1. Background

This Wood County Housing Report is prepared to help Wood County address current housing concerns such as lack of quality and availability. The report assesses the age, structural value, and occupancy characteristics of the local governmental unit's housing stock. Additionally, it identifies specific policies and programs that promote the development of housing for residents of the local governmental unit and provides a range of housing choices that meet the needs of persons of all income levels, all age groups, persons with disabilities, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing. Also included are policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock. This Housing Report is also intended to be integrated into the County's Comprehensive Plan to serve as its housing chapter.

Previous Planning Efforts

City of Marshfield Housing Study

The City of Marshfield's 2019 Housing Study found that homes in Marshfield are generally modest, being under 1,800 square feet, with one-third being built before 1950 and one-fifth being built in the 1970s. Newer construction is less common, so quality and age issues are a concern. About 40 percent are rental units, most of them being 20 or more units, and only 3 percent are condos. Most multifamily was built between 1960 and 1980 and is also showing its age. When surveyed, owners reported their homes were in much better shape than renters did. Only 56 new homes were built in the five years leading up to the study, and the rate of improvements to existing housing declined each year. The total number of new multifamily units varies from year to year, and newer housing is scarce downtown, so redevelopment is ideal.

The population hasn't changed much over time, but a reduction in household size results in demand for more units. The population is older than surrounding communities, but also has a higher share of 25–34-year-olds than the county and state. Incomes are lower than the state average, but the share of income spent on housing is also lower. Vacancy rates at the time were not a concern, but some commented that available units weren't what people wanted. About half the people who work in Marshfield live somewhere else, and many perceive Marshfield to be more expensive because of taxes and infrastructure costs despite smaller houses and lots. While taxes and development fees are higher in Marshfield, home insurance and commuting costs are higher outside of the City.

Gaps in Marshfield's market include not enough available short-term rentals, pet-friendly rentals, desirable owner-occupied housing under $200,000 ($240,000 in 2024 adjusted for inflation), condominiums, townhomes, lower-end rentals in acceptable condition, duplexes, and new owner-occupied housing over $250,000 ($300,000 in 2024 adjusted for inflation). Goals of the plan include expanding both renter- and owner-occupied housing options and improving existing and neighborhoods with redevelopment. The City's primary challenge is improving the housing supply while keeping it affordable.

City of Wisconsin Rapids Housing Study and Needs Assessment

This 2016 plan noted that the City's population has been shrinking and aging, but it is still younger than most of Wood County. Like Marshfield, the 25-35-year-old group also expanded, and this group is most likely to have children, which contributes to population growth. But those over 60 years old had the highest growth rate, so housing that accommodates an aging population will need to be planned.

Manufacturing has decreased overall, but it still comprises one-fifth of all jobs in the City, with education and healthcare being another one-quarter of all jobs. Wisconsin Rapids has lower incomes compared to surrounding communities by about $12,000, but housing costs are also lower. Values and sale prices are relatively low for Wood County, but they rebounded from a low in 2011. Of all housing units, 63 percent are single- family homes that are owner-occupied. One-third of Wisconsin Rapids residents spend over 30 percent of their income on housing.

Over 80 percent of residents who were surveyed were homeowners. Most survey responders made between $25,000 and $75,000 (the equivalent of $30,000 to $90,000 in 2024 when adjusted for inflation), with renters saying debt and saving for a down payment were biggest barriers to homeownership. Survey responses had mixed feelings about low income and affordable housing.

Those surveyed identified the City's biggest housing gaps as a lack of single-, two-, and multi-family options for empty nesters and young families, and a need for higher-quality and more affordable options for both buyers and renters. Survey respondents desired code enforcement and maintenance as well as neighborhood-level planning.

The study recommends addressing public opinion about low income and senior housing helps a community. It also recommends encouraging new 1- and 2-family homes as well as new multifamily options. The City should monitor and promote senior housing as its population ages, implement neighborhood revitalization, and work with area employers to ensure enough housing for the City's workforce.

Wood County Rural Economic Development Plan (REDI)

In 2021, Wood County completed this plan to respond to unique challenges like a stagnating population, workforce shortage, and challenges as its population ages. Recommendations include building technology infrastructure, creating a housing plan, branding, and marketing, promoting cultural amenities, improving tourism access to natural features, establishing an entrepreneurial "ecosystem", and collaborating on economic development.

Wisconsin State Consolidated Housing Plan, 2020-'24

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 (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and Housing Trust Fund (HTF). 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. This is how the Department of Housing and Urban Development (HUD) describes the Consolidated Plan, which consists of a 5-year strategic plan, annual action plans, and annual performance reports.

The Consolidated Plan has five parts: (1) an overview of the process; (2) a description of public participation; (3) a housing, homeless, community and economic development needs assessment; (4) long-term strategies to meet priority needs; and (5) an action plan. The Division of Housing and Intergovernmental Relations (DHIR) prepares the Consolidated Housing Plan and is focused on low income and populations with disabilities.

The plan looks at several different factors that are significant components of the housing picture. Housing affordability is a primary consideration. According to federal guidelines a family should not have to spend more than thirty percent of its income on housing. Using this standard, households in the low-income range have great difficulty finding adequate housing within their means and that accommodates their needs.

The gap between wages and housing costs is only made worse by the shortage of affordable housing units. “Despite overall economic prosperity state and nationwide, community and housing resources are becoming scarcer. If the dwindling resources are not because of appropriation cuts, it is then because of significantly increasing needs.” Recent economic conditions have been unlikely to reduce the need for affordable housing, and the supply has not kept pace.

Other factors than the construction of new housing units affect the quality and availability of housing as well. Just as the difficulty of providing affordable housing to low-income families can be stated in terms of an hourly wage, there is more involved in a well-housed community than the number of housing units.

The State Consolidated Housing Plan (CHP) is primarily focused on how government action can address non market-rate housing, such as disability-friendly housing. The focus of activities and strategies described in the Plan primarily address meeting the evolving needs of low- and moderate-income persons, including persons with disabilities requiring assistance. Overall, the plan’s objectives include providing decent, affordable housing, creating suitable living environments, creating economic opportunities, making public facilities, services, infrastructure, and housing available and accessible, and making housing more sustainable.

Wisconsin Realtors Association’s (WRA) Workforce Housing Report

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

Regional Livability Plan, 2015

The Regional Comprehensive Plan was adopted by the North Central Wisconsin Regional Planning Commission in 2015. It is an update of a plan adopted by NCWRPC in 1981. The RPC looks at housing in all ten counties that make up the North Central Region, including Wood County. It looks at general trends within the Region and recommends how county and local government can address their housing issues.

Housing is a crucial component of livability. The complex dynamics of the housing market impact future housing development. Understanding this relationship provides a basis for the formulation of policy to coordinate transportation facilities with a sustainable pattern of residential development. The connection between home and work is a fundamental function of any transportation system. Home-work connections should be efficient, reinforce and strengthen community ties, and foster economic development and environmental sustainability. Understanding the factors affecting people's decisions on meeting their housing needs provides a basis for establishing solid home-work connections in the region.

The policies that affect the availability and affordability of housing, such as minimum lot sizes, can influence traffic levels, land use patterns and infrastructure costs, by determining the density of development. A range of factors must be considered to ensure access to safe, sanitary, and affordable housing for all needs and income levels. Policies that regulate the location and standards for housing can also have a profound effect on the quality of life and the character of our communities throughout the Region.

Balancing the needs of diverse communities with different housing issues requires that each situation be considered individually, but that a uniform standard of quality and affordability be applied, and that each community seeks the solution which fits the unique challenges that it faces. This planning process will identify goals, objectives, and performance measures to advance the Region's housing efforts.

Wood County Comprehensive Plan

The 2009 Wood County Comprehensive Plan found that housing was affordable for most people at the time, and although single family homes were most common, multifamily housing was increasing in supply. Urbanized areas were growing more quickly than rural areas, and housing in unincorporated areas had higher values for new housing construction. Homeownership was more affordable in cities and villages, but renting was more affordable in towns. Goals included providing sound, healthy, and affordable housing for all income levels, providing more senior housing for an aging population, and increasing sustainable housing that features environmentally friendly materials and low energy bills.

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

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

North Central Wisconsin Regional Recovery Plan, 2022

The purpose of this plan is to guide economic stabilization, recovery, and resiliency efforts within the North Central Wisconsin Region in the face of the current pandemic as well as future events that cause economic shocks. The goal of this plan is to develop a set of strategies that will help the Region's local economies recover from and become more resilient to economic shocks by identifying best-practice strategies that help spur economic stabilization and recovery in the wake of economic shocks and that will help build local economic resilience. Helping local recovery and resiliency efforts will help the regional economy as a whole recover and grow back even stronger than before the disaster struck.

The strategies developed in this plan will have a particular emphasis on addressing the opportunities and challenges in five foundational pillars that are expected to have a major impact on the future prosperity of North Central Wisconsin. These foundational pillars include Broadband, Childcare, Housing & Transportation, Workforce & Talent Attraction, and Tourism & Hospitality; each of which are vital components of strong and resilient communities in both the current and future economic landscapes. Developing a set of best-practice strategies to guide local communities in addressing the challenges facing these five foundational pillars within their community will help spur economic recovery and help build economic resilience and sustainability within local communities throughout the Region.

2. Demographics

Demographics are critical to the planning process. This data can reveal past and future trends that aid in current decision-making processes. Below we examine total population, population projections, age distribution, households, educational attainment, employment, income levels, and race.

Population

In 2022, over 74,000 people lived in Wood County, with a decrease of over 1,400 residents compared to 2000. Between 2000 and 2022, Wood County fell behind the state in terms of percentage growth, with a rate of -1.9 percent, compared to the state average of 9.9 percent. Table 1 displays total population for each local unit of government (minor civil division), the County, and the state. Overall, 23 of the 34 communities in Wood County saw a decrease in population during this time.

Population growth in the County is uneven across its communities, ranging from an increase of 65.3 percent for the Village of Milladore to a decrease of 29.9 percent for the Town of Auburndale between 2000 and 2022. The City of Wisconsin Rapids' population grew the most with 435 residents and the Town of Rudolph decreased the most by a total of 355 residents. In general, rural areas in Wisconsin are losing residents to urban areas, but in Wood County's case, both rural and urban areas are both receiving and losing residents. It is important to note also that Wisconsin's growth since 2010 has been much slower (3.6 percent) than its growth rate between 2000 and 2010 (6.0 percent).

Table 1: Total Population

Community	2000	2010	2022	Net Change 2000-2022	% Change 2000-2022
C. Marshfield (Wood Co. Only)	18,384	18,218	18,071	-313	-1.7%
C. Nekoosa	2,558	2,580	2,489	-69	-2.7%
C. Pittsville	851	874	882	31	3.6%
C. Wisconsin Rapids	18,348	18,367	18,783	435	2.4%
T. Arpin	784	929	972	188	24.0%
T. Auburndale	812	860	698	-114	-14.0%
T. Cameron	559	511	519	-40	-7.2%
T. Cary	398	424	383	-15	-3.8%
T. Cranmoor	185	168	200	15	8.1%
T. Dexter	405	359	323	-82	-20.2%
T. Grand Rapids	7,893	7,646	7,573	-320	-4.1%
T. Hansen	752	690	846	94	12.5%
T. Hiles	185	167	144	-41	-22.2%
T. Lincoln	1,506	1,564	1,715	209	13.9%
T. Marshfield	761	764	784	23	3.0%
T. Milladore	721	690	704	-17	-2.4%
T. Port Edwards	1,465	1,427	1,302	-163	-11.1%
T. Remington	294	268	271	-23	-7.8%
T. Richfield	1,520	1,628	1,503	-17	-1.1%
T. Rock	846	855	728	-118	-13.9%
T. Rudolph	1,214	1,028	859	-355	-29.2%
T. Saratoga	5,391	5,142	5,069	-322	-6.0%
T. Seneca	1,168	1,120	919	-249	-21.3%
T. Sherry	825	803	741	-84	-10.2%
T. Sigel	1,119	1,051	973	-146	-13.0%
T. Wood	791	796	718	-73	-9.2%
V. Arpin	354	333	284	-70	-19.8%
V. Auburndale	725	703	882	157	21.7%
V. Biron	901	839	776	-125	-13.9%
V. Hewitt	727	828	844	117	16.1%
V. Milladore	251	276	415	164	65.3%
V. Port Edwards	1,941	1,818	1,818	-123	-6.3%
V. Rudolph	396	439	448	52	13.1%
V. Vesper	525	584	502	-23	-4.4%
Wood County	**75,555**	**74,749**	**74,138**	**-1,417**	**-1.9%**
Wisconsin	5,363,675	5,686,986	5,892,539	528,864	9.9%

Source: U.S. Census 2010, ACS 2022

Median Age of Population

Wood County is aging, but all the municipalities are not aging at the same rate. While the Villages of Auburndale and Rudolph and the Towns of Marshfield, Rudolph, and Sherry aged by over 10 years between 2010 and 2022, the City of Wisconsin Rapids, Towns of Hiles, Lincoln, Sigel, and Wood, and Village of Milladore saw a reduction in median age during this time. See Table 2.

Most municipalities and the County had a median age above the state level (39.9 years). Only 6 communities had a lower median age than the state: the City of Wisconsin Rapids, Town of Lincoln, Village of Hewitt, and Village of Milladore. The City of Pittsville, Towns of Marshfield, Rock, and Rudolph, and Villages of Auburndale, Rudolph, and Vesper all saw their median ages increase by over 20 percent, with the County's overall median age increasing by 4.5 percent.

Age Distribution

The age composition of an area impacts what kind of services, accommodations and policies should be developed. It is common to observe two particular groups: those under age 18, and those 65 years of age and older. These groups are often referred to as dependent populations and have differing needs. The younger group requires schools, while the older group is retiring. The type of housing needed will be influenced by the County's age composition.

As indicated in Table 3, from 2010 to 2022 the population of the 17 and younger group in Wood County declined 5.3 percent, slightly under the statewide decline of 8.1 percent. As the proportion of younger residents declines, the share of residents 65 years of age and older has increased. Table 3 shows that from 2010 to 2022 the population of the 65 and older group increased by 22 percent, compared to an increase of 29.2 percent statewide. Several communities in Wood County saw the number of residents aged 65 and over double or multiply exponentially. Based on increasing life expectancy and advances in medicine, the 65 and older group is expected to grow in absolute numbers and as a percentage of the total population. This trend is occurring at both the state and national levels. Consistent with current state and national trends, the Wisconsin DOA projects that Wood County's population of 17-year-olds and younger will continue to decline through 2040 and the population of 65 and older will increase through 2040.

Due to lower population density and dispersed services, rural areas could be problematic for elders who already face challenges accessing vital services and may be less comfortable driving. Additionally, the shift in population toward the older age groups will significantly impact the future labor supply, school systems, health care industry, and quality of life in Wood County.

It is important to note that the population aged 18 to 64, which makes up the majority of the County's workforce, declined from 60.0 percent in 2010 to 57.4 percent of the population, which impacts workforce availability. However, communities like the City of Marshfield and City of Wisconsin Rapids indicated in their housing studies that the group aged 25 to 35 has increased in recent years, meaning that workers of an age that typically becomes established long-term in a career (often while having children) could help reverse this trend.

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Table 2: Median Age

Community	Median Age 2010	Median Age 2022	% Change	Net Change
C. Marshfield (Wood Co. Only)	38.5	43.4	12.7%	4.9
C. Nekoosa	41.3	43.1	4.4%	1.8
C. Pittsville	37.3	47.2	26.5%	9.9
C. Wisconsin Rapids	41.2	38.3	-7.0%	-2.9
T. Arpin	39.2	42.0	7.1%	2.8
T. Auburndale	40.4	42.4	5.0%	2.0
T. Cameron	42.6	47.5	11.5%	4.9
T. Cary	45.1	49.8	10.4%	4.7
T. Cranmoor	35.1	42.0	19.7%	6.9
T. Dexter	46.5	52.3	12.5%	5.8
T. Grand Rapids	45.2	46.7	3.3%	1.5
T. Hansen	37.9	40.3	6.3%	2.4
T. Hiles	48.1	45.0	-6.4%	-3.1
T. Lincoln	44.4	38.9	-12.4%	-5.5
T. Marshfield	46.3	56.4	21.8%	10.1
T. Milladore	43.4	45.5	4.8%	2.1
T. Port Edwards	44.5	52.0	16.9%	7.5
T. Remington	41.5	49.3	18.8%	7.8
T. Richfield	43.0	49.0	14.0%	6.0
T. Rock	40.5	50.3	24.2%	9.8
T. Rudolph	44.6	56.0	25.6%	11.4
T. Saratoga	46.0	49.8	8.3%	3.8
T. Seneca	47.0	48.5	3.2%	1.5
T. Sherry	37.2	47.4	27.4%	10.2
T. Sigel	42.7	42.3	-0.9%	-0.4
T. Wood	44.6	42.6	-4.5%	-2.0
V. Arpin	41.3	47.6	15.3%	6.3
V. Auburndale	39.5	50.7	28.4%	11.2
V. Biron	42.1	46.8	11.2%	4.7
V. Hewitt	37.8	39.7	5.0%	1.9
V. Milladore	38.6	34.5	-10.6%	-4.1
V. Port Edwards	39.6	40.5	2.3%	0.9
V. Rudolph	37.9	52.2	37.7%	14.3
V. Vesper	40.9	50.8	24.2%	9.9
Wood County	**42.0**	**43.9**	**4.5%**	**1.9**
Wisconsin	38.1	39.9	4.7%	1.8

Source: ACS 2010 and 2022

Table 3: Population Under 18 and 65 and Over

Community	Under 18 2010	Under 18 2022	Under 18 Change	65 + 2010	65 + 2022	65+ Change
C. Marshfield (Wood Co. Only)	21.7%	19.4%	-10.6%	17.3%	22.4%	29.5%
C. Nekoosa	22.8%	25.0%	9.6%	19.8%	22.1%	11.6%
C. Pittsville	26.8%	20.9%	-22.0%	15.0%	16.9%	12.7%
C. Wisconsin Rapids	23.2%	22.3%	-3.9%	19.7%	19.7%	0.0%
T. Arpin	26.9%	27.6%	2.6%	5.5%	11.3%	105.5%
T. Auburndale	26.3%	26.2%	-0.4%	15.1%	19.3%	27.8%
T. Cameron	24.3%	23.5%	-3.3%	18.1%	17.5%	-3.3%
T. Cary	22.1%	23.2%	5.0%	19.1%	21.7%	13.6%
T. Cranmoor	29.7%	30.5%	2.7%	1.1%	12.5%	1036.4%
T. Dexter	22.5%	21.1%	-6.2%	16.8%	24.5%	45.8%
T. Grand Rapids	22.3%	22.5%	0.9%	14.6%	21.1%	44.5%
T. Hansen	27.2%	27.8%	2.2%	11.4%	15.5%	36.0%
T. Hiles	22.3%	25.0%	12.1%	12.0%	18.1%	50.8%
T. Lincoln	23.1%	30.9%	33.8%	12.6%	12.9%	2.4%
T. Marshfield	22.6%	15.9%	-29.6%	21.3%	31.4%	47.4%
T. Milladore	21.6%	17.9%	-17.1%	8.8%	17.3%	96.6%
T. Port Edwards	21.4%	17.5%	-18.2%	15.9%	24.5%	54.1%
T. Remington	23.1%	8.9%	-61.5%	25.0%	16.2%	-35.2%
T. Richfield	27.6%	21.8%	-21.0%	13.6%	16.6%	22.1%
T. Rock	23.3%	19.1%	-18.0%	9.1%	23.1%	153.8%
T. Rudolph	25.8%	16.6%	-35.7%	18.3%	28.5%	55.7%
T. Saratoga	23.4%	17.7%	-24.4%	15.4%	25.5%	65.6%
T. Seneca	19.9%	21.5%	8.0%	16.1%	16.3%	1.2%
T. Sherry	29.2%	19.8%	-32.2%	11.5%	13.9%	20.9%
T. Sigel	18.3%	20.6%	12.6%	17.3%	16.6%	-4.0%
T. Wood	21.4%	22.7%	6.1%	14.8%	21.2%	43.2%
V. Arpin	27.8%	18.7%	-32.7%	15.4%	16.9%	9.7%
V. Auburndale	22.1%	24.3%	10.0%	12.9%	30.8%	138.8%
V. Biron	21.0%	25.8%	22.9%	21.9%	26.9%	22.8%
V. Hewitt	28.1%	24.5%	-12.8%	8.3%	15.8%	90.4%
V. Milladore	22.0%	17.6%	-20.0%	8.3%	15.7%	89.2%
V. Port Edwards	26.8%	27.3%	1.9%	17.6%	23.4%	33.0%
V. Rudolph	27.5%	16.7%	-39.3%	11.9%	30.4%	155.5%
V. Vesper	23.5%	16.1%	-31.5%	14.9%	28.5%	91.3%
Wood County	**22.7%**	**21.5%**	-5.3%	**17.3%**	**21.1%**	22.0%
Wisconsin	23.5%	21.6%	-8.1%	13.7%	17.7%	29.2%

Source: ACS 2010 and 2022

Households

From 2000 to 2022, the total number of households in Wood County increased from 30,131 to 31,887 despite a decline in population. This is important to note, since it drives up demand for housing, despite the total population loss. See Table 4. According to the American Community Survey (ACS), the average household size has decreased from 2.31 people in 2010 to 2.29 people in 2022, compared to a decrease from 2.41 to 2.37 people statewide.

Income

Median household income and per capita income are the two major indicators of income. Table 5 shows Wood County's median household income, which rose by 34 percent from 2010 to 2022. The average annual full-time wage in 2022 for Wood County households was $63,273, compared to $72,458 for the State. In 2022, the estimated median per capita income in Wood County was $36,712, an increase of 52.1 percent since 2000. See Table 6. Wages are lower than they are statewide and are also growing more slowly than the state, but this is partially offset by a lower cost of living. Current inflation continues to be a concern, especially for those with lower incomes.

Employment

Income is often directly tied to employment. In 2022, there were 35,858 persons employed, but many of them work outside of the County. This reflected an 4 percent decrease in the Region's employment since 2000, compared to a 5.3 percent employment growth rate for the state during this time. Participation in the labor force declined from 66.4 percent in 2010 to 65.2 percent in 2022, which could partially be explained by a wave of retirements occurring as Wood County's median age increases. This is slightly lower than the statewide labor force participation rate of 68.3 percent.

Table 4: Total Households

Community	2000	2010	2022	% change	Net Change
C. Marshfield (Wood Co. Only)	8,034	8,318	8,397	4.5%	363
C. Nekoosa	989	1,231	1,092	10.4%	103
C. Pittsville	327	300	378	15.6%	51
C. Wisconsin Rapids	7,973	8,436	8,527	6.9%	554
T. Arpin	264	366	350	32.6%	86
T. Auburndale	812	285	238	-70.7%	-574
T. Cameron	209	198	208	-0.5%	-1
T. Cary	164	206	154	-6.1%	-10
T. Cranmoor	68	61	58	-14.7%	-10
T. Dexter	148	147	140	-5.4%	-8
T. Grand Rapids	2,783	2,997	3,015	8.3%	232
T. Hansen	255	276	271	6.3%	16
T. Hiles	66	67	53	-19.7%	-13
T. Lincoln	548	652	544	-0.7%	-4
T. Marshfield	289	309	379	31.1%	90
T. Milladore	253	275	270	6.7%	17
T. Port Edwards	530	591	498	-6.0%	-32
T. Remington	107	106	107	0.0%	0
T. Richfield	477	510	554	16.1%	77
T. Rock	299	327	283	-5.4%	-16
T. Rudolph	429	412	396	-7.7%	-33
T. Saratoga	2,012	2,057	2,182	8.4%	170
T. Seneca	404	443	361	-10.6%	-43
T. Sherry	270	299	324	20.0%	54
T. Sigel	411	437	392	-4.6%	-19
T. Wood	288	304	264	-8.3%	-24
V. Arpin	147	142	120	-18.4%	-27
V. Auburndale	289	262	362	25.3%	73
V. Biron	365	347	295	-19.2%	-70
V. Hewitt	239	317	346	44.8%	107
V. Milladore	103	109	139	35.0%	36
V. Port Edwards	705	760	711	0.9%	6
V. Rudolph	171	169	193	12.9%	22
V. Vesper	232	263	286	23.3%	54
Wood County	**30,131**	**31,979**	**31,887**	**5.8%**	**1,756**
Wisconsin	2,084,544	2,274,611	2,425,488	16.4%	340,944

Source: U.S. Census 2010 and ACS 2022

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Table 5: Median Household Income

Community	2000	2010	2022	% Change 2000-2022	Net Change 2000-2022
C. Marshfield (Wood Co. Only)	$37,213	$43,169	$58,778	58.0%	$21,565
C. Nekoosa	$39,375	$34,432	$40,833	3.7%	$1,458
C. Pittsville	$36,750	$43,553	$58,500	59.2%	$21,750
C. Wisconsin Rapids	$34,956	$38,377	$63,427	81.4%	$28,471
T. Arpin	$42,115	$53,696	$83,333	97.9%	$41,218
T. Auburndale	$40,815	$49,750	$87,500	114.4%	$46,685
T. Cameron	$51,528	$52,045	$74,000	43.6%	$22,472
T. Cary	$38,125	$50,000	$83,750	119.7%	$45,625
T. Cranmoor	$46,250	$79,375	$81,667	76.6%	$35,417
T. Dexter	$43,750	$50,625	$65,000	48.6%	$21,250
T. Grand Rapids	$62,515	$75,503	$89,779	43.6%	$27,264
T. Hansen	$41,932	$58,611	$103,144	146.0%	$61,212
T. Hiles	$38,000	$75,750	$78,750	107.2%	$40,750
T. Lincoln	$53,194	$58,625	$108,750	104.4%	$55,556
T. Marshfield	$46,750	$55,313	$74,750	59.9%	$28,000
T. Milladore	$50,104	$62,361	$83,333	66.3%	$33,229
T. Port Edwards	$43,804	$55,078	$66,500	51.8%	$22,696
T. Remington	$37,188	$45,020	$60,625	63.0%	$23,437
T. Richfield	$47,188	$58,214	$66,765	41.5%	$19,577
T. Rock	$45,114	$78,523	$85,139	88.7%	$40,025
T. Rudolph	$50,852	$61,190	$87,750	72.6%	$36,898
T. Saratoga	$48,500	$52,054	$69,738	43.8%	$21,238
T. Seneca	$54,118	$56,063	$80,547	48.8%	$26,429
T. Sherry	$52,143	$57,361	$68,690	31.7%	$16,547
T. Sigel	$49,226	$55,114	$66,750	35.6%	$17,524
T. Wood	$44,853	$50,909	$67,333	50.1%	$22,480
V. Arpin	$31,563	$35,000	$52,500	66.3%	$20,937
V. Auburndale	$41,103	$57,083	$78,362	90.6%	$37,259
V. Biron	$42,557	$54,271	$54,250	27.5%	$11,693
V. Hewitt	$53,295	$72,969	$86,333	62.0%	$33,038
V. Milladore	$46,458	$45,893	$83,438	79.6%	$36,980
V. Port Edwards	$48,850	$53,000	$70,347	44.0%	$21,497
V. Rudolph	$41,125	$58,352	$67,708	64.6%	$26,583
V. Vesper	$38,750	$52,880	$55,847	44.1%	$17,097
Wood County	**$41,595**	**$47,204**	**$63,273**	**52.1%**	**$21,678**
Wisconsin	$43,791	$51,598	$72,458	65.5%	$28,667

Source: U.S. Census 2010 and ACS 2022

Table 6: Per Capita Income

Community	2000	2010	2022	% Change	Net Change
C. Marshfield (Wood Co. Only)	$22,040	$26,336	$38,887	76.4%	$16,847
C. Nekoosa	$17,063	$20,143	$25,627	50.2%	$8,564
C. Pittsville	$16,257	$19,724	$30,175	85.6%	$13,918
C. Wisconsin Rapids	$17,723	$20,517	$29,141	64.4%	$11,418
T. Arpin	$15,750	$22,644	$34,825	121.1%	$19,075
T. Auburndale	$16,588	$20,709	$38,147	130.0%	$21,559
T. Cameron	$22,148	$23,678	$40,298	81.9%	$18,150
T. Cary	$18,043	$28,466	$43,092	138.8%	$25,049
T. Cranmoor	$28,727	$31,906	$33,268	15.8%	$4,541
T. Dexter	$19,060	$28,558	$34,108	79.0%	$15,048
T. Grand Rapids	$25,331	$31,850	$52,657	107.9%	$27,326
T. Hansen	$16,159	$22,888	$36,502	125.9%	$20,343
T. Hiles	$15,054	$31,273	$35,285	134.4%	$20,231
T. Lincoln	$27,617	$33,451	$48,621	76.1%	$21,004
T. Marshfield	$21,316	$27,864	$46,847	119.8%	$25,531
T. Milladore	$18,410	$24,516	$36,686	99.3%	$18,276
T. Port Edwards	$20,020	$25,734	$37,372	86.7%	$17,352
T. Remington	$16,571	$34,773	$33,134	100.0%	$16,563
T. Richfield	$18,775	$23,938	$33,202	76.8%	$14,427
T. Rock	$18,783	$31,861	$50,183	167.2%	$31,400
T. Rudolph	$20,284	$25,336	$41,762	105.9%	$21,478
T. Saratoga	$18,761	$21,660	$36,078	92.3%	$17,317
T. Seneca	$21,833	$26,591	$35,850	64.2%	$14,017
T. Sherry	$17,728	$29,046	$34,536	94.8%	$16,808
T. Sigel	$19,676	$25,706	$35,645	81.2%	$15,969
T. Wood	$18,534	$27,094	$33,389	80.1%	$14,855
V. Arpin	$15,812	$19,228	$28,967	83.2%	$13,155
V. Auburndale	$18,347	$23,019	$36,083	96.7%	$17,736
V. Biron	$19,293	$27,424	$32,355	67.7%	$13,062
V. Hewitt	$19,234	$25,797	$40,362	109.8%	$21,128
V. Milladore	$19,235	$21,327	$35,451	84.3%	$16,216
V. Port Edwards	$20,750	$24,315	$30,963	49.2%	$10,213
V. Rudolph	$18,895	$24,513	$36,440	92.9%	$17,545
V. Vesper	$20,833	$27,656	$36,756	76.4%	$15,923
Wood County	**$20,203**	**$24,893**	**$36,712**	**81.7%**	**$16,509**
Wisconsin	$21,271	$26,624	$40,130	88.7%	$18,859

Source: U.S. Census 2010 and ACS 2022

3. Issues

Aging Housing Stock

According to the 2022 American Community Survey, over three-quarters of housing units in Wood County were built before 1990. Older homes may be reaching the end of their useful life or have issues with energy efficiency, asbestos, lead, structural integrity, or safety. Homes around 20 years old may need their "first round" of major repairs, such as new roofs, appliances, or furnaces. An affordable, older home could end up costing a homeowner considerably more in ownership costs if there are extensive repairs needed. Property maintenance codes and housing rehabilitation programs are tools that can address challenges that older homes face.

Blight

The U.S. Department of Housing and Urban Development (HUD) defines blight as "A structure that exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare." Blighted areas are regulated under Wis. Stats. 66.1331, which authorizes how communities can address blighted properties. As housing stock continues to age, blight continues to be of concern as housing must be both affordable and safe, but affordable housing is often in poor condition.

Affordability

Affordability is defined as housing that costs no more than 30 percent of a household's monthly income. Moderately priced housing available to middle-income, and working families is as important to the County as meeting the needs of the poor, elderly, or disabled. The availability of housing for workers can be an important factor in economic development. While housing costs are lower relative to income in Wood County, declining vacancy rates and increasing construction costs make long term housing affordability a concern.

The National Low Income Housing Coalition assembles a yearly list of estimates of the income required to afford housing using this "cost-burden" standard for localities across the country. This report focuses on rental housing but can be broadly applied to owner-occupied housing as well. The report calculates that a full-time worker must work 102 hours at minimum wage per week to be able to afford a two-bedroom apartment in Wisconsin. In Wood County, a worker making minimum wage would have to work 86 hours a week to afford a 2-bedroom apartment. Given a 40-hour work week, a full-time worker must earn $15.58 per hour to afford a two-bedroom apartment. The gap between hourly wages needed to afford an apartment and the federal minimum wage of $7.25 make it difficult to ensure housing for those working essential jobs.

Financing owner-occupied housing can also be of concern. According to Freddie Mac, the average interest rate on a 30-year mortgage was 2.68 percent in December 2020. By January 2024, that number climbed to over 7 percent. While current mortgages are lower than other decades in the past 50 years, climbing rates will reduce what a homeowner can afford, possibly driving competition for entry and mid-range housing types which are the most challenging to build new at an affordable price, since buyers can't as easily afford higher-end homes. Additionally, inflation in the 2020s has increased the most since the early 1980s, stretching household budgets when food, insurance, medicine, transportation, and other household expenses are considered. Combined, rising inflation and interest rates will stretch household budgets and impact low- and moderate-income households the most, exacerbating the already scarce supply of homes these households can afford.

Seasonal Dwellings

The U.S. Census defines Seasonal Housing as "those intended for occupancy only during certain seasons of the year and are found primarily in resort areas." These units include short-term rentals. Wood County saw its number of seasonal dwelling units nearly double between 2010 and 2022, though these numbers are not spread evenly around the county. In some municipalities, there are fewer seasonal dwellings in 2022 than there were in 2010, which can by partly explained by the county's aging population and seasonal units becoming full-time units for retirees. Most of the units added since 2010 are in the Town of Saratoga, which is located at the intersection of various outdoor recreation amenities. While seasonal housing units add to the tax base, increase local spending, and contribute towards the tourism industry, it can be challenging for year-round residents to find housing if too many units become seasonal.

Senior Housing Needs

Wood County's median age is increasing as existing residents get older and other people move there to retire. Around the country, several local governments have made a conscious decision to make it part of their economic development strategy to attract retirees. These new residents bring new resources to the community; they can provide growth to what had been stagnant rural economies; and have led to local job growth. The continued retirement of the baby boom generation will bring a new influx of retirees to places that seek to serve this growing market. As people age, they have more need for specialized services, so communities should plan housing and healthcare that meets the needs of seniors.

In Wisconsin, there are also three types of assisted living facilities: Community Based Residential Facilities (CBRFs), Adult Family Homes (AFHs), and Residential Care Apartment Complexes (RCACs). According to the Wisconsin Department of Health Services, there are 29 CBRFs with a countywide capacity of 536, 31 AFHs with a countywide capacity of 123, and 6 RCACs with a countywide capacity of 315. This results in a grand total of 66 facilities with a capacity of 974.

"Aging in place" is the phrase used to describe how a person can remain in their home as they age. Sometimes the support a person needs to remain in their home can be as simple as someone to help with the yardwork, cleaning, or shopping. Sometimes it can mean having a home health-care worker visit a few times a week to assist with medications or physical therapy. These services are typically cheaper than moving that person to a more structured living situation. Whether and how these services, that permit seniors to age in place, are provided is thus a housing issue. These services are easier to provide in urban areas in Wood County due to their walkability and proximity to resources.

Subsidized and Disability-Friendly Housing

The United States Department of Housing and Urban Development (HUD) determines a household's status using three thresholds: moderate income (80 percent to 100 percent of the area's median income, called "AMI"), low income (50 percent to 80 percent of the AMI), and extremely low income (less than 50 percent of the AMI). HUD's website updates these incomes and they are adjusted based on how many people are in a household. These numbers determine a household's eligibility for housing assistance.

There are several housing programs that assist low-income households. The USDA-RD's Section 515 provides low-interest loans for low-income rental units in rural areas and cities with populations under 10,000. There are an estimated 99 Section 515 units in Wood County. Section 8 is the largest federal housing program, which takes two forms: project-based and tenant-based. Project-based involves specific housing units that are designated to be subsidized long-term. The tenant-based Section 8, also known as housing vouchers, is not tied to particular housing units, but instead allows clients to arrange with any landlord who agrees to participate in the program, to rent an apartment at affordable rates. The tenant is required to pay a portion of the rent, usually conforming to thirty percent of gross income, and present a voucher for the remainder that is subsidized. There are an estimated 330 housing units under the Section 8 program in Wood County.

The Low-Income Housing Tax Credit (LIHTC) program is privately owned housing that receives a tax credit in exchange for pledging to offer rental units at affordable prices to low- and moderate-income families. Currently, there are 329 active low-income units under the LIHTC program in Wood County. In addition to directly subsidized housing units and indirect subsidies, such as tenant-based Section 8 or LIHTC meant to reduce the cost of rental housing to low-income residents, there are also several programs focused on rehabilitation and reducing the cost of homeownership.

Overall, there is an estimated total of 758 subsidized housing units under these programs, but the U.S. Department of Housing and Urban Development estimated a total of 7,550 low-income households in 2020. These are households that make 50% or less of the area median income (AMI). There are also an estimated 6,400 moderate-income households, who make between 50% and 80% of the AMI. Although there are non-subsidized housing units that are affordable to this segment of the population, there are not likely to be enough to accommodate the estimated total of 13,950 low- and moderate-income (LMI) households in Wood County when combined with the total known subsidized housing units. This causes LMI households to be cost-burdened and less likely to save up for stable, long-term housing. A lack of available housing at a variety of prices and configurations also increases competition for affordable housing.

Waterfront Development

Waterfront Development can add high-value housing to a County's tax base, but it can also degrade the quality of surface water. The concentration of on-site sewage disposal systems near surface water presents two challenges. First, adequate land is necessary to contain a septic system away from all drinking wells. The second challenge is to keep septic effluent contained in a drainage field long enough to break down nitrates and phosphates, so they don't combine with surface water. High nitrate and phosphate levels in surface waters produce algae blooms. Since surface water quality is also linked to groundwater quality, shoreland zoning is used to protect water quality, fish and wildlife habitat, recreation, and natural beauty.

Housing for Seasonal Workers

There is demand, particularly in healthcare and tourism, for housing that is rented for longer than a hotel or tourist rooming house (TRH), but shorter than the typical annual lease. Dorm-style living spaces might be an option for these employees, but regulations and financing make it difficult to provide compared to traditional housing complexes and single-family homes.

4. Inventory & Trends

Planning for housing considers if the housing needs of all Wood County residents are being met. Parts of the county have seen strong growth in the number of housing units, with some of this growth in seasonal and recreational properties. Higher value properties tend to be in rural areas, but this could be partly due to larger lot sizes, extensive agricultural acreage, or waterfront access, when compared to Villages and Cities.

Existing Housing Stock

Housing Units

The total number of housing units in Wood County (34,558) rose by 9.0 percent or 720 units between 2000 and 2022, which is about half of the state's housing unit growth of 17.9 percent. But this increase was not spread evenly across the county. Table 7 shows the trend in housing units by municipality.

During this time, the fastest growing communities in terms of housing units were the Village of Hewitt (50.4 percent), Town of Arpin (41.8 percent), and Town of Marshfield (28.9 percent). By comparison, communities adding residents at the fastest rate during this time were the Village of Milladore (50.4 percent), Town of Arpin (24.0 percent), and Village of Auburndale (21.7 percent).

The City of Wisconsin Rapids (798 units), City of Marshfield (548 units), and Town of Grand Rapids (419 units) added the most housing units between 2000 and 2022. Interestingly, while the City of Wisconsin Rapids added the most residents during this time, the Towns of Saratoga and Grand Rapids are estimated to have both lost residents. This is because household size is decreasing, so the number of units can increase as population decreases. This frequently happens in communities where adult children leave home, reducing household size, while retirees move in, increasing the number of homes built.

Note that the U.S. Census often bases housing unit estimates on population trends. Therefore, many communities show a decrease in total housing units. Sometimes, this can occur when housing units are condemned, destroyed by natural disasters, converted to another use, or moved, such as a mobile home being relocated. But typically, the U.S. Census greatly overestimates the number of structures that are reduced.

Table 7: Total Housing Units

Community	2000	2010	2022	Net Change	% Change
C. Marshfield (Wood Co. Only)	8,431	8,776	8,979	548	6.5%
C. Nekoosa	1,056	1,324	1,143	87	8.2%
C. Pittsville	360	322	405	45	12.5%
C. Wisconsin Rapids	8,439	8,896	9,237	798	9.5%
T. Arpin	282	374	400	118	41.8%
T. Auburndale	300	296	273	-27	-9.0%
T. Cameron	205	219	208	3	1.5%
T. Cary	229	292	179	-50	-21.8%
T. Cranmoor	74	65	76	2	2.7%
T. Dexter	189	213	186	-3	-1.6%
T. Grand Rapids	2,833	3,036	3,252	419	14.8%
T. Hansen	277	289	278	1	0.4%
T. Hiles	91	85	96	5	5.5%
T. Lincoln	544	679	563	19	3.5%
T. Marshfield	308	309	397	89	28.9%
T. Milladore	248	342	287	39	15.7%
T. Port Edwards	554	619	548	-6	-1.1%
T. Remington	173	169	167	-6	-3.5%
T. Richfield	490	542	597	107	21.8%
T. Rock	313	336	324	11	3.5%
T. Rudolph	446	460	438	-8	-1.8%
T. Saratoga	2,061	2,136	2,465	404	19.6%
T. Seneca	420	467	395	-25	-6.0%
T. Sherry	286	316	340	54	18.9%
T. Sigel	417	476	409	-8	-1.9%
T. Wood	304	323	322	18	5.9%
V. Arpin	150	150	142	-8	-5.3%
V. Auburndale	302	288	382	80	26.5%
V. Biron	398	380	308	-90	-22.6%
V. Hewitt	238	320	358	120	50.4%
V. Milladore	109	109	139	30	27.5%
V. Port Edwards	740	775	762	22	3.0%
V. Rudolph	178	181	207	29	16.3%
V. Vesper	246	274	296	50	20.3%
Wood County	**31,691**	**33,838**	**34,558**	**2,867**	**9.0%**
Wisconsin	2,321,144	2,593,073	2,734,511	413,367	17.8%

Source: U.S. Census 2010 and ACS 2022

Housing Type

The most significant fact about housing types in Wood County is the predominance of single-family housing (75.1 percent) compared to the state as a whole (66.5 percent). Many communities have over 90 percent of their housing stock as single-family homes, which is common in rural areas. Communities with the lowest rates of single-family homes include the City of Wisconsin Rapids (64.6 percent) and City of Marshfield (58.8 percent). Additionally, mobile homes a relatively common in rural areas, such as in the Towns of Saratoga (12.0 percent), Wood (12.7 percent), and Remington (13.8 percent). See Table 8.

Building Age

Wood County has a housing stock that is slightly older than the state, with a greater share of homes built every decade before 1990 than the state. Table 9 shows the number of housing units built during twenty-year periods. Only 5.2 percent of the County's housing has been built since 2010, with the Towns of Cameron (19.2 percent), Dexter (16.7 percent), and Arpin (16 percent) having the highest share of housing built in this decade. Many communities that have a high share of housing built in the 1990s and 2000s had much lower rates of construction in the 2010s.

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Table 8: Housing Type

Community	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20+ units	Mobile home	Boat, RV, van, etc.
C. Marshfield (Wood Co. Only)	58.8%	3.8%	10.6%	2.3%	6.3%	4.2%	8.9%	5.1%	0.0%
C. Nekoosa	74.6%	3.4%	1.4%	0.9%	0.4%	11.1%	4.8%	3.3%	0.0%
C. Pittsville	79.5%	1.5%	3.5%	1.2%	1.5%	8.9%	0.0%	4.0%	0.0%
C. Wisconsin Rapids	64.6%	4.8%	6.0%	1.1%	6.5%	4.8%	10.1%	2.2%	0.0%
T. Arpin	89.8%	1.5%	1.3%	0.0%	0.0%	0.0%	0.0%	7.5%	0.0%
T. Auburndale	98.5%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%
T. Cameron	82.2%	0.0%	2.9%	0.0%	1.4%	11.1%	0.0%	2.4%	0.0%
T. Cary	95.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	0.0%
T. Cranmoor	93.4%	0.0%	1.3%	0.0%	0.0%	0.0%	0.0%	5.3%	0.0%
T. Dexter	86.0%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	11.8%	0.0%
T. Grand Rapids	97.4%	0.5%	0.0%	0.0%	0.0%	0.4%	0.0%	1.7%	0.0%
T. Hansen	96.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	3.2%	0.0%
T. Hiles	94.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.2%	0.0%
T. Lincoln	97.5%	0.5%	0.9%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%
T. Marshfield	91.2%	0.0%	4.8%	0.0%	0.8%	0.0%	0.0%	3.3%	0.0%
T. Milladore	94.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.2%	0.0%
T. Port Edwards	88.3%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	11.3%	0.0%
T. Remington	85.6%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	13.8%	0.0%
T. Richfield	87.3%	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	11.4%	0.0%
T. Rock	95.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.9%	0.0%
T. Rudolph	95.4%	2.5%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Saratoga	87.6%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	12.0%	0.0%
T. Seneca	91.4%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.6%	0.0%
T. Sherry	92.6%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%	0.0%
T. Sigel	96.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	3.2%	0.0%
T. Wood	87.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.7%	0.0%

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Table 8, Continued

Community	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20+ units	Mobile home	Boat, RV, van, etc.
V. Arpin	77.5%	2.1%	0.0%	3.5%	4.2%	9.2%	0.0%	2.1%	1.4%
V. Auburndale	84.3%	3.7%	3.4%	1.0%	0.0%	3.4%	0.0%	4.2%	0.0%
V. Biron	85.1%	0.6%	1.9%	0.0%	0.0%	0.0%	8.4%	3.9%	0.0%
V. Hewitt	94.7%	0.3%	1.4%	2.8%	0.8%	0.0%	0.0%	0.0%	0.0%
V. Milladore (Wood Co. Only)	92.1%	1.4%	5.0%	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%
V. Port Edwards	87.0%	3.0%	1.0%	1.0%	6.2%	1.4%	0.0%	0.3%	0.0%
V. Rudolph	79.7%	1.9%	5.3%	1.4%	7.7%	3.9%	0.0%	0.0%	0.0%
V. Vesper	81.4%	6.1%	3.4%	3.4%	1.4%	0.3%	0.0%	4.1%	0.0%
Wood County	**75.1%**	**2.8%**	**4.8%**	**1.1%**	**3.7%**	**3.1%**	**5.2%**	**4.4%**	**0.0%**
Wisconsin	66.5%	4.3%	6.2%	3.5%	4.9%	3.5%	8.0%	3.1%	0.0%

Source: ACS 2022

Table 9: Housing Units by Year Built

Community	Before 1950	1950 to 1969	1970 to 1989	1990 to 2009	2010-Present
C. Marshfield (Wood Co. Only)	27.3%	19.1%	31.9%	17.3%	4.5%
C. Nekoosa	40.4%	23.9%	20.5%	14.4%	0.9%
C. Pittsville	25.2%	24.2%	19.3%	27.9%	3.5%
C. Wisconsin Rapids	27.5%	28.2%	20.2%	18.9%	5.2%
T. Arpin	26.8%	4.0%	17.3%	36.1%	16.0%
T. Auburndale	37.3%	13.2%	21.6%	23.1%	4.8%
T. Cameron	11.6%	23.5%	24.0%	21.6%	19.2%
T. Cary	19.5%	8.3%	36.3%	29.6%	6.2%
T. Cranmoor	26.3%	22.3%	23.7%	22.4%	5.3%
T. Dexter	18.8%	8.0%	30.7%	25.8%	16.7%
T. Grand Rapids	6.0%	16.9%	37.5%	33.2%	6.4%
T. Hansen	23.7%	11.9%	25.8%	33.1%	5.4%
T. Hiles	35.4%	19.8%	29.1%	13.6%	2.1%
T. Lincoln	20.7%	12.8%	20.2%	39.9%	6.2%
T. Marshfield	21.6%	13.9%	25.5%	25.7%	13.3%
T. Milladore	25.1%	29.3%	18.2%	24.0%	3.5%
T. Port Edwards	14.2%	17.0%	41.4%	24.5%	2.9%
T. Remington	22.2%	10.8%	33.6%	21.6%	12.0%
T. Richfield	25.8%	3.3%	29.8%	38.8%	2.2%
T. Rock	29.3%	10.5%	25.6%	27.7%	6.8%
T. Rudolph	44.3%	23.5%	19.4%	10.9%	1.8%
T. Saratoga	8.9%	16.9%	41.3%	24.3%	8.6%
T. Seneca	11.4%	19.5%	35.4%	29.6%	4.1%
T. Sherry	30.0%	12.3%	28.8%	24.7%	4.1%
T. Sigel	39.6%	17.6%	20.5%	16.6%	5.6%
T. Wood	12.4%	19.0%	30.8%	34.8%	3.1%
V. Arpin	45.1%	8.4%	26.0%	14.8%	5.6%
V. Auburndale	12.0%	15.7%	47.4%	22.5%	2.4%
V. Biron	14.9%	28.6%	41.6%	14.0%	1.0%
V. Hewitt	11.8%	11.4%	34.4%	40.5%	2.0%
V. Milladore	30.2%	12.3%	42.4%	2.9%	12.2%
V. Port Edwards	31.7%	39.0%	18.5%	8.1%	2.6%
V. Rudolph	14.0%	31.8%	33.9%	16.9%	3.4%
V. Vesper	45.3%	15.2%	22.0%	16.9%	0.7%
Wood County	**23.8%**	**20.9%**	**28.4%**	**21.7%**	**5.2%**
Wisconsin	23.9%	20.1%	24.1%	25.6%	6.5%

Source: ACS 2022

Value Characteristics

Median Home Value

Wood County's median home value of $156,600 is well below the state's median home value of $231,400, and it grew more slowly between 2010 and 2022 at a rate of 26.3 percent compared to 36.9 percent statewide. Communities with median home values above the state average include the Towns of Cranmoor, Lincoln, Marshfield, Richfield, and Rock, where larger lot sizes may contribute to higher values due to their rural nature. Five communities saw their home values increase by over 60 percent between 2010 and 2022: the Towns of Hansen, Richfield, and Wood, and the Villages of Auburndale and Milladore. Values ranged from just over one-third state median home value in the Village of Arpin ($84,300) and over 30 percent higher than the state median home value in the Town of Cranmoor ($300,000). Many of the Communities that saw the highest increase in value during this time were along the STH-10 Corridor, including the highest percent gain of 76.9 percent for the Village of Milladore. See Table 11.

It is important to note that the most recent ACS data used in these tables is 2 years old and conditions have changed since then. Additionally, Census data is self-reported and many who respond to the American Community Survey may be unaware of how quickly their home's value has increased in the past decade. For a more updated estimate of how home prices have increased, the county-level data was obtained from the websites Realtor and Redfin. According to Redfin, the median sale price in Wood County was $179,500 in December 2023, up 5.6 percent from the previous year. According to Realtor, the median list price was $199,900 and median sale price was $190,000 in December 2023, up 8.6 percent from the previous year. Additionally, the Wisconsin Realtors Association (WRA) reported a countywide median year-to-date sales price of $179,900 as of December 2023. All three values are significantly higher than reported ACS values, and like elsewhere in the country, it is likely that home prices have climbed much faster than income. By comparison, WRA reports a year-to-date statewide median sale price of $285,000 as of December 2023. See Table 10.

Table 10: Median Home Sales Price

Source	Median Sales Price	Change from 2022
Realtor	$190,000	+8.6%
Redfin	$179,500	+5.6%
WRA	$179,900	+2.2%
WRA: Statewide	$285,000	+5.2%

Source: Realtor.com, Redfin.com, & Wisconsin Realtors Association

Table 11: Median Value of Owner-Occupied Housing

Community	2000	2010	2022	% Change	Net Change
C. Marshfield (Wood Co. Only)	$83,200	$122,500	$154,000	85.1%	$70,800
C. Nekoosa	$62,000	$80,900	$99,400	60.3%	$37,400
C. Pittsville	$63,400	$86,200	$114,500	80.6%	$51,100
C. Wisconsin Rapids	$68,700	$85,700	$110,700	61.1%	$42,000
T. Arpin	$78,100	$140,000	$190,500	143.9%	$112,400
T. Auburndale	$80,400	$135,300	$203,800	153.5%	$123,400
T. Cameron	$99,600	$139,800	$213,200	114.1%	$113,600
T. Cary	$75,400	$156,600	$211,800	180.9%	$136,400
T. Cranmoor	$156,300	$204,200	$300,000	91.9%	$143,700
T. Dexter	$74,300	$131,900	$172,700	132.4%	$98,400
T. Grand Rapids	$108,800	$145,600	$202,400	86.0%	$93,600
T. Hansen	$74,200	$137,900	$226,800	205.7%	$152,600
T. Hiles	$71,100	$176,300	$187,500	163.7%	$116,400
T. Lincoln	$110,900	$192,000	$287,300	159.1%	$176,400
T. Marshfield	$87,400	$160,200	$254,900	191.6%	$167,500
T. Milladore	$72,000	$132,300	$187,500	160.4%	$115,500
T. Port Edwards	$81,100	$113,600	$157,800	94.6%	$76,700
T. Remington	$44,100	$116,700	$146,900	233.1%	$102,800
T. Richfield	$91,900	$143,800	$239,100	160.2%	$147,200
T. Rock	$75,400	$210,200	$253,700	236.5%	$178,300
T. Rudolph	$84,300	$129,000	$161,500	91.6%	$77,200
T. Saratoga	$89,800	$130,100	$149,800	66.8%	$60,000
T. Seneca	$100,000	$188,400	$177,900	77.9%	$77,900
T. Sherry	$78,700	$142,600	$187,500	138.2%	$108,800
T. Sigel	$81,400	$137,000	$173,000	112.5%	$91,600
T. Wood	$76,300	$131,600	$221,200	189.9%	$144,900
V. Arpin	$48,100	$78,500	$84,300	75.3%	$36,200
V. Auburndale	$82,800	$111,400	$187,000	125.8%	$104,200
V. Biron	$78,700	$122,700	$167,600	113.0%	$88,900
V. Hewitt	$106,600	$141,700	$207,100	94.3%	$100,500
V. Milladore (Wood Co. Only)	$70,300	$88,800	$157,100	123.5%	$86,800
V. Port Edwards	$83,500	$96,700	$125,600	50.4%	$42,100
V. Rudolph	$80,300	$116,700	$148,900	85.4%	$68,600
V. Vesper	$74,300	$101,000	$111,300	49.8%	$37,000
Wood County	**$81,400**	**$124,000**	**$156,600**	**92.4%**	**$75,200**
Wisconsin	$112,200	$169,000	$231,400	106.2%	$119,200

Source: ACS 2010 & 2022

Occupancy Characteristics

Owner Occupied

Homeownership is over five percent higher in Wood County than in the state as a whole, though it declined slightly by 0.9 percent from 73.9 percent to 73.0 percent between 2010 and 2022. Every community in the County has a homeownership rate over 70 percent in 2022, except for the Cities of Marshfield, Nekoosa, and Wisconsin Rapids, and the Town of Dexter. Homeownership decreased the most in the Town of Dexter, and it grew the most in the Village of Arpin. Countywide, there is no consistency in increase or decline in homeownership rates, and many Towns have over 90 percent homeowner occupancy since rental units are less common in rural areas. The variety in change in homeownership rates indicates that some communities could be adding more for-rent housing units than others. See Table 12.

Vacancy

The vacancy rate for rental units in Wood County (6.5%) is slightly higher than the rate for the entire state (4.7%), but the vacancy rate for owner-occupied housing units is lower (0.4 percent) compared to the state (0.7 percent). Vacancy rates dropped in only 9 municipalities between 2010 and 2022, despite a statewide drop of 1.4 percent. Low vacancy rates can drive up housing costs, so it is important to promote a mix of housing units that addresses low vacancy rates. Also, since vacancy rates aren't consistent countywide, the shortage of available housing may be more pronounced in some places than in others. See Table 13.

Table 12: Owner-Occupied Housing Units

Community	2010	2022	% Change
C. Marshfield (Wood Co. Only)	62.0%	64.6%	2.6%
C. Nekoosa	68.2%	68.2%	0.0%
C. Pittsville	69.3%	71.2%	1.9%
C. Wisconsin Rapids	68.6%	54.4%	-14.2%
T. Arpin	98.1%	93.7%	-4.4%
T. Auburndale	91.2%	94.1%	2.9%
T. Cameron	97.0%	74.0%	-23.0%
T. Cary	97.6%	95.5%	-2.1%
T. Cranmoor	47.5%	55.2%	7.7%
T. Dexter	91.8%	64.8%	-27.0%
T. Grand Rapids	98.5%	93.8%	-4.7%
T. Hansen	98.9%	92.6%	-6.3%
T. Hiles	76.1%	92.5%	16.4%
T. Lincoln	89.4%	92.8%	3.4%
T. Marshfield	93.9%	92.1%	-1.8%
T. Milladore	89.8%	82.6%	-7.2%
T. Port Edwards	91.9%	84.3%	-7.6%
T. Remington	83.0%	94.4%	11.4%
T. Richfield	93.1%	87.4%	-5.7%
T. Rock	90.5%	91.2%	0.7%
T. Rudolph	90.5%	98.0%	7.5%
T. Saratoga	87.0%	97.2%	10.2%
T. Seneca	88.9%	90.9%	2.0%
T. Sherry	92.3%	95.4%	3.1%
T. Sigel	87.2%	88.8%	1.6%
T. Wood	91.4%	92.8%	1.4%
V. Arpin	60.6%	80.0%	19.4%
V. Auburndale	80.9%	81.8%	0.9%
V. Biron	91.4%	70.2%	-21.2%
V. Hewitt	92.4%	91.3%	-1.1%
V. Milladore (Wood Co. Only)	73.4%	87.8%	14.4%
V. Port Edwards	82.1%	79.0%	-3.1%
V. Rudolph	81.7%	77.7%	-4.0%
V. Vesper	80.6%	82.9%	2.3%
Wood County	**73.9%**	**73.0%**	**-0.9%**
Wisconsin	69.5%	67.7%	-1.8%

Source: ACS 2010 & 2022

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Table 13: Vacancy Rate

Community	2010 Owner	2010 Rental	2022 Owner	2022 Rental	2010-2022 Change (Owner)	2010-2022 Change (Rental)
C. Marshfield (Wood Co. Only)	0.5%	4.6%	1.1%	5.5%	0.3%	-1.4%
C. Nekoosa	0.5%	4.6%	0.0%	8.2%	-0.5%	6.1%
C. Pittsville	4.1%	0.0%	0.0%	6.8%	-4.1%	6.0%
C. Wisconsin Rapids	1.9%	5.3%	0.0%	7.8%	-1.9%	2.2%
T. Arpin	0.0%	0.0%	0.0%	0.0%	2.4%	0.0%
T. Auburndale	2.4%	7.8%	0.0%	0.0%	-2.4%	-7.8%
T. Cameron	2.4%	7.8%	0.0%	0.0%	-1.0%	-2.0%
T. Cary	2.4%	7.8%	0.0%	0.0%	-1.0%	-2.0%
T. Cranmoor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Dexter	1.5%	0.0%	0.0%	0.0%	-1.5%	0.0%
T. Grand Rapids	0.3%	0.0%	0.6%	0.0%	0.2%	0.0%
T. Hansen	0.0%	0.0%	2.0%	0.0%	1.9%	0.0%
T. Hiles	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Lincoln	0.0%	0.0%	0.8%	0.0%	0.8%	0.0%
T. Marshfield	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Milladore	7.1%	26.3%	0.0%	0.0%	-7.1%	-26.3%
T. Port Edwards	0.0%	0.0%	0.0%	11.4%	0.0%	15.1%
T. Remington	6.4%	0.0%	0.0%	0.0%	-6.4%	0.0%
T. Richfield	2.3%	0.0%	0.0%	0.0%	-2.3%	0.0%
T. Rock	3.0%	0.0%	0.0%	0.0%	-1.2%	0.0%
T. Rudolph	5.1%	0.0%	0.0%	52.9%	-5.1%	60.0%
T. Saratoga	2.7%	0.0%	0.0%	0.0%	-0.9%	0.0%
T. Seneca	1.9%	0.0%	0.0%	0.0%	-1.9%	0.0%
T. Sherry	3.2%	0.0%	0.0%	0.0%	-3.2%	0.0%
T. Sigel	0.0%	12.5%	1.1%	5.5%	0.0%	-4.1%
T. Wood	0.0%	0.0%	0.8%	0.0%	0.7%	0.0%
V. Arpin	0.0%	3.4%	0.0%	33.3%	0.0%	12.5%
V. Auburndale	0.0%	15.3%	0.0%	8.3%	0.0%	-8.3%
V. Biron	5.9%	25.0%	0.0%	4.3%	-4.4%	-19.6%
V. Hewitt	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V. Milladore (Wood Co. Only)	0.0%	0.0%	0.0%	0.0%	3.2%	0.0%
V. Port Edwards	1.9%	0.0%	0.0%	4.5%	-1.9%	2.7%
V. Rudolph	0.0%	16.2%	3.2%	0.0%	1.7%	-6.7%
V. Vesper	0.0%	0.0%	0.0%	9.3%	0.0%	10.1%
Wood County	**1.3%**	**5.3%**	**0.4%**	**6.5%**	**-0.7%**	**0.2%**
Wisconsin	1.8%	6.3%	0.7%	4.7%	-0.8%	-1.4%

Source: ACS 2010 & 2022

Seasonal Housing

The U.S. Census defines Seasonal Housing as "those intended for occupancy only during certain seasons of the year and are found primarily in resort areas." These units include short-term rentals. The number of seasonal dwelling units nearly doubled between 2010 and 2022 in Wood County, and the increased popularity of short-term rentals may continue this trend and reduce the available supply of housing for year-round residents. During this time, the county added 264 seasonal units, 144 of which were in the Town of Saratoga, with the remainder divided among the remaining communities. This could be due to Saratoga's location near several outdoor recreation amenities like ATV and snowmobile trails and its proximity to the Town of Rome in Adams County, a golf and lake tourism destination. It is also near the convenience of shopping, restaurants, schools, and hospitals found in the City of Wisconsin Rapids. Table 14 breaks down the number of housing units by community.

Demand Characteristics

Persons per Household

Household size declined countywide between 2010 and 2022 by 0.9 percent, which was not as rapid as the statewide decline of 1.7 percent. The change in household size ranged from a low of -31.7 percent in the Town of Marshfield to a high of 27.7 percent in the Town of Hansen. A reduction in household size and fewer people per household can result in demand for new housing units even if the County's population continues to decline. Table 15 shows the average number of persons per household.

Table 14: Seasonal Housing Units

Community	2010	2022	Net Change
C. Marshfield (Wood Co. Only)	9	0	-9
C. Nekoosa	0	16	16
C. Pittsville	4	0	-4
C. Wisconsin Rapids	14	49	35
T. Arpin	0	19	19
T. Auburndale	0	0	0
T. Cameron	0	0	0
T. Cary	70	22	-48
T. Cranmoor	0	0	0
T. Dexter	60	30	-30
T. Grand Rapids	0	84	84
T. Hansen	0	0	0
T. Hiles	12	25	13
T. Lincoln	3	0	-3
T. Marshfield	0	3	3
T. Milladore	28	0	-28
T. Port Edwards	18	21	3
T. Remington	43	52	9
T. Richfield	0	19	19
T. Rock	0	24	24
T. Rudolph	10	11	1
T. Saratoga	0	144	144
T. Seneca	0	9	9
T. Sherry	8	0	-8
T. Sigel	8	0	-8
T. Wood	9	13	4
V. Arpin	0	4	4
V. Auburndale	9	0	-9
V. Biron	0	0	0
V. Hewitt	0	0	0
V. Milladore (Wood Co. Only)	0	0	0
V. Port Edwards	3	27	24
V. Rudolph	0	0	0
V. Vesper	0	0	0
Wood County	308	572	264
Wisconsin	162,070	178,711	16,641

Source: ACS 2010 & 2022

Table 15: Persons per Household

Community	2010	2022	% Change
C. Marshfield (Wood Co. Only)	2.16	2.11	-2.3%
C. Nekoosa	2.09	2.26	8.1%
C. Pittsville	2.80	2.26	-19.3%
C. Wisconsin Rapids	2.14	2.15	0.5%
T. Arpin	2.64	2.78	5.3%
T. Auburndale	2.91	2.92	0.3%
T. Cameron	2.54	2.50	-1.6%
T. Cary	2.46	2.49	1.2%
T. Cranmoor	2.87	3.45	20.2%
T. Dexter	2.77	3.18	14.8%
T. Grand Rapids	2.55	2.51	-1.6%
T. Hansen	2.67	3.41	27.7%
T. Hiles	2.61	2.72	4.2%
T. Lincoln	2.57	3.15	22.6%
T. Marshfield	3.00	2.05	-31.7%
T. Milladore	2.49	2.58	3.6%
T. Port Edwards	2.31	2.61	13.0%
T. Remington	2.49	2.53	1.6%
T. Richfield	2.72	2.60	-4.4%
T. Rock	2.84	2.57	-9.5%
T. Rudolph	2.58	2.17	-15.9%
T. Saratoga	2.51	2.32	-7.6%
T. Seneca	2.40	2.55	6.3%
T. Sherry	2.75	2.29	-16.7%
T. Sigel	2.37	2.48	4.6%
T. Wood	2.42	2.72	12.4%
V. Arpin	2.11	2.33	10.4%
V. Auburndale	2.40	2.44	1.7%
V. Biron	2.41	2.54	5.4%
V. Hewitt	2.84	2.44	-14.1%
V. Milladore	2.54	2.99	17.7%
V. Port Edwards	2.48	2.47	-0.4%
V. Rudolph	2.69	2.29	-14.9%
V. Vesper	2.22	1.76	-20.7%
Wood County	**2.31**	**2.29**	**-0.9%**
Wisconsin	2.41	2.37	-1.7%

Source: ACS 2010 & 2022

Monthly Owner Costs

There is a consensus that a family should not have to spend more than thirty percent of its income on housing. This is the accepted definition of housing affordability. Communities with the greatest share of homeowners with a mortgage spending more than 30 percent of their income on housing costs are the Towns of Sherry (39.9 percent) and Hiles (39.1 percent), and communities with the greatest share of homeowners without a mortgage spending more than 30 percent of their income on housing costs are the City of Nekoosa (31.4 percent) and Town of Dexter (23.5 percent). Overall, the rate of owners spending more than 30 percent of their income on housing costs is lower than the state average, meaning housing is more affordable relative to local wages than in most places in Wisconsin. Table 17 shows the percentage of homeowners who spend more than thirty percent of their income on housing.

There doesn't seem to be a connection between housing values and affordability, since the City of Nekoosa has among the lowest housing values but a relatively large share of residents who struggle to afford them. Conversely, the Town of Cranmoor has the highest median value but has a relatively low share of residents spending more than 30 percent on housing. It is interesting to note that the Town of Richfield not only saw the most rapid increase in house value from 2010 to 2022, but it is also one of the least affordable rental communities in Wood County. But the Town of Hiles, which had one of the lowest increases in home value, is even more unaffordable to renters. Overall, a higher share of renters (39.3 percent) are cost-burdened compared to owners with a mortgage (20.1 percent) and owners without a mortgage (9.7 percent). For all renters and homeowners, the number of cost-burdened households dropped between 2010 and 2022. Note that, the smaller a community's population, the more difficult it is for the U.S. Census Bureau to estimate housing characteristics. Therefore, the differences between communities in Wood County may not be as pronounced as the data suggests.

Table 16: Median Housing Costs, Surrounding Counties, 2022

County	Median Home Value	Housing Costs: Mortgage	Housing Costs: No Mortgage	Monthly Rent
Adams	$214,700	$1,450	$566	$876
Clark	$153,000	$1,282	$504	$756
Jackson	$170,000	$1,329	$604	$749
Juneau	$153,700	$1,340	$542	$820
Marathon	$194,500	$1,404	$557	$898
Portage	$230,600	$1,399	$548	$810
Wood	**$177,100**	**$1,215**	**$499**	**$830**

Source: ACS 2022

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Table 17: Percent of Households where Housing Costs Exceed 30% of Income

Community	Owner - Mortgage 2010	Owner - Mortgage 2022	Owner - No Mortgage 2010	Owner - No Mortgage 2022	Renter 2010	Renter 2022
C. Marshfield (Wood Co. Only)	23.3%	24.5%	9.7%	10.0%	47.8%	31.8%
C. Nekoosa	43.3%	25.1%	8.5%	31.4%	44.0%	29.3%
C. Pittsville	19.7%	15.0%	18.1%	16.6%	38.2%	34.6%
C. Wisconsin Rapids	31.3%	19.9%	12.0%	6.7%	52.1%	46.4%
T. Arpin	43.1%	16.0%	16.2%	19.5%	0.0%	12.5%
T. Auburndale	43.5%	9.3%	17.7%	15.4%	25.0%	16.7%
T. Cameron	30.8%	32.0%	17.1%	18.5%	50.0%	5.8%
T. Cary	47.5%	15.9%	3.2%	6.8%	3.2%	85.8%
T. Cranmoor	14.3%	0.0%	13.3%	19.0%	0.0%	0.0%
T. Dexter	39.3%	29.9%	4.8%	23.5%	0.0%	40.0%
T. Grand Rapids	19.8%	13.0%	1.2%	8.4%	54.1%	25.8%
T. Hansen	30.5%	19.0%	24.2%	9.7%	0.0%	20.0%
T. Hiles	23.8%	39.1%	13.3%	3.8%	0.0%	100.0%
T. Lincoln	26.0%	17.0%	16.0%	9.0%	20.9%	32.3%
T. Marshfield	29.8%	5.9%	19.5%	5.9%	23.1%	13.3%
T. Milladore	30.8%	17.1%	9.4%	16.3%	66.7%	0.0%
T. Port Edwards	19.9%	20.7%	19.9%	11.7%	0.0%	41.7%
T. Remington	13.3%	20.0%	18.6%	8.9%	100.0%	0.0%
T. Richfield	34.2%	32.4%	11.3%	2.1%	27.6%	78.8%
T. Rock	24.6%	26.9%	9.7%	11.1%	16.7%	40.0%
T. Rudolph	19.7%	7.4%	12.6%	7.5%	0.0%	40.0%
T. Saratoga	21.5%	15.8%	7.1%	10.6%	35.7%	37.7%
T. Seneca	26.2%	12.5%	12.1%	7.0%	19.4%	36.8%
T. Sherry	33.5%	39.8%	2.7%	15.1%	17.6%	7.7%
T. Sigel	27.2%	22.2%	12.8%	0.7%	48.0%	68.2%
T. Wood	34.9%	22.7%	5.6%	9.5%	25.0%	11.1%
V. Arpin	18.5%	18.5%	6.3%	7.3%	33.4%	31.8%
V. Auburndale	18.1%	13.6%	6.3%	1.7%	26.7%	8.5%
V. Biron	32.8%	30.6%	24.8%	13.9%	66.7%	66.2%
V. Hewitt	19.1%	10.1%	20.2%	8.1%	76.2%	0.0%
V. Milladore (Wood Co. Only)	22.2%	12.0%	5.7%	0.0%	45.8%	71.3%
V. Port Edwards	23.1%	30.7%	19.9%	10.3%	47.9%	45.9%
V. Rudolph	34.1%	14.3%	0.0%	10.0%	58.1%	66.7%
V. Vesper	12.0%	11.6%	7.4%	7.5%	39.2%	30.4%
Wood County	**27.6%**	**20.1%**	**10.4%**	**9.7%**	**47.6%**	**39.3%**
Wisconsin	33.9%	22.1%	16.6%	12.1%	47.0%	43.1%

Source: ACS 2010 & 2022

Median Rent

Rents in Wood County are generally comparable to rents in surrounding counties, and Table 16 depicts a median rent of $830 in 2022 compared to a range of $749 to $898 for surrounding counties. Rents increased in Wood County faster than in the state as a whole, jumping from $559 in 2010 to $830 in 2022 (48.5 percent increase) compared to a 38.7 percent increase statewide. Locations with the greatest share of residents spending more than 30 percent of their income on rent are the Towns of Richfield (78.8 percent), Cary (85.8 percent), and Hiles (100 percent). Overall, the rate of renters spending more than 30 percent of their income on housing costs is lower than the state average, meaning housing is more affordable relative to local wages than in most places in Wisconsin. Table 17 shows the percentage of renters who spend more than thirty percent of their income on housing.

Table 18 shows median gross rent by municipality in Wood County. Gross rent increased by thirty percent or more between 2010 and 2022 in 11 of the 34 municipalities in Wood County. For municipalities where no data is available, it is likely that the sample size is too small for Census to report the data. The Towns of Auburndale and Cameron saw their rent double between 2010 and 2022, while the Towns of Arpin, Port Edwards, and Rudolph, and Village of Biron saw a decrease in rent during the same time. Overall, rent prices vary greatly throughout Wood County, ranging from a median of $430 in the Town of Arpin to $1,054 in the Town of Cameron.

Table 18: Median Monthly Housing Costs, 2022

Community	Housing Costs: Mortgage 2010	Housing Costs: Mortgage 2022	Percent Change 2010-2022	Housing Costs: No Mortgage 2010	Housing Costs: No Mortgage 2022	Percent Change 2010-2022	Monthly Rent 2010	Monthly Rent 2022	Percent Change 2010-2022
C. Marshfield (Wood Co. Only)	$1,139	$1,198	5.2%	$440	$532	20.9%	$553	$784	41.8%
C. Nekoosa	$1,031	$1,002	-2.8%	$391	$525	34.3%	$592	$645	9.0%
C. Pittsville	$960	$1,125	17.2%	$388	$490	26.3%	$458	$642	40.2%
C. Wisconsin Rapids	$909	$1,122	23.4%	$411	$470	14.4%	$550	$868	57.8%
T. Arpin	$1,234	$1,576	27.7%	$402	$429	6.7%	$713	$430	-39.7%
T. Auburndale	$1,495	$1,394	-6.8%	$417	$526	26.1%	$317	$775	144.5%
T. Cameron	$1,223	$1,607	31.4%	$366	$614	67.8%	$500	$1,054	110.8%
T. Cary	$1,285	$1,641	27.7%	$471	$606	28.7%	N/A	N/A	N/A
T. Cranmoor	$1,750	N/A	N/A	$483	$581	20.3%	$825	$1,025	24.2%
T. Dexter	$1,184	$1,301	9.9%	$408	$538	31.9%	N/A	$675	N/A
T. Grand Rapids	$1,224	$1,302	6.4%	$403	$473	17.4%	$531	$973	83.2%
T. Hansen	$1,207	$1,723	42.8%	$446	$590	32.3%	N/A	$613	N/A
T. Hiles	$1,161	$1,575	35.7%	$480	$400	-16.7%	N/A	N/A	N/A
T. Lincoln	$1,644	$1,912	16.3%	$461	$686	48.8%	$734	$894	21.8%
T. Marshfield	$1,072	$1,449	35.2%	$490	$623	27.1%	$608	$733	20.6%
T. Milladore	$1,118	$1,493	33.5%	$391	$474	21.2%	$600	N/A	N/A
T. Port Edwards	$1,063	$1,135	6.8%	$422	$472	11.8%	$870	$729	-16.2%
T. Remington	$792	$1,342	69.4%	$362	$433	19.6%	$719	N/A	#VALUE!
T. Richfield	$1,164	$1,648	41.6%	$435	$542	24.6%	$706	$779	10.3%
T. Rock	$1,481	$1,938	30.9%	$492	$627	27.4%	$814	$1,042	28.0%
T. Rudolph	$1,297	$1,184	-8.7%	$394	$496	25.9%	$758	N/A	N/A
T. Saratoga	$1,057	$1,000	-5.4%	$461	$459	-0.4%	$499	$649	30.1%
T. Seneca	$1,220	$1,314	7.7%	$402	$564	40.3%	$705	$1,080	53.2%
T. Sherry	$1,174	$1,413	20.4%	$442	$506	14.5%	$725	N/A	N/A
T. Sigel	$1,234	$1,558	26.3%	$396	$469	18.4%	$579	$1,083	87.0%
T. Wood	$1,106	$1,456	31.6%	$438	$517	18.0%	$718	$800	11.4%
V. Arpin	$860	$963	12.0%	$364	$490	34.6%	$488	$639	30.9%
V. Auburndale	$897	$1,321	47.3%	$404	$459	13.6%	$525	$631	20.2%
V. Biron	$1,125	$1,391	23.6%	$468	$481	2.8%	$1,031	$1,000	-3.0%
V. Hewitt	$1,302	$1,411	8.4%	$331	$512	54.7%	$525	$725	38.1%
V. Milladore (Wood Co. Only)	$894	$1,058	18.3%	$379	$494	30.3%	$650	$743	14.3%
V. Port Edwards	$1,079	$1,112	3.1%	$463	$504	8.9%	$655	$840	28.2%
V. Rudolph	$1,172	$1,091	-6.9%	$421	$459	9.0%	$594	$593	-0.2%

V. Vesper	$943	$900	-4.6%	$405	$381	-5.9%	$535	$660	23.4%
Wood County	**$1,095**	**$1,215**	11.0%	**$412**	**$499**	21.1%	**$578**	**$830**	43.6%
Wisconsin	$1,404	$1,602	14.1%	$497	$624	25.6%	$715	$992	38.7%

Source: ACS 2022

Ability to Afford Analysis

The following section breaks down the affordability of owner- and renter-occupied housing units across various income levels to identify where there are gaps between what people can afford and what housing is available. Income, home value, and rent prices are taken from the 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.

The "ability to afford" measures used in this section do not automatically imply that everyone will purchase a home equal to 30 percent of their income; older homeowners may have more savings or equity and may spend considerably less than 30 percent per month on housing, and those receiving a large raise (such as a new college graduate) could qualify to spend more than 30 percent on a home than they made in the previous year. Others may choose to spend less than 30 percent to save or invest elsewhere, and some are willing to spend more for a dream home. Though incomes and house or rent prices in Table 19 do not line up perfectly with each other, and interest rates and down payments can affect affordability as they change over time, they are aligned to accommodate the data sets available from the U.S. Census Bureau. This method of analysis estimates where there might be a surplus or deficit of housing relative to how much it costs.

Table 19: Monthly Rent and Home Values by Income

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

Source: ACS 2022, NCWRPC

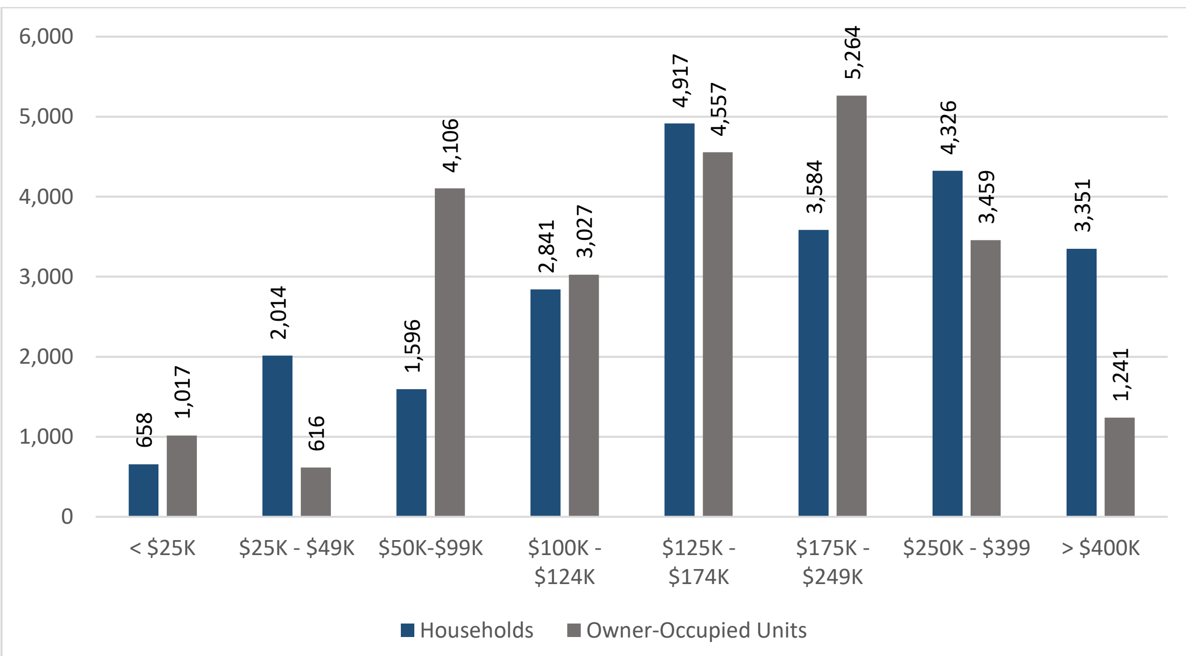
For owner-occupied housing, Figure 1 shows a surplus of 359 housing units priced below $25,000, 2,510 units between $50,000 and $124,999, and 1,680 units between $175,000 and $249,999 based on what existing households can afford. This includes all for-sale units, such as condominiums and townhomes, which are more likely to be found at lower prices than single family homes.

There is a shortage of 1,398 units of owner-occupied housing units priced between $25,000 and $49,999, 360 units between $125,000 and $74,999, and 2,977 units over $250,000. Older homes that may appear affordable based on the purchase price alone may need costly repairs, so the houses in this price range may not be as affordable as their purchase price suggests. Even newer, more expensive homes only 20 years old could be ready for their "first round" of major repairs like a new roof, furnace, or appliances. Finally, the price ranges that appear to have a surplus might be in short supply, as higher income households compete for these homes when there aren't enough homes over $250,000 to purchase.

For renter-occupied housing, there is a shortage of 623 units priced below $250 per month and 3,678 units above $1,250 per month. The shortage is especially pronounced for those who can only afford under $250 per month, as households who can afford higher rents can always rent something that costs less than their budget, reducing the supply of rentals for lower incomes. See Figure 2.

For all households, there is a housing shortage of 269 units for households making less than $25,000 per year, 1,614 units for those making between $50,000 and $74,999 per year, and 3,977 units for those making above $100,000 per year. Addressing these housing gaps will reduce competition for households in other income brackets, improving affordability for everyone.

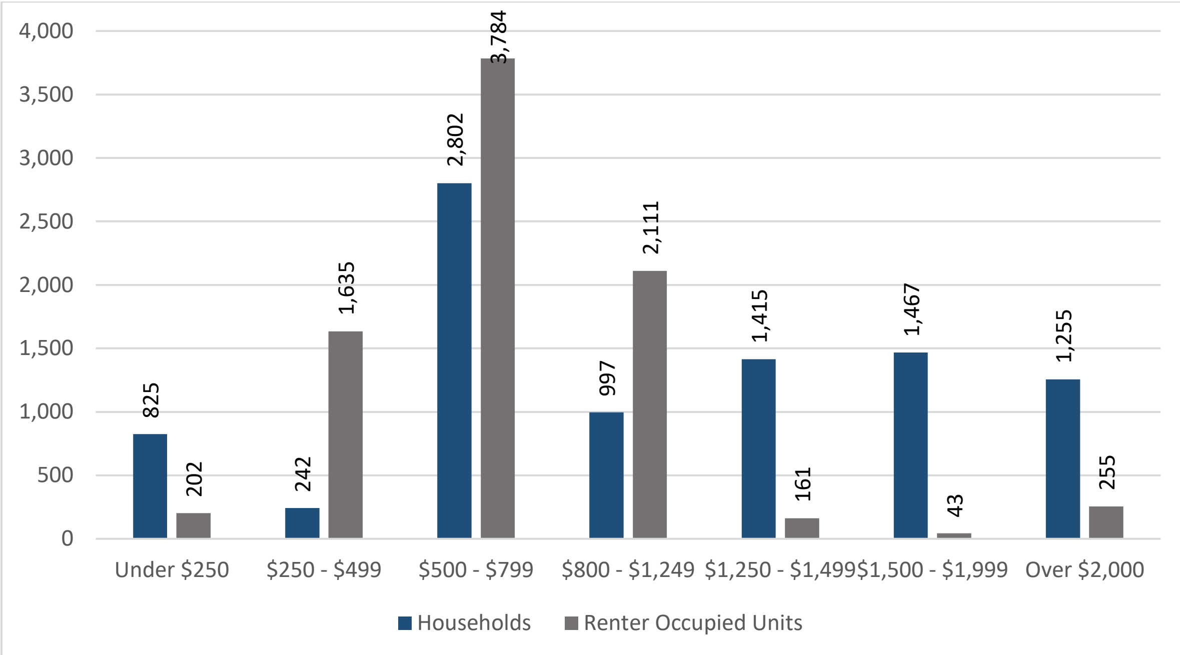
Figure 1: Owner-Occupied Units by Value vs. Owner Household Ability to Afford



Source: ACS 2022

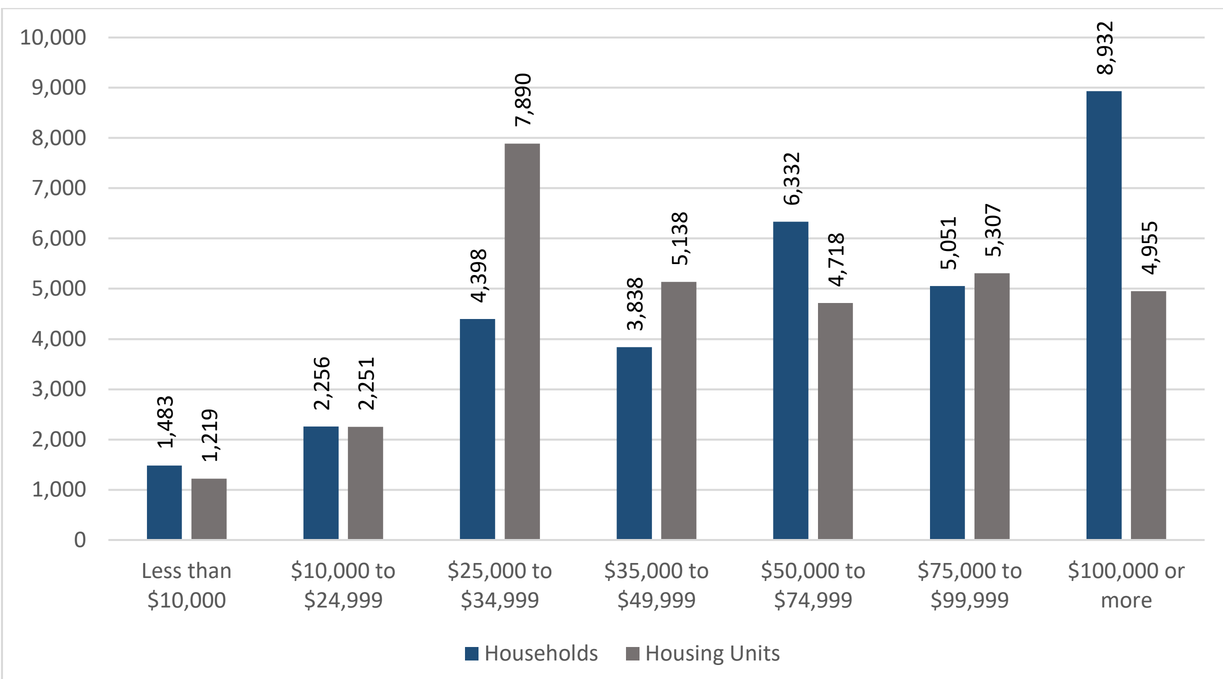
DRAFT

Figure 2: Units by Rent Price vs. Renter Household Ability to Afford



Source: ACS 2022

Figure 3: All Housing Units vs. All Households by Income



Source: ACS 2022

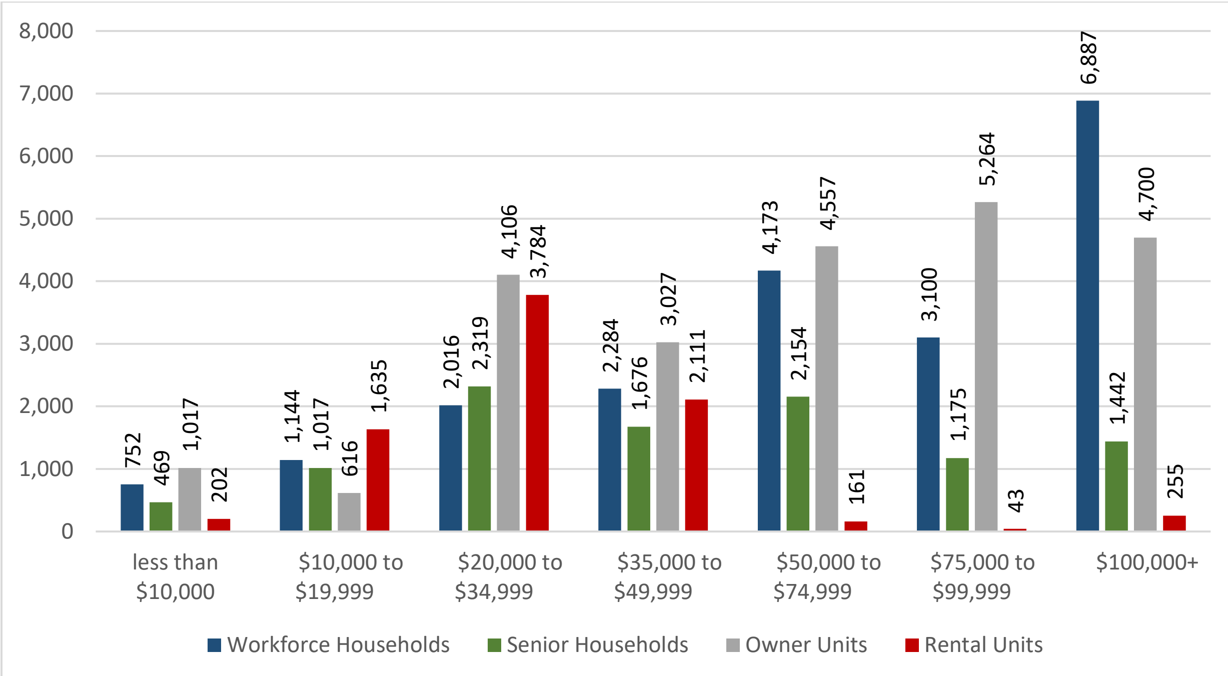
If availability is scarce for lower income households, they may have to stretch their budget and search for housing in a higher income bracket, limiting the ability to build savings to afford housing in the future if they choose to upgrade. Additionally, providing more mid- to upper-end housing allows families with equity, savings, or income high enough to upgrade to a more expensive home or rental, freeing up more affordable housing that is already built, since existing housing stock is typically more affordable than comparable new construction.

It is widely recognized that in Wisconsin there is a housing shortage among all income categories, but particularly for those within the workforce. A recent Wisconsin Realtors Association report identifies workforce housing as the supply of housing in a community that meets the needs of the workforce in that community. That report notes that Wisconsin has a workforce housing shortage and addressing workforce housing is crucial in attracting and retaining jobs as part of the County's economic development strategy.

In this report, workforce housing is defined as households with a householder between 25 and 64 years old, which are the ages most likely to be employed. Figure 4 shows owner- and renter-occupied housing units that are affordable for each income range. Though this analysis provides a comparison between the workforce and what housing is available for workers, it does not account for those who work in the region and would like to move to the region but haven't been able to due to data limitations. Note that Figure 4 includes all housing units regardless of the age or income of its occupants.

In addition to workforce housing, housing for seniors will be an important consideration as the region continues to age rapidly. According to the 2018 City of River Falls Housing Study, seniors aren't typically the target consumers for new construction, with only 20 percent of that age group being used to forecast new housing demand in that study. This could be partly due to new construction's high average square footage and greater availability of aging-in-place programs and the ability to retrofit existing homes. But as this group grows, so will its influence on the housing market. Figure 4 shows the number of senior households by income compared to the existing housing units that are affordable to them.

Figure 4: All Housing Units vs. Workforce and Senior Household Incomes



Source: ACS 2022

Figure 4 shows that, when comparing workforce households to senior households, needs vary between the two groups. For example, for both the lowest and highest income ranges, there are more workforce households than senior households. But in the $20,000 to $34,999 income range, for example, there are more senior households than workforce households. Building housing at a variety of prices can benefit both senior and workforce households alike.

The Wisconsin Realtor's Association report states that, ideally, workforce housing should be between 60 percent and 120 percent of the area's median household income, with rentals more available at for those making 60 percent of the median household income and owner-occupied units more available for those making 120 percent of the median household income. Since median household income varies widely between the communities in this study, this analysis will use the County's median income of $63,273; 60 percent of this is $37,964 and 120 percent is $75,927. Using Table 19 for reference, this means that the bulk of workforce housing should be between $800 and $1,499 for rent and between $100,000 and $175,000 for purchase. This serves as a benchmark for determining workforce housing availability, but actual prices may need to be lower for larger households, especially with children, as utilities, insurance, groceries, and other household expenses continue to rise. In a December 2021 Business Insider article, one survey showed that up to 40 percent of homeowners nationwide have taken on a second job to afford housing costs. Many owners stretching their budget to buy a home underestimated how much maintenance and repairs would affect their budget. Often, savings or credit cards are used to cover emergency expenses. Despite this, most survey participants stated that owning a home was still preferable to renting. Overall, affordability is a growing concern and must be considered when assessing the County's future housing needs.

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. Net worth also impacts how much of a down payment a household can afford.

According to the U.S. Census 2019 Wealth and Asset Ownership tables, the median household net worth in Wisconsin is $110,500, slightly behind the U.S. median of $118,200. However, this varies across the state as 14 percent of Wisconsin households have zero or negative net worth. 18.5 percent have between $1 and $24,999; 16.2 percent have between $25,000 and $99,999; 25.1 percent have between $100,000 and $499,999; and 26.2 percent have over $500.000. In general, roughly a quarter (25.7 percent) of Wisconsin households have either zero, negative, or less than $5,000 in net worth altogether, meaning that there is an equal ratio of people in the lowest and highest net worth categories.

Housing Preferences

Not only is affordability important to consider when building new housing, but also the ability for housing to meet unique needs of different tenants and owners. This section summarizes several of these considerations:

Individuals with Disabilities

Though not necessarily limited to one housing type, it is important to consider specific buyers or tenants have disabilities that may influence housing decisions. Disabilities often come with ongoing medical bills or visits, budget and/or location might play a stronger role in deciding where to live. According to the 2022 American Community Survey, an estimated 10,892 Wood County residents, or 14.8 percent of the population, has at least one kind of disability. Universal design (which accommodates disabilities) or units where caretakers can live nearby may appeal to residents with these difficulties.

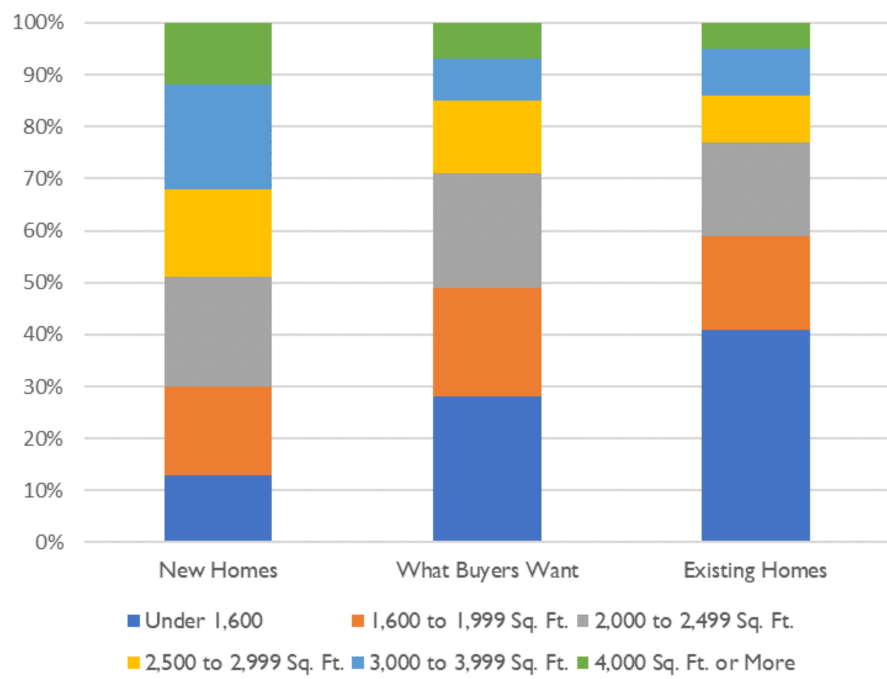
Group Quarters Population

Group Quarters residents fall into two main categories: institutionalized or non-institutionalized. Institutionalized residents include those living in correctional or nursing facilities, while non-institutionalized residents include military quarters and college dorm residents. When determining housing need, these populations will be subtracted from the overall population since the facilities they require is not easily addressed by market-driven housing units like single-family homes or apartments. Overall, there are 466 institutionalized and 609 non-institutionalized residents in the county for a total group quarters population of 1,075 in 2020. Since most group quarters housing is constructed and operated as part of a business model or run by the government, projected housing need in this report will not include group quarters housing.

National Homebuyer Preferences

Regardless of if households have disabilities or not, those looking for a new home have expectations that vary based on each household's unique needs. The National Association of Home Builders released a home buyer preferences guide based on generational differences in 2016. While the national conversation has focused on housing affordability, high density neighborhoods, and downsizing, homebuyer preferences are not lining up with the new house market. See Figure 5.

Figure 5: Median Square Footage of New and Existing Homes vs. Buyer Preferences



Source: ACS 2022, NCWRPC

Figure 5 shows that 49 percent of home buyers would prefer to buy a home under 2,000 square feet. However, only 30 percent of the new houses built are in this size range, and 59 percent of the existing housing stock is in this range. 49 percent of the new homes are above 2,500 square feet, compared to 23 percent of the existing housing stock. 29 percent of the homebuyers are looking in this price range.

Most homebuyers would like a single-story home, but unsurprisingly, this preference rises with age. Only 35 percent of Millennials have this preference, compared to 49 percent of Gen X, 75 percent of Boomers, and 88 percent of seniors. About half of all buyers prefer a home with three bedrooms and one-third prefer four-bedroom homes. Only 42.8 percent of houses in the region have 3 bedrooms and only 16.4 percent of houses are four bedrooms, similar to 40.6 percent and 15.5 percent statewide, respectively.

In 2021, the National Association of Homebuilders released another study to assess if the COVID-19 Pandemic influenced homebuyer preferences. Buyers reported wanting a median of 2,022 square feet, which is 8 percent more than their current median of 1,877 square feet. 21 percent of them confirmed that the pandemic influenced their desire for more space. Interestingly, 39 percent of survey responses desired housing that allowed for multi-generational living, for example, a housing unit that allows a grandparent to live with a young family. Overall, 67 percent of buyers prefer a single-family home, with only 15 percent interested in townhomes and 8 percent interested in townhomes. Note that these results reflect the entire country and regional preferences may vary. By comparison, Wood County's housing stock is 74.1 percent single family homes. Finally, more buyers than any time since 2004 prefer new construction (60 percent). This could be partially due to limited inventory, low interest rates in the early 2020s, and a lack of newer housing built in the past 15 years.

National Renter Preferences

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

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

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

Finally, housing for low- to moderate-income renters may 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.

Local Preferences

In 2019, the City of Marshfield surveyed the public to update its 2014 Housing Study. Single family homes were desired most frequently, and most respondents wanted three bedrooms. Cost, safety, and neighborhood were the most important factors when shopping for a house, and proximity to restaurants and shopping was ranked least important. In general, many respondents wanted to live out in the country.

Enclosed garages and storage space were ranked the most important, and home offices and wooded yards were ranked least important.

Survey results for the City of Wisconsin Rapids' 2016 Housing Study showed that updated electrical systems, energy efficiency, enclosed parking, attached garages, and a large yard were ranked the highest. Having a new home, a historic home, or a home with a small yard or a detached garage were listed as least important. Almost one-third of responses were only willing to pay less than $300 per month for amenities, reflecting a need for affordable housing, and over one-quarter were willing to pay $700 and over for desired housing, showing potential for mid- to higher-end housing development. Affordable homes for first-time buyers were listed as the housing type in highest demand, followed by single- and two-family homes for rent, and conventional subdivision homes. Multifamily and executive housing was cited as the least needed new housing by residents. There were also concerns about the availability of senior housing over the next 15 to 30 years, and over one-third of respondents knew someone who struggled with housing costs regardless of age.

Based on these surveys, it appears that affordable rentals other than large apartment complexes for families and seniors, as well as attainable single-family homes, are most sought after in urban areas within Wood County.

Short-Term Rentals

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

Commuting and Relocation Trends

Commute times and distances impact locational preferences for those looking for housing. With high energy and car prices, shorter commute times and the ability to walk, bike, or take transit to work saves household costs. Additionally, employees who work from home may need more space for a home office, affecting where they choose to live.

In 2010, only 4 percent of Wisconsin employees were estimated to work from home, which has increased to 10.1 percent in 2022. In 2022, 7.7 percent of Wood County employees worked from home, but this number could increase as employers struggle to find workers and rural broadband continues to expand. Although work-from-home saves households on gas money, it sometimes allows higher income households to move to more remote areas where local incomes are lower, causing existing residents to compete for limited housing. Wood County's position on major highways within several hours of the Twin Cities, Madison, Milwaukee, Chicago, and the Fox Cities, combined with attractive healthcare institutions, schools, and home prices, could allow the area to attract more remote workers from other metropolitan areas, making affordability a concern.

For those who do commute, 80.3 percent of employees in Wood County drove a vehicle alone, 8.3 percent carpooled, 1.9 percent walked, 1.7 percent used a taxi, motorcycle, bicycle, or other means, and only 0.1 percent used public transportation. Since cars are often one of the largest household expenses, encouraging alternative transportation or locating new housing near major employment centers can save households money, improving affordability.

Countywide, the mean travel time to work in 2022 was 20.9 minutes. This is lower than the state average of 22.2 minutes and the national average of 26.7 minutes. It is difficult to obtain data that captures how many employees who live outside Wood County would like to move there but haven't been able to for various reasons. According to 2019 U.S. Census on the Map data, 16,563 workers employed in Wood County live outside the county, 14,871 live in Wood County and commute to another county, and 16,213 are both housed and employed within Wood County.

Housing Projections

The Wisconsin Department of Administration (DOA) projects the number of households through 2040 in 5-year increments based on 2010 U.S. Census Data. Using this data provides an estimate of how many households are expected to live in Wood County over time and how much demand for housing there will be for every 5-year period. See Table 20 for the projected number of additional households for each 5-year period along with a countywide total.

Since Wood County's vacancy rate is around 6 percent when not including seasonal homes, the total number of needed units are equal to the number of new households for each 5-year period. This is because 6 percent is an ideal vacancy rate for a healthy housing market. It is important to also consider that some homes will be demolished as their useful life expires, so demand for new units may be higher as existing structures continue to age.

Table 20 Projected Households and Needed Housing Units

Municipality	HH Change 2020-2025	HH Change 2025-2030	HH Change 2030-2035	HH Change 2035-2040
T. Arpin	14	14	11	6
T. Auburndale	1	0	-1	-8
T. Cameron	-4	-6	-6	-8
T. Cary	7	5	5	3
T. Cranmoor	-1	-2	-1	-4
T. Dexter	0	0	-2	-3
T. Grand Rapids	78	61	59	-17
T. Hansen	4	-1	2	-6
T. Hiles	1	-1	-1	-1
T. Lincoln	16	17	12	-3
T. Marshfield	4	0	1	-4
T. Milladore	-1	1	-2	-6
T. Port Edwards	8	4	5	-9
T. Remington	-3	-3	-3	-6
T. Richfield	23	14	14	-5
T. Rock	8	7	5	-1
T. Rudolph	-7	-12	-12	-19
T. Saratoga	37	25	22	-29
T. Seneca	6	4	5	-7
T. Sherry	6	4	5	-1
T. Sigel	-4	-5	-7	-16
T. Wood	4	4	3	-3
V. Arpin	0	1	0	-4
V. Auburndale	4	2	2	-5
V. Biron	-2	-6	-5	-15
V. Hewitt	14	11	13	3
V. Milladore	4	1	2	0
V. Port Edwards	-15	-17	-18	-34
V. Rudolph	0	0	0	-4
V. Vesper	6	6	4	-1
C. Marshfield	56	4	-10	-201
C. Nekoosa	12	5	3	-25
C. Pittsville	6	6	5	-4
C. Wisconsin Rapids	94	36	20	-172
Total Units Needed	**376**	**179**	**130**	**As Needed**

Source: Wisconsin DOA, NCWRPC

The County population, along with several of its municipalities, is expected to peak in 2035. According to Table 20, a total of 685 units are needed by 2035. Although projections show a decrease in households after 2035, and many projections show a decrease in projections for multiple 5-year periods for individual municipalities, this should not discourage new housing from being built. Projections are based on past trends, but successful housing unit growth could attract more workers and families to Wood County. Additionally, adding units to communities projected to have a decrease in households helps growing communities alleviate demand.

Overall, adding housing units throughout the County benefits its entire housing market and economy. Broadband expansion and an increase in work-from-home employment may further encourage growth in Wood County due to its attractive affordability, safety, healthcare, schools, and outdoor recreation. Although the County's total number of households is expected to decline between 2035 and 2040 due to aging residents and declining household sizes, continuing to construct housing units will account for aging structures that will be past their useful life and need to be replaced.

5. Public Participation

The Wood County Housing Task Force developed two public participation activities during the creation of this housing report. A Housing Summit was held at Mid-State Technical College in Wisconsin Rapids in March 2024, and a public survey was conducted in the late spring and early summer of 2024.

Housing Summit

The Housing Summit featured a variety of speakers sharing housing success stories in other regions of the state, data relevant to Wood County, and other topics. Feedback was overall positive, although some commented that they were hoping to see more of a focus on low-income housing. Attendees were involved in a "Creating Context for Action" activity where a series of open-ended statements were presented, and attendees used sticky notes to share their ideas. Below is a summary of these statements and their responses, with a full list of responses attached to this report as Appendix A.

1. What I find challenging is… Lack of accessible and affordable housing for low-income individuals, Lack of Money, Lack of inventory

2. We cannot neglect to... Examine our evaluating needs, Do some future planning/research to see what will be needed in 5-10 years, not just today

3. we should stop… Pointing fingers at "others" and laying blame for lack of progress, making a "one size fits all" approach, Judging people who are struggling with affordable housing

4. A conversation we are not having is… About the number of homeless people we actually have in our country why they are homeless and why we don't always want to help them, Who is not at the table and why, How to do it

5. Government should stop… Tax jumps/taxing the "poor", Creating barriers, Resisting change

6. A big opportunity I see is… To work collaboratively and openly to find solutions, Housing development to become diverse soon, Legalization of marijuana (for tax revenue increases)

7. An uncertainty we must adapt to is… Interest rates, inflation, building costs, Economic conditions that impact the affordability of housing, Funding

8. An action or practice helping us move forward is... Collaboration over disciplines, being more open-minded to all cultures, Today's event, brainstorming to help find a solution to the problem

9. A bold idea is… "tiny home" community, collaborate with others, Pushing local government, survey the players to find their needs; needs may be different in other locations

10. When all is said and done, I want to… Live in a community where everyone wants to own a home and can afford to do, see a reduction in homelessness, see how we met our goals and fixed the housing issue

Housing Survey

A hard copy and online survey available in English and Spanish was distributed countywide. A detailed summary of survey questions and their responses is attached to this report as Appendix B. Overall, out of the 314 who responded, only 10.8 percent were looking for a place to rent, and 15.6 percent were actively looking for a place to buy. Below is a summary of the survey's results:

- Wood County residents appreciate its quiet, safe, and natural environment.
- When housing is affordable, it typically has cost prohibitive large repairs or updates.
- Available homes are priced too high for what they offer, and few homes are priced under $200,000.
- Top considerations for choosing a community: neighborhood safety, parks and recreational opportunities, schools, healthcare facilities, and proximity to a variety of jobs.
- Top considerations for choosing a housing unit to rent or buy: location, price/value, and clean/healthy conditions.
- 3 bedroom, 2 bathroom most popular for both renters and buyers. More renters want 2 bedrooms than 4, and more buyers want 4 bedrooms than 2.
- Few wanted only one bathroom or bedroom, or more than 3 bathrooms or 4 bedrooms.
- Most desired features: garages, laundry rooms, dishwashers, and pet-friendliness.
- Renters struggle to find housing that is less than 30 percent of income.
- Renters struggle to find single family homes, duplexes, and townhomes.
- Over half of renters prefer to pay between $500 and $800 per month, but nearly one-third are currently paying between $800 and $1,250 per month.
- For buyers, homes between $100,000 and $250,000 were most desired, with most current homeowners looking to buy currently residing in homes that are between $100,000 and $175,000.
- This suggests that many renters are paying more than they would like to, but many buyers are open to buying something more expensive than what they currently have.
- Top issues renters and owners report: failing and outdated systems (HVAC, plumbing, roofing, windows, etc.), worn-out finishes, and structural issues. Asbestos, lead, and water intrusion are common.
- Renters indicated that rent continues to increase without updates being made to properties.
- Those not looking for new housing report liking where they lived, but expressed a desire to improve energy efficiency, updating outdated design, and wanting more space. Many have overdue repairs.
- There is a desire for aging-in-place upgrades to improve accessibility, lower housing costs, and lower taxes.
- There is strong support for loans for repairs, housing counseling, and homebuyer assistance programs.

Public Participation Summary

Altogether, both Housing Summit and survey responses support a variety of approaches to improving Wood County's housing stock that includes both expanding new construction options at a variety of price points while enhancing the quality of existing housing stock and slowing the increase of housing prices over time. Addressing ADA-accessibility and homelessness are additional strategies that are needed to address Wood County's housing challenges.

6. Housing Programs

The following is a compilation of state and federal funding opportunities for housing projects within Wood 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, mortgage complaints 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 to 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 conversation revolving loan fund program to help cover the costs of converting vacant commercial buildings to workforce housing or senior housing.

- 2023 Wisconsin Act 17: 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 project 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

In addition to the HUD programs administered by the Wisconsin Rapids Housing Authority and Marshfield Community Development Authority, Wood County has received Community Development Block Grant (CDBG) funding for housing rehabilitation and homebuyer assistance through the state CDBG Small Cities Housing Program. CDBG housing funds are loaned to low and moderate-income (LMI) households, and to local landlords in exchange for an agreement to rent to LMI tenants at an affordable rate. Once CDBG housing loans are repaid to the community they are identified as CDBG Housing Revolving Loan Funds (RLFs).

In addition to administering some state and federal programs, the North Central Community Action Program (NCCAP) assists with housing through programs like the Emergency Housing Assistance Fund, which has the goal of preventing homelessness if someone has a documented crisis and can't afford rent. Other homelessness programs exist in the County through various agencies, churches, and non-profits. Weatherization programs also help pay for energy efficient upgrades to older housing stock, helping existing homeowners keep housing costs in check as energy prices rise. United Way's two locations (Marshfield Area and South Wood and Adams Counties) also serve Wood County with a variety of resources that assist those with limited income.

Finally, the Family Health Center of Marshfield, Inc. sponsors the Central Wisconsin Partnership for Recovery RentReady Housing Program. This program assists with security deposits, three months of guaranteed rent, access to household items, and connections to nearby services for those recovering from addiction while the tenant completes training and planning in areas of wellness, personal finance, and other conditions. The goal is to help individuals recovering from addiction become self-sufficient.

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.

7. Housing Policies and Strategies

In addition to the variety of state and federal programs that are available, individual communities may explore various approaches to effectively solve specific housing needs. This section of the housing study provides a summary of housing tools that are available to Wood County and/or its municipalities. When considering the funding, timeline, and staffing requirements to enable each strategy to succeed, these tools vary in how easily they can be implemented. This section organizes the following tools into three categories based on these considerations: **Low-Effort Housing Solutions, Medium-Effort Housing Solutions, and High-Effort Housing Solutions,** which are color-coded accordingly. 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 usually needed to develop the lowest-income units.

Low-Effort Housing Solutions

Zoning Ordinance Amendments

Both Wood 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 Reudctions.** 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.

Wood County and its municipalities are recommended to evaluate planning, zoning, and subdivision requirements and remove or amend provisions that inhibit new housing construction at affordable prices as needed. This involves adjusting provisions that are outdated, overly restrictive, add substantial costs, or otherwise restrict the types of housing that are either needed or what a developer is proposing to construct. Updating a county or municipal comprehensive plan's housing element along with introducing zoning changes that improve affordability are required for developers to qualify for certain financial products. Completing this step also communicates how the community can expect to grow.

Examples include reducing minimum floor area and lot sizes, allowing higher densities, allowing mixed-use development, reducing open space requirements, allowing ADUs, and removing design and parking requirements. For example, requiring extensive landscaping or a stone façade could impact the affordability of housing without improving health, safety, or welfare of a community.

Municipalities may also permit subdivisions to be platted with narrowed streets and lots or only require sidewalk or parking on one side of the street instead of both to reduce the cost of new lots. This also saves taxpayers money in the long term 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 saves significant costs, since sidewalks often are damaged during construction.

Amendments to the permitting process 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 establishment 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

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 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.

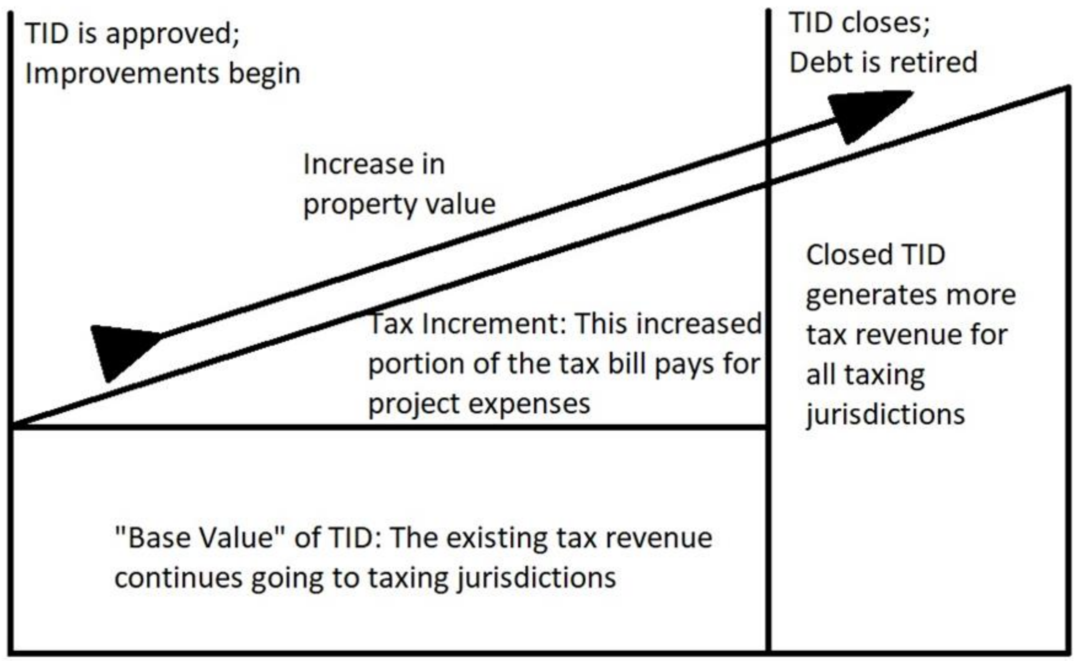
Redevelopment projects may take more coordination and cleanup of existing sites, but funding programs through the Wisconsin Economic Development Corporation (WEDC), Wisconsin Department of Natural Resources (DNR) and Department of Transportation (DOT) assist with brownfield cleanup and transportation 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 do its property taxes. But the increase in taxes, or increment, pays off the initial investment over a certain period, such as a loan to install infrastructure or site remediation costs. After these costs are paid back, the TIF District, or TID, closes and all future property tax payments only go towards the general fund, but in a much greater amount since the property's value increased during the life of the TID. This involves some financial risk to taxpayers as the municipality is responsible for paying off the debt even if a project isn't successful. A newer approach to shift the risk to developers is a reverse TID, which works the same way, but the developer takes out the loan instead of a municipality, which is repaid over the life of the TID. Additionally, pay-as-you-go TIDs are a similar concept that avoids either party taking on debt, and project costs are paid for as the tax increment accumulates. Finally, outside of TIF, municipalities may allocate a recurring budget line item that can be used for affordable housing programs or new development citywide.

Figure 6: How a Tax Incremental District Works



Source: NCWRPC

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

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

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 Wood 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 Wood 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 Wood 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, with an additional three 12-unit structures being added as a second phase using pay-as-you-go TIF.

City of Wausau

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

Lincoln County Economic Development Corporation (EDC)

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

Village of Edgar

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

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 projected to be under $250,000 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.

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.

8. DRAFT Goals, Objectives & Policies

DRAFT Goals:

1) Provide sound, healthy, and affordable housing for all residents at all income levels.
2) Provide housing types to accommodate the needs of our aging population.
3) Increase the supply of sustainable housing in the county.

DRAFT Objectives:

1) Encourage multifamily developments to locate in the cities and villages that can provide needed sewer and water services.
2) Designate adequate land for the construction of new single-family houses in the towns while protecting active agricultural lands and environmentally sensitive lands from encroachment of new residential development.
3) Take advantage of state and federal programs to assure an adequate supply of housing types for low- and moderate-income families.
4) Encourage senior housing, assisted living centers and nursing homes to locate within easy access to essential services, such as medical centers, hospitals, churches, shopping areas, grocery stores, etc.
5) Encourage housing contractors to incorporate basic accessible housing features so our seniors can enjoy a high quality of life in their own homes as long as possible.
6) Use state and federal programs to modify existing housing units to use less energy for heating and cooling, and to use alternative energy types.
7) In addition to alternative energy choices, encourage “green” housing with the use of renewable construction materials, as well as those that do not have a negative impact on our natural resources.

DRAFT Policies:

1) Host a Countywide Housing Education Open House to assist residents with navigating financial resources and other tools that help renters and homeowners successfully secure long-term housing.
2) Consider supporting a regional housing fund in partnership with Centergy, Inc. and/or other local partners as program details emerge.
3) Review the County’s comprehensive plan, zoning and subdivision ordinances, and permitting processes and timelines, amending them to promote a greater variety of housing styles and a reduction in construction costs and encourage municipalities to do the same.

4) Promote the variety of grant and loan programs available to developers, renters, and homeowners, and monitor new programs as they emerge.

5) Promote infill development, redevelopment, and conversion of existing structures to housing to maximize existing infrastructure, reduce blight, and address contamination.

6) Work with public and private landowners, developers, and local organizations to promote needed housing on vacant sites, especially in areas already served by infrastructure.

7) Promote tools like revolving loan funds and other financial products to maintain and enhance aging housing stock.