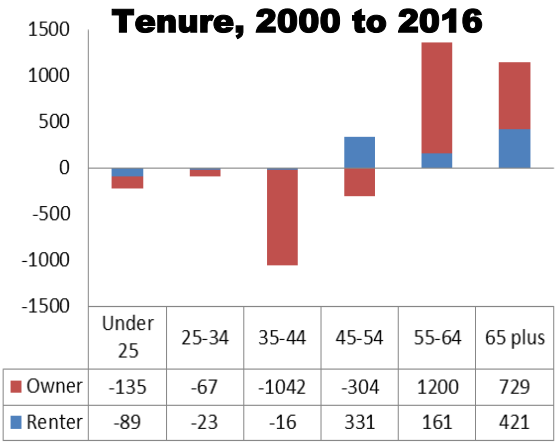
Barron County's housing affordability ratio was **3.01**, indicating that the median house is unaffordable for the median household income.

Cost-Burdened Households:
A household is considered to be "**cost burdened**" if it pays **30 percent or more** of its income on housing costs. In 2016, **28.1 percent** of Barron County households were cost burdened, an increase from **21.5 percent** in 2000. In 2016, 30.4% of owner households with a mortgage were cost-burdened while 38.8% of renters were cost-burdened.

Households in Poverty and ALICE Households:
In 2016, **12 percent** of Barron County households were living in poverty. Additionally, **31 percent** were classified as ALICE households, which are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county. Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The percentage of households in these two categories increased **10 percentage points** between 2014 and 2016.

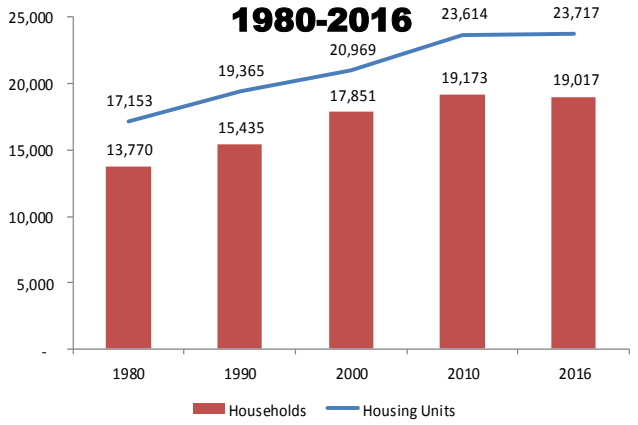
Sources: 2000 U.S. Census, 2016 ACS Five Year Estimates, & 2018 ALICE

Household Growth by Age Group & Tenure, 2000 to 2016



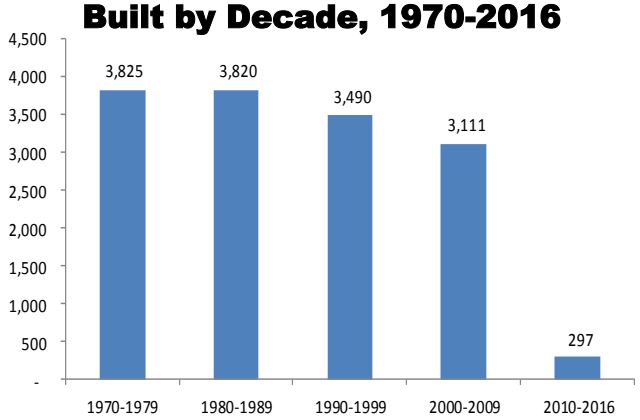
Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates

Housing Units & Household Growth, 1980-2016



Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates

Number of Housing Units Built by Decade, 1970-2016



Sources: IPUMS 1970-90, 2000 U.S. Census & 2016 ACS Five Year Estimates

Renter Households

5,111 | **27% of all households**

Median gross rent, 2000: $417
Median gross rent, 2016: $665
↑ **Rent up** **59%**

Median renter income, 2000: $21,139
Median renter income, 2016: $29,036
↑ **Income up** **36%**

Fair market rent for 2-bedroom apartment: **$696**
Median-income renter can afford: **$726**

Owner Households

13,906 | **73% of all households**

Median home value, 2000: $78,000
Median home value, 2016: $140,900
↑ **Value up** **81%**

Median owner income, 2000: $41,814
Median owner income, 2016: $55,553
↑ **Income up** **33%**

Change in homeownership rate for householders younger than 35 years old, 2000-2016: **-11%**

Sources: 2000 U.S. Census & 2016 ACS Five Year Estimates, HUD, & WCWRPC Calculations

Barron County Housing Sales

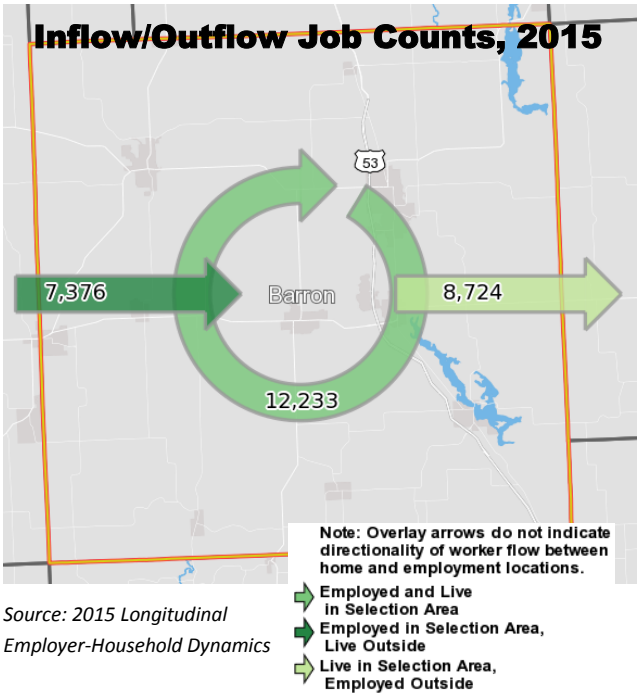
2017 # of Home Sales: 777
2007 # of Home Sales: 246

2017 Median Sale Price: $136,000
2007 Median Sale Price: $132,950

- House prices have recovered to pre-recession levels.
- The number of homes sold from January to October of 2018 indicates that there may be fewer homes sold this year than in 2017.
- The median sales price from January to October 2018 was $158,750, much higher than the previous year at

Sources: Wisconsin Realtors Association, 2007, 2017, & 2018

Inflow/Outflow Job Counts, 2015



Source: 2015 Longitudinal Employer-Household Dynamics

KEY FINDINGS

Rental Housing:

- 32% of all renter-occupied units are single-family detached homes.
- 46% of renter-occupied units have 2 bedrooms, while 20% have 1 bedroom.
- The median renter-occupied structure was built in 1976.
- 42% of single-person households rented.
- Renters are represented in all age groups. 41% of all renter households fall within the 35 to 64-year-old age groups. 66% of households under the age of 25 rent and 25% of households ages 65+.

Barron County Rental Supply, 2017	
Population in Rental Units	10,131
Rental Units	5,397
Vacant Units for Rent, excludes seasonal	430
RPC-Adjusted Units for Rent	108-162

Rental Demand:

- WCWRPC estimates there are 108-162 vacant rental units in Barron County.
- 44 units are included to account for significant overcrowding.
- An additional 156-190 units for rent are needed for a healthy housing market.

	2017 est.	2020	2025	2030	2035	2040	Net
Additional Rental Units	156 - 190	246	301	247	47	0	909 - 943

*In addition to the 108-162 estimated rental units currently vacant. 2020 estimate decreased by 121 rental units to reflect changes since 2017. Assumes some renters will be provided an opportunity to purchase affordable starter homes and an overall healthy renter-to-owner mix (26%/74%) is maintained.

Owner / For Sale Housing:

- 91% of owner-occupied units were single-family detached units while 7% were mobile homes.
- 48% of owner-occupied units have 3 bedrooms while 26% have 4+ bedrooms.
- The median owner-occupied structure was built in 1975.
- 89% of married-couple families were homeowners, while 58% of single-person households owned a home.
- About 16% of the County's house stock is for seasonal, recreational or occasional use, or is otherwise not vacant and not for sale or rent market.

Barron County Owner Supply, 2017	
Population in Owner Units	34,484
Owner Units	15,254
Vacant Units for Sale, excludes seasonal	252

Owner Demand:

- U.S. Census estimates that there are currently 252 vacant homes for sale in Barron County.
- An additional 103-200 units for sale are needed for a healthy housing market.
- This estimate does not include seasonal, recreational, or occasional use homes.

	2017 est.	2020	2025	2030	2035	2040	Net
Additional Owner or "For Sale"	103-200	1,034	584	452	162	0	2,277-2,374

*In addition to the 252 estimated owner units currently vacant. 2020 estimate decreased by 268 units to reflect changes since 2017. Assumes some renters will be provided an opportunity to purchase affordable starter homes and an overall healthy renter-to-owner mix (26%/74%) is maintained.

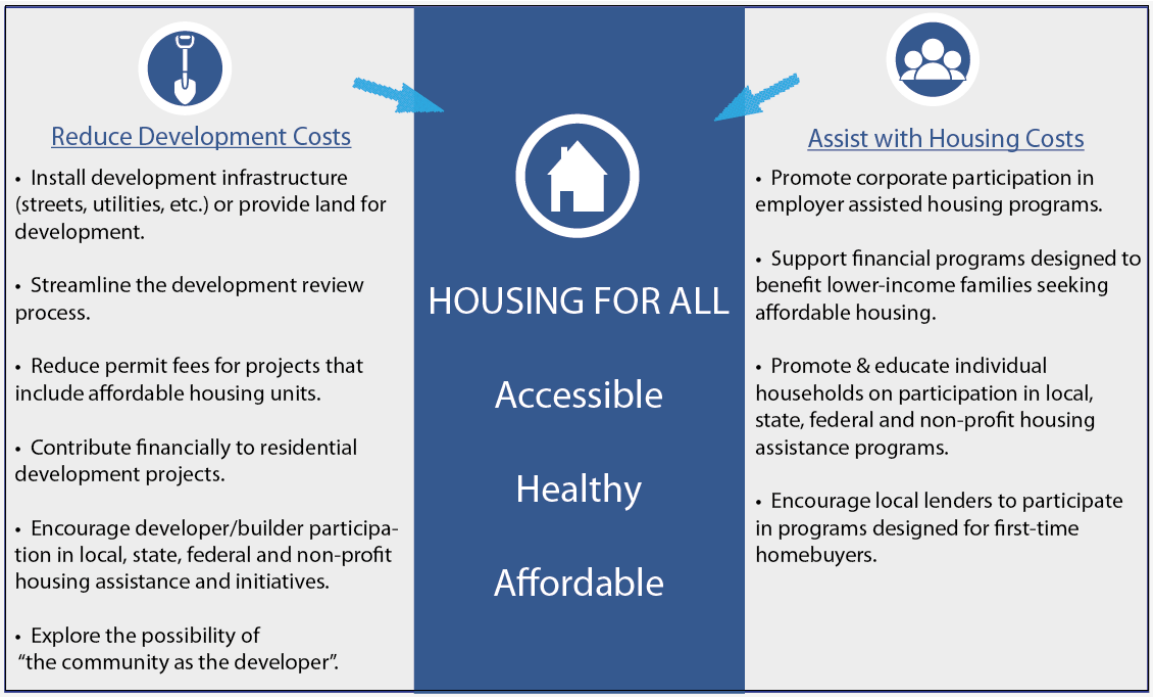
SELECTED KEY HOUSING PRIORITIES

Shift & Balance the Market. Considering the housing preferences within the Study, build more rental and owner units and achieve a balanced mix of housing types for all residents that address Barron County's existing unmet housing demand, low vacancy rates, and rental overcrowding. While affordable rental units and starter homes for low-to-moderate income households are most needed, this also includes providing opportunities for "higher income" renters to purchase a home as well as opportunities for homeowners to move-up to a higher price point.

Take Action to "Narrow the Gap". As reflected in the graphic below, make housing affordable by collaborating with key partners to reduce development costs and assist residents with housing costs.

Address Unique Needs. In addition to providing access to affordable housing, the Study identifies specialized housing needs and recommendations regarding four groups in particular: seniors, immigrant populations, transitional housing and Low– and Moderate-Income households.

Encourage Rehabilitation, Renovation, & Adaptive Reuse. The County's housing stock is aging and structural deterioration is a large concern in some communities. Rehabilitation must be part of the County's housing strategy and can decrease demand for new construction.

Market Housing Needs & Opportunities to Developers. Be "Housing Ready." Proactively engage developers in a clear, simple, and creative manner. Demonstrate demand and support. Provide confidence that the investment will be profitable. Be a partner, not a regulator; share the risks.

Collaborate & Partner. Form a private-public work group to put the study into action and monitor market changes. As recommended in the Study, advocate for State & Federal housing policy changes and work with educational institutions to increase enrollment in building trade programs.