



Wausau Metropolitan Area Housing Assessment 2022



Acknowledgements

NCWRPC would like to thank the real estate agents, contractors, developers, property managers, and agency staff who participated in the stakeholder interviews in this document.

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Table of Contents

Executive Summary	6
Background	6
Housing Market Challenges	6
Demand for Housing Units	6
Project Goals and Strategies.....	7
1. Introduction	10
2. Wausau Metropolitan Area Demographics	11
Population	11
Median Age.....	12
Age Distribution	12
Households	15
Income Levels.....	16
Employment.....	17
3. Housing Inventory & Trends	18
Existing Housing Stock.....	18
Building Permits	22
Median Home Values.....	22
Housing Costs	24
4. Housing Affordability	26
Housing Stress by Income	26
Housing Stress by Tenure	27
Low-Income Housing.....	29
Housing Affordability Reports.....	31
Household Ability to Afford Housing.....	32
Projected Housing Need	39
5. Existing Plans and Policies	48
Comprehensive Plan Analysis.....	48
Zoning and Subdivision Ordinance Analysis	53
Building Code Considerations.....	57
Land Available for Development	57
Financial Conditions.....	59

Summary	60
6. Public Participation	62
Public Survey.....	62
Stakeholder Interviews.....	65
Open Houses.....	74
7. Existing Funding Programs	77
Wisconsin Department of Administration.....	77
Wisconsin Housing and Economic Development Authority (WHEDA).....	78
U.S. Department of Housing and Urban Development (HUD).....	79
8. Housing Strategies	81
Development Strategies.....	81
Affordable Housing Strategies.....	83
Financial Strategies	85
Local Examples	88
Other Strategies	89
Summary	89
9. Conclusions and Recommendations	90
Data Summary.....	90
Public Participation Summary.....	91
Recommendations.....	92
Conclusion	95
10. Appendices	96
Appendix A: List of Known Public and Subsidized Housing Options in the Region as of 2022	96
Appendix B: Municipal and Regional Housing Profiles	98
Appendix C: Full Public Survey Results	108

Index of Figures and Tables

Figure 1: Population Age 17 and Younger	13
Figure 2: Population Age 65 and Older.....	14
Figure 3: Household Type	15
Figure 4: Median Household and Per Capita Income	16

Figure 5: Housing Unit Type	20
Figure 6: Year Structure Built.....	21
Figure 7: Median Value of Owner-Occupied Homes.....	23
Figure 8: Cost Burdened Households	26
Figure 9: Cost-Burden by Household Income	27
Figure 10: Cost-Burdened Households by Occupational Status.....	28
Figure 11: Estimated Low-Income Housing Units	30
Figure 12: Low Income Households.....	30
Figure 13: Housing Values Compared to Owner-Occupied Households by Ability to Afford.....	34
Figure 14: Housing Values Compared to Renter-Occupied Households by Ability to Afford	35
Figure 15: All Housing Values Compared to All Households' Annual Income.....	36
Figure 16: All Housing Units Compared to Workforce Household Income.....	37
Figure 17: All Housing Units Compared to Senior Household Income.....	38
Figure 18: Median Square Footage of New and Existing Homes vs. Buyer Preferences.....	41
Figure 19: How a Tax Incremental District Works	87
Table 1: Population	11
Table 2: Total Housing Units.....	18
Table 3: Local Sales Data (April 2022)	24
Table 4: Median Selected Monthly Owner Costs.....	25
Table 5. Monthly Rent and Home Values by Income.	33
Table 6: Commuter Statistics.....	44
Table 7: Projected Housing Unit Demand 2020-2040	46
Table 8: Vacant Developable Land	58

Executive Summary

Background

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

Housing Market Challenges

Several challenges were echoed by the public throughout the project. Construction, labor, and land costs have increased about 30 percent in the past two years, and existing housing prices have increased significantly in the past decade. Many first-time homebuyers and downsizing empty nesters are competing for the same entry-level, low-maintenance products and housing for the lowest earners in the area is either not available or in poor condition. In addition to rising housing costs and interest rates, childcare, utilities, transportation, household goods, property taxes, and other household costs are also rising, often leaving little savings for households to put towards a down payment or build equity. ADA-accessible and senior-friendly housing is also in short supply, a trend that will continue to be of concern as the region's population ages and retires.

In addition to these challenges, an estimated 24 percent of households were spending between 30 and 50 percent of their income on housing in 2020, making them cost-burdened. An additional 9 percent of households spent over 50 percent of their income on housing, making them severely cost burdened. Cost burdened and severely cost burdened owners and renters are more likely to be low-income, and due to rising labor, materials, and infrastructure costs, it is nearly impossible to build new housing of any kind that low-income households can afford without any subsidies. Inflation on household goods, utility prices, and student debt also limit the affordability of housing for many households in the region. Rising rent prices make it difficult to save for a down payment, and financial products designed for first time homebuyers have requirements that put them at a disadvantage compared to conventional loans. Finally, the area's aging population results in fewer workers in construction-related trades, and increasing demand for low-maintenance, ADA-accessible housing for those living on fixed income.

Demand for Housing Units

Overall, census data suggests that there is a shortage of housing for low- and high-income earners in the region, straining the supply of middle-income housing. These price ranges would be under \$500 to rent or under \$125,000 to purchase, and over \$1,250 per month and over \$400,000 to purchase. This includes both owner- and renter-occupied housing units. Public survey feedback indicated that middle-income

housing was the highest in demand, with single-family homes and units for rent that cost no more than 30% of household income being the most sought-after products. These middle-income housing units are about \$125,000-\$400,000 to purchase or \$500-\$1,250 per month to rent.

Based on this feedback, this assessment encourages building a variety of housing at all prices to reduce competition in the middle-income housing. It is often impossible to build units for lower-income households without financial assistance, and new owner-occupied, traditionally middle-class housing now starts in the low \$300,000s. To reduce construction costs, municipalities are recommended to amend zoning ordinances to allow for more housing options and to explore creative financing for new housing development, especially to address high infrastructure costs.

In total, over 4,500 units are expected to be needed by 2040 among the eight communities as the region continues to grow, and existing housing units may also need to be replaced as they age past their useful life. Most of these units are needed between 2020 and 2025 (2,077) and between 2025 and 2030 (1,153), reflecting the urgent need for area municipalities to strategically permit, attract, and finance new construction.

Executive Summary Table

Municipality	2020 Population	2020 Households	Units Needed by 2025	Units Needed 2025-2030	Total Units Needed by 2040
T. Rib Mountain	7,313	2,837	15	45	80
V. Kronenwetter	8,353	2,919	398	236	1,016
V. Maine	2,613*	1,024	90	28	152
V. Marathon City	1,576	565	99	2	87
V. Rothschild	5,567	2,215	212	65	343
V. Weston	15,723	6,358	775	476	1,995
C. Schofield	2,157	1,078	-37	8	-39
C. Wausau	39,994	17,254	525	293	898
Total in Study	80,683	34,250	2,077	1,153	4,531

Source: ACS 2020, Wisconsin DOA, and NCWRPC

Project Goals and Strategies

The goal of this study is to develop a set of goals and strategies that can address housing issues within the region by examining the current state of the region and using that information to guide goal and strategy development. The study includes a demographic overview of the region, an assessment of the region's housing stock and trends, an analysis of workforce housing within the region, and an overview of existing

policies. This information will help to identify any needs such as a need for additional housing, what types of housing are needed, and help identify which steps are needed to solve housing gaps within the region.

This study found that there is a need for both low- and high-income housing, and this need puts pressure on middle-income housing as households of all income levels compete for similar housing products. Producing a greater variety of housing units reduces pressure on the housing market and allows existing housing that is more affordable than new construction become available as people move into newer units. Producing more “missing middle” housing such as townhomes, condominiums, and twin homes gives more households an opportunity to build equity, allowing them to eventually move into a single-family home.

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

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

Other recommendations, which vary in feasibility depending on the community include:

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

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

1. Introduction

The Wausau Metropolitan Area in Central Wisconsin is known for its high quality of life where residents can experience both urban amenities that are typical of a larger community as well as extensive outdoor recreation opportunities. The area features strong manufacturing, healthcare, and insurance sectors along with good schools, safe neighborhoods, little traffic, and a relatively affordable cost of living. Like much of the United States, housing costs have increased significantly over the past decade, raising concerns about the area's economic future.

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

Many communities throughout the region are experiencing increasing demand and rising costs for housing. This makes it harder for both working class and low-income families to find suitable housing within these communities, and often leads to the outmigration of a community's workforce and the displacement of low-income families. There is also a lack of housing variety within the region, as single-family housing makes up a significant portion of the region's housing stock (71.5 percent). This poses challenges to communities throughout the region in providing housing options that can accommodate the different needs, of their residential base including senior housing, affordable housing, "missing middle" housing, workforce housing, and low-income housing.

This housing study examines housing on a regional scale within Wausau region. For the purposes of this report, the terms **region** and **area** refer only to the municipalities in this assessment, which are the Cities of Schofield and Wausau, Villages of Kronenwetter, Maine, Marathon City, Rothschild, and Weston, and the Town of Rib Mountain. Together, these eight municipalities have an estimated population of 80,673 and an estimated 34,250 households as of 2020. Based on the State of Wisconsin's population projections, there is an estimated demand of 4,531 housing units by 2040, 2,077 of which are needed by 2025 and another 1,153 needed by 2030.

2. Wausau Metropolitan Area Demographics

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

Population

As of 2020, the estimated population of the study area is 80,683 people. Over the past two decades, the population has increased by over 8 percent, compared to a growth rate of over 9 percent in Marathon County and statewide. Table 1 displays total population for each community in this assessment, Marathon County, and Wisconsin. Only Marathon City and Rib Mountain had a slight population decrease since 2000. Maine also decreased between 2000 and 2010, but increased by 2020, partly due to its incorporation and absorption of the former Village of Brokaw in 2018. From 2000 to 2020, Weston experienced the largest total increase during this time of 3,471 residents, while Kronenwetter had the fastest growth rate of 55.67 percent.

Table 1: Population

Municipality	2000	2010	2020	2000-10	2000-20	2000-20
				% Change	% Change	Net Change
T. Rib Mountain	7,547	6,825	7,313	-9.57%	-3.10%	-234
V. Kronenwetter	5,366	7,210	8,353	34.36%	55.67%	2,987
V. Maine	2,470	2,337	2,613*	-5.38%	5.79%	143
V. Marathon City	1,632	1,524	1,576	-6.62%	-3.43%	-56
V. Rothschild	4,920	5,269	5,567	7.09%	13.15%	647
V. Weston	12,252	14,868	15,723	21.35%	28.33%	3,471
C. Schofield	2,115	2,169	2,157	2.55%	1.99%	42
C. Wausau	38,404	39,106	39,994	1.83%	4.14%	1,590
Total in Study	74,706	79,308	80,683	6.16%	8.00%	5,977
Marathon Co.	125,834	134,063	138,013	6.54%	9.68%	12,179
Wisconsin	5,363,675	5,686,986	5,893,718	6.03%	9.88%	530,043

Source: U.S. 2000, 2010, & 2020 Decennial Census. *Maine merged with the former Town of Brokaw in 2018.



Above: A new subdivision fills quickly with new homes in Kronenwetter, reflecting the Village's rapid population growth. Source: Google Maps.

The Wisconsin Department of Administration (WDOA) calculates population projections for each county and each local government unit within Wisconsin. The latest population projections were published in 2013 and project population sizes from 2015 to 2040 in five-year increments. The WDOA estimates that both Wisconsin and Marathon County will continue to grow through 2040, each with a rate of over 10 percent. Though the population projections suggest that fast growing communities like Weston and Kronenwetter will continue to grow, other communities may peak in population before then. The COVID-19 Pandemic's impact on remote work, inflation, interest rates, taxes, and energy prices may affect where and how people choose to live in the future. The "projected housing need" section later in this assessment discusses the projected number of households for each community in the region through 2040.

Median Age

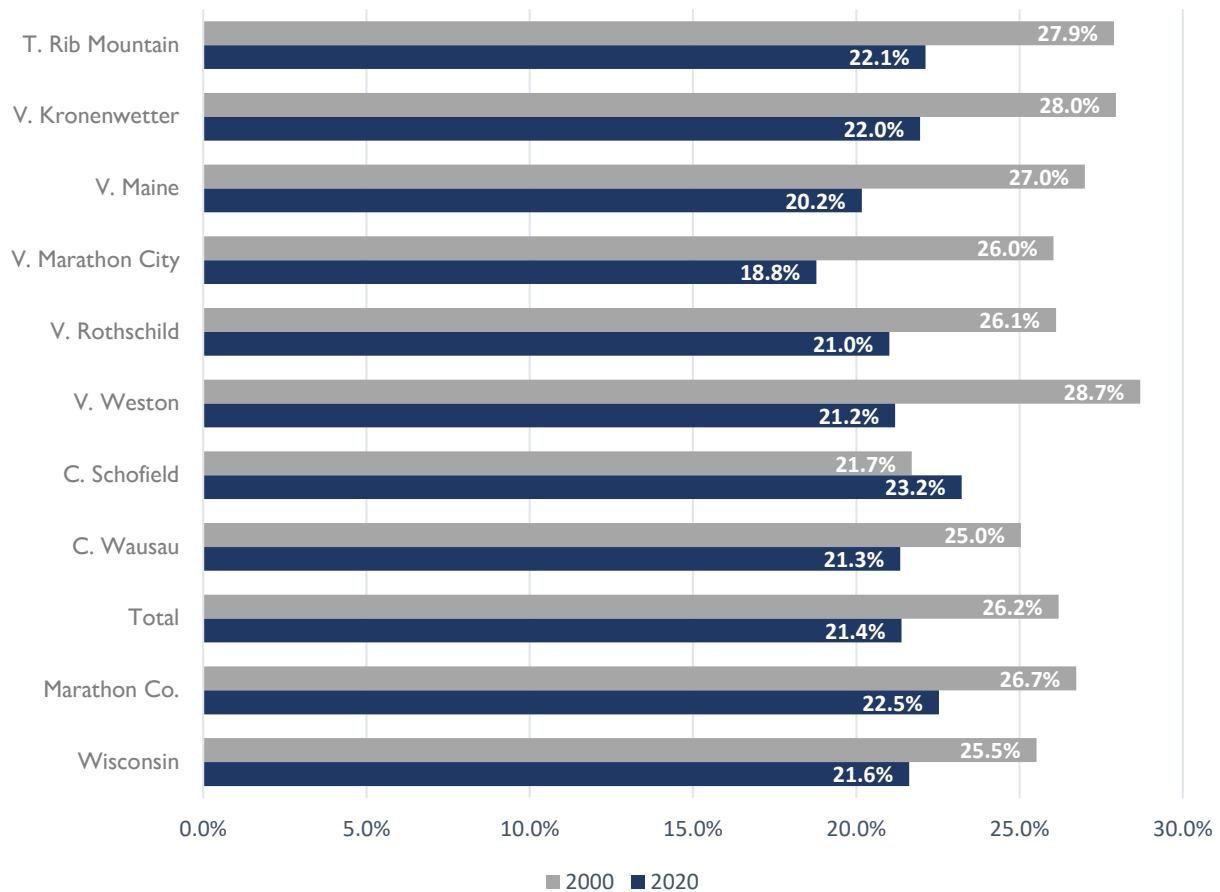
The communities in this assessment have an older population in comparison to the state of Wisconsin as a whole, with a median age of 41.3 years old compared to the state's average of 39.6. In 2020, median age within the area ranged from 37.7 years old in Kronenwetter to 47.7 years old in Rib Mountain. Kronenwetter, Rothschild, Weston, Schofield, and Wausau each have a median age under 40 years old, while Rib Mountain, Maine, and Marathon City each have a median age over 44 years old. Marathon County's median age is slightly higher than the state's median age at 40.8 years old.

Age Distribution

Population distribution is important for determining future housing needs. Two age cohorts are examined in detail in this report: 17 years old and younger and 65 years old and over. These are often referred to as dependent populations and they have distinct needs from the rest of the population. The younger group requires schools, while the older group is retiring and may require assisted living. By comparing these groups over time and to the state at-large, demographic changes in the study area are identified.

During the past two decades, the population of children ages 17 and younger within the area declined from 26.2 percent in 2000 to 21.4 percent in 2020, as displayed in Figure 1. Meanwhile the state’s population of children ages 17 and younger decreased from 25.5 percent in 2000 to 21.6 percent in 2020.

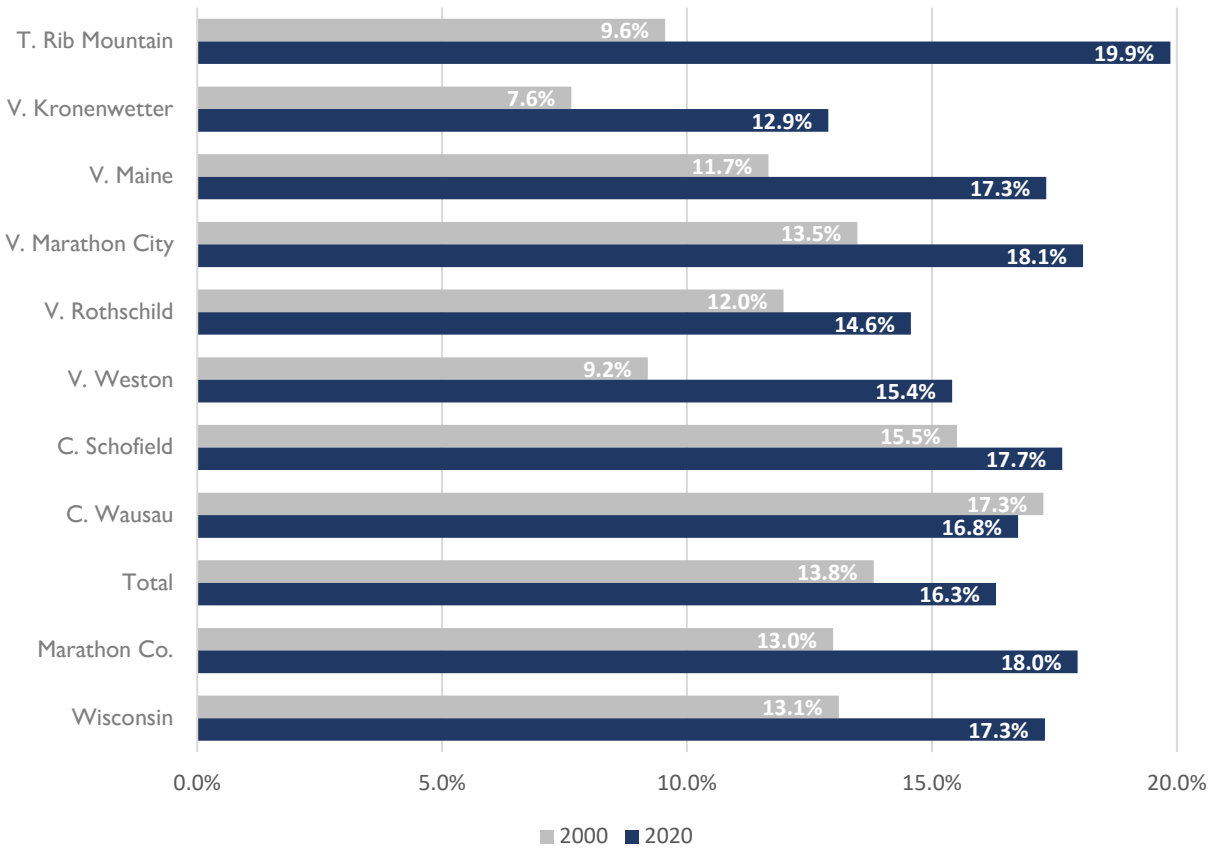
Figure 1: Population Age 17 and Younger



Source: U.S. 2000 & 2020 Decennial Census.

During the same time period, the 65 and older age cohort increased as a percentage of total population, increasing from 13.8 percent in 2000 to about 16.3 percent in 2020, as shown in Figure 2. Similarly, the state’s population in the 65 and older age cohort increased from about 13.1 percent in 2000 to 17.3 percent in 2020. According to the Bureau of Labor Statistics, the baby-boom generation will move entirely into the 60-years-and-older age group by 2024, and entirely into the age 65 and older cohort by 2029. The aging of baby-boomers and the transition into retirement will have significant impacts on the housing needs and desires of residents within the area.

Figure 2: Population Age 65 and Older



Source: U.S. 2000 & 2020 Decennial Census.

The decrease in the percentage of 17 and younger persons and the increase in the 65 and older persons will have an impact on the area’s labor force, school system, and health care industries. As the growth in population plateaus, so will workforce growth and ultimately job growth. It will also be difficult to fund public services if employment and tax revenues stagnate, as there is a lower percentage of the population working from which to collect state income taxes and more income coming from Social Security, which is not taxed by the state.

At the same time, the economy is expected to shift as older adults drive the economy. Healthcare is expected to continue to grow as well as other service providers while fewer goods are expected to be consumed. Considering the importance of the manufacturing industry to Wisconsin’s economy, this could lead to serious consequences for the area’s economy.

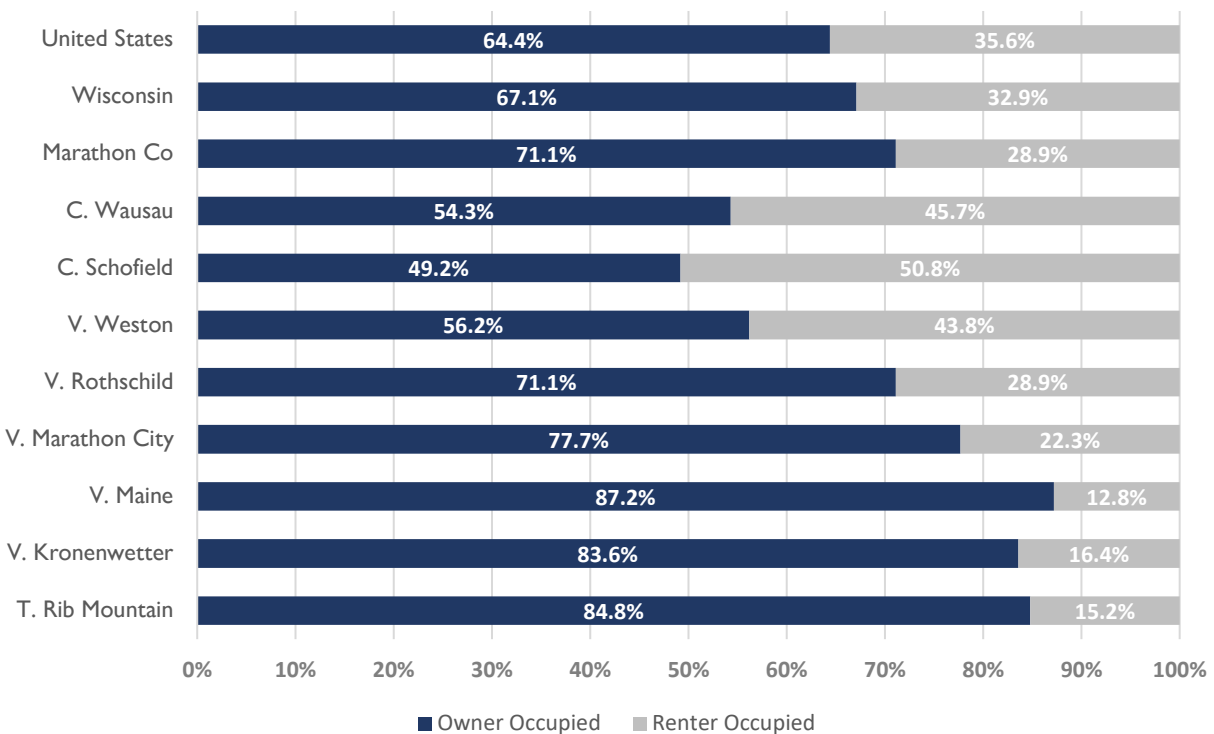
There are several actions a community can take to not only to accommodate older adults but to capitalize on the benefits of this age group. Adults have years of valuable experiences and wisdom, and many entrepreneurs are at or near retirement age. As the area continues to attract older adults looking to retire in the area, this demographic brings a great amount of spending power to the local economy. Since

age and population growth will affect the future of the region’s economy, it’s important to evaluate the impact an aging population will also have on household size and composition to accommodate future housing needs.

Households

There was a total of 34,250 households within the study area in 2020. Owner-occupied households accounted for 62 percent of the households within the region for a total of 21,228 households, while renter households accounted for about 38 percent of households within the region with 13,022 households. The number of households within the region has increased by over 16 percent over the past two decades, adding 4,893 households since 2000.

Figure 3: Household Type



Source: U.S. 2020 Census American Community Survey 5-year estimates

Household Size

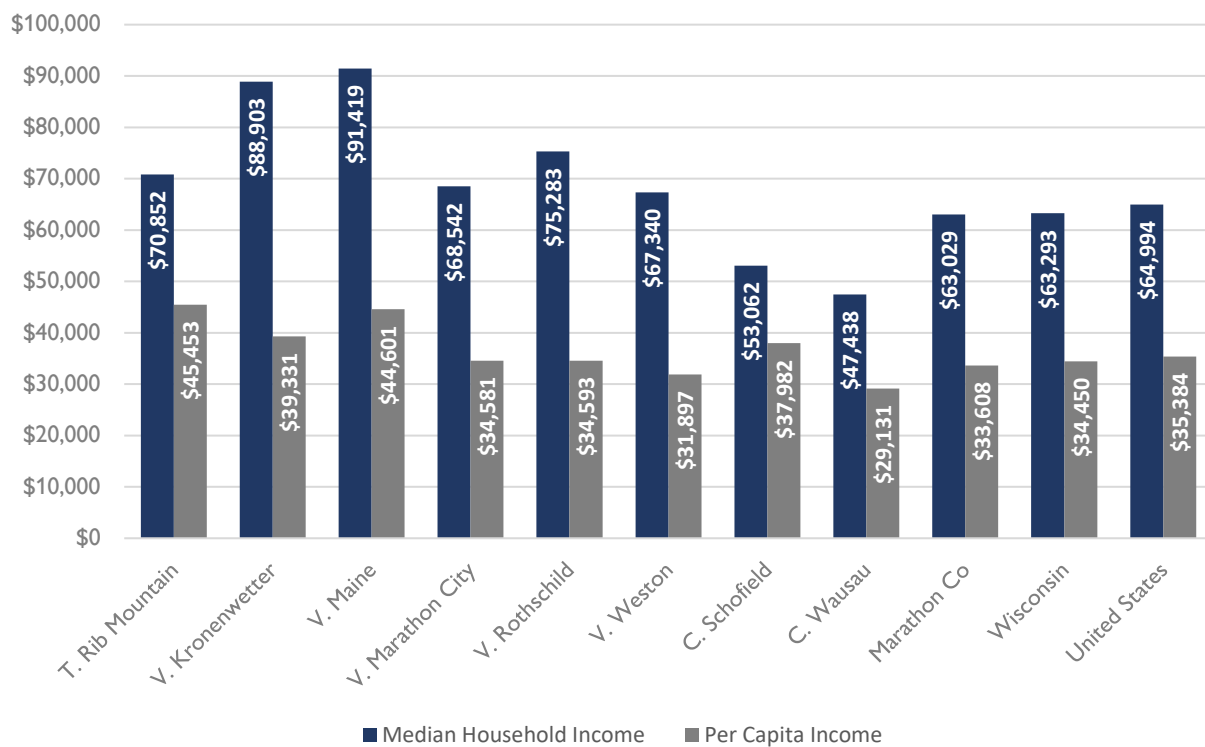
Although the number of households within the area has been steadily increasing, the number of people per household is decreasing over time. For example, average household size within the area was 2.58 in 2000 and has since decreased to 2.37 in 2020. This results in an average household size decrease by 0.21 persons per household within the area between 2000 and 2020, a trend that is consistent with the county (-0.21), state (-0.12) and nation (-0.11) as a whole.

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

Income Levels

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

Figure 4: Median Household and Per Capita Income



Source: U.S. 2020 Census American Community Survey 5-year estimates

Per Capita Income

Per capita income provides a measure of relative earning power on a per person level. Per capita income within the area ranged from \$29,131 in Wausau to \$45,453 in Rib Mountain. Overall, Rib Mountain, Kronenwetter, Maine, and Schofield had higher per capita incomes than both the state, county, and nation, and Marathon City and Rothschild had a higher per capita income than the county and state.

Median Household Income

Median household income in 2020 for the communities in this study, the County, Wisconsin, and the nation are displayed to the right. Median household income ranged from \$47,438 in Wausau to \$91,419 in Maine. Outside of Schofield and Wausau, median household incomes were higher than the state's median household income of \$63,293 and the nation's median household income of \$64,994 for the other six communities in this study.

Employment

Income is often directly tied to employment. In 2020, there were 42,025 persons employed, many of them who work outside of the region. This reflected a 7.6 percent increase in the region's employment since 2000, compared to a 9.1 percent employment growth for the state during this time.

Each community's net migration was analyzed individually to identify how many workers are leaving or coming into each community. Due to data limitations, the net migration of all communities in the study cannot be calculated as a whole, because some workers may live in one community in the study and work in another. Individually, all communities except for Kronenwetter and Maine had a higher inflow of workers than outflow, suggesting that more workers commute to this study's eight communities than leave to work outside the study area. Kronenwetter and Maine's lack of inflow of workers is likely due to a more rural setting with relatively few commercial and industrial districts.

Like the region, Marathon County has a positive net migration, supporting the Wausau metropolitan area's reputation as a major employment center in an otherwise rural part of the state. All communities in the study have a much higher number of workers commuting into each community than workers living and working within the same community, suggesting considerable migration between the communities in this study as well. Combined, the communities employ 41,027 workers who live in another community (either within or outside the study area) and 8,428 workers who live and work in the same community. 26,271 workers who live in the eight communities leave to work in another community (either within or outside the study area).

3. Housing Inventory & Trends

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

Existing Housing Stock

According to the 2020 Census, there were 36,939 housing units within the study area in 2020. Housing growth rates within both the area and Wisconsin have slowed significantly over the past decade, as the area experienced a 14.5 percent growth in housing units between 2000 and 2010, compared to only a 4.7 percent increase between 2010 and 2020.

Using the 2020 American Community Survey provides more detailed estimates of housing characteristics, though it estimates a slightly lower total of 36,284 housing units in the region. With 34,250 households in the region, there are currently more housing units within the region than there are households. The region’s 5.6 percent vacancy rate includes an estimated 191 seasonal housing units. When seasonal housing is removed, the vacancy rate is about 5.1 percent. Note: the following graph uses 2020 census data while most estimates in this study use more detailed 2020 American Community Survey Data.

Table 2: Total Housing Units

Community	2000	2010	2020	Percent Change 2000-2020
T. Rib Mountain	2,770	2,761	2,955	6.7%
V. Kronenwetter	1,953	2,810	3,356	71.8%
V. Maine	926	1,072	1,102	19.0%
V. Marathon City	658	680	695	5.6%
V. Rothschild	1,968	2,332	2,448	24.4%
V. Weston	4,839	6,364	6,670	37.8%
C. Schofield	1,017	1,099	1,108	8.9%
C. Wausau	16,687	18,154	18,605	11.5%
Study Area	30,818	35,272	36,939	19.9%
Marathon Co	50,360	57,734	59,828	18.8%
Wisconsin	2,321,144	2,624,358	2,727,726	17.5%

Source: U.S. 2000, 2010, & 2020 Decennial Census.

Occupancy Characteristics

Of the 36,284 housing units in the area in 2020, 34,250 or 94.3 percent were occupied units. Homeowners accounted for 62 percent of the occupied units, and renters comprised the other 38 percent. Homeownership rates in the area are slightly lower than they are in the state, which is likely a result of the area's urbanized nature, where rental units are more common than in more rural areas. Although a few communities in the region saw homeownership rates peak in the 2000s, homeownership rates have declined slightly overall each decade since 1990.

Vacancy Rates

The area's home vacancy rate of 5.6 percent is less than half the state of Wisconsin's home vacancy rate of 11.7 percent. This could be due to the high proportion of seasonal housing around the state, as seasonal homes are classified as vacant housing units by the American Community Survey. The Wausau Metropolitan Area's urban and suburban character could explain why there are fewer seasonal housing units compared to nearby Northwoods destinations. According to the American Community Survey, only 9.4 percent of vacant housing units are classified "seasonal, recreational, or occasional use" in the area. This contrasts with over 60 percent of statewide vacant units being considered seasonal.

"Other" vacant housing units comprise about 43 percent of all vacant units within the area and over 21 percent of all vacant units within the state. Common reasons that a housing unit is classified as an "other" vacant unit include: the unit being foreclosed, no one is living in the unit while the owner makes repairs or renovations, the owner does not currently want to rent or sell the empty unit, the unit is being used mainly for storage, or the owner of the unit is elderly and is living in a nursing home or with family instead of living within the unit.

Seasonal Housing

Seasonal dwellings are a common component of the housing mix in Central Wisconsin, but less so in this urbanized study area. Seasonal housing is important for several factors such as bringing in outside money into a region via tourism and for housing seasonal workers. Visitors who stay at seasonal homes often spend money in the communities that they are staying in, helping to bring an influx of outside money into a community. Several counties surrounding Marathon County have a strong tourism economy, and many employers within the Tourism & Hospitality industries rely on migrant workers to fill their positions during the summer months. This makes seasonal housing essential for allowing migrant workers to live and work within nearby counties during the summer months, as these workers often need access to affordable short-term housing. A shortage of housing units makes it difficult for seasonal employees to find housing or seniors looking to downsize and move to a rural area with a lower cost of living.

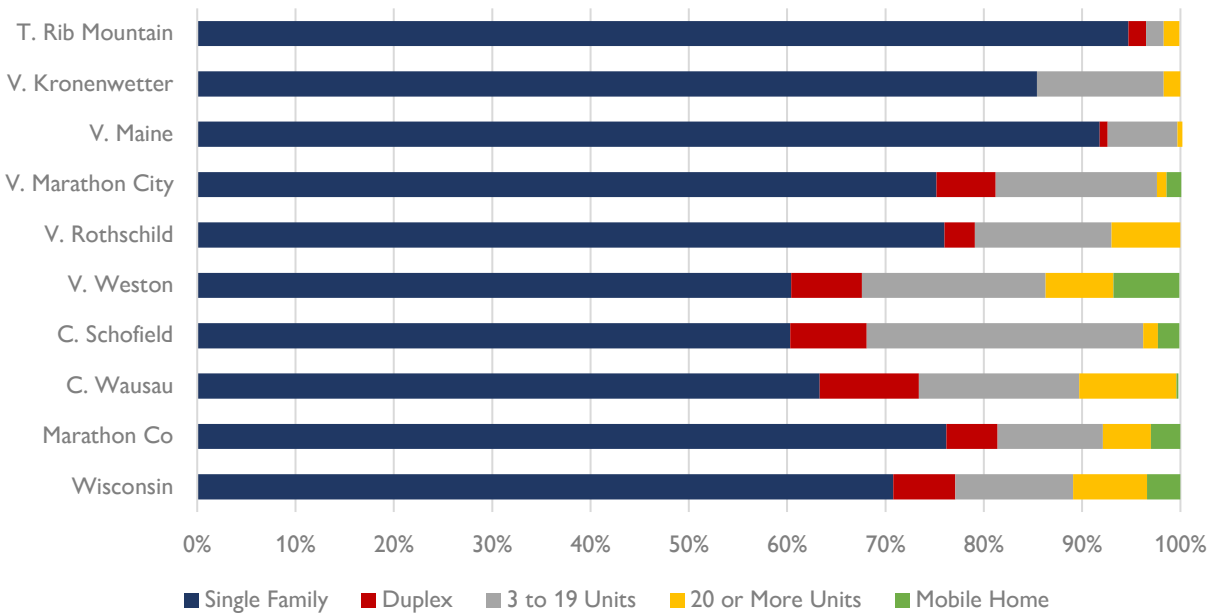
There was a total of 191 seasonal housing units within the Wausau Metropolitan Area in 2020, comprising just half a percent of the area's housing stock. In comparison, seasonal housing comprised about 7 percent of the state's housing stock in 2020. Counties around Marathon County had significantly higher proportions of seasonal housing than the Wausau Metro Area, Marathon County, and the state.

Type of Structure

Single family housing is the dominant housing type within the area, comprising about 69.1 percent of the total housing stock for the area, compared to about 71 percent for the state. Multi-family housing (structures with three or more dwelling units) comprises 19.5 percent of the state’s housing stock, compared to the area’s 22.2 percent. This indicates that the study area has similar proportions of single family and multifamily housing compared to the state averages, though results vary between communities, with Rib Mountain having almost 95 percent of its housing stock as single-family homes and Schofield having nearly 29 percent of its housing stock as multifamily units.

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

Figure 5: Housing Unit Type



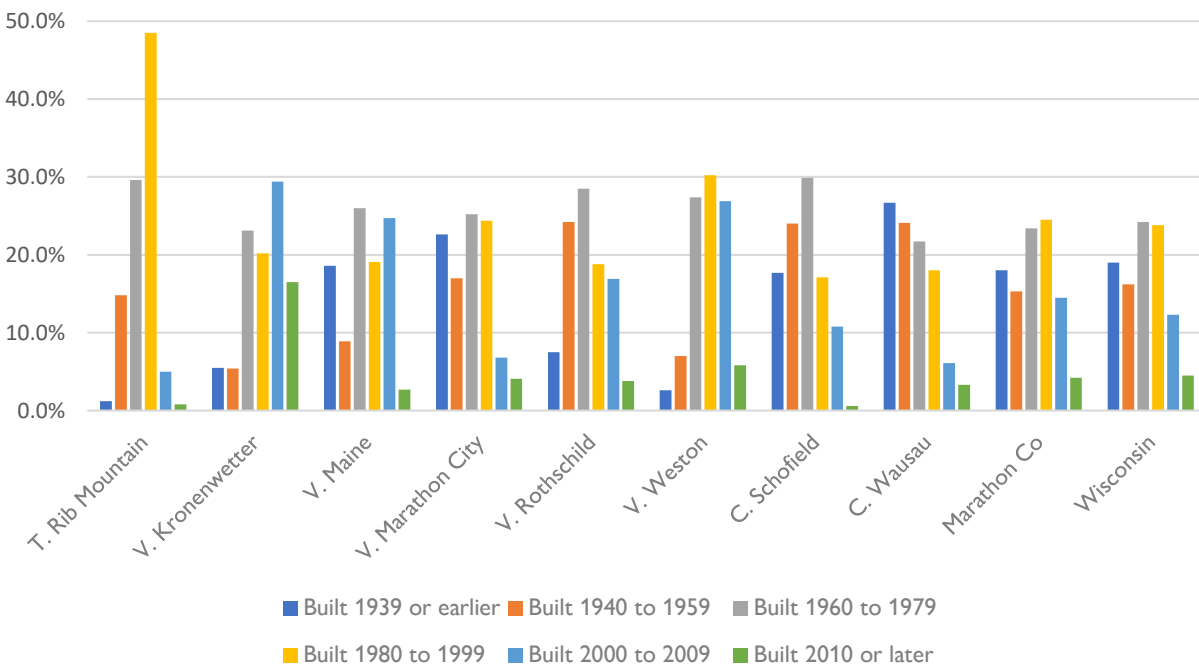
Source: U.S. 2020 Census American Community Survey 5-year estimates

Age of Structure

Through the 1960s to 2010, the area averaged approximately 4,500 new housing units per decade. However, after the 2008 recession, the number of new housing units dropped significantly, across both the area and Wisconsin as a whole. During the nine-year period between 2010 and 2020, only 1,658 housing units were built within the region.

About 16.7 percent of the region’s housing stock was built before 1940. Older homes tend to be less energy efficient, often need more maintenance and cost more to maintain than newer homes, and often lack the amenities that newer houses can provide such as attached garages. Older homes are also less attractive to potential buyers if they have not been maintained properly. It is also worth noting that much newer homes built as recently as the early 2000s may already be nearing their first round of costly updates, such as a new roof or furnace.

Figure 6: Year Structure Built



Source: U.S. 2020 Census American Community Survey 5-year estimates



Above: Most of the Town of Rib Mountain’s housing was built in the 1980s, 1990s, and 2000s. Though relatively modern, these homes may already need large repairs like furnaces or roofs.

Building Permits

Over the past decade, the area has experienced a drastic decline in housing unit growth. In fact, only 4.2 percent of the region’s housing stock was built in the past decade. Another way to examine the slow growth in housing units is to analyze the trends in residential building permits throughout the area. The number of residential building permits authorized per year is significantly lower now than it was before the Great Recession in 2008. From 2000 to 2008, all communities in the study combined were averaging 479 new residential units per year. From 2009 through 2020, however, the region has averaged only 192 residential building permit authorizations per year, which represents a 60 percent decrease from the pre-recession average. While the number of residential building permits reached 407 in 2017 and 296 in 2019, the number of residential building permits authorized per year has yet to recover to pre-recession levels.

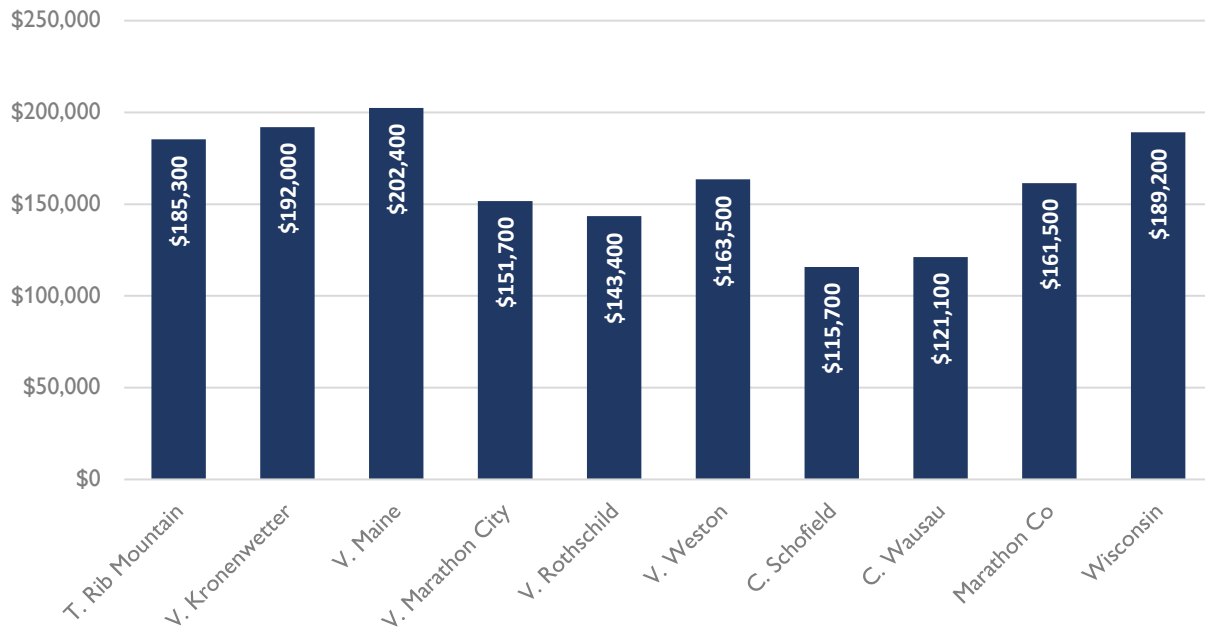
Median Home Values

The median value of a home in the area has been consistently below the median home value for the state. In 2020, median home values within the area ranged from \$115,700 in Schofield to \$202,400 in Maine. Maine’s higher home value could be the result of larger lots and tracts of land in a predominately rural community. Only Maine and Kronenwetter had higher median home values than the state’s median home value of \$189,200. Figure 7 shows the median value of owner-occupied housing for the region.

Below: Rural communities with larger lots and homes, like the Village of Maine, tend to have a higher sale price



Figure 7: Median Value of Owner-Occupied Homes



Source: U.S. 2020 Census American Community Survey 5-year estimates

Median Sales Price

According to the Wisconsin Realtors Association, the median sale price for a house in Wisconsin in 2021 was \$240,000. Wisconsin’s median sales prices for houses has significantly risen over the past five years, as the median sales price of homes within the state has increased by over 46 percent since 2016. While the WRA doesn’t have community-level data available, Marathon County’s median sales price has increased over 43 percent from \$137,000 in 2016 to \$196,000 in 2022.

Housing Sales and Appreciation

The Wisconsin Realtors Association provides county-level data for home sales. Between 2016 and 2021, 10,926 homes were sold within Marathon County. Over the past five years, the area has experienced an increase in annual home sales, as the number of homes sold in 2021 was over 11 percent higher than the number of homes sold in 2016. Despite the increase in housing sales within the area over the last five years, the supply of homes for sale has not kept up with demand, as low supply and low interest rates have helped lead to the increase in home sales prices that are currently being experienced in the housing market.

Local data is available from real estate websites such as Realtor and Redfin (see Table 3.). While this data only shows a snapshot of a current month’s housing market, it shows that median sales prices can be much higher than home values reported in the Census and ACS. These numbers could be skewed if a new subdivision becomes available, since a flood of new homes entering the market within the same month could drive the average sales price up for that specific month. Compared to Figure 7, home sales

prices in Rib Mountain and Kronenwetter are over \$100,000 higher in Table 3., but homes in Maine have a lower median sales price than in Figure 7. Factors that could explain the variance include the seasonal nature of housing prices and rapidly changing interest rates, but overall, it appears many are paying more for their homes than what is reported in the Census and ACS. Note that Realtor lacked sales data for Marathon City and Redfin lacked data for Maine.

Table 3: Local Sales Data (April 2022)

Community	Realtor.com	Redfin.com	Average	Realtor.com \$/sf
T. Rib Mountain	\$299,900	\$318,250	\$309,075	\$120
V. Kronenwetter	\$325,100	\$307,500	\$316,300	\$161
V. Maine	\$184,900	N/A	\$184,900	\$140
V. Marathon City	N/A	\$183,000	\$183,000	N/A
V. Rothschild	\$135,000	\$184,900	\$159,950	\$110
V. Weston	\$245,000	\$223,500	\$234,250	\$119
C. Schofield	\$132,500	\$224,950	\$178,725	\$112
C. Wausau	\$189,900	\$163,500	\$176,700	\$110
Marathon Co.	\$212,500	\$201,900	\$207,200	\$119

Source: realtor.com, redfin.com

According to the Wisconsin Realtors Association, the median sales price of a home in Marathon County was \$136,000 in 2007, which declined to \$114,000 by 2011. In 2016, it had risen to \$137,675, rapidly increasing to \$166,000 in 2019, \$183,000 in 2020, and \$196,450 in 2021. The result is an appreciation of 72 percent in ten years and 42 percent in five years. By comparison, the rate of inflation was 20.5 percent between 2011 and 2021, and 12.9 percent between 2016 and 2021, reflecting a housing price appreciation several times higher than the rate of inflation, and wages have not kept up at the same pace. The appreciation is especially pronounced due to the housing market crash in the late 2000s followed by decades of under-producing housing units as Millennials became old enough to buy homes. This led to a shortage in recent years that was exacerbated by interest rates that dropped to historic rates by 2021 along with pandemic-fueled demand for the larger spaces that single family homes provide. While this builds equity for existing homeowners, it has made homeownership less attainable for prospective buyers.

Housing Costs

There are three housing types to measure when considering housing costs – owner-occupied households with a mortgage, owner-occupied households without a mortgage, and renter households. Median monthly housing costs are typically highest for households with a mortgage, and lowest for owner-occupied households without a mortgage.

In the study area, the median monthly housing costs for owner-occupied households with a mortgage ranged from \$1,625 per month in Maine to \$1,017 in Schofield. Seven of the eight of the communities in this assessment had a lower median monthly housing cost for households with a mortgage than the state's

median cost of \$1,436 per month amongst owner-occupied households with a mortgage, except for Maine.

For owner-occupied households without a mortgage, the median monthly housing costs within the area ranged from \$423 per month in Schofield to \$635 in Maine. Only two communities in the area have a median monthly cost of housing for households without a mortgage exceeds the state’s median monthly cost of \$556 per month, Maine and Marathon City.

Most median gross rents are lower within the area than in the state as a whole. Within the area, median gross rent ranged from \$767 per month in Wausau to \$968 in Rib Mountain, while the median gross rent for the state was \$872 per month. Other than Rib Mountain, Kronenwetter (\$911) was the only other community with a higher rent than the state average.

Table 4: Median Selected Monthly Owner Costs

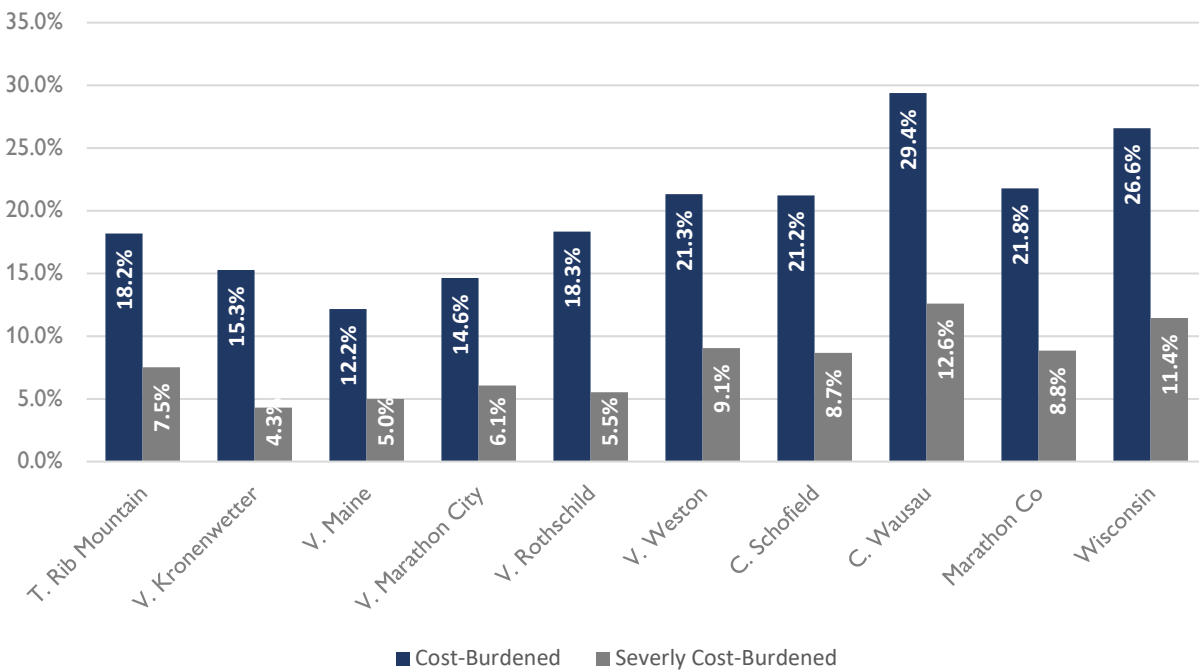
Community	With Mortgage	Without Mortgage	Rent
T. Rib Mountain	\$1,323	\$495	\$968
V. Kronenwetter	\$1,381	\$515	\$911
V. Maine	\$1,625	\$635	\$790
V. Marathon City	\$1,164	\$565	\$654
V. Rothschild	\$1,181	\$485	\$813
V. Weston	\$1,273	\$461	\$820
C. Schofield	\$1,017	\$423	\$838
C. Wausau	\$1,078	\$471	\$767
Marathon Co	\$1,252	\$488	\$786
Wisconsin	\$1,436	\$556	\$872

Source: U.S. 2020 Census American Community Survey 5-year estimates

4. Housing Affordability

Costs associated with housing are one of the top expenses in household budgets, with housing costs being the top expense in many household budgets across the nation. Generally, a household should not have to spend more than 30 percent of its income on housing; This is the accepted definition of housing affordability by the U.S. Department of Housing and Urban Development (HUD). In 2020, almost 24 percent of all households within the area spent between 30 and 50 percent of their household income on housing, making them cost-burdened. There is also a consensus that a household is considered severely cost-burdened if it spends more than 50 percent or more of its household income on housing costs. In 2020, about 9 percent of all households within the area spent more than 50 percent of their household income on housing, making them severely cost-burdened.

Figure 8: Cost Burdened Households

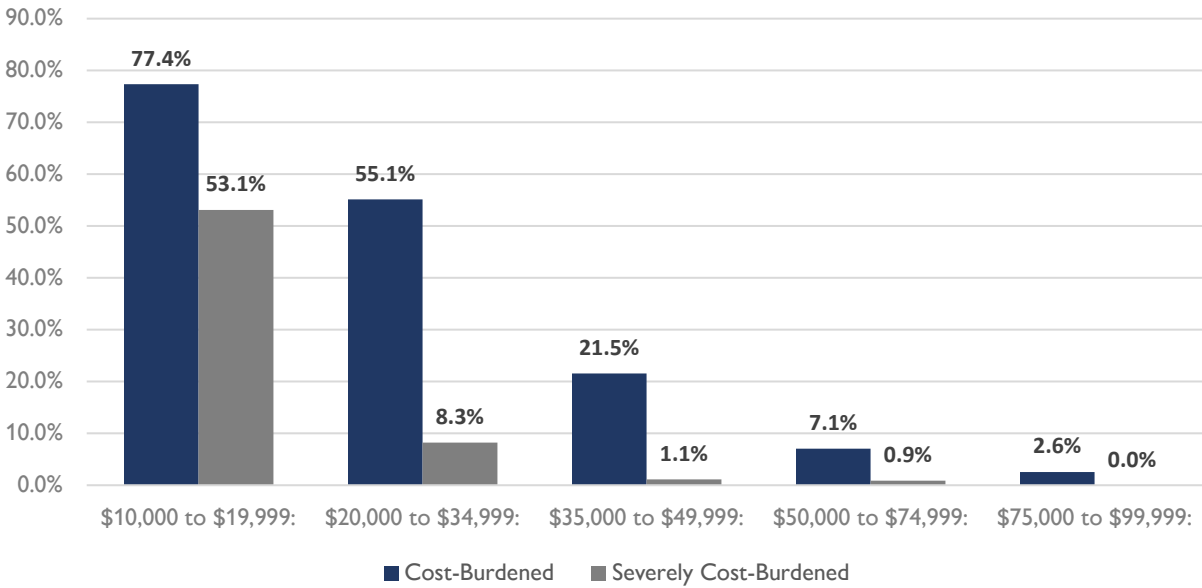


Source: U.S. 2020 Census American Community Survey 5-year estimates

Housing Stress by Income

Housing affordability issues are more common in households with lower incomes. For example, over 77 percent of households earning less than \$20,000 annually within the area are cost-burdened, with about 53 percent of households earning under \$20,000 being severely cost-burdened. Additionally, over 55 percent of households earning between \$20,000 and \$34,999 within the region are cost-burdened, with over 8 percent of these households being severely cost-burdened. In comparison, only less than 2.6 percent of households earning \$75,000 or more annually are cost-burdened, indicating that households with higher income levels are less likely to be cost-burdened by their monthly housing costs.

Figure 9: Cost-Burden by Household Income



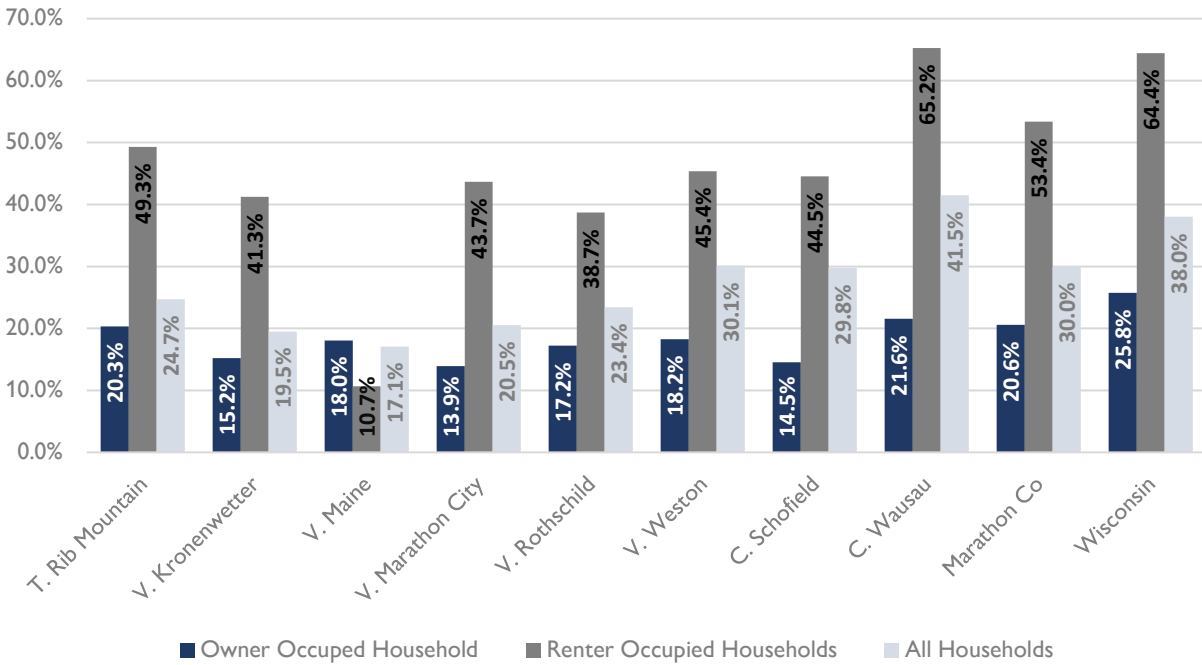
Source: U.S. 2020 Census American Community Survey 5-year estimates

Housing Stress by Tenure

Housing tenure also can help identify housing affordability issues for households. Renter households are more likely to be cost-burdened by their monthly housing costs than owner-occupied households. Within the study area, about 56.6 percent of renter households are cost-burdened by their monthly housing costs, compared to only 19.3 percent of owner-occupied households.

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

Figure 10: Cost-Burdened Households by Occupational Status



Source: U.S. 2020 Census American Community Survey 5-year estimates

Households earning less than 30 percent of their county’s median household income are considered extremely low-income. About 16.9 percent of renter households within the Wausau region are extremely low-income households, compared to only about 4.8 percent of owner-occupied households. Due to their income levels, extremely low-income households have the most difficulty attaining affordable housing.

Renter households are also more likely to be very low-income and low-income households. Very low-income households are households that earn between 30 and 50 percent of their county’s median household income. Within the Wausau region, about 19.8 percent of renter households qualify as very low-income households, compared to about 7.9 percent of owner-occupied households. Low-income households are households that earn between 50 and 80 percent of their county’s median household income. About 21 percent of renter households within the region qualify as low-income households, compared to about 15.1 percent of owner-occupied households.

Low-Income Housing

Housing authorities foster and promote low-rent public housing and other housing programs for low- and moderate-income families. Publicly subsidized low-income housing is essential for many households, as it allows them to live in quality housing at a price that they can afford, so they can afford basic needs.

Wausau is the only municipality in the study with a Community Development Authority (CDA). The CDA operates 149 low-income units at Riverview Towers, 36 low-income units at Riverview Terrace, and 46 scattered single and two-family units throughout the City. These units subsidize rent, so residents pay no more than 30 percent of their income. Additionally, the CDA has 400 vouchers to issue to low-income households to limit rent at privately-owned rental properties to 30 percent of income, but because the total dollar amount is capped, only about 260 can be issued, with a wait list of over 550 households. Altogether, the CDA has a total of 231 low-income housing units, 36 of which are designated for seniors.

Rent prices and availability are always changing, and it is difficult to track them. There is no complete, up-to-date list of all affordable housing in the study area, but three searches were conducted to estimate what is available:

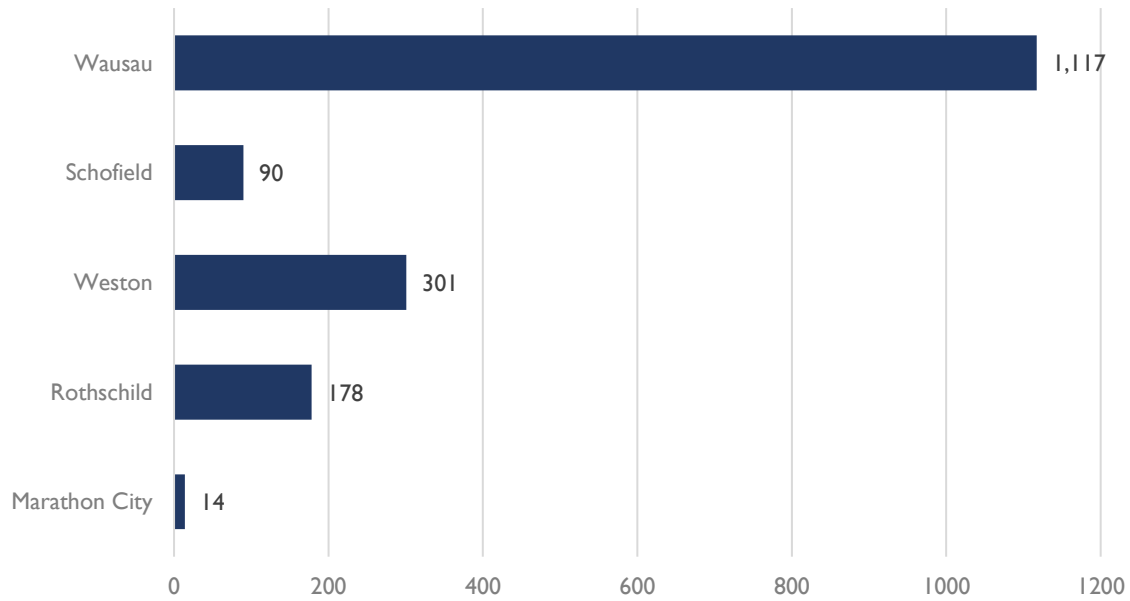
- For properties monitored by the Wisconsin Housing and Economic Development Authority (WHEDA), a total of 1,143 units over 89 buildings are found in the study area, which include 950 low-income units, 595 senior units, 514 family units, and 14 “other” units (note that some units fall into more than one category). Many of these were constructed using Section 8, 202, 515, and/or 521 housing funds, the HOME Investment Partnership program, or the Low-Income Housing Tax Credit (LIHTC) program. These totals include the City of Wausau CDA units.
- Searching the U.S. Department of Housing and Urban Development (HUD) website and affordablehousingonline.com results in another 373 housing units throughout the area, many of which are Section 8, 202, 515, and/or 521 housing that cap rent at 30 percent of a renter’s income.
- There are also LIHTC program properties that were constructed but are no longer monitored by. Since they were built to be affordable initially and have since aged, the units may still be priced low enough to be affordable for low-income households, resulting in an additional 184 units across four sites.

For a total list of properties generated from the three searches above, please see Appendix A. Altogether, these searches returned a total of 1,700 estimated low-income housing units in the area, none of which were in Rib Mountain, Maine, or Kronenwetter (see Figure 11). But like the no-longer-monitored LIHTC properties, many market-rate properties that were built years ago may be affordable for low-income households due to their age and lack of amenities, even without being subsidized, within all the communities. Since rents, property ownership, and landlords change over time, privately-owned, non-subsidized affordable housing is difficult to inventory and monitor.

Figure 12 shows that, within the housing study area, there are 12,920 households that HUD considers low-income compared to the county’s 2018 median household income. Although this is the most recent HUD data available for this analysis, the COVID-19 pandemic likely has affected these numbers. With an

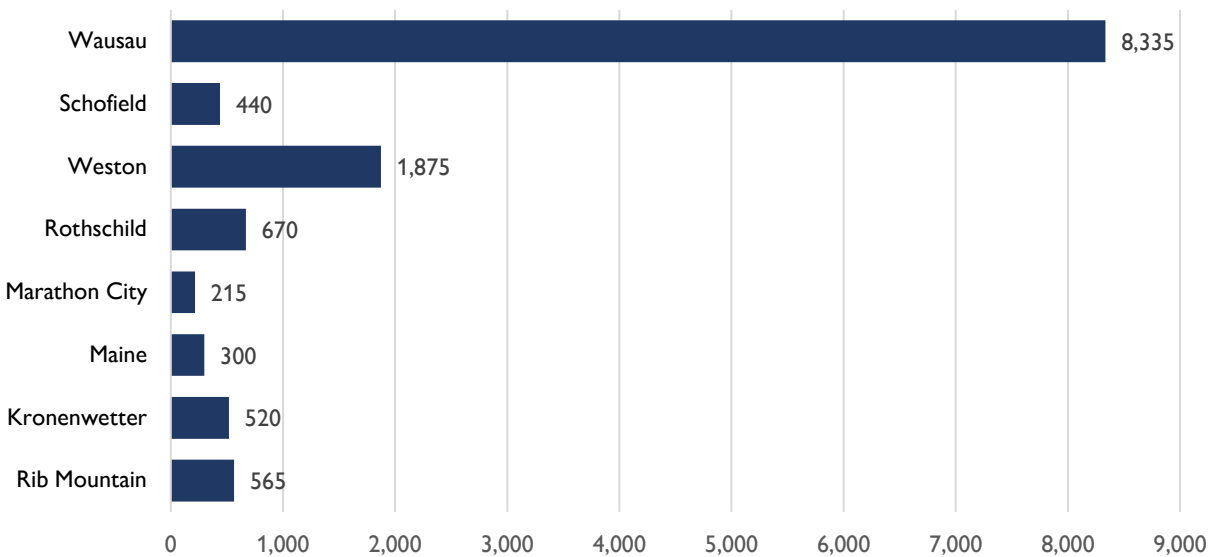
estimated gap of 11,220 affordable housing units, strong demand for existing units and vouchers, and growing concerns over homelessness, the area has a dire need for low-income housing.

Figure 11: Estimated Low-Income Housing Units



Source: LIHTC, HUD, affordablehousingonline.com, WHEDA, and City of Wausau, 2022

Figure 12: Low Income Households



Source: ACS 2020

To estimate the number of housing units that are affordable to low-income households but are not subsidized or run by a public entity or organization, U.S. Census data can be reviewed to see what existing tenants and homeowners are paying for housing in the area. According to the 2020 American Community Survey, there are 9,880 rental units priced under \$1,000 in the area and 5,169 owner-occupied units valued at \$100,000 and lower. This includes 1,531 units that rent under \$500 per month and 781 owner-occupied units priced under \$50,000, which may be attainable for households making less than 80 percent of the Area Median Income. Note that these totals likely include the subsidized housing units in Table 11. From this data it appears there is an abundance of housing units for those making 80 percent or less of the AMI. However, rising interest rates, credit score, and rental history are all barriers to finding stable, long-term housing for low-income households. Finally, low vacancy rates and rapidly increasing rent prices in some communities, along with inflation for groceries, gas, utilities, and other expenses impact each household's budget and limits the amount of money that can be spent on housing each month and saved up for a rental deposit or down payment.



The City of Wausau Community Development Authority operates subsidized housing units, such as Riverview Towers, above.

Housing Affordability Reports

Beginning in 2019, Wisconsin Act 243 requires municipalities with 10,000 or more residents to prepare a Housing Affordability Report that analyzes the costs of zoning and subdivision requirements, impact fees, and the permitting process, along with strategies that can reduce the time and cost of constructing housing by 20 percent. Weston and Wausau are subject to this requirement, and below is a summary of each community's latest housing affordability report:

Weston

Much of Weston's report reflects the income, housing, and household background data provided in this report, along with findings from the Village's comprehensive plan and other publications. Overall, the report found that most of the Village's housing is affordable for middle and higher incomes, but there is a lack of the affordable housing in good condition. This is particularly concerning for seniors who live on limited income and often prefer low-maintenance, barrier-free living. Overall, availability is the main concern for Weston's housing market, rather than affordability, since the community features a variety of housing types and prices but is short on inventory, especially for low-income housing. Weston's report describes its fees as "comparable" to other communities in the area and that there are relatively few design requirements that would drive up housing costs. For example, other communities have material requirements like prohibiting vinyl and requiring stone, or design requirements that dictate the arrangement or form of buildings. The Village's report notes that ordinances facilitate a variety of housing types without burdening developers with unreasonable costs.

Wausau

Like Weston's report, Wausau's report contains extensive background data and an inventory of vacant parcels zoned or able to be zoned residential. Wausau's new zoning ordinance enables a greater variety of housing types with smaller minimum lot sizes and mixed-use zoning, which also helps preserve older neighborhoods. Challenges include higher taxes and less developable land than surrounding communities, as well as an aging housing stock in need of repair. The City's Community Development Department has several programs that assist first time homebuyers with down payment assistance or homeowners needing to low-cost loans to make repairs. The report recommends continuing to work with area agencies to promote affordable housing and reduce homelessness.

Wausau's report notes that development fees are low compared to what is common in Wisconsin, with the average new home having \$899 in fees in 2019. Since many of the area's development fees involve complex calculations that depend on variables like square footage or number of plumbing fixtures, for example, it's difficult to capture an accurate side-by-side comparison of development fees in the region. But based on these two reports and home values that are lower than comparably sized communities, it is expected that regionally, development fees are relatively inexpensive.

Household Ability to Afford Housing

The following section breaks down the affordability of owner- and renter-occupied housing units across various income levels to identify where there are gaps between what people can afford and what housing is available. Income, home value, and rent prices are taken from the 2020 American Community Survey to calculate which incomes can afford what housing prices based on contract rent or mortgage costs being 30 percent or less of a household's gross income. The calculations do not include utilities or maintenance costs, but they assume a 30-year mortgage at 5 percent interest and no down payment. Note that it is likely that most lenders will require some form of down payment; this analysis left out the down payment since it varies between applicants. Additionally, excluding the down payment this gives the figures in Table

5 some “breathing room” as interest rates have ranged from roughly 3 percent to 7 percent over the past year.

The “ability to afford” measures used in this section do not automatically imply that everyone will purchase a home equal to 30 percent of their income; older homeowners may have more savings or equity and may spend considerably less than 30 percent and those receiving a large raise (such as a new college graduate) could qualify to spend more than 30 percent on a home than they made in the previous year. Other may choose to spend less than 30 percent to save or invest elsewhere, and some are willing to spend more for a dream home. Though incomes and house or rent prices in Table 5 do not line up perfectly with each other, and interest rates and down payments can affect affordability as they change over time, this analysis can at least identify where there might be a surplus or deficit of housing relative to how much it costs. Overall, the rounded numbers in Table 5 are based on intervals available in Census tables and reflect the loan term assumptions above.

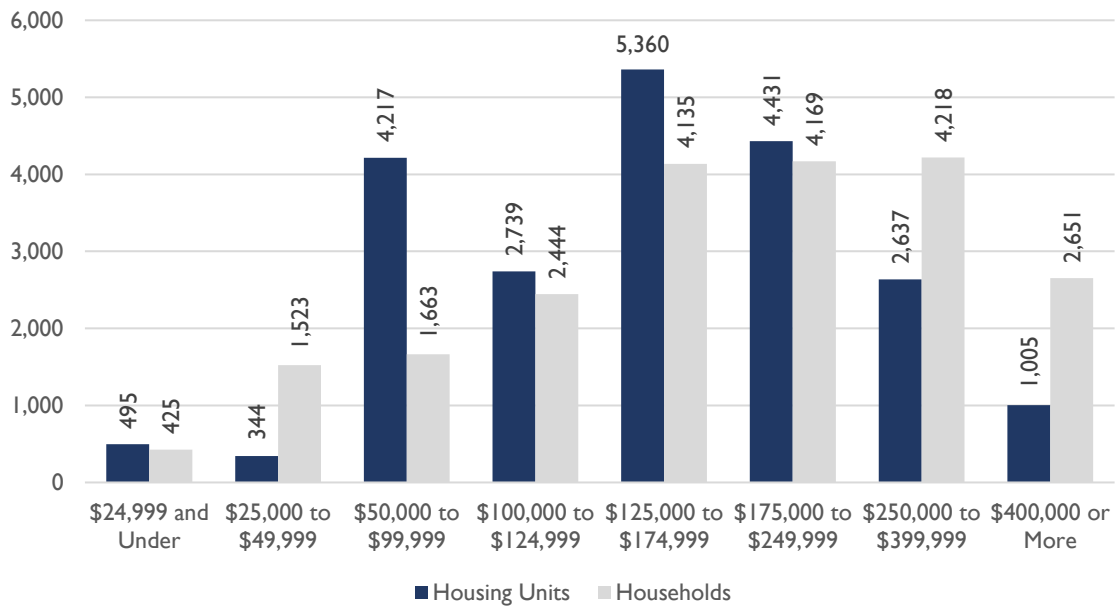
Table 5. Monthly Rent and Home Values by Income.

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

Source: ACS 2020, NCWRPC

For owner-occupied housing, Figure 13 shows a significant shortage of housing units priced between \$25,000 and \$50,000 based on what existing households can afford. This includes all for-sale units, such as condominiums and townhomes, which are more likely to be found at this price point than single family homes, though there are plenty of small, older single-family homes available. There is a surplus of units priced between under \$25,000 and between \$50,000 and \$100,000, followed by a shortage of housing of all prices above \$100,000. Homes priced below \$100,000 are often older and in need of costly repairs, so the houses in this price range may not be as affordable as their purchase price suggests.

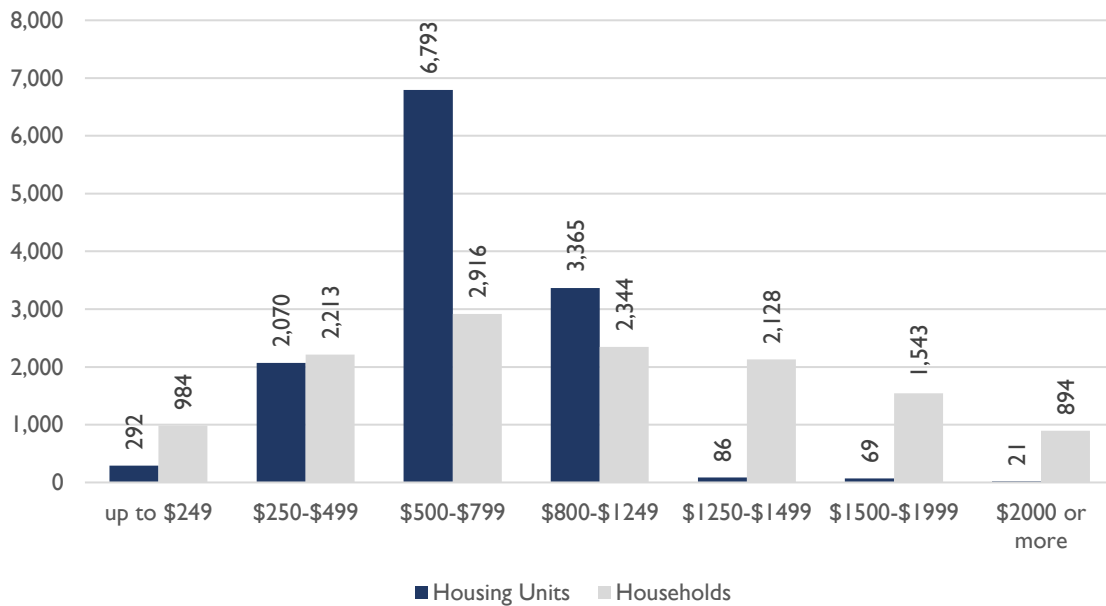
Figure 13: Housing Values Compared to Owner-Occupied Households by Ability to Afford



Source: ACS 2020, NCWRPC

Figure 14 reflects the same pattern of housing shortages for renter-occupied units at affordable price points (less than \$500 per month), a surplus of housing in the mid-range units (\$500 to \$1,249 per month) and a shortage of high-end housing (over \$1,249). Since the lowest-income households are most likely to be cost burdened, it is likely that they are renting one or more price ranges higher than the income level they fall into, which could explain why there are so many rentals in the \$500-\$799 category despite relatively low vacancy rates. Alternatively, those making enough to afford \$2,000 per month in rent may choose to rent a more affordable unit due to limited options or a desire to build savings, reducing the availability of housing units at lower price points. This results in lower- and higher-income renters competing for the same housing stock that falls between the what the two groups can afford.

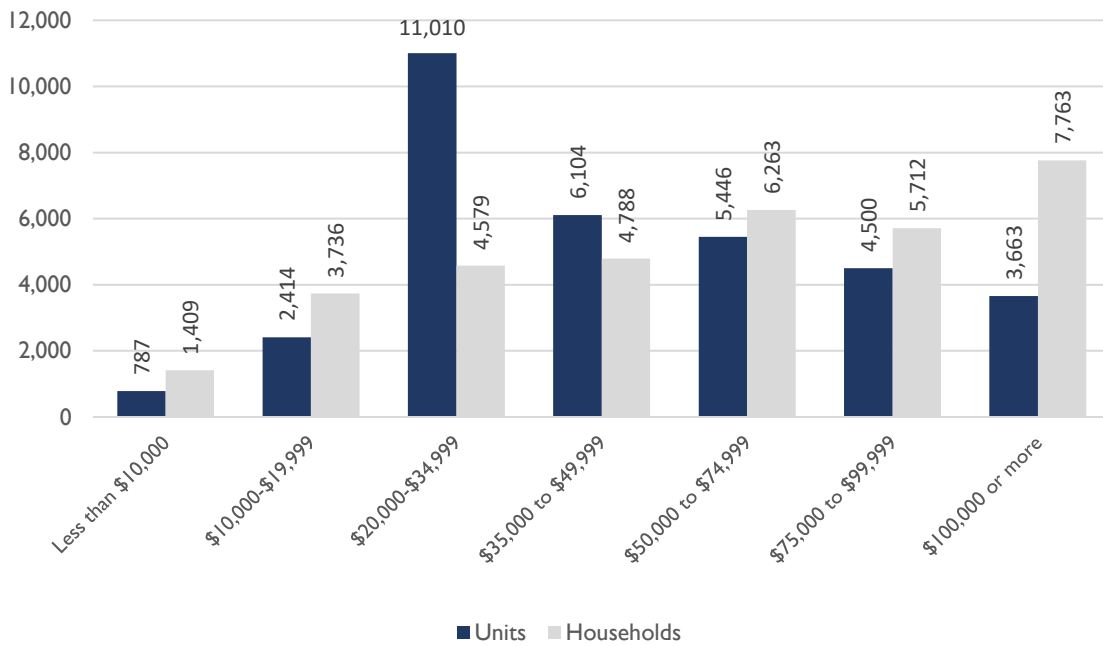
Figure 14: Housing Values Compared to Renter-Occupied Households by Ability to Afford



Source: ACS 2020, NCWRPC

Figure 15 compares all households' ability to afford with all rental and owner-occupied units combined by income level. Not only is there a shortage of housing units affordable to people making under \$20,000, but there are also limited choices for those making above \$50,000 per year. This is partly addressed by the surplus of housing for those making between \$20,000 and \$49,999, since higher incomes can afford housing in this range. But overall, the data indicates that a shortage of diverse housing choices affects owners and renters of all incomes. Building more mid- to higher-end housing could provide more choices and as households move up to housing that is larger, newer, or has more amenities, more existing housing units that are affordable for those with lower or more moderate incomes would be available. Additionally, building more low-income housing allows households who are most likely to be cost burdened to have a more balanced household budget, allowing them to save up more easily for mid- to higher-end housing in the future.

Figure 15: All Housing Values Compared to All Households' Annual Income

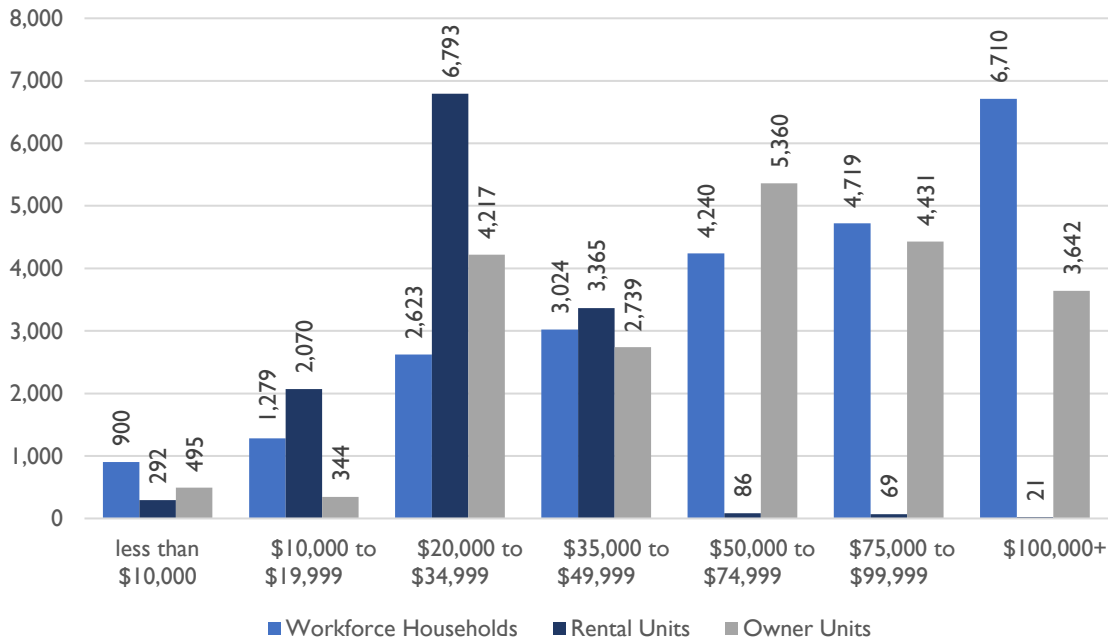


Source: ACS 2020, NCWRPC

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

In this report, workforce housing is defined as households with a householder between 25 and 64 years old, which are the ages most likely to be employed. There are 34,250 occupied housing units within the region, and 23,495 of them (or about 68.6 percent) of these are occupied by workforce households. Figure 16 shows owner- and renter-occupied housing units that are affordable for each income range. Though this analysis provides a comparison between the workforce and what housing is available for workers, it does not account for those who work in the region and would like to move to the region but haven’t been able to due to data limitations. Note that Figure 16 includes all housing units regardless of the age of its occupants.

Figure 16: All Housing Units Compared to Workforce Household Income



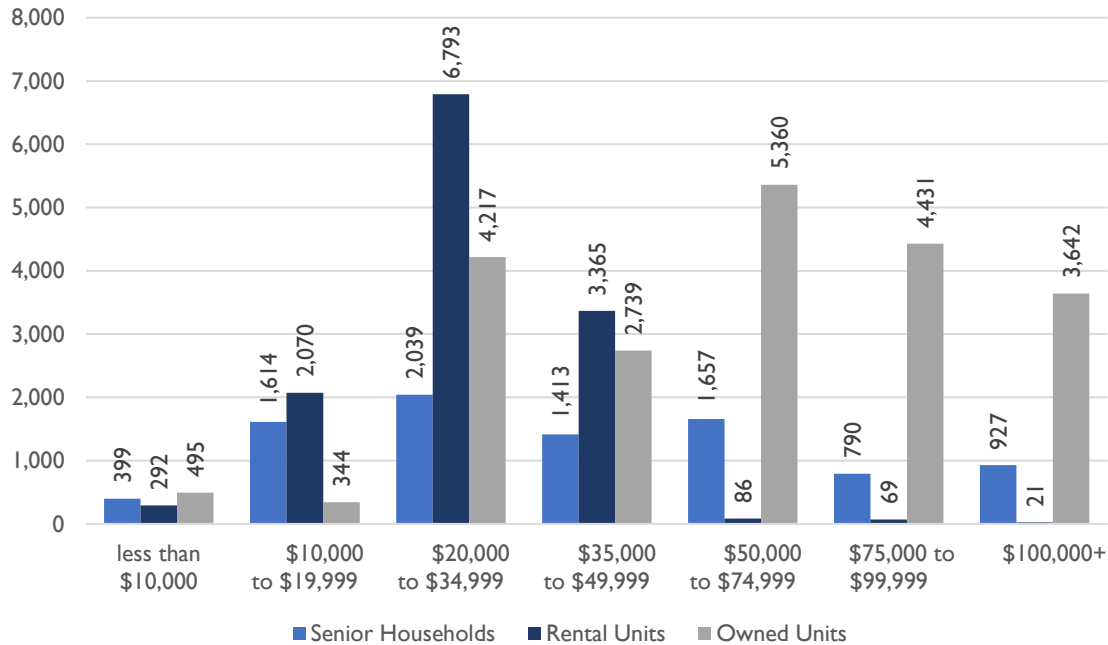
Source: ACS 2020, NCWRPC

The Wisconsin Realtors Association report states that, ideally, workforce housing should be between 60 percent and 120 percent of the area’s median household income, with rentals more available at for those making 60 percent and owner-occupied units more available for those making 120 percent. Since median household income varies widely between the communities in this study, this analysis will use the County’s median income of \$63,029; 60 percent of this is \$37,817 and 120 percent is \$75,635. Using Table 5 for reference, this means that the bulk of workforce housing should be between \$800 and \$1,499 for rent and between \$100,000 and \$175,000 for purchase. This serves as a benchmark for determining workforce housing availability, but actual prices may need to be lower for larger households, especially with children. Figure 16 shows that there are more units that are affordable for this income level than there are households at this income level, suggesting that there is abundant workforce housing. But a shortage of units \$1,500 or more for rent or \$175,000 or more for purchase could mean that downward competition on housing that would otherwise be most affordable for workforce households. This chain reaction affects lower incomes as well, and workforce households making less than \$10,000 per year have a severe shortage of both rental and owner-occupied housing units to choose from.

In addition to workforce housing, housing for seniors will be an important consideration as the region continues to age rapidly. According to the 2018 River Falls housing study, seniors aren’t typically the target consumers for new construction, with only 20 percent of that age group being used to forecast new housing demand in that study. This could be partly due to new construction’s high average square footage and greater availability of aging-in-place programs and the ability to retrofit existing homes. But as this

group grows, so will its influence on the housing market. Using the same method as the workforce housing analysis with householder ages of 65 and over results in Figure 17.

Figure 17: All Housing Units Compared to Senior Household Income



Source: ACS 2020, NCWRPC

Senior households make up a smaller segment of the population (8,839 or 25.8 percent) but their distribution is more even among income levels. Seniors living on fixed income are much less likely to fall into the higher income categories. But with an overall shortage of housing that those making over \$75,000 can afford, especially for rental units, there is potential to increase multifamily for-rent or for-sale units that appeal to seniors that desire a low-maintenance, less car-dependent living environment. Although there appears to be more units affordable to those making under \$20,000, this is the total number of units available for all age groups, suggesting that lower income seniors face strong competition in finding affordable housing.

In summary, when comparing the breakdown of income levels and household characteristics, it appears that there is abundance of middle-income housing and a shortage of low-income and high-income housing. But higher incomes don't necessarily result in households shopping for more expensive housing. Rather, higher-income households may continue to purchase middle-income housing due to its wide availability, out-competing middle-income households who may, as a result, shop for housing at lower prices where units are the scarcest. This "domino effect" implies that building housing with a variety of styles and prices balances out areas of the market where household budgets are most likely to be limited. Even new entry-level housing, while not extravagant, gives higher-income households the option to move into something

with more amenities or fewer repairs even if they do not desire more square footage. Additionally, housing for the lowest income groups is in short supply, and it is the most difficult to construct without subsidies and other programs due to materials and labor costs. This impacts low-income households who will have the greatest difficulty in building up savings for emergencies, a future home, or retirement, since they must spend greater than 30 percent of their income while having few choices.

Finally, while 2020 data is the most recent that is available, house and rent prices have increased significantly since then. According to a January 2022 Wausau Pilot & Review Article, local rents increased 40 percent from 2021 to 2022, resulting in an average rent of \$830 (1 Bedroom) and \$1,099 (2 Bedroom). Additionally, Rocket Homes displays a 26.9 percent increase in median home price between April 2021 and March 2022. Combined with inflation and rising interest rates, the data in this report should be considered optimistic compared to current conditions. In a December 2021 Business Insider article, one survey showed that up to 40 percent of homeowners nationwide have taken on a second job to afford housing costs. Many owners stretching their budget to buy a home underestimated how much maintenance and repairs would affect their budget. Often, savings or credit cards are used to cover emergency expenses. Despite this, most survey participants stated that owning a home was still preferable to renting. Overall, affordability is a growing concern and must be considered when assessing the region's future housing needs.

Projected Housing Need

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

Individuals with Special Needs

Though not necessarily limited to one housing type, it is important to consider special needs specific buyers or tenants have that may influence housing decisions. If the special needs come with ongoing medical bills or visits, budget and/or location might play a stronger role in deciding where to live. Across the region, 4.0 percent of residents have a hearing difficulty, 2.0 percent have a vision difficulty, 4.9 percent have a cognitive difficulty, 6.2 percent have an ambulatory difficulty, 2.7 percent have a self-care difficulty, and 5.2 percent have an independent living difficulty. Universal design (which accommodates disabilities) or units where caretakers can live nearby may appeal to residents with these difficulties. Since data are

limited regarding special needs housing, this analysis doesn't provide detailed estimates for special needs housing units. But it is expected that universal design will increase in demand as the population ages, and even younger individuals may have an injury or illness that results in a long-term difficulty.

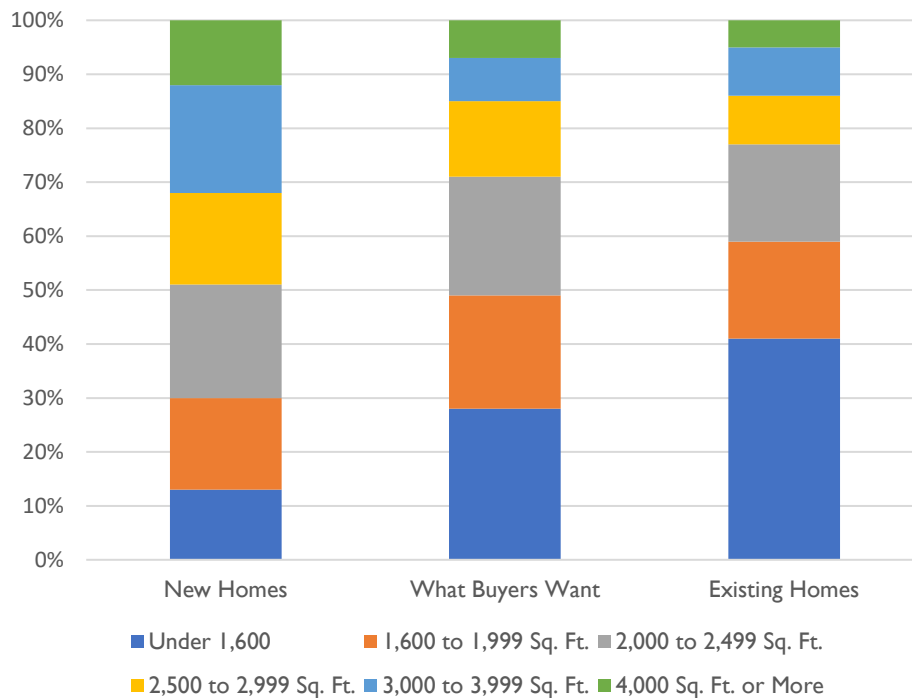
Group Quarters Population

Group Quarters residents fall into two main categories: institutionalized or non-institutionalized. Institutionalized residents include those living in correctional or nursing facilities, while non-institutionalized residents include military quarters and college dorm residents. When determining housing need, these populations will be subtracted from the overall population since the facilities they require is not easily addressed by market-driven housing units like single-family homes or apartments. Overall, there are 1,159 institutionalized and 510 non-institutionalized residents in the region for a total group quarters population of 1,669. About two-thirds of group quarters residents live in the City of Wausau and one-fifth live in Weston, with much smaller populations living in the remaining communities. Since most group quarters housing is constructed and operated as part of a business model or run by a public agency, projected housing need in this report will not include group quarters housing.

Homebuyer Preferences

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

Figure 18: Median Square Footage of New and Existing Homes vs. Buyer Preferences



Source: National Association of Homebuilders

Figure 18 shows that 49 percent of home buyers would prefer to buy a home under 2,000 square feet. However, only 30 percent of the new houses built are in this size range, and 59 percent of the existing housing stock is in this range. 49 percent of the new homes are above 2,500 square feet, compared to 23 percent of the existing housing stock. 29 percent of the homebuyers are looking in this price range.

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

In 2021, the National Association of Homebuilders released another study to assess if the COVID-19 Pandemic influenced homebuyer preferences. Buyers reported wanting a median of 2,022 square feet, which is 8 percent more than their current median of 1,877 square feet. 21 percent of them confirmed that the pandemic influenced their desire for more space. Interestingly, 39 percent of survey responses desired housing that allowed for multi-generational living, for example, a housing unit that allows a grandparent to live with a young family. Overall, 67 percent of buyers prefer a single-family home, with only 15 percent interested in townhomes and 8 percent interested in townhomes. Note that these results reflect the entire country and regional preferences may vary. But these findings reinforce the likelihood

that ADA-accessible features are increasing in need. By comparison, all communities in this study have at least 60 percent of their housing stock as single-family homes, with Rib Mountain and Maine having over 90 percent of their housing stock as single-family homes. Finally, more buyers than any time since 2004 prefer new construction (60 percent). This could be partially due to limited inventory, low interest rates, and a lack of newer housing built in the past 15 years.

Renter Preferences

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

According to the 2018 River Falls Comprehensive Housing Needs Analysis, a “lifestyle renter” is someone who can afford to own a house but chooses to rent. Often, lifestyle renters have an income of over \$50,000 (in 2018 dollars) and rent newer apartments with amenities. Often, these apartments are in walkable, downtown areas close to restaurants, shops, and parks. Lifestyle renters are typically younger and less likely to be married or have children. It is important to consider shoppers in this segment without overlooking the needs of those with lower incomes, or those with comparable incomes with less disposable income due to raising children or having a disability.

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

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



Above: Lifestyle Renters may prefer to live in urban environments near trails, waterfronts, and other amenities

Short-Term Rentals

Short-term rentals, such as Airbnb and VRBO, have surged in popularity over the last few years, especially as remote work allows people to work while traveling. Wisconsin State Statute allows local government to regulate certain aspects of these properties but does not allow local government to prohibit them. While they have a presence in the area, these properties are not nearly as widespread in Marathon County as they are in surrounding counties with more lakefront homes and tourism-based economies. These rentals are much more expensive than traditional rental housing since they usually play the same role a hotel or cabin would, rather than a traditional rental property. But because renters have appreciated the flexibility and variety in short-term rentals, longer-term rental properties across the country have been offering shorter lease terms in recent years, though they are still relatively uncommon and expensive.

Household Net Worth

In addition to income, net worth plays a role in housing affordability as those with higher net worth have more housing options. In general, households with higher incomes not only devote a smaller portion of income to housing, but they also tend to have a higher net worth. If mid- to high-end housing supply is constrained, households with high income and/or high net worth may compete against those with more moderate incomes for the same housing, putting moderate income households at a disadvantage for not only obtaining housing, but also continuing to build equity through homeownership. According to the U.S. Census 2019 Wealth and Asset Ownership tables, the median household net worth in Wisconsin is

\$110,500, slightly behind the U.S. median of \$118,200. However, this varies across the state as 14 percent of Wisconsin households have zero or negative net worth. 18.5 percent have between \$1 and \$24,999; 16.2 percent have between \$25,000 and \$99,999; 25.1 percent have between \$100,000 and \$499,999; and 26.2 percent have over \$500,000. In general, roughly a quarter (25.7 percent) of Wisconsin households have either zero, negative, or less than \$5,000 in net worth altogether, meaning that an individual in Wisconsin has the same chance of being in a very low net worth group as they are likely to be in the \$100,000-\$499,999 and over \$500,000 groups.

Commuting and Relocation Trends

Along with rising inflation and housing costs, car and gas prices have also increased significantly in recent years. Commuting distance affects household budgets more than ever, affecting where people chose to live. According to the 2020 American Community Survey, most residents in the area have a commute time of between 15 and 18 minutes, except for Kronenwetter and Maine having travel times over 21 minutes. The average commute time for the area is 16.7 minutes, which is lower than the county (19.2 minutes) and state (22.2 minutes), which already have a much lower average commute times than the nation (26.9 minutes). This is despite the region’s higher share of commuters driving alone when compared to the county and state, and lower shares of commuters using public transit. Wausau (3.4 percent), Schofield (3.4 percent), and Marathon City (6.5 percent) had the highest proportion of employees walking or biking to work, compared to the regional (2.4 percent) and state (3.5 percent) average, which is facilitated by their older, more interconnected street networks. Shorter commute times and increased rates of bicycle-pedestrian commuting save employees time and money by reducing the need for driving and its associated costs, and new housing development can include sidewalks, paths, and bicycle racks to support residents. Since housing availability and commuting options are directly related to job attraction and retention, the region could highlight its short commute times and continue to support multimodal transportation between housing and jobs as an economic development tool. See Table 6.

Table 6: Commuter Statistics

Location	Total Workers Age 16+	Commute Time (Min)	Drove Alone	Carpool	Public Transit	Walk	Bike	Other	Work from Home
Region	41,172	16.7	81.1%	9.0%	0.5%	2.2%	0.2%	0.8%	5.5%
Marathon County	71,187	19.2	80.9%	8.7%	0.3%	2.1%	0.2%	0.8%	6.9%
Wisconsin	2,983,277	22.2	79.9%	7.7%	1.5%	2.9%	0.6%	0.9%	6.5%

Source: ACS 2020

In 2010, only 4 percent of Wisconsin employees were estimated to work from home, which has increased to 6.5 percent in 2020. Rib Mountain (9.1 percent), Maine (0.3 percent), and Rothschild (7.8 percent) have even higher percentages of work-from-home employees and, due to changes in technology and a rise in work-from-home arrangements due to the COVID-19 pandemic, this number could continue to increase. This allows employees to save gas money and possibly allow them to own fewer cars, freeing up more budget for home expenses. Work-from-home also enables people to move to newer single housing

farther from their employer since square footage becomes a bigger priority than commute time, potentially freeing up more affordable housing in denser, more walkable communities. Finally, the metro's position on major highways within several hours of the Twin Cities, Madison, Milwaukee, Chicago, and the Fox Cities, combined with attractive healthcare institutions, schools, and home prices, could allow the area to attract more remote workers from other metropolitan areas.



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

Below: Infill redevelopment in the City of Wausau maximizes an existing property next to a bus route.



Projected Housing Units

To determine the number of units needed, study uses household projections created by the Wisconsin Department of Administration (DOA) in 2013 for every five-year interval through 2040. Typically, as the population grows, growth in housing units should accommodate a 3 percent vacancy rate. This involves a 5 percent vacancy rate for renter-occupied housing and 6 months of single-family home inventory according to the 2018 River Falls Housing Study.

Since DOA projected that the region would have 727 more households than the 2020 ACS ended up recording, there were an estimated 2 percent fewer households in 2020 than the projections expected. Therefore, to project the number of housing units needed, DOA household projections are adjusted downward 2 percent to accommodate a slower-than-expected growth in households and adjusted upward 3 percent to accommodate a healthy vacancy rate. This calculation results in estimated housing units needed, which are in Table 7 below.

Table 7: Projected Housing Unit Demand 2020-2040

Community	2025	2030	2035	2040	Total
T Rib Mountain	15	45	25	-6	80
V Kronenwetter	398	236	211	171	1,016
V. Maine	90	28	24	9	152
V Marathon City	99	2	-3	-11	87
V Rothschild	212	65	46	20	343
V Weston	775	476	414	330	1,995
C Schofield	-37	8	1	-11	-39
C Wausau	525	293	135	-56	898
Total, region	2,077	1,153	854	446	4,531

Source: Wisconsin DOA Household Projections, NCWRPC

According to Table 7, many communities are expected to have a decrease in number of households at some point in the future. But due to the high overall demand for new units, projections for the eight municipalities combined should be considered more closely than individual municipal projections. Because the demand for new housing is so high, slower-growing communities have an opportunity to add new households while helping the other communities meet housing demand. Table 7 also does not account for units that will be demolished when reaching the end of their useful life, so immediate and long-term demand for new units may be even higher. Most importantly, the projections show that over 70 percent of housing demand between now and 2040 will need to be built by 2030, and 46 percent of the total housing demand needs to be built by 2025. This means that the regional demand is 2,077 units between 2020 and 2025, and 3,230 by 2030. All municipalities should take immediate action to meet demand as many developments take several years to complete.

Overall, it is important to focus on regional numbers, rather than individual community numbers for projected housing need. For example, even though Rib Mountain's older population results in a lower

projected housing demand, its location near jobs and interchanges along with potential redevelopment sites on Rib Mountain Drive puts it in a desirable location for those who want short commutes and city amenities. Conversely, as gas prices increase, fewer people may be willing to live in communities with longer commutes. Given that over 2,000 units are needed in only a few years, and that development is more challenging and expensive than ever under current economic conditions, each community's success in attracting new development benefits the entire region.

Finally, the household and housing unit projections in Table 7 represent a "status quo" scenario, and many fast-growing cities in the U.S. are more expensive, crowded, and vulnerable to natural hazards. This will continue to make high quality metropolitan areas like Wausau more appealing, and with strong support for new housing units, all communities in the metropolitan area may exceed these projections.

Housing Demand by Unit Type

The most challenging shortage of housing units to address is for those making less than \$20,000 per year with a total of 1,944 units. Of this, there is a shortage of approximately 1,109 owner-occupied units and 835 renter-occupied units (see Figures 13-15). Because new construction is expensive, this is the most difficult style of housing to build new, often requiring tax subsidies or other incentives. Rehabilitation of existing structures using other incentives provides another strategy to develop housing for low-income households.

Additionally, there is also an opportunity to build "move-up" housing for renter households making over \$50,000 and owner households making over \$100,000 annually with rental prices around \$1,250 and purchase prices of \$250,000 or more. If households in these income categories desire an upgrade and more options are available, it would free up housing at lower prices for those with more limited means. But there is no way to predict exactly how many would move up since higher incomes don't automatically result in households wanting to spend proportionally more on housing. Details on regional preferences are explained in the Public Participation section of this document.

Finally, some middle-income housing should be developed as older homes inevitably wear out and need costly repairs or replacement altogether. This ensures a continued supply of housing units that are already plentiful that are also affordable to those in higher incomes who don't necessarily want a larger home to maintain or higher rents but desire a modern space to live in.

5. Existing Plans and Policies

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

Comprehensive Plan Analysis

Below is a summary of each community's Comprehensive Plan. Overall, the most common goals and objectives were to maintain existing homes with loan programs and code enforcement, meet new demand for housing with more housing choices (senior units, condos, smaller lots, etc.), plan new development to use existing infrastructure and keep taxes low, ensure new housing doesn't impact existing neighborhoods, and assist with aging-in-place programs. Additional goals and objects that some communities included are using Tax Incremental Financing (TIF) to revitalize neighborhoods and build new housing, promote walking and biking in new development, protect natural features, consider allowing accessory dwelling units (ADUs), and explore public-private partnerships to build new housing. Recommendations specific to each community are found below.

Town of Rib Mountain

The Town of Rib Mountain's housing stock is predominately single-family homes, mostly built in the 1990s and 2000s. Challenges include meeting multifamily housing demand while maintaining existing neighborhoods as residents and houses age and construction costs increase. Goals and objectives include:

- Maintaining high-quality housing through new development and redevelopment
- Starting a housing rehabilitation revolving loan fund
- Supporting existing and new neighborhood groups
- Maintaining the Town's code enforcement program
- Reducing auto-centric home design
- Promote owner-occupied housing for a wide range of incomes
- Promoting low or no-maintenance options for seniors and younger residents
- Support WHEDA's lobby for including condominium units in the First Time Home Buyer Program
- Consider allowing Accessory Dwelling Units (ADUs)
- Provide information on area resources for aging-in-place and senior housing options
- Participate in a regional housing study.

Village of Kronenwetter

Like Rib Mountain, Kronenwetter features mostly newer single-family development, with one-third of its housing being built since 2000. Kronenwetter has higher median home values, rent prices, and owner occupancy rates than most of the region. The community desires to retain its current level of density while expanding housing options and constructing multifamily in a way that complements existing

development. Concerns include keeping rents reasonable without high density that contrasts with the community's rural character. Goals and objectives include:

- Encourage a variety of housing options and styles, including affordable, senior, assisted living, and upscale housing
- Encourage developing vacant land in existing neighborhoods
- Ensure multifamily fits in with its surroundings
- Evaluate code enforcement program to preserve property values
- Plan infrastructure improvements that keep taxes low, requiring developers to pay for infrastructure serving new development

Village of Maine

Like other newly incorporated communities, over one-third of Maine's housing stock has been built since 1990. However, another one-third was also built in the 1960s and '70s. One challenge is constructing multifamily units and accessory dwelling units as existing residents perceive them to lower property values. The plan notes that manufactured homes often cost 75 percent of what a stick-built home can cost, and they have improved to the level where they look exactly like a stick-built home. An aging population and presence of active farmland will require Maine to promote aging-in-place strategies and development that minimizes conflicts between homeowners and farmers. Goals and strategies include:

- Cluster development and allow multifamily to preserve farmland
- Work with Marathon County to help seniors and low-income residents find suitable housing
- Educate citizens on housing options and programs, property maintenance, and unsafe housing conditions
- Update the City's ordinances to allow a variety of lot sizes and minimize zoning amendments to build new housing

Village of Marathon City

Marathon's housing stock is older than other smaller communities, with nearly two-thirds of the Village's housing built prior to 1980. While some may need repairs, many of these properties have been upgraded since their original construction date. Marathon City's strengths include its walkable street grid and presence of several senior and assisted living options. Challenges include a lack of vacant lots, limited multifamily options, and limited options for families. Goals and strategies include:

- Encouraging more diverse housing options, especially senior and multifamily
- Creating a housing plan and using Planned Unit Development (PUD) zoning to allow design flexibility
- Improving existing housing through code enforcement and exploring funding programs
- Following the Future Land Use Plan to locate housing away from sensitive natural features in locations that minimize costs

Village of Rothschild

Rothschild's housing is split between older, pre-1970 homes on a traditional grid and newer homes on larger lots. The plan notes several options for senior and assisted living, including memory care, and that there are about 110 senior and special needs housing options in the region. Goals and objectives include:

- Investigate establishing a loan or other type of program to assist with homeownership
- Work with Marathon County to administer housing program funds
- Continue effective code enforcement
- Adjusting the code provisions that prevent nonconforming older properties from being improved
- Implement the Pavilion Marketplace and TIF 2 project plans to revitalize neighborhoods
- Plan for a variety of housing types for young families, seniors, single people, and all other stages of life
- Increase the number of multifamily units
- Encourage builders and help residents use universal design to help the disabled and promote aging-in-place

Village of Weston

Half of Weston's housing has been built since 1970, and the Village grew rapidly in the 1990s and 2000s. Weston has a high share of rental properties and over a quarter of households have one resident, despite the Village having a relatively high average household size. The Village's population is also slightly younger when compared to the region. Despite the relative abundance of multifamily and mobile housing, single family homes are still the most common housing unit. The Village recognizes the need for senior housing as the area's population continues to age and at least 9 senior housing developments exist already. Weston's goals and objectives include:

- Prioritize building single family homes and prepare neighborhood plans
- Encourage higher quality manufactured, multiple family, and rental housing to support workforce, young professional, and senior housing
- Promote ownership and maintain a family-oriented community
- Support employment and business growth and infill existing neighborhoods
- Avoid overburdening municipal services and continue to protect the Eau Claire River
- Encourage walkability and bikability to connect children and pedestrians with parks, schools, neighborhoods, and other destinations
- Private-public partnerships to develop new and improve existing housing
- Reinvest in or redevelop aging multifamily and mobile homes to improve housing quality
- Use land use guidelines to integrate new housing near existing amenities
- Engage in programs that support home maintenance

City of Schofield

Schofield's housing, while well maintained, is relatively old for the region and the community has limited vacant land to build on. Currently, there is a mix of housing types and owner- or renter-occupied options.

The City's goals and objectives include continuation of the Community Housing Grant Rehabilitation project and code enforcement programs. The City will also work with area programs to improve housing and ensure that zoning requirements continue to allow a variety of housing styles to be built.

City of Wausau

Having developed earlier the other communities in this assessment, over half of Wausau's housing was built prior to the 1960s. While this could indicate that hazardous conditions could exist and upgrades and repairs are needed, in general, Wausau residents feel that housing is generally well-kept according to a recent survey. Wausau also runs a Community Development Authority, which offers several subsidized housing choices. The City also administers loans for rehabilitation and down payment assistance, and several agencies and nonprofits in the City assist with housing. Finally, the City regularly receives federal Housing and Urban Development (HUD) and Community Development Block Grant (CDBG) funding. Issues include blighted housing, a lack of housing options, being landlocked by other communities, having relatively high property taxes, and homelessness. In 2019, the City adopted a new zoning ordinance that allows more multifamily, mixed use, and "missing middle" housing while reducing construction costs with lower parking minimums. Goals and objectives include:

- Maintain and improve existing housing with targeted code enforcement and public improvements
- Identify redevelopment sites and assist with rehabilitating vacant commercial and industrial properties
- Pursue funding sources to upgrade existing housing
- Increase senior and low-income housing stock
- Find strategies to acquire and develop vacant land beyond the City's limits
- Continue working relationships with existing housing programs, nonprofits, and neighborhood groups
- Expand housing options in the City's central business district

Regional Livability Plan and Housing Assessment (2015)

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

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

The Wisconsin Interagency Council on Homelessness launched this report to outline an ambitious series of programs and strategies to reduce homelessness in Wisconsin, most of which were not included in the 2021-2023 state budget. Despite a reduction in homelessness among veterans in the 2010s, homelessness overall has grown, especially in the last few years. The report recommends addressing racial wealth gaps that were a result of lending practices and restrictive covenants in the 20th century, investing in affordable housing, programs, and services, improving housing access through counseling, repair assistance, and other

strategies, stabilizing existing housing by growing jobs and other opportunities, using data to make decisions, using resources such as housing vouchers, and expanding partnerships between government programs and nonprofit agencies and working with surrounding states. These strategies are needed to address the severe statewide shortage of very low-income housing units in urban, suburban, and rural communities alike.

Wisconsin State Consolidated Housing Plan

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

Wisconsin Realtors Association's Workforce Housing Report

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

Marathon Co. Comprehensive Plan (2016)

Marathon County's Comprehensive Plan contains a housing element that reflects many of the same concerns as the municipalities above. An aging population will lead to a greater need for senior and supportive housing; housing costs are rising, increasing the need for more affordable housing options for the population; a growing number of families are homeless or are facing the threat of being homeless; and the large percentage of older housing stock may need to be rehabilitated to remain viable. The primary housing related objective in the plan is to "promote a variety of safe and affordable housing options that meet the needs of all community members." Eight action steps are proposed in the plan to achieve this objective.

Comprehensive Plans Summary

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

Finally, providing a variety of housing options can affect nearly everyone looking to rent or buy in a community. If there is a shortage of mid- or high-end housing, a homeowner looking to move up could

remain in an existing, more affordable home longer than they intend to, resulting in fewer units at a more affordable price point for others to move into. By using findings from comprehensive plans, each community's zoning ordinance ultimately determines the feasibility of providing the needed housing inventory.

Zoning and Subdivision Ordinance Analysis

Like a Comprehensive Plan, a community's zoning and subdivision ordinances directly impact the location, density, style, and costs to build housing. Zoning and subdivision ordinances include provisions such as:

- **Minimum lot size.** Minimum lot size affects the price and configuration of housing, with larger lots generally supporting higher-end, detached housing and smaller lots allowing for a greater variety of styles and price points such as condos, townhomes, and entry level detached housing.
- **Minimum house size.** The larger the minimum square footage of a house, the higher the costs are to build housing. Lenders often prescribe square footage requirements in new construction, which can also increase construction costs.
- **Maximum density.** Low density development results in higher infrastructure costs per unit as longer distances of roads, pipes, and utilities are needed per household. Higher density development maximizes infrastructure costs by providing more housing units relative to the size of utilities needed to serve a development. Higher densities can also promote walking and cycling, allowing households to depend less on cars (and their high cost of ownership) for every trip.
- **Commercial and mixed-use districts.** Allowing residential units in commercial and mixed-use zoning districts places households within walking or cycling distance of more amenities and services and property owners more development or redevelopment potential as brick-and-mortar store vacancies increase.
- **Accessory dwelling units (ADUs).** ADUs are a small attached or detached rental unit on the same property as a principal structure. They are sometimes called in-law suites due to their popularity in providing housing for the elderly near relatives. They also can benefit property owners with extra income and provide entry-level housing for singles, young professionals, and workforce employees.
- **Planned Unit Development (PUD) Zoning.** PUDs allow a developer to request flexibilities from the zoning ordinance such as increasing density or decreasing setbacks in exchange for a community benefit, such as redeveloping a blighted site or providing affordable housing.
- **Missing middle housing.** This term refers to the least common owner- and renter-occupied housing styles in America that were common prior to World War II, such as two-flat, triplex, quadplex, rowhouse, townhome, and other multifamily buildings with densities between low-density single-family homes and high-density multifamily developments. They provide an option for those wanting more space than high density housing or the benefits of homeownership without requiring larger prices and intensive maintenance that a single-family home requires.
- **Conditional Use Permits (CUP).** Sometimes CUPs give zoning districts flexibility, but they require a public hearing. When CUPs are needed to build multifamily, ADU, or other non-single-family homes, neighbors can oppose such projects at public meetings, making it more difficult to construct needed housing.



Above: Townhomes in Wausau are an example of missing middle housing

Below is a breakdown of how each community's zoning ordinance relates to these components of housing development, availability, and affordability:

Rib Mountain

- Minimum lot size: 3,600 square feet
- Minimum house size: none
- Maximum density: 8 units per acre
- Residential use is not permitted in commercial zoning districts
- Accessory Dwelling Units are not permitted
- Planned Unit Development zoning is available (UDD)
- Missing middle housing is possible (3 to 8 units by conditional use only)
- Notes: A site-specific natural resources evaluation is required for development. The USH-51/STH-29 Overlay zone protects vegetation along highways.

Kronenwetter

- Minimum lot size: 20,000 square feet
- Minimum house size: 1,000 square feet
- Maximum density: none
- Residential use is permitted in commercial zoning districts
- Accessory Dwelling Units are permitted
- Planned Unit Development zoning is not available
- Missing middle housing is possible (3 or more units)
- Notes: Workforce multifamily housing is an option, reducing the minimum square footage per unit for traveling or limited-term employees in a dormitory-like setting. Condo and Property Maintenance Overlays are intended to maintain appearance and values of residential properties.

Maine

- Minimum lot size: 20,000 square feet
- Minimum house size: 650 square feet
- Maximum density: 4 units per acre
- Residential use is not permitted in commercial zoning districts
- Accessory Dwelling Units are not permitted
- Planned Unit Development zoning is available as an overlay district
- Missing middle housing is not possible (multifamily minimum lot size is too large)
- Notes: For multifamily, the first two units are limited to 1.5 units per acre, with additional units being limited to 4 units per acre. Overlays include Mineral Extraction, Commercial and Private Recreation, Historic Preservation, Landfill Notification, and Highway.

Marathon City

- Minimum lot size: 9,500 square feet
- Minimum house size: 1,200 square feet
- Maximum density: 15 units per acre
- Residential use is not permitted in commercial zoning districts
- Accessory Dwelling Units are not permitted
- Planned Unit Development zoning is available
- Missing middle housing is possible (3 or more units)
- Notes: Small lot zoning with a 5,560 square foot minimum lot size is available to preserve older homes and neighborhoods.

Rothschild

- Minimum lot size: 7,200 square feet
- Minimum house size: none
- Maximum density: 8 dwelling units per acre
- Residential use is permitted in commercial zoning districts
- Accessory Dwelling Units are not permitted
- Planned Unit Development zoning is available
- Missing middle housing is possible (3 or more units)

Weston

- Minimum lot size: 10,000 square feet
- Minimum house size: 1,000 square feet
- Maximum density: 27 units per acre for studio units. Adding bedrooms per unit decreases the units per acre maximum.
- Residential use is not permitted in in some commercial districts by conditional use. Mixed use is permitted by right in some commercial districts.
- Accessory Dwelling Units are permitted with a conditional use permit
- Planned Unit Development zoning is available as an overlay

- Missing middle housing is possible (3 or more units)
- Notes: Weston has a Neighborhood Zoning District based on the State of Wisconsin's model Traditional Neighborhood Development (TND) zoning district. This allows for a more compact, walkable, mixed-use, and mixed-density environment reminiscent of pre-WWII neighborhood design. Condominium and Rail-to-Trail overlays control visual character of developments and Marketplace and Renaissance overlays function as Planned Unit Developments by controlling master planned development character.

Schofield

- Minimum lot size: 7,800 square feet
- Minimum house size: none
- Maximum density: 20 units per acre; over four units per acre requires a conditional use permit
- Residential use is permitted in commercial zoning districts
- Accessory Dwelling Units are permitted
- Planned Unit Development zoning is available (UDD)
- Missing middle housing is possible (3 to 4 units)

Wausau

- Minimum lot size: 4,000 square feet
- Minimum house size: none
- Maximum density: 50 units per acre
- Residential use is permitted in commercial zoning districts and mixed-use zoning is available
- Accessory Dwelling Units are permitted
- Planned Unit Development zoning is available
- Missing middle housing is possible (3 or more units)
- Notes: Woodland and River Edge Overlays preserve wooded areas and reserve land along the river to accommodate the River Edge Parkway trail network.

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

Regarding density, even if a developer can maximize a site's development potential, other requirements such as airport height restrictions, number of parking spaces, stormwater ponds, and minimum open space

requirements can limit the number of units that can be built on a site. It is worth mentioning that Wausau has lowered parking minimums and imposed parking maximums to help developers cut construction costs while increasing the City's tax base and aesthetic. Eliminating parking minimums and/or imposing parking maximums is a relatively new practice that is gaining traction across the country as the public becomes aware of the excess of parking spaces that are vacant most of the time. Floodplain, shoreland, wetland, airport, and wellhead zoning all are common in the region but affect properties on a case-by-case basis regarding how much buildable area is on a site. Finally, design and materials requirements can also increase construction costs even when a developer is able to maximize a site's density.

Building Code Considerations

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

Land Available for Development

Land availability impacts housing prices and the rate at which housing can be constructed. Table 8, below, shows the total acreage available for development in each community, excluding floodplains, surface water, and wetlands. Acreage is depicted both within the Sewer Service Area (SSA) and outside the SSA to show how much land is easiest to develop relative to the total land in each community. For example, Maine has nearly half of the area's vacant land at over 12,000 acres, but only 671 acres of this is currently served by water and sewer. Conversely, Weston has the most vacant land within its SSA despite having less total land than Rib Mountain, Kronenwetter, and Maine.

Table 8: Vacant Developable Land

Community	Acres within Sewer Service Area	Acres Outside Sewer Service Area
T. Rib Mountain	1,168	2,073
V. Kronenwetter	1,644	7,432
V. Maine	671	12,279
V. Marathon City	507	0
V. Rothschild	563	0
V. Weston	1,942	1,576
C. Schofield	33	0
C. Wausau	1,312	38
Total, region	7,840	23,398

Source: NCWRPC

Additional constraints may be encountered, such as steep slopes, high water tables, shallow bedrock, and infrastructure costs. Some of the acreage will have to be dedicated for roads, parks, stormwater ponds, and other public facilities. But in general, the region has extensive undeveloped land. Older communities have limited open space expansion options where they border other communities, especially Schofield, but higher-density redevelopment may be appealing in those locations as older areas are more likely to be walkable, and near amenities and highways.



Rothschild (above) and Marathon City (following page) feature older street grids that support walkable neighborhoods near a traditional downtown (Marathon City source: Google Maps).



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



Above: Weston Marketplace is an example of newer development within a commercial district. Future development can include residential units to increase the value of existing vacant properties and utilize existing capacity on major roads. Weston and Rib Mountain have corridor plans for Schofield Avenue and Camp Phillips Road, and Rib Mountain Drive, respectively.

Financial Conditions

According to Freddie Mac, the average interest rate on a 30-year mortgage was 2.68 percent in December 2020. By June 2022, that number climbed to over 5 percent, and by November 2022, the average rate for a 30-year mortgage was 7.32 percent. While recent mortgages were low by historical standards, climbing

rates will reduce what a homeowner can afford, possibly driving competition for entry and mid-range housing types which are the most challenging to build new at an affordable price, since buyers can't as easily afford higher-end homes. Even if housing prices decline, monthly payments may be unaffordable for many. Additionally, according to the U.S. Inflation Calculator, the Consumer Price Index (CPI) increased by its highest rate since 1981 of 9.1 percent, with record gas prices across the country in Fall 2022. Combined, rising inflation and interest rates will stretch household budgets and impact low- and moderate-income households the most, exacerbating the already scarce supply of homes these households can afford.

Summary

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

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

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

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

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

6. Public Participation

To validate the background data in this report and gauge how conditions have changed since the 2020 Census and American Community Survey data was realized, this portion of the assessment includes a public survey, regional stakeholder interviews, and conversations at three open houses in the region.

Public Survey

NCWRPC staff conducted a public survey using online and hard-copy formats available in English, Hmong, and Spanish. The survey was open from late July through late October, with 250 responses received. Of these responses, 75 claimed that they hadn't recently moved and did not plan to move, which could indicate that some opinions expressed may not accurately reflect opinions of those actively shopping for housing. However, when filtering out surveys for those not looking for housing, responses were generally similar regardless of if someone was looking for housing or not. Those looking for housing showed a slightly higher preference for apartments and a slightly lower preference for single family homes. Many of those not looking for a place to live recently bought a home or found a new unit to rent, indicating that many those who aren't actively looking are still aware of the region's housing needs. Below is a list of survey questions and a summary of results. Full survey responses can be found in Appendix C of this report.

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

Choices included location, ability to walk or bike to destinations, price/value, size of housing unit, size of yard, and features or amenities. Location and price/value tied for the most popular response, followed by size of the housing unit. Ability to walk or bike was least important to respondents.

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

Common considerations included pet-friendliness, property taxes, neighborhood safety and noise, landlord quality, cleanliness, condition and appearance of house, traffic, ADA accessibility, low maintenance, attached garages, affordability, living space all on one level, and proximity to busses.

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

Half of respondents are comfortable with a 10-to-20-minute commute, and another quarter of respondents are comfortable with a 20-to-30-minute commute. Only half a percent preferred a commute of no longer than 5 minutes, and less than two percent were comfortable with a commute over 45 minutes.

4. What kind of housing does your community need more of? You may select more than one choice:

Choices included small, medium, and large apartment complexes, condominiums, townhomes, duplexes, twin homes, single family homes, and subsidized housing. Demand was relatively even across each housing type for both renter- and owner-occupied housing, with owner-occupied single-family homes and

subsidized housing where rent is limited to 30 percent of income being the most in-demand. Renter-occupied single-family homes were also more popular than the remaining choices, with large apartment complexes being the least popular.

5. Which type of home are you looking for?

Nearly 40 percent of respondents indicated that they are looking for a single-family home, and 35 percent of respondents are not actively looking for a place to live. Townhomes and mobile homes were the least sought-after, and apartments were the most popular housing type other than single-family homes.

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

Over 40 percent of respondents are looking to buy their next home, and Over 40 percent are not looking for a new place to live. Almost 19 percent of respondents are looking to rent their next home.

7. Here is a list of ideas that your city, town, or village can use to make housing more affordable. Which ideas do you want to see in your community? You may choose more than one:

Of the 20 strategies listed in the survey (see Appendix C), over half of all respondents supported programs that help homeowners repair or insulate their home. Almost half of survey respondents supported down payment assistance programs, rent subsidies, and programs to fix up older homes to add more housing units. Very few respondents supported reducing parking minimums for developers or helping developers pay for land and infrastructure costs.

8. How many bedrooms do you want?

Over 40 percent of respondents prefer a three-bedroom unit or home, and 30 percent prefer a two-bedroom unit or home. Only 17 percent preferred four bedrooms, and only 10 percent preferred either one bedroom or more than four bedrooms.

9. How many bathrooms do you want?

Over 60 percent of respondents prefer 2 bathrooms, and nearly a quarter prefer only one bathroom.

10. How much space do you want?

Most responses desired between 750 and 2,500 square feet, with the most popular range being between 1,000 and 1,600 square feet, followed by the range between 750 and 1,000 square feet. A considerable number of respondents prefer between 1,600 and 2,500 square feet.

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

Aside from those not looking for a new home, over one-quarter of respondents have delayed finding a place to live because housing is too expensive. Over 14 percent recently moved or already know where they will be moving too, and over 13 percent are delaying moving because they are uncertain about the

economy or haven't found something they like. Very few cited interest rates or the pandemic as a reason for delaying finding a new home. Other open-ended reasons people haven't moved include a lack of pet-friendly or ADA-accessible housing, a lack of condos, a lack of land to build on, or making plans to move after a few more years.

12. For buyers: How much would you spend for home that fits your needs?

Most respondents are willing to spend between \$100,000 and \$399,999 for a house. Very few are willing to spend more than this, but a considerable proportion of respondents is interested in spending less.

13. For renters: How much would you spend up to for a home that fits your needs?

Most respondents are willing to spend between \$500 and \$1,249 on monthly rent. Very few are willing to spend more than this, but a considerable proportion of respondents is interested in spending less.

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

Attached garages, low-maintenance finishes, and an open floor plan are the most desired housing characteristics. Parks and trails are somewhat popular, but a pool, high-end finishes, and home office are not as high of a priority. Other open-ended responses included ADA accessibility, various degrees of assisted living, areas for gardens, and location relative to transportation facilities.

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

Preferences were relatively even among all choices: location, age of structure, outdated design, features, layout, size, and ease of maintenance.

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

Half of respondents like where they live and don't want to move, but almost 40 percent of respondents can't afford to move and over 16 percent of respondents can't find a place they want to live in (note that respondents could select more than one reason). Other open-ended responses generally indicated that their existing home was paid down, or the monthly payment or rent was lower than anything they could move into. Many also indicated that they are staying in their current residents until their age makes it difficult for them to live in or maintain their home.

Overall, survey responses indicated that people struggle to find available housing that is in good shape and within their price range. There is a perception that new homes and apartments are too expensive, and that too many large, high-end apartments are being built instead of starter homes for rent and for sale, as well as smaller-scale multifamily homes. Finally, crime, schools, safety, noise, maintenance, and location play a significant role in desirability of housing.

Stakeholder Interviews

NCWRPC staff conducted 7 in-depth stakeholder interviews that included two real estate agents, two contractors, a representative from a large rental development and management company, a member of a statewide organization for homebuilders, and an administrator who works with a nonprofit that assists with housing. Additional commentary was provided by a representative from a local college and an employee of a local engineering firm. Below is a summary of these conversations:

Real Estate Agent 1

The first real estate agent discussed the cost of new construction. Ten years ago, entry-level homes were \$110 per square foot and higher-end homes were \$200 per square foot. Now they are \$200 and \$300 per square foot, respectively. Developer fees are low in this region, but it would be helpful if more programs like Tax Incremental Financing (TIF) could be used for residential subdivisions since infrastructure costs are so high. There are fewer builders who build larger numbers of spec homes than there used to be, and these homes which would sell for \$180,000 six years ago now sell for \$300,000. Educating the public about the benefits of partnering with developers to lower housing costs would be helpful since it benefits everyone of all incomes.

The highest demand right now is for entry-level single-family homes, which used to sell between \$80,000 and \$100,000 not long ago in older neighborhoods. Now, these neighborhoods start at \$180,000, for example, in the southeast side of Wausau. There is also a need for move-up housing between \$350,000 and \$500,000 so those who can afford to upgrade free up less expensive existing housing. Despite the inflation and interest rates, people have very high savings rates right now and rates are still low enough to have an attainable monthly payment. It is also hard to find contractors for expansions or renovations, and what used to be a \$40,000 project to finish a basement is now \$80,000.

The real estate agent suggested adding more studio apartments for those who want to save money while looking for a more long-term housing option, since they are successful in other cities. The metro has very few condo and townhome choices, and more of these options around \$200,000 would attract many buyers, from first-time owners to empty nesters looking for a low-maintenance option. Slab-on-grade homes used to be difficult to sell in this area, but now higher-end homes are being built with no basement to save costs, reduce utilities, and provide ADA-accessible housing. One example of these homes can be found in Rib Mountain, where prices are above \$400,000 for a home just under 2,000 square feet, and a homeowners association takes care of mowing, landscaping, and snow removal.

The real estate agent was disappointed to see resistance towards the \$200,000 to \$240,000 new slab-on-grade housing proposed on Thomas Street that ended up not being built, since that is exactly what is needed in the community, and it was in a great location. Although neighbors claimed the homes weren't affordable enough for the neighborhood, it is important to consider how much equity existing residents have gained in the past few years even without having to improve their homes, which helps people move up to the next level of housing. The duplexes on Thomas Street are another example of housing that is needed even though existing residents didn't think they were good for the neighborhood. The average sale price right now for a single-family home is over \$220,000, so these products line up with the market.

With interest rates increasing, the media is making people worry about affordability. But people are qualified based on how much they can afford per month, and historically, a 6 percent interest rate isn't bad. In recent years, 3 to 4 percent interest rates got people used to abnormally cheap lending, so 6 percent seems high only by comparison. If people are delaying their home purchase because of interest rates, they will be back in the market in a few years when they have more saved up or interest rates fall again, so that demand doesn't go away long-term. This can be compared to the 2000s housing crisis since many people who were foreclosed upon had it cleared from their credit history within seven years and got back into the market. Of the past six recessions, only two of them resulted in house prices dropping, so even if we enter a recession, there won't likely be another housing bubble. Shoppers should consider the long-term stability of their decision instead of the short-term concern about the monthly payments going up. Prices will always go up long term, and ownership builds net worth compared to renting, since renters never know what the next year's payment will be compared to someone with a fixed-rate mortgage. And the more applicants a landlord has, the more they could potentially charge for rent.

This real estate agent moved to the Wausau area to raise children here, attracted by the affordability and family-friendliness compared to other states they had lived in. It is still more affordable than many places, but prices have gone up significantly in the last few years. Although it is a smaller market, a few changes such as adding a few more airline routes could make the area much more popular, since it is easy and affordable to drive or fly to several major cities. The area has a lot to offer for its size, without the crime and traffic of larger cities.



Above: Slab-on-grade homes are increasing in popularity since they reduce construction and energy costs and allow for barrier-free, ADA-accessible living as the region's population ages.

Real Estate Agent 2

The second real estate agent interview involved a team of two real estate agents who work together. The team has observed more people moving to the area from out-of-state compared to the past, especially from places like California, Washington, Colorado, and Texas. Some of these new residents grew up here or have family here, but many have no connections and are drawn by jobs, cost of living, a smaller sized city, and even a few relocating to be near a higher concentration of people sharing their values, religious views, or political views. In one example, two families from the same state who didn't know each other

were connected by a mutual friend, with one family being convinced by the other to move here. There are still plenty of moves from other places around the state and Midwest, especially Madison, as remote work becomes more common, but the real estate agent team has seen relatively few from Chicago or the Twin Cities.

Homes with 3 bedrooms, 2 bathrooms, and 2 car garages are in the highest demand and are typically sought after by middle class families. Others who already live in the area are typically looking to upgrade, but newer construction is now starting in the low \$300,000s. This is much higher than in the past, but also is only a spec home with builder grade finishes. Those looking to build a custom home often have “sticker shock” since prices have gone up so much, and initial quotes typically don’t include a finished basement or landscaping.

Starter homes under \$180,000 and especially under \$150,000 are the hardest to find, especially as their age results in new renovations that increase the price. It used to be common to find a \$65,000 home in the area that needed some work, but now the combination of increased home prices and increased renovation costs have made it harder than ever for people of more modest incomes to buy and update a home. This is a barrier for those with Federal Housing Authority (FHA) loans and other nonconventional loan products. Not only do these loans require paint, railings, electrical, and other aspects of a home to pass an inspection, but increased competition has given homebuyers with conventional loans an advantage. Property taxes are also higher than they were in the past, and they are usually much higher compared to other states for those moving to the area. These factors combined with rising interest rates make it difficult to find a starter home.

High rent prices also impact housing affordability. It is harder to find affordable rentals, and when high rents are combined with student loan payments, it is harder for first-time homebuyers to save up a down payment. Availability of rental units is also scarce.

Most buyers fall into two categories. Either they are relocating and need a house as soon as possible, or they already live here and are looking to upgrade. Those needing a house sooner are more likely to compromise on square footage for something move-in ready, and those looking to upgrade are remodeling older homes more frequently compared to in the past when there were more newer homes to buy. People looking for large tracts of land out in the country have a very hard time finding land at a price they can afford, and lots in town are also scarcer. Most of the growth is in Weston and Kronenwetter, and few lots can be found in Wausau.

Overall, a combination of low inventory of new and existing homes, as well as city lots and country acreage, make choices limited, and rising rent and interest rates further make homebuying a challenge.

Contractor 1

The first contractor who was interviewed specializes in mostly single family home new construction and renovations, and occasional commercial space and two-family homes. The biggest challenge for construction right now is a labor shortage with existing workers retiring and new workers leaving due to

feeling the pay is not high enough or that they are struggling to learn the variety of skills needed. The contractor has partnered with a school program for the past 6 years and has still struggled to retain employees. Additionally, even though lumber prices have dropped, costs for other products have increased 30 percent in the past few years, so client expectations are high compared to their budgets. Finally, landowners on the edge of cities overprice their land not realizing that the high cost of infrastructure makes it cost prohibitive to subdivide and sell lots at a reasonable price. This makes lots scarcer than they used to be, and developers who subdivide often do not sell to other home builders. So overall, labor, materials, and land availability are all challenges.

Feasibility varies by community due to lot size, density, and setback requirements, making it difficult to construct two-family housing at a reasonable price where minimum lot sizes are too large. Building inspectors in the area have been more consistent in enforcing and inspecting structures in recent years and seem to be “on the same page” compared to the past, even though there are more building code requirements than before. Firewalls also make townhomes a challenge due to changes at the state level.

Several building and zoning code requirements affect construction costs. Two-family housing would be less expensive to construct if only one set of utility laterals was required instead of two. Shortages continue to impact various materials, especially trusses, prefinished doors, garage doors, resins for paint, and windows, with some orders taking 4 to 6 months to fill. As a result, contractors are in high demand, but often must turn down work to catch up on current delayed projects.

From a permitting standpoint, local fees and procedures don’t seem to be an issue. It is convenient when communities use online permitting systems to save money and time. Permit fees shouldn’t be relied on to pay municipal expenses. Instead, municipalities should focus on growing the tax base with new development.

Compared to the past, there are few to no builders creating large subdivisions of entry- to mid-range single family homes. Challenges with labor, materials, and land prices will continue to make widespread construction at affordable prices difficult even if the supply chain improves.

Contractor 2

A homebuilder who focuses on custom builds both in the Wausau area and Northern Wisconsin provided a detailed overview of all the challenges facing homebuilders, many of which involve labor costs and the supply chain. For example, there are only a few glass manufacturers nationwide that every window company purchases glass from. Even with their plants running at full capacity, they are unable to meet demand, delaying window availability. Even though lumber prices have fallen back to more reasonable levels, materials like roofing, siding, windows, electrical, and mechanical equipment have gone up.

The labor shortage has impacted the supply chain from the building material factory floors all the way to the carpenters who finish homes. These ultimately affect project cost, and even though custom-built homes aren’t directly related to affordable housing, there are relatively few choices for higher-income households to find a desirable house that is within their budget. This availability gap keeps people in their

existing homes longer, and more homeowners are choosing to remodel instead of moving into a new home because of the cost savings. The work-from-home trend has also led to people reconfiguring their existing home to accommodate this lifestyle change, and more households have moved to the area as a result.

Additional costs come from permit fees and building code changes. Around 2019, the National Association of Homebuilders found that up to 23 percent (or around \$82,000) of a home's price was due to regulations such as impact fees, dedication fees, stormwater management, infrastructure costs, energy code requirements, and more. Five years ago, it was typical to insulate a 2,500 square foot home for between \$8,000 and \$9,000. Today, due to new code requirements and inflation, the cost is between \$16,000 and \$17,000. Arc fault receptacles are also now required, which cost \$40 each, compared to \$2 receptacles that you were able to install in the past. Of course, safety and energy efficiency are important, and the building industry should keep improving those things, but the cumulative impact of having so many code requirements adding up relatively quickly has helped make homes unaffordable.

Land costs are also high. Many of the more urbanized communities are land locked and are almost out of buildable lots unless they annex new territory or make brownfield or infill sites available for development. The Wausau Center Mall is a good example of the City of Wausau increasing the supply of available land for development.

In general, Wausau area buyers tend to be more fiscally conservative than other parts of the state when shopping for a home, which affects expectations even when designing a custom-built home. But overall, home prices have reached a level where many are priced out altogether, regardless of the age or condition of the home. This has resulted in more demand for multifamily since many households cannot afford a home.

The lack of consistency between different municipalities can be a headache for developers since each location requires slightly different forms and fees. Different utility companies also have different specifications for service connections and pricing. Sometimes, short staffing in municipalities and availability of equipment to connect a new structure to utilities causes significant delays, increasing the price as loans accumulate interest. Ultimately, this increases prices for homeowners and tenants.

Developer and Property Management Company

The director of a large development and rental property management company explained that all rents went up this year across the board because everything is more expensive, including property taxes, cable, internet, insurance premiums, labor, and utilities, which are all included in their rent. New construction costs are also 30 percent higher in 2022 than they were in 2020, so the company has found creative ways to maintain existing units more frugally to keep newer rents affordable. Inflation and interest rates also make it harder to project rents, which is needed to obtain a construction loan. When a new project is announced, it's not uncommon to see 200 applicants on a waiting list, even though it will be a few years before the structure is complete. Turnover costs also impact rent prices, but due to high demand, these

costs are lower since the company can fill units as soon as they are vacant. The company requires a 1-year lease but allows month-to-month renting after the first year.

Different communities have standards that impact how affordably housing can be built. For example, one project in Madison has strict stormwater requirements, and required 8 of every 100 acres to be dedicated for parkland in addition to fees that go towards park improvements. In that market, 8 acres of land can be worth \$2 million. Sidewalks also can be expensive. Some communities in the Wausau metro require finishes like smartside or masonry and prohibit detached garages; rent prices are about 20 percent higher in these locations. Construction techniques the company has used recently to keep costs down are reducing pavement and lawn areas, using more natural landscaping, finding cheaper cabinet pulls (even a \$0.50 savings per pull results in a significant cost savings), and buying doors and windows in bulk. Different items have been in short supply, such as garage doors or electric panels, but it seems to always be changing from project to project.

Communities that are easy to work with and efficient save the developer time and money which ultimately keeps rents lower. It is also helpful when a municipality owns land that can be sold easily at an attractive price. Zoning that allows for smaller setbacks and more units also keeps rent affordable. When a municipality has an adopted housing study, many developers rank them more highly when evaluating which markets to build in. It is important that communities and developers work together to help get new housing built.

The company specializes in providing all unit types, from studios to condos and townhomes, in one development so it is easy for tenants to move up as they need more space. Two-bedroom apartments are becoming less popular since people are choosing to rent one-bedroom apartments as rents increase, but those who can't find a house are choosing three-bedroom apartments. The company experimented with a few studio units that turned out to be very popular and they are planning more in the future. Townhomes and condos are scarce in the region but appealing to empty nesters and younger families. The company is also constructing more for-sale twin homes as a more affordable way into homeownership since they are not common in the area.

To qualify for a rental unit, the monthly rent must not exceed 30% of the applicant's income. To further reduce operating costs, the company has increased credit score requirements recently, resulting in fewer people qualifying to rent. Generally, the lower the rent price of the unit, the more applicants it has. Rent prices are set based on each community's median income. Demand for multifamily is also much higher than the data suggests since many people are stuck living with roommates or at a relative's house until they can find a place to live. Rural areas and smaller communities with few rental options are struggling to retain teachers and other essential workers. Often, they rent in another city and commute, but eventually find a job closer to where they live.

Low Income Housing Staff

A director of a local agency that specializes in assisting low-income individuals in finding housing was interviewed. Challenges to the area include lots of aging housing that is in poor condition. This results in

higher rents as many small-scale landlords sold off properties to take advantage of high housing prices and larger companies buying them up. But larger companies often had to invest in cleaning and fixing up many units, resulting in higher rents. Additionally, many senior citizens can't afford to move out of their existing homes because they live on fixed income such as social security, so those housing units often accumulate large repairs and needed updates. The Landmark Apartments in Wausau are a good example of a property that needed to be fixed up, but the resulting rents are about \$200 higher than they were before. Materials and labor costs are high, and it is difficult to find good workers and available materials when fixing up an apartment. Finally, many older units have been condemned, reducing the availability of affordable units. Overall, there is a shortage of affordable and low-income housing in the region.

Many of their clients spend much more than 30% of their income on housing and struggle to have savings to put towards a home someday, and transportation is also a hardship. Since Wausau's bus schedules are limited, especially for those working late hours or overnight, most are required to own a car. The bus routes also do not connect to surrounding communities. This limits household budgets and often low-income people do not have reliable vehicles. The agency offers counseling for finding houses or apartments and teaches clients how to budget. Compared to the past, it seems fewer people are taught by friends or family how to budget or maintain an apartment or house. Two- and three-bedroom apartments cost significantly more than studios and one-bedroom units but are in high demand among families with children who can't afford to buy a house. Two- and three-bedroom units are considerably more expensive than studio and one-bedroom units. Studio apartments that are in good condition are also hard to find for those who want to live alone on a limited budget.

In some cases, people are willing to spend around \$1,800 for a two- or three-bedroom unit, which occurred at a property where rents went up after a tax credit expired. Though the low-income and affordable housing shortage is pronounced in the area, there also seems to be a group of tenants who will pay much more for an apartment than a house because they don't want to maintain a house and a yard. Building smaller homes on smaller lots would help those who don't want much to maintain but still want to build equity and have a more predictable monthly payment than rent, which keeps going up.

The director mentioned that a property they work with in Marshfield has much more reasonable rents than in the Wausau region, and rather than being a for-profit model, any leftover rent after paying bills is saved for repairs or improvements for that same property. Rents that are considered fair market in the Wausau area are still too expensive for many people to afford. One strategy that helps those with bad credit or a limited rental history, for example, someone renting an apartment for the first time at age 18, is to include utilities in rent since it is difficult to open a utility account without an acceptable credit history.

Overall, there is strong demand for low-income and affordable housing of all types and fewer of these units are available even if they are in line with fair market prices. Other household costs like groceries and transportation further limit how much people can spend on a place to live, and fewer people are able to save up for emergencies or a future home purchase.

Statewide Organization Staff

A representative from a statewide organization for homebuilders was interviewed to identify how the Wausau Metropolitan market compares to other places around the state, and how it affects the ability of the area to attract new development. Overall, land costs are much lower in Central Wisconsin than other urbanized parts of the state, but construction costs are the same. Development fees in Central Wisconsin are also low, and municipalities have flexibility under state statutes to adjust them as needed.

Wages may be lower in Central Wisconsin than in other areas, but the organization does not track this data and how it relates to an area's ability to attract new development. The ability of Wausau to attract developers may depend on a developer's comfort level developing in new territory and ability to produce enough units to justify expanding into a new market.

The statewide organization advocates for recruiting more workers into trade industries to meet demand, constructing a greater variety of unit types, and educating the public about infrastructure costs and who pays for them. Homeowners often assume that their municipality pays for subdivision infrastructure, but ultimately developers pay to install and dedicate them to the public. These costs are reflected in the price of each house or lot in a subdivision, so informing the public may result in more support for assisting developers with infrastructure costs or adjusting zoning ordinances to allow for a greater variety of unit types to keep new development affordable. Because infrastructure and land costs have gotten so high, large developers are at an advantage, but there are far more small- to midsize developers in the state who are less willing or able to invest and take on the risk of a new subdivision, and banks are more hesitant to lend money if risk is high.

To spur new development, local government could provide no- or low-interest loans to developers, use municipal bonds, or assist in applying for financial programs that help finance new construction. Newer amendments to TIF law have helped create more workforce housing, but TIF is limited in what it can be used for and can be controversial since municipal budgets are already stretched thin.

Building higher end housing is important to increase supply of more affordable housing since it frees up existing homes at lower price points. "Missing middle" housing also provides a more affordable way to build equity instead of paying rent for those who want a house someday but can't afford one yet. Additionally, builders can obtain aging-in-place credentials to help maintain the accessibility of existing housing stock through renovations. Zoning codes often prohibit smaller units, so an effective strategy is to ask boards and committees what their first house was like, and if it would still be legal to build today in their municipality. Fire access and building code requirements can also make it challenging to build smaller units or units on smaller lots. But working through these challenges is important because providing a greater variety of housing types and prices is key to fixing housing affordability.

Overall, there isn't one single problem or solution, but rather a mix of issues and a combination of policies and strategies that should be used to increase the supply of affordable housing for all incomes.

College Housing

The University of Wisconsin – Stevens Point (UWSP) and North Central Technical College (NCTC) Wausau campuses were contacted with a brief questionnaire about the impact housing has on students and employees. NCTC uses a 3rd party property management company to run a 198-bed student housing property that is mostly full. Vacancy in this facility is at its lowest level since it opened five years ago. Graduates frequently extend their leases upon graduating since they struggle to find housing in the area. UWSP's only dormitory is aging and currently not in use. A few students stay in student housing at the Stevens Point campus and commute, and a few others stay in NCTC's housing. Current students, staff, and those in the community frequently report difficulty finding housing. Overall, the lack of housing affects both employees and students of Wausau's two college campuses, affecting how the area can recruit and retain its future workforce.

Residential Development Presentation

During this housing assessment, a local engineering firm presented a breakdown of the financial challenges that make creating new subdivisions in Central Wisconsin difficult. Several decades ago, more funding was available for municipalities to pay for infrastructure, and land developers were responsible for creating subdivisions and selling lots to builders. By comparison, developers now typically pay for the infrastructure and land, create the subdivision, and build the houses, requiring more risk and up-front expenses before any homes are built. There are also fewer residential real estate investors now than there were before the 2008 recession. Farms are also more likely to be sold as one piece rather than by splitting off individual lots to increase the overall proceeds to the owner. Because land prices are much lower in Central Wisconsin compared to places like Madison, it is much harder to break even here compared to markets with higher home prices. Because of the labor and housing shortage, municipalities in the area should explore ways to partner with developers to offset infrastructure costs.



Above: Area colleges and major employers are concerned about students and employees finding housing.

Open Houses

NCWRPC held three open houses across the region to present background data and initial survey and interview findings to the public. The public was then invited to comment on the findings, share their experiences in the housing market, ask questions, and offer ideas of what to include in the final report.

City of Wausau Open House (8-17-2022)

In addition to NCWRPC and City staff, over 20 people signed in at this meeting, with two news channels present. Questions from the public for NCWRPC to investigate included:

- Are people changing the number of units in existing structures under Wausau's new zoning ordinance?
- Which places have what kinds of programs to help fix up housing?
- Is there data related to investors buying up housing and competing against lower-income homeowners?
- Will property taxes go up if housing programs are expanded?

Comments and concerns included:

- Lack of ADA-accessible units
- Lack of low-income housing
- Poor condition of many housing units
- Rents increasing without properties being improved
- Large security deposits making it impossible for low-income households to find a new apartment
- Lack of flexible pet policies
- Expensive application fees add up as people search for a place to live if they repeatedly are not selected after applying
- Lack of affordable housing for single-parent households
- Lack of affordable housing for families with several children
- Limited funding for organizations to secure housing for homeless or nearly homeless people
- Limited availability of places people can afford long-term
- Shelters for those finding new housing are at capacity and demand is growing
- Lack of new and existing apartments for middle-income earners (\$500-\$900 per month)
- Lack of post-COVID-19 data that shows worsening gaps between income, prices, and availability
- Lack of lower- to mid-range housing for the high proportion of ALICE households (asset limited, income constrained, and employed individuals)
- Competition where homebuyers are frequently outbid several times when making an offer on a house, or have to accept large repair bills upon occupying a home
- Perception that existing residents struggling to find affordable housing have been paying rent or taxes, but the city promotes housing for people they want to attract from outside the region
- Desire to use American Rescue Plan Act (ARPA) funds for low-income housing programs

NCWRPC investigated questions from this open house and determined the following:

- Under the City of Wausau’s new zoning ordinance, there has not been an increase of existing structures being converted to more or fewer units. Changing the number of units in a structure triggers additional building code requirements that often make it cost-prohibitive.
- Section 6 of this assessment, the “Existing Funding Programs” portion of this document, contains a list of current programs.
- It is difficult to track housing transactions by ownership and the degree to which investors buy properties varies between metro areas. Nationwide, it is a concern as entry-level homes which are hardest to build new are often bought up and rented out, but there is a lack of data regarding this issue specific to the Wausau Metropolitan Area.
- Many factors influence property taxes that are beyond the scope of what this assessment can accomplish. Each community should monitor how programs and strategies impact municipal budgets as higher taxes make housing less affordable. Most existing programs come from state or federal sources rather than each municipality’s property tax levy.

Town of Rib Mountain Open House (9-7-2022)

The second open house was held at Rib Mountain Town Hall both in-person and virtually. It was advertised online and posted to the Town’s agenda center. There were no attendees at this meeting other than one Town staff member.

Village of Weston Open House (11-9-2022)

The third open house was held at Weston Village Hall in-person and was advertised online and posted to the Village’s agenda center. There were 6 attendees, including municipal staff. Comments and questions included:

- If it’s difficult to build affordable or entry-level housing without subsidies, what options exist to help this type of housing get built that can be used before subsidies? (This is discussed in the “goals and strategies” section of this plan).
- How can TIF be used to build affordable housing? Does it always need to be mixed-use with commercial to qualify for TIF?
- It varies between developers how infrastructure costs are evaluated. For example, one developer may request smaller lots to sell more houses, and other may use larger lots for a wider profit margin on larger houses to minimize risk.
- In the past, Weston’s minimum lot size was 15,000 square feet. An 8,000-square-foot district existed but was never used. Although it took a lot of work to get it approved, the Village now has a 10,000-square-foot minimum lot size. This is still relatively large and difficult to build starter homes on.
- There was also an aversion to multifamily housing in the past, and the only way more multifamily zoning districts could be added to the zoning ordinance was by requiring higher end finishes and design requirements. This has allowed for more multifamily but has increased the cost of it.

- The zoning ordinance that allowed for smaller lot sizes and more multifamily was written in 2015. Since then, people have become more open to multifamily and less particular about how it looks as housing prices rise. Multifamily has been more well-received in new subdivisions that plan for it, compared to infill in established neighborhoods.
- Buffers and screening help when newer housing is located next to older housing. If regulations are pulled back, it will help affordability, but may be frowned upon by builders who had to follow the rules in recent years.
- Slab-on-grade homes are more affordable and growing in demand by seniors who want a low-maintenance option, but few developers are building them since they didn't sell easily in the past.
- Building code changes, like fire separation in townhomes, are impractical and make constructing missing middle housing difficult.
- LIHTC is great for building affordable housing, but since it is competitive, developers often aren't awarded the credits they apply for.
- Future strategic and comprehensive plans for the Village of Weston will incorporate findings from this housing assessment as well as several corridor plans.

7. Existing Funding Programs

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

Wisconsin Department of Administration

Community Development Block Grant-Housing Revolving Loan Fund Program

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

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

Due to its size, the City of Wausau is considered an entitlement community that regularly receives CDBG funding, so the City is not eligible for additional CDBG program like this one. See City of Wausau Comprehensive Plan (2017) for details.

Community Development Block Grant-Small Cities Housing Program

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

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

Note that the City of Wausau, due to its entitlement community status, is also not eligible for this program.

Homeless Programs

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

HOME Homebuyer and Rehabilitation Program

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

Housing-Related Consumer Protection Services

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

Neighborhood Stabilization Program

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

Wisconsin Housing and Economic Development Authority (WHEDA)

Low Income Housing Tax Credit (LIHTC)

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

Home Improvement Advantage Loan

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

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

Section 8 Housing Choice Vouchers are administered by several housing authorities within the Wausau region. Eligible families are issued vouchers that they can use to secure housing in the private market. Having found a suitable housing unit, which meets minimum health and safety standards, where the owner has agreed to rent under the program, the eligible family uses its voucher to cover the part of the rent beyond the portion it pays, usually 30 percent of its income. The landlord receives a subsidy directly for the portion of the Fair Market Rent not paid by the tenant. The voucher-holder signs a lease for a term of, at least, one year and the landlord signs a contract with their local housing authority, running concurrently with the lease. Eligibility for the program is generally limited to families with incomes below 50 percent of the median for the county in which they reside. The program is open to any housing unit where the owner agrees to participate and where the unit satisfies the standards. Congress is considering replacing the current voucher program with a block grant to states. If enacted, eligibility criteria for the program may change.

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

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

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

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

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

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

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

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

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

Other Programs

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

Emerging Federal Policies

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

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

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

8. Housing Strategies

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

Development Strategies

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

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

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

Finally, to maximize the use of existing infrastructure and minimize tax burden created by new development, infill development and redevelopment of existing sites already served by infrastructure is encouraged. In 2022, a University of Wisconsin-Madison UniverCity Alliance student presented an Inventory and Analysis of Infill and Redevelopment Opportunities within the Wausau Metropolitan Planning Organization (MPO) boundary. This report identifies areas that are most feasible for infill and areas unsuitable for development, along with considerations such as walkability and proximity to transportation facilities. Redevelopment projects may take more coordination and cleanup of existing sites, but funding programs through the Wisconsin Department of Natural Resources (DNR) and Department of Transportation (DOT) assist with brownfield cleanup and transportation facility upgrades.



Above: Atrium lofts and Trolley Quarter Flats in Wausau are an example of repurposing old structures for housing. Below: Riverlife Apartments were constructed on a remediated brownfield site, adding units to Downtown Wausau.



Affordable Housing Strategies

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

Land Trusts

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

Land Banks

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

Development Bonuses

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

Nonprofit Programs

Nonprofits and philanthropic organizations can boost homeownership among lower income households, allowing them to secure stable, long-term housing and build equity. One nonprofit, known as ACTS Housing serves the Cities of Milwaukee and Beloit. Homes priced under \$125,000 are often bought up by investors and converted into rentals, reducing available supply of owner-occupied housing and driving up prices. ACTS Housing's Homeownership Acquisition Fund purchases housing before investors and landlords can, and sells the homes to buyers who qualify for the program, mostly in the \$90,000 to \$150,000 range. According to ACTS, the cities have lost 12% of their homeowners since 2008, or about 1,000 per year, because of homes being converted to rentals. In addition to the program, ACTS also offers homebuyer financial counseling and loans to rehabilitate distressed properties, which can be difficult for lower income households to secure under more traditional lending programs. ACTS is one example of the variety of homeownership assistance techniques that nonprofits can use.

Housing Trust Funds

Housing Trust Funds require considerable funding, but they are instrumental in constructing the lowest income housing units. These funds provide subsidies to renters and construction funding to developers

which are derived from a mix of federal, state, and local funding sources. Funding can also come from the state-enabled one-year extension of a TIF district where the increment is used to fund affordable housing projects.

Design Assistance

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

Employer-Sponsored Housing

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

Home Replacement Programs

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

Municipal-Owned Land

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

Rent-to-Own

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

Developer Outreach

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

Education

Municipalities or area organizations can sponsor outreach and education that teaches households basics such as budgeting, personal finance, and maintenance to help those with little to no homeownership experience work towards homeownership. The City of Wausau’s Community Development Department has a HUD-Certified Housing Councilor, for example. Education can also include an overview of programs available to first-time homebuyers, and creating an inventory of nontraditional financial products available to low income households helps these prospective homebuyers in a competitive housing market.

Area Housing Organization

Various housing coalitions and alliances exist in other cities in Wisconsin. These groups meet to advocate for affordable housing and is active in public meetings. These can be formed at the municipal or regional level.



Above: The City of Wausau’s Riverlife district features ready-to-develop municipal sites for multifamily and mixed-use development in an urban setting.

Financial Strategies

Financial Programs

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

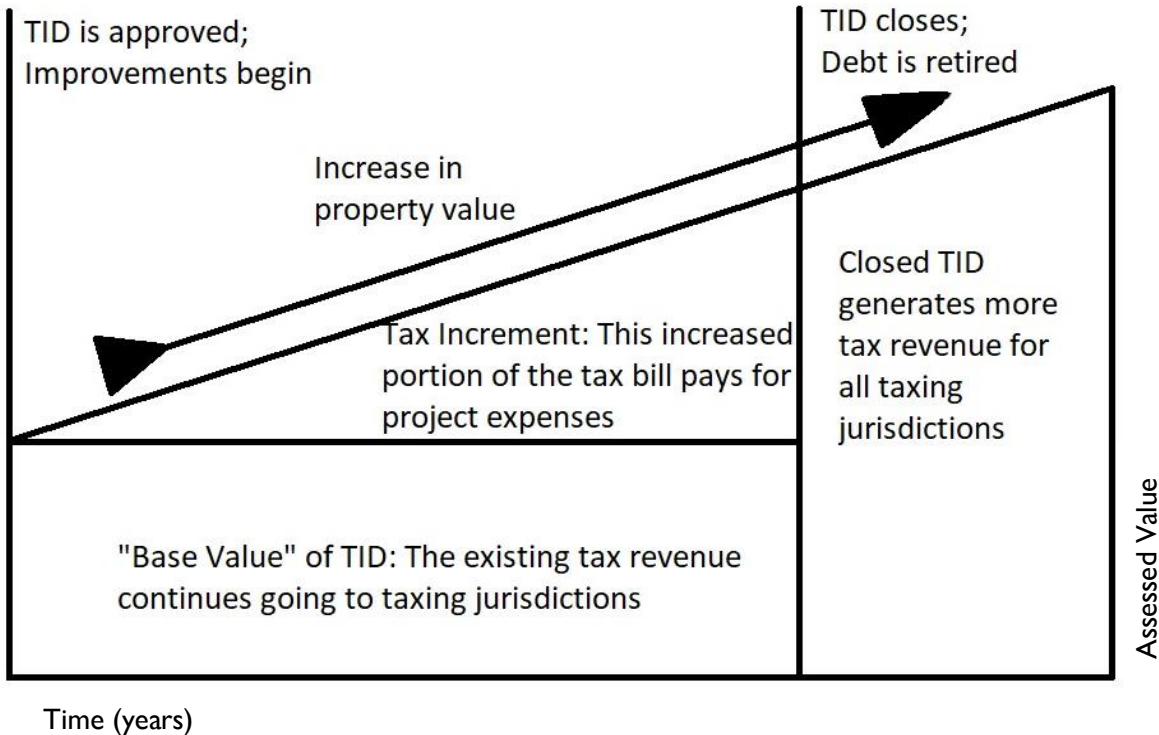


Above: The Landmark Building in Downtown Wausau, which features affordable housing units, uses a historic structure that was recently renovated.

Financial Policies

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

Figure 19: How a Tax Incremental District Works



Source: NCWRPC

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

Drawbacks for TIDs include the possibility of becoming distressed if projects are not successful. They are also often difficult to explain to the public and can give the impression that taxpayer dollars are used to help developers profit. A strategy municipalities can use is to include a development proforma (a forecast of a project's financial returns) in meeting packets when a TID is proposed.

To prevent the misuse of public funds, the "but-for" test required of all TIDs in Wisconsin ensures that TID is only used for projects that wouldn't be feasible without TID, and every project must have a benefit to the public. Careful evaluation of development proposals that use TID and clear communication with the public regarding how TID will be used will help municipalities effectively use this tool.

In addition to TIF, municipalities may also issue general obligation bonds to help finance a development, with the bonds repaid through taxes or another source of revenue. The advantage is that they help close

gaps in a financial package where multiple funding sources exist but fall short of the project's costs. The disadvantage is that they typically require property taxes to be raised.

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



Above: An example of a new single-family subdivision in Weston. Infrastructure costs continue to increase with inflation, shaping the configuration and prices of new housing developments.

Fee Waivers

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

Financial Program Evaluation

Chapter 6 of this assessment contains a comprehensive list of financial programs that assist with development, but many municipalities in the Wausau area have limited staff to pursue these programs. Considerable federal and state funds have been made available in recent years, such as the American Rescue Plan Act (ARPA) and Bipartisan Infrastructure Law (BIL). These programs are often cumbersome and/or have ongoing requirements and deadlines, which would be easier to navigate through designated staff. Additionally, as project costs increase, creative stacking of a variety of funding sources is becoming more common to ensure a project's success. Individual municipalities or the county could consider hiring or contracting a position responsible for monitoring funding sources and applying for them as opportunities arise.

Local Examples

City of Merrill

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

Village of Edgar

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

Lincoln County Economic Development Corporation (EDC)

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

City of Wausau

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

Other Strategies

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

Summary

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

9. Conclusions and Recommendations

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

Data Summary

Background research conducted prior to public participation indicates the following:

- The region’s population is growing, aging, and living longer, and household size is shrinking
- There is a strong supply of middle-income housing; a lack of low- and high-income housing results in most people competing for the same type of housing, and lower income households having to stretch their budgets
- A quarter of households spend over 30 percent of their income on housing; one-tenth spends more than 50 percent
- There are an estimated 1,826 subsidized low-income housing units and 12,920 households that are low-income, and it is unlikely that there are enough market rate housing units that cost less than 30% of income to house the remaining 11,094 low-income households
- An estimated total of 4,531 housing units are needed by 2040; Of these, 2,077 are needed by 2025 and 1,153 are needed by 2030, indicating very strong demand over the next 8 years
- Interest rates, inflation, childcare, student loan payments, and car ownership costs continue to rise, impacting what households can spend on housing
- Zoning varies by community, impacting the affordability and variety of housing choices available
- Land and infrastructure costs are high, development and impact fees are low
- ADA-accessibility, broadband availability, location, transportation options, condition, size, features, and other factors affect desirability of available housing
- Housing for the lowest income households is hardest to build because of development costs
- Existing older housing may be less affordable relative to its purchase price due to needed large repairs
- When only looking at census data, there is a shortage of owner-occupied housing between \$25,000 and \$49,999, and above \$250,000. There is also a shortage of rentals that cost less than \$499 per month and above \$1,250 per month. This is based on housing costs being no more than 30 percent of income.
- The area’s aging population will shift housing preferences to products that seniors are more easily able to live in. According to Maxfield Research and Consulting, LLC, there are six main categories of owners and renters based on age, which the area will need to plan for:
 - **Entry-level householders**, typically early 20s singles and couples, often with roommates, renting entry-level apartments
 - **First-time homebuyers**, typically couples in their late 20s or early 30s, sometimes with children, who purchase starter homes or rent upscale apartments.

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

Public Participation Summary

Survey responses and stakeholder interviews indicate the following:

- The overwhelming majority of survey respondents indicated a strong preference for owner-occupied housing that costs \$399,999 or less, especially between \$125,000 and \$249,999, as well as renter-occupied housing between \$500 and \$1,249 per month.
- Affordability is perhaps the greatest concern, but those looking for a home are also concerned about crime, safety, neighborhoods, location, schools, maintenance, commute times, and quietness.
- Large homes, homes with high-end finishes or features, amenities, proximity to parks and trails, aren't as sought-after as homes that are low maintenance and have attached garages.
- Both owner- and renter-occupied single-family homes, as well as renter-occupied apartments where rent is no more than 30 percent of income, are the three most desired housing types, though there was relatively even demand for all housing unit types.
- There is a strong need for affordable, ADA-accessible housing, regardless of age.
- Twice as many respondents are looking to buy than are looking to rent
- There is strong interest in programs that insulate or repair existing homes, offer down payment assistance, or subsidize rent to 30 percent of income. There is little interest in programs that assist developers with land or infrastructure costs, and little interest in reducing parking minimums.
- It is nearly impossible to build low- and middle-income apartments and starter to mid-range, owner-occupied housing without subsidies due to rising construction, labor, land, and infrastructure costs.
- A typical middle-class home that has 3 bedrooms, 2 bathrooms, and an attached, 2-car garage with a total size of under 2,000 square feet and price of less than \$250,000 is the most popular housing unit, but they have grown in price and scarcity, and there is no new construction at this price.
- When an apartment or house is affordable, it is usually unavailable or in poor condition
- Even if rising interest rates temporarily slow the housing market down, demand still exist and there won't likely be a housing crash. Demand may be even higher than predicted since many have given up on looking for a new apartment or home and continue to live with relatives or friends.

- Not only is new housing expensive to build, but delays from the development process or supply chain issues add to the cost. Additionally, non-construction costs like utilities and property taxes have risen. Despite strong efforts to limit new construction costs, they have risen about 30 percent since 2020.
- Many seniors can't afford to move to a lower-maintenance housing unit, and so older housing accumulates repairs. Even if seniors can afford to stay in their home, many are physically unable to maintain a home by themselves.
- Both rent and purchase prices have risen, making it more difficult to save for a down payment on an owner-occupied home. This is a barrier for more people being able to build savings and equity. Many people still see an owner-occupied, single-family home as ideal, but more affordable owner-occupied housing such as condominiums or townhomes could help people build equity when they aren't ready to buy a single-family home yet.
- Development fees are low in this region, but excessive zoning requirements like large setbacks or lot sizes and exterior finishes drive up the cost of new housing.
- The Wausau Metropolitan Area is more affordable than many larger cities and has good schools, good healthcare, low traffic, and low crime. As people relocate from more expensive places to live, competition for housing also increases.
- A shortage of attainable housing makes it difficult to attract and retain workers in the region

Recommendations

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

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

Overall, housing availability and affordability affects buyers and renters of all income levels in the Wausau Metropolitan Area. This study recommends that all 8 municipalities actively pursue new construction of housing of all types and prices while encouraging the preservation of existing housing. Communities should especially prioritize housing that is less than \$400,000 for purchase and under \$2,000 to rent as this will benefit the greatest share of area residents. Using a combination of strategies will be necessary to provide needed housing for the lowest income households as construction costs make it cost-prohibitive to keep rents at 30 percent or less of their incomes without subsidies. Additionally, housing costing more than \$400,000 to purchase or over \$2,000 to rent should also be encouraged to free up existing housing at more affordable prices, and housing in this price range is least likely to require subsidies or assistance to

be constructed. Finally, strategies that preserve existing housing helps maintain a steady supply of affordable housing in good condition long-term.

Area municipalities should encourage variety of housing types and prices, along with features that allow ADA accessibility and aging-in-place, to provide more options for area residents, many of which are stuck in housing they can't afford or housing that doesn't meet their needs. Enabling new housing units at all types and prices closes the gap between housing needs and availability. A total of 4,531 units are estimated to be needed by 2040 across all eight communities combined, with 2,077 needed between 2020 and 2025, and another 1,153 needed between 2025 and 2030, signaling strong demand over the remainder of this decade.

Each municipality should review the variety of programs and strategies in Chapter 8 of this assessment and determine the feasibility of each from a financial, capacity, and political perspective. Some strategies may require hiring additional staff, organizing a municipal or regional housing committee, or contracting with a grant specialist to monitor progress and implement various programs as different federal and state grants become available. Below is a list of the top five strategies all communities in the assessment should pursue that can be implemented immediately and cost effectively:

1. **Amend zoning ordinances that enable a greater variety of housing units and prices.** This includes, but isn't limited to reducing setbacks, increasing density, allowing accessory dwelling units (ADUs), allowing more multifamily options without requiring conditional use permits, reducing the minimum number of parking spaces needed, removing requirements for high-end finishes like stone or masonry, and allowing fee waivers or development bonuses like higher permitted density for developers who provide affordable housing. Zoning staff should also consider building code requirements that apply to the conversion of existing single-family structures to multi-family structures and work with the local building inspector to assist applicants who want to increase the number of units on a site. The development review process can also be modified to improve the efficiency of how quickly projects can be approved.
2. **Amend subdivision ordinances to allow for smaller lot sizes.** This reduces both land and infrastructure costs per unit as developers can sell or rent more units relative to a subdivision's area, resulting in lower rent or purchase prices.
3. **Reach out to developers, agencies, and nonprofits to increase housing supply.** Identifying, inventorying, and marketing development sites, communicating expectations, and searching for developers capable of providing a desired housing product expedites the development process and provides needed housing sooner and more affordably. Having an inventory of vacant land not only gives developers more choices, but it also could result in "scattered site" development, where several affordable units are dispersed throughout a community. Identifying creative funding sources through foundations, local employers, nonprofit organizations, and state and federal agencies makes projects more feasible and attractive to developers.
4. **Educating the community about the housing market.** Municipalities can produce fact sheets that demonstrate the strong regional demand for housing as well as the benefits of new

construction of a variety of housing types to effectively meet demand. This may build support for new housing projects as they are proposed. Facts sheets can also inform the public about existing renter and homebuyer programs listed in this assessment that could remove barriers to finding attainable for-rent or for-sale housing units.

5. **Updating municipal planning documents.** Municipalities may amend existing documents or initiate new plans that include a more detailed inventory of vacant land and redevelopment opportunities along with a vision of what types of housing are desired and in which locations, so developers have a clearer sense of what products to provide. For example, high density development is typically best suited near main roads and bus routes, which reduces impacts to quieter neighborhoods and gives residents more transportation options. Municipalities should focus especially on the Comprehensive Plan, which influences zoning, land use, and subdivision decisions. Housing initiatives can also be included in a community's strategic plan to increase support for new development. Downtown, corridor, neighborhood, small-area, or redevelopment plans can also supplement a comprehensive plan with a more fine-grained assessment of how specific properties should develop to include more housing.

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

- **Tax Increment Financing (TIF).** TIF continues to evolve, and it now includes provisions that allow tax increment to be spent on affordable housing. There are often concerns with taxpayers taking financial risk when a project is financed using TIF, but new approaches such as pay-as-you-go or reverse TIF can be used to alleviate these concerns. Using TIF allows new housing to be built when it isn't feasible under normal market conditions, creating more housing units more quickly to meet demand.
- **Bonds, Cash Incentives, and Other Financial Products.** Municipal bonds, cash incentives for developers, or line-item funding allocated to assisting with housing development are other tools that can be used to help developers install infrastructure either without TIF, or in combination with TIF.
- **Land Banks, Land Trusts, Housing Trust Funds, Rent-to-Own Programs, and Other Local Strategies.** These programs help income-eligible households obtain affordable rental units and/or build equity through their rent payments to put towards a future down payment. Both land trusts and land banks acquire land for affordable housing development, but land trusts lease the land to the homeowner and land banks sell the land to the homeowner at a discount. Housing Trust Funds are instrumental in building the lowest-income housing when used along state and federal low-income programs and the state statute-enabled TIF one-year extension provision. Rent-to-own programs involve a municipality acquiring or constructing housing units that are initially rented out but can be purchased later with rent paid in the past being credited towards the purchase prices. These strategies all require a municipality and/or nonprofit to regularly fund

the initial costs, but revenue generated from renting or selling properties can be used to help replenish funding.

- **Financial Program Administration.** Several programs are available to renter, buyers, and developers through the Wisconsin Department of Administration, Wisconsin Housing and Economic Development Administration, U.S. Department of Housing and Urban Development, and U.S. Department of Agriculture. In addition to these programs, municipalities may pursue grants and other programs from federal, state, and nonprofit sources to help rehabilitate existing housing or assist with new construction. Often, a municipality receiving funding must hire or contract with a specialist who is responsible for administering and monitoring these programs and reviewing the feasibility of new programs as they are announced. Municipalities may also budget for additional rehabilitation, aging-in-place, first-time homebuyer, homelessness prevention, or other construction grants and/or low-cost loans available to residents similar and in addition to existing programs, though this requires considerably more funding and time to implement. Municipalities should evaluate emerging new funding sources as they are announced, such as the Bipartisan Infrastructure Law, to expand the options available for new housing development.

Conclusion

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

Housing market conditions continue to change, with increasing interest rates slowing the growth of housing prices. While this may temporarily improve purchase prices, monthly payments are now higher, and strong demand for units has not decreased. With higher interest rates, developers may face higher risk and limit the number of units constructed until financial conditions improve, further exacerbating the housing shortage in the future. Therefore, it is essential that the Wausau Metropolitan Area work to attract new development of all types and strategically reduce costs whenever possible to ensure households have access to housing that meets their needs.

10. Appendices

Appendix A: List of Known Public and Subsidized Housing Options in the Region as of 2022

Name of Housing Development	Address	Municipality	Number of Units
Alvin O'Konski Manor	920 W Campus Dr	Wausau	20
Atrium Lofts	1418 N 1st St	Wausau	29
Becker St. Apartments	18 Becker St	Rothschild	8
Birchwood Highlands Apartments	8005 Birch Street	Weston	71
Birchwood Highlands Apartments Phase 2	8015 Birch Street	Weston	42
Birchwood Highlands III Phase 3A	3607 Crosse Pointe Blvd	Weston	31
Birchwood Highlands Phase 3	8025 Birch Street	Weston	39
Campus Park*	1813 N 11th Ave	Wausau	8
Cedar Creek Apartments	10607 Tesch Ln	Rothschild	48
Cedar Creek Senior Apartments	605 Eagle Nest Blvd	Rothschild	48
Cedar Creek Senior Housing II	607 Eagles Nest Blvd	Rothschild	49
City of Wausau	Scattered Sites	Wausau	46
City of Wausau Scattered Sites	Various	Wausau	46
City Walk	120 Grand Ave	Wausau	48
Diamond View	1300 N 9th Ave	Wausau	100
East High Apartments	708 Fulton St	Wausau	55
Elementary School Apartments	1310 Grand Ave	Schofield	36
Federal Building Lofts	317 N 1st St	Wausau	21
Harry & Velma Hamilton Villa	4001 Stewart Ave	Wausau	40
Island Place*	400 River Dr	Wausau	127
Kannenberg Plaza	1240 Merrill Ave	Wausau	106
M01 82206.198.04	1901 Bopf St	Wausau	6
Marathon County Housing	404 4th St	Marathon City	14
Marathon County Housing Redevelopment	Scattered Sites	Rothschild / Schofield	36
Northwest Territories Apartments	301-307 Summit Dr	Wausau	12
Riverview Terrace	540 E Thomas St	Wausau	36
Riverview Towers	500 Grand Ave	Wausau	149
Rothschild Apartments	105 Becker St	Rothschild	7
Schofield Court Apartments	2035 Grand Ave	Schofield	36

Sturgeon Bluff Apartments	1320 Grand Ave	Wausau	105
Terrace Heights Apts	1301-1333 Town Line Rd	Wausau	50
The Pines at Mount View	3700 Mount View Ave	Weston	46
Trolley Quarter Flats	1500 N 1st St	Wausau	40
Village Square*	505 S 6th St	Wausau	33
Wausau East Townhomes	1010 E Washington Ave Suite 101	Wausau	24
Weston Pines Apartments	3725-3901 Weston Pines Ln	Weston	72
Wilson Place*	728 Jefferson St	Wausau	16
Total Known Subsidized Housing Units			1,826

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

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

Appendix B: Municipal and Regional Housing Profiles

The following pages contain a housing profile for each municipality in this assessment and a regional housing profile containing data for all eight municipalities combined and Marathon County data.

Wausau Metropolitan Area Housing Profile 2022



Population: 80,683 in study area
 Median Age: 40.8 (Marathon Co.)
 Pop. 17 and Below: 21.4%
 Pop. 65 and Above: 16.3%



Housing Units: 36,939
 Households: 34,250
 Owner-Occupied: 62%
 Renter Occupied: 38%



Single-Family: 25,564
 Two-family: 2,629
 Multi-Family: 8,227
 Mobile Homes: 520



Marathon Co. Median Housing Costs

Owner-Occupied – Mortgage: \$1,252
 Owner Occupied – No Mortgage: \$488
 Median Gross Rent: \$786



Marathon Co. Housing Affordability

Cost-Burdened Households: 21.8%
 Owner-Occupied Households: 21.6%
 Renter-Occupied Households: 65.2%

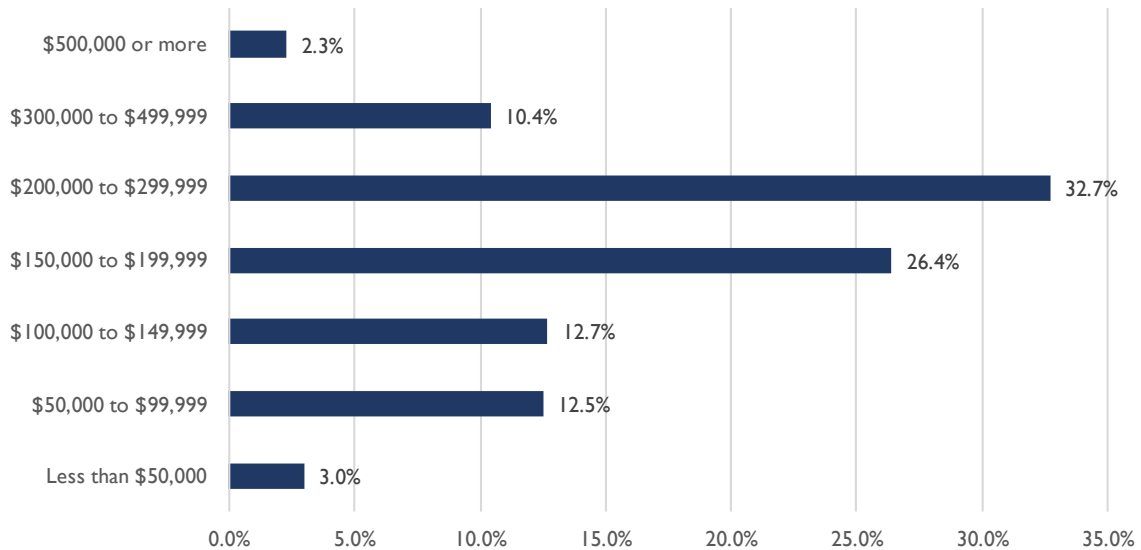
Marathon Co. Median Household Income
 \$63,029

Regional Housing Demand: 4,531 by 2040
 2,077 units by 2025
 1,153 between 2025-2030
 854 between 2030-2035
 446 between 2035-2040

Contact:
 North Central Wisconsin
 Regional Planning Commission
 210 McClellan St #210
 Wausau, WI 54403

Owner Occupied Housing Values

Median Home Value: \$185,300



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

Town of Rib Mountain Housing Profile 2022



Population: 7,313
 Median Age: 47.5
 Pop. 17 and Below: 22.1%
 Pop. 65 and Above: 19.9%



Housing Units: 2,924
 Households: 2,837
 Owner-Occupied: 2,407
 Renter Occupied: 430



Single-Family: 2,771
 Two-Family: 52
 Multi-Family: 101
 Mobile Homes: 0



Median Housing Costs

Owner-Occupied– Mortgage: \$1,323
 Owner Occupied– No Mortgage: \$495
 Median Gross Rent: \$968



Housing Affordability

Cost-Burdened Households: 24.7%
 Owner-Occupied Households: 20.3%
 Renter-Occupied Households: 49.3%

Median Household Income

\$70,852

Housing Demand

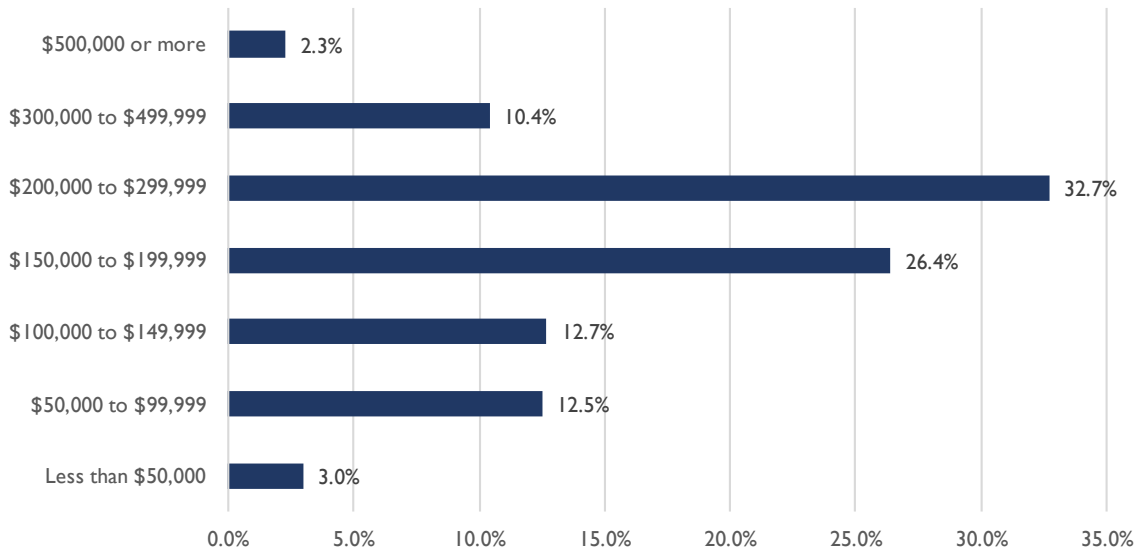
15 units by 2025
 45 between 2025-2030
 25 between 2030-2035

Contact:

Community Development
 227800 Snowbird Ave
 Wausau, WI 54401
 715-842-0983

Owner Occupied Housing Values

Median Home Value: \$185,300



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

Village of Kronenwetter Housing Profile 2022



Population: 8,353
 Median Age: 37.7
 Pop. 17 and Below: 22.0%
 Pop. 65 and Above: 12.9%



Housing Units: 2,919
 Households: 2,919
 Owner-Occupied: 2,439
 Renter Occupied: 480



Single-Family: 2,493
 Two-Family: 0
 Multi-Family: 426
 Mobile Homes: 0



Median Housing Costs

Owner-Occupied– Mortgage: \$1,381
 Owner Occupied– No Mortgage: \$515
 Median Gross Rent: \$911



Housing Affordability

Cost-Burdened Households: 19.5%
 Owner-Occupied Households: 15.2%
 Renter-Occupied Households: 41.3%

Median Household Income

\$88,903

Housing Demand

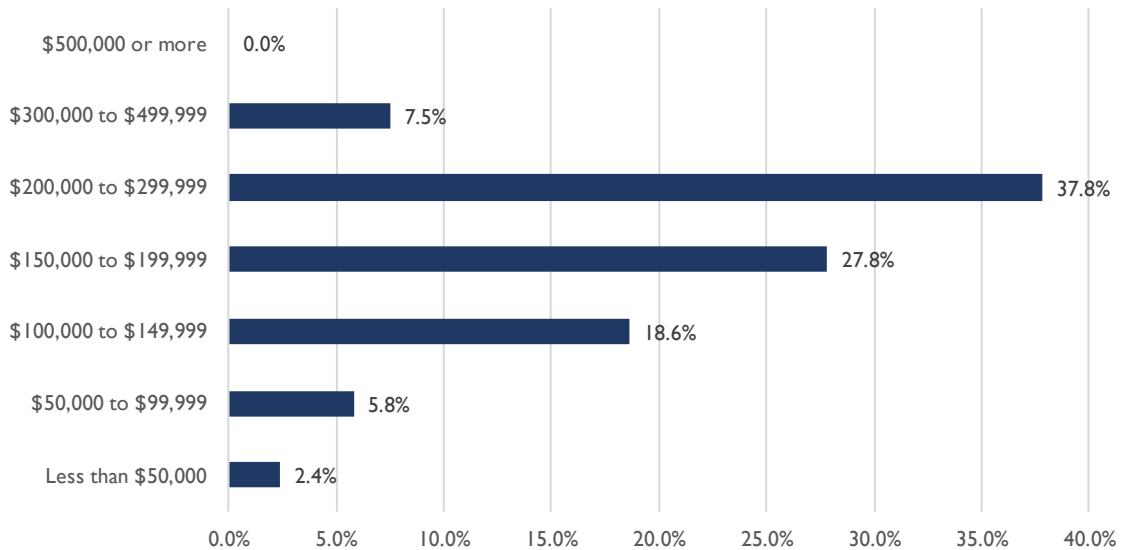
398 by 2025
 236 between 2025-2030
 211 between 2030-2035
 171 between 2035-2040

Contact:

Community Development
 1582 Kronenwetter Dr
 Kronenwetter, WI 54455
 715-693-4200

Owner Occupied Housing Values

Median Home Value: \$192,000



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

Village of Maine Housing Profile 2022



Population: 2,613
 Median Age: 44.9
 Pop. 17 and Below: 20.2%
 Pop. 65 and Above: 17.3%



Housing Units: 1,061
 Households: 1,024
 Owner-Occupied: 893
 Renter Occupied: 131



Single-Family: 973
 Two-Family: 8
 Multi-Family: 80
 Mobile Homes: 0



Median Housing Costs

Owner-Occupied– Mortgage: \$1,625
 Owner Occupied– No Mortgage: \$635
 Median Gross Rent: \$790



Housing Affordability

Cost-Burdened Households: 17.1%
 Owner-Occupied Households: 18.0%
 Renter-Occupied Households: 10.7%

Median Household Income

\$91,419

Housing Demand

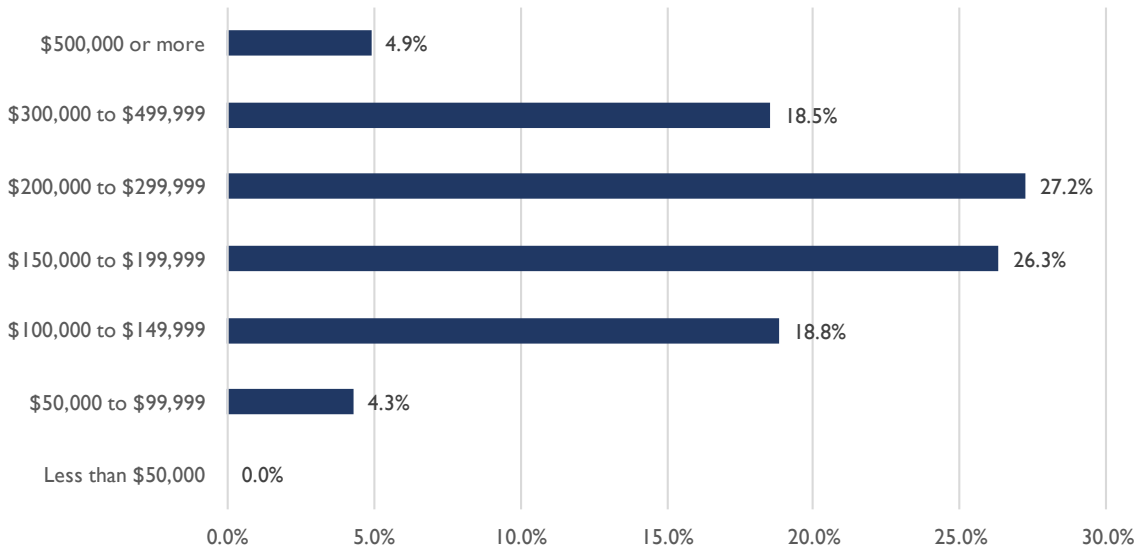
90 units by 2025
 28 units between 2025-2030
 24 units between 2030-2035
 9 units between 2035-2040

Contact:

Village of Maine
 6111 N 44th Ave
 Wausau, WI 54401
 715-675-5607

Owner Occupied Housing Values

Median Home Value: \$202,400



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

Village of Marathon City Housing Profile 2022



Population: 1,576
 Median Age: 46.1
 Pop. 17 and Below: 18.8%
 Pop. 65 and Above: 18.1%



Housing Units: 615
 Households: 565
 Owner-Occupied: 439
 Renter Occupied: 126



Single-Family: 462
 Two-Family: 37
 Multi-Family: 107
 Mobile Homes: 9



Median Housing Costs

Owner-Occupied – Mortgage: \$1,164
 Owner Occupied – No Mortgage: \$565
 Median Gross Rent: \$654



Housing Affordability

Cost-Burdened Households: 20.5%
 Owner-Occupied Households: 13.9%
 Renter-Occupied Households: 43.7%

Median Household Income

\$68,542

Housing Demand

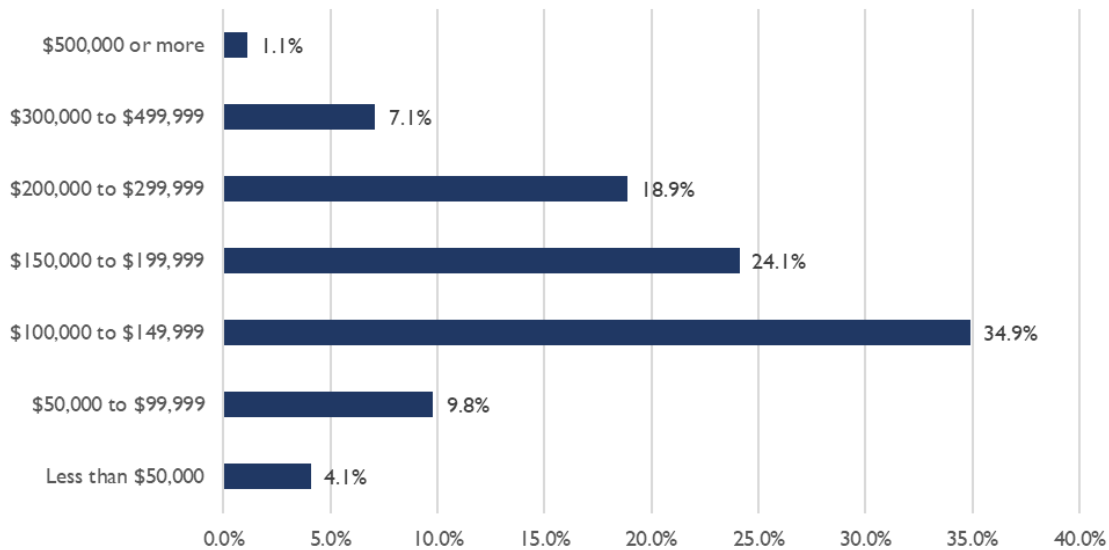
99 units by 2025
 2 units between 2025-2030

Contact:

Administration
 311 Walnut St
 Marathon City, WI 54448
 715-443-2221

Owner Occupied Housing Values

Median Home Value: \$151,700



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program – HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

Village of Rothschild Housing Profile 2022



Population: 5,567
 Median Age: 39.3
 Pop. 17 and Below: 21.0%
 Pop. 65 and Above: 14.6%



Housing Units: 2,380
 Households: 2,215
 Owner-Occupied: 1,574
 Renter Occupied: 641



Single-Family: 1,810
 Two-Family: 73
 Multi-Family: 497
 Mobile Homes: 0



Median Housing Costs

Owner-Occupied– Mortgage: \$1,181
 Owner Occupied– No Mortgage: \$485
 Median Gross Rent: \$813



Housing Affordability

Cost-Burdened Households: 23.4%
 Owner-Occupied Households: 17.2%
 Renter-Occupied Households: 38.7%

Median Household Income
 \$75,283

Housing Demand

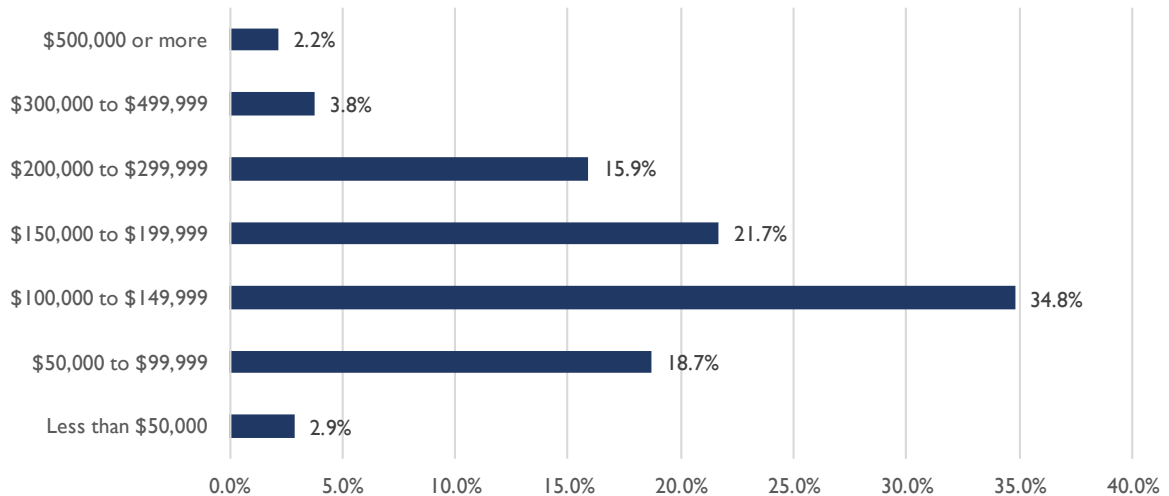
212 units by 2025
 65 units between 2025-2030
 46 units between 2030-2035
 20 units between 2035-2040

Contact:

Zoning Department
 211 Grand Ave
 Rothschild, WI 54474
 715-359-3660

Owner Occupied Housing Values

Median Home Value: \$143,400



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

Village of Weston Housing Profile 2022



Population: 15,723
 Median Age: 37.9
 Pop. 17 and Below: 21.2%
 Pop. 65 and Above: 15.4%



Housing Units: 6,619
 Households: 6,358
 Owner-Occupied: 3,573
 Renter Occupied: 2,785



Single-Family: 4,003
 Two-Family: 474
 Multi-Family: 1,696
 Mobile Homes: 446



Median Housing Costs

Owner-Occupied – Mortgage: \$1,273
 Owner Occupied – No Mortgage: \$461
 Median Gross Rent: \$820



Housing Affordability

Cost-Burdened Households: 30.1%
 Owner-Occupied Households: 18.2%
 Renter-Occupied Households: 45.4%

Median Household Income

\$67,340

Housing Demand

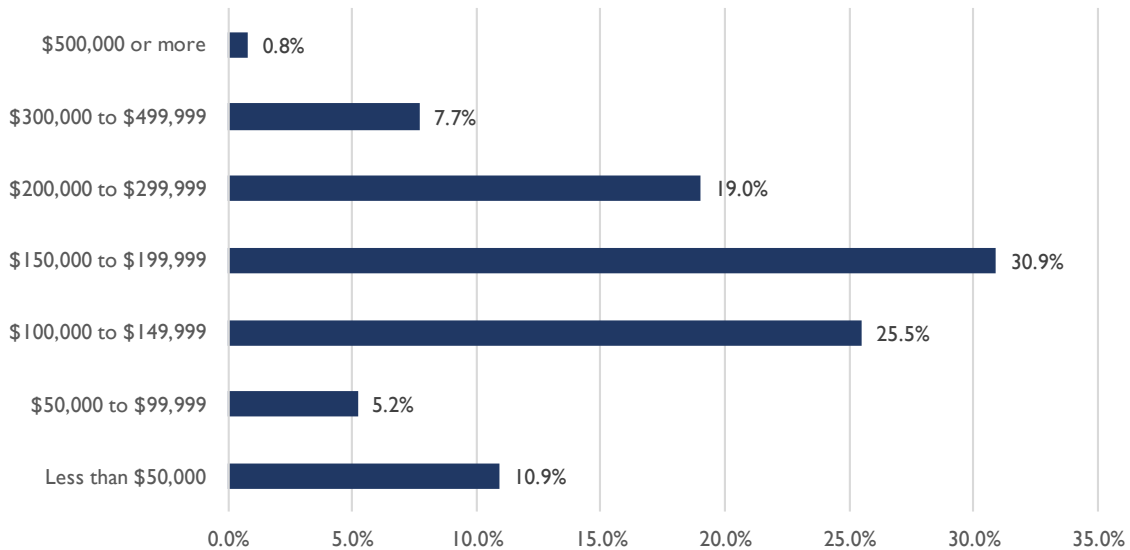
775 units by 2025
 476 units between 2025-2030
 414 units between 2030-2035
 330 units between 2035-2040

Contact:

Planning and Development
 4747 Camp Phillips Road
 Weston, WI 54476
 715-241-2619

Owner Occupied Housing Values

Median Home Value: \$163,500



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

City of Schofield Housing Profile 2022



Population: 2,157
 Median Age: 38.7
 Pop. 17 and Below: 23.2%
 Pop. 65 and Above: 17.7%



Housing Units: 1,160
 Households: 1,078
 Owner-Occupied: 530
 Renter Occupied: 548



Single-Family: 700
 Two-Family: 91
 Multi-Family: 343
 Mobile Homes: 26



Median Housing Costs

Owner-Occupied– Mortgage: \$1,017
 Owner Occupied– No Mortgage: \$423
 Median Gross Rent: \$838



Housing Affordability

Cost-Burdened Households: 29.8%
 Owner-Occupied Households: 14.5%
 Renter-Occupied Households: 44.5%

Median Household Income

\$53,062

Housing Demand

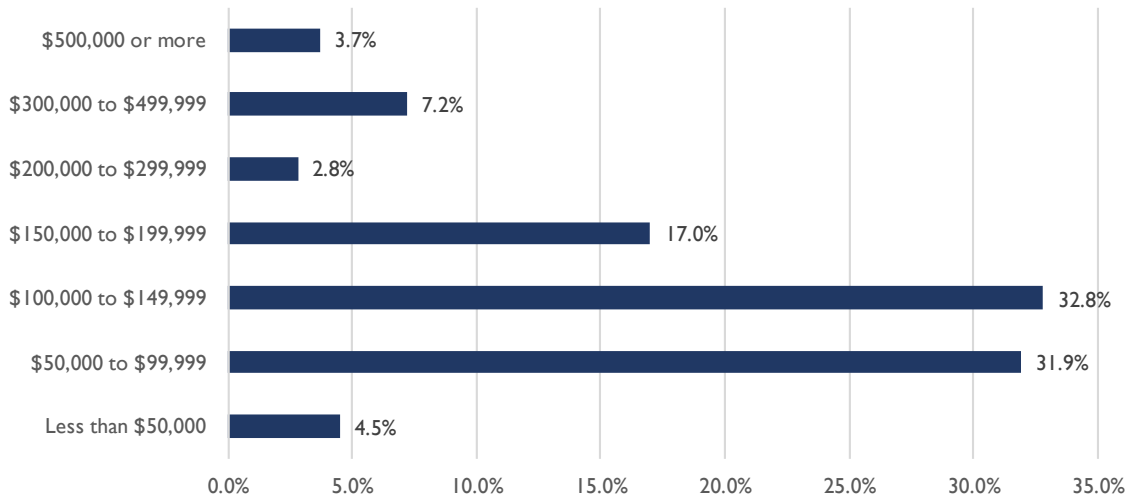
8 units by 2030
 1 unit between 2030-2035

Contact:

Administration
 200 Park Street
 Schofield, WI 54476
 715-369-5230

Owner Occupied Housing Values

Median Home Value: \$115,700



Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

City of Wausau Housing Profile 2022



Population: 39,994
 Median Age: 38.0
 Pop. 17 and Below: 21.3%
 Pop. 65 and Above: 16.8%



Housing Units: 18,606
 Households: 17,254
 Owner-Occupied: 9,373
 Renter Occupied: 7,881



Single-Family: 11,787
 Two-Family: 1,882
 Multi-Family: 4,885
 Mobile Homes: 43



Median Housing Costs
 Owner-Occupied– Mortgage: \$1,078
 Owner Occupied– No Mortgage: \$471
 Median Gross Rent \$767



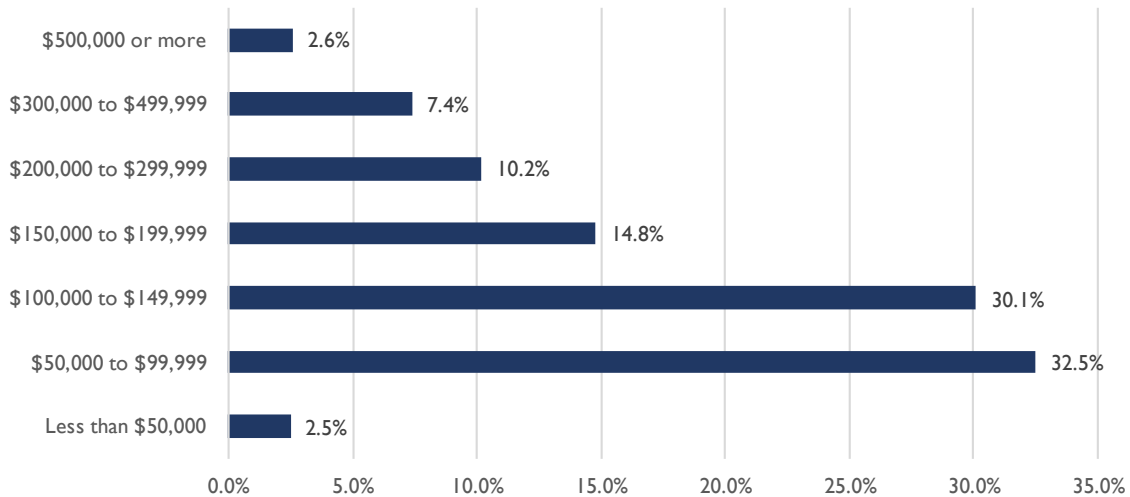
Housing Affordability
 Cost-Burdened Households: 41.5%
 Owner-Occupied Households: 21.6%
 Renter-Occupied Households: 65.2%

Median Household Income
 \$47,438

Housing Demand
 525 units by 2025
 293 units between 2025-2030
 135 units between 2030-2035

Contact:
 Community Development
 407 Grant Street
 Wausau, WI 54403
 715-261-6682

Owner Occupied Housing Values \$121,100

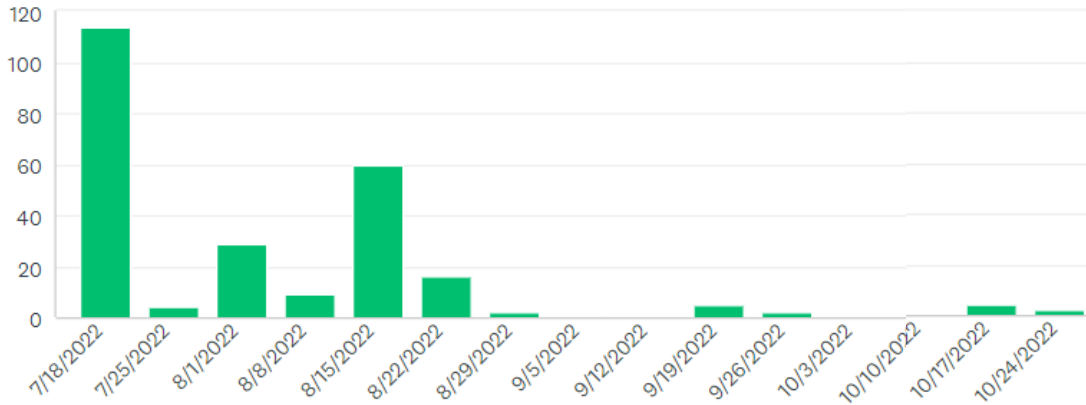


Source: American Community Survey 2020

Section 8 Housing Choice Voucher Program- HUD Income Limits						
Number of Household Members	1	2	3	4	5	6
Annual Income	\$30,700	\$35,050	\$39,450	\$43,800	\$47,350	\$50,850
Monthly Income	\$2,558.33	\$2,920.83	\$3,287.50	\$3,650.00	\$3,945.83	\$4,237.50

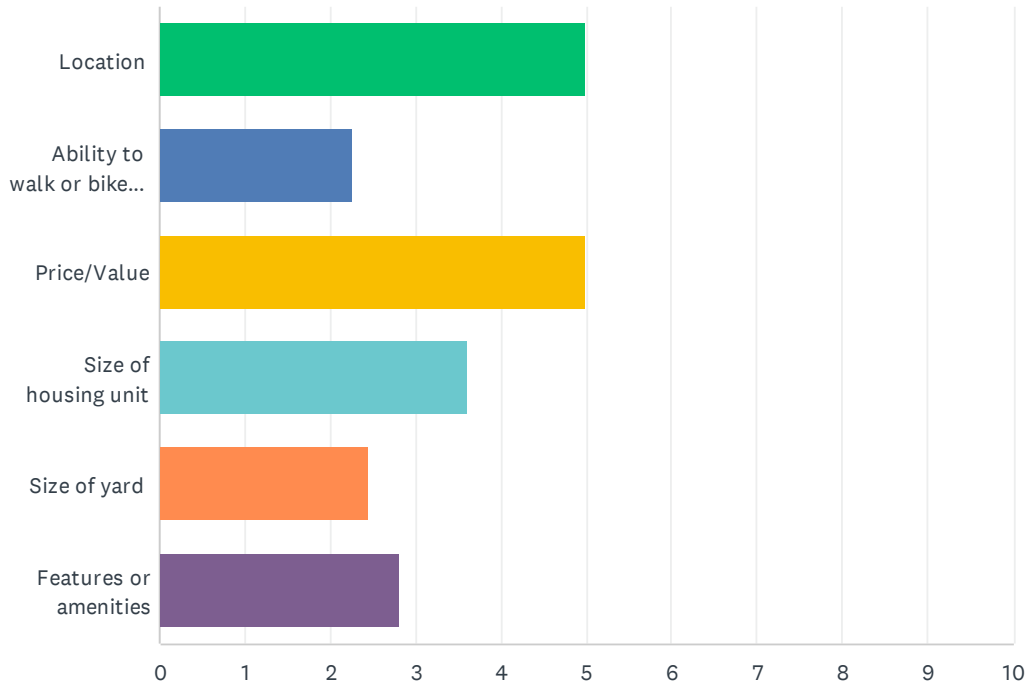
Appendix C: Full Public Survey Results

The following pages contain all detailed responses to the public survey which were collected using surveymonkey.com. A total of 249 responses in English and 1 response in Spanish were collected. The completion rate was 100 percent, and a typical respondent took 5 minutes and 55 seconds to complete the survey. Below is a summary of responses by week:



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

Answered: 249 Skipped: 0



	1	2	3	4	5	6	TOTAL	SCORE
Location	47.95% 117	22.13% 54	15.57% 38	10.25% 25	2.46% 6	1.64% 4	244	4.98
Ability to walk or bike to destinations	4.08% 10	11.02% 27	8.16% 20	10.20% 25	17.96% 44	48.57% 119	245	2.27
Price/Value	40.65% 100	33.33% 82	15.04% 37	6.50% 16	3.25% 8	1.22% 3	246	4.98
Size of housing unit	3.70% 9	18.11% 44	36.21% 88	21.81% 53	16.46% 40	3.70% 9	243	3.60
Size of yard	1.23% 3	6.97% 17	12.70% 31	21.72% 53	30.33% 74	27.05% 66	244	2.46
Features or amenities	3.66% 9	9.35% 23	13.41% 33	28.46% 70	28.86% 71	16.26% 40	246	2.82

Q2 What other reasons not mentioned in Q1 are important to you?

Answered: 146 Skipped: 103

#	RESPONSES	DATE
1	If the neighborhood is safe, and close to family-friendly places likes parks.	10/26/2022 6:06 PM
2	Pet friendly	10/24/2022 2:12 PM
3	Taxes	10/23/2022 9:49 PM
4	If it's a rental then I would consider who the landlord is. There are a lot of slumlords in wausau.	10/22/2022 8:43 AM
5	If area inclusive of all. Want a city that stops giving companies money to build expensive housing. And a city that wrecks green space & open spaces to build expensive apartments	10/21/2022 10:55 PM
6	neighborhood	9/27/2022 4:37 PM
7	Safety, cleanliness of area	9/21/2022 2:05 PM
8	None	9/21/2022 12:25 PM
9	Area-quiet, low traffic area, well kept, safe	9/20/2022 2:42 PM
10	If there is a Trader Joe's in the area	8/30/2022 9:33 PM
11	The quality of the neighborhood, safety and natural features.	8/30/2022 1:48 PM
12	Condition and appearance of the house	8/28/2022 5:08 PM
13	architecture/history	8/27/2022 6:03 AM
14	handicap access	8/26/2022 3:25 PM
15	Area amenities, neighborhood and property tax	8/26/2022 8:38 AM
16	1st floor or 2nd floor Steps	8/25/2022 7:44 AM
17	Quality of construction and finishes	8/25/2022 7:39 AM
18	Safety	8/23/2022 6:13 PM
19	Neighbors behavior	8/23/2022 3:25 PM
20	Access to groceries and restaurants	8/23/2022 2:04 PM
21	Safety of neighborhood, proximity to school and work, condition of neighborhood	8/22/2022 11:28 PM
22	Dog friendly neighborhood	8/22/2022 9:53 AM
23	Not having to do yard work Garage - prefer 2 car	8/20/2022 9:47 AM
24	Neighborhood, Community, Schools, Businesses, Family	8/18/2022 8:39 PM
25	Having gardens, a garage and laundry room with washer & dryer.	8/18/2022 3:25 PM
26	Ability to have pets	8/18/2022 12:37 PM
27	Safe neighborhood	8/18/2022 11:19 AM
28	Traffic on road	8/18/2022 11:11 AM
29	Quality of construction	8/18/2022 10:16 AM
30	Cleanliness, neighborhood	8/18/2022 10:14 AM
31	Neighborhood, schools, sidewalks	8/17/2022 10:20 PM
32	Interaction within the community. Transparency and open communication	8/17/2022 10:19 PM

Survey: Wausau Metro Housing Assessment

33	Who cuts the grass, who shovels the snow	8/17/2022 12:41 PM
34	Bus service!	8/17/2022 8:57 AM
35	The location of the house I purchased was on a public transit route served by Metroride. It was also close to the church I attend which is very important to me.	8/17/2022 8:34 AM
36	There are people holding down two jobs who cannot get a rent lease because they have no "credit/rent" history.	8/17/2022 7:56 AM
37	Locally owned. Large companies never put a face to the unit - less likely to be responsive.	8/17/2022 7:54 AM
38	Condition of the home, apparent repair issues, poorly repaired items	8/16/2022 9:35 PM
39	Yard for pets. Close to work.	8/16/2022 8:01 PM
40	Safety of the neighborhood. Wausau has many areas that are primarily rental that are not a safe area to raise a family. Price of Homes in those areas are lower but they are not a safe place.	8/16/2022 6:53 PM
41	Neighborhood, crime rate, if there is an HOA (deal breaker if there is) and noise levels. Not close to subsidized housing for chronic homeless individuals	8/16/2022 6:36 PM
42	Safe area	8/16/2022 6:31 PM
43	One level structure	8/16/2022 6:20 PM
44	who owns rental properties (I would live on the street before I would knowingly rent from certain property owners/landlords/management companies), noise/crime/violence in neighborhood, properties clean and in habitable condition (luxuriously fancy and immaculate are NOT essential necessities!)	8/16/2022 2:55 PM
45	not everyone has unlimited income	8/16/2022 1:55 PM
46	Condition	8/16/2022 1:19 PM
47	housing that allows residents to remain under or at 30% of monthly income spent on housing. If someone is bringing in \$3000 a month after taxes, which is the average in the Wausau area, its unacceptable for them to have to pay half of that just to have a place to live. New units going up are in the \$1100-1600 range. I understand how the economy works and the need to recoup money on building investments, but an individual working 40-50 hours a week and bringing in \$55-60k a year (which is \$3k/month after everything is taken out) should not be "house poor" and have to spend over half of what they make just to have a roof over their head. That doesn't even include water, internet, and electricity which can be up to an additional \$200 a month.	8/16/2022 12:55 PM
48	2. Ability to bus, walk, or bike to destinations.	8/16/2022 12:37 PM
49	Proximity to recreational opportunities.	8/16/2022 12:15 PM
50	Age of house available for purchase; Availability of condo properties versus single family homes;	8/16/2022 10:55 AM
51	Driving distance to employment	8/16/2022 10:19 AM
52	n/a	8/16/2022 10:11 AM
53	On a bus route and handicap accessible, laundry facilities	8/16/2022 10:00 AM
54	I live on a fixed income. If the rent is too high a person can sustain themselves to live comfortably at one time in my life. I had a move out of Wausau because the rent was too high.	8/16/2022 9:40 AM
55	If renting, understanding and caring landlord. Most property management companies are just there to collect rent, most (not all) turn a deaf ear to repairs and needs.	8/16/2022 9:40 AM
56	Crime rates	8/16/2022 3:25 AM
57	Pets	8/15/2022 11:58 AM
58	Safety of neighborhood	8/14/2022 8:33 PM
59	School district	8/9/2022 6:57 PM

Survey: Wausau Metro Housing Assessment

60	Safety-neighborhood	8/9/2022 12:31 PM
61	the area surrounding the property, safety	8/9/2022 12:25 PM
62	Safety of unit and neighborhood. How well kept the unit is, cleanliness and structural condition.	8/9/2022 7:11 AM
63	Small business developement, essential availability & shopping.	8/8/2022 8:29 PM
64	Handicap/aged accessible is highest priority, then Quality of housing-quietness, security systems in place, garage or designated parking spots, snow removal, privacy, on site mgt/maintenance	8/8/2022 7:09 PM
65	Handicap accessible; elder friendly design;	8/3/2022 7:42 PM
66	Property taxes	8/3/2022 12:28 PM
67	Safety of area	8/3/2022 6:20 AM
68	Area	8/2/2022 7:35 PM
69	Neighborhood - is it a safe area? Known to be a higher crime area or not?	8/2/2022 6:36 PM
70	Safety, quiet neighborhood	8/2/2022 6:30 PM
71	Curb appeal of neighborhood.	8/2/2022 5:09 PM
72	Quality of neighborhood.	8/2/2022 4:35 PM
73	Safety	8/2/2022 3:20 PM
74	Property taxes	8/2/2022 3:09 PM
75	Proximity to schools/parks, demographic of neighborhood	8/2/2022 2:54 PM
76	Pricing gouging	8/2/2022 2:24 PM
77	Availability- comparing all the available houses to see what meets the most "bang for your Buck."	8/2/2022 1:54 PM
78	Garage and storage spaces	8/2/2022 12:31 PM
79	More than 5 acres of land, few neighbors, lots of trees, quit raising taxes, road conditon, sex offender locations,	8/2/2022 12:18 PM
80	Distance to work, affordable to those on fixed income	8/2/2022 11:40 AM
81	If property taxes were on this list as an isolated option, I would have selected it as number 2	8/2/2022 11:12 AM
82	Presence of garage and basement.	8/2/2022 7:45 AM
83	School district, neighborhood	8/1/2022 2:47 PM
84	What the neighbors are like	8/1/2022 8:45 AM
85	Crime and safety	7/24/2022 6:37 PM
86	safety of area	7/24/2022 3:15 AM
87	Assisted living	7/23/2022 7:14 AM
88	allows dogs	7/22/2022 7:08 PM
89	Crime and noise are two additional things I look at when purchasing a house.	7/22/2022 4:52 PM
90	Neighbor safety and school district	7/22/2022 12:31 PM
91	On a bus line/could be non car dependent.	7/22/2022 11:52 AM
92	How close it is to my work	7/22/2022 8:59 AM
93	Handicap type of apartment that have a washer and dryer, dishwasher and shower. Apartment must be on the ground floor. No stairs! Maintenance staff that respond to repair what is broken.	7/21/2022 5:12 PM
94	Cost of property taxes	7/21/2022 2:10 PM

Survey: Wausau Metro Housing Assessment

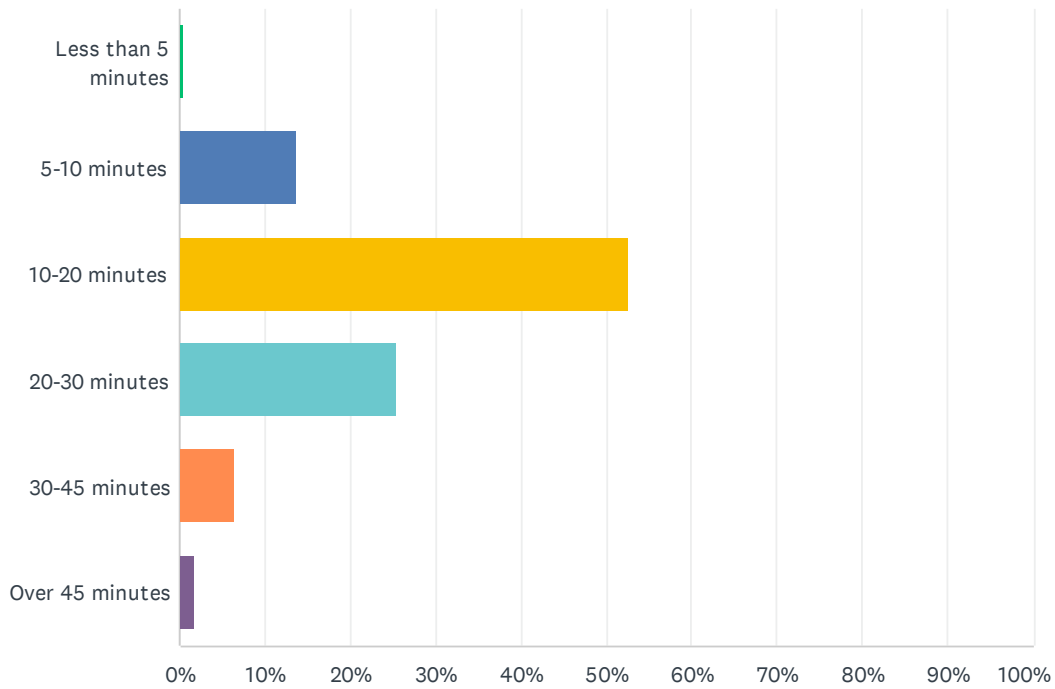
95	Level of comfort. Welcoming interior.	7/21/2022 2:04 PM
96	School District	7/21/2022 11:33 AM
97	Pet friendly and child friendly.	7/21/2022 10:34 AM
98	Garage space	7/21/2022 9:51 AM
99	Crime and noise.	7/21/2022 9:47 AM
100	Condition of property	7/21/2022 9:44 AM
101	Ease of financing, down payment assistance	7/21/2022 7:03 AM
102	Privacy	7/21/2022 7:01 AM
103	We need to save trees and replace the turf with native trees or plants and build more bike paths and more Bus stops	7/21/2022 6:58 AM
104	Neighborhood & Schools	7/21/2022 6:08 AM
105	Safety and crime	7/21/2022 5:20 AM
106	School districts are always important	7/21/2022 2:27 AM
107	Accessibility, looking for no stairs or elevator. Prefer windows that open, on site laundry.	7/21/2022 2:24 AM
108	Quality of construction	7/21/2022 12:21 AM
109	Landscape and having trees in the yard	7/20/2022 11:25 PM
110	who lives next door	7/20/2022 11:08 PM
111	The beauty of the surrounding houses is really important.	7/20/2022 9:38 PM
112	School district. Landscape of yard. Type of neighborhood	7/20/2022 9:07 PM
113	Cat/dog friendly	7/20/2022 9:04 PM
114	Security and safety of the neighborhood.	7/20/2022 5:15 PM
115	Parking/ garage space	7/20/2022 4:02 PM
116	Accessibility for disabled families and easier pathways to utilizing assistance programs and wrap around services. Recognizing that current model makes disabled people have to prove they are poor enough to receive basic needs and reasonable accommodations. Enforcement of the ADA when disabled people report discrimination esp housing discrimination.	7/20/2022 2:34 PM
117	Safety	7/20/2022 1:58 PM
118	Safety of neighborhood	7/20/2022 1:55 PM
119	Pets allowed	7/20/2022 1:11 PM
120	Low crime rate, quiet neighborhood, no insects in apartment, clean water to drink and bath, pet ok, near bus line, LGBTQ friendly .	7/20/2022 1:04 PM
121	Safety of area/neighborhoods.	7/20/2022 8:42 AM
122	Neighborhood - houses not too close, sidewalks/paths, quiet	7/19/2022 9:29 PM
123	Quiet neighborhoods	7/19/2022 8:53 PM
124	Safe Quiet Neighborhood with little traffic	7/19/2022 8:15 PM
125	in the 70's we had good elected people that use to represent in their ward today we have nobody in wards that represent us	7/19/2022 7:53 PM
126	Neighbors keeping their yards clean.	7/19/2022 6:14 PM
127	Low taxes	7/19/2022 3:15 PM
128	Affordable housing.	7/19/2022 12:45 PM
129	size of community, transportation (road,rail,plane),climate type,education opportunities	7/19/2022 9:38 AM

Survey: Wausau Metro Housing Assessment

130	Lack of adequate bussing. I am on disability and can't afford to move out of my dad's house without giving up my car. The bus system in Wausau is horribly inadequate to rely on. It needs to cover a larger area and provide services to a larger area.	7/19/2022 9:02 AM
131	Distance to employment	7/18/2022 11:37 PM
132	neighbors	7/18/2022 9:59 PM
133	Internet availability	7/18/2022 9:09 PM
134	Amount of transient housing is in the area. Less is better than more. Also, minimal crime in the area if stats are available.	7/18/2022 5:39 PM
135	School district	7/18/2022 5:39 PM
136	Safety	7/18/2022 4:38 PM
137	Neighbors	7/18/2022 3:55 PM
138	Political views of neighbors	7/18/2022 1:21 PM
139	Friendly neighbors	7/18/2022 12:56 PM
140	Distance from grocery stores accessibility to sidewalks, safe street crossings, safety of my family.	7/18/2022 12:38 PM
141	type of home- split level, ranch, zero entry, stairs. age of home- age of appliances, roof. size of garage.	7/18/2022 12:31 PM
142	Commute to child's school	7/18/2022 12:07 PM
143	The quality of their school district, size of their community, quality of their local enforcement.	7/18/2022 12:05 PM
144	Management or landlord friendliness	7/18/2022 11:57 AM
145	Green space	7/18/2022 11:35 AM
146	Sustainability characteristics. Design of Neighborhood. Ability of local government to provide adequate services.	7/18/2022 11:35 AM

Q3 What is the longest commute time you are comfortable with?

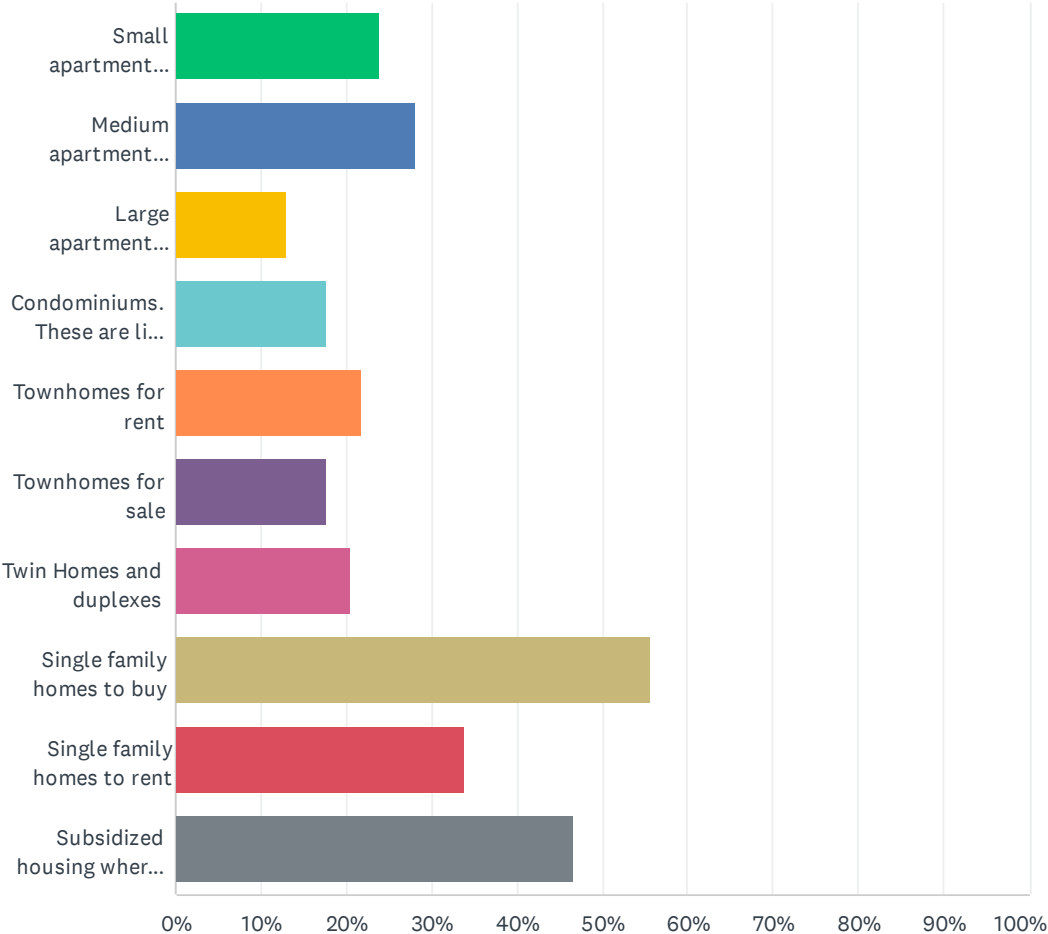
Answered: 249 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 5 minutes	0.40%	1
5-10 minutes	13.65%	34
10-20 minutes	52.61%	131
20-30 minutes	25.30%	63
30-45 minutes	6.43%	16
Over 45 minutes	1.61%	4
TOTAL		249

Q4 What kind of housing does your community need more of? You may select more than one choice:

Answered: 248 Skipped: 1

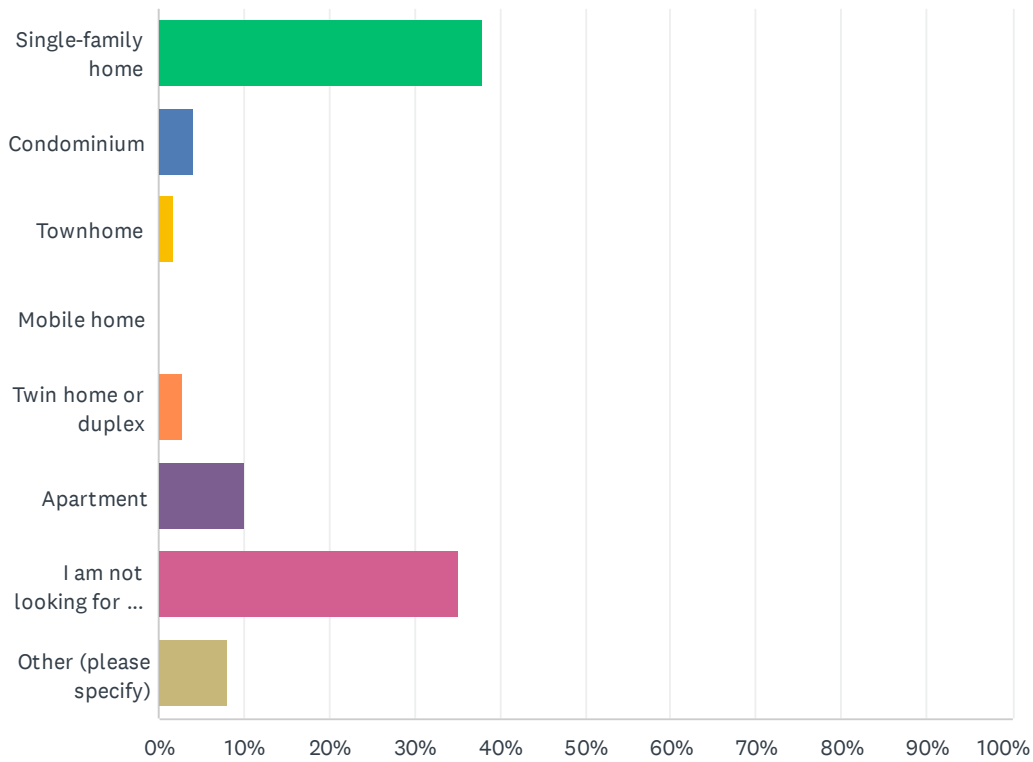


Survey: Wausau Metro Housing Assessment

ANSWER CHOICES	RESPONSES	
Small apartment complexes with only a few units per building	23.79%	59
Medium apartment complexes with more amenities and unit choices	28.23%	70
Large apartment complexes in an urban setting near businesses	12.90%	32
Condominiums. These are like apartments but you buy them instead of renting	17.74%	44
Townhomes for rent	21.77%	54
Townhomes for sale	17.74%	44
Twin Homes and duplexes	20.56%	51
Single family homes to buy	55.65%	138
Single family homes to rent	33.87%	84
Subsidized housing where rent is less than 30% of your income.	46.77%	116
Total Respondents: 248		

Q5 Which type of home are you looking for?

Answered: 247 Skipped: 2



ANSWER CHOICES	RESPONSES	
Single-family home	38.06%	94
Condominium	4.05%	10
Townhome	1.62%	4
Mobile home	0.00%	0
Twin home or duplex	2.83%	7
Apartment	10.12%	25
I am not looking for a new home	35.22%	87
Other (please specify)	8.10%	20
TOTAL		247

#	OTHER (PLEASE SPECIFY)	DATE
1	Condo or private entry apartment in small complex	9/20/2022 2:42 PM
2	Duplex	8/28/2022 5:08 PM
3	Affordable housing that is located in a quieter space. Not everyone needs or wants to spend +\$1000 on monthly rent. While the "affordable housing" apartments in the area are nice and	8/23/2022 2:04 PM

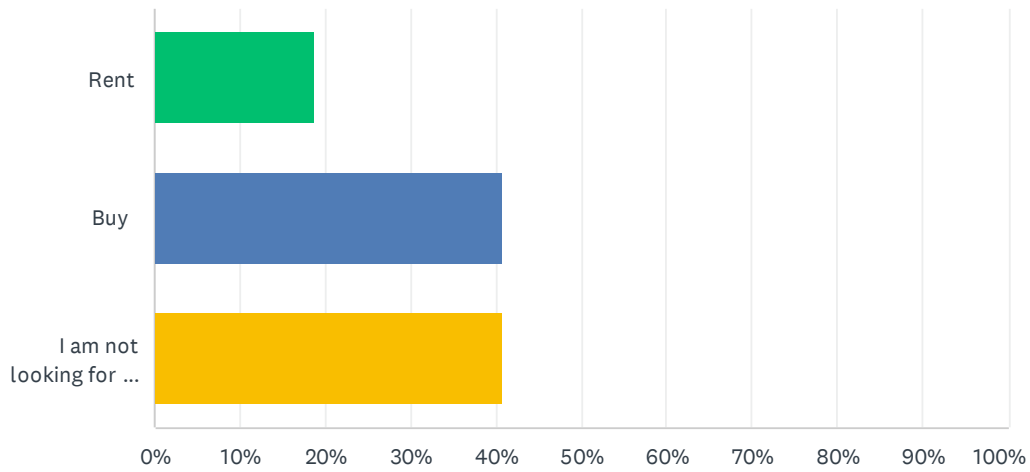
Survey: Wausau Metro Housing Assessment

possibly affordable, they are often unavailable for someone who earns an income above the maximum.

4	Future possibility as I age out of my home.	8/18/2022 10:14 AM
5	I am not looking for a new home which should be looking for a smaller home. There is no Availability of safe, newer small homes in Wausau.	8/16/2022 6:53 PM
6	Community development of Wausau assisted me to purchase my home.	8/16/2022 9:40 AM
7	Affordable and property kept up	8/16/2022 9:20 AM
8	House	8/2/2022 2:24 PM
9	Looking for affordable for disabled son on SSDI	8/2/2022 11:40 AM
10	Tiny House	8/2/2022 7:11 AM
11	Assisted living	7/23/2022 7:14 AM
12	Tiny house villages	7/21/2022 5:20 AM
13	Will be in a few more years	7/21/2022 2:24 AM
14	55+apartments	7/20/2022 4:51 PM
15	We just bought a townhome/duplex	7/20/2022 4:02 PM
16	Accessible housing for disabled families. Single family- adequate smaller apt buildings	7/20/2022 2:34 PM
17	May be looking in the future	7/19/2022 11:35 AM
18	Not look	7/18/2022 3:55 PM
19	55 and older housing	7/18/2022 12:38 PM
20	I'm not urgently looking, but if I could find a place that wasn't my entire bi-weekly check and then some, without being a dive.	7/18/2022 12:32 PM

Q6 Do you want to rent or buy your next home?

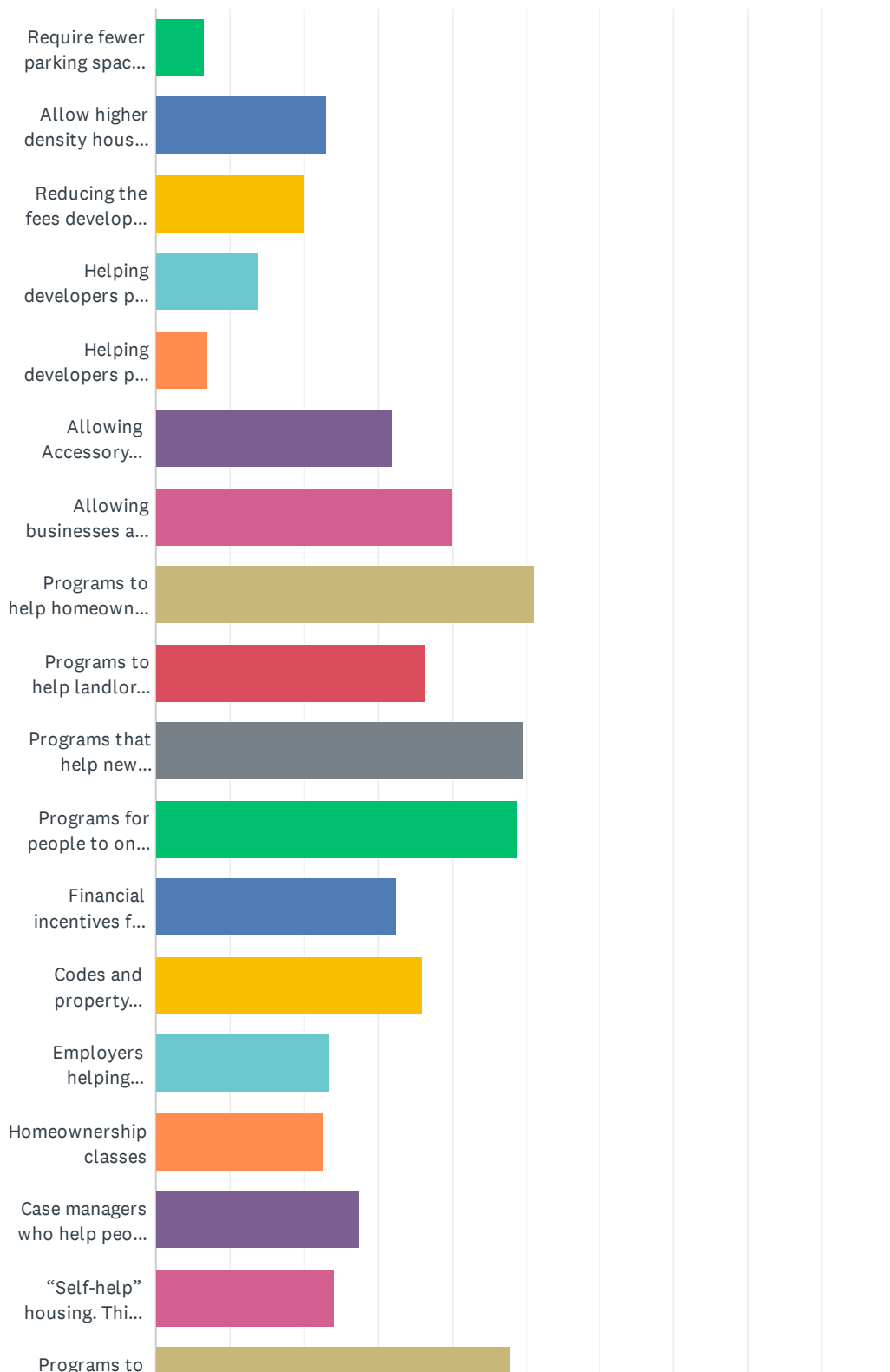
Answered: 246 Skipped: 3



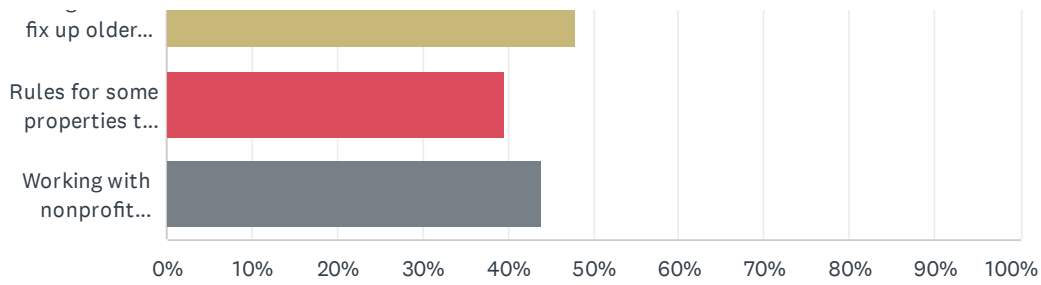
ANSWER CHOICES	RESPONSES	
Rent	18.70%	46
Buy	40.65%	100
I am not looking for a new home right now	40.65%	100
TOTAL		246

Q7 Here is a list of ideas that your city, town, or village can use to make housing more affordable. Which ideas do you want to see in your community? You may choose more than one:

Answered: 244 Skipped: 5



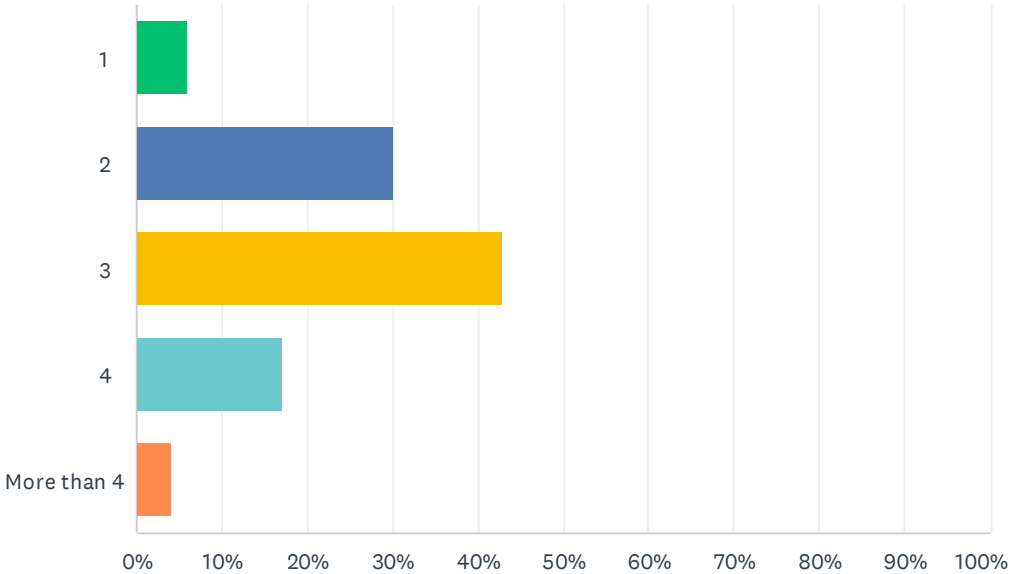
Survey: Wausau Metro Housing Assessment



ANSWER CHOICES	RESPONSES	
Require fewer parking spaces for new buildings	6.56%	16
Allow higher density housing (taller and more units per acre)	22.95%	56
Reducing the fees developers pay to build housing	20.08%	49
Helping developers pay for infrastructure	13.93%	34
Helping developers pay for land	6.97%	17
Allowing Accessory Dwelling Units (ADUs). This is a small house or apartment on the same lot as a single-family home.	31.97%	78
Allowing businesses and housing space in the same building (mixed-use development)	40.16%	98
Programs to help homeowners repair or insulate their home	51.23%	125
Programs to help landlords repair or insulate their properties	36.48%	89
Programs that help new homeowners with a down payment	49.59%	121
Programs for people to only pay 30% of their income on housing	48.77%	119
Financial incentives for developers who build affordable or low-income housing	32.38%	79
Codes and property maintenance rules to maintain existing housing	36.07%	88
Employers helping employees with housing costs	23.36%	57
Homeownership classes	22.54%	55
Case managers who help people find and keep a place to live	27.46%	67
“Self-help” housing. This is when homeowners help a developer build their home to reduce costs	24.18%	59
Programs to fix up older homes and buildings to add more housing units	47.95%	117
Rules for some properties to keep housing affordable long-term	39.75%	97
Working with nonprofit organizations to build affordable housing and homeless shelters	43.85%	107
Total Respondents: 244		

Q8 How many bedrooms do you want?

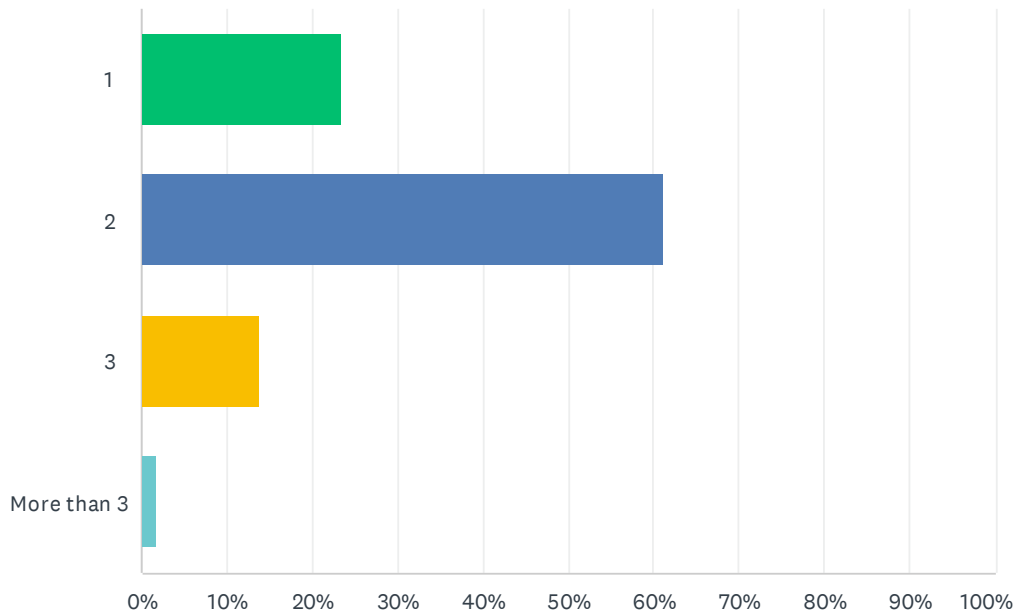
Answered: 247 Skipped: 2



ANSWER CHOICES	RESPONSES	
1	6.07%	15
2	29.96%	74
3	42.91%	106
4	17.00%	42
More than 4	4.05%	10
TOTAL		247

Q9 How many bathrooms do you want?

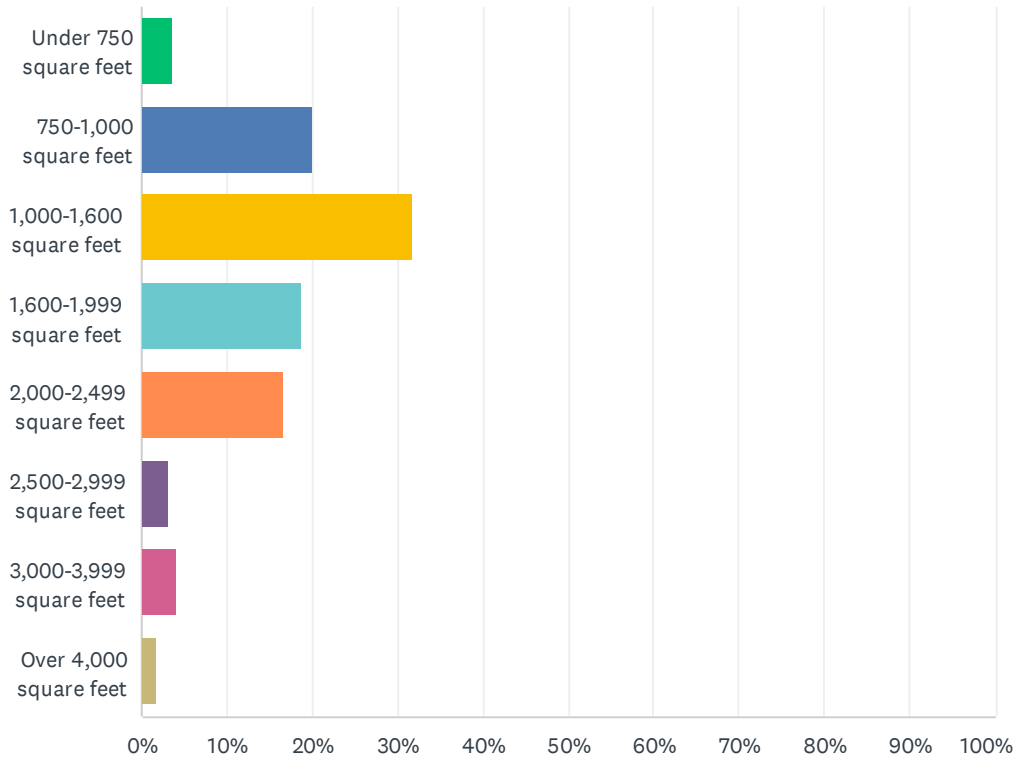
Answered: 247 Skipped: 2



ANSWER CHOICES	RESPONSES	
1	23.48%	58
2	61.13%	151
3	13.77%	34
More than 3	1.62%	4
TOTAL		247

Q10 How much space do you want?

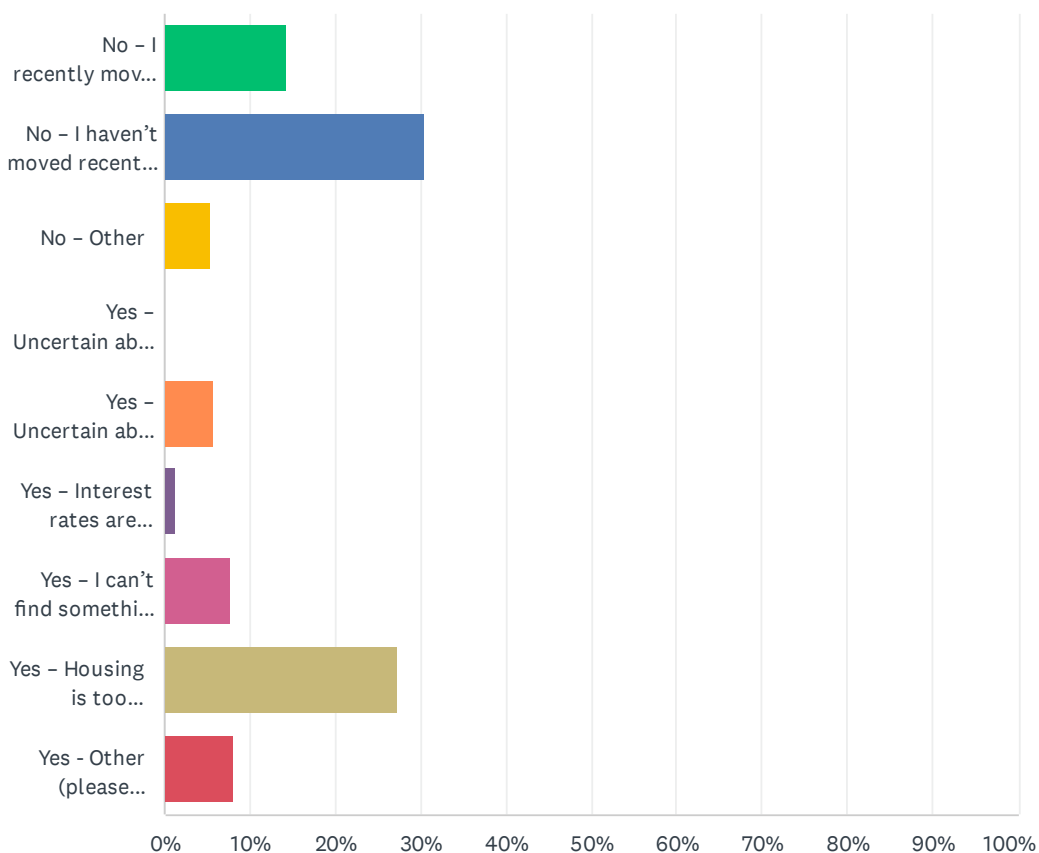
Answered: 245 Skipped: 4



ANSWER CHOICES	RESPONSES
Under 750 square feet	3.67% 9
750-1,000 square feet	20.00% 49
1,000-1,600 square feet	31.84% 78
1,600-1,999 square feet	18.78% 46
2,000-2,499 square feet	16.73% 41
2,500-2,999 square feet	3.27% 8
3,000-3,999 square feet	4.08% 10
Over 4,000 square feet	1.63% 4
TOTAL	245

Q11 Are you waiting to buy or rent a new home for any of these reasons?

Answered: 246 Skipped: 3



ANSWER CHOICES	RESPONSES	
No – I recently moved or already know where I'm moving	14.23%	35
No – I haven't moved recently and don't plan to	30.49%	75
No – Other	5.28%	13
Yes – Uncertain about the pandemic	0.00%	0
Yes – Uncertain about the economy	5.69%	14
Yes – Interest rates are changing	1.22%	3
Yes – I can't find something I like	7.72%	19
Yes – Housing is too expensive	27.24%	67
Yes - Other (please specify)	8.13%	20
TOTAL		246

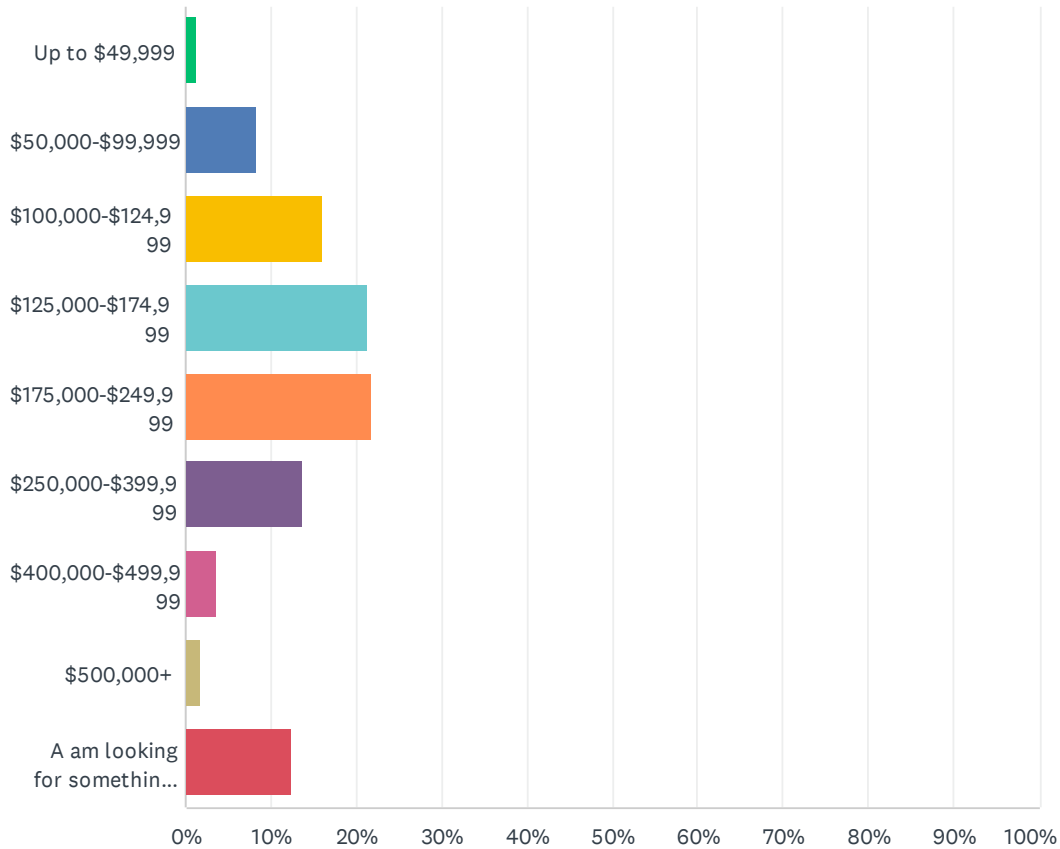
#	YES - OTHER (PLEASE SPECIFY)	DATE
1	Selling my house first	10/24/2022 2:12 PM

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2	I am waiting to move out of my parents' house until college.	8/30/2022 9:33 PM
3	Looking to sell current house and buy new home in 12-18 months	8/16/2022 6:36 PM
4	my once safe quiet neighborhood has become very unsafe and very loud	8/16/2022 2:55 PM
5	There aren't enough affordable condos on a bus line.	8/16/2022 12:37 PM
6	Bought a home in Wausau 2 yrs ago on the South East Side	8/16/2022 10:19 AM
7	I have a neighbor who rents she is a hard worker has the interest in buying a home. The only issue for her is the cost of purchasing a home in Wausau. She plans to move out of the Wausau area to 1 of the suburbs to have a better apartment.	8/16/2022 9:40 AM
8	Uncertain about my options	8/16/2022 3:21 AM
9	Housing is too expensive and then you add the high Wausau property taxes, it's nearly unaffordable.	8/9/2022 7:11 AM
10	Downsized to rental apt-not happy but unable to locate handicapped secure place	8/8/2022 7:09 PM
11	Plan to down-size in next 2-3 years	8/3/2022 7:42 PM
12	We just bought our first house even though it's not ideal because drug dealers moved in next door. Price of rent was more than buying, and we would never find an apartment that allows our dog and two cats. Landlords are ridiculous right now and not enough is done to ensure that people have safe, healthy places to live. Meanwhile landlords charge astronomical rates for measly apartments or their super cheap but dilapidated and in crime-ridden areas. Families cannot win!	8/2/2022 1:54 PM
13	Hardly any condos in Wausau	7/22/2022 11:52 AM
14	Market too competitive to buy another house when I already own one	7/21/2022 9:44 AM
15	can't afford down payment	7/21/2022 7:03 AM
16	Accessibility first models don't exist here. Programs geared towards disabled people are extremely confusing and strict. Hypocritical of the very systems built to support historically marginalized and medicially neglected groups	7/20/2022 2:34 PM
17	Trying to find a yard where the deer don't destroy all the hard work and money put into landscaping	7/18/2022 12:56 PM
18	No 55 or older housing in my area I am considering moving to another area	7/18/2022 12:38 PM
19	No housing available and no land available to build.	7/18/2022 12:05 PM
20	Need a single family home with 4 or more bedrooms	7/18/2022 11:35 AM

Q12 For buyers: How much would you spend for home that fits your needs?

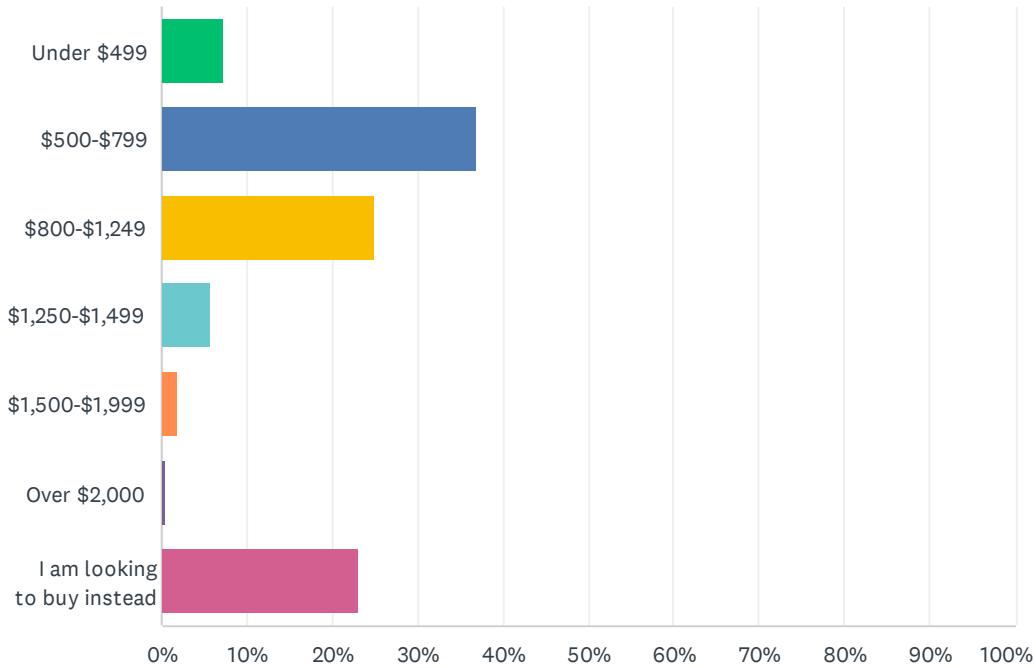
Answered: 226 Skipped: 23



ANSWER CHOICES	RESPONSES
Up to \$49,999	1.33% 3
\$50,000-\$99,999	8.41% 19
\$100,000-\$124,999	15.93% 36
\$125,000-\$174,999	21.24% 48
\$175,000-\$249,999	21.68% 49
\$250,000-\$399,999	13.72% 31
\$400,000-\$499,999	3.54% 8
\$500,000+	1.77% 4
A am looking for something to rent instead	12.39% 28
TOTAL	226

Q13 For renters: How much would you spend up to for a home that fits your needs?

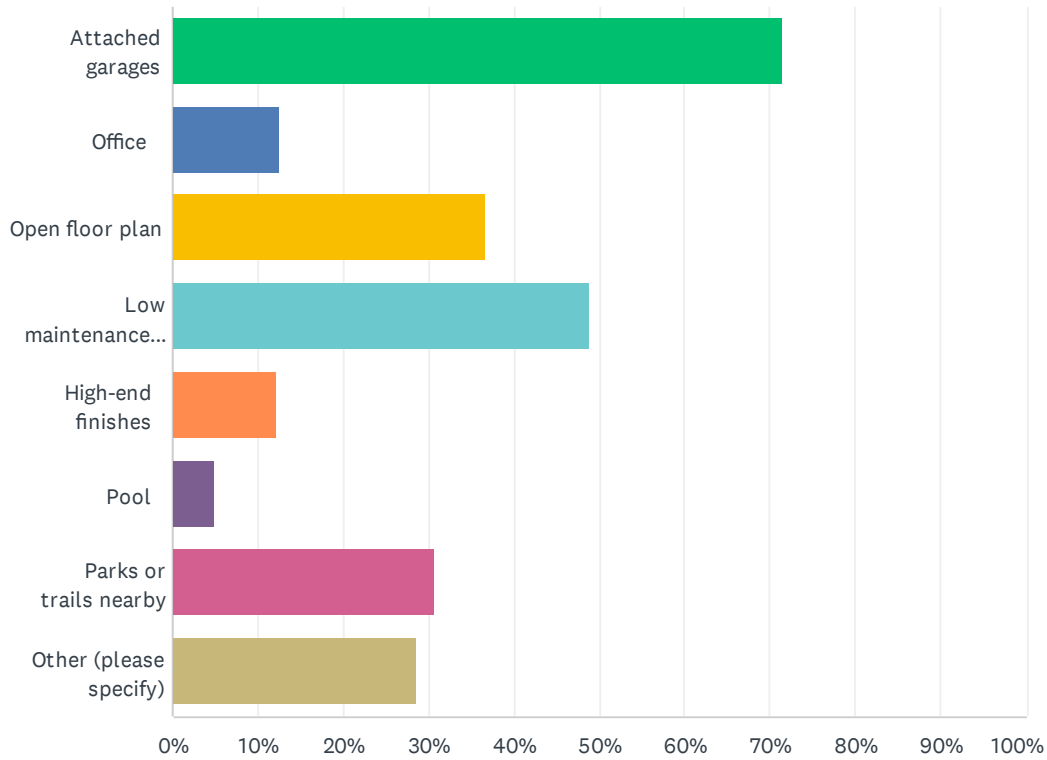
Answered: 209 Skipped: 40



ANSWER CHOICES	RESPONSES	
Under \$499	7.18%	15
\$500-\$799	36.84%	77
\$800-\$1,249	24.88%	52
\$1,250-\$1,499	5.74%	12
\$1,500-\$1,999	1.91%	4
Over \$2,000	0.48%	1
I am looking to buy instead	22.97%	48
TOTAL		209

Q14 What amenities are you looking for? You may select more than one

Answered: 221 Skipped: 28



ANSWER CHOICES	RESPONSES	
Attached garages	71.49%	158
Office	12.67%	28
Open floor plan	36.65%	81
Low maintenance finishes	48.87%	108
High-end finishes	12.22%	27
Pool	4.98%	11
Parks or trails nearby	30.77%	68
Other (please specify)	28.51%	63
Total Respondents: 221		

#	OTHER (PLEASE SPECIFY)	DATE
1	Proximity to shopping, easy access to highway system,	10/23/2022 1:24 AM
2	backyard	9/27/2022 4:37 PM
3	A library with a sliding ladder	8/30/2022 9:33 PM
4	quality green spaces and mature trees	8/30/2022 1:48 PM

Survey: Wausau Metro Housing Assessment

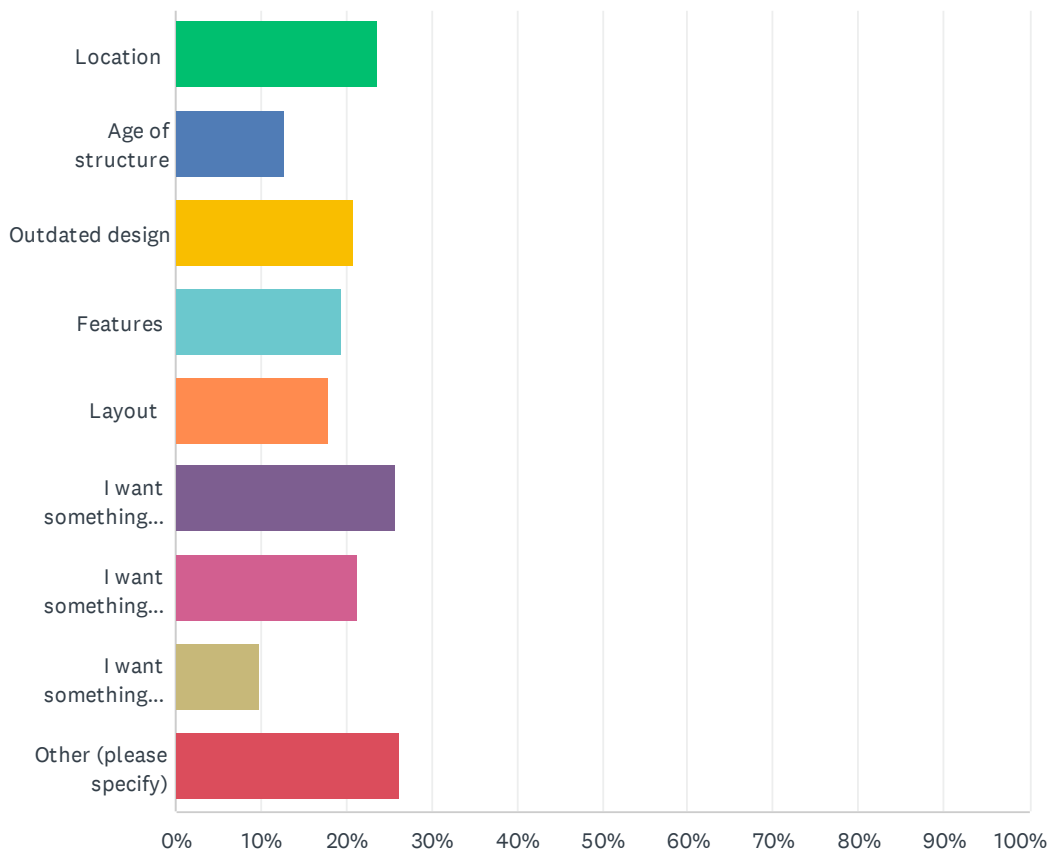
5	Historic Homes	8/22/2022 9:53 AM
6	Good lighting, spaces with historic charm	8/19/2022 7:57 PM
7	Gardens	8/18/2022 3:25 PM
8	House where things don't need major repairs	8/18/2022 11:19 AM
9	Handicap accessible.	8/18/2022 10:14 AM
10	First floor	8/17/2022 10:19 PM
11	Central air	8/17/2022 3:38 PM
12	The amenities are not that important when your low income	8/17/2022 11:44 AM
13	Single level or aging in place amenities (lever handles on doors, faucets, etc.)	8/17/2022 9:23 AM
14	affordable and access to public transit	8/17/2022 8:34 AM
15	Don't need a lot of "amenities", need a clean decent home	8/17/2022 7:56 AM
16	A garage but doesn't have to be attached. Heat, water, trash included	8/17/2022 7:54 AM
17	Near bus route	8/16/2022 9:35 PM
18	One floor	8/16/2022 6:20 PM
19	space and permission to have my waist-high garden on the property so I can continue to grow my own food, and perhaps a small patio for my glider bench	8/16/2022 2:55 PM
20	there is a need for housing that include up to 3 meals a day for elders that don't need assistance for mobility or medical needs	8/16/2022 2:48 PM
21	handicap accessible, laundry on site	8/16/2022 10:00 AM
22	When a single person is renting. You only need the basics kitchen, living room, and bathroom.	8/16/2022 9:40 AM
23	in unit laundry, detached garage	8/16/2022 9:20 AM
24	Well maintained	8/16/2022 3:21 AM
25	In unit laundry	8/9/2022 7:11 AM
26	Handicapped accessible	8/8/2022 7:09 PM
27	handicapped accessible	8/3/2022 7:42 PM
28	None of these	8/2/2022 6:36 PM
29	Fireplace	8/2/2022 2:54 PM
30	Don't need	8/2/2022 2:24 PM
31	Quiet, safe neighborhood with a place in good condition	8/2/2022 1:54 PM
32	Adequate onsite storage	8/2/2022 1:11 PM
33	AC and finished basement	8/2/2022 11:12 AM
34	Low taxes	7/30/2022 9:00 PM
35	Good neighborhood	7/24/2022 6:37 PM
36	Assisted living	7/23/2022 7:14 AM
37	Shed, 200 amp electric panel	7/22/2022 4:52 PM
38	On a bus line	7/22/2022 11:52 AM
39	Garage, not attached. Or at least a covered parking space. Fenced in area for pets.	7/21/2022 7:30 PM
40	Anything other then being in Wausau	7/21/2022 2:10 PM
41	Fenced in backyard	7/21/2022 10:34 AM

Survey: Wausau Metro Housing Assessment

42	For rent and property to be affordable.	7/21/2022 9:47 AM
43	Quiet neighborhood	7/21/2022 9:44 AM
44	I am not looking for housing, but I talk with people who are looking for affordable housing. From what I hear, there are very few places that are available and affordable. The new places where the bowling alley was go for about \$20,000 per year; well above poverty level income	7/21/2022 7:06 AM
45	not hilly easy walking, fenced in back yard, deck	7/21/2022 7:03 AM
46	Bike lanes and bus access form downtown to rib mountain to weston	7/21/2022 6:58 AM
47	Garage but does not have to be attached	7/21/2022 6:18 AM
48	Affordable apartments	7/21/2022 6:08 AM
49	Bus line easy walk to grocery/retail	7/21/2022 5:20 AM
50	Handicap accessible (everything on one floor)	7/21/2022 2:27 AM
51	Laundry	7/21/2022 2:24 AM
52	Secure entry	7/20/2022 10:03 PM
53	Maintained curb appeal	7/20/2022 9:38 PM
54	plenty of storage, yard space	7/20/2022 4:02 PM
55	Accessible housing specifically for individual person/families needs.	7/20/2022 2:34 PM
56	Ranch style. Builders throwing up too many apartments and too many split levels.	7/20/2022 1:55 PM
57	First floor laundry	7/20/2022 1:11 PM
58	Safe quiet neighborhood	7/19/2022 8:15 PM
59	Low taxes and no bs government handouts	7/19/2022 3:15 PM
60	A deck or space for a garden	7/19/2022 12:45 PM
61	In-house laundry - access to wifi	7/18/2022 5:39 PM
62	2 CAR GARAGE	7/18/2022 2:35 PM
63	AC, lawn/snow taken care of	7/18/2022 12:51 PM

Q15 If you are not looking for a new home right now, what would you change about your current home?

Answered: 202 Skipped: 47



ANSWER CHOICES	RESPONSES	
Location	23.76%	48
Age of structure	12.87%	26
Outdated design	20.79%	42
Features	19.31%	39
Layout	17.82%	36
I want something easier to maintain	25.74%	52
I want something larger	21.29%	43
I want something smaller	9.90%	20
Other (please specify)	26.24%	53
Total Respondents: 202		

#	OTHER (PLEASE SPECIFY)	DATE
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Survey: Wausau Metro Housing Assessment

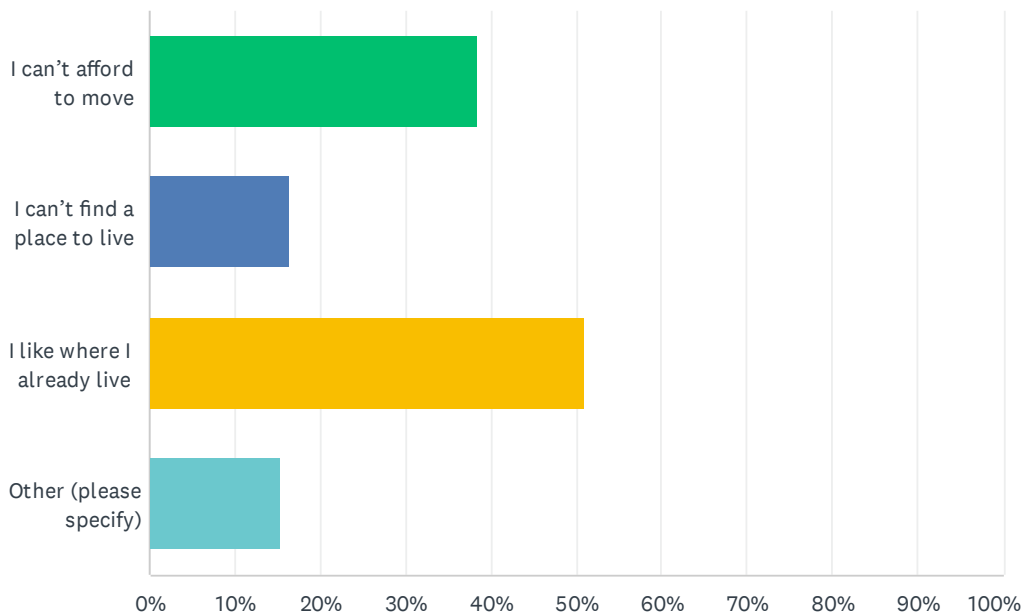
1	Not looking for a new home	10/11/2022 12:44 PM
2	smaller home with larger garage and accessory spaces, with higher end finishes and better ADA accessibility or ease to retrofit to meet ADA	8/30/2022 1:48 PM
3	Nothing	8/28/2022 5:08 PM
4	Cosmetic updates	8/22/2022 11:28 PM
5	Less government rules about what I can do on MY property	8/22/2022 10:47 PM
6	New windows	8/19/2022 7:57 PM
7	finished basement	8/18/2022 8:39 PM
8	Too much traffic & Noisy road drivers on Thomas	8/18/2022 3:25 PM
9	Lower cost	8/17/2022 3:38 PM
10	Nothing	8/17/2022 9:54 AM
11	More elderly accessible	8/17/2022 9:43 AM
12	slightly larger yard	8/17/2022 9:23 AM
13	Finish lower level.	8/17/2022 7:21 AM
14	I would love to rent but rents are way too high in the city! And they keep building rental units that are expensive	8/16/2022 6:53 PM
15	I would want the landlord of the neighboring properties to have some non-monetary standards for his tenants instead of renting to more and more very loud and disrespectful white supremacists and criminals hurling death threats at each other so the rest of us don't feel safe anymore. having 3x the rent available as disposable income in order to qualify to live anywhere should be more flexible for people with good rental histories. some of us make under \$1000/mo but still pay rent on time every single month AND take good care of a place AND respect our neighbors	8/16/2022 2:55 PM
16	no stairs	8/16/2022 2:48 PM
17	Handicap Accessible	8/16/2022 12:37 PM
18	Nothing. We just purchased a new home and is exactly what we wanted.	8/16/2022 12:15 PM
19	Another bathroom	8/16/2022 10:19 AM
20	It still has the 17 ton solid concrete wash tubs in the basement which need a 300 ton crane to move.	8/16/2022 10:11 AM
21	larger kitchen, update appliances, carpet, paint	8/16/2022 10:00 AM
22	The ability to have assistance with my yard maintenance. I am disabled makes it hard to keep my yard maintained.	8/16/2022 9:40 AM
23	upkeep, rising rent every year	8/16/2022 9:20 AM
24	security, privacy, snow removal,	8/8/2022 7:09 PM
25	More for the cost	8/2/2022 6:36 PM
26	Rental	8/2/2022 2:24 PM
27	N/a	8/2/2022 2:17 PM
28	Bigger yard and not so expensive	8/2/2022 1:54 PM
29	Need more options in the country that wont break the bank account.	8/2/2022 12:18 PM
30	First floor bedroom	8/2/2022 11:40 AM
31	Light fixtures throughout the house	7/30/2022 9:00 PM
32	Assisted living	7/23/2022 7:14 AM

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33	More acreage	7/22/2022 4:52 PM
34	Landlords that repair their property	7/22/2022 8:59 AM
35	The fact my rent keeps going up but no improvements are ever done to the property to justify a rent increase	7/21/2022 8:05 PM
36	Rent freeze .	7/21/2022 5:12 PM
37	Need a shed to work out of	7/21/2022 1:19 PM
38	I would have a backyard	7/21/2022 10:34 AM
39	For rent and property to be affordable.	7/21/2022 9:47 AM
40	I would like to add a small amount to my 1950's house to be able to get furniture through the doors and have a slightly larger kitchen.	7/21/2022 7:06 AM
41	I live upstairs, wish it wasn't 2 nd floor due to mobility issues.	7/21/2022 2:24 AM
42	something in the country rather than in town	7/20/2022 4:02 PM
43	Lower rent	7/20/2022 1:04 PM
44	Apt to house	7/20/2022 8:42 AM
45	Cleaner city water	7/19/2022 9:29 PM
46	Lower taxes	7/19/2022 9:13 PM
47	Less traffic on street	7/19/2022 8:15 PM
48	Ability to make areas more easily accessible. I work FT + PT, + cannot save. Sad.	7/19/2022 6:14 PM
49	Lower taxes	7/19/2022 3:15 PM
50	I like what I have	7/19/2022 11:14 AM
51	Nothing it's great.	7/18/2022 5:39 PM
52	Deer not destroying yard	7/18/2022 12:56 PM
53	A//	7/18/2022 12:32 PM

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

Answered: 208 Skipped: 41



ANSWER CHOICES	RESPONSES
I can't afford to move	38.46% 80
I can't find a place to live	16.35% 34
I like where I already live	50.96% 106
Other (please specify)	15.38% 32
Total Respondents: 208	

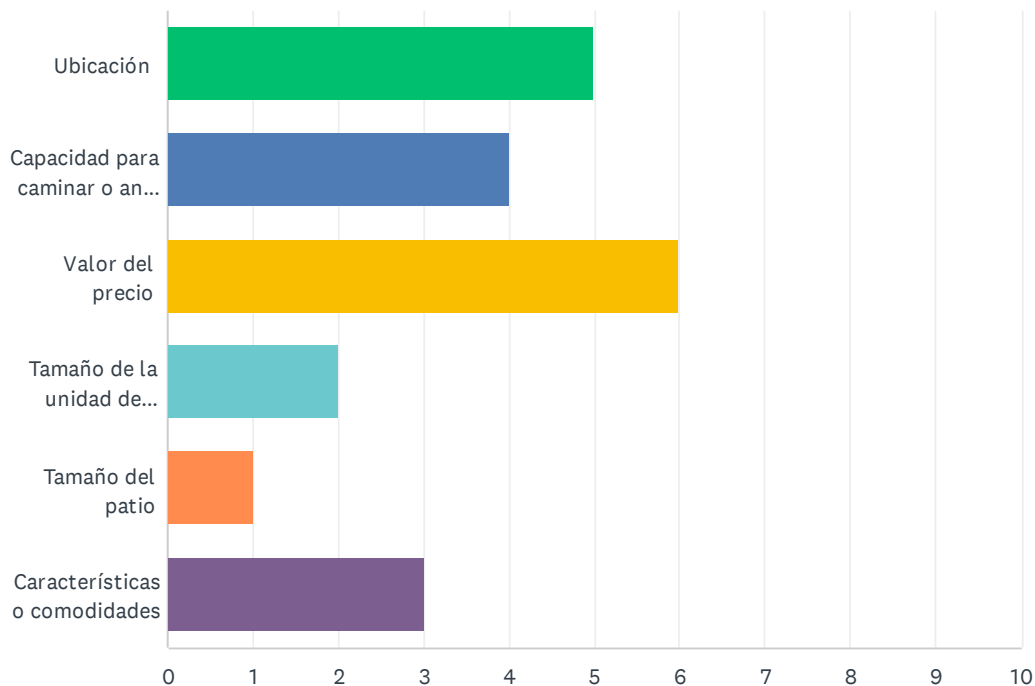
#	OTHER (PLEASE SPECIFY)	DATE
1	NCarolina offered self-contained neighborhoods. In one section were apts above businesses, as in a small downtown with grocery store, movie theater, hardware, etc; just beyond this "downtown" were townhomes and small single-family homes. It was all contained with a neighborhood feel and useful stores, coffee shops, cleaners, etc.	10/23/2022 1:24 AM
2	My rent is far below the market for a 2 bedroom.	8/23/2022 2:04 PM
3	Been here a long time, almost paid for	8/22/2022 10:47 PM
4	Not good low cost housing available.	8/18/2022 3:25 PM
5	Can still afford it. Income status will change if spouse dies.	8/18/2022 10:14 AM
6	Similar housing more expensive rental	8/17/2022 3:38 PM
7	Until we no longer can navigate and/or maintain.	8/17/2022 9:43 AM
8	Like the layout and quality of build of current (older) home	8/17/2022 9:23 AM
9	My house is located close to a public transit route.	8/17/2022 8:34 AM

Survey: Wausau Metro Housing Assessment

10	Cannot find house I like that meets our needs	8/16/2022 6:31 PM
11	because I have the BEST landlord ever who had my back when times got tough, who hasn't raised rent in a very long time, who doesn't have unrealistic financial expectations of his tenants, who rents to good people who don't qualify on paper to live other places but understands we still need and deserve safe, clean, habitable housing, but he doesn't own any other properties he could rent to me since there's almost no turnover because we all know other landlords aren't as exceptional as he is. if he owned all the rentals instead of the horrible one who keeps buying them all up the the affordable housing problem would be half solved. more luxury housing is NOT the solution!	8/16/2022 2:55 PM
12	n/a	8/16/2022 10:11 AM
13	I am satisfied with my home. My house payments are below what is the average rent in Wausau.	8/16/2022 9:40 AM
14	Hard to find affordable housing to rent as a single person.	8/16/2022 9:40 AM
15	Right now it's easy to sell but hard to buy. We don't want to jump into that kind of market.	8/13/2022 8:57 PM
16	will wait 2-3 years to downsize (aging issues)	8/3/2022 7:42 PM
17	I like my neighbors	8/2/2022 6:36 PM
18	It's paid for	8/2/2022 4:35 PM
19	Don't want to buy	8/2/2022 2:24 PM
20	The work involved in moving	8/2/2022 2:17 PM
21	Finding an apartment was nearly impossible. Property owners/managers do not respond, there are dozens of scammers actively phishing in Wausau area	8/2/2022 1:11 PM
22	I would move if I found a similar house on more acreage	7/22/2022 4:52 PM
23	Need to find a grant to help me with getting a house.	7/21/2022 7:01 AM
24	I don't make enough income to pay for the high rents in wausau	7/20/2022 4:51 PM
25	Not buying but disabled people including myself are stuck in hazardous inaccessible housing with zero solutions bc the systems are also inaccessible	7/20/2022 2:34 PM
26	Would like to downsize to one level for safety purposes.	7/19/2022 6:14 PM
27	Rent is way to high for seniors	7/19/2022 11:35 AM
28	Does not make sense to move at our age	7/18/2022 5:39 PM
29	LOCATION	7/18/2022 2:35 PM
30	Dishwasher, A/C, washer/dryer hookup, would love a fenced in yard itnot a deal breaker	7/18/2022 12:32 PM
31	just bought a new home 2 years ago	7/18/2022 12:31 PM
32	The size of my lot compared to house price is not easy to find! I don't love living on a busy street but the backyard space balances that out.	7/18/2022 12:28 PM

Q1 1. Clasifique cómo decide dónde vivir del 1 (más importante) al 6 (menos importante):

Answered: 1 Skipped: 0



	1	2	3	4	5	6	TOTAL	SCORE
Ubicación	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1	5.00
Capacidad para caminar o andar en bicicleta a los destinos.	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	1	4.00
Valor del precio	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1	6.00
Tamaño de la unidad de vivienda	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	1	2.00
Tamaño del patio	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1	1.00
Características o comodidades	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	1	3.00

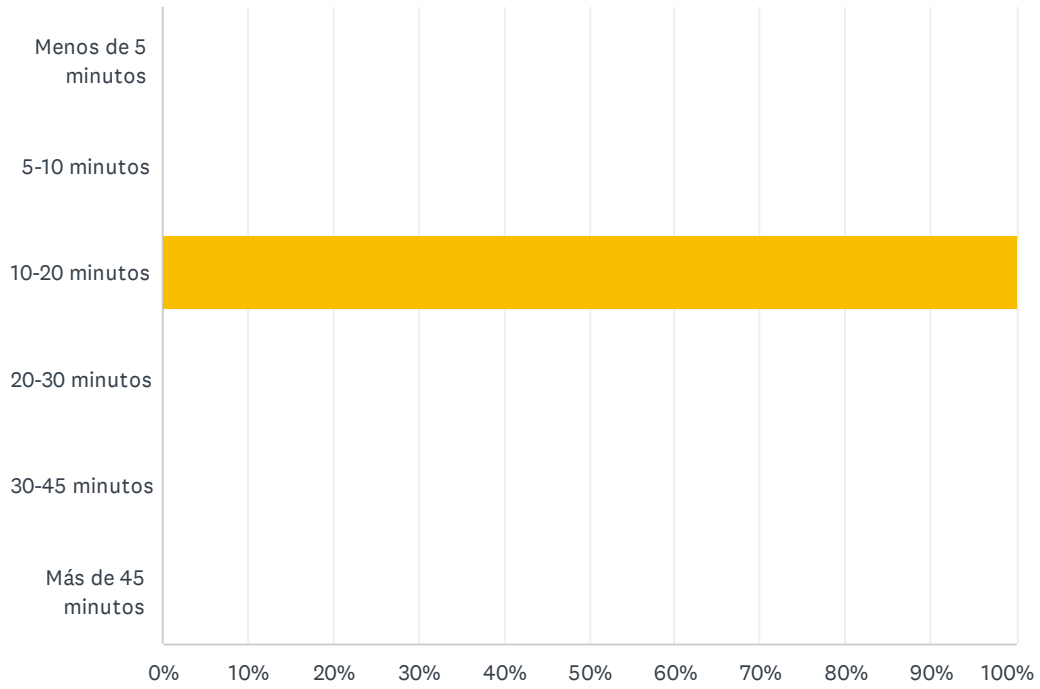
Q2 ¿Qué otras razones no mencionadas en Q1 son importantes para usted?

Answered: 1 Skipped: 0

#	RESPONSES	DATE
1	Public transportation	8/18/2022 12:39 PM

Q3 ¿Cuál es el tiempo de viaje más largo con el que se siente cómodo?

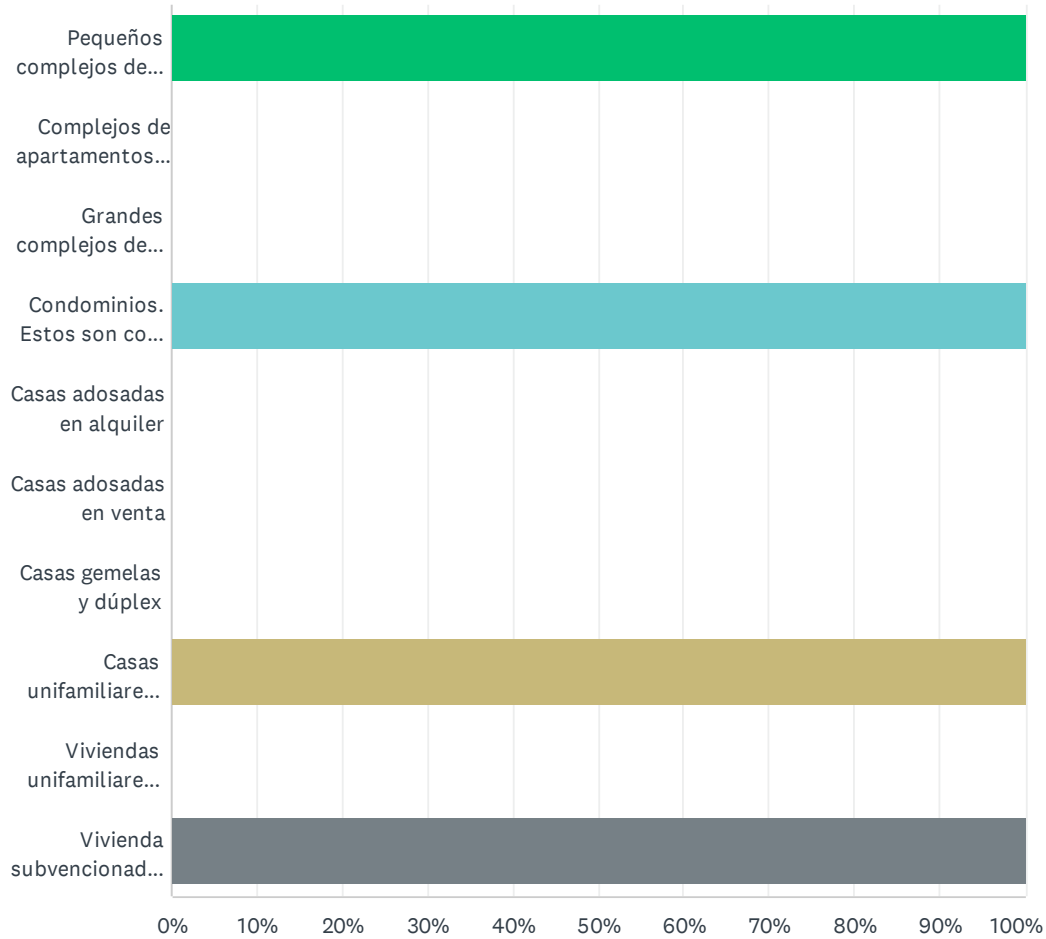
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES
Menos de 5 minutos	0.00% 0
5-10 minutos	0.00% 0
10-20 minutos	100.00% 1
20-30 minutos	0.00% 0
30-45 minutos	0.00% 0
Más de 45 minutos	0.00% 0
TOTAL	1

Q4 ¿Qué tipo de vivienda necesita más su comunidad? Puede seleccionar más de una opción:

Answered: 1 Skipped: 0

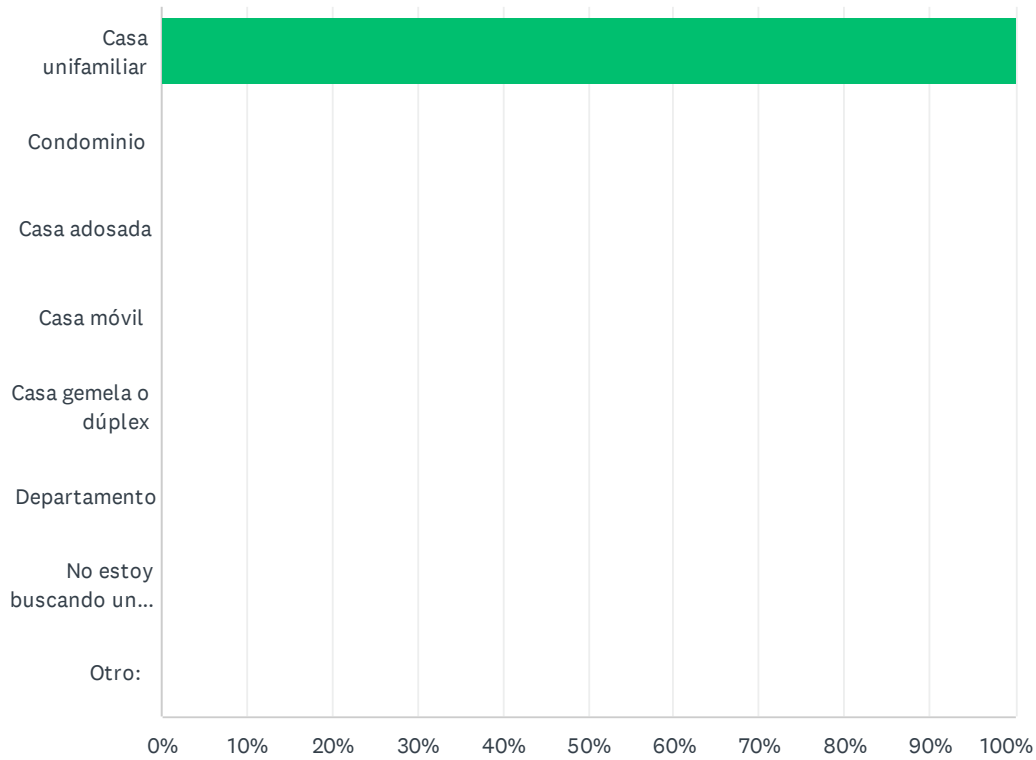


Spanish: Wausau Metro Housing Assessment

ANSWER CHOICES	RESPONSES	
Pequeños complejos de apartamentos con solo unas pocas unidades por edificio	100.00%	1
Complejos de apartamentos medianos con más comodidades y opciones de unidades	0.00%	0
Grandes complejos de apartamentos en un entorno urbano cerca de negocios	0.00%	0
Condominios. Estos son como apartamentos pero los compras en lugar de alquilarlos.	100.00%	1
Casas adosadas en alquiler	0.00%	0
Casas adosadas en venta	0.00%	0
Casas gemelas y dúplex	0.00%	0
Casas unifamiliares para comprar	100.00%	1
Viviendas unifamiliares en alquiler	0.00%	0
Vivienda subvencionada donde el alquiler es inferior al 30% de sus ingresos.	100.00%	1
Total Respondents: 1		

Q5 ¿Qué tipo de vivienda estás buscando?

Answered: 1 Skipped: 0

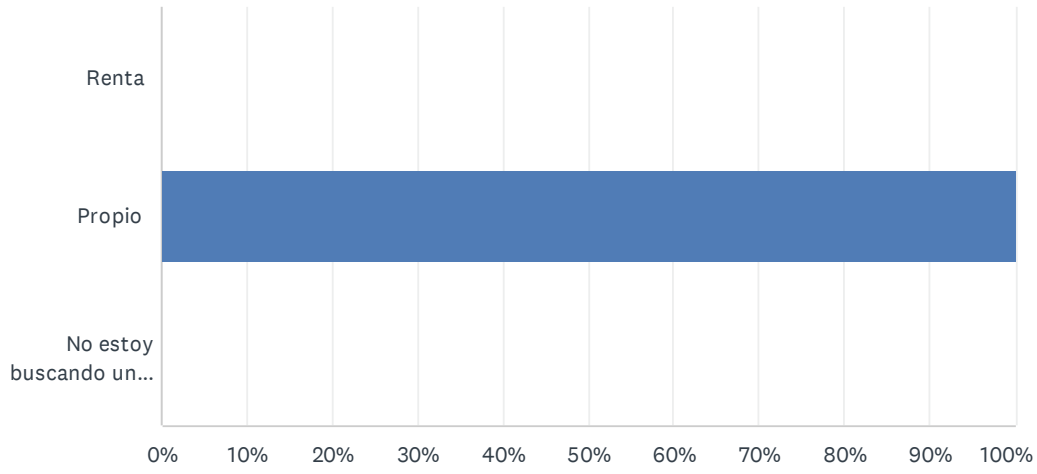


ANSWER CHOICES	RESPONSES	
Casa unifamiliar	100.00%	1
Condominio	0.00%	0
Casa adosada	0.00%	0
Casa móvil	0.00%	0
Casa gemela o dúplex	0.00%	0
Departamento	0.00%	0
No estoy buscando un nuevo hogar.	0.00%	0
Otro:	0.00%	0
TOTAL		1

#	OTRO:	DATE
	There are no responses.	

Q6 ¿Quiere alquilar o comprar su próxima casa?

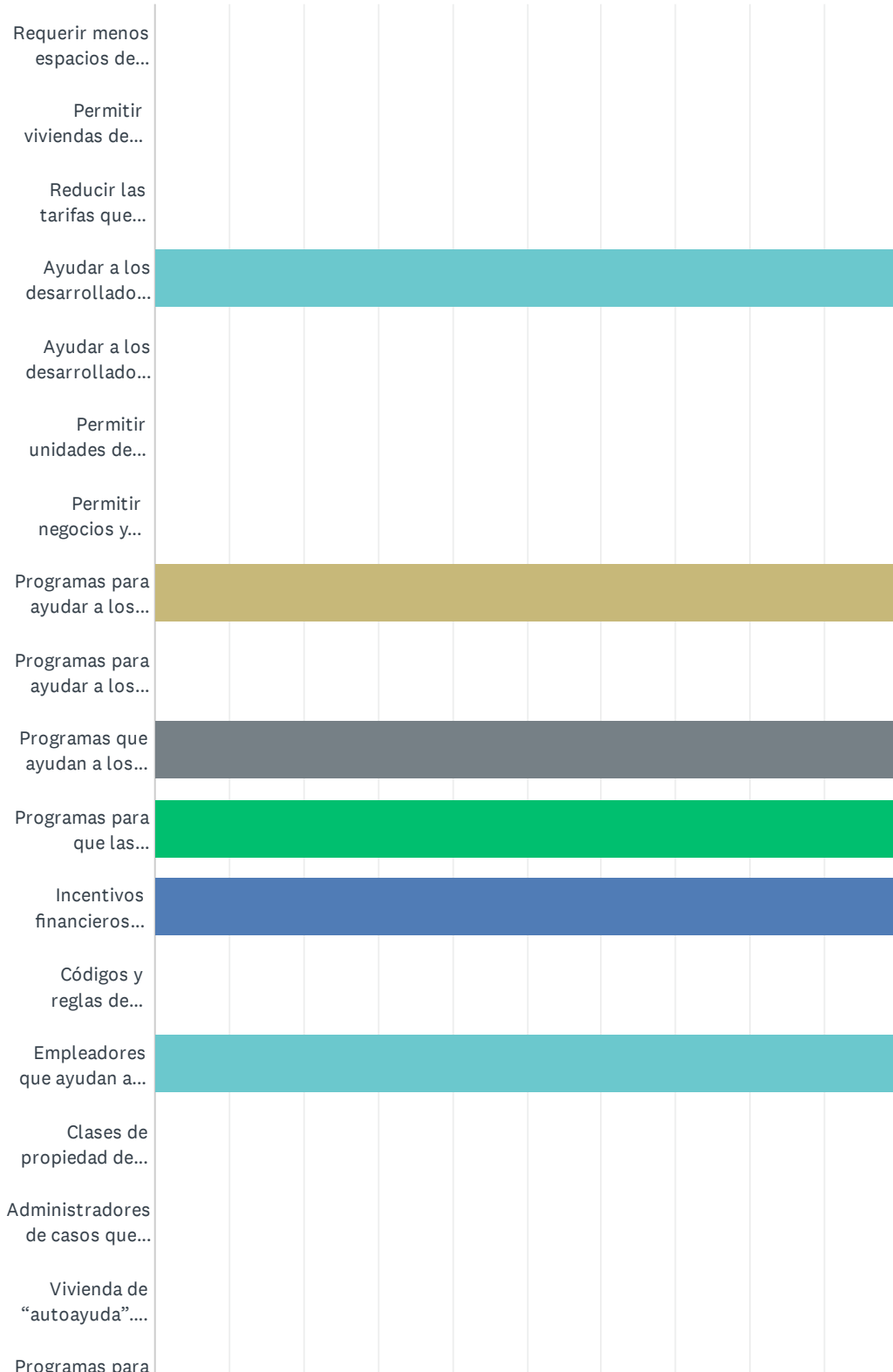
Answered: 1 Skipped: 0



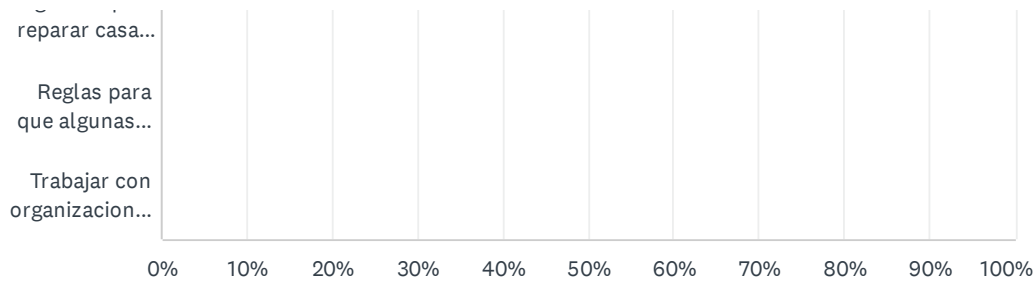
ANSWER CHOICES	RESPONSES	
Renta	0.00%	0
Propio	100.00%	1
No estoy buscando un nuevo hogar en este momento	0.00%	0
TOTAL		1

Q7 Aquí hay una lista de ideas que su ciudad, pueblo o aldea puede usar para hacer que la vivienda sea más asequible. ¿Qué ideas quieres ver en tu comunidad? Puedes elegir más de uno:

Answered: 1 Skipped: 0



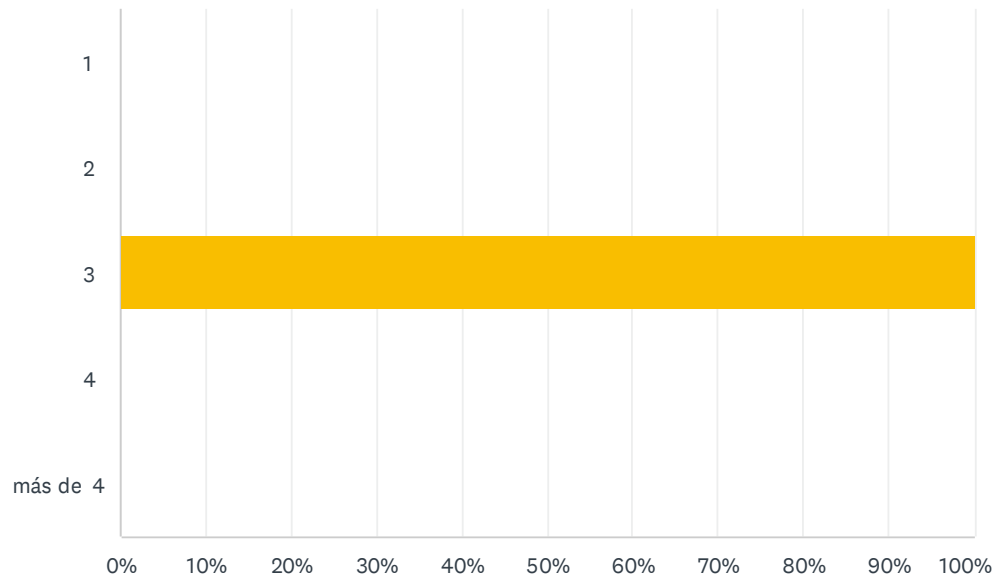
Spanish: Wausau Metro Housing Assessment



ANSWER CHOICES	RESPONSES	
Requerir menos espacios de estacionamiento para nuevos edificios	0.00%	0
Permitir viviendas de mayor densidad (más altas y más unidades por acre)	0.00%	0
Reducir las tarifas que pagan los desarrolladores para construir viviendas	0.00%	0
Ayudar a los desarrolladores a pagar la infraestructura	100.00%	1
Ayudar a los desarrolladores a pagar por la tierra	0.00%	0
Permitir unidades de vivienda accesorias (ADU). Esta es una pequeña casa o apartamento en el mismo lote que una casa unifamiliar.	0.00%	0
Permitir negocios y espacio de vivienda en el mismo edificio (desarrollo de uso mixto)	0.00%	0
Programas para ayudar a los propietarios a reparar o aislar su hogar	100.00%	1
Programas para ayudar a los propietarios a reparar o aislar sus propiedades	0.00%	0
Programas que ayudan a los nuevos propietarios con el pago inicial	100.00%	1
Programas para que las personas solo paguen el 30% de sus ingresos en vivienda	100.00%	1
Incentivos financieros para desarrolladores que construyan viviendas asequibles o de bajos ingresos	100.00%	1
Códigos y reglas de mantenimiento de la propiedad para mantener la vivienda existente	0.00%	0
Empleadores que ayudan a los empleados con los costos de vivienda	100.00%	1
Clases de propiedad de vivienda	0.00%	0
Administradores de casos que ayudan a las personas a encontrar y mantener un lugar para vivir	0.00%	0
Vivienda de "autoayuda". Aquí es cuando los propietarios ayudan a un desarrollador a construir su casa para reducir costos.	0.00%	0
Programas para reparar casas y edificios antiguos para agregar más unidades de vivienda	0.00%	0
Reglas para que algunas propiedades mantengan viviendas asequibles a largo plazo	0.00%	0
Trabajar con organizaciones sin fines de lucro para construir viviendas asequibles y refugios para personas sin hogar	0.00%	0
Total Respondents: 1		

Q8 ¿Cuántos dormitorios quieres?

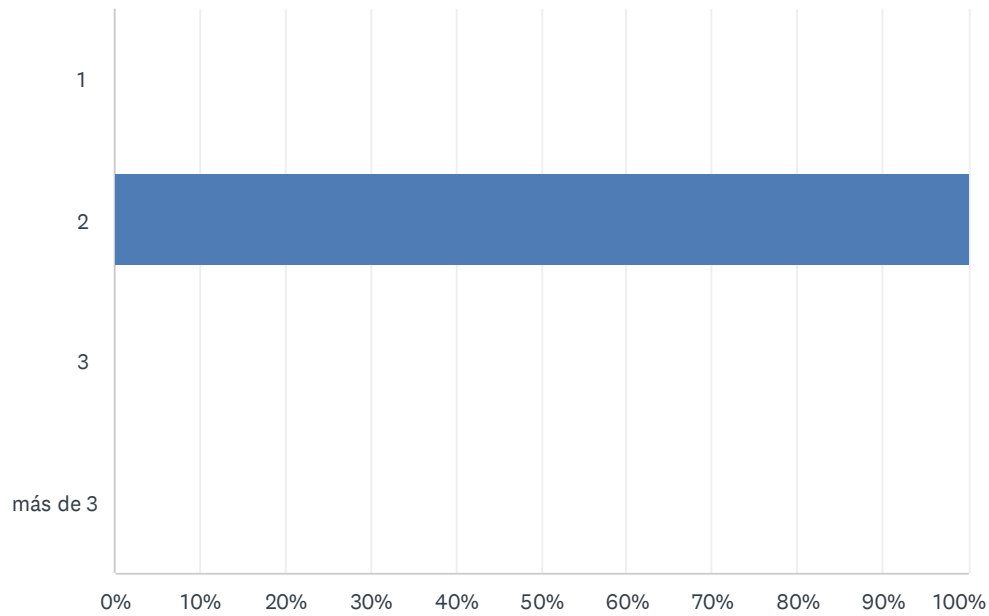
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	0.00%	0
2	0.00%	0
3	100.00%	1
4	0.00%	0
más de 4	0.00%	0
TOTAL		1

Q9 ¿Cuántos baños quieres?

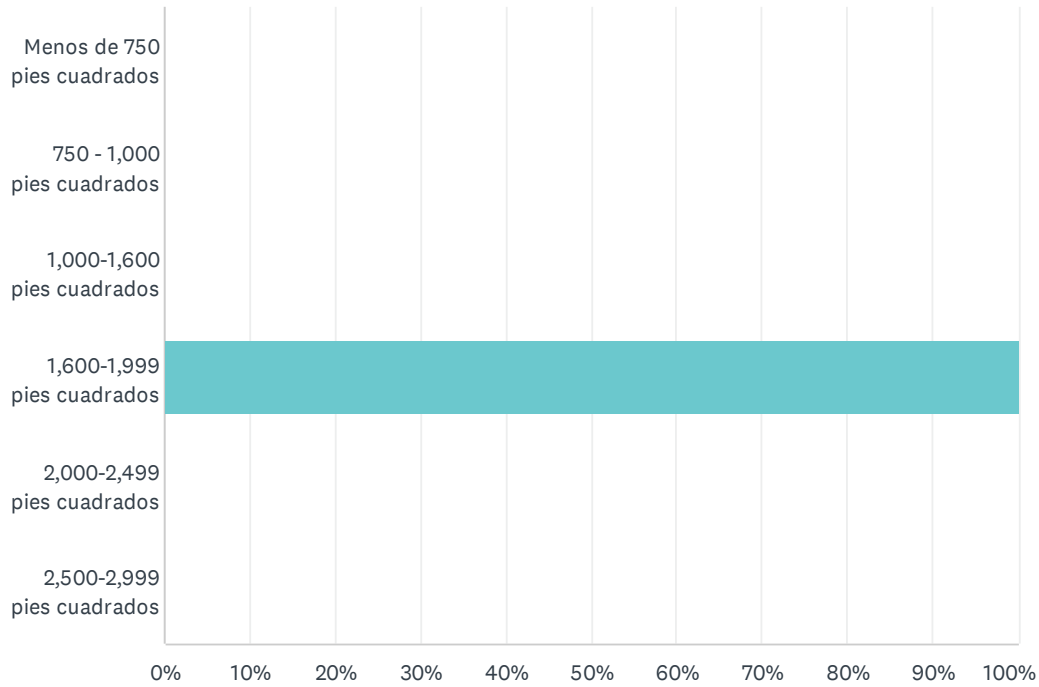
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES
1	0.00% 0
2	100.00% 1
3	0.00% 0
más de 3	0.00% 0
TOTAL	1

Q10 ¿Cuánto espacio quieres?

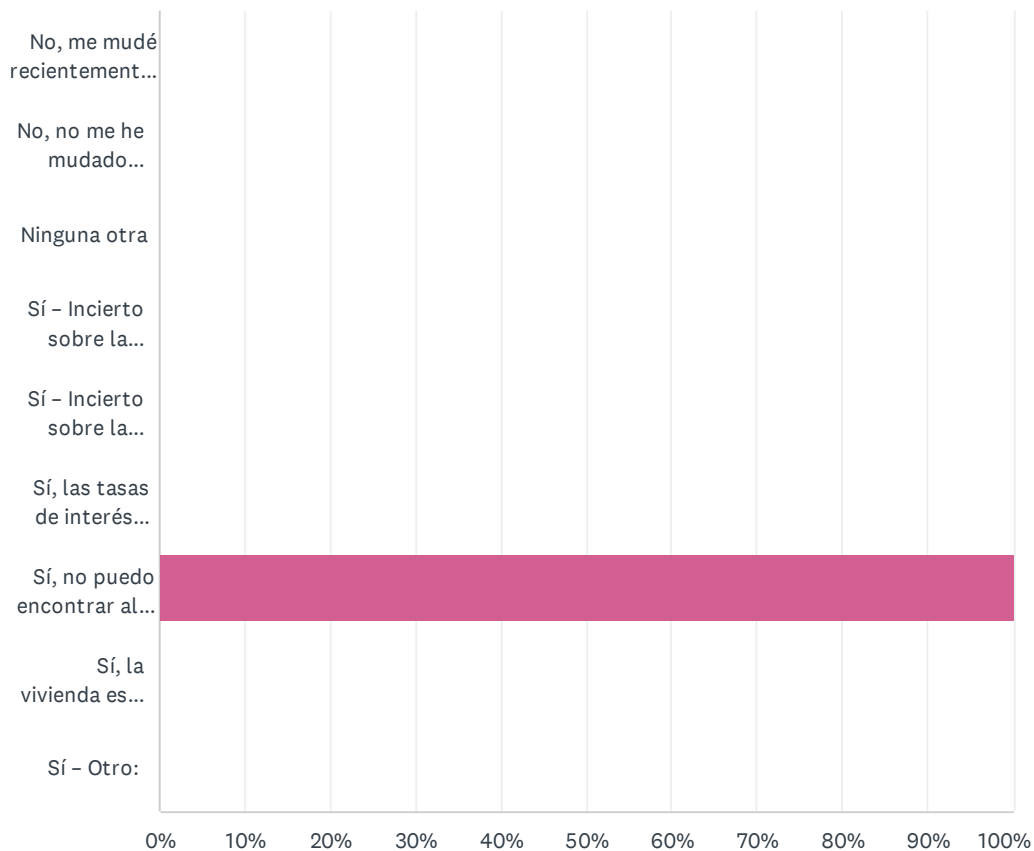
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Menos de 750 pies cuadrados	0.00%	0
750 - 1,000 pies cuadrados	0.00%	0
1,000-1,600 pies cuadrados	0.00%	0
1,600-1,999 pies cuadrados	100.00%	1
2,000-2,499 pies cuadrados	0.00%	0
2,500-2,999 pies cuadrados	0.00%	0
TOTAL		1

Q11 ¿Está esperando encontrar una nueva casa para alquilar o comprar por alguna de estas razones?

Answered: 1 Skipped: 0



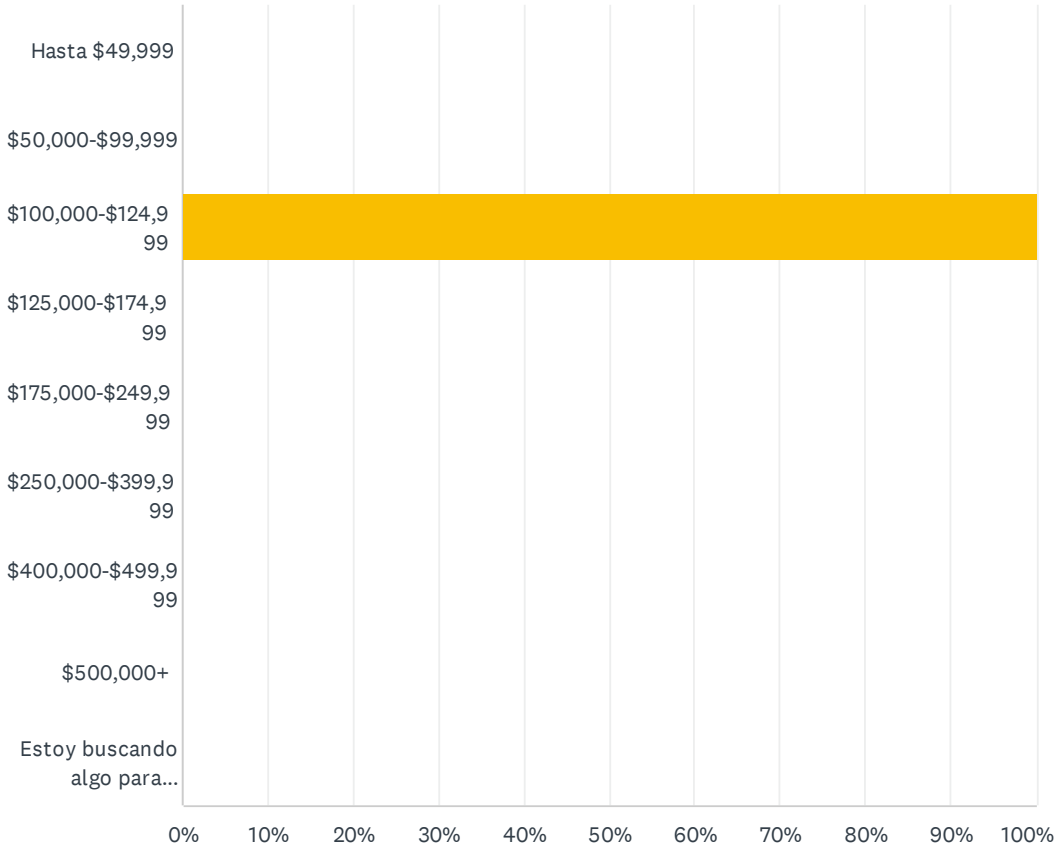
ANSWER CHOICES	RESPONSES	
No, me mudé recientemente o ya sé a dónde me mudo	0.00%	0
No, no me he mudado recientemente y no planeo hacerlo	0.00%	0
Ninguna otra	0.00%	0
Sí - Incierto sobre la pandemia	0.00%	0
Sí - Incierto sobre la economía	0.00%	0
Sí, las tasas de interés están cambiando	0.00%	0
Sí, no puedo encontrar algo que me guste	100.00%	1
Sí, la vivienda es demasiado cara	0.00%	0
Sí - Otro:	0.00%	0
TOTAL		1

#	SÍ - OTRO:	DATE
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There are no responses.

Q12 Para compradores: ¿Cuánto gastaría en una casa que se ajuste a sus necesidades?

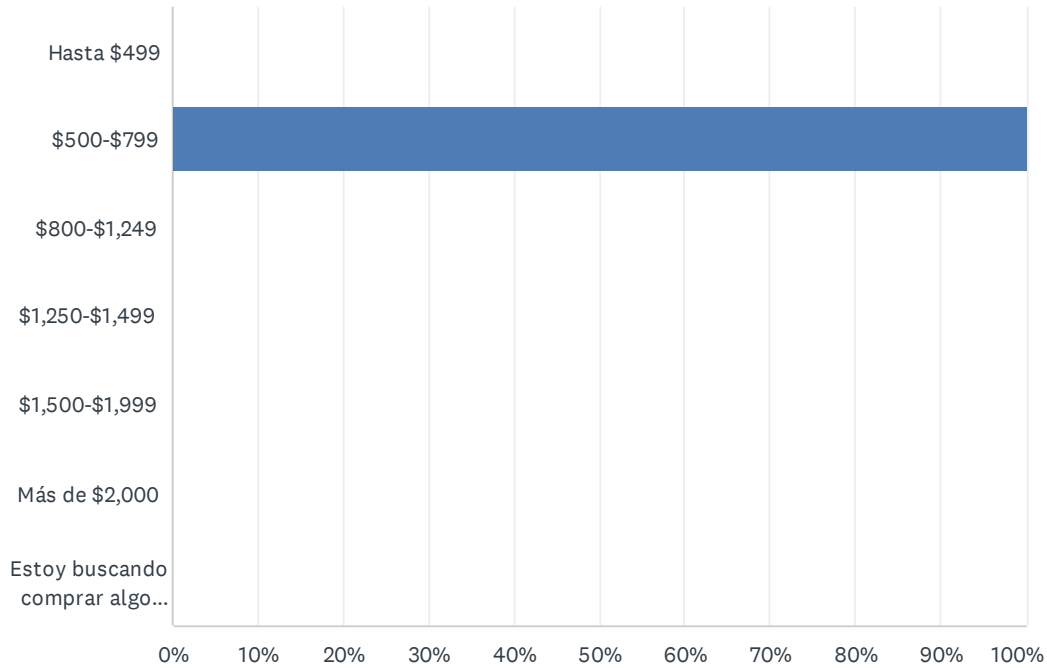
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES
Hasta \$49,999	0.00% 0
\$50,000-\$99,999	0.00% 0
\$100,000-\$124,999	100.00% 1
\$125,000-\$174,999	0.00% 0
\$175,000-\$249,999	0.00% 0
\$250,000-\$399,999	0.00% 0
\$400,000-\$499,999	0.00% 0
\$500,000+	0.00% 0
Estoy buscando algo para alquilar en su lugar	0.00% 0
TOTAL	1

Q13 Para inquilinos: ¿Cuánto gastaría por una casa que se ajuste a sus necesidades?

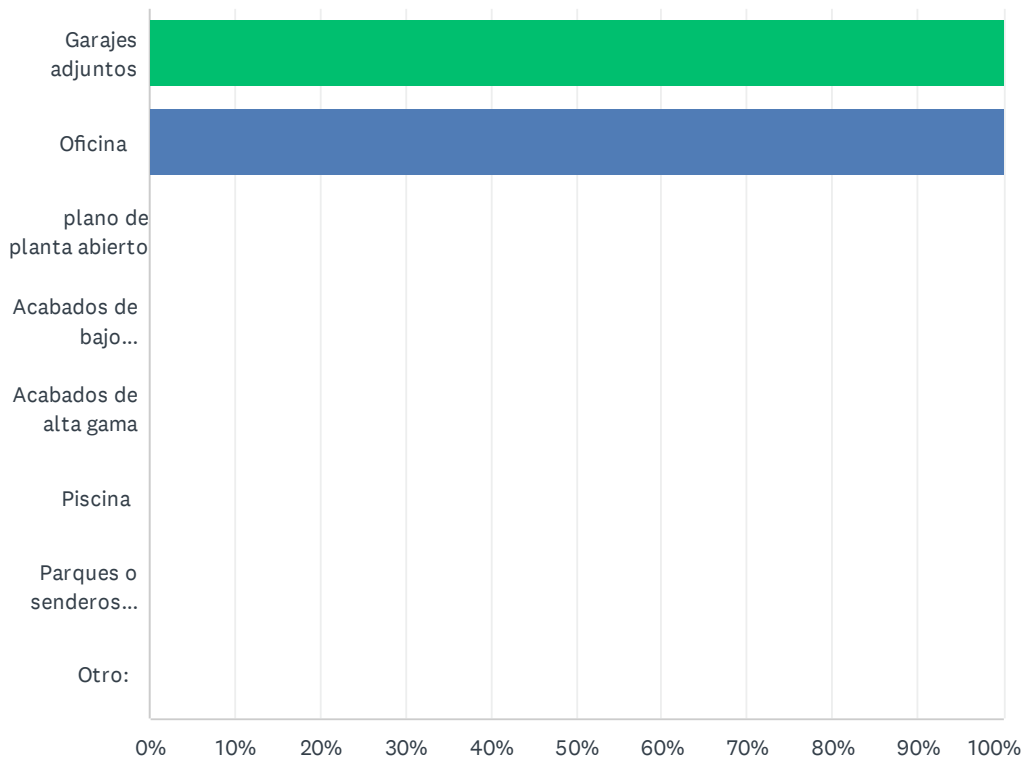
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Hasta \$499	0.00%	0
\$500-\$799	100.00%	1
\$800-\$1,249	0.00%	0
\$1,250-\$1,499	0.00%	0
\$1,500-\$1,999	0.00%	0
Más de \$2,000	0.00%	0
Estoy buscando comprar algo en su lugar	0.00%	0
TOTAL		1

Q14 ¿Qué comodidades estás buscando? Puede elegir más de uno:

Answered: 1 Skipped: 0

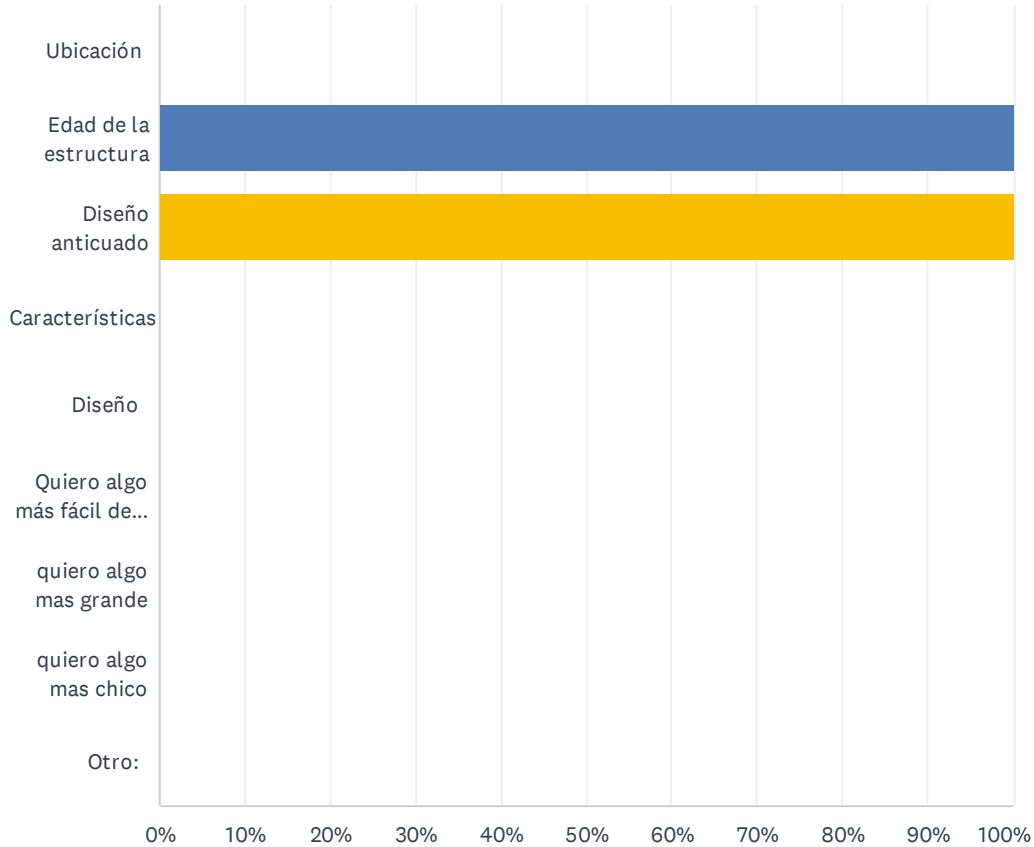


ANSWER CHOICES	RESPONSES	
Garajes adjuntos	100.00%	1
Oficina	100.00%	1
plano de planta abierto	0.00%	0
Acabados de bajo mantenimiento	0.00%	0
Acabados de alta gama	0.00%	0
Piscina	0.00%	0
Parques o senderos cercanos	0.00%	0
Otro:	0.00%	0
Total Respondents: 1		

#	OTRO:	DATE
	There are no responses.	

Q15 Si no está buscando un nuevo hogar, ¿qué cambiaría de su hogar actual? Puedes elegir más de uno:

Answered: 1 Skipped: 0



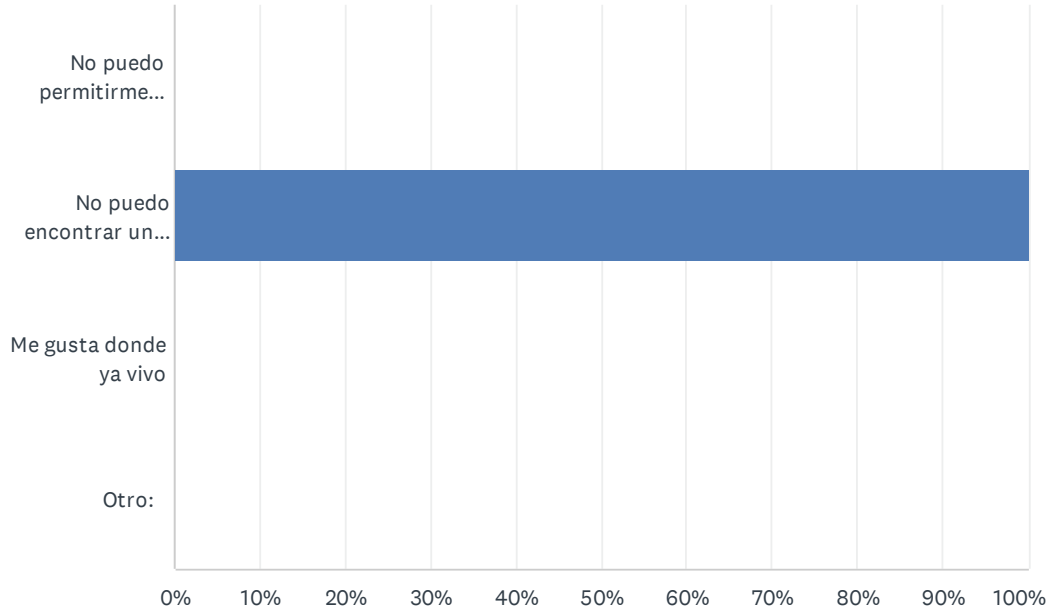
ANSWER CHOICES	RESPONSES
Ubicación	0.00% 0
Edad de la estructura	100.00% 1
Diseño anticuado	100.00% 1
Características	0.00% 0
Diseño	0.00% 0
Quiero algo más fácil de mantener.	0.00% 0
quiero algo mas grande	0.00% 0
quiero algo mas chico	0.00% 0
Otro:	0.00% 0
Total Respondents: 1	

#	OTRO:	DATE
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There are no responses.

Q16 Si no está buscando un nuevo hogar, ¿por qué planea quedarse en su hogar actual?

Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
No puedo permitirme mudarme	0.00%	0
No puedo encontrar un lugar para vivir	100.00%	1
Me gusta donde ya vivo	0.00%	0
Otro:	0.00%	0
Total Respondents: 1		

#	OTRO:	DATE
	There are no responses.	