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Adams County Housing Study 2025



Adams County, Wisconsin - Presented MM/DD/2025

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1. Executive Summary

Adams County in Central Wisconsin (20,730 population in 2022) features a rural environment full of outdoor recreation opportunities within several hours' drive of many larger metropolitan areas. Sand Valley Golf Resort and the Wisconsin Dells, two nationally recognized destinations, provide destinations at the northern and southern ends of the County, respectively. The County's western border follows the Wisconsin River, which includes two of the state's largest lakes: Castle Rock and Petenwell Flowages. Other lakes and sandstone buttes are scattered across the County's otherwise flat landscape, providing a scenic backdrop for a relatively affordable lifestyle that has access to good schools, reputable healthcare, low levels of traffic, and a variety of year-round activities. But a lack of housing inventory, demand for middle-class housing, high construction costs, projected household growth, and extensive housing in poor shape have resulted in concerns over rapidly increasing housing costs, leading to the creation of this Housing Study.

Housing is one of the most important components of livability and prosperity, playing an important role in attracting and retaining residents who contribute to the County's success. Ensuring a variety of housing is available for all ages and incomes contributes to a community's high quality of life. With rising prices and increased demand, it is harder for working class, senior, and low-income households to find suitable housing in Adams County. There is also a lack of housing variety within the county, as single-family housing makes up a significant portion of the county's housing stock (69.8 percent). Seasonal housing is common in the County for vacation or recreational use, which can also impact year-round residents looking for housing.

In response to these concerns, the Adams County Housing Committee determined in late 2023 that a housing study should be conducted by the North Central Wisconsin Regional Planning Commission (NCWRPC) with assistance by the United States Department of Agriculture (USDA) Rural Partners Network (RPN), Rural Local Initiatives Support Corporation (LISC), Wisconsin Housing and Economic Development Authority (WHEDA), and the Wisconsin Economic Development Corporation (WEDC).

Based on the State of Wisconsin's population projections, **this Housing Study estimates need for 1,333 housing units by 2040**, 711 of which are needed immediately, 493 needed by 2030, and 154 units by 2035. Capturing inbound commuters by improving housing options and the County's overall quality of life could result in additional demand for another 609 housing units. Included in this study is an analysis of gaps in the housing market, a list of programs and policies that support housing development, cash-flow scenarios, housing stakeholder interviews, a public survey, and an inventory of possible development locations.

This study's ten recommendations are:

1. Subdivision/Zoning Ordinance Revisions
2. Developer Outreach
3. Comprehensive Planning
4. Educational Events
5. Property Disposition
6. State and Regional Partnerships
7. Housing Committee Action
8. Tax Incremental Financing (TIF)
9. Other Housing Solutions
10. Housing Study Monitoring

Overall, this study is a toolkit for local decision makers looking to improve housing affordability, availability, and quality in Adams County.

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2. Demographics

This section of the housing study provides insight regarding past, present, and future trends in Adams County's population to identify specific housing needs. Included is data regarding population, age distribution, households, employment, income levels, and commuting patterns. Note that most of this data is from the U.S. Census Bureau, which conducts a Census every 10 years for every household. The Bureau also distributes the American Community Survey (ACS) to some households every year to provide data estimates for the years that fall in between the 10-year Census. These sources are used because they have the most detailed, comprehensive data needed to conduct a housing study. Those using this Housing Study should be aware that the data is self-reported and released 2 years after it is collected, so it is often slightly behind current conditions. But when reviewed as a whole, this data is useful for identifying long-term, widespread patterns and trends.

Population

Table 1 on the following page displays estimated population growth from 2000 to 2022. Adams County's population was estimated to be 20,730 year-round residents in 2022. This was an increase of 11.2 percent since 2000, but a slight decrease of 1.5 percent since 2010. Municipalities that grew at the fastest rate since 2000 were the Town of New Chester (74.1 percent), Town of Richfield (44.2 percent), and the Town of Colburn (36.5 percent). Municipalities that gained the most residents were the Town of New Chester (643), Town of Rome (385), and City of Adams (353).

Between 2000 and 2022, the growth rate was negative for only five municipalities. But between 2010 and 2022, there was a negative growth rate for ten municipalities. This indicates that growth in the 2000s was more even countywide compared to the 2010s, where growth was more concentrated in certain areas of the County. Note that only the small corner of the City of Wisconsin Dells that crosses into Adams County counts towards the County's population, and because of the small sample size, Census figures are erratic for this municipality compared to the others. This anomaly continues throughout this study's tables, but they are included so the countywide totals add up correctly.

Since 2000, Adams County grew at a faster rate (11.2 percent) than the statewide growth rate (9.7 percent), but more slowly than the national population growth rate (17.7 percent). Since 2010, the state (4.3 percent) and nation (7.0 percent) continued to grow while Adams County's population decreased (-1.5 percent). The Wisconsin Department of Administration (DOA) projects that Adams County's population will **grow to X by 2025, and X in 2030**. A detailed discussion on future housing demand is included later in this Housing Study.

While Adams County's distance from larger cities and its aging population contributes towards this trend, those who are priced out of more expensive areas, along with those leaving areas of the country that are more prone to drought, flooding, hurricanes, earthquakes, and wildfires, may consider relocating to Adams County due to its affordability, safety, scenery, and convenient location, especially as broadband and remote work expands.

Table 1: Population

Municipality	2000	2010	2022	2000-2022 Net Change	2000-2022 % Change	2010-2022 Net Change	2010-2022 % Change
V. Friendship	712	767	639	-73	-10.3%	-128	-16.7%
C. Adams	1,851	1,783	2,204	353	19.1%	421	23.6%
C. Wisconsin Dells	23	16	0	-23	-100.0%	-16	-100.0%
T. Adams	1,307	1,333	1,361	54	4.1%	28	2.1%
T. Big Flats	941	882	988	47	5.0%	106	12.0%
T. Colburn	203	204	277	74	36.5%	73	35.8%
T. Dell Prairie	1,389	1,532	1,664	275	19.8%	132	8.6%
T. Easton	1,174	963	995	-179	-15.2%	32	3.3%
T. Jackson	984	1,012	1,030	46	4.7%	18	1.8%
T. Leola	269	395	272	3	1.1%	-123	-31.1%
T. Lincoln	290	392	342	52	17.9%	-50	-12.8%
T. Monroe	395	478	349	-46	-11.6%	-129	-27.0%
T. New Chester	868	2,303	1,511	643	74.1%	-792	-34.4%
T. New Haven	628	599	703	75	11.9%	104	17.4%
T. Preston	1,398	1,508	1,376	-22	-1.6%	-132	-8.8%
T. Quincy	1,178	1,281	1,259	81	6.9%	-22	-1.7%
T. Richfield	129	131	186	57	44.2%	55	42.0%
T. Rome	2,642	2,749	3,027	385	14.6%	278	10.1%
T. Springville	1,189	1,329	1,326	137	11.5%	-3	-0.2%
T. Strongs Prairie	1,073	1,387	1,221	148	13.8%	-166	-12.0%
Adams County	18,643	21,044	20,730	2,087	11.2%	-314	-1.5%
Wisconsin	5,363,675	5,637,947	5,882,128	518,453	9.7%	244,181	4.3%
United States	281,421,906	309,349,689	331,097,593	49,675,687	17.7%	21,747,904	7.0%

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2022

Median Age

The communities in this assessment have an older population in comparison to the state of Wisconsin as a whole, with a countywide median age of 55.1 years old compared to the state’s average of 39.9. In 2022, the median age within the county ranged from 39.3 in the City of Adams to 63.9 in the Town of Rome. An aging population will likely influence housing demand as empty nesters eventually may downsize into smaller, low-maintenance products. See Table 2.

Table 2: Median Age

Municipality	2000	2010	2022	2000-2022 Net Change	2010-2022 Net Change
V. Friendship	40.1	50.0	50.3	10.2	0.3
C. Adams	38.2	41.2	39.3	1.1	-1.9
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A
T. Adams	40.6	46.9	56.7	16.1	9.8
T. Big Flats	43.4	48.5	54.6	11.2	6.1
T. Colburn	47.2	55.7	60.1	12.9	4.4
T. Dell Prairie	41.1	46.5	49.2	8.1	2.7
T. Easton	39.3	47.3	49.7	10.4	2.4
T. Jackson	46.7	53.6	57.0	10.3	3.4
T. Leola	45.4	34.8	47.2	1.8	12.4
T. Lincoln	45.4	48.2	50.8	5.4	2.6
T. Monroe	54.5	52.3	62.8	8.3	10.5
T. New Chester	41.4	38.3	40.5	-0.9	2.2
T. New Haven	41.6	46.6	44.8	3.2	-1.8
T. Preston	44.4	51.2	56.5	12.1	5.3
T. Quincy	53.4	54.1	62.7	9.3	8.6
T. Richfield	46.8	55.1	53.9	7.1	-1.2
T. Rome	50.9	57.6	63.9	13	6.3
T. Springville	43.0	42.6	55.8	12.8	13.2
T. Strongs Prairie	48.9	48.2	59.3	10.4	11.1
Adams County	44.5	47.7	55.1	10.6	7.4
Wisconsin	36.0	37.2	39.9	3.9	2.7

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2022

Age Distribution

Table 3 compares the percentage of residents who are aged 17 and younger or aged 65 and over. These age groups are known as dependent populations because most of the workforce is aged 18 to 64. The 17 and younger group requires schools, and the 65 and over group often requires more healthcare and transportation services. Between 2010 and 2022, the percentage of the population aged 17 and younger decreased in all but three municipalities, and the population aged 65 and over increased in all but three municipalities. The share of Adams County’s population aged 65 and over is nearly double the statewide rate, and the share of the population aged 17 and under is only two-thirds of the statewide rate. As the large baby boomer cohort will be entirely over age 65 by 2030, there will be strong demand for younger workers to fill jobs as retirements occur, and a shift in housing needs as seniors today are more likely to stay in their homes longer than previous generations. There are also concerns regarding how schools, healthcare systems, and the County’s tax base will be impacted by this demographic shift. The County can involve seniors to help creatively address these issues as they have years of experience, creativity, and ability to invest locally.

Table 3: Age Distribution

Municipality	2010 Under 18	2022 Under 18	Under 18 % Change	2010 65 & Over	2022 65 & Over	65 & Over % Change
V. Friendship	20.5%	16.1%	-4.4%	33.8%	23.6%	-10.2%
C. Adams	18.9%	22.8%	3.9%	24.8%	24.2%	-0.6%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A
T. Adams	17.6%	15.3%	-2.3%	20.9%	29.4%	8.5%
T. Big Flats	14.5%	13.2%	-1.3%	20.9%	30.6%	9.7%
T. Colburn	6.4%	6.1%	-0.3%	32.8%	37.5%	4.7%
T. Dell Prairie	13.2%	14.5%	1.3%	16.4%	23.0%	6.6%
T. Easton	18.3%	23.5%	5.2%	20.9%	25.4%	4.5%
T. Jackson	13.5%	11.9%	-1.6%	27.4%	30.7%	3.3%
T. Leola	33.7%	23.9%	-9.8%	8.4%	21.3%	12.9%
T. Lincoln	23.0%	21.6%	-1.4%	24.0%	23.7%	-0.3%
T. Monroe	22.6%	8.0%	-14.6%	28.0%	37.0%	9.0%
T. New Chester	9.4%	8.9%	-0.5%	9.9%	14.0%	4.1%
T. New Haven	20.5%	18.3%	-2.2%	22.0%	22.9%	0.9%
T. Preston	18.8%	18.5%	-0.3%	21.4%	32.0%	10.6%
T. Quincy	14.1%	8.7%	-5.4%	30.4%	42.6%	12.2%
T. Richfield	13.0%	9.1%	-3.9%	19.1%	33.3%	14.2%
T. Rome	13.8%	7.4%	-6.4%	30.8%	44.7%	13.9%
T. Springville	23.9%	13.8%	-10.1%	17.4%	30.4%	13.0%
T. Strongs Prairie	17.7%	13.3%	-4.4%	22.9%	36.1%	13.2%
Adams County	17.2%	14.2%	-3.0%	22.4%	30.5%	8.1%
Wisconsin	24.0%	21.6%	-2.4%	13.1%	17.7%	4.6%

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2022

Households

Total Households

Table 4 shows that there were an estimated 9,176 households in 2022, an increase of 15.8 percent since 2000, but a decrease of 1.8 percent since 2010. Statewide and nationwide household growth has been higher since 2000. Between 2000 and 2022, there was a decrease in households for four municipalities, but since 2010, there has been a decrease in 13 municipalities. The Towns of Big Flats (84) and Rome (266) saw the biggest number of new households, which are likely a result of the new Sand Valley Golf Resort development and the reputation of northern Adams County as a retirement destination due to its lakes and golf courses. In some cases, a community’s number of households can increase despite a flat or decreasing population. This occurs frequently in retirement destinations as larger households with children are replaced with empty nest or single-person households. Therefore, tracking the number of households instead of the overall population is the preferred approach for estimating future housing needs.

Table 4: Total Households

Municipality	2000	2010	2022	2000-2022 Net Change	2000-2022 % Change	2010-2022 Net Change	2010-2022 % Change
V. Friendship	256	304	251	-5	-2.0%	-53	-17.4%
C. Adams	763	927	930	167	21.9%	3	0.3%
C. Wisconsin Dells	10	16	0	N/A	N/A	-16	-100.0%
T. Adams	560	641	612	52	9.3%	-29	-4.5%
T. Big Flats	396	425	509	113	28.5%	84	19.8%
T. Colburn	86	102	115	29	33.7%	13	12.7%
T. Dell Prairie	549	655	673	124	22.6%	18	2.7%
T. Easton	493	458	377	-116	-23.5%	-81	-17.7%
T. Jackson	411	539	470	59	14.4%	-69	-12.8%
T. Leola	111	151	130	19	17.1%	-21	-13.9%
T. Lincoln	119	167	143	24	20.2%	-24	-14.4%
T. Monroe	188	227	179	-9	-4.8%	-48	-21.1%
T. New Chester	358	516	369	11	3.1%	-147	-28.5%
T. New Haven	251	258	228	-23	-9.2%	-30	-11.6%
T. Preston	563	683	663	100	17.8%	-20	-2.9%
T. Quincy	567	663	665	98	17.3%	2	0.3%
T. Richfield	57	66	111	54	94.7%	45	68.2%
T. Rome	1,190	1,291	1,557	367	30.8%	266	20.6%
T. Springville	495	604	594	99	20.0%	-10	-1.7%
T. Strongs Prairie	501	648	600	99	19.8%	-48	-7.4%
Adams County	7,924	9,341	9,176	1,252	15.8%	-165	-1.8%
Wisconsin	2,084,544	2,274,611	2,425,488	340,944	16.4%	150,877	6.6%
United States	105,539,122	114,235,996	125,736,353	20,197,231	19.1%	11,500,357	10.1%

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2022

Household Size

Table 5 displays household size. Overall, there has been a countywide decrease in household size by 0.16 since 2000, although there has been an increase of 0.06 since 2010. In general, this is not a dramatic shift in household size countywide, but the County’s average household size in 2022 (2.16) is smaller than both the statewide (2.37) and nationwide (2.57) averages. This could indicate that smaller housing units are in demand, especially when combined with the high median age, as these units are easier to maintain. In general, households are getting smaller due to people having fewer children, fewer people having children, inflated costs of raising children, a lack of childcare, and other reasons.

Table 5: Average Household Size

Municipality	2000	2010	2022	2000-2022 Net Change	2010-2022 Net Change
V. Friendship	2.21	2.04	2.12	-0.09	0.08
C. Adams	2.33	1.86	2.34	0.01	0.48
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A
T. Adams	2.33	2.08	2.20	-0.13	0.12
T. Big Flats	2.38	2.08	1.94	-0.44	-0.14
T. Colburn	2.36	2.00	2.41	0.05	0.41
T. Dell Prairie	2.49	2.34	2.47	-0.02	0.13
T. Easton	2.38	2.10	2.64	0.26	0.54
T. Jackson	2.39	1.88	2.18	-0.21	0.30
T. Leola	2.42	2.62	2.09	-0.33	-0.53
T. Lincoln	2.44	2.35	2.39	-0.05	0.04
T. Monroe	2.10	2.11	1.95	-0.15	-0.16
T. New Chester	2.42	2.11	2.19	-0.23	0.08
T. New Haven	2.50	2.32	3.08	0.58	0.76
T. Preston	2.48	2.21	2.08	-0.40	-0.13
T. Quincy	2.01	1.93	1.89	-0.12	-0.04
T. Richfield	2.26	1.98	1.68	-0.58	-0.30
T. Rome	2.22	2.13	1.94	-0.28	-0.19
T. Springville	2.40	2.20	2.23	-0.17	0.03
T. Strongs Prairie	2.14	2.14	2.04	-0.10	-0.10
Adams County	2.32	2.10	2.16	-0.16	0.06
Wisconsin	2.50	2.41	2.37	-0.13	-0.04
United States	2.59	2.59	2.57	-0.02	-0.02

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2022

Income

Table 6 contains 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. Median household incomes have risen since 2000 by 65.3 percent countywide, but this is lower than the inflation rate of 81.4 percent during the same time.

Median household (HH) income ranged from \$36,750 to \$85,792 among the municipalities, with a countywide median of \$55,223. Per capita incomes ranged from \$21,602 in the City of Adams to \$44,614 in the Town of Rome, with a countywide per capita income of \$32,223. These incomes are lower than state and national incomes and they have grown at a slower pace. But Adams County also has a lower cost of living compared to most of Wisconsin, and Wisconsin is more affordable than the average U.S. state.

Table 6: Income Characteristics

Municipality	Median HH Income 2000	Median HH Income 2010	Median HH Income 2022	2000-2022 % Change	2010-2022 % Change	Per Capita Income 2022
V. Friendship	\$24,615	\$39,643	\$45,208	83.7%	14.0%	\$22,030
C. Adams	\$26,250	\$26,097	\$37,024	41.0%	41.9%	\$21,602
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A
T. Adams	\$34,286	\$38,821	\$65,179	90.1%	67.9%	\$35,215
T. Big Flats	\$27,800	\$36,472	\$38,125	37.1%	4.5%	\$28,019
T. Colburn	\$35,250	\$40,536	\$64,531	83.1%	59.2%	\$39,720
T. Dell Prairie	\$43,750	\$55,057	\$81,375	86.0%	47.8%	\$37,414
T. Easton	\$30,469	\$36,667	\$50,750	66.6%	38.4%	\$25,205
T. Jackson	\$39,338	\$41,008	\$57,333	45.7%	39.8%	\$35,027
T. Leola	\$36,607	\$40,179	\$53,125	45.1%	32.2%	\$32,891
T. Lincoln	\$29,107	\$32,054	\$75,536	159.5%	135.7%	\$42,011
T. Monroe	\$34,500	\$34,464	\$42,917	24.4%	24.5%	\$28,764
T. New Chester	\$28,750	\$38,939	\$46,394	61.4%	19.1%	\$17,370
T. New Haven	\$35,536	\$50,714	\$71,667	101.7%	41.3%	\$33,304
T. Preston	\$33,491	\$41,372	\$41,688	24.5%	0.8%	\$31,503
T. Quincy	\$26,533	\$41,726	\$39,375	48.4%	-5.6%	\$31,086
T. Richfield	\$34,792	\$28,750	\$36,750	5.6%	27.8%	\$31,466
T. Rome	\$44,000	\$51,982	\$85,792	95.0%	65.0%	\$44,614
T. Springville	\$34,531	\$39,107	\$55,583	61.0%	42.1%	\$34,728
T. Strongs Prairie	\$30,048	\$45,900	\$50,833	69.2%	10.7%	\$35,889
Adams County	\$33,408	\$39,885	\$55,223	65.3%	38.5%	\$32,223
Wisconsin	\$43,791	\$49,001	\$72,458	65.5%	47.9%	\$40,130
United States	\$41,994	\$50,046	\$75,149	79.0%	50.2%	\$41,261

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2022

Total Employed

Table 7 includes the number of Adams County residents with jobs, regardless of if the employer is within the County’s boundaries or not. Employment peaked in 2010 but has dipped slightly since then, which is expected considering the County’s relatively high median age and presence of retirees. There is no geographical pattern related to which municipalities have a growing or decreasing share of residents with jobs. As more residents retire, housing will need to attract younger employees to fill these jobs to benefit the County’s economy and quality of life. A commuter demand analysis is conducted later in the Housing Study.

Table 7: Total Employed

Municipality	2000	2010	2022	2000-2022 % Change	2010-2022 % Change
V. Friendship	226	241	258	14.2%	7.1%
C. Adams	691	667	822	19.0%	23.2%
C. Wisconsin Dells	12	16	0	-100.0%	-100.0%
T. Adams	632	673	577	-8.7%	-14.3%
T. Big Flats	370	382	421	13.8%	10.2%
T. Colburn	93	67	117	25.8%	74.6%
T. Dell Prairie	670	799	913	36.3%	14.3%
T. Easton	481	415	387	-19.5%	-6.7%
T. Jackson	408	491	468	14.7%	-4.7%
T. Leola	122	144	113	-7.4%	-21.5%
T. Lincoln	119	131	149	25.2%	13.7%
T. Monroe	162	167	123	-24.1%	-26.3%
T. New Chester	377	410	327	-13.3%	-20.2%
T. New Haven	317	301	324	2.2%	7.6%
T. Preston	572	550	509	-11.0%	-7.5%
T. Quincy	434	526	448	3.2%	-14.8%
T. Richfield	74	56	72	-2.7%	28.6%
T. Rome	1,096	1,104	1,092	-0.4%	-1.1%
T. Springville	524	631	626	19.5%	-0.8%
T. Strongs Prairie	479	583	456	-4.8%	-21.8%
Adams County	7,859	8,354	8,202	4.4%	-1.8%
Wisconsin	2,734,925	2,805,102	3,020,890	10.5%	7.7%
United States	129,721,512	139,033,928	158,913,204	22.5%	14.3%

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2022

Summary

In summary, the County’s population, households, income, and employment have not grown in line with state and national trends. But because of the County’s amenities and affordability, this trend could change in the future. Analyzing the County’s housing market will inform strategies that can be used to rehabilitate and develop housing to meet existing and potential County residents’ needs.

3. Housing Inventory and Trends

Housing inventory, condition, and age play a role in what is available and affordable for buyers and renters of all income levels and preferences. In general, the county has a mix of older and newer housing, most of which is single-family homes. The housing characteristics in this section reflect the challenges the county faces to provide a variety of housing types and prices to fit people’s needs and budgets. Note that the U.S. Census Bureau estimates the number of housing units based off the number of households, so a significant decline in the number of housing units is reported since 2010. However, other sources indicate an increase in housing units since 2010 as discussed below. In summary, relatively few housing units have been constructed since the housing market bubble in the 2000s, leading to fewer options and a greater share of homes needing costly repairs.

Existing Housing Stock

Total Housing Units

Table 8 displays estimated housing unit totals from the U.S. Census data, showing a decline of 278 housing units since 2010, despite an overall increase of 2,666 units since 2000. The Wisconsin Department of Administration also releases housing unit estimates each year, with a total of 17,041 units countywide as of 2023, which is slightly higher than the Census count for 2023, though it is still a decrease from 2010. Additionally, the Wisconsin Department of Safety and Professional Services (DSPS) has a database of building permits issued, which shows that 571 building permits (both residential and non-residential) have been issued in the County since 2017, with 327 of them being in the Town of Rome alone. Since many of these permits were likely residential, it is more likely than not that the total number of housing units increased between 2010 and 2022, even if many structures were lost to deterioration or natural hazards. For example, it is unlikely that the Town of Dell Prairie lost 152 units while the Town of Rome only gained 13 between 2010 and 2022, reflecting the limitations of Census data.

Based on the variety of numbers in these data sources, Housing Study concludes that housing unit growth has been slower since 2010 compared to previous decades, which follows statewide and national trends. Between 2000 and 2022, Adams County had a slightly faster housing unit growth rate (18.9 percent) than the state (17.8 percent), and a slightly lower growth rate than the nation (21.6 percent). After 2010, the growth rate for the County, state, and nation decreased considerably. This is due to the 2000s housing bubble, after which financing became more difficult, construction costs increased, and many developers and construction companies closed. The result is a lack of new housing units keeping up with demand since 2010, increasing prices.

Table 8: Total Housing Units

Municipality	2000	2010	2022	2000-2022 Net Change	2010-2022 Net Change	2000-2022 % Change	2010-2022 % Change
V. Friendship	293	353	299	6	-54	2.0%	-15.3%
C. Adams	846	999	983	137	-16	16.2%	-1.6%
C. Wisconsin Dells	10	16	79	69	63	690.0%	393.8%
T. Adams	862	920	830	-32	-90	-3.7%	-9.8%
T. Big Flats	754	960	993	239	33	31.7%	3.4%
T. Colburn	154	195	164	10	-31	6.5%	-15.9%
T. Dell Prairie	741	1,013	861	120	-152	16.2%	-15.0%
T. Easton	814	868	721	-93	-147	-11.4%	-16.9%
T. Jackson	988	1,128	1,049	61	-79	6.2%	-7.0%
T. Leola	177	224	238	61	14	34.5%	6.3%
T. Lincoln	202	228	235	33	7	16.3%	3.1%
T. Monroe	440	513	563	123	50	28.0%	9.7%
T. New Chester	653	729	620	-33	-109	-5.1%	-15.0%
T. New Haven	308	366	367	59	1	19.2%	0.3%
T. Preston	992	1,109	1,123	131	14	13.2%	1.3%
T. Quincy	1,611	1,715	1,829	218	114	13.5%	6.6%
T. Richfield	94	97	198	104	101	110.6%	104.1%
T. Rome	2,351	3,154	3,167	816	13	34.7%	0.4%
T. Springville	867	1,132	1,010	143	-122	16.5%	-10.8%
T. Strongs Prairie	966	1,348	1,460	494	112	51.1%	8.3%
Adams County	14,123	17,067	16,789	2,666	-278	18.9%	-1.6%
Wisconsin	2,321,144	2,593,073	2,734,511	413,367	141,438	17.8%	5.5%
United States	115,904,641	130,038,080	140,943,613	25,038,972	10,905,533	21.6%	8.4%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Age of Structure

Table 9's data reflects the data in Table 8 in that very few housing units have been built since 2010 relative to other decades. Although this is true for County, state, and national trends, the County had an even smaller share of housing units built after 2010 than state and national rates. The decade with the highest share of housing units built in the County was the 1970s (22.8 percent) followed by the 2000s (18.0 percent). Since most of a home's most expensive components are typically replaced every 20-30 years, such as roofs, windows, and appliances, homes from the 2000s are likely entering their first round of major repairs currently. With over 95 percent of the County's housing being built before 2009, there is likely strong demand for repairs, which have increased in cost dramatically in recent years. This is also challenging for homebuyers as homes with major repairs are more difficult to obtain a mortgage or home insurance for.

Table 9: Age of Housing Units

Municipality	2020 & later	2010 - 2019	2000 - 2009	1990 - 1999	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1940 - 1949	1939 & earlier
V. Friendship	0.0%	2.7%	9.7%	15.7%	8.4%	11.4%	8.4%	11.4%	9.7%	22.7%
C. Adams	0.0%	0.0%	5.5%	15.7%	8.2%	31.7%	7.7%	5.4%	5.7%	20.0%
C. Wisconsin Dells	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	63.3%	36.7%	0.0%	0.0%
T. Adams	0.6%	4.7%	19.6%	16.3%	12.4%	26.0%	9.8%	1.8%	2.8%	6.0%
T. Big Flats	0.6%	4.5%	12.8%	13.9%	15.4%	20.4%	16.2%	8.6%	1.3%	6.2%
T. Colburn	0.6%	7.3%	26.8%	15.2%	16.5%	11.0%	4.9%	2.4%	0.6%	14.6%
T. Dell Prairie	0.0%	9.9%	27.5%	12.9%	8.5%	16.4%	11.4%	5.3%	2.4%	5.7%
T. Easton	0.0%	2.6%	18.0%	19.8%	18.4%	16.8%	10.4%	2.1%	1.8%	10.0%
T. Jackson	0.0%	5.1%	16.1%	17.6%	21.0%	11.1%	10.6%	9.3%	3.0%	6.2%
T. Leola	0.0%	8.4%	16.8%	16.0%	11.3%	17.6%	11.3%	5.9%	1.3%	11.3%
T. Lincoln	0.0%	2.1%	17.9%	25.5%	15.3%	14.9%	4.7%	0.4%	1.3%	17.9%
T. Monroe	0.5%	11.4%	25.9%	13.3%	14.2%	14.6%	7.3%	3.0%	4.6%	5.2%
T. New Chester	0.0%	1.6%	26.6%	14.2%	14.8%	18.9%	10.8%	1.5%	1.5%	10.2%
T. New Haven	0.0%	5.7%	14.4%	15.3%	10.4%	12.0%	9.0%	8.2%	2.7%	22.3%
T. Preston	0.0%	1.7%	12.1%	20.4%	13.6%	27.9%	8.5%	6.2%	3.1%	6.5%
T. Quincy	0.6%	1.7%	19.0%	14.4%	13.9%	21.4%	14.5%	10.2%	0.9%	3.4%
T. Richfield	0.5%	5.6%	35.4%	7.6%	1.5%	22.2%	8.1%	5.1%	0.0%	14.1%
T. Rome	0.0%	4.2%	17.9%	18.7%	20.5%	35.6%	1.4%	1.1%	0.0%	0.7%
T. Springville	0.0%	4.6%	15.9%	12.9%	16.1%	21.7%	11.2%	8.8%	4.1%	4.8%
T. Strongs Prairie	0.0%	3.5%	23.0%	10.9%	24.2%	16.9%	7.4%	4.2%	1.4%	8.4%
Adams County	0.2%	4.0%	18.0%	15.7%	15.9%	22.8%	9.0%	5.4%	2.1%	7.1%
Wisconsin	0.4%	6.1%	12.2%	13.4%	9.7%	14.4%	9.6%	10.5%	5.4%	18.5%
United States	0.6%	8.2%	13.5%	13.2%	13.2%	14.6%	10.2%	9.9%	4.6%	12.0%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Type of Structure

Table 10 displays the mix of housing unit types. Over 74 percent of Adams County’s housing stock is single family, detached housing, which is common in rural areas. This contrasts with the state (66.5 percent) and nation (61.4 percent), which have a greater variety of housing unit types. Also noteworthy is Adams County’s high rate of mobile homes (19.0 percent) compared to the state (3.1 percent) and nation (5.8 percent). Mobile homes provide some of the most affordable owner-occupied housing, but the disadvantage is that they tend to depreciate over time, making it more difficult to build equity. They also are built to lower structural standards than other types of housing. To accommodate senior residents and attract younger workers to Adams County while expanding housing options for those on limited incomes, new multifamily housing that is consistent with Adams County’s rural character can help address future housing needs.

Table 10: Type of Structure

Municipality	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
V. Friendship	67.2%	0.0%	8.0%	8.4%	4.3%	1.7%	0.0%	10.4%	0.0%
C. Adams	65.5%	2.0%	0.5%	0.9%	7.2%	9.0%	7.0%	7.8%	0.0%
C. Wisconsin Dells	0.0%	0.0%	0.0%	36.7%	0.0%	0.0%	63.3%	0.0%	0.0%
T. Adams	74.7%	2.3%	0.0%	2.0%	0.0%	0.0%	0.0%	21.0%	0.0%
T. Big Flats	62.2%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	37.2%	0.3%
T. Colburn	80.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	18.9%	0.6%
T. Dell Prairie	79.9%	4.2%	3.3%	0.3%	0.0%	0.0%	0.0%	12.3%	0.0%
T. Easton	59.6%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	39.1%	0.0%
T. Jackson	79.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	20.1%	0.0%
T. Leola	58.0%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%	39.1%	0.8%
T. Lincoln	77.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	22.6%	0.4%
T. Monroe	83.1%	1.2%	0.0%	0.0%	1.1%	0.0%	0.0%	14.2%	0.4%
T. New Chester	69.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.5%	1.1%
T. New Haven	82.6%	1.4%	0.0%	0.0%	0.0%	0.0%	1.6%	14.4%	0.0%
T. Preston	74.8%	0.0%	0.7%	0.0%	2.1%	0.0%	0.0%	22.4%	0.0%
T. Quincy	72.1%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	27.4%	0.0%
T. Richfield	62.1%	4.0%	0.0%	0.0%	19.7%	3.5%	0.0%	10.6%	0.0%
T. Rome	90.7%	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%	0.3%
T. Springville	53.3%	1.7%	2.6%	2.1%	3.1%	10.7%	1.8%	24.9%	0.0%
T. Strongs Prairie	73.4%	1.6%	0.8%	0.0%	9.5%	0.0%	0.8%	13.9%	0.0%
Adams County	74.2%	1.3%	0.6%	0.6%	1.9%	1.2%	0.9%	19.0%	0.2%
Wisconsin	66.5%	4.3%	6.2%	3.5%	4.9%	3.5%	8.0%	3.1%	0.0%
United States	61.4%	6.1%	3.4%	4.3%	4.6%	4.3%	9.9%	5.8%	0.1%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Median Value

Table 11 displays the median value of owner-occupied homes, which are useful for determining how affordable they are. An in-depth affordability analysis is calculated later in this Housing Study. All municipalities saw an increase in housing values since 2000, with a Countywide increase of 101.4 percent. This is higher than the rate of inflation during that time, demonstrating how homeownership can be a sound investment. In general, many municipalities saw the increase in housing value slow between 2010 and 2022 compared to between 2000 and 2010, with some municipalities seeing a slight decrease in value since 2010. Values ranged from \$86,700 in the Town of Big Flats and City of Adams to \$260,100 in the Town of Rome. Rome’s median value is considerably higher than most other municipalities but is likely due to its high share of lakefront housing, a feature that increases housing values. Overall, housing values are consistently lower than state and national trends, which is partially a result of incomes also being lower.

Table 11: Median Value of Owner-Occupied Homes

Municipality	2000	2010	2022	2000-2022 Net Change	2000-2022 % Change	2010-2022 Net Change	2010-2022 % Change
V. Friendship	\$64,100	\$116,200	\$114,300	\$50,200	78.3%	-\$1,900	-1.6%
C. Adams	\$58,200	\$76,600	\$86,700	\$28,500	49.0%	\$10,100	13.2%
C. Wisconsin Dells	\$187,500	N/A	N/A	N/A	N/A	N/A	N/A
T. Adams	\$82,600	\$124,100	\$154,000	\$71,400	86.4%	\$29,900	24.1%
T. Big Flats	\$64,500	\$87,700	\$86,700	\$22,200	34.4%	-\$1,000	-1.1%
T. Colburn	\$65,000	\$151,500	\$173,300	\$108,300	166.6%	\$21,800	14.4%
T. Dell Prairie	\$96,500	\$166,800	\$234,800	\$138,300	143.3%	\$68,000	40.8%
T. Easton	\$66,200	\$106,800	\$137,800	\$71,600	108.2%	\$31,000	29.0%
T. Jackson	\$97,600	\$135,600	\$171,800	\$74,200	76.0%	\$36,200	26.7%
T. Leola	\$65,000	\$131,300	\$128,700	\$63,700	98.0%	-\$2,600	-2.0%
T. Lincoln	\$54,000	\$153,500	\$216,400	\$162,400	300.7%	\$62,900	41.0%
T. Monroe	\$83,500	\$158,300	\$190,000	\$106,500	127.5%	\$31,700	20.0%
T. New Chester	\$75,500	\$106,000	\$113,800	\$38,300	50.7%	\$7,800	7.4%
T. New Haven	\$91,700	\$180,600	\$178,300	\$86,600	94.4%	-\$2,300	-1.3%
T. Preston	\$86,500	\$126,200	\$162,500	\$76,000	87.9%	\$36,300	28.8%
T. Quincy	\$70,300	\$99,100	\$149,200	\$78,900	112.2%	\$50,100	50.6%
T. Richfield	\$62,500	\$130,000	\$192,500	\$130,000	208.0%	\$62,500	48.1%
T. Rome	\$115,600	\$196,100	\$260,100	\$144,500	125.0%	\$64,000	32.6%
T. Springville	\$83,600	\$112,500	\$143,300	\$59,700	71.4%	\$30,800	27.4%
T. Strongs Prairie	\$72,500	\$132,100	\$178,700	\$106,200	146.5%	\$46,600	35.3%
Adams County	\$83,600	\$130,700	\$168,400	\$84,800	101.4%	\$37,700	28.8%
Wisconsin	\$112,200	\$169,000	\$231,400	\$119,200	106.2%	\$62,400	36.9%
United States	\$119,600	\$188,400	\$281,900	\$162,300	135.7%	\$93,500	49.6%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Median Monthly Ownership Costs

Table 12 compares median monthly costs for homeowners to get a more detailed sense of how affordable owner-occupied housing units are. Monthly costs for homes with a mortgage range from \$902 in the City of Adams to \$1,650 in the Town of Dell Prairie, with a countywide median of \$1,269 in 2022. Monthly costs for homes without a mortgage range from \$374 in the Town of Richfield to \$618 in the Town of Rome, with a countywide median of \$512. Note that many Town of Rome residents pay a lake association fee in addition to their housing costs. Regardless of if a home has a mortgage or not, median costs are consistently lower than state and national median monthly housing costs.

Table 12: Median Monthly Ownership Costs

Municipality	2000 With Mortgage	2010 With Mortgage	2022 With Mortgage	% Change 2000-2022	2000 No Mortgage	2010 No Mortgage	2022 No Mortgage	% Change 2000-2022
V. Friendship	\$650	\$1,067	\$945	45.4%	\$313	\$375	\$467	49.2%
C. Adams	\$683	\$874	\$902	32.1%	\$253	\$344	\$374	47.8%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
T. Adams	\$720	\$1,145	\$1,226	70.3%	\$240	\$422	\$492	105.0%
T. Big Flats	\$642	\$1,048	\$1,088	69.5%	\$205	\$342	\$475	131.7%
T. Colburn	\$700	\$1,138	\$1,226	75.1%	\$275	\$393	\$514	86.9%
T. Dell Prairie	\$844	\$1,451	\$1,650	95.5%	\$305	\$438	\$557	82.6%
T. Easton	\$638	\$1,233	\$1,111	74.1%	\$238	\$353	\$526	121.0%
T. Jackson	\$866	\$1,052	\$1,350	55.9%	\$300	\$462	\$509	69.7%
T. Leola	\$567	\$1,050	\$1,193	110.4%	\$188	\$385	\$388	106.4%
T. Lincoln	\$763	\$1,135	\$1,542	102.1%	\$255	\$505	\$531	108.2%
T. Monroe	\$814	\$1,347	\$1,156	42.0%	\$248	\$489	\$571	130.2%
T. New Chester	\$682	\$1,078	\$1,089	59.7%	\$238	\$371	\$416	74.8%
T. New Haven	\$820	\$1,317	\$1,450	76.8%	\$225	\$480	\$467	107.6%
T. Preston	\$704	\$1,113	\$1,105	57.0%	\$251	\$412	\$505	101.2%
T. Quincy	\$683	\$1,135	\$1,215	77.9%	\$234	\$353	\$547	133.8%
T. Richfield	\$850	\$1,107	\$1,500	76.5%	\$275	\$338	\$592	115.3%
T. Rome	\$942	\$1,373	\$1,600	69.9%	\$340	\$533	\$618	81.8%
T. Springville	\$764	\$1,172	\$1,206	57.9%	\$265	\$423	\$585	120.8%
T. Strongs Prairie	\$710	\$1,257	\$1,306	83.9%	\$192	\$402	\$500	160.4%
Adams County	\$762	\$1,181	\$1,269	66.5%	\$262	\$423	\$512	95.4%
Wisconsin	\$1,024	\$1,433	\$1,602	56.4%	\$333	\$500	\$624	87.4%
United States	\$1,088	\$1,524	\$1,828	68.0%	\$295	\$431	\$584	98.0%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Median Rent

Table 13 shows median rent, another method of measuring housing costs. As expected, rent in Adams County is also lower than state and national rents. Many rent figures are not available because the U.S. Census does not disclose them in locations where there relatively few rental units, protecting the privacy of landlords and tenants. Rents ranged from \$658 in the City of Adams to \$1,167 in the Town of Jackson in 2022, with a countywide median of \$719, compared to \$992 statewide and \$1,268 nationwide. Rents grew slower than the rate of inflation between 2000 and 2022, however they have likely increased since then as of 2025.

Table 13: Median Rent

Municipality	2000	2010	2022	2000-2020 Net Change	2000-2022 % Change	2010-2022 Net Change	2010-2022 % Change
V. Friendship	\$425	\$502	\$795	\$370	87.1%	\$293	58.4%
C. Adams	\$388	\$513	\$658	\$270	69.6%	\$145	28.3%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A	N/A	N/A
T. Adams	\$425	\$593	\$775	\$350	82.4%	\$182	30.7%
T. Big Flats	\$388	\$757	\$675	\$287	74.0%	-\$82	-10.8%
T. Colburn	\$375	N/A	\$875	\$500	133.3%	N/A	N/A
T. Dell Prairie	\$535	\$685	\$987	\$452	84.5%	\$302	44.1%
T. Easton	\$479	\$579	\$746	\$267	55.7%	\$167	28.8%
T. Jackson	\$481	\$446	\$1,167	\$686	142.6%	\$721	161.7%
T. Leola	\$325	\$850	\$792	\$467	143.7%	-\$58	-6.8%
T. Lincoln	\$275	N/A	N/A	N/A	N/A	N/A	N/A
T. Monroe	\$300	\$618	\$800	\$500	166.7%	\$182	29.4%
T. New Chester	\$475	\$721	\$1,083	\$608	128.0%	\$362	50.2%
T. New Haven	\$500	\$613	\$775	\$275	55.0%	\$162	26.4%
T. Preston	\$525	\$595	\$778	\$253	48.2%	\$183	30.8%
T. Quincy	\$519	\$626	\$1,078	\$559	107.7%	\$452	72.2%
T. Richfield	N/A	N/A	N/A	N/A	N/A	N/A	N/A
T. Rome	\$481	N/A	N/A	N/A	N/A	N/A	N/A
T. Springville	\$500	\$744	\$938	\$438	87.6%	\$194	26.1%
T. Strongs Prairie	\$486	\$654	\$680	\$194	39.9%	\$26	4.0%
Adams County	\$443	\$589	\$719	\$276	62.3%	\$130	22.1%
Wisconsin	\$540	\$713	\$992	\$452	83.7%	\$279	39.1%
United States	\$602	\$841	\$1,268	\$666	110.6%	\$427	50.8%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Housing Costs: Surrounding Counties

Table 14 compares Adams County’s housing values and monthly costs to the seven counties that surround it. Out of the eight counties, Adams ranked as second lowest median value, third lowest median monthly housing cost for mortgaged housing units, second lowest median monthly housing costs for housing units without a mortgage, and overall lowest monthly rent price. This demonstrates that Adams County has low housing costs, even for the region is in, but could also indicate that residents may compete for housing units with commuters, decreasing housing availability. A commuter demand analysis explains this in more detail later in this Housing Study.

Table 14: Housing Costs Comparison to Surrounding Counties

County	Median Value	Median Monthly Housing Costs		
		Mortgage	No Mortgage	Rent
Adams	\$168,400	\$1,269	\$512	\$719
Columbia	\$243,600	\$1,673	\$640	\$911
Juneau	\$153,700	\$1,340	\$542	\$820
Marquette	\$189,500	\$1,366	\$527	\$773
Portage	\$230,600	\$1,399	\$548	\$810
Sauk	\$259,200	\$1,565	\$600	\$958
Waushara	\$174,800	\$1,260	\$517	\$779
Wood	\$177,100	\$1,169	\$496	\$887

Source: ACS 5-Year Estimates 2022

Because Adams County’s median home value of \$168,400 is self-reported and from 2022, it is important to consult more up-to-date data that reflects the housing market’s rapidly changing conditions. **As of September 2024, the year-to-date median sales price of a home in Adams County was \$230,000** according to the Wisconsin Realtors Association, compared to \$310,000 statewide and \$242,000 for WRA’s central region (Adams, Clark, Juneau, Marathon. Marquette, Portage, Waushara, and Wood Counties). This suggests that both Adams County and the State of Wisconsin have housing values that are much higher than what U.S. Census reports.

Housing Occupancy

Table 15 summarizes Adams County’s owner occupancy rates. Overall, the County’s share of owner-occupied housing units is just under 85 percent, which is much higher than the state (67.7 percent) and nation (64.8 percent). While homeownership helps households build wealth over time, a lack of renter occupied housing units limits choices for those who can’t immediately purchase a house or who are not physically able to take care of one. The City of Adams (44.5 percent) and Village of Friendship (67.7 percent) have much lower rates of owner occupancy, as multifamily units are more feasible in communities with public water and sewer.

Table 15: Percent of Housing Units that are Owner Occupied

Municipality	2000	2010	2022	2000-2022 Change	2010-2022 Change
V. Friendship	59.1%	63.8%	67.7%	8.6%	3.9%
C. Adams	59.5%	82.2%	44.5%	-15.0%	-37.7%
C. Wisconsin Dells	100.0%	58.0%	N/A	N/A	N/A
T. Adams	85.5%	82.1%	91.3%	5.8%	9.2%
T. Big Flats	87.1%	85.6%	88.4%	1.3%	2.8%
T. Colburn	76.5%	94.1%	87.0%	10.5%	-7.1%
T. Dell Prairie	87.5%	93.7%	87.2%	-0.3%	-6.5%
T. Easton	83.8%	87.6%	90.2%	6.4%	2.6%
T. Jackson	94.2%	84.2%	96.0%	1.8%	11.8%
T. Leola	87.7%	76.2%	88.5%	0.8%	12.3%
T. Lincoln	85.2%	84.4%	83.2%	-2.0%	-1.2%
T. Monroe	91.5%	75.8%	90.5%	-1.0%	14.7%
T. New Chester	88.3%	83.7%	95.1%	6.8%	11.4%
T. New Haven	88.1%	83.7%	95.6%	7.5%	11.9%
T. Preston	90.4%	90.8%	82.8%	-7.6%	-8.0%
T. Quincy	91.0%	88.5%	88.1%	-2.9%	-0.4%
T. Richfield	96.1%	100.0%	71.2%	-24.9%	-28.8%
T. Rome	95.3%	95.7%	96.9%	1.6%	1.2%
T. Springville	88.3%	82.8%	85.7%	-2.6%	2.9%
T. Strongs Prairie	85.1%	89.8%	85.7%	0.6%	-4.1%
Adams County	85.3%	82.2%	84.8%	-0.5%	2.6%
Wisconsin	68.4%	68.7%	67.7%	-0.7%	-1.0%
United States	66.2%	66.6%	64.8%	-1.4%	-1.8%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Vacant Housing

Table 16 shows that Adams County has a very high rate of vacant housing, mainly due to the presence of seasonal or second homes that are used for recreational use. Over 45 percent of housing in the County is vacant, compared to only 10.2 percent statewide. This is especially common in areas that have extensive lakefront, such as Petenwell, Castle Rock, Arrowhead, Sherwood, Camelot, Big Roche-a-Cri, and other lakes. This results in twelve Towns having over 40 percent of its housing stock considered to be vacant. While the vacancy rates in Table 16 suggest that there is an abundance of housing choices, it does not reflect how many of the vacant units are available for rent or for sale.

Table 16: Percent of Housing Units that are Vacant

Municipality	2000	2010	2022	2000-2022 Change	2010-2022 Change
V. Friendship	12.6%	13.9%	16.1%	3.4%	2.2%
C. Adams	9.2%	7.2%	5.4%	-3.8%	-1.8%
C. Wisconsin Dells	0.0%	0.0%	100.0%	100.0%	100.0%
T. Adams	9.2%	30.3%	26.3%	17.1%	-4.1%
T. Big Flats	52.4%	55.7%	48.7%	-3.6%	-7.0%
T. Colburn	17.5%	47.7%	29.9%	12.3%	-17.8%
T. Dell Prairie	27.1%	35.3%	21.8%	-5.3%	-13.5%
T. Easton	2.1%	47.2%	47.7%	45.6%	0.5%
T. Jackson	2.9%	52.2%	55.2%	52.3%	3.0%
T. Leola	39.5%	32.6%	45.4%	5.8%	12.8%
T. Lincoln	40.1%	26.8%	39.1%	-1.0%	12.4%
T. Monroe	53.2%	55.8%	68.2%	15.0%	12.5%
T. New Chester	40.9%	29.2%	40.5%	-0.4%	11.3%
T. New Haven	25.3%	29.5%	37.9%	12.5%	8.4%
T. Preston	40.2%	38.4%	41.0%	0.7%	2.5%
T. Quincy	64.9%	61.3%	63.6%	-1.2%	2.3%
T. Richfield	43.6%	32.0%	43.9%	0.3%	12.0%
T. Rome	49.9%	59.1%	50.8%	0.9%	-8.2%
T. Springville	43.5%	46.6%	41.2%	-2.3%	-5.5%
T. Strongs Prairie	49.4%	51.9%	58.9%	9.5%	7.0%
Adams County	44.1%	45.3%	45.3%	1.3%	0.1%
Wisconsin	10.2%	13.3%	10.2%	0.0%	-3.1%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Seasonal Housing

To understand how much of Adams County’s vacant housing is available for year-round residents to purchase, Table 17 displays the percentage of vacant housing units that are considered “for seasonal, recreational, or occasional use” by the U.S. Census. Overall, 86.1 percent of vacant housing units in the County are in this category. Although, if offered for sale, any of these units could become a year-round residence for a homebuyer, they aren’t necessarily located near places with schools, jobs, hospitals, and other facilities. This adds to a household’s transportation costs and commute times. Their prices can often be too high for a local resident to afford as they tend to be owned by people from other places with higher incomes as a second home. In summary, a total of 7,613 units in Adams County housing units are vacant, 6,555 of which are seasonal units. This leaves a total of 1,058 vacant units that are not seasonal, which is only 6.3 percent of the Countywide total of 16,789 housing units. Of these 1,058 units, the U.S. Census estimated that only 45 were for rent and only 130 were for sale at the time of the 2022 American Community Survey, meaning only 1 percent of Adams County’s housing units was on the market at that time.

Table 17: Percent of Vacant Units that are for Seasonal, Recreational, or Occasional Use

Municipality	2000	2010	2022	2000-2022 Change	2010-2022 Change
V. Friendship	40.5%	28.6%	16.7%	-23.9%	-11.9%
C. Adams	26.9%	54.2%	71.7%	44.8%	17.5%
C. Wisconsin Dells	N/A	N/A	N/A	N/A	N/A
T. Adams	81.0%	67.0%	79.4%	-1.7%	12.3%
T. Big Flats	91.6%	90.1%	88.4%	-3.2%	-1.7%
T. Colburn	55.6%	84.9%	100.0%	44.4%	15.1%
T. Dell Prairie	81.6%	76.0%	70.2%	-11.4%	-5.8%
T. Easton	41.2%	85.4%	73.0%	31.8%	-12.4%
T. Jackson	17.2%	96.4%	95.0%	77.7%	-1.4%
T. Leola	90.0%	89.0%	88.0%	-2.0%	-1.1%
T. Lincoln	87.7%	45.9%	77.2%	-10.5%	31.3%
T. Monroe	96.6%	92.0%	89.6%	-7.0%	-2.4%
T. New Chester	94.4%	86.4%	63.3%	-31.0%	-23.0%
T. New Haven	91.0%	90.7%	64.7%	-26.3%	-26.0%
T. Preston	88.5%	79.8%	82.0%	-6.5%	2.1%
T. Quincy	94.1%	89.7%	89.8%	-4.3%	0.0%
T. Richfield	100.0%	67.7%	93.1%	-6.9%	25.4%
T. Rome	93.4%	92.2%	95.6%	2.2%	3.4%
T. Springville	91.8%	79.7%	80.5%	-11.2%	0.8%
T. Strongs Prairie	88.7%	85.7%	89.0%	0.3%	3.2%
Adams County	90.6%	86.4%	86.1%	-4.5%	-0.3%
Wisconsin	60.1%	51.9%	58.7%	-1.4%	6.9%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

Existing Housing Summary

Adams County' housing stock is predominately single family, owner-occupied homes with a relatively high share of mobile homes. Few units have been built since 2010, indicating demand for repairs to older homes and a lack of housing options. Housing values, monthly costs, and rent prices are much lower than they are in neighboring counties and the state, but incomes are also lower. This could lead to commuters working in other counties competing against existing Adams County residents for housing if they are priced out of other locations. Housing values in municipalities with extensive lakefront are higher than those without, and housing values may be catching up to values that are common in the rest of Wisconsin.

Wisconsin is known to have a high concentration of seasonal housing, and Adams County has a much higher share of seasonal housing than the statewide average. Adams County's high share of seasonal, recreational, and occasionally used housing reflects a high concentration of properties that are not occupied by full-time, year-round residents. While they contribute to the County's economy and tax base, the price, location, and configuration of these housing units doesn't necessarily support the needs of the local, year-round population. Should tourism and short-term rentals increase in popularity, more of the County's year-round housing stock could be converted into housing for vacationers, further limiting supply and increasing prices for full time County residents.

Overall, there is an opportunity to expand housing choices to provide more options for a variety of income levels, lifestyles, and household sizes. Locations with existing density, jobs, institutions, and services such as the Village of Friendship and City of Adams are more suitable for small lot single family homes as well as multifamily development, whereas areas with well and septic have limited development capabilities beyond single family homes on large lots. Based on the limited housing inventory and concerns over increased housing prices, adding housing units in both rural and incorporated settings will help the County address housing demand and better attract and retain needed workers and students. The next section of this Housing Study identifies the price ranges of these housing units that are needed the most.

4. Housing Affordability

Housing costs are one of the top expenses in most household budgets. 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). Households that spend more than 30 percent are cost burdened, and households spending over 50 percent of income on housing are severely cost burdened. For renters, being cost burdened makes it difficult to save for a down payment on a future house. For homeowners, being cost burdened makes it difficult to save for maintenance and repairs. Groceries, utilities, transportation, and other household costs have also increased dramatically in recent years, further straining household budgets. This section of the Housing Study assesses existing cost burden, subsidized housing units, eviction rates, and the ability of all income levels to find suitable housing.

Existing Subsidized Housing

The Adams County Housing Authority manages Authority-owned subsidized housing units as well as rental assistance. The area median income (AMI) is used to determine who qualifies for subsidized housing. HUD uses the percentage of the AMI that a household makes to determine the following categories: low income (50%-80% of the AMI), very low income (30%-50% of the AMI), and extremely low income (less than 30% of the AMI). The incomes are also adjusted for the number of people in a household to account for the increased costs as more family members are added. Table 18 shows the most recent HUD estimates for the number of households in Adams County in each category from 2020. HUD updates AMI and income limits every year on its website.

Table 18: HUD Low Income Household Estimates, 2020

Income Level	Owner	Renter	Total
Low Income (50%-80% AMI)	655	360	1,015
Very Low Income (30%-50% AMI)	1,125	425	1,550
Extremely Low Income (>30% AMI)	1,525	340	1,865
Total	3,305	1,125	4,430

Source: HUD 2020

Currently, the Adams County Housing Authority, Central Wisconsin Community Action Council, and other entities operate an estimated 232 units for these income levels in the City of Adams and Village of Friendship. There are also older privately-owned housing units across the County that, despite their lack of subsidy or voucher, have rents or monthly payments that are affordable to those making 80 percent or less of the area median income. But since nearly half of all households in the County (4,430) make 80 percent or less of the AMI, it is likely that there is considerable demand for lower-priced units in addition to those that the Housing Authority operates. Building new market-rate housing allows middle and high-income households to upgrade into a new product, freeing up existing units that are affordable to these households. Building new affordable housing also helps address the demand for lower-priced units, but often requires considerable subsidies to finance their development. In general, adding a variety of housing units and prices causes prices for all incomes to stabilize as households have more choices and less difficulty finding an available unit.

Cost Burden Analysis

Table 19 depicts another way to determine how affordable housing is relative to local incomes by reviewing the number of households who are cost burdened and severely cost burdened. Table 16 provides a summary of what percent of each community’s renters and homeowners are cost burdened or severely cost burdened. Altogether, 40.3 percent of Adams County renters are either cost burdened or severely cost burdened, whereas only 25.8 percent of homeowners are cost burdened or severely cost burdened. Severely cost-burdened homeowners have the smallest share of households of the four categories. Compared to statewide figures, the County has a slightly lower share of renters who are cost burdened or severely cost burdened, but a higher share of homeowners in these categories.

Table 19: Percent of Households that are Cost Burdened

Municipality	Cost Burdened Renter Households	Severely Cost-Burdened Renter Households	Cost Burdened Owner Households	Severely Cost-Burdened Owner Households
V. Friendship	17.7%	27.8%	8.8%	16.5%
C. Adams	24.4%	14.8%	9.8%	6.6%
C. Wisconsin Dells	0.0%	0.0%	0.0%	0.0%
T. Adams	23.5%	19.6%	9.7%	4.8%
T. Big Flats	17.5%	20.0%	13.6%	16.6%
T. Colburn	0.0%	8.3%	13.0%	11.0%
T. Dell Prairie	6.8%	23.0%	12.3%	7.8%
T. Easton	0.0%	23.1%	12.8%	13.8%
T. Jackson	8.3%	25.0%	18.7%	10.5%
T. Leola	28.6%	28.6%	11.6%	8.0%
T. Lincoln	0.0%	0.0%	10.1%	5.9%
T. Monroe	75.0%	25.0%	21.6%	18.5%
T. New Chester	0.0%	75.0%	13.4%	12.5%
T. New Haven	0.0%	33.3%	6.4%	9.2%
T. Preston	30.6%	36.0%	18.3%	12.5%
T. Quincy	11.5%	3.3%	23.6%	13.4%
T. Richfield	0.0%	3.1%	21.5%	10.1%
T. Rome	6.3%	0.0%	14.0%	11.2%
T. Springville	15.2%	34.2%	14.5%	14.3%
T. Strongs Prairie	21.4%	25.7%	14.6%	13.7%
Adams County	20.1%	20.2%	14.4%	11.4%
Wisconsin	22.3%	20.8%	11.5%	6.8%

Source: ACS 5-Year Estimates 2022

Renter Cost Burden

To get a clearer sense of which incomes are most impacted by the two cost burdened categories, Table 20 shows the rate of cost burden by annual income for renters. The table reflects both cost burdened and severely cost burdened renters combined, which is everyone who spends more than 30 percent of their income on housing. Not only are renters more likely than homeowners to be cost burdened, but the probability of being cost burdened increases the lower a person’s income is. Similar to Table 16, most incomes have a lower cost burden rate than the statewide average, except for households making under \$10,000 per year, all of whom are cost burdened.

Table 20: Renter Monthly Housing Costs Exceeding 30 Percent of Income

Municipality	Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000 or more
V. Friendship	100.0%	100.0%	26.9%	0.0%	0.0%	0.0%	0.0%
C. Adams	100.0%	78.2%	60.4%	6.0%	0.0%	0.0%	0.0%
C. Wisconsin Dells	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Adams	0.0%	100.0%	75.0%	0.0%	0.0%	0.0%	0.0%
T. Big Flats	0.0%	100.0%	44.4%	100.0%	0.0%	0.0%	0.0%
T. Colburn	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Dell Prairie	0.0%	100.0%	0.0%	25.0%	50.0%	0.0%	0.0%
T. Easton	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Jackson	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
T. Leola	100.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
T. Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Monroe	100.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
T. New Chester	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. New Haven	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Preston	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%
T. Quincy	0.0%	0.0%	0.0%	81.8%	0.0%	0.0%	0.0%
T. Richfield	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Rome	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
T. Springville	0.0%	100.0%	100.0%	50.0%	0.0%	0.0%	0.0%
T. Strongs Prairie	0.0%	100.0%	65.2%	0.0%	0.0%	0.0%	0.0%
Adams County	100.0%	77.6%	64.1%	12.4%	4.7%	0.0%	0.0%
Wisconsin	97.9%	85.8%	80.3%	43.6%	15.0%	3.7%	1.2%

Source: ACS 5-Year Estimates 2022

Homeowner Cost Burden

Just like for renters, Table 21 shows that the probability of spending more than 30 percent of income on housing increases the lower a household's income is. Adams County has a slightly lower rate of cost burden for all income categories when compared to the statewide average, except for households making \$150,000 or more. This may be due to the County's overall lower cost of living, combined with the fact that the newest housing units frequently exceed \$400,000. While this makes it appear that the average Adams County resident is in better financial shape than the average Wisconsinite, living in a rural county brings added costs like longer commute distances, higher transportation costs, the requirement to maintain a well and septic system, and other expenses that are not part of a house payment.

Table 21: Owner Monthly Housing Costs Exceeding 30 Percent of Income

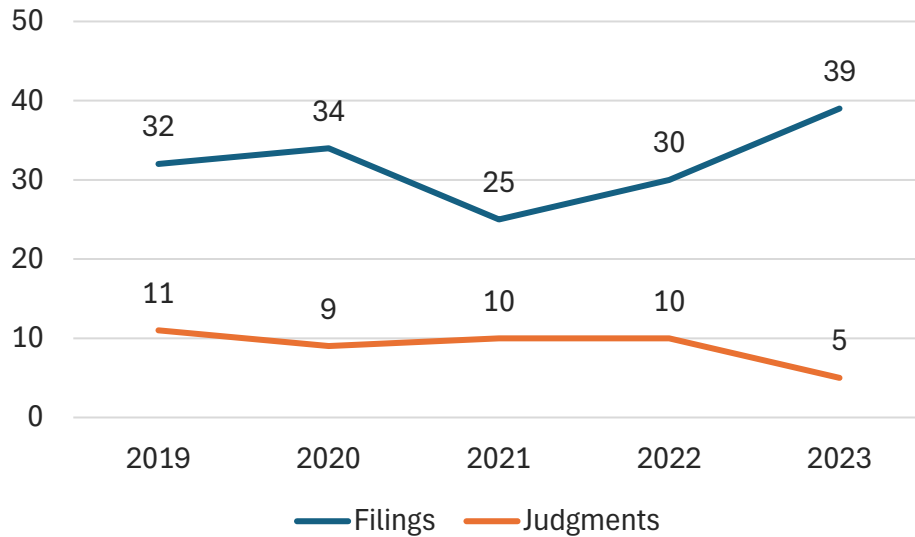
Municipality	Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000 or more
V. Friendship	100.0%	100.0%	41.2%	10.0%	0.0%	14.3%	0.0%	0.0%
C. Adams	100.0%	90.3%	12.2%	34.6%	10.4%	8.1%	0.0%	0.0%
C. Wisconsin Dells	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Adams	100.0%	58.8%	28.8%	27.8%	2.8%	0.0%	4.0%	0.0%
T. Big Flats	85.9%	79.1%	16.1%	28.3%	6.6%	0.0%	0.0%	0.0%
T. Colburn	100.0%	60.0%	28.6%	42.9%	11.5%	0.0%	0.0%	0.0%
T. Dell Prairie	100.0%	81.8%	50.0%	44.3%	15.7%	12.8%	0.0%	0.0%
T. Easton	100.0%	86.5%	53.3%	18.6%	17.5%	0.0%	0.0%	0.0%
T. Jackson	100.0%	59.3%	62.7%	35.2%	20.0%	11.9%	7.9%	14.0%
T. Leola	100.0%	100.0%	13.8%	45.5%	10.0%	0.0%	0.0%	0.0%
T. Lincoln	100.0%	7.1%	44.4%	26.3%	30.0%	0.0%	0.0%	0.0%
T. Monroe	100.0%	100.0%	86.4%	31.3%	22.6%	15.0%	11.8%	0.0%
T. New Chester	100.0%	63.6%	40.5%	33.3%	15.1%	0.0%	0.0%	0.0%
T. New Haven	100.0%	63.6%	21.6%	5.7%	21.1%	11.6%	5.7%	0.0%
T. Preston	100.0%	82.2%	28.1%	41.5%	29.0%	0.0%	0.0%	0.0%
T. Quincy	100.0%	76.4%	59.4%	5.3%	9.0%	0.0%	9.3%	0.0%
T. Richfield	100.0%	100.0%	75.0%	15.0%	60.0%	15.4%	0.0%	0.0%
T. Rome	100.0%	31.3%	70.2%	40.8%	30.0%	14.5%	4.0%	0.0%
T. Springville	100.0%	90.5%	54.5%	36.1%	27.4%	0.0%	0.0%	0.0%
T. Strongs Prairie	0.0%	100.0%	67.9%	3.1%	32.5%	0.0%	3.2%	0.0%
Adams County	96.8%	75.1%	45.7%	28.2%	18.9%	6.8%	2.7%	1.2%
Wisconsin	98.5%	84.1%	53.8%	35.8%	20.9%	9.0%	3.7%	1.0%

Source: ACS 5-Year Estimates 2022

Evictions

Eviction rates can also help identify trends in housing affordability. According to the Wisconsin Department of Administration, there were 32 eviction filings in 2019, and 11 judgments. The number of filings rose to 39 in 2023, but the number of judgments fell to 5 in 2023. Note that, from October 2020 through January 2023, emergency assistance programs were distributed to renters, which likely affected the rate of evictions during these years. See Figure 1.

Figure 1: Eviction Filings and Judgments in Adams County 2019-2023



Source: Wisconsin DOA 2024

Housing Affordability Analysis

The following analysis 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 2022 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 7 percent interest and a 10 percent down payment. For owner-occupied units, taxes, and private mortgage insurance (PMI) are included along with the monthly principal and interest payment.

Although 30 percent of income spent on housing is the standard for affordability, many will pay a different percentage of their income at different life stages. Some families with small children only have one income during the early childhood years, while those near retirement age may be close to paying off a 30-year mortgage with a much lower payment than a new one in 2025 would have. Recent college graduates may also have a higher future income they can qualify for a mortgage based on compared to their income while in school. Others may choose to spend less than 30 percent to save or invest elsewhere, and some are willing to initially spend more than 30 percent for a dream home they know they will live in for a while.

Table 22 aligns income, rent, and housing value categories available from the U.S. Census as best as possible using the loan terms mentioned above. Credit scores, debt, income, and other indicators of a household’s finances will ultimately affect what they will qualify for. But the following analysis identifies how many units are available for each income level. The surplus or shortage column is a summary of the detailed tables on the following pages.

Table 22: Estimated Housing Gaps based on Income

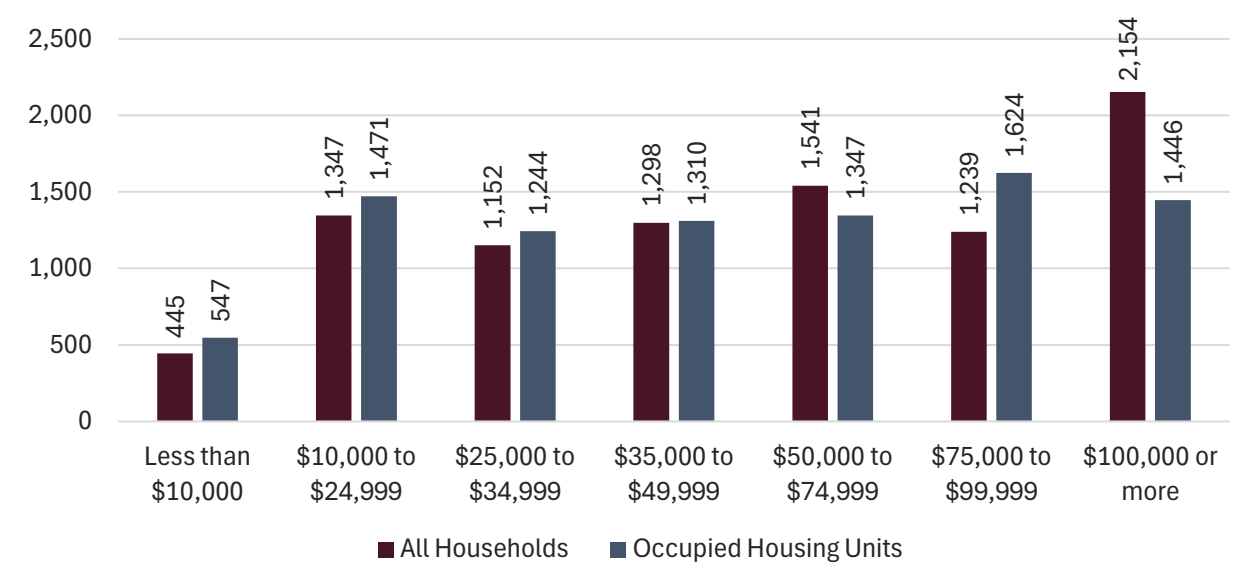
Income	Monthly Rent	Purchase Price	Rental Unit Surplus (+) or Shortage (-)	Owner Unit Surplus (+) or Shortage (-)
<\$10,000	< \$250	<\$25,000	29	73
\$10,000 - \$24,999	\$250 - \$599	\$25,000 - \$79,999	-56	180
\$25,000 - \$34,999	\$600 - \$899	\$80,000-\$99,999	376	-284
\$35,000 - \$49,999	\$900 - \$1,249	\$100,000 - \$149,999	-68	80
\$50,000 - \$74,999	\$1,250 - \$1,499	\$150,000 - \$199,999	-229	35
\$75,000 - \$99,999	\$1,500 - \$2,499	\$200,000 - \$299,999	-138	523
\$100,000 - \$149,999	\$2,500 - \$3,499	\$300,000 - \$399,999	-101	-562
Over \$150,000	\$3,500 and over	\$400,000 or more		-45

Sources: NCWRPC, ACS 5-Year Estimates 2022, UW Credit Union, and Google Mortgage Calculator

All Housing Units

Figure 4 displays all housing unit costs compared to all household incomes regardless of if they own or rent their homes. There is no data that indicates which renters desire to own a home, or which owners may want to downsize into a rental, so it is important to consider the affordability of the entire County’s housing stock. According to the data, the biggest gaps in the housing market are for households who make between \$50,000 to \$74,999 (194 units), and \$100,000 and over (708 units). These incomes represent many younger households who are difficult to attract to fill vacant jobs as retirements continue. Note that the U.S. Census only provides this data for occupied housing units, so it does not include the estimated 7,613 vacant housing units, most of which are seasonal (second) homes.

Figure 2: All Housing Units and Household Income

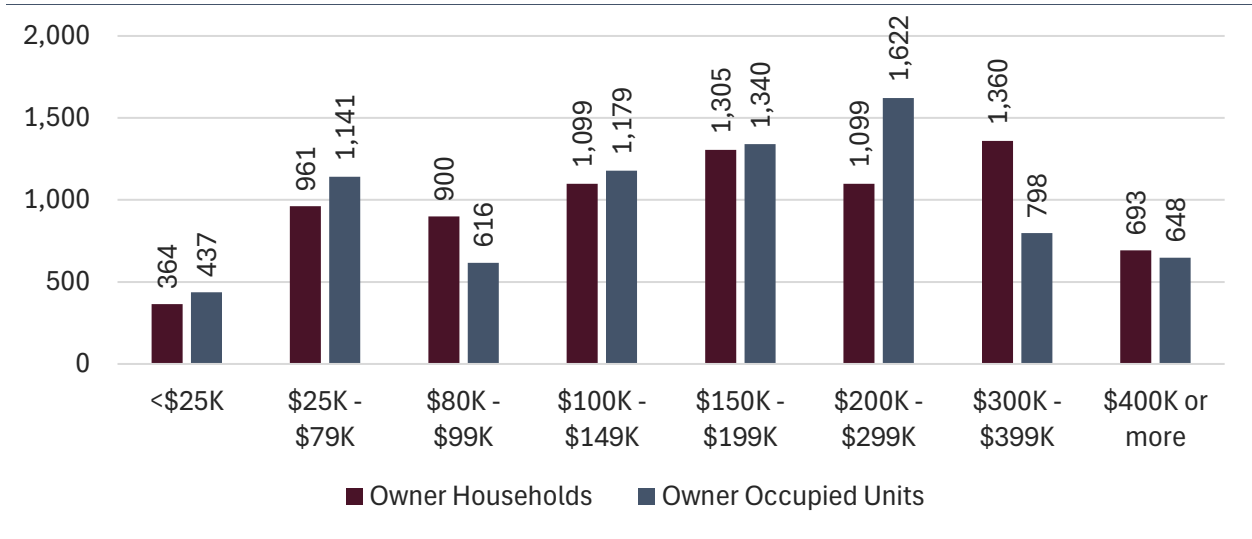


Source: ACS 5-Year Estimates 2022

Owner Occupied Housing

Figure 2 compares all owner-occupied households’ incomes with the housing unit prices they can afford. When there are more households than units, this can indicate a shortage where demand for housing at that price exists. Although Figure 2 shows that there is an abundance of units priced \$79,999 or less, and between \$100,000 and \$299,999, those shopping for housing in these price ranges often find choices to be limited. This is because a shortage at other housing prices means that those with higher incomes can compete for housing that is affordable to lower and middle incomes. It could also indicate that those with higher incomes may be at or near retirement age, so they are not buying a more expensive house, because their monthly income could drop considerably once retired.

Figure 3: Owner Occupied Households and Housing Units

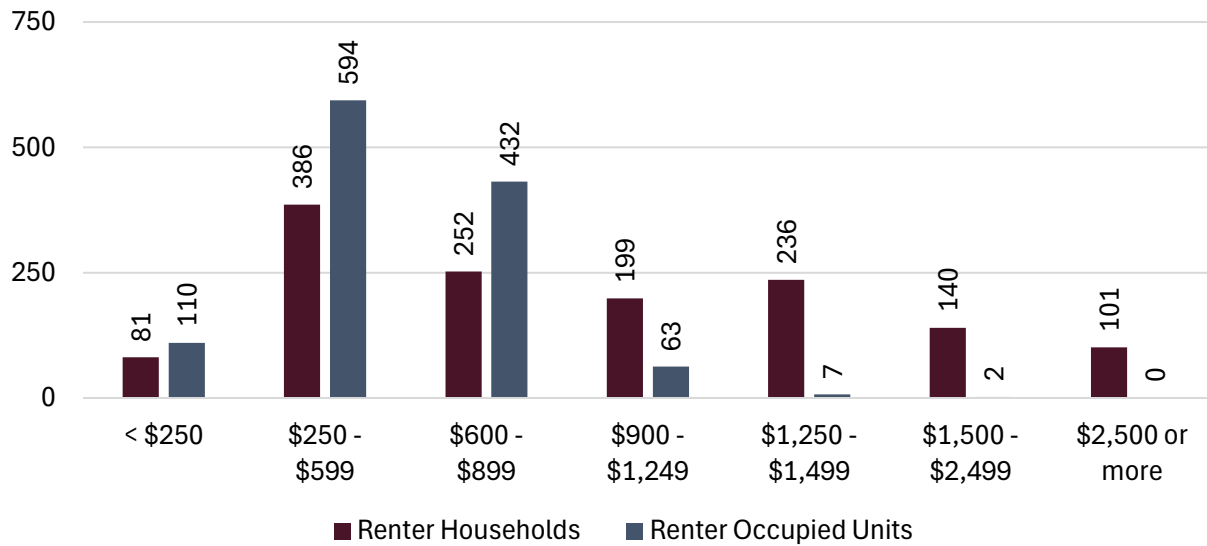


Source: ACS 5-Year Estimates 2022

Renter Occupied Housing

Figure 3 compares all owner-occupied households’ incomes with the housing unit prices they can afford. This pattern is like owner occupied housing, where housing units that many people could afford are not available when higher incomes choose units with much lower rents due to a lack of availability. Rental housing below \$900 per month is also very difficult to construct without considerable subsidies because of elevated construction costs and interest rates.

Figure 4: Renter Occupied Households and Housing Units

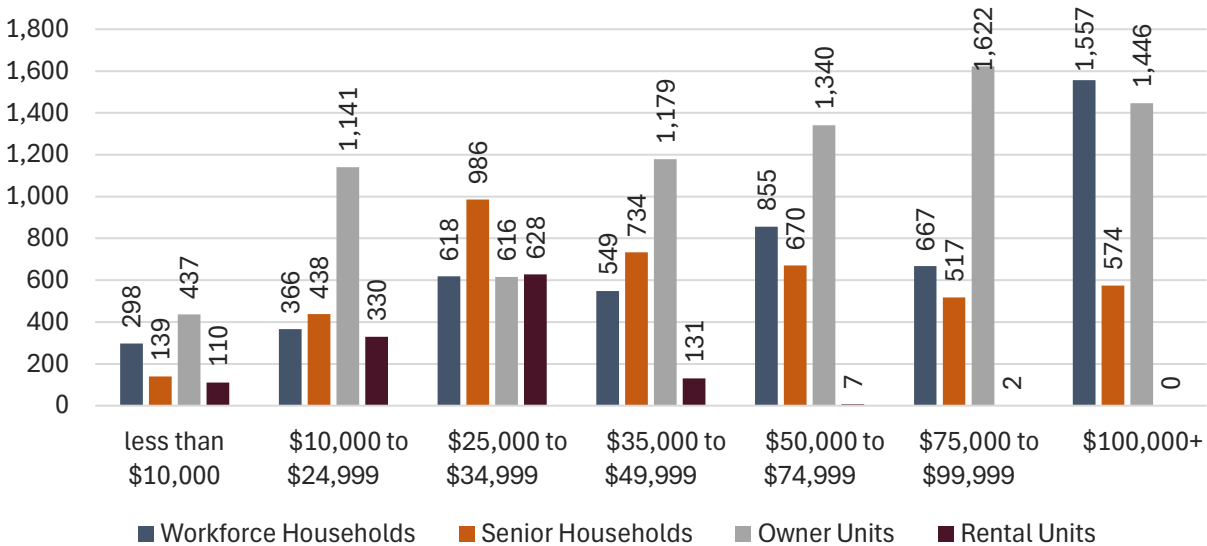


Source: ACS 5-Year Estimates 2022

Senior and Workforce Households

Senior households are those with a family member aged 65 years or older, while workforce households are those between ages 25 and 64. The former may prefer smaller, affordable units that are easier to maintain, while the latter may prefer larger homes as they are more likely to be working and having children. Figure 5 compares these households to the housing units that are available to them based on their income. There is a lack of available housing units for those making between \$25,000 and \$74,999 per year, and for those making more than \$100,000, when adding the total of senior and workforce households compared to the number of renter and owner-occupied housing units is combined. Note this data includes three types of assisted living facilities: Community Based Residential Facilities (CBRF), Adult Family Homes (AFH), and Residential Care Apartment Complexes (RCAC). According to the Wisconsin Department of Health Services, there is one CBRF with a capacity of 50 residents, and six AFHs with a capacity of 24 residents total.

Figure 5: Workforce and Senior Households



Source: ACS 5-Year Estimates 2022

Summary

In summary, Adams County’s housing gaps result in too few units available for higher and lower incomes households, which strains available housing supply for middle income households and increases prices for everyone. Despite a relatively affordable housing stock, the number of subsidized housing units likely does not address the overall need for those making 80 percent or less of the area median income. Housing availability is also an issue as most vacant housing is considered for seasonal, recreational, or occasional use, and is not necessarily suited for a year-round resident. Gaps in Adams County’s housing market contribute to 40.3 percent of renters and 25.8 percent of homeowners being cost burdened. A household is more likely to be cost burdened the lower their income is, and renters are more likely than owners to be cost burdened. Overall, there is a shortage of housing units at multiple income levels, causing different income levels to compete for limited housing, which increases prices. New construction and rehabilitation are needed to increase the variety of housing options for all income levels.

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5. Housing Demand

Housing demand in Adams County is driven by existing and future residents as well as potential inbound moves from other locations. The last section of this Housing Study examined gaps in the housing market for existing residents, while this section examines commute patterns, potential inbound moves, and projected changes in the total number of households through 2040.

Commuter Demand Analysis

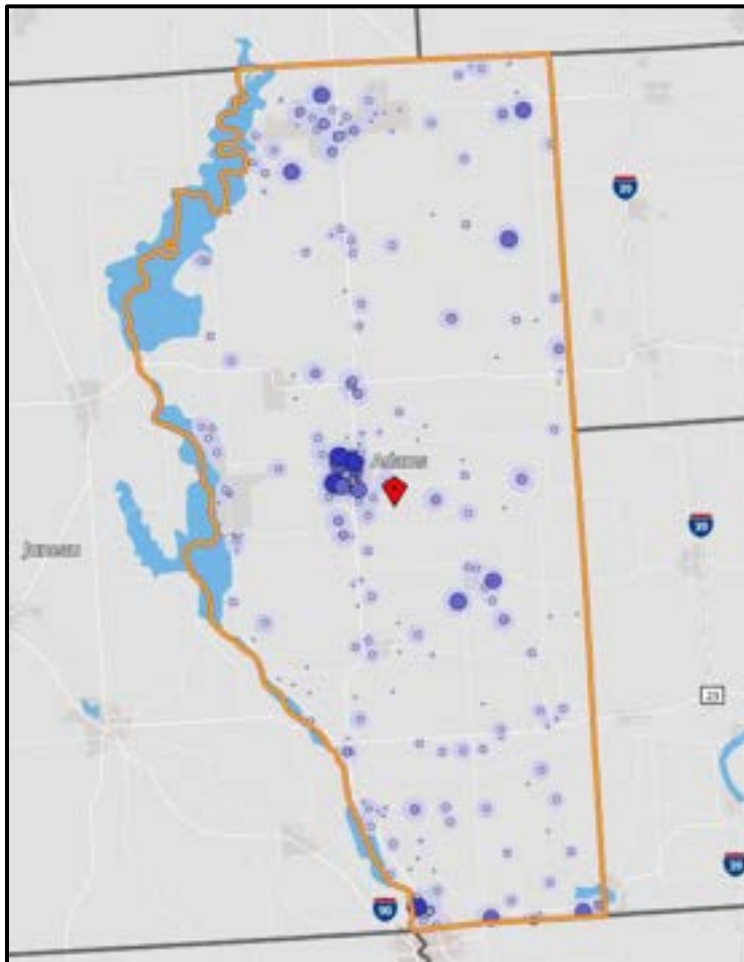
According to the 2022 American Community Survey, 88.7 percent of County residents drove or carpooled in a vehicle to get to work. Although this is common in rural areas, fewer people will be able to drive as the County's population ages, reflecting the need for senior-oriented housing that is within walking distance of destinations and services. Adams County's dispersed population is reflected in the average commute time for residents, which was 29.1 minutes in 2022, compared to only 22.2 minutes statewide. While only 2.8 residents walked, biked, taxied, or took public transportation to work, 8.6 percent of residents worked from home, up from 5.3 percent in 2010. Because Adams County's cost of living is low, but it is within only a few hours of many larger cities, remote workers could continue to increase demand for housing in Adams County.

According to U.S. Census-on-the-Map, 2,393 workers commuted into the County and 5,641 commuted out of the County for work, while 2,040 residents lived and worked within the County. Since Census only provides income data for County residents, instead of non-County residents who work in the County, Lightcast (formerly EMSI) was utilized for income generated within the County, regardless of where workers live. For all jobs in Adams County, median incomes for individual employees ranged from \$15.33 per hour (\$31,894 per year) for service occupations to \$28.13 per hour (\$58,510 per year) for management, business, science, and arts occupations. See Figure 6 for a heat map of job locations within Adams County.

Lightcast's median individual incomes indicate that a large portion of Adams County's workers make between \$25,000 to \$75,000 per year. It is difficult to gauge household income from this data since these are wages for individual employees, and employees may live in a household where there is another source of income either inside or outside of the County. To account for the likelihood that some commuter households have a second income, this analysis assumes that most workforce households are making between \$25,000 and \$100,000. This assumption is supported by the U.S. Census median household income of \$55,233. Based on the Housing Affordability Analysis in the previous section of this study, households in the \$75,000 to \$100,000 income portion of this income range are more likely to be homeowners than renters. Therefore, commuter demand is expected primarily to be between \$600 and \$1,499 for rent, and between \$80,000 and \$299,999 for sale.

Many households may not desire to move into the County because they already may live near another source of income, a school their children attend, a family member they are caring for, and other reasons. They also might have a short commute despite crossing a county boundary. For example, someone working in the Town of Rome could live in the Town of Saratoga (Wood County) only a few minutes away. But if Adams County's low cost of living, jobs, and amenities could convince some of its inbound commuters to move into the County, there would be considerable demand for housing. Please see the survey results attached to this study for a summary of factors workers and residents in Adams County consider when choosing a place to live.

Figure 6: Heat Map of Job Locations in Adams County



Source: U.S. Census-on-the-Map 2021

In 2024, an Architectural Digest survey indicated that 55 percent of Americans would like to move, but Census reported in 2022 that only 12.6 percent of Americans moved in 2022. Housing availability and cost is a well-known barrier for those who would like to move. If more housing is built, potential inbound moves to Adams County would be a mix of renters and homeowners. Since they are from other counties, the mix of units can be estimated by using an owner occupancy rate that is halfway between the County's high rate (84.8 percent) and the state's lower rate (67.7 percent), which is 76.3 percent owner occupancy. Using these assumptions, the following equation is used to estimate potential housing demand for the County's inbound commuters:

- $2,393 \text{ Commuters} \div 2.16 \text{ County Average Household Size} = \mathbf{1,108 \text{ Commuter Households}}$
- $1,108 \text{ Commuter Households} \times 55\% \text{ Who would possibly like to move to Adams County} = \mathbf{609 \text{ Housing Units Needed}}$
- $609 \text{ Housing Units} \times 76.3\% \text{ Owner Occupancy} = \mathbf{465 \text{ owner-occupied and } 144\text{-renter occupied units.}}$

Another method to analyze commuter patterns is to compare the ratio of housing units to the ratio of jobs in the County. Table 23 uses the Census’ housing units estimates and Lightcast’s estimated number of jobs to calculate this ratio. Adams County’s ratio of jobs to total housing units is the lowest when compared to its neighboring counties, as well as the state of Wisconsin. While this makes it appear that Adams County has abundant housing relative to its job opportunities, there are other factors to consider. Adams County’s low cost of living could still drive demand for new housing as outbound commuters are priced out of surrounding counties. Additionally, Adams County’s high median age is correlated with a higher number of retirees. This means that, although there are more housing units relative to the number of jobs when compared to surrounding counties and the state, many of these housing units are occupied by those who have no job or commute. Therefore, the presence of retirees and low cost of living for those who work in neighboring counties contributes to ongoing demand for housing in the County.

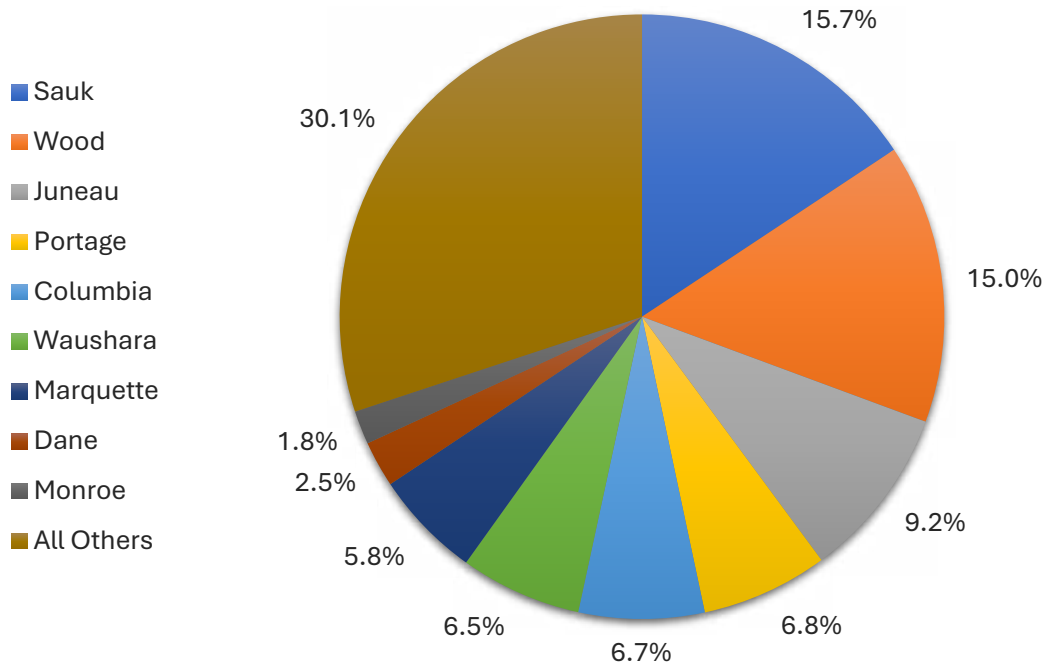
Table 23: Ratio of Jobs to Housing Units by County

County	Jobs in County	Total Housing Units	Ratio	Median Age
Adams	5,652	16,789	0.34	55.1
Columbia	24,928	26,683	0.93	42.8
Juneau	10,908	14,540	0.75	45.7
Marquette	5,036	9,788	0.51	50.4
Portage	37,862	31,265	1.21	37.8
Sauk	39,929	30,907	1.29	41.1
Waushara	7,917	14,776	0.54	49.9
Wood	40,819	34,558	1.18	43.7
Wisconsin	3,287,241	2,734,511	1.20	39.9

Source: ACS 5-Year Estimates 2022; Lightcast

Additionally, U.S. Census-on-the-Map data that identifies where Adams County employees live is displayed in Figure 7. Sauk and Wood Counties have the highest number of residents commuting into Adams County for work, followed by other neighboring counties and a few that are two counties away (Dane and Monroe). This can be partially explained by the heat map in Figure 6 where there are clusters of employment near Sauk County in the City of Wisconsin Dells and near Wood County in the Town of Rome.

Figure 7: Where Inbound Commuters Live



Source: U.S. Census-on-the-Map 2021

Commuter flow can also be measured within the County. Although Census data suggests that more Adams County residents leave the County for work every day, local data sources confirm that the Adams-Friendship area has a considerable inbound commuting workforce. This means that income earned in the City of Adams and Village of Friendship isn't necessarily being spent there as workers commute elsewhere. Chapter 7 of this Housing Study describes four large employers in the Adams-Friendship area along with their commute patterns and wages that supports this observation. Because of this commute pattern and the need for new housing located near existing services and utilities, support for new housing is especially recommended for the City of Adams, Village of Friendship, and adjacent developable land.

Commuter Demand Summary

Though it is difficult to capture the number of inbound commuters who would like to move to Adams County using data, these numbers provide an example of an opportunity to build housing to increase the County's tax base, strengthen its workforce, revitalize aging communities, and increase the number of residents who will spend their money in the County while improving affordability.

Projected Housing Demand

The Wisconsin Department of Administration (WDOA) launched the state’s official population and household projections in 2013 through the year 2040. Table 24 shows WDOA’s projected number of households from 2020 through 2040.

Table 24: Projected Total Households 2020-2040

Municipality	2020	2025	2030	2035	2040
V. Friendship	261	268	267	259	247
C. Adams	977	1,032	1,064	1,064	1,046
C. Wisconsin Dells	38	42	45	46	49
T. Adams	662	706	738	746	743
T. Big Flats	515	557	586	600	601
T. Colburn	131	147	158	165	168
T. Dell Prairie	780	856	918	952	969
T. Easton	533	567	586	588	580
T. Jackson	535	579	613	627	629
T. Leola	146	158	167	172	172
T. Lincoln	136	138	138	135	127
T. Monroe	241	263	281	287	292
T. New Chester	464	477	475	471	461
T. New Haven	299	320	334	336	334
T. Preston	706	757	793	804	801
T. Quincy	646	688	714	716	710
T. Richfield	85	89	93	92	90
T. Rome	1,498	1,624	1,720	1,761	1,772
T. Springville	634	693	739	761	771
T. Strongs Prairie	599	636	661	662	657
Adams County	9,886	10,597	11,090	11,244	11,219

Source: Wisconsin DOA 2013

Table 25 compares the original 2020 projection in Table 24 with the U.S. Census total number of households estimated in the 2022 ACS 5-Year Estimates. This determines how close the original projections were compared to what the number of households currently is. Despite there being 711 fewer households in 2022 than were originally projected for 2020, a total of 1,333 housing units are still expected to be needed by 2040. This is calculated by using the same projected growth rate for households while subtracting the difference between the original 2020 projection and the 2022 ACS 5-Year Estimates.

Note that the Wisconsin Department of Administration (DOA) released new population projections in 2025. Since they are based on the 2020 Census, and many of Wisconsin’s Counties had an unexpected jump in population between 2020 and 2025, they are not used in this study. Additionally, DOA did not release updated household projections, which are used to project housing unit demand. Therefore, the method used in Table 25 uses the most recent available data for the purposes of this study.

Table 25: Projected Number of New Housing Units Needed through 2040

Municipality	2020 vs. 2022 Adjustment	2025	2030	2035	2040	Total by 2040
V. Friendship	-10	7	As Needed	As Needed	As Needed	As Needed
C. Adams	-47	55	32	0	As Needed	69
C. Wisconsin Dells	-38	4	3	1	3	11
T. Adams	-50	44	32	8	As Needed	81
T. Big Flats	-6	42	29	14	1	86
T. Colburn	-16	16	11	7	3	37
T. Dell Prairie	-107	76	62	34	17	189
T. Easton	-156	34	19	2	As Needed	47
T. Jackson	-65	44	34	14	2	94
T. Leola	-16	12	9	5	0	26
T. Lincoln	7	2	0	As Needed	As Needed	-9
T. Monroe	-62	22	18	6	5	51
T. New Chester	-95	13	As Needed	As Needed	As Needed	-3
T. New Haven	-71	21	14	2	As Needed	35
T. Preston	-43	51	36	11	As Needed	95
T. Quincy	19	42	26	2	As Needed	64
T. Richfield	26	4	4	As Needed	As Needed	5
T. Rome	59	126	96	41	11	274
T. Springville	-40	59	46	22	10	137
T. Strongs Prairie	1	37	25	1	As Needed	58
Adams County	-710	711	493	154	As Needed	1,333

Source: ACS 5-Year Estimates, 2022; WDOA; & NCWRPC

Although data in Table 25 is broken down to the municipal level, the pronounced need for housing means that new units regardless of the municipality they are located in help address demand. For example, WDOA projects that the Village of Friendship’s number of households will peak in 2025. However, with an aging population and an increased interest in walkability to services and shopping, Friendship is one of the most ideal locations to add housing, especially since public water and sewer allow for more styles of housing.

Housing Needs for Persons with Disabilities

It is important to consider those with disabilities, and some conditions involve ongoing medical bills or visits, so budget and/or location might play a stronger role in deciding where to live. Across the County, 7.3 percent of residents have a hearing difficulty, 4.2 percent have a vision difficulty, 7.0 percent have a cognitive difficulty, 11.6 percent have an ambulatory difficulty, 4.0 percent have a self-care difficulty, and 8.2 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 those who were younger and/or were not born with a difficulty 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 noninstitutionalized residents include military quarters and college dorm residents. Overall, there are an estimated 1,110 institutionalized and 97 non-institutionalized residents in the county for a total group quarters population of 1,207. For institutionalized residents, 1,062 were in prisons (mainly due to the Federal Correction Institution - Oxford in the Town of New Chester) and 48 were in nursing facilities. Since most group quarters housing is typically constructed and operated as part of a business model or run by a public agency, projected housing need in this report does not include group quarters housing units.

Homebuyer Preferences

According to Twin Cities-based Maxfield Research and Consulting, LLC, there are six main categories of owners and renters based on age, which Adams County must plan for:

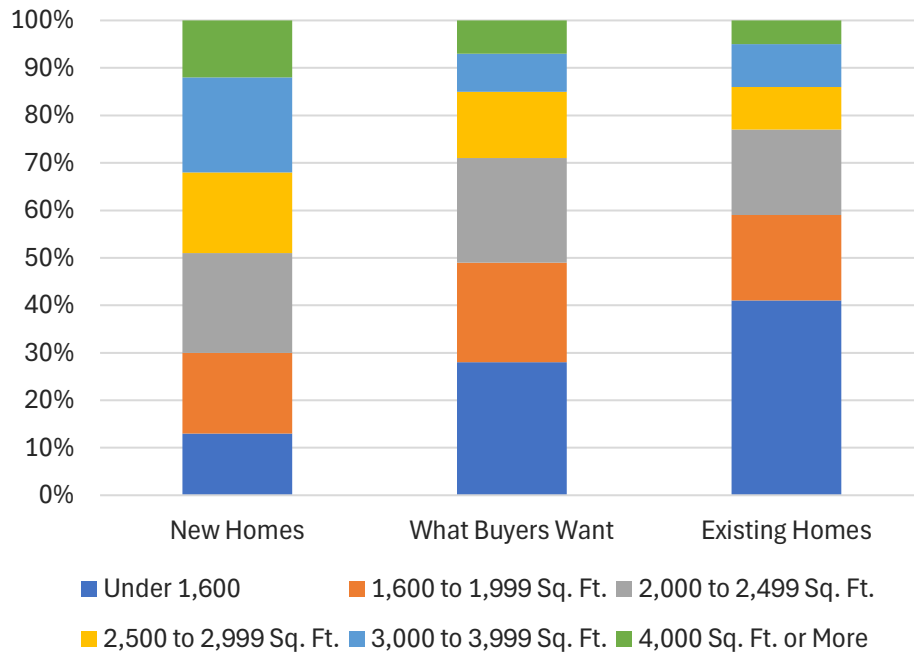
- **Entry-level householders** are typically early 20s singles and couples, often with roommates, who rent entry-level apartments.
- **First-time homebuyers** are typically couples in their late 20s or early 30s, sometimes with children, who purchase starter homes or rent larger apartments.
- **Move-up homebuyers** are usually couples in their late 30s and 40s, who purchase larger and newer homes.
- **Empty-nesters** 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 sometimes 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.

The National Association of Home Builders released a home buyer preferences guide based in 2016. Figure 8 shows the percentage of new homes in each square footage range compared to what buyers prefer and what size the existing housing stock is. Overall, a greater share of new homes is much larger than what people prefer, but existing homes tend to have a higher share of housing that is smaller than what people prefer. Most homebuyers would like a single-story home, and 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 three bedrooms and one-third prefer four bedrooms. Only 41.6 percent of houses in the county have three bedrooms and only 8.8 percent of houses have four bedrooms.

Overall, 67 percent of buyers prefer a single-family home, with only 15 percent interested in townhomes and 8 percent interested in multifamily condominiums, which are like apartments but are purchased instead of rented. More buyers than any time since 2004 preferred new construction (60 percent). This could be partially due to limited inventory, low interest rates when the survey was taken, and a lack of newer housing built in

the past 15 years. Note that these results reflect the entire country; see Section 7: Public Participation for a summary of Adams County preferences.

Figure 8: Size of Home Preferred by Buyers



Source: National Association of Homebuilders 2016

In 2021, the National Association of Homebuilders released another study to assess if the COVID-19 Pandemic influenced homebuyer preferences. Buyers wanted a median of 2,022 square feet, which was 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. These findings reinforce the likelihood that ADA-accessible features are increasing in desirability.

Renter Preferences

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

According to the 2018 River Falls Comprehensive Housing Needs Analysis, a “lifestyle renter” is someone who can afford to own a house but chooses to rent. Often, lifestyle renters have a household income of over \$50,000 (in 2018 dollars) and rent newer apartments near amenities such as a downtown or a waterfront. Lifestyle renters are typically younger and less likely to be married or have children. These units could encourage young professionals to relocate to Adams County where they may eventually start a family. Newly constructed single-family homes for rent are also increasing in popularity for younger and older buyers in sunbelt states as they allow for more space than an apartment without the maintenance of a house.

While providing a variety of rental units can help those with middle-to upper-end incomes, it is important to consider rentals for lower income households as well. 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. In general, these units do not need to be full of amenities and should feature basic finishes and configurations to keep rent prices lower.

Short-Term Rentals

Short-term rentals, such as Airbnb and VRBO, have surged in popularity over the last few years, especially as remote work allows people to work while traveling. Wisconsin State Statute allows local government to regulate certain aspects of these properties but does not allow local government to prohibit them. These properties are especially common in areas with extensive lakefront property. 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 long-term rental property. But because renters have appreciated the flexibility and variety in short-term rentals, longer-term rental properties across the country have been offering shorter lease terms in recent years, though they are still relatively uncommon and expensive. In communities with strong tourism-based economies, there is concern that short-term rentals make it harder for seasonal or year-round residents to find a place to live. Adams County and its municipalities should monitor state law changes to these properties and the impact they have on the local housing market.

Household Net Worth

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

According to the U.S. Census 2019 Wealth and Asset Ownership tables, the median household net worth in Wisconsin is \$110,500, slightly behind the U.S. median of \$118,200. However, this varies across the state as 14 percent of Wisconsin households have zero or negative net worth. 18.5 percent have between \$1 and \$24,999; 16.2 percent have between \$25,000 and \$99,999; 25.1 percent have between \$100,000 and \$499,999; and 26.2 percent have over \$500,000. In general, roughly a quarter (25.7 percent) of Wisconsin households have either zero, negative, or less than \$5,000 in net worth altogether, impacting what a household can afford to spend on housing.

Projected Housing Need Summary

Although Adams County appears to have housing that is more affordable and available than surrounding counties, this is offset by lower household incomes, a higher share of retired residents, and a considerable number of outbound commuters. The number of households countywide is expected to increase through 20XX, and an aging population will need more housing options near clinics, grocery stores, and other services. Housing that accommodates disabilities is expected to increase in demand as the population ages, and net worth can influence a household's purchasing power regardless of their monthly income. Finally, remote work, demand for tourist homes, and an increase in natural hazards impacting other U.S. states could further fuel demand in safe, attractive, low cost of living locations like Adams County in the future. Overall, there is an estimated need of **X Housing Units**.

6. Existing Plans, Policies, and Conditions

To address gaps in the housing market, revitalize existing housing stock, and allow for new housing to meet demand at a time when new construction costs are high, Adams County must ensure that policies and programs align with its housing needs. This section reviews efforts that have been made in the past to support housing in Adams County, along with a brief review of existing regulations and their ability to support new construction.

Existing Plans

Adams County Comprehensive Plan (2018)

Chapter 3 of the County’s Comprehensive Plan identifies affordability, manufactured housing, senior housing, subsidized housing, housing for those with disabilities, and waterfront housing as issues and opportunities. Strategies include encouraging a variety of housing styles to meet these needs by locating higher density housing in communities with existing utilities while keeping most of the county rural or single-family development. There is also a desire to replace deteriorating manufactured housing.

Improving Downtown Adams-Friendship (2023)

This survey identified satisfaction with the safety, walkability, parking, outdoor recreation, and friendliness of the downtowns along State Highway 13 in the Village of Friendship and City of Adams, and a desire to improve the quality of shopping, dining, and entertainment options, along with the integrity and appearance of existing structures.

Regional Livability Plan and Housing Assessment (2015)

The 2015 Regional Livability Plan (RLP), written by the North Central Wisconsin Regional Planning Commission, 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.

UniverCity Alliance: Conducting a housing study for Adams County, Wisconsin (2021)

This brief housing study conducted by a University of Wisconsin – Madison student identified a high rate of cost burden for lower incomes and renters. Included is an inventory of financial programs and suggestions to connect lenders and other stakeholders to address needs in the housing market.

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

The Wisconsin Interagency Council on Homelessness launched this ambitious series of programs and strategies to reduce homelessness in Wisconsin. Despite a reduction in homelessness among veterans in the 2010s, homelessness overall has grown, especially in the last few years. The report recommends addressing wealth gaps, 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.

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 (HOPWA). The Consolidated Plan provides the framework for a planning process used by States and localities to identify housing, homeless, community, and economic development needs and resources, and to tailor a strategic plan for meeting those needs.

Wisconsin Realtors Association's Workforce Housing Report (2019)

The association released a study in 2019 finding a lack of workforce housing throughout the State of Wisconsin. The claim is backed by the falling number of building permits being issued for new home construction, the rising cost of new home construction, a decline in home ownership and a continued decline in overall affordability. If Wisconsin constructed housing units at the same rate as 1994 through 2004, there would have been 200,000 more housing units and 115,000 new building lots statewide than there were in 2019 when the report was published. The report can be found on the WRA's website.

Plans Summary

Overall, planning documents that apply to Adams County and its municipalities guide which policies, programs, and zoning ordinances will be adopted, ultimately affecting what type of housing can or cannot be built, and how it will be built. This affects housing prices and availability for all home buyers. Existing plans and ordinances influence the feasibility of constructing different housing styles, their associated costs, and where housing can be located. This section includes a summary of existing conditions followed by a detailed description of the policies and strategies that are available to the County and its municipalities.

Existing Policies

Existing Ordinances

Adams County administers a subdivision ordinance for some Towns as well as shoreland, wetland, and floodplain zoning in all unincorporated areas. Some individual communities administer their own zoning ordinances that regulate density, height, setbacks, and other dimensional standards. Adams County also administers general zoning for the Towns of Adams, Colburn, Dell Prairie, Easton, Jackson, Monroe, New Chester, New Haven, Preston, Richfield, and Springville. County zoning that applies to these municipalities is currently being reviewed and amended. The Towns of Big Flats, Lincoln, Rome, Strongs Prairie and Quincy, and the Cities of Adams and Wisconsin Dells administer their own zoning, while the Town of Leola and Village of Friendship do not have zoning. In general, the Village of Friendship, City of Adams, and City of Wisconsin Dells as areas around Arkdale, Cottonville, Dellwood, Grand Marsh, Lake Arrowhead, Lake Camelot, and Lake Sherwood feature more intensive development on a greater variety of lot sizes, while most of the County features large lot, rural development.

There are other factors that influence development patterns besides zoning. Public water and sewer systems typically allow for smaller lot sizes than individual well and septic systems, which require more space. Developers also must balance their lender's requirements with the preferences that a buyer or renter has, influencing the type and size of housing that is constructed. Regulations like airport height limits, number of parking spaces, stormwater ponds, and minimum open space requirements can limit the number of units

that can be built on a site. The County and its municipalities should review its zoning ordinances and determine if excess regulations can be adjusted or removed to reduce construction costs.

Building Code Considerations

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

Permitting Processes

Reducing the fees and time associated with approvals to construct new housing improves affordability and the ability for developers to construct new housing more quickly. Requiring public hearings for certain approvals can delay projects and amplify opposing voices, reducing the likelihood that needed housing units will be constructed. Both the County and its municipalities can consider changes to the permitting process that reduce fees and/or time needed for approvals to enable housing to be built more quickly and affordably.

Infrastructure Costs

A subdivision ordinance typically specifies dimensions for right-of-way, road width, sidewalks, lot frontage, and other standards. Adjusting these standards can allow for narrower lots, narrower travel lanes, and sidewalks and/or parking lanes required on only one side of the street instead of both. These result in lower infrastructure costs, more taxable real estate per acre, and a reduction in the amount of infrastructure a municipality must maintain long-term. Narrow streets may also result in lower traffic speeds, improving safety in residential areas. Finally, allowing developers wait until all housing units on a site to be completed before requiring the installation of sidewalks, streetlights, boulevard trees, and other furnishings reduces costs by minimizing potential damage from construction equipment.

Financial Conditions

According to Freddie Mac, the average interest rate on a 30-year mortgage was 2.68 percent in December 2020. By Summer 2024, this rate had held steady at just over 7 percent for several months. While mortgages in the 2010s and early 2020s were low by historical standards, higher rates reduce what a homeowner can afford. Developers seeking financing for projects will also experience higher costs, which are reflected in higher sales or rent prices when housing units are complete. Even if housing prices decline, monthly payments may remain unaffordable for many. Inflation has also impacted transportation, utility, and grocery costs which make up a considerable portion of a household's budget. When combined, inflation and interest rates stretch household budgets and impact low and moderate-income households the most, exacerbating the already scarce supply of homes these households can afford.

Opportunities for Development

Land Available for Development

The Adams County Housing Committee, along with Adams County Staff, developed a Future Development Site Inventory of the most feasible locations in the County for new residential construction. The committee was especially focused on developing the Village of Friendship and City of Adams due to its walkability, central location, ability to support multifamily development, and proximity to jobs. See Appendix A attached to the end of this housing study for a list of vacant properties owned by the County or a municipality.

In addition to this inventory, there are potential developed sites suitable for reuse, such as the Adams-Friendship Middle School (420 N Main Street in Adams), the Adams County Health and Human Services Building (108 E North St in Friendship), and the former Friendship Inn (401 Main Street in Friendship) which are vacant or may become vacant in the coming years. Redevelopment sites can utilize on-site open space to create additional new housing units that generate enough revenue to cover the costs of renovating the existing structure.

Open, undeveloped land is abundant in Adams County, but land already served by existing infrastructure and utilities is most feasible for new development. This reduces long-term maintenance costs by reducing the need to extend new roads and other infrastructure and reduces travel times between destinations. Annexations, Boundary Agreements, and Sewer Service Area amendments may also provide additional developable acreage over time. Additionally, utilizing publicly owned land saves developers time and money as there is no additional landowner to work with while navigating approvals with a municipality or County. Adams County, School Districts, and Municipalities all own extensive land in the County, and much of it could be used for housing. For example, underutilized business park space can provide housing near jobs, or consolidation of a county department or school district facilities can present a redevelopment opportunity.

New residential units are encouraged throughout the County, regardless of if they are included in Appendix A or if they are currently served by public water and sewer. Site constraints may be encountered, such as steep slopes, high water tables, shallow bedrock, unsuitable soils, and infrastructure costs, and some acreage may have to be reserved for roads, stormwater ponds, and other public facilities. 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.

State Law Changes

Across the county, financial, regulatory, and physical characteristics of each individual community influence the style and cost of housing. State policies and programs continue to evolve in response to high housing costs, so the County and its communities should continue to monitor them as they emerge. 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:

- **Conditional Use Permits.** Previously, Conditional Use Permits (CUPs) were reviewed on a case-by-case basis with conditions imposed individually for each proposed use in response to concerns generated by the proposed use. Now, zoning ordinances must list the conditions a CUP must meet, clarifying which uses are likely to be approved as a CUP. For example, if a conditional use permit is

required to have fencing or screening and the developer includes this requirement in their plans, a municipality is required to approve the CUP. This reduces lengthy approvals and project costs.

- **Nonconforming lots are grandfathered.** Previously, lots smaller than the minimum required by zoning and/or subdivision ordinances were not buildable. These lots are now developable, increasing land available for housing.
- **Housing affordability and impact fee reports** are now required to be posted annually for all municipalities with over 10,000 residents. While this doesn't apply to Adams County's municipalities, it demonstrates a statewide concern regarding housing affordability.
- **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.

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. The County 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.

Summary

Overall, it is recommended that Adams County and its municipalities consider amending zoning ordinances to remove zoning barriers listed in this section of the plan. The County and its municipalities should also monitor emerging state policies and programs to take advantage of future opportunities that may not exist at the time this plan was written. Section 9 of this plan, Housing Programs, lists all known programs that are in effect as of this Housing Study's adoption date.

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7. Public Participation

Overview of Efforts

To ensure that the data sources in this study reflect the experiences people are having regarding Adams County's housing market, a series of public participation activities were conducted:

- The Adams County Housing Committee met on an ongoing basis throughout this housing study's project timeline. These meetings included housing study project updates and various housing-related presentations from public and private sector partners.
- Housing Committee members obtained salary and commute survey data from several major employers in the Adams-Friendship area.
- NCWRPC interviewed various housing stakeholders, including two real estate agents, a mortgage lender, two contractors, and an employee that assists seniors and low-income households.
- NCWRPC administered an online and hard copy survey to collect data on what kind of housing participants were looking for and what issues they had trying to find it.
- Two open houses were held in Adams County that included a presentation on the data in this study along with an open forum and survey distribution.

Stakeholder Interview Results

Interview 1: Real Estate Agent

Interview 1 involved a real estate agent involved in the northern portion of the County, especially the Town of Rome area. In general,

- Home prices have increased much faster than incomes in the past decade
- The number of homes for sale and length of time they are on the market has decreased
- Rising interest rates have reduced what buyers qualify for, limiting options
- Homes often have multiple offers that are tens of thousands of dollars over the asking price
- Many buyers waive inspections and have to make costly repairs
- The Town of Rome's housing market differs has a high share of seasonal housing owned by households who live in larger cities with incomes greater than what is typical in Adams County.
- The presence of lakes and other amenities also increases land costs
- There are still vacant lots being sold, but they tend to be for seasonal housing and not for year-round residents looking to live near work

Finally, a recent court ruling involving realtor commission is expected to make homebuying even more difficult. In the past, it was typical for a seller to spend 6 percent of the home's purchase price on a seller's realtor's commission, with a portion of that being used for a buyer's realtor's commission. Following the court's ruling, it will be less clear who is responsible for paying each realtor's commission, making it more difficult to compare housing prices with each other, since this percentage varies between houses. Additionally, it will be more difficult to finance commission with a loan along with closing costs, since this could result in a mortgage that's larger than the home's purchase price if the buyer is responsible for paying more commission than in the past. Overall, this is expected to save higher-income households a marginal amount of money while costing middle- to lower-income households to navigate more complex pricing and

spend more money either over the life of the mortgage or during closing. Area realtors are monitoring these changes and responding accordingly to continue assisting their clients.

Interview 2: Lender

The second interview involved a lender who works in Adams County. According to this lender,

- Conventional loans are most common (down payments as low as 5 percent)
- Down payment size varies between households (the average is 6 percent)
- Federal loans are less common because of complex requirements and long wait times
- Conventional loans have incentives that make them more appealing than federal loans, even when considering private mortgage insurance (PMI) costs
- Year-round residents have working class incomes, so entry level homes are in higher demand than higher end homes
- Ideally, new houses should have 3-bedrooms, 2-bathrooms, and an attached 2-car garage
- Homebuyers need to be open to options like twin homes because of high construction costs, and a greater variety of housing styles should be encouraged
- Those who desire a higher end home move out of the County to be closer to more parks, jobs, and amenities
- Housing is scarce and sells quickly
- Inbound moves from larger cities are higher income, seasonal households, who compete for housing against lower income, year-round residents
- Existing homeowners with low interest rates would pay more per month to downsize
- More are people remodeling and expanding homes due to interest rates, rather than moving
- Repairs and renovations cost more due to inflation, and many homeowners use home equity loans and/or home equity lines of credit (HELOCs) to pay for repairs like new roofs
- A lack of trades workers replacing those who age out of the profession also increases costs and wait times for major repairs
- People are making more sacrifices when shopping for a house with their personal finances and their desired house size due to high prices and low availability.

Interview 3: Real Estate Agent

The third interview involved a real estate agent who works Countywide. Issues include:

- Inventory is the biggest barrier; housing is limited and expensive
- Low interest rates in past years are keeping people in their homes longer, so fewer are for sale
- All-cash offers increased since 2020, putting buyers with conventional and federal loans (WHEDA, HUD, etc.) at a disadvantage, though this trend has cooled off since 2023
- Year-round residents have lower incomes and need homes between \$150,000 to \$250,000
- Newer seasonal housing tends to be over \$400,000
- From 2020 to 2022, offers were 105 to 110 percent of a home's list price; since 2023, home sales are closer to 97 percent of the list price due to higher interest rates
- Adams-Friendship homes were often only listed for around 5 days before being sold from 2020-2022, but since 2023, this has increased to 25 days, with fewer competing offers

- Aging residents want to downsize while living independently, but there are no options
- Many seniors want housing they don't need to maintain, shovel, or do lawn care for
- Housing for seniors and various incomes is in demand, but wait lists are very long
- Investors used to buy \$60,000 homes, renovate them, and rent them. Now, these homes cost over \$100,000, making it harder to renovate and rent them at a price people can afford
- Existing market-rate rentals also have long wait lists, making it difficult for new employees like teachers or doctors to find a place to live before deciding where to buy a house
- Housing quality has improved; many have been fixed up in the past decade while aging mobile homes have been replaced
- There's no shortage of land for sale, but municipalities and the County are holding onto the easiest to develop land, which isn't for sale
- Out-of-County developers are working in other Counties where there are more incentives that help them create affordable housing, and local contractors are retired
- Building costs have fallen slightly but are still up from pre-pandemic levels. A few new homes in the \$250,000 to \$300,000 are built every year, but they are typically in the Town of Rome when there is more demand for these countywide. Building these on a larger scale would help alleviate demand, since most other homes are over \$400,000, which is unaffordable for most year-round residents.
- The Town of Rome had success with recent townhome-style rentals, but there are limited locations for this style of housing to be built. Some locations are ideal for this type of development, like the former school location in the City of Adams bound by East June Street, South Linden Street, East Grove Street, and South Walker Street. Although the school is buried and it is difficult to excavate, a recent analysis estimated \$4,000,000 in construction costs which is too high for units renting in the \$900 to \$1,200 range.
- The County and its municipalities need to work more closely with each other to provide incentives that help offset the high costs of development relative to low incomes
- Lots only sell for \$5,000 to \$10,000 in the Adams-Friendship area, so offering them for free is a small expense compared to the long-term revenue that new development brings
- There should also be a housing study that functions Countywide and provides specific strategies to easily take action to attract more development.

Interview 4: County Health and Human Services

Interview 4 involved an individual who works with seniors and those with low or fixed income. The biggest challenge is finding housing for those who make too much to qualify for low-income housing, but don't make enough money to find market rate housing:

- These households typically make up to \$1,000 per month more than low-income households, which is not enough to afford nicer apartments or condominiums
- Many households would like to downsize into a nice apartment, but none are available
- Downsizing frees up housing for younger professionals, families, etc.
- These households are stuck in a home that they can no longer maintain, which decreases housing availability and quality over time
- Preferences are for ground-level apartments with one or two bedrooms, walk-in showers, ADA-accessibility, a small outdoor area, in-unit laundry rooms, and an attached garage

- Most of these households also want to live independently and don't need memory care, assisted living, or other services
- Limited availability results in people living in cars or with another family

Regarding the rest of Adams County's housing market,

- Quality is a concern in Adams-Friendship with nice houses next to poorly maintained ones
- Code enforcement does not occur, resulting in blighted properties and junk
- There are no newer apartments or subdivisions, so many workers commute long distances
- Higher end housing is in the Town of Rome and City of Wisconsin Dells, away from Adams-Friendship
- Many residents struggle to afford cleaning supplies, which aren't commonly donated
- Though there are some who don't want to maintain their home, most who live in poorly maintained housing want to improve their home but need more time, money, or guidance

Finally, this individual mentioned that Adams County has a poor track record of collaboration between neighboring municipalities and the County. There are large wealth gaps between the northern and southern portions of the County compared to the central portion of the County. There are opportunities to sell publicly owned land for new development or provide incentives to fix up properties like the Friendship Inn, but there has not been interest in providing incentives like there has been with Sand Valley Golf Resort. Additionally, older buildings take a lot of time and money to be brought up to code, preventing properties from being revitalized. Therefore, it would be ideal for the County and its municipalities to work together on housing initiatives to address the blight, lack of housing availability, and ability to attract and retain a workforce.

Interview 5: General Contractor

This interview involved a General Contractor with years of home flipping experience who described their biggest project, a former school redevelopment with apartment units, a fitness center, and a rentable community room with a kitchen. This challenging project used a state-level grant program to fund a considerable portion of the project since it is in a community where rents are not high enough to offset redevelopment costs. Experiences this contractor faced include:

- Phased approach to building units. This is a challenge as certain items are much more expensive to complete in phases, especially with electrical connections, roofing, siding, and concrete work. Although not all the units are completed at the same time to generate revenue, it is too expensive or impractical to complete every aspect of the project in phases.
- Labor Force Availability. Not only was it difficult to find available trades workers, but the level of experience varies between subcontractors. For example, an electrical contractor familiar with single-family building codes can misunderstand the differences compared to the state's multifamily building code, resulting in costs increasing over time as more requirements are discovered. Additionally, those working in the trades are more expensive and less available than even just a few years ago.
- Deadlines. Certain grant program requirements make it difficult to be awarded the full amount if deadlines are missed by architects, subcontractors, or others involved in the project.

- Grant Requirements. While there is strong demand for middle-income housing, especially for empty nesters who want to downsize but do not need assisted living or nursing care, it is difficult to find funding programs that don't support low-income or senior-specific housing.

Creative solutions this contractor recommends include finding alternative uses for an existing structure's spaces that can't be converted into housing. For example, this project preserved the existing school's existing gymnasium as an amenity for residents and a space to generate rental income for the community without requiring considerable repairs or upgrades. The contractor also suggests getting as many bids as possible for various components of the project to ensure not only the best price, but also the lowest possibility that problems with building codes or other issues will occur because of inexperience. Overall, this project required a lot of on-site, do-it-yourself work by the contractor to be completed, but it demonstrates the benefits that restoring a vacant building that includes multiple uses has for a small community.

Interview 6: General Contractor

The second contractor who was interviewed stressed the challenge of producing housing when construction costs exceed what local incomes can afford, since much of Adams County is low or moderate income. This is true for both single and multifamily projects. In general, finding developable land and navigating the permitting process is relatively easy in Adams County. The contractor mentioned a Renewal Unlimited project in Columbia County where volunteer labor and grant funding was being used to construct homes sold for under \$225,000 despite having a typical construction cost of around \$270,000. Renewal Unlimited is based in the City of Portage, and some of the agency's programs cover Adams County.

Housing Costs Presentation

During the Adams County Housing Committee's August 13th, 2024 meeting, a private sector consultant (Vierbicher) presented data regarding incomes and construction costs, followed by strategies that improve affordability. The data states that single family homes cost \$180 to \$210 to build, which results in a purchase price of \$250 to \$265 per square foot. This includes the structure itself along with the land and infrastructure costs that support it. The result is that a 2,000 square foot house can easily cost \$360,000 to \$420,000 to construct, which translates to a \$500,000 to \$530,000 sale price. Additionally, multifamily construction costs result in a rental price of \$1.30 to \$1.80 per square foot.

To increase housing supply and improve affordability, the consultant recommended five practices: creating awareness, updating development regulations, using good land use practices, proactively using public funding, and developing public and private partnerships. The construction costs stated in this presentation are utilized in Section 8 of this housing study: Construction Cost Analysis. Additionally, funding opportunities are listed in Section 9 of this housing study: Housing Programs. Finally, the recommendations from the presentation are included in the list of potential efforts in Section 10 of this plan: Housing Strategies.

Employer Data Collection

As part of the public participation process, the Adams County Housing Committee reached out to several large employers for statistics regarding commute patterns, recruitment, and wages to further understand demand for housing, particularly in the Adams-Friendship Area.

Employer 1

This large employer stated that, of their team of over 200 employees, nearly 40 percent commute into the Adams-Friendship area from somewhere else. The average pay for hourly employees was around \$48,000 to \$53,000 per year, with salaried employees averaging around \$78,000 to \$84,000 per year. This indicates that a large share of hourly employees could afford rentals between \$900 and \$1,499 per month or homes costing between \$100,000 and \$199,999. Salaried employees are likely to add additional demand for housing above \$1,500 per month to rent and between \$200,000 and \$300,000 for purchase. Finally, if workers at this employer have another family member working, their housing budget may be even higher.

Employer 2

Another major employer in the Adams-Friendship area noted that 83 out of 153 employees commute from outside the ZIP codes for Adams, Friendship, Grand Marsh, and Arkdale. The median wage for all employees is \$63,984.96 and the average wage is \$68,728.35. These incomes indicate that many employees fall into the middle of the \$50,000 to \$74,999 income bracket, which translates to a rental price of \$1,250 to \$1,499 per month or purchase prices of \$150,000 to \$199,999. Many entry-level employees or employees who have student loans, childcare costs, or other financial commitments may prefer something on the more affordable end of these ranges, but others may have another family member with a job that places the household in a higher income bracket. Like Employer 1, Employer 2 could also increase demand for rentals above \$1,500 per month and housing that costs over \$200,000.

Employer 3

Employer 3 surveyed 51 employees, only 9 of whom lived in Adams County. Altogether, 82.4 percent of employees made between \$40,000 and \$90,000, with half of employees making between \$50,000 and \$70,000. This results in a considerable number of households that support rentals between \$900 and \$1,499 per month and housing that is between \$150,000 and \$300,000. Reasons people reported for not living in Adams County include a perceived lack of safety, differences in personal values, a lack of housing and childcare options, perceived quality of schools, more businesses, amenities, and activities in other counties, and other household members working or attending school in another county.

Employer 4

Employer 4 surveyed 104 employees to identify commute patterns. Over 40 percent of respondents lived outside Adams County, with 74 percent of respondents holding a bachelor's degree or higher. According to this employer's Human Resources Department, 132 employees have a median salary of \$54,570 and an average salary of \$56,088, with an additional 10 highest ranking employees having a median salary of \$104,000 and average salary of \$108,000. An additional 65 hourly employees average around \$17.50 to \$20.26 per hour, which translates to \$36,400 to \$42,141 per year at 40 hours per week (though many do not work full time). Although this means that there are employees making less than \$35,000 per year, the income brackets that most employees fall into are between \$35,000 and \$100,000, which results in demand for

rentals between \$900 and \$1,499 as well as houses between \$100,000 and \$299,999. Note that incomes approaching \$100,000 can afford up to \$2,499 in rent, but higher incomes tend to be established, long-term employees who prefer to purchase rather than rent. Additionally, many of these employees may have another household member who is employed, further expanding the rental and home prices that are affordable to them.

Public Survey

The public survey was designed to capture household budgets, buyer and renter preferences, and barriers people perceive in finding attainable housing that meets their needs. Appendix C summarizes survey data for its 333 participants. Highlights include:

- Almost 74 percent of respondents currently owned their home.
- 84 percent of respondents were not actively looking for housing (though many identified issues throughout their responses based on observations and experiences from people they knew).
- About 82 percent of respondents lived in Adams County.
- There is a strong appreciation for small town and rural living, good schools, being near friends and family, access to the outdoors, and the lack of traffic and crime.
- There overall perception is that housing is overpriced and unavailable to the middle class, and existing housing is either in poor condition or expensive (especially vacation homes). Residents also must drive a long distance to access many services and amenities.
- Over half of respondents wanted 3 bedrooms, and over three-quarters wanted two bathrooms.
- Single family homes for purchase and rentals that cost less than 30 percent of income were in the highest demand.
- 70 percent of respondents' households made between \$35,000 and \$150,000; 13 percent made over \$150,000.
- Despite a relatively high share of middle to upper income responses, three-quarters of respondents were willing to spend only between \$500 and \$1,499 per month on housing (\$50,000 to \$174,999 for purchase).
- Failing/outdated systems (HVAC, electrical, plumbing, windows, etc.), worn-out finishes, and structural issues were reported as the top issues people encounter when looking for housing.
- Around 60 percent of respondents liked where they already lived and had no plans to look for new housing.
- A considerable percentage of respondents reported having overdue repairs, wanting more square footage, wanting something easier to maintain, wanting everything on one level, wanting more energy efficiency, and having an outdated design as aspects they wish they could change about their current home.
- There was strong interest in homebuyer assistance programs and loans for repairs, and frustrations with a lack of contractors and a desire for more community services and amenities.

Public Open Houses

NCWRPC Staff presented data, housing committee, and interview findings to date followed by a question-and-answer session with attendees. There were two sessions, and public surveys were distributed at the open house. Comments from attendees generally expressed the following concerns:

- The City of Adams, Village of Friendship, and Adams County communicate poorly with one another and are not engaged in responding to interested developers.
- The City, Village, and County also own abundant land that is developable and served by infrastructure. Concerns over not generating enough revenue from lot prices prevent much of this land from being sold, despite the long-term loss of tax revenue as these properties remain tax-exempt under public ownership.
- A map of vacant, developable land owned by the County or a municipality is one of the most useful tools that can be included in this housing study.
- Interest rates and construction costs prevent people from moving, upgrading, or developing new housing. Local incomes cannot afford what new construction needs to pay for itself.
- Repairs are expensive and there is demand for loans and/or grants to help residents pay for them.
- There are many properties in disrepair that would benefit from redevelopment.

Summary

In general, Adams County lacks housing for middle-income households that is available, affordable, and in good condition. Interest rates and housing prices prevent people from downsizing and new construction is difficult to attract due to the County's lower incomes. The result is that people stay longer in houses they struggle to maintain, and those looking for a place to live have few options. There is a strong desire to embrace the County's history, natural environment, and rural character, and an opportunity to improve services, amenities, and employment. Additionally, the County and its municipalities have land and resources to help spur development while encouraging maintenance and rehabilitation of existing structures. Finally, local incomes appear to be able to support higher rents and home purchase prices when compared to what survey respondents perceive they can afford.

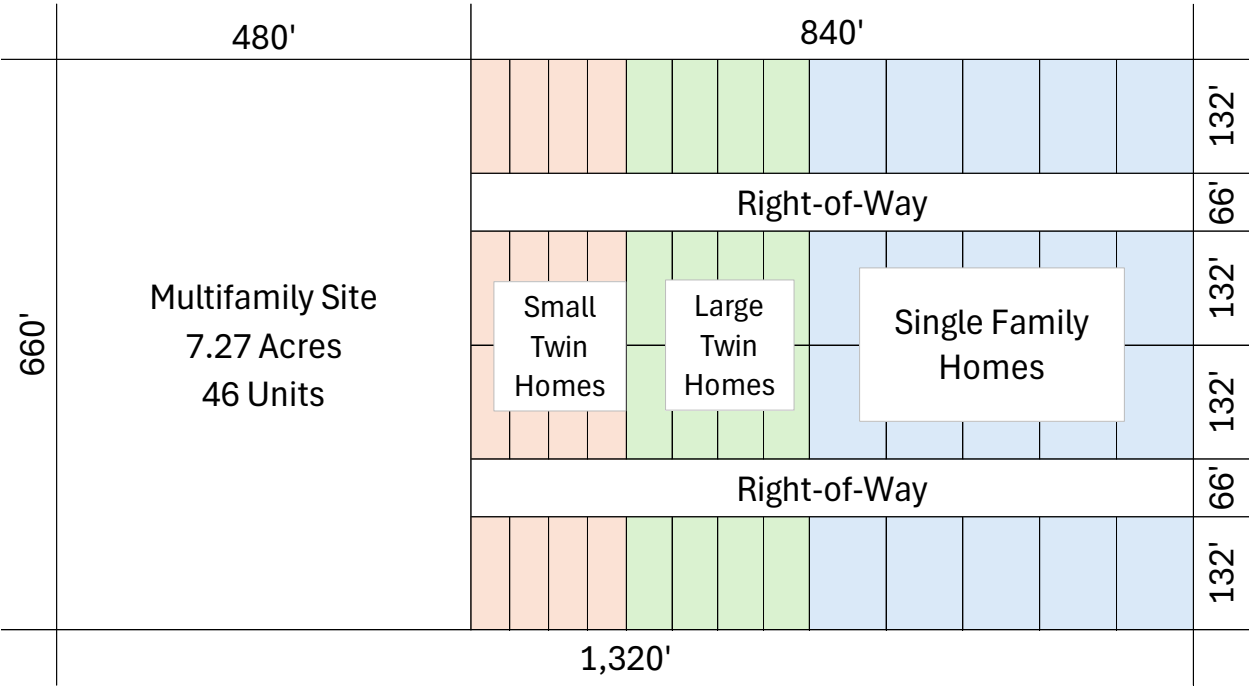
8. Construction Cost Analysis

This section of the Housing Study provides a scenario-based breakdown of potential development approaches: a new neighborhood with a mix of single family and multifamily homes on undeveloped land, and a redevelopment project utilizing an existing building. These scenarios are hypothetical but provide a baseline understanding of how development costs compare to the housing needs described in Section 4 of this plan: Housing Affordability. They also illustrate the relative cost savings of adopting various strategies.

Scenario 1: New Subdivision with Existing Dimensional Standards

Scenario 1 includes a hypothetical 20-acre site with existing roads to the west and east. It includes a multifamily parcel with the same configuration as the Adams-Friendship Senior Village, with 46 one-story units in 6 buildings on over 7 acres of land. This parcel connects to two new roads that are 66 feet wide that serve 32 zero lot line twin homes and 20 single family homes, with a similar layout to the Godwin Subdivision in the Village of Friendship. Figure 9 depicts lot dimensions and the subdivision’s layout, which meets current zoning requirements for both the Village of Friendship and the City of Adams.

Figure 9: Concept Subdivision #1



Source: NCWRPC

Based on a review of entry-level blueprints for single-story single-family homes, twin homes, and apartments, Table 26 depicts the typical dimensions, square footage, bedrooms, and bathrooms for these units, along with estimated purchase and rent prices based on \$250 per square foot to purchase and \$1.30 per square foot for rent. Costs are based on the Housing Costs Presentation in Section 7 of this study, and they represent the lowest cost per square foot possible under today’s market conditions while including land costs.

Table 26: Subdivision 1 Projected Purchase and Rental Prices

	Small Twin Home	Large Twin Home	Single Family Home	Single-Story Apartment
Total Units	16	16	20	46
Structure Width	30' per unit (60' total)	37.5' per unit (75' total)	60' per house	N/A
Lot Width and Area	45' per unit 5,940 sf	52.5' per unit 6,930 sf	90' total 11,880 sf	N/A
Square Feet	900	1,200	1,500	900
Bedrooms	2	2	3	2
Bathrooms	1	2	2	1
Price	\$225,000	\$300,000	\$375,000	\$1,170/mo.

Source: NCWRPC

Based on the housing affordability analysis in Section 4 of this study, this subdivision would address the housing shortages for several brackets in the housing market: owner occupied housing between \$200,000 and \$299,999, owner occupied housing over \$300,000, and rental units over \$900. But they are based on the lowest possible current construction prices, rather than the average, so prices may be higher as land prices, infrastructure costs, and terrain features vary from site to site. Additionally, households need to be at least in the \$35,000 to \$49,999 income bracket to afford the apartment units, in the \$75,000 to \$99,999 income bracket to afford the small twin home, and in the income brackets above \$100,000 to afford the large twin home or single-family home. This contrasts with the City of Adam’s median income household of around \$37,000, the Village of Friendship’s median household income of around \$45,000, and the County’s overall median household income of \$55,000.

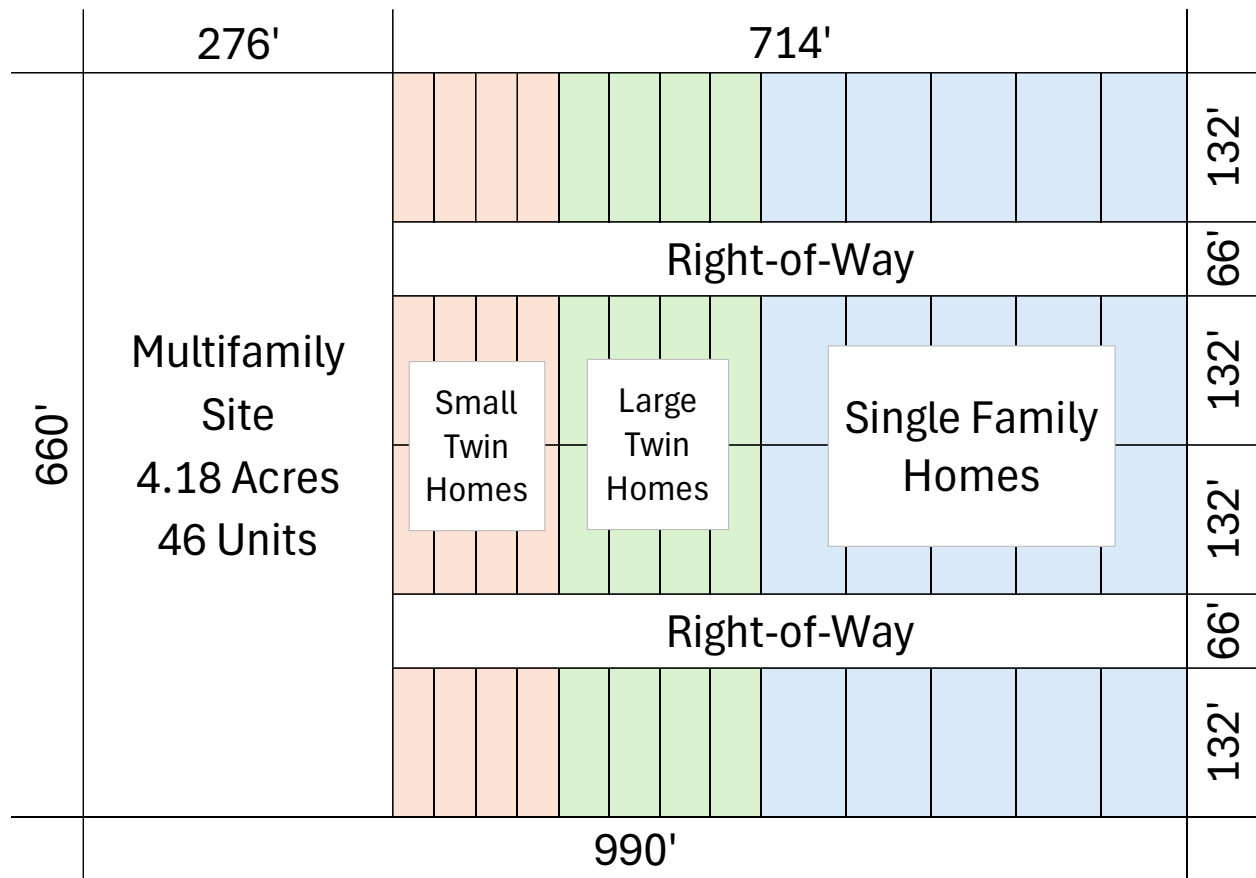
Many families are too large for two-bedroom style rentals and twin homes, meaning they must make at least \$100,000 per year to afford to have a three-bedroom, owner-occupied home. Not only do these constraints prevent people from affording housing, but additional costs for groceries, childcare, and healthcare make it difficult for larger families to afford larger housing even if they make more than the median income. Additionally, many seniors living on fixed income are well below the median household income. Therefore, while this subdivision addresses some housing gaps in the middle-to-upper incomes that could free up existing affordable housing elsewhere, it’s important to consider if adjustments can be made to reduce housing costs.

Scenario 2: New Subdivision with Modified Dimensional Standards

Scenario 1 accounts for the required 20-to-30-foot spacing between houses that the City of Adams and Village of Friendship’s respective zoning ordinances require. Although both municipalities permit two-family dwellings, it is not clear whether zero lot line homes are permitted by-right, which could result in duplexes that can’t be sold as individual units on separate lots as twin homes without lengthy zoning approvals. Finally, both municipalities’ R-3 zoning districts can support more density than the existing Adams-Friendship Senior Village’s configuration has, so two-story apartment buildings are possible as well.

Scenario 2 results one zoning change and one building configuration change: reduced side setbacks that allow houses to be built 8 feet from the property line and two-story apartments instead of one-story. This results in a 16-foot space between houses, which is less than the current 20-foot space in the Village of Friendship and the 30-foot space in the City of Adams. Constructing two-story apartments results in a 3-acre reduction to the area needed for multifamily housing. See Figure 10.

Figure 10: Concept Subdivision 2



Source: NCWRPC

Overall, Scenario 2 depicts a subdivision that only requires 15 acres, rather than 20, to support the exact number and styles of housing units as in Scenario 1 without a drastic change to zoning ordinances or existing development patterns. According to the Housing Costs Presentation discussed in Section 7 of this study, reduced setbacks, lot sizes, and street widths can lower prices by 10 to 25 percent because less land and fewer feet of road, sewer, and water pipes are needed per dwelling unit, though these cost reductions are more pronounced the larger the subdivision is. Therefore, due to the relatively small size of this subdivision, the rent and purchase price calculations in Table 27 use a conservative 10 percent cost reduction for a construction cost of \$225 per square foot to purchase and \$1.17 per square foot to rent.

Table 27: Subdivision 2 Projected Purchase and Rental Prices

	Small Twin Home	Large Twin Home	Single Family Home	Two-Story Apartment
Total Units	16	16	20	46
Structure Width	30' per unit (60' total)	37.5' per unit (75' total)	60' per house	Not Applicable
Lot Width and Area	38' per unit 5,016 sf	45.5' per unit 6,006 sf	76 feet 10,032 sf	Not Applicable
Square Feet	900	1,200	1,500	900
Bedrooms	2	2	3	2
Bathrooms	1	2	2	1
Price	\$202,500	\$270,000	\$337,500	\$1,053/mo.
Savings	\$22,500	\$30,000	\$37,500	\$117/mo.

Source: NCWRPC

Though the cost savings in Scenario 2 aren't enough to put housing within reach of households earning the median household income, they result in a small twin home being nearly in reach of households making less than \$75,000, a large twin home coming down from the high end of the \$75,000 to \$99,999 income bracket, and single family homes being closer to the middle of the \$100,000 to \$149,999 income bracket instead of being towards the upper end. This not only allows more households to qualify for these housing products, but having lower prices for the same housing style might entice more buyers who perceive these homes to be of better value than in Scenario 1. It also reflects the national trend of lot sizes getting smaller over the decades and can result in more households "moving up" and selling their existing homes to someone in a lower income bracket.

There are several ways that a zoning and/or subdivision ordinance's dimensional standards impact the style of housing and how affordably it can be built. While Scenario 2's estimates are for illustrative purposes only, they demonstrate a clear relationship between ordinance amendments and final costs for homebuyers and renters. Other potential changes to zoning codes are described in Section 10 of this study: Housing Strategies.

Scenario 3: Reduced Land Costs

While Scenarios 1 and 2 address gaps in the middle-to-upper end of the housing market, many of the units require a household income that is considerably higher than the median. To further reduce costs, there are various tools that can reduce or eliminate land costs developers must pay that can be worked into a developer agreement to ensure that the savings are passed on to homebuyers and renters. These tools, such as using TIF to pay for land, selling publicly owned land for free or at a discount, or assembling land banks are described in detail in Section 10 of this study: Housing Strategies.

Based on the interviews in Section 7 of this study, as well as a search of actively listed vacant sites with residential zoning and access to infrastructure, Scenario 3 uses an estimated land cost of \$40,000 per acre to depict the impact land prices have on housing. Table 29 provides homebuyer and renter prices for Concept Subdivision 1 (20 acres) compared to Concept Subdivision 2 (15 acres) based on “land cost per acre.” Prices are provided at \$30,000, \$20,000, \$10,000, and \$0 per acre intervals with the assumption that the difference between the land cost and the market value of \$40,000 per acre is being subsidized using one of the tools or strategies discussed in this plan.

Table 28: Prices Compared to Land Costs

Land Cost per Acre	Small Twin Home	Large Twin Home	Single Family Home	Apartment
\$40,000 (Scenario 1)	\$225,000	\$300,000	\$375,000	\$1,170/mo.
\$40,000 (Scenario 2)	\$202,500	\$270,000	\$337,500	\$1,053/mo.
\$30,000 (Scenario 2)	\$200,246	\$267,746	\$335,697	\$1,037/mo.
\$20,000 (Scenario 2)	\$197,992	\$265,492	\$333,893	\$1,022/mo.
\$10,000 (Scenario 2)	\$195,738	\$263,238	\$332,090	\$1,006/mo.
\$0 (Scenario 2)	\$193,483	\$260,983	\$330,287	\$990/mo.
Potential Savings	\$31,517	\$39,017	\$44,713	\$180/mo.

Source: NCWRPC

While construction costs and sale prices vary based on changing material costs, soils, terrain, infrastructure, and other factors, Table 29 demonstrates the considerable impact that land costs have on homebuyer and renter prices. Additionally, Table 29 reflects the compound impact of small zoning ordinance modifications combined with reduced land costs. When using these two approaches to create smaller lots and fully cover land costs for the developer, there is a potential savings of up to \$31,517 to \$44,713 for homes and \$180 per month for apartments in this example subdivision, which drastically increases the number of buyers or renters who qualify for them. Since there is an abundance of publicly owned land in the Adams-Friendship area, offering land for free along with adjusting zoning ordinance amendments is a feasible solution to reducing housing costs. Additional policies and strategies listed in Section 10 of this study can also be used alongside these approaches to further make new construction more affordable.

Slab-on-Grade Construction

While many homeowners prefer to have a basement, slab-on-grade homes are becoming more popular because of their ADA-accessibility and cost savings. Full basements often cost twice the amount per square foot as a slab foundation. Assuming \$25 per square foot of foundation for a full basement, and \$12.50 per square foot for a full basement, constructing slab-on-grade homes would result in a savings of \$11,250 for the small twin home, \$15,000 for the large twin home, and \$18,750 for the single-family home. When applied to Concept Subdivision 2 with free land as described on the bottom 2 rows of Table 29, this results in purchase prices of \$182,233, \$245,983, and \$311,537, respectively, for a total combined savings of \$42,767, \$54,017, and \$63,463 compared to Concept Subdivision 1.

Note that, while slab-on-grade reduces construction and energy costs, many buyers will pass on a house that has no basement due to their preferences, and additional main floor square footage may be needed to accommodate a furnace and hot water heater, which are typically housed in a basement. But this strategy may successfully be applied to some units to offer more variety in low-maintenance, ADA-accessible housing at lower prices.

Summary of Scenarios 1, 2, and 3

As illustrated in Scenarios 1 through 3, there are a variety of approaches that can be used independently of one another to lower housing costs. While these approaches only provide rough estimates, they can be used to demonstrate how different approaches impact costs for homebuyers and renters. Sections 9 and 10 of this housing study provide additional examples of programs, policies, and strategies not used in these scenarios, and using them in various combinations gives new construction more flexibility to deliver needed housing at considerably lower prices. When approving a development, especially with financial or land incentives, along with zoning flexibility, a developer agreement should be executed that guarantees that the cost savings will be passed to buyers and renters, rather than being added to a developer's bottom line. This can be achieved by requiring a full breakdown of the development's finances.

Scenario 4 further explores various strategies as they relate to redevelopment projects, which utilizes existing construction that is often affordable and well-constructed, particularly when institutional sites like schools and government buildings are reused. Additional benefits include adding housing in existing, established neighborhoods that are walkable and near other uses, minimizing the need for new infrastructure, and the potential to use existing gyms, cafeterias, and meeting rooms for resident and public use.

Scenario 4: Cash Flow Analysis

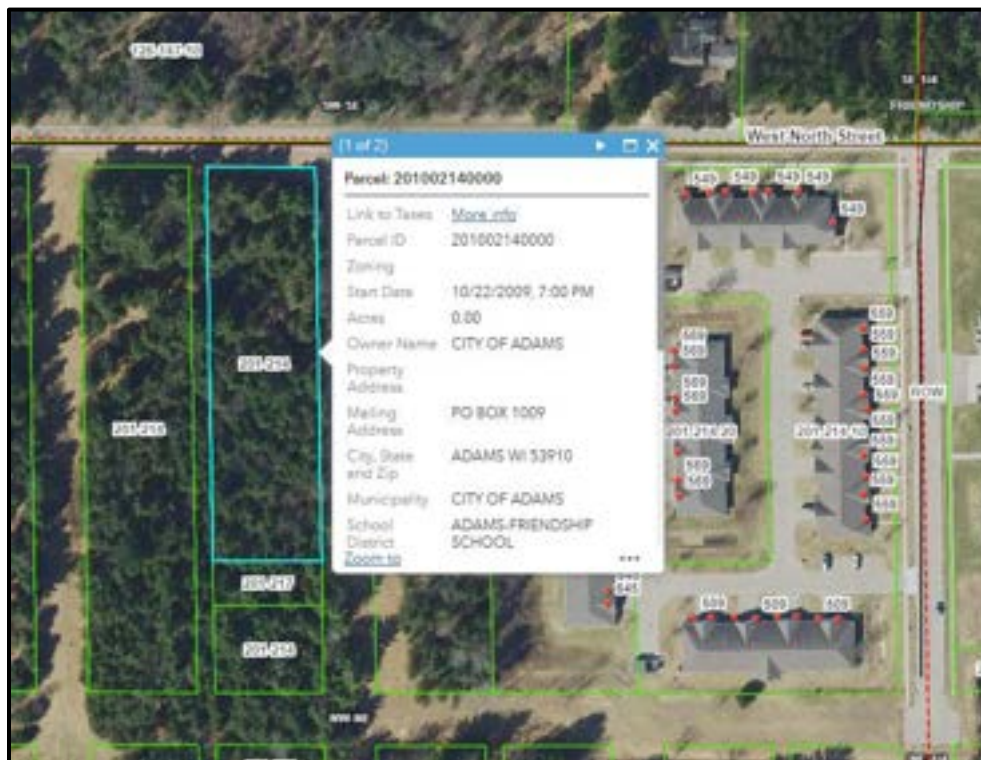
This section of the Construction Cost Analysis conducts a hypothetical cash flow analysis for a triplex on City of Adams-owned land at 300 N Grant St in the City of Adams, and a 24-unit multifamily project on a City of Adams-owned site south of West North Street just west of the Adams Friendship Senior Village. The Cash Flow Analysis Tool depicted in Appendix B was used to generate these scenarios.

Cash Flow Analysis 1: Multifamily

The 1.27-acre site depicted in Figure 12 is served by infrastructure and can be zoned to accommodate two 12-unit multifamily structures under existing zoning rules. Based on land costs of \$40,000 per acre (\$50,800 total) and a construction cost of \$155 per square foot (which includes soft costs, but not land or financial costs), this project would cost \$3,770,800 to construct eight 1-bedroom units (800 square feet each), eight 2-bedroom units (1,000 square feet each), and eight 3-bedroom units (1,200 square feet each).

Based on this Housing Study's census data, survey data, and employer data, rent prices that could capture a broad range of potential renters can be as high as \$1,075, \$1,275, and \$1,475 per month, respectively. When adding a \$100 monthly allowance for utilities, this would be affordable for households earning \$47,000 (1-bedroom), \$55,000 (2-bedroom), and \$63,000 (3-bedroom) per year while only spending 30 percent of that income on housing costs. Given that the County's median income is \$55,233, many middle-class households in Adams County qualify for these units, reducing commute times and costs for workers in Adams-Friendship.

Figure 11: Potential Multifamily Site in the Village of Friendship



Source: Adams County GIS

After entering these figures into Appendix B: Cash Flow Analysis Tool, a financial gap of \$127,218 per year must be closed to provide this housing given the construction, financing, and rent prices. This assumes typical lending terms where 80 percent of the project (\$3,016,640) is financed at 7 percent interest over 30 years, with the remaining 20 percent of the project (\$754,160) paid for by investors expecting a return on investment of at least 15 percent. This results in a monthly mortgage payment of \$20,070 and a minimum return on investment of \$113,124 per year. This project also assumes a target vacancy rate of 5 percent along with annual operating expenses that are 35% of effective gross income.

Step 4 of the Cash Flow Analysis Tool estimates what financial support is needed to allow this project to cash flow. This is often addressed using land discounts and tax incremental financing (TIF), which are tools explained in Chapter 10 of this study. This project would only be possible using a mixed use tax incremental district (TID), which requires project funds to be repaid within 20 years. Using the estimated annual property taxes generated by the project (\$45,000), the maximum TIF incentive that can be repaid within that period is \$900,000. Selling the land to a developer for free (\$50,800) narrows the financial gap in this project but an additional \$410,000 is still needed to make the project cash flow. This amount, placed in the “other incentives” category, could be closed by grants or other philanthropic sources, with area employers being a potential funding source. This benefits employers by expanding housing available to workers. Appendix B demonstrates the full breakdown of this financial structure.

It is clear from this analysis that construction costs and local rent prices have a considerable gap that requires many funding sources to fall into place. Higher rent prices would close the gap but could increase loss of rental income if units sit vacant with not enough residents being able to afford to move there. The project also entails financial risk to developers and taxpayers, so a developer agreement should be executed with provisions such as guaranteeing the minimum tax revenue generated by the project, the rents that the apartment will be listed for, and a transparent breakdown of the project’s financials. This ensures that developers won’t take advantage of any incentives by demonstrating that the incentives are necessary to provide housing at the rent prices that are needed. In general, this style of housing is essential for attracting new workers to the area who are not ready to purchase a home or for those who are ready to downsize into a lower-maintenance product.

Cash Flow Analysis 2: Triplex

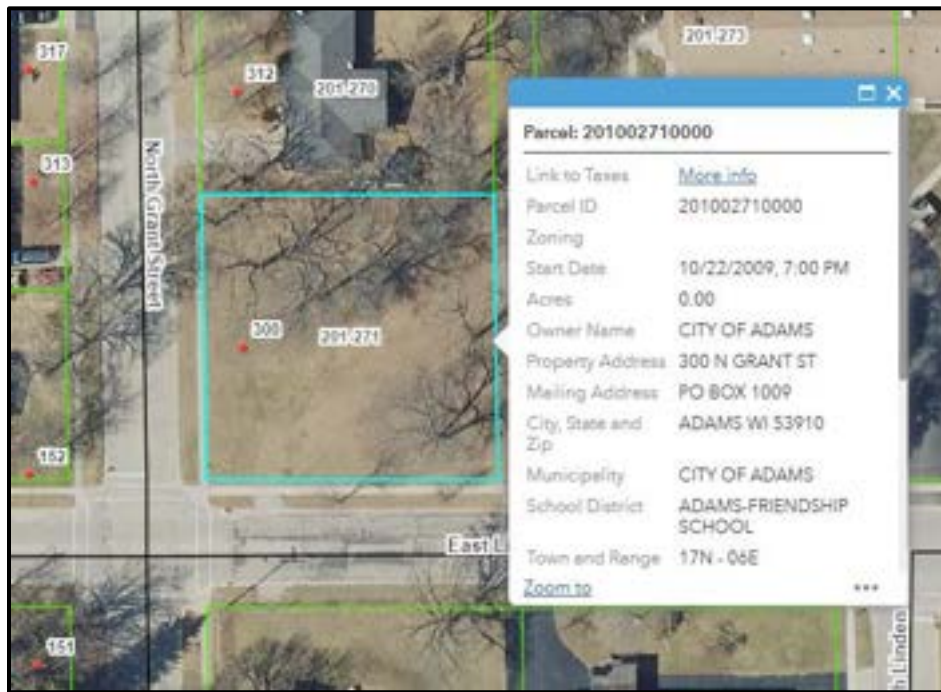
A City-owned site at 300 N Grant St (0.44 acres) could accommodate a triplex of three 900-square-foot units with two bedrooms and one bathroom each if zoning rules are adjusted to allow this configuration. Included are three one-story units that are 30 feet wide, with two end units having at least an 8-foot side setback and the center unit sharing zero-lot-line walls with both outer units (See Figure 11). With an average construction cost in 2024 that results in an average sale price of \$250 per square foot, the market rate sale price is \$225,000 per unit, which is high relative to many local incomes and relative to the square footage of the units.

Selling the units for \$175,000 instead would put these units within reach of a greater number of households, requiring about \$63,000 per year of household income when using a 30-year mortgage at a 7 percent interest rate with a 10 percent down payment. This estimated income needed also includes about \$150 in utilities per month without requiring the buyer to spend more than 30 percent of income on housing. Overall, financial conditions would result in a gap of \$50,000 per unit, or \$150,000 for the whole project.

Using the Cash Flow Analysis Tool in Appendix B, selling the land for free (a 0.44-acre site at \$40,000 per acre) would result in a cost savings of \$17,600. An additional TIF incentive or other financial product of \$132,400 addresses the remaining gap while requiring 15 years for the site’s future property taxes to repay the incentives using a projected annual property tax of \$10,000. Since this is a considerable financial incentive that only creates three housing units, other financial strategies can be used, such as using volunteer labor, philanthropic grants, and other strategies described in Chapters 9 and 10 of this plan. To ensure the long-term affordability of these units, provisions that limit the income of households that purchase them can run with the property if it is sold in the future. Other provisions can prohibit the property from becoming a rental property, maintaining the project’s role in providing affordable owner-occupied housing.

As illustrated in Appendix B, subsidizing the purchase price to \$200,000 instead of \$175,000 per unit raises the household income needed to afford them closer to \$75,000, but it only requires a total of \$57,400 of financial incentives in addition to the free land, for a financial incentive payback period of just under 6 years. Overall, the advantage of this kind of development is that it provides a reasonably priced, owner-occupied home with low maintenance, high energy efficiency, and ADA accessibility in a price range where housing is scarce.

Figure 12: 300 N Grant St, City of Adams



Source: Adams County GIS

Summary of Scenario 4

While the cash flow analysis tool can only be used for rough estimates due to each site's unique characteristics, it demonstrates just how pronounced the financial gap between construction costs and rent or purchase prices is, and the considerable amount of funding needed to close the gap. The rent and purchase prices used in these examples may be shocking to many County residents, but they fall near the County's median household income and within a large share of incomes reported by area employers. The prices are also lower than in larger cities that potential workers may be interested in leaving for a slower paced, more affordable lifestyle in Adams County. A family may have to stretch their budget to afford a \$1,475-per-month apartment, but communities across Central Wisconsin frequently report the scarcity of rentals with three bedrooms, and this monthly payment is still similar to or lower than that of a three-bedroom home without added maintenance costs. Therefore, the Cash Flow Analysis Tool in Appendix B can help the County and its municipalities determine the level of effort needed to bring needed housing to the community.

Construction Costs Summary

High construction costs, moderate incomes, zoning and subdivision regulations, and changing interest rates are all barriers to constructing new housing for working households in Adams County. This Chapter of the Housing Study illustrates various actions that reduce these barriers that can be used in combination with the Housing Programs (Chapter 9) and Housing Strategies (Chapter 10) in this Housing Study. Renter and buyer expectations for rent and purchase prices reflected in the public survey (Appendix C) tend to be lower than what households can qualify for, supporting projects with high enough prices to attract development when the appropriate planning, zoning, and financial tools are utilized.

9. Housing Programs

The following is a compilation of state and federal funding opportunities for housing projects within Adams County. This is not an exhaustive list of the grants and loans available, and some private funding options may exist. The County should monitor emerging programs as they are announced.

Wisconsin Department of Administration

Community Development Block Grant-Housing Revolving Loan Fund (RLF) Program

Since 1982, over 270 communities in Wisconsin have received Community Development Block Grant (CDBG) funding for housing rehabilitation and homebuyer assistance through the 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 these RLFs, homeowners and homebuyers receive 0 percent interest loans that are either deferred or low monthly payments. Rental rehabilitation loans are 0 to 3 percent monthly installment loans. Loans are due in full when the title changes or when the home ceases to be the homeowner's primary residence or when the property is sold. CDBG housing funds can only be used for CDBG eligible activities.

Community Development Block Grant-Small Cities Housing Program

This CDBG program provides grants to local government for housing programs which principally benefit low and moderate income (LMI) households. They are mainly used for housing unit rehabilitation, homebuyer assistance, small neighborhood public facility projects, and other local needs. In addition to addressing LMI housing needs, CDBG can be used to leverage other programs or serve as a local match. Grants can also be used as an incentive or involve the private sector in local community development efforts.

Homeless Programs

The Wisconsin Department of Administration administers the Emergency Solutions Grant (ESG), Housing Assistance Program (HAP), and Homelessness Prevention Program (HPP). These three programs are referred to as the Emergency Housing and Homeless (EHH) Program. They assist with costs for 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) prioritizes homeownership and preservation of owner- and renter-occupied housing units. These two programs use U.S. Department of Housing and Urban Development's (HUD) HOME Investment Partnerships Program funding for dwelling units occupied by low- and moderate-income households. The Wisconsin Department of Administration awards these funds to local government and 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). Additionally, complaints against mortgage lenders may be investigated by the Wisconsin Department of Financial Institutions (DFI).

Neighborhood Stabilization Program

The Neighborhood Stabilization Program funds acquisition and redevelopment of foreclosed properties that might otherwise be abandoned and cause blight. HUD requires that these funds are targeted at communities with the most severe neighborhood problems.

Wisconsin Housing and Economic Development Authority (WHEDA)

Advantage Home Improvement Loan Program (HILP)

Homeowners can borrow between \$10,000 and \$50,000 to improve their home. Closing costs can be financed into the loan, with a closing cost credit up to \$500. The borrower must have no late mortgage payments in the past six months, a credit score of 620 or better, total mortgage debt (including the HILP loan) cannot exceed 125 percent of the home's value, and the household must meet WHEDA income limits.

Housing Tax Credit (HTC)

The Housing Tax Credit (formerly LIHTC) incentivizes new housing and rehabilitation of existing structures for affordable housing. It reduces federal taxes for an investment made in rental housing for those making 60 percent of a County's median household income or less. The tax deduction amount is tied to a development's proportion of low-income residents. The credit, administered by WHEDA, is paid over 15 years to investors in the housing project. Applications must meet financing, market, site control, and zoning requirements, and they are evaluated using WHEDA's Qualified Allocation Plan.

Wisconsin Bipartisan Housing Legislation Package 2023

In June 2023, Governor Evers signed four bipartisan bills that address Wisconsin's housing shortage. Below is a summary of these programs, which are administered by WHEDA:

- [2023 Wisconsin Act 14: Infrastructure Access](#) creates a residential housing infrastructure revolving loan fund program to help cover the costs of installing, replacing, upgrading, or improving public infrastructure related to workforce housing or senior housing.
- [2023 Wisconsin Act 15: Restore Main Street](#) creates a main street housing rehabilitation revolving loan funding program to help cover the costs of improving or restoring workforce housing units.
- [2023 Wisconsin Act 18: Vacancy-to-Vitality](#) creates a commercial-to-residential conversion revolving loan fund program to help cover the costs of converting vacant commercial buildings to workforce housing or senior housing.
- [2023 Wisconsin Act 17: Home Repair and Rehab](#) makes various modifications to the state's Workforce Housing Rehabilitation Loan Program.

There are several requirements for these programs, with a total of \$525 million approved by the Joint Finance Committee for the 2023-2025 state budget. County and local government officials should continue to monitor new funding opportunities as they become available.

Wisconsin Economic Development Corporation (WEDC)

Site Assessment Grant

The Site Assessment Grant provides funding for conducting initial environmental assessment and demolition activities on eligible abandoned, idle or underutilized commercial or industrial sites with suspected soil or groundwater contamination.

Brownfields Grant

This program provides funds for redevelopment of former commercial and industrial sites that have been adversely impacted by environmental contamination. This program helps convert contaminated sites into productive properties that are ready for redevelopment.

Idle Sites Redevelopment Grant

This grant supports the redevelopment of large former commercial, industrial, and institutional sites that have been idle, vacant or underutilized for a period of five years. Grant funds can be used for building rehabilitation or demolition, environmental remediation, or infrastructure improvement. This Idle Sites Grant has supported redevelopment of former commercial and institutional structures into multifamily housing.

Community Development Investment Grant

The Community Development Investment Grant provides financial support for shovel ready projects in downtown areas that offer significant and measurable benefits to the community. This program has supported mixed use housing developments with a commercial component in established downtown areas.

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

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

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

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

Section 502 Mutual Self-Help Housing Loans are designed to help very low-income households construct their own homes. Targeted families include those who cannot buy affordable housing conventionally. 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, which 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 523/524 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 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 assist and encourage lenders to extend 100 percent loans to moderate- and low-income rural homebuyers by providing a 90 percent loan note guarantee to lenders to reduce the potential risk of extending full loans to these potential homebuyers.

Federal Emergency Management Agency (FEMA)

Hazard Mitigation Assistance Programs

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

Other Programs

Local Programs

The Central Wisconsin Community Action Council (CWCAC) assists with housing through programs that include downpayment assistance, weatherization funding, home energy assistance, homelessness programs, emergency food and shelter, and assistance with rental housing development. Renewal Unlimited, based in Columbia County, also has various housing assistance related programs.

Historic Tax Credits

To qualify for these programs, the structures must meet certain historical criteria (such as being on a National or State Register of Historic Places) and only certain kinds of improvements are eligible. Below are examples of historic tax credits:

- The Historic Preservation Tax Credit allows eligible buildings to receive a state income tax credit for 20 percent of the qualified rehabilitated expenditures up to \$3.5 million. It is defined in section 47(c)(2) of the Internal Revenue Code, of \$50,000 or more. This applies to income-producing

properties, so multifamily and mixed-use residential projects can benefit. The Wisconsin Economic Development Cooperation (WEDC) assists in administering this program.

- For non-income producing properties, the Historic Homes Tax Credit offers a 25 percent Wisconsin income tax credit when homeowners rehabilitate historic, non-income-producing residences. Homeowners must apply to the program through the Wisconsin Historical Society (WHS) State Historic Preservation Office prior to starting a project.

Energy Efficiency

Focus on Energy is an example of a statewide program that provides rebates for upgrades like weatherstripping, efficient water heaters, heat pumps, and other housing-related repairs based on income level. Other programs from nonprofit organizations, utility providers, and future local, state, and federal programs may also be available.

New Programs and Policies

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

- Reward jurisdictions that have reformed zoning and land use policies.
- Deploy new financing 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 forms of federal financing for 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, HTC, 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.

Summary

Though many of the programs listed here have specific deadlines and requirements that won't work for every project, the County and its municipalities should consider these programs when working with developers. Additionally, the County should work with NCWRPC, WHEDA, USDA, and other relevant organizations to maintain an updated list of programs as new ones are created and existing ones are modified or extended.

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10. Housing Strategies

In addition to state and federal programs, individual communities may explore various approaches to solve housing needs. Below is a summary of housing tools that are available to Adams County and/or its municipalities. When considering each strategy’s funding, timeline, and staffing requirements, these tools vary in how easily they can be implemented, so they are organized into three categories: Low-Effort Housing Solutions, Medium-Effort Housing Solutions, and High-Effort Housing Solutions. Finally, a variety of approaches can be used concurrently in a single development project. For example, 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, which is common when construction costs are too high to produce housing that local incomes can afford.

Low-Effort Housing Solutions

Comprehensive Plan, Permitting Process, and Zoning Ordinance Modifications

Both Adams County’s and each individual community’s comprehensive plans, zoning ordinances, 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 prices 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 sometimes 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 cost of ownership).
- **Setbacks.** Reducing setback requirements allows for housing on smaller or irregularly shaped lots, reducing construction costs and maximizing space.
- **Site Coverage.** Reducing open space requirements enables more square footage and/or housing units to be built on a given site.
- **Parking Reductions.** Reducing excessive parking space requirements means a greater share of a given site can be used for housing units.
- **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, supporting local businesses.
- **Duplexes and Twin Homes.** Allowing duplexes and twin homes without special approvals in single family zoning districts adds more housing options without drastically changing neighborhoods.
- **Accessory dwelling units (ADUs).** ADUs are a small attached or detached rental unit on the same property as a principal structure. They are sometimes called in-law suites due to their popularity in

providing housing for the elderly near relatives. They also can benefit property owners with extra income and provide entry-level housing for singles, young professionals, and workforce employees.

- **Planned Unit Development (PUD) Zoning.** PUDs allow a developer to request flexibility from the zoning ordinance such as increasing density or decreasing setbacks in exchange for a community benefit, such as redeveloping a blighted site or providing affordable housing.
- **Missing middle housing.** This term refers to the least common owner- and renter-occupied housing styles in America that were common prior to World War II, such as two-flat, triplex, quadplex, rowhouse, townhome, and other multifamily buildings with densities between low-density single-family homes and high-density multifamily developments. They provide an option for those wanting more space than high density housing or the benefits of homeownership without requiring larger prices and intensive maintenance than a single-family home requires. Enabling this type of housing in medium-density residential zoning districts allows for more flexibility and housing styles.
- **Conditional Use Permits (CUP).** Sometimes CUPs give zoning districts flexibility, but they require a public hearing. When CUPs are needed to build multifamily, ADU, or other non-single-family homes, neighbors can oppose such projects at public meetings, making it more difficult to construct needed housing. Eliminating CUPs and allowing more types of residential units by right allows developers to construct more housing styles at affordable prices.

Planning, Zoning, and Subdivision requirements listed above can be reviewed and modified to remove overly restrictive provisions that increase construction costs. 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.

Comprehensive Plans have a housing element that should be updated along with any zoning changes that improve affordability so developers can qualify for certain financial products that require updated planning and zoning provisions. Completing this step also creates a vision on how the community can expect to grow.

Subdivisions may be given permission by a County or municipality to be platted with narrowed streets and lots or only require sidewalk or parking on one side of the street instead of both to reduce the cost of new lots. This saves initial construction costs as well as long-term taxpayer costs as it reduces the area of pavement that needs to be maintained. Allowing developers to wait to install sidewalks until after all houses are built in a subdivision also saves significant costs, since sidewalks often are damaged during construction.

Permitting process improvements can also reduce costs for applications. For example, ADUs have increased in popularity due to the Country's aging population, but zoning and construction costs may prevent them from being built. In this example, a municipality could remove the requirement for a public hearing and allow them by right in residential zoning districts so applicants don't waste money and time designing one that might not get approved. Additionally, municipalities may adopt a series of pre-approved ADU plans that a property owner can choose from, saving them architecture fees and lengthy approvals which improves affordability. Finally, amending the application and review process to shorten the amount of time needed for approval while decreasing the opportunities for the public to oppose necessary housing projects reduces new housing costs and makes efficient use of the limited time staff and elected officials have.

Overall, each municipality’s zoning and subdivision ordinances vary, but addressing recurring barriers that impact the number and affordability of potential housing units is a low-cost, easily implementable solution for the entire county.

Countywide Housing Organization

The County can support the ongoing work of a local housing committee to address housing needs. Various housing coalitions and alliances exist in other cities in Wisconsin. These volunteer or non-profit groups meet to advocate for affordable housing and are active in public meetings. These can be formed at the municipal or County level. Note that this is not the same thing as a County Housing Authority, which is federally funded.

Developer Outreach

Municipalities, the County, and housing committees can 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. These entities may also partner with each other and other organizations in the area, such as Centergy, Inc., to host tours and informational events for developers interested in building in the area. 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.

Employer Outreach

Similar to reaching out to developers, the County and its municipalities may work with employers to identify opportunities for homebuyer assistance, rental assistance, and other financial assistance utilizing existing funding programs and possible additional contributions from employers.

Educational Events

Municipalities or area organizations can sponsor outreach and education that teaches households basics such as budgeting, personal finance, and maintenance to help those with little to no homeownership experience work towards homeownership. Education can also include an overview of programs available to first-time homebuyers, and creating an inventory of nontraditional financial products available to low-income households helps these prospective homebuyers in a competitive housing market. For example, the Community Development Block Grant – Revolving Loan Fund (CDBG-RLF) could be promoted as a tool for County residents to rehabilitate their homes.

Development Bonuses

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

Fee Waivers

To help lower income 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.

Infill/Redevelopment

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. This also can address blighted sites and encourage new housing located near other existing facilities and amenities in a community. The County and its municipalities can utilize GIS to map both privately and publicly owned sites that can be advertised for development along with the data in this housing study, which helps developers determine what the County's needs and opportunities are.

Redevelopment projects may take more coordination and cleanup of existing sites, but funding programs through the Wisconsin Economic Development Corporation (WEDC), Wisconsin Department of Natural Resources (DNR) and Department of Transportation (DOT) assist with brownfield cleanup and transportation facility upgrades. The County and its municipalities can also designate staff to work with property owners who are interested in marketing their sites for development to increase the chances of underutilized properties becoming development sites.

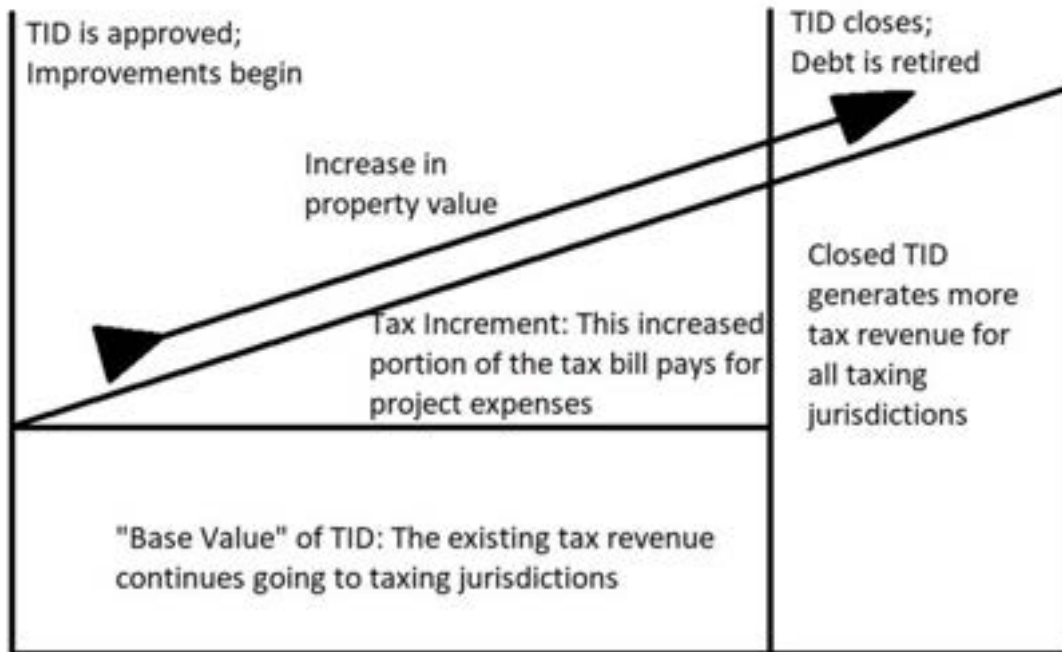
Medium-Effort Housing Solutions

Financial Policies: TIF

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 by funding local programs such as downpayment assistance, façade improvements, and other income-based grants or loans. 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 does its assessed value. But the increase in taxes paid, 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 go towards the general fund, but in a much greater amount since the property's value increased during the life of the TID.

TIF involves some financial risk to taxpayers as the municipality is responsible for paying off the debt even if a project isn't successful. A newer approach to shift the risk to developers is a reverse TID, which works the same way, but the developer takes out the loan instead of a municipality, which is repaid over the life of the TID. Additionally, pay-as-you-go TIDs are a similar concept that avoids either party taking on debt, and project costs are paid for as the tax increment accumulates. Finally, outside of TIF, municipalities may allocate a recurring budget line item that can be used for affordable housing programs or new development citywide.

Figure 13: How a Tax Incremental District Works



Source: NCWRPC

Wisconsin allows for a variety of TIDs (rehabilitation, blight removal, industrial, mixed-use, and environmental remediation) 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 used for infrastructure in 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 in a formerly rural area while keeping prices affordable.

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

County- or Municipal-Owned Land

According to the Southwestern 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 depicted in existing adopted plans. This saves the developer time, which makes housing available more quickly and at lower prices.

Design Assistance

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

Employer-Sponsored Housing

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

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. The home's future transactions and land are managed by the land trust long-term to ensure income-eligible families can continue to use this housing product.

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 reduced costs.

Nonprofit Programs

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

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

programs. This is one example of a nonprofit model that is used to preserve affordable owner-occupied housing.

Renovation and Addition Informational Guides

The County could create a visual and informational guide for the most basic remodeling and addition techniques using a series of housing examples of different styles and time periods found in Adams County. This assists homeowners with limited experience visualize opportunities and requirements related to improving and/or expanding their homes.

Financial Program Evaluation

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

High-Effort Housing Solutions

New Financial Programs

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

Financial Policies: Bonds

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.

Rent-to-Own Housing

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.

Housing Trust Funds

Housing Trust Funds require considerable funding, but they are instrumental in constructing working class and low-income housing units. These funds provide subsidies to renters and construction funding to developers which are derived from a mix of federal, state, local, and/or philanthropic 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. Though it requires a high level of effort, it can be more feasible if several communities pool resources together to execute this strategy.

Home Replacement Program

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

Housing Advocacy

Local staff and elected officials could consider partnering with regional organizations (such as Centergy, Inc.) to lobby for state-level policy changes that address housing shortages.

Examples in Wisconsin Communities

City of Fort Atkinson

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

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, and an additional three 12-unit structures were added as a second phase using pay-as-you-go TIF.

City of Wausau

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

Lincoln County Economic Development Corporation (EDC)

The Lincoln County EDC released a request for proposals in November 2022 for a developer to construct needed workforce housing on two sites, one in the City of Merrill, and the other in the City of Tomahawk. These sites are not eligible for TIF, but the City of Tomahawk site will offer the land for free and additional pay-as-

you-go cash incentives to help the developer provide affordable housing. The EDC is requesting multifamily housing with 0 to 3 bedrooms, and prospective developers may propose any mix of unit sizes and styles based on feasibility. The EDC also desires housing for those who are 55 and older due to limited choices and an aging housing stock in the two communities. This approach allows both communities to market desirable City-owned sites served by existing utilities while clearly communicating a vision to developers while still allowing for design flexibility.

Village of Edgar

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

Village of Vesper

There are several examples of repurposed older buildings being renovated for housing at a cost savings compared to new construction using creative funding strategies. Closed since 2018, the Vesper Elementary School is being redeveloped into 11 apartments totaling 16,099 square feet with an additional 7,956 square feet of gymnasium, fitness center, and community room/kitchen space that generates additional revenue. The cost of renovating classrooms into apartments is estimated at \$1.1 million, and when combined with the common spaces, the total cost of the project is an estimated \$1.6 million. The project received a \$200,000 Idle Sites Grant from the Wisconsin Economic Development Corporation (WEDC).

Sheboygan County

The Sheboygan County Economic Development Corporation (SCEDC) has partnered with local employers to fund the creation of more workforce housing. A subdivision known as Founders' Pointe features 54 entry-level homes ranging from 1,300 to 1,500 square feet with three bedrooms, two bathrooms, a basement, and a two-car garage. Prices are under \$350,000 per home due to the \$8 million in financial support the project has received from four major employers in the County as well as \$2 million from the County's budget. The SCEDC plans to build a total of 600 housing units in five years.

Washington County

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

Single Family Subdivision Incentives

To attract workers and new development, several municipalities offer cash incentives, reduced lot prices, and/or rebates on condition that the property owner builds a house within a certain timeframe. This is often accomplished by using donated land or municipally owned land. Examples in Wisconsin include the City of Berlin, the City of Hillsboro, the City of Pittsville, the City of Shullsburg, and the City of Waterloo. Additionally, some communities like the City of Pittsville have a revolving loan fund to assist with repairs.

Examples of Repurposed Structures

In addition to the Vesper Elementary School example above, other recent revitalization projects using tools such as TIF, housing tax credits (HTC), or other sources include the Berkshire at the Grove in the City of Stevens Point, which utilizes a former convent site, and the Spartan Lofts Apartments in the City of Sparta, which provide affordable housing near a walkable downtown by utilizing a historic former middle school property. In many cases, institutional properties contain excess open space that can be developed into new construction to supplement the housing units planned for a renovated existing structure. When combined, the two housing unit styles can make a project's cash flow more feasible.

Other Strategies

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

Summary

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

11. Conclusions and Recommendations

Conclusions

Lack of Inventory

The past decade has been defined by rising prices, limited availability, and strong competition for housing. This results in households stretching their budgets, lowering expectations, and waiting months or years to find a place to live, impacting employee attraction and retention for area employers.

Demand for Middle Class Housing

Both data collection and public participation reflected that much of the housing is in poor condition or is too expensive for the average working family. Since relatively few households can qualify for higher-end housing, and low-income housing is the most expensive to develop because it requires extensive subsidies from a variety of resources, the County and its municipalities should focus especially on housing that falls within the price ranges in Table 29. It is important to remember that higher incomes can always qualify for lower prices, but middle and lower incomes can't qualify for higher prices. When higher incomes move into new housing, existing housing that is more affordable becomes more available for lower incomes.

Table 29: Highest Priority Housing Needs in Adams County

Household Income	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999
Monthly payment/rent	\$900 - \$1,249	\$1,250 - \$1,499	\$1,500 - \$2,499
Purchase price	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000 - \$299,999

Source: NCWRPC

Projected Housing Demand through 2040

Based on population projections from the Wisconsin Department of Administration and recent American Community Survey estimates, **there is an estimated need of 1,333 housing units by 2035, 711 of which are needed by 2025.** Additionally, investing in Adams County's businesses and services while ensuring attractive housing options could drive demand for an additional 609 housing units throughout the County.

Construction Costs Outpace Incomes

Given current conditions, it is unreasonable in most cases to expect development other than higher-end single family homes to develop without support from local government. The construction cost analysis in Chapter 8, housing programs in Chapter 9, and strategies in Chapter 10 of this Housing Study explain potential solutions to this issue in detail.

Existing Housing Condition Concerns

Because seniors have few choices for downsizing into an affordable, low-maintenance housing unit, many homes fall into disrepair over time. These homes could be freed up for younger families who are willing to renovate them if they became available. Many are unaware of the variety of programs that assist with large repairs such as roofs, windows, plumbing, electrical, and more, and contractors are difficult to obtain.

Recommendations

Below is a list of high-priority recommendations based on the issues facing Adams County’s housing market identified in this study, the types of housing that are needed, and the feasibility of implementing the solutions listed in Section 10 of this Housing Study.

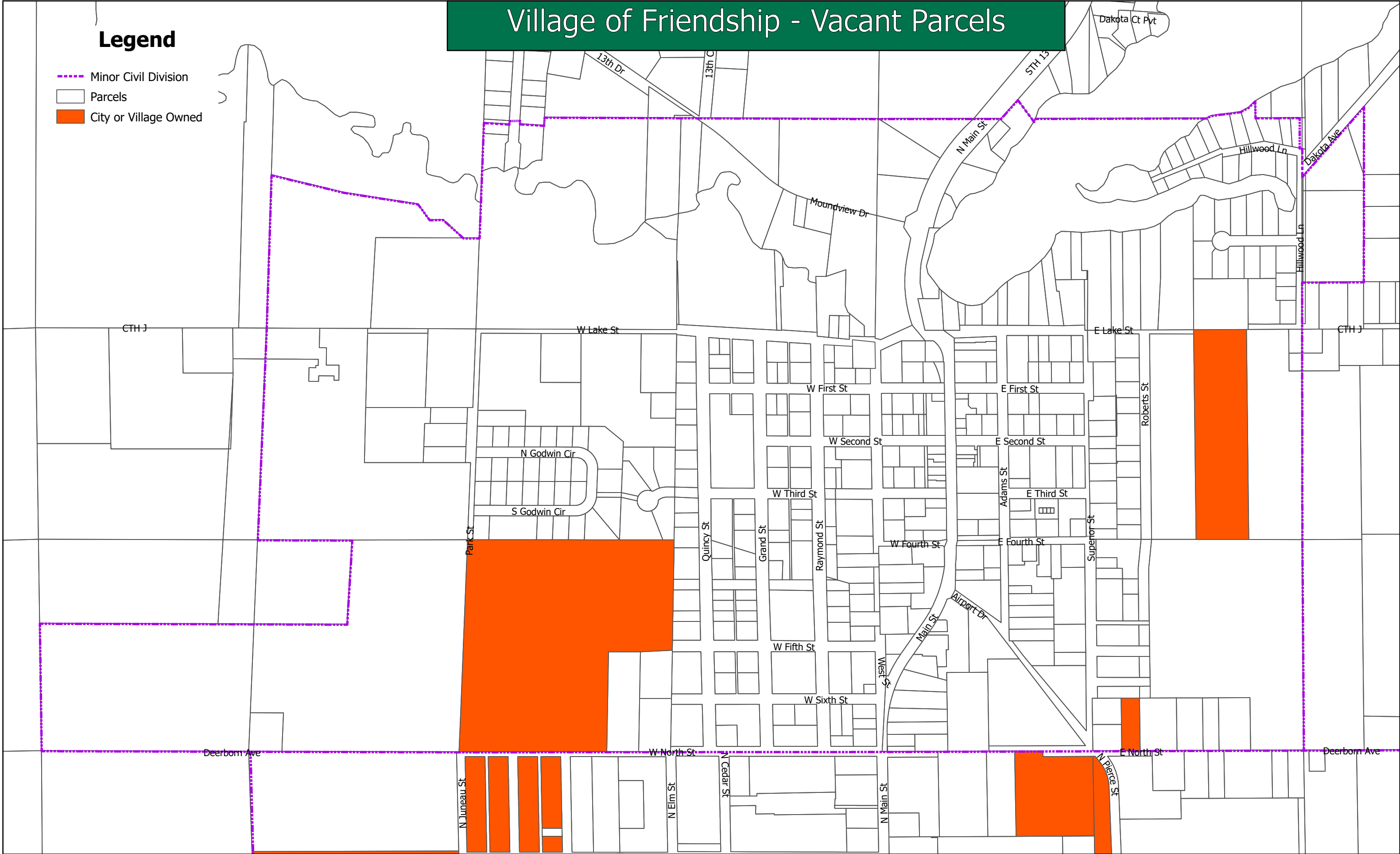
- 1. Subdivision and Zoning Ordinance Revisions.** Adams County and its municipalities should evaluate zoning and subdivision ordinances and amend them to allow for smaller lots, reduced setbacks, a greater variety of housing styles, and other standards that reduce barriers to constructing housing that is affordable to residents.
- 2. Developer Outreach.** County staff should reach out to developers and consider partnering with state and regional organizations to promote the County’s development and redevelopment opportunities.
- 3. Comprehensive Planning.** The County and its municipalities should maintain comprehensive plans that identify opportunities for improving existing housing and increasing new construction. Updating the housing element of these plans at least every 5 years allows developers to apply for financing through WHEDA and other programs designed to address the statewide housing shortage.
- 4. Educational Events.** The County should collaborate with employers and agencies to host housing education events that assist renters and owners in finding resources such as first-time homebuyer assistance, financial counseling, loans for repairs, or assistance finding housing.
- 5. Property Disposition.** Unused properties in suitable locations that are owned by the County, municipalities, school districts, or other tax-exempt entities is recommended to be zoned residential and sold at a discount or for free to spur new development while bringing tax-exempt parcels back onto the tax rolls.
- 6. State and Regional Partnerships.** The County should work with NCWRPC, Centergy Inc, WEDC, WHEDA, and other organizations to identify existing and emerging funding sources and policies that support housing development.
- 7. Housing Committee Action.** The Adams County Housing Committee should continue meeting following the completion of this housing study to ensure the ongoing implementation of the study’s recommendations and advocate for continued support for housing at public meetings.
- 8. Tax Incremental Financing (TIF).** Municipalities that meet the Wisconsin Department of Administration’s criteria for implementing Tax Incremental Districts (TIDs) should consider creating new TIDs with parameters that protect taxpayers from unsuccessful projects while closing the funding gap for new development.
- 9. Other Housing Solutions.** Once the recommendations in this priority list are executed, the County and its Municipalities may consider implementing the remaining medium-effort and high-effort housing solutions listed in Section 10 of this study as resources and opportunities allow.
- 10. Housing Study Monitoring.** The County’s Housing Committee should evaluate and communicate to the public the benefits of this housing study’s implementation by publishing the number of units and estimated workers, families, students, and other evidence of economic impact over time to build momentum and gain consensus with future housing activities.

Successful implementation of this housing study contributes to the workforce, economy, and quality of life for Adams County’s current and future residents.

Village of Friendship - Vacant Parcels

Legend

- Minor Civil Division
- Parcels
- City or Village Owned

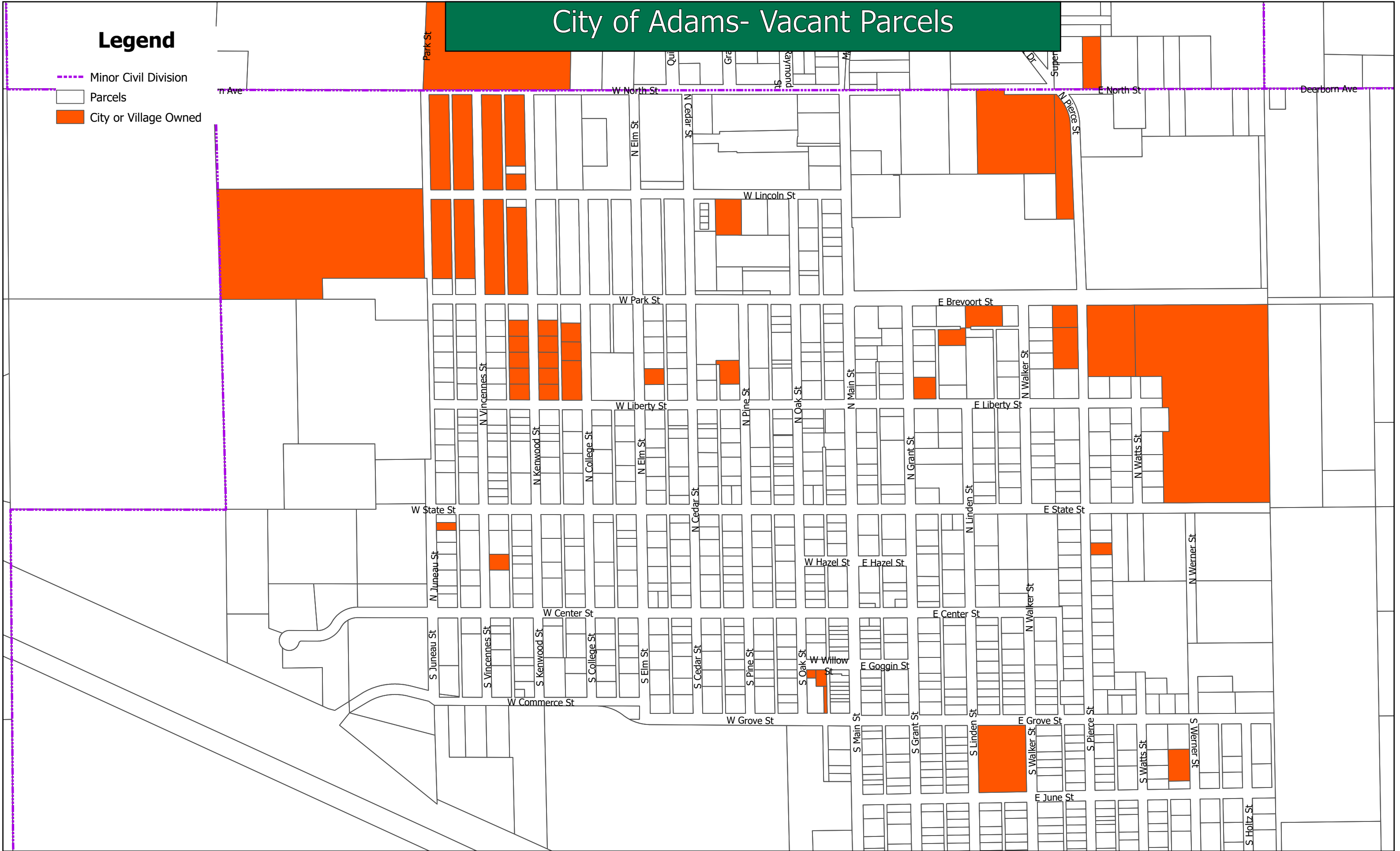


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City of Adams- Vacant Parcels

Legend

- Minor Civil Division
- Parcels
- City or Village Owned



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Appendix B: Cash Flow Analysis Tool

The North Central Wisconsin Regional Planning Commission (NCWRPC) created this simplified proforma template to assist communities in identifying the gap between rents that local incomes can afford and construction costs. The goal is to determine a rough estimate of incentives needed to bring housing to communities struggling to attract development. This tool was created during the Adams County Housing Study, a collaborative project led by NCWRPC with input from the Wisconsin Economic Development Corporation (WEDC), the USDA Rural Partners Network (RPN) and Rural Local Initiatives Support Coalition (LISC). The following two pages include spreadsheets for:

- 2-story multifamily rental housing (no elevator, sprinkler, or parking ramp) and
- Owner-occupied, single-story homes that share zero-lot-line walls.

Multifamily Cash Flow Analysis

Instructions: Fill in all green boxes following the "notes" written for each line item in consultation with a developer and lender.

Step 1: Building Configuration and Rent Prices					
	Units	sf each	Rental price per sf	Monthly rent per unit (no utilities)	Income needed to afford for reference
Studio units:	0	0	#DIV/0!	\$0.00	\$4,000.00
1BR units:	8	800	\$1.34	\$1,075.00	\$47,000.00
2BR units:	8	1000	\$1.28	\$1,275.00	\$55,000.00
3BR units:	8	1200	\$1.23	\$1,475.00	\$63,000.00
Notes:	Check local zoning	Check similar floorplans	2024 Range: Usually \$1.30 to \$1.80	See local housing study for rental prices in demand	Equal to 30% of gross income spent on housing plus \$100/mo. for utilities

Step 2: Construction, Financing, and Operational Costs			Notes:
Current construction cost per square foot	\$155	\$155/sf used in 2024. Includes soft costs but not financial or land costs.	
Total building cost	\$3,720,000	Automatically calculated from Step 1	
Current value cost per acre	\$40,000		
Total acres needed	1.27		
Total land cost	\$50,800		
Total land and construction costs	\$3,770,800		
Total incentives	\$1,360,800		
Total project cost to developer	\$2,410,000		
Loan to Value Ratio (LTV)	80%	See lender's requirements; typically 75% to 85%	
Up-front investment needed (20%)	\$482,000	Calculated automatically using LVT ratio	
Minimum return on investment (ROI) needed	15.00%	Investors typically expect a minimum 15% per year on up-front cost. (Varies)	
Minimum cash flow to generate a return	\$72,300	Equals "Up front investment needed" times "Minimum ROI needed"	
Amount financed (80%)	\$1,928,000	Calculated automatically using LVT ratio	
Mortgage length in years	30	Mortgage terms are for reference only to record what was used to determine monthly payment. These numbers do not affect other calculations.	
Mortgage rate	7.00%		
Vacancy/Credit Loss Rate	5.00%	See lender's requirements. 5% is a typical minimum, 7% is average.	
Operating expenses	35.00%	See lender's requirements. 35% to 40% of EGI is a common minimum.	
Monthly principal and interest payment	\$12,827	<<<Put mortgage terms in purple into a mortgage calculator and enter payment here	

Step 3: Proforma (automatically calculated using Steps 2 and 3)	
Potential Gross Income	\$367,200
Vacancy and Credit Loss	-\$18,360
Effective Gross Income	\$348,840
Operating Expenses	-\$122,094
Net Operating Income	\$226,746
Other Expenses	-\$153,924
Cash Flow Before Tax	\$72,822
Minimum Cash Flow Required	\$72,300
Difference	\$522

*Monthly payment needs to be calculated and entered with every ch

Step 4: Incentive Analysis (Updates Steps 1-3)*	
Land discount offered	\$50,800
TID incentive	\$900,000
Other incentives	\$410,000
Total incentives	\$1,360,800
Projected property taxes	\$45,000
Years to pay off TID	20.0

Attached Single Family Cash Flow Analysis

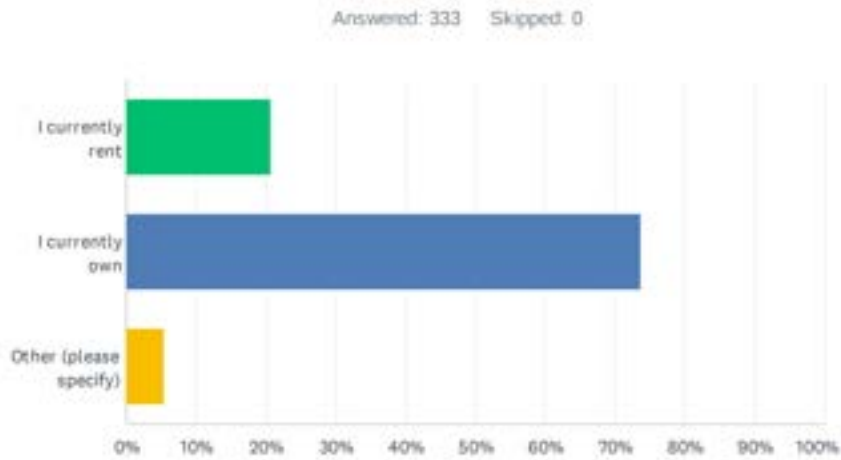
Instructions: Fill in all green boxes following the "notes" written for each line item in consultation with a developer and lender.

Step 1: Building Configuration and Prices		Notes
Total units:	3	
SF per unit:	900	
New construction sale price per sf	\$250	Based on 2024 average \$250-\$265 per square foot
Market-driven sale price per unit	\$225,000	
Target sale price per unit	\$200,000	Use the Chart on the Intro tab to determine what prices are in demand
Financial Gap	\$0	

Step 2: Incentive Analysis		Notes
Land discount offered	\$17,600	Value per acre of land times total acres (\$40,000 X 0.44 ac)
Financial incentives offered	\$57,400	
Total incentives	\$75,000	
Estimated property taxes	\$10,000	Total property taxes for all units combined
Years to pay back financial incentives	5.7	

Appendix C: Public Survey Summary

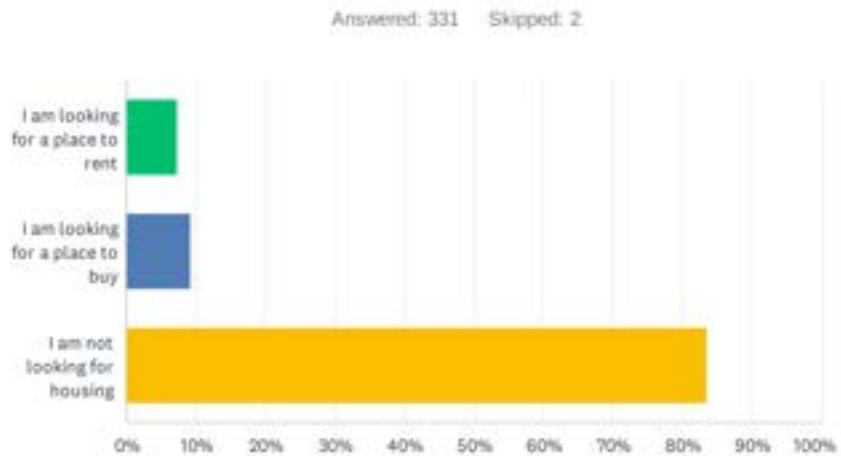
Q1. Currently, do you rent or own?



ANSWER CHOICES	RESPONSES
I currently rent	20.72% 69
I currently own	73.87% 246
Other (please specify)	5.41% 18
TOTAL	333

Those who responded “other” are mostly renting lots for trailers they purchased, living with family or friends, or living in places like campers or hotels since they can’t find housing.

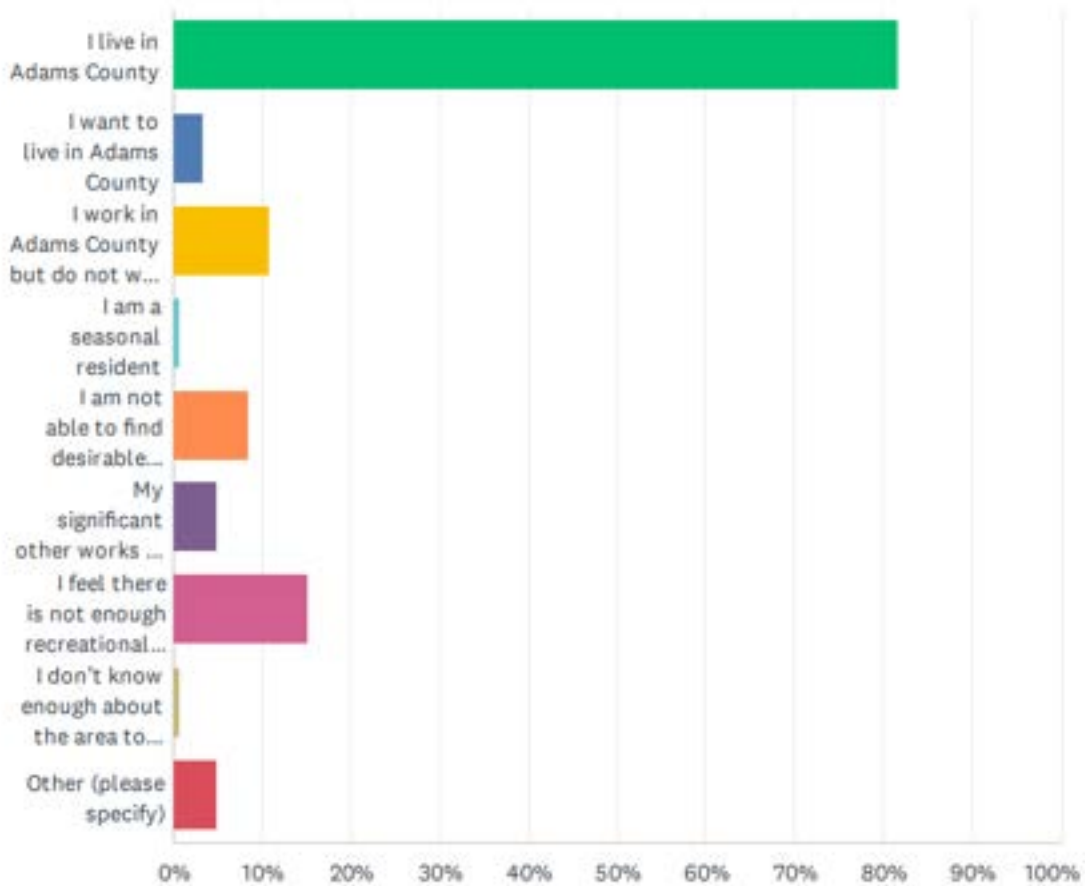
Q2. Are you looking for housing right now?



ANSWER CHOICES	RESPONSES	
I am looking for a place to rent	7.25%	24
I am looking for a place to buy	9.06%	30
I am not looking for housing	83.69%	277
TOTAL		331

**Q3. Which of the following best describes your current housing situation as it relates to Adams County?
(Check all that apply)**

Answered: 332 Skipped: 1



ANSWER CHOICES	RESPONSES	
I live in Adams County	81.63%	271
I want to live in Adams County	3.31%	11
I work in Adams County but do not wish to live there	10.84%	36
I am a seasonal resident	0.60%	2
I am not able to find desirable housing to rent/buy in Adams County	8.43%	28
My significant other works in another community and we choose to live closer to their employment	4.82%	16
I feel there is not enough recreational, social activities or shopping in the area for me	15.06%	50
I don't know enough about the area to move there	0.60%	2
Other (please specify)	4.82%	16
Total Respondents: 332		

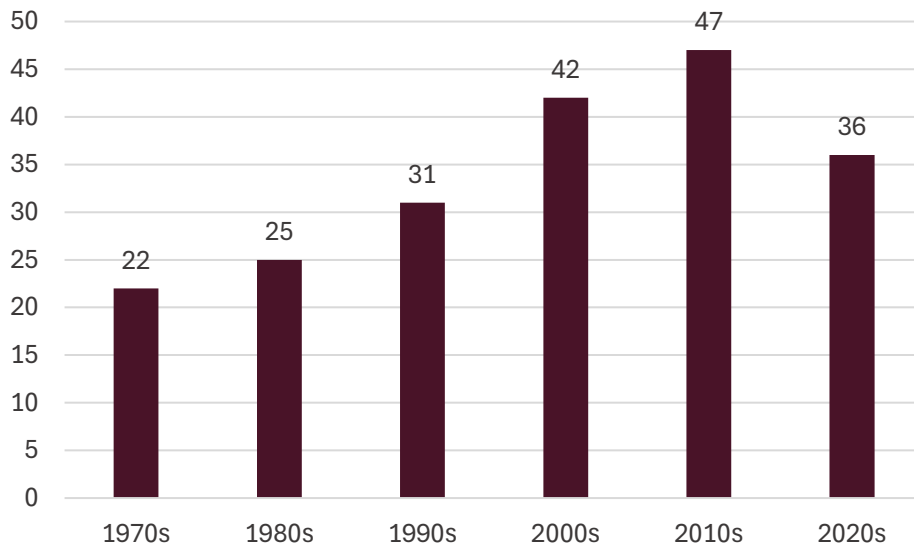
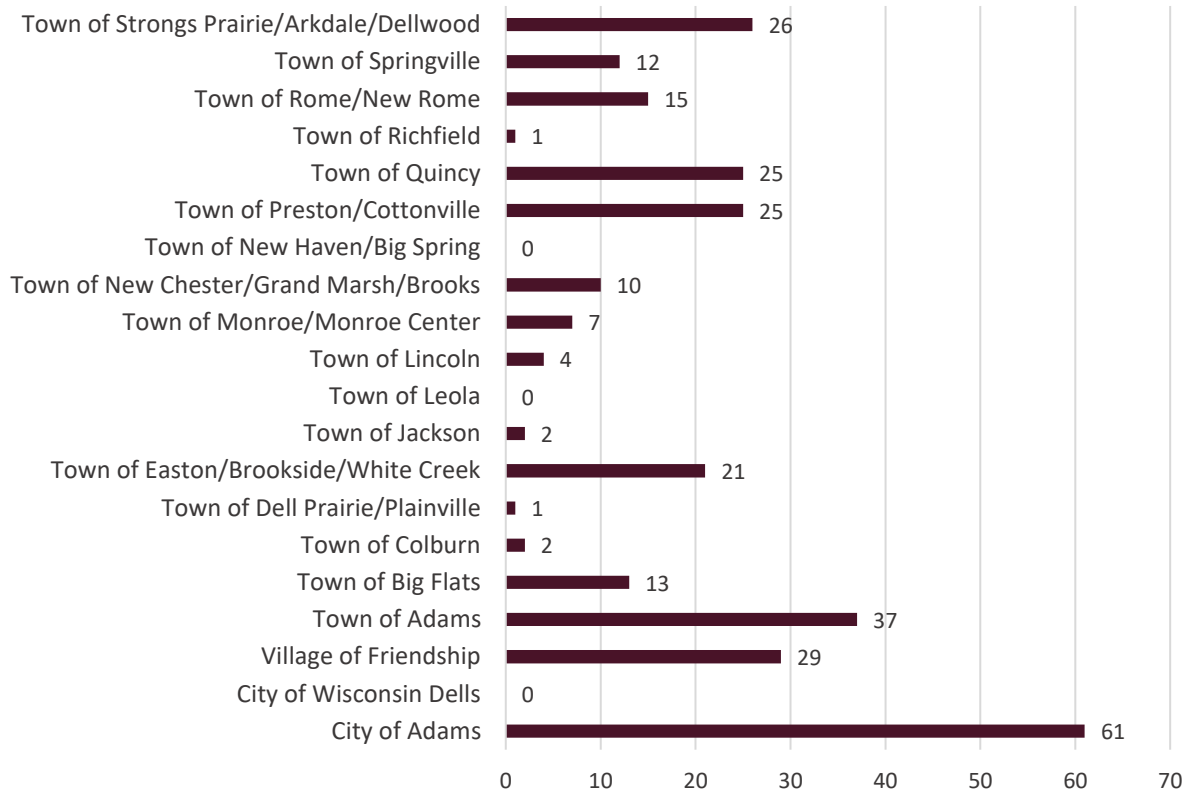
#	OTHER (PLEASE SPECIFY)	DATE
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Many individuals find shopping too expensive and express concerns about limited shopping options in the area.

- There are issues with the availability of affordable housing, with some properties being overpriced or in poor condition.
- Many respondents mentioned challenges in accessing medical services, shopping, and activities.
- Some people are living with family members, while others commute to work in different counties due to a lack of job opportunities locally.

Overall, there's a desire for better amenities, services, and housing options in Adams County.

Q4. If you live in Adams County, please tell us the year you moved here and the municipality you live in.



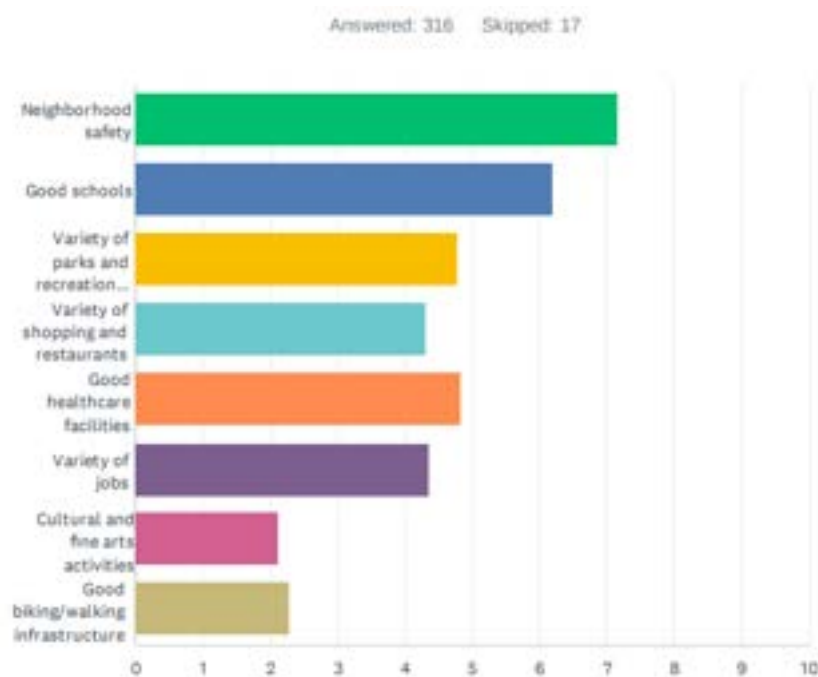
Q5. What do you like most about Adams County?

The responses reflect a strong appreciation for the small-town, rural lifestyle characterized by:

- **Community Feel:** Many expressed a sense of belonging, highlighting the friendly, close-knit atmosphere where neighbors support one another.
- **Natural Beauty:** The area's lakes, parks, and outdoor recreational opportunities were frequently mentioned, emphasizing access to nature and activities like hiking and fishing.
- **Quiet Environment:** Respondents valued the tranquility and low traffic, enjoying the peaceful surroundings that come with rural living.
- **Affordability and Safety:** The affordability of housing and low crime rates were noted as significant advantages, contributing to a sense of security.
- **Familiarity and Heritage:** Several comments reflected a lifelong connection to the area, with residents having deep roots and fond memories associated with their hometown.

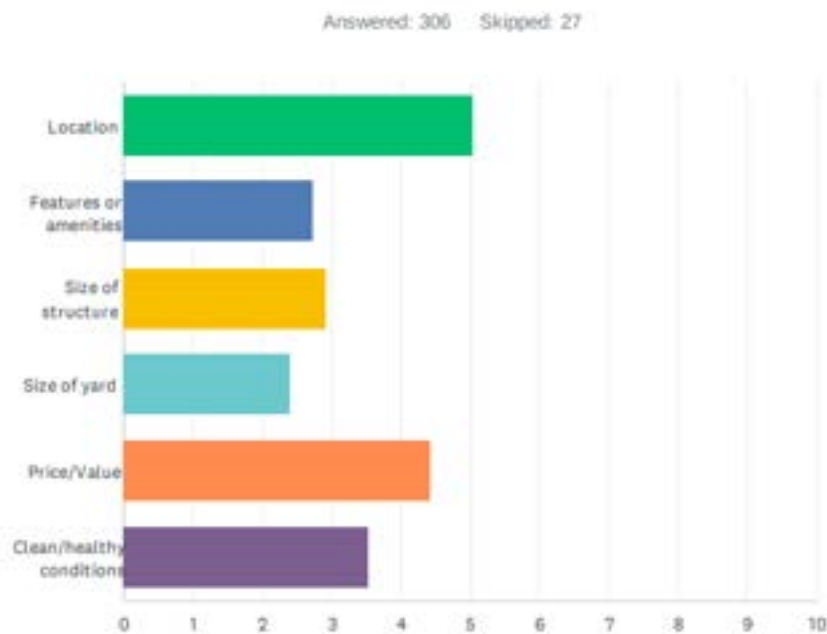
Overall, the responses highlight a blend of appreciation for nature, community, and the slower pace of life typical of rural small-town living.

Q6. When deciding what community to live in, please rank how you decide from 1 (most important) to 8 (least important).



	1	2	3	4	5	6	7	8	TOTAL	SCORE
Neighborhood safety	59.18% 187	19.94% 63	10.13% 32	5.06% 16	2.85% 9	1.27% 4	0.95% 3	0.63% 2	316	7.17
Good schools	18.67% 59	44.94% 142	12.03% 38	6.65% 21	6.65% 21	4.43% 14	2.85% 9	3.80% 12	316	6.19
Variety of parks and recreation opportunities	5.38% 17	10.44% 33	21.52% 68	18.04% 57	17.41% 55	19.62% 62	6.01% 19	1.58% 5	316	4.78
Variety of shopping and restaurants	3.48% 11	5.70% 18	10.76% 34	22.47% 71	26.27% 83	20.89% 66	7.28% 23	3.16% 10	316	4.30
Good healthcare facilities	4.43% 14	10.44% 33	21.52% 68	24.68% 78	17.09% 54	11.39% 36	7.91% 25	2.53% 8	316	4.82
Variety of jobs	7.91% 25	6.96% 22	16.46% 52	15.19% 48	13.92% 44	21.52% 68	10.13% 32	7.91% 25	316	4.35
Cultural and fine arts activities	0.32% 1	0.00% 0	2.53% 8	3.48% 11	5.70% 18	11.71% 37	42.72% 135	33.54% 106	316	2.12
Good biking/walking infrastructure	0.63% 2	1.58% 5	5.06% 16	4.43% 14	10.13% 32	9.18% 29	22.15% 70	46.84% 148	316	2.28

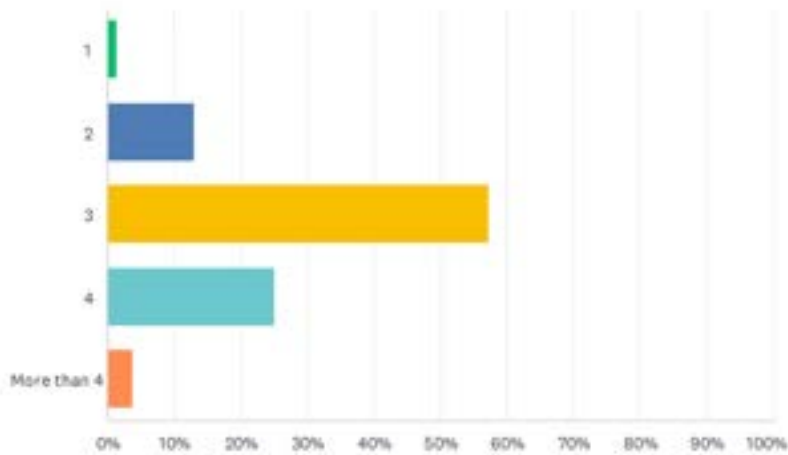
Q7. When deciding what residence (structure) you want to live in, please rank how you decide from 1 (most important) to 6 (least important).



	1	2	3	4	5	6	TOTAL	SCORE
Location	49.02% 150	22.88% 70	16.34% 50	7.19% 22	3.59% 11	0.98% 3	306	5.04
Features or amenities	3.27% 10	11.44% 35	13.40% 41	23.53% 72	22.22% 68	26.14% 80	306	2.72
Size of structure	1.63% 5	10.13% 31	22.55% 69	22.55% 69	31.37% 96	11.76% 36	306	2.93
Size of yard	0.98% 3	8.50% 26	11.76% 36	21.90% 67	20.92% 64	35.95% 110	306	2.39
Price/Value	30.72% 94	30.07% 92	13.07% 40	11.11% 34	7.19% 22	7.84% 24	306	4.42
Clean/healthy conditions	14.38% 44	16.99% 52	22.88% 70	13.73% 42	14.71% 45	17.32% 53	306	3.51

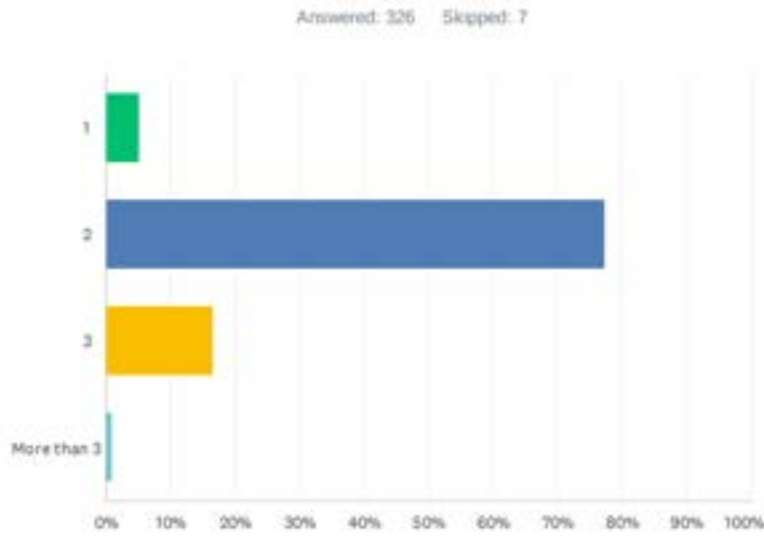
Q8. Ideal number of bedrooms:

Answered: 325 Skipped: 8



ANSWER CHOICES	RESPONSES	
1	1.23%	4
2	12.92%	42
3	57.23%	186
4	24.92%	81
More than 4	3.69%	12
TOTAL		325

Q9. Ideal number of bathrooms:

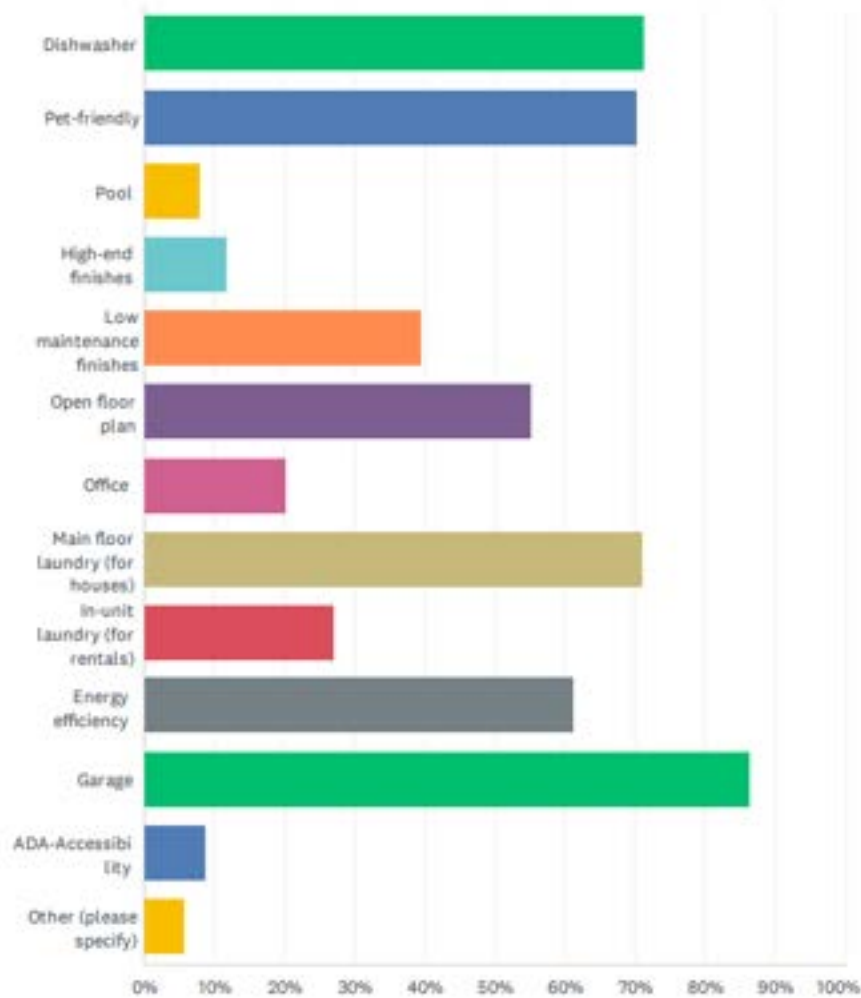


ANSWER CHOICES	RESPONSES	
1	5.21%	17
2	77.30%	252
3	16.56%	54
More than 3	0.92%	3
TOTAL		326

Q10. What amenities are you looking for?

ANSWER CHOICES	RESPONSES	
Dishwasher	71.29%	226
Pet-friendly	70.35%	223
Pool	7.89%	25
High-end finishes	11.67%	37
Low maintenance finishes	39.43%	125
Open floor plan	55.21%	175
Office	20.19%	64
Main floor laundry (for houses)	70.98%	225
In-unit laundry (for rentals)	27.13%	86
Energy efficiency	61.20%	194
Garage	86.44%	274
ADA-Accessibility	8.83%	28
Other (please specify)	5.68%	18
Total Respondents: 317		

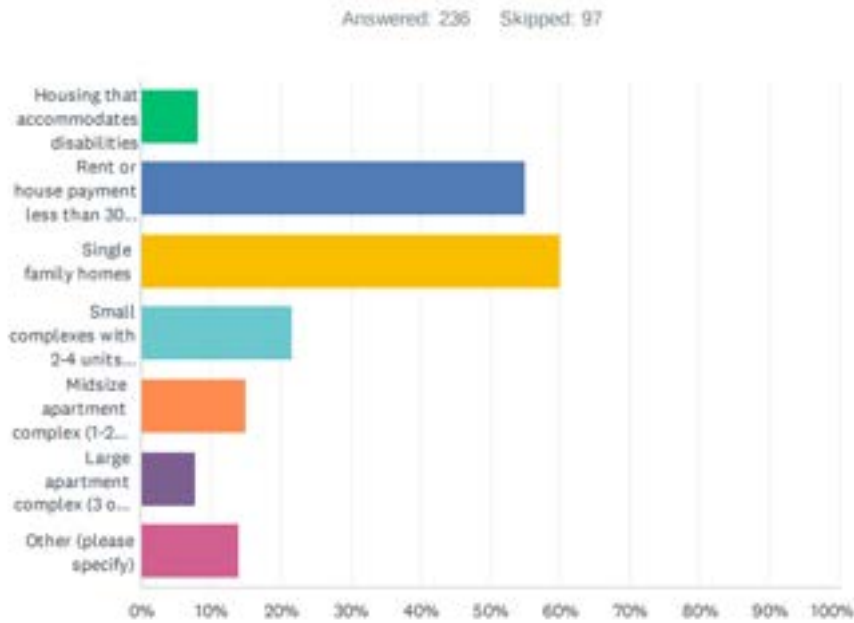
Answered: 317 Skipped: 16



Open-ended responses:

- Interest in features like central air, spacious closets, and counter space.
- Preference for a quiet neighborhood and rural location.
- Desire for outdoor space, including the ability to keep chickens and have a small garden.
- Concerns about the property being associated with an HOA or rental situation.
- Interest in security measures like cameras and having a garage.
- Need for a basement for storage and safety during severe weather.
- Some individuals expressed they are not currently looking for anything or have no specific needs.

Q11. Is there a style of housing you are struggling to find? Check all that apply:

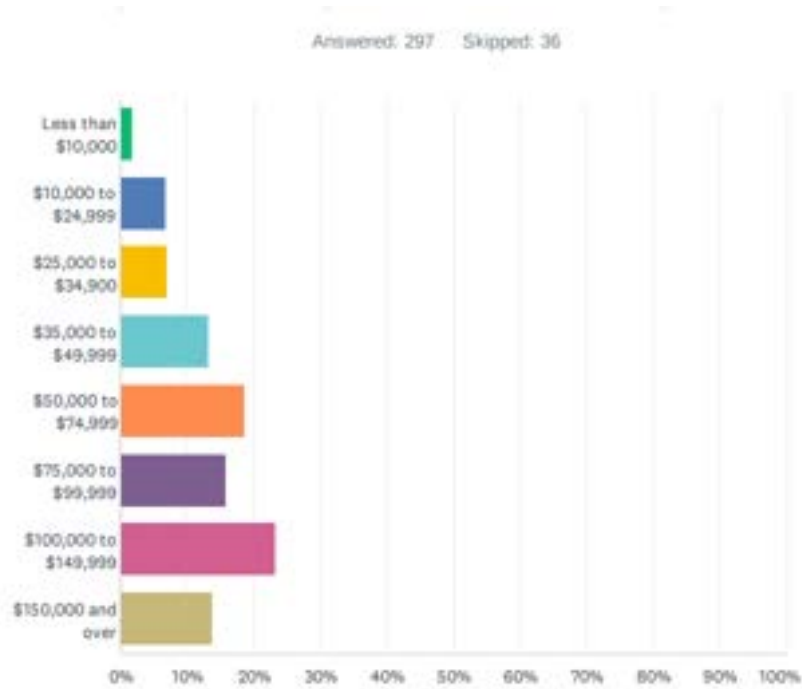


ANSWER CHOICES	RESPONSES
Housing that accommodates disabilities	8.05% 19
Rent or house payment less than 30% of your income	55.08% 130
Single family homes	60.17% 142
Small complexes with 2-4 units (duplex, twin home, condo, townhome, four-plex, etc.)	21.61% 51
Midsize apartment complex (1-2 stories)	14.83% 35
Large apartment complex (3 or more stories)	7.63% 18
Other (please specify)	13.98% 33
Total Respondents: 236	

Open-ended responses:

- Many respondents own their homes and are not currently looking for housing.
- A few individuals noted that they are aware of others struggling to find rental units.
- Interest in specific types of properties, such as lake houses, higher-end senior housing, and houses with 4 bedrooms.
- Some expressed concerns about rising housing costs.
- Some prefer a layout where everything is on one level.
- Several responses indicated a lack of specific needs or concerns, often marked as "none" or "N/A."

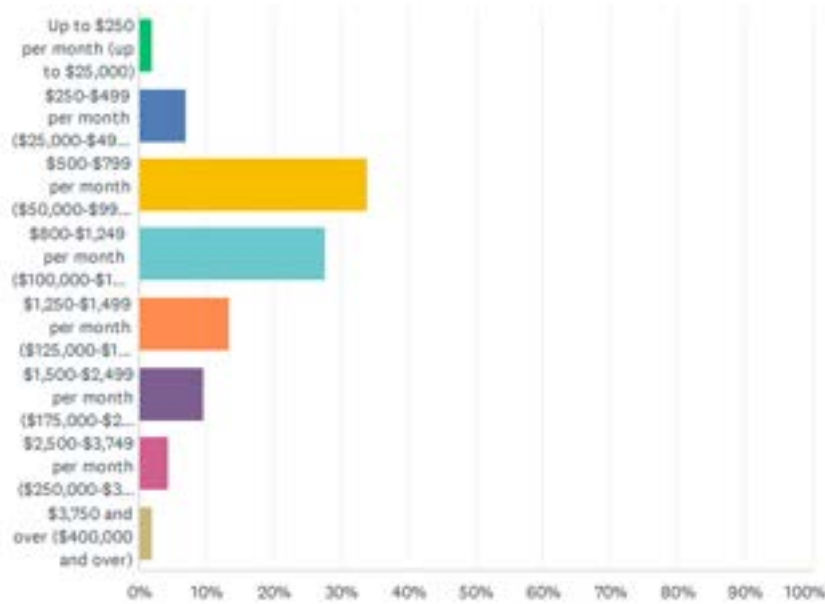
Q12. (Optional) What is your annual household income before taxes? Providing this data helps us calculate housing affordability.



ANSWER CHOICES	RESPONSES	
Less than \$10,000	1.68%	5
\$10,000 to \$24,999	6.73%	20
\$25,000 to \$34,900	7.07%	21
\$35,000 to \$49,999	13.13%	39
\$50,000 to \$74,999	18.52%	55
\$75,000 to \$99,999	15.82%	47
\$100,000 to \$149,999	23.23%	69
\$150,000 and over	13.80%	41
TOTAL		297

Q13. How much would you spend on a house or rental unit? (Approximate monthly rent, house payment, and house purchase prices are included).

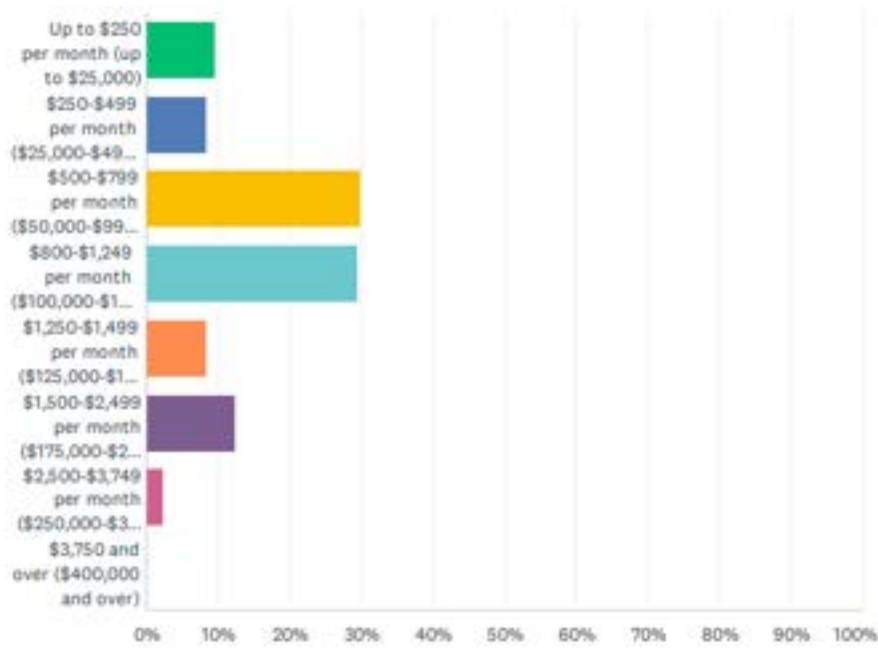
Answered: 300 Skipped: 33



ANSWER CHOICES	RESPONSES	
Up to \$250 per month (up to \$25,000)	2.00%	6
\$250-\$499 per month (\$25,000-\$49,999)	7.00%	21
\$500-\$799 per month (\$50,000-\$99,999)	34.00%	102
\$800-\$1,249 per month (\$100,000-\$124,999)	27.67%	83
\$1,250-\$1,499 per month (\$125,000-\$174,999)	13.33%	40
\$1,500-\$2,499 per month (\$175,000-\$249,999)	9.67%	29
\$2,500-\$3,749 per month (\$250,000-\$399,999)	4.33%	13
\$3,750 and over (\$400,000 and over)	2.00%	6
TOTAL		300

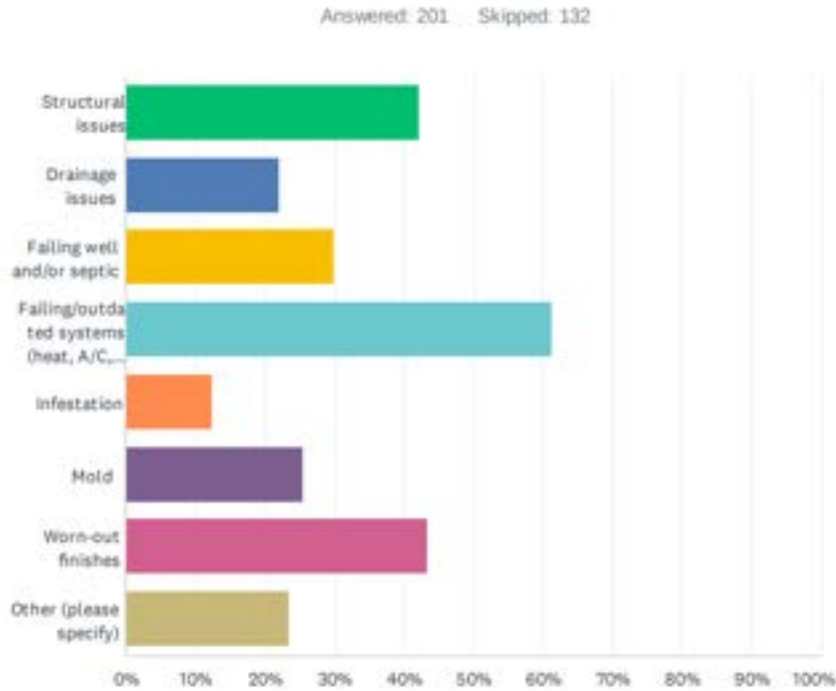
Q14. How much do you currently spend on your home or rent payment?

Answered: 292 Skipped: 41



ANSWER CHOICES	RESPONSES
Up to \$250 per month (up to \$25,000)	9.59% 28
\$250-\$499 per month (\$25,000-\$49,999)	8.22% 24
\$500-\$799 per month (\$50,000-\$99,999)	29.79% 87
\$800-\$1,249 per month (\$100,000-\$124,999)	29.45% 86
\$1,250-\$1,499 per month (\$125,000-\$174,999)	8.22% 24
\$1,500-\$2,499 per month (\$175,000-\$249,999)	12.33% 36
\$2,500-\$3,749 per month (\$250,000-\$399,999)	2.40% 7
\$3,750 and over (\$400,000 and over)	0.00% 0
TOTAL	292

Q15 What issues (if any) are you finding in Adams County’s housing? Check all that apply:

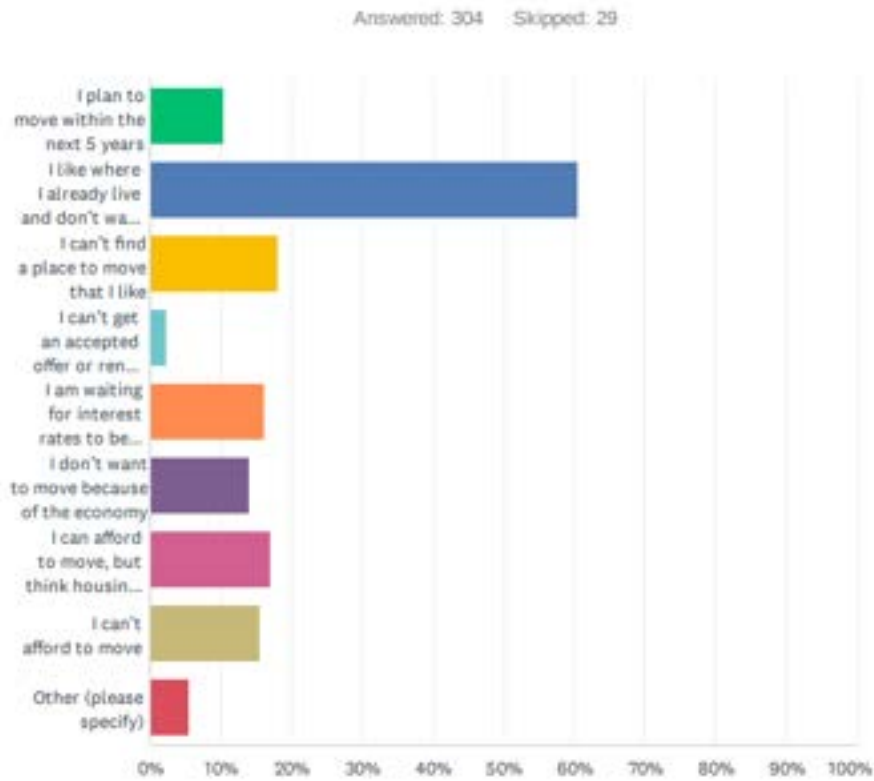


ANSWER CHOICES	RESPONSES	
Structural issues	42.29%	85
Drainage issues	21.89%	44
Failing well and/or septic	29.85%	60
Failing/outdated systems (heat, A/C, electrical, plumbing, roof, windows, etc.)	61.19%	123
Infestation	12.44%	25
Mold	25.37%	51
Worn-out finishes	43.28%	87
Other (please specify)	23.38%	47
Total Respondents: 201		

Open-ended responses:

- Many respondents noted a general lack of affordable and accessible housing, especially for the middle class.
- There are concerns about high prices and insufficient inventory for rentals and homes.
- Some mentioned specific issues like water contamination and the need for wheelchair accessibility.
- Others pointed out that housing options are either too expensive or unsuitable for middle-class families.
- A few individuals mentioned that they are not currently looking for housing but see significant issues in the market.

Q16. If you are not seeking a new house or rental unit, please select your reasons (check all that apply):



ANSWER CHOICES	RESPONSES
I plan to move within the next 5 years	10.53% 32
I like where I already live and don't want to move	60.53% 184
I can't find a place to move that I like	18.09% 55
I can't get an accepted offer or rent application	2.30% 7
I am waiting for interest rates to be lower	16.12% 49
I don't want to move because of the economy	14.14% 43
I can afford to move, but think housing is too expensive	17.11% 52
I can't afford to move	15.46% 47
Other (please specify)	5.59% 17
Total Respondents: 304	

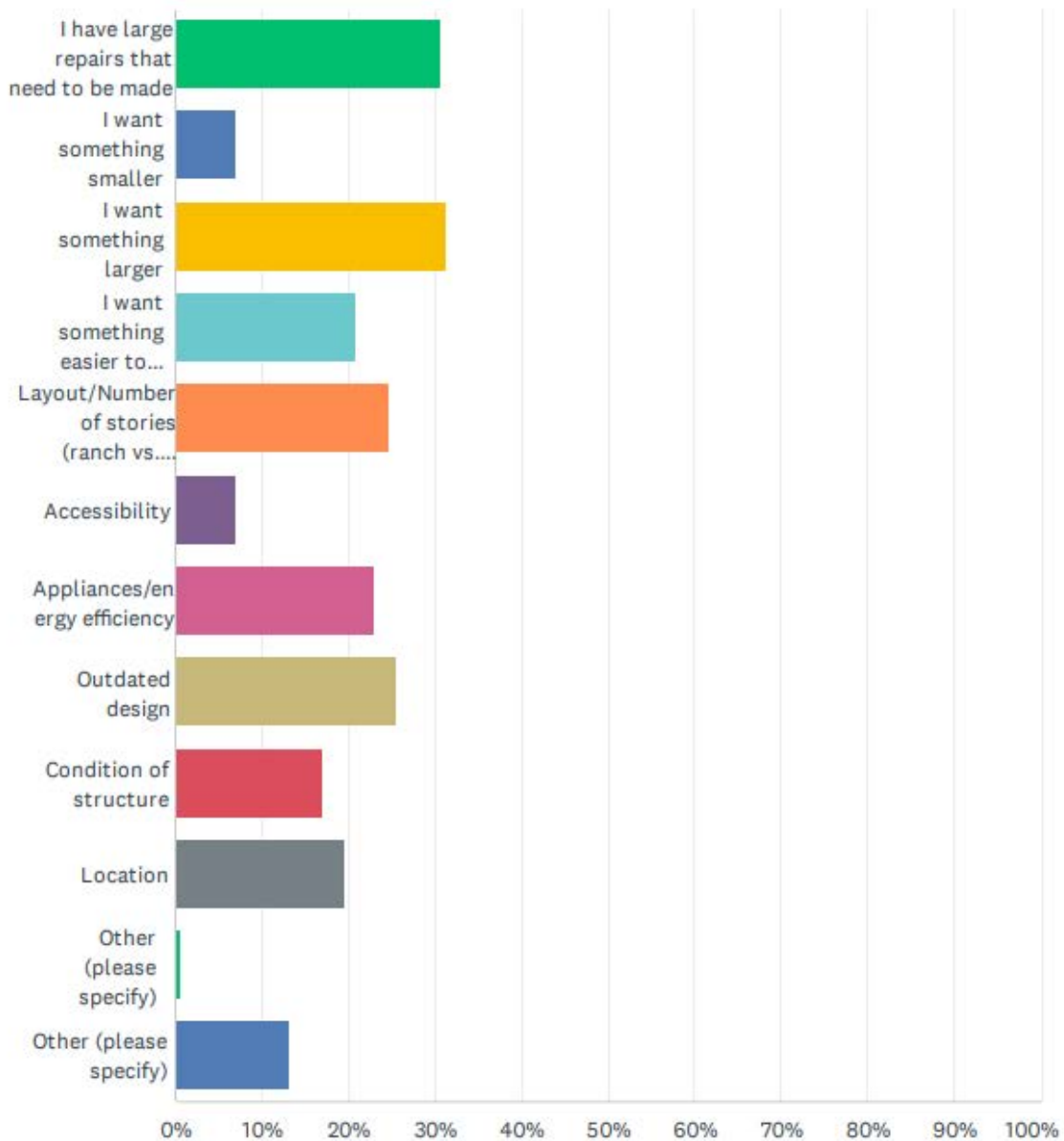
Open-ended responses:

- Some individuals are content with their current homes or have paid off their mortgages, while others are not looking to purchase.

- A few respondents are facing challenges in saving for a down payment or finding adequate rental housing in the area.
- There is a desire for more accessible housing options and amenities, such as better restaurants and schools.

Q17. If you could, what would you change about your current home or rental? Please check all that apply:

Answered: 274 Skipped: 59

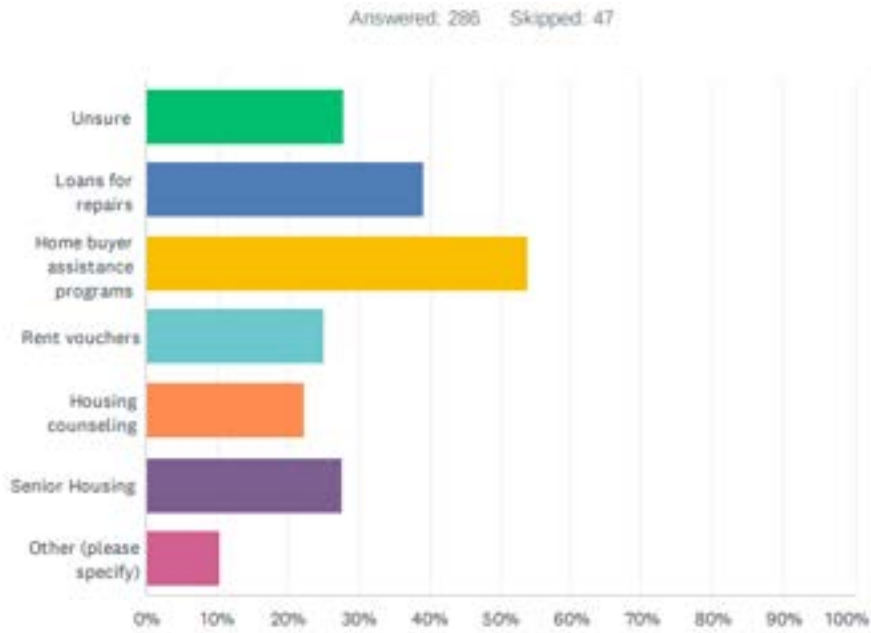


ANSWER CHOICES	RESPONSES	
I have large repairs that need to be made	30.66%	84
I want something smaller	6.93%	19
I want something larger	31.39%	86
I want something easier to maintain	20.80%	57
Layout/Number of stories (ranch vs. two-story, etc.)	24.82%	68
Accessibility	6.93%	19
Appliances/energy efficiency	22.99%	63
Outdated design	25.55%	70
Condition of structure	17.15%	47
Location	19.71%	54
Other (please specify)	0.73%	2
Other (please specify)	13.14%	36
Total Respondents: 274		

Open-ended responses:

- Many respondents express a desire for more space, such as larger homes, additional bedrooms and bathrooms, and more land.
- Some are looking for specific amenities, like updated systems, a dishwasher, or outdoor yard access for kids and pets.
- There are concerns about issues in their current homes, including mold and inadequate access to services like plumbing and electrical work.
- A few individuals want to move closer to work or town, while others are satisfied with their current homes but still mention potential improvements.
- Financial constraints and past evictions are barriers for some in securing housing.

Q18. Do you think there is a need for additional community services related to housing? Please check all that apply:



ANSWER CHOICES	RESPONSES	
Unsure	27.97%	80
Loans for repairs	39.16%	112
Home buyer assistance programs	53.85%	154
Rent vouchers	25.17%	72
Housing counseling	22.38%	64
Senior Housing	27.62%	79
Other (please specify)	10.49%	30
Total Respondents: 286		

Open-ended responses:

- There's a strong desire for job opportunities and self-sufficiency rather than reliance on government aid.
- A significant shortage of quality housing and affordable rental options is noted.
- People seek rental assistance without the prerequisite of eviction and help for first-time renters.
- There are calls for support in home repairs for those who don't own their homes, as well as for affordable housing options for non-seniors and middle-class individuals.
- Suggestions include workshops for basic home repairs, increasing the supply of diverse housing types, and providing shelters and financial or housing-related counseling.
- A need for energy efficiency programs based on expenses rather than income is also highlighted.
- Overall, there is a demand for more accessible housing options for all age groups and economic backgrounds.

Q19. Please share your experiences and opinions about housing in Adams County:

Answered: 101, Skipped: 232

The comments express significant concerns about housing in Adams County. Many residents face a long wait for affordable rentals, with reports of numerous vacant properties that aren't being utilized. There's a strong desire for better housing options for middle-class families, as current offerings are primarily geared toward low-income individuals or seniors. Many feel that high rental prices do not reflect the quality of available housing, which often requires repairs and upkeep.

Some comments highlight the impact of vacation homes and second properties purchased by outsiders, which contribute to the housing shortage for locals. The overall sentiment suggests a lack of jobs that match housing costs, making it difficult for families to find suitable and affordable living conditions. Additionally, there's a call for better planning and more proactive approaches to housing development to meet the community's needs.

Tools used to collect and summarize survey data: Survey Monkey and ChatGPT