

# Let's Talk About Housing!

Presentation of data from  
the Regional Housing Study &  
Housing Needs Discussion for the Cable Area

5:30-7:00pm

Wednesday, March 2<sup>nd</sup>, 2022

Cable Community Center



Extension

UNIVERSITY OF WISCONSIN-MADISON



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# The Wisconsin Idea

Wisconsinites across the state should have access to the resources of the university.



*“I shall never be content until the beneficent influence of the University reaches every family of the state.”*

— UW President Charles Van Hise in 1905



Extension's Commitment

# Extension's Commitment

The University of Wisconsin-Madison Division of Extension provides affirmative action and equal opportunity in education, programming and employment for all qualified persons regardless of race, color, gender, creed, disability, religion, national origin, ancestry, age, sexual orientation, pregnancy, marital or parental, arrest or conviction record or veteran status.



# Context: Housing is a national issue

- There is a nationwide housing crisis.
- Affordable housing is more difficult to develop in rural areas (economy of scale)
- The enormity of the housing crisis is placing new demands on local units of government.
- Housing is a complex issue. There is no “silver bullet” to the housing shortage.
- Economic development plans must address housing.
- Affordability must be a component of any housing discussion.
- NIMBYISM poses significant challenges to affordable housing development.



# Regional Housing Coalition

Ad hoc Coalition made up of elected officials, and tribal, state and local agency representatives with UW Extension as convener

- Created to:
  - Address systemic housing issues through a collaborative approach
  - Build a regional understanding of housing issues through research and conversation
  - Increase capacity for development of affordable housing across the region
- Formed in 2019
- Meets bi-monthly to share updates, discuss focus topics, network



# Coalition Progress

**SEPTEMBER 2018:** Regional elected officials and agencies begin meeting on the topic of housing

**FEBRUARY 2019:** ad hoc Chequamegon Bay Regional Housing Coalition formed

**OCTOBER 2019:** Provided comments on WHEDA QAP & began advocating at the state level



# Regional Housing Research

**FEBRUARY 2020:** The Regional Housing Coalition coordinated with local municipalities to secure a \$50k CDBG Grant to offset cost of Regional Housing Study & Survey

- 14 Municipalities contributed matching funds
- Focus on gathering data to clarify community needs
- Provide communities with information useful to working with developers

**MAY 2021:** Regional Housing Survey complete

**DECEMBER 2021:** Regional Housing Study complete



## FINANCIAL CONTRIBUTORS

Ashland County	Bayfield County	City of Ashland
City of Washburn	City of Bayfield	Town of Bayfield
Town of Bayview	Town of Bell	Town of Cable
Town of Grand View	Town of Iron River	Town of Namakagon
Town of Washburn	Town of La Pointe	

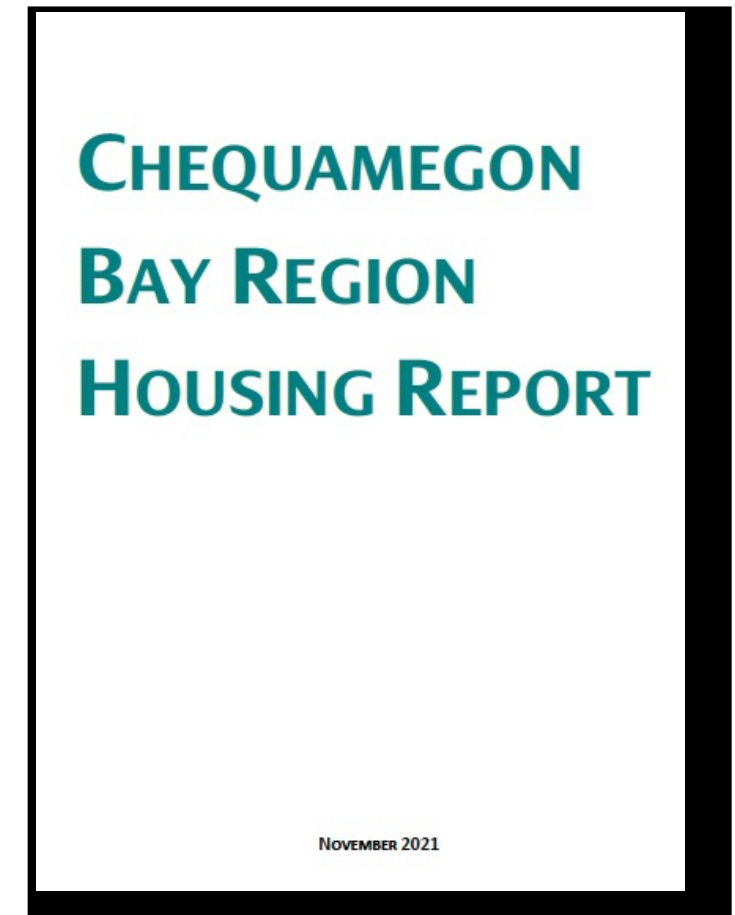
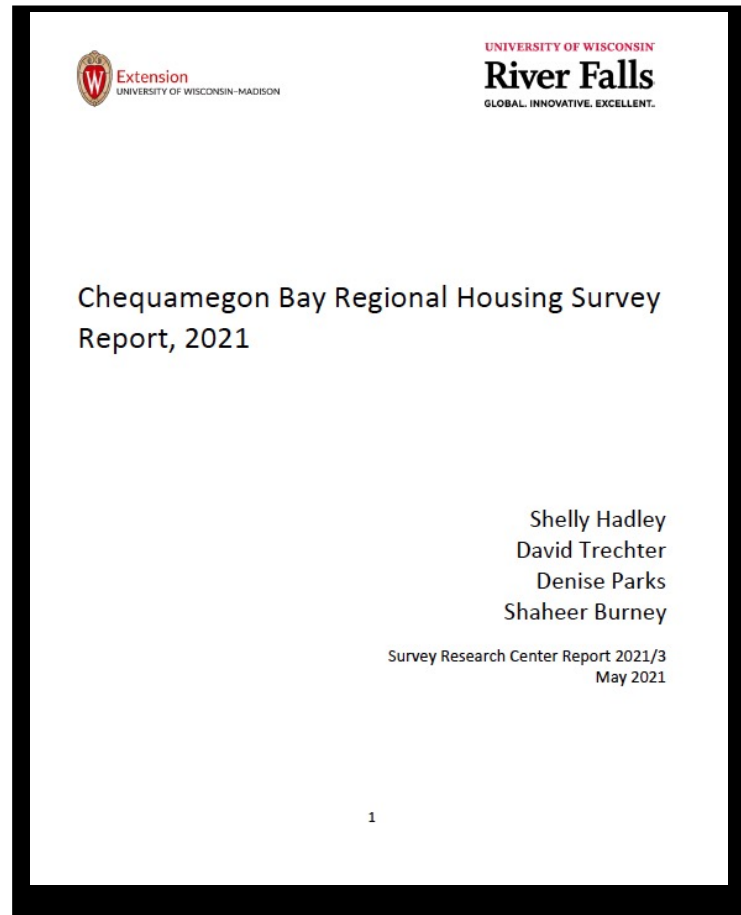
Due to funding restrictions associated with the grant award that enabled this report to be prepared, no specific data analysis and recommendations could be performed within the Red Cliff and Bad River communities.

*Funding was also provided by the Wisconsin Department of Administration, Division of Energy, Housing, and Community Resources (DEHCR) using Community Development Block Grant-Planning Funds. Technical Assistance in preparing this report was provided by Northwest Regional Planning Commission.*





# Two Important Documents



# Housing Survey

- Focused on community level data
- A committee of the Housing Coalition worked to develop survey questions
- The Coalition contracted with the Survey Center at UW-River Falls to finalize survey questions and format, distribute and analyze data



# Survey methodology

- 5,822 surveys were delivered via mail
- 2,057 completed surveys were returned
- 35% response rate (excellent!)
- Surveys were sent to:
  - Statistically significant random samples of households in the 14 sponsoring jurisdictions
  - A random sample of Ashland County and Bayfield County households outside of the sponsoring cities/towns
- Data showed strong alignment with Census data
- Renters are slightly underrepresented



# Community Level Results

- Results are disaggregated by town, city for more localized snapshot
- Results are disaggregated by “clusters” to identify broader trends
  - Bayfield Cluster, Washburn Cluster Cable Cluster
- Individual town results were compared to full results to determine how an individual community’s answers might differ from the sample as a whole
  - (i.e. Iron River was more likely to prefer single family homes with garages and high-speed internet)



# Housing Study

- Deep dive into data to assess housing supply and demand
- Identify factors impacting housing
- Provide data for municipalities to better communicate their realities and needs to agency partners and developers

## CHEQUAMEGON BAY REGION HOUSING REPORT

NOVEMBER 2021



# Chequamegon Bay Regional Housing Report Key Takeaways for Residents

# Growing Population

Table 1: Population Change 1980-2020: Ashland, Bayfield, and Surrounding Counties

	1980	1990	2000	2010	2019 ACS	2020
Ashland County	16,783	16,307	16,866	16,157	15,617	16,027
Bayfield County	13,822	14,008	15,013	15,014	14,993	16,220
Douglas County	44,421	41,758	43,287	44,159	43,295	44,295
Iron County	6,730	6,153	6,861	5,916	5,687	6,137
Price County	15,788	15,600	15,822	14,159	13,416	14,054
Sawyer County	12,843	14,181	16,196	16,557	16,399	18,074

Source: U.S. Census Bureau, Decennial Census, 2015-2019 ACS 5-Year Estimates

- Against projections, Bayfield County population increased by 8%.
- Recent trends suggest the population will continue to grow.
- This will likely exacerbate the current housing shortage unless there are plans to address it.



# Income

Median Income in Bayfield County \$56,000

Median Income for Ashland County \$42,500

Median Income for Sawyer County \$47,700

## In Bayfield County:

60% of Median Income \$33,600

80% of Median Income \$44,800

120% of Median Income \$67,200

## Median Incomes:

Washburn \$48,200

Cable \$27,000

Ashland \$28,200

Bayfield \$58,300

Iron River \$45,600

Hayward \$37,600



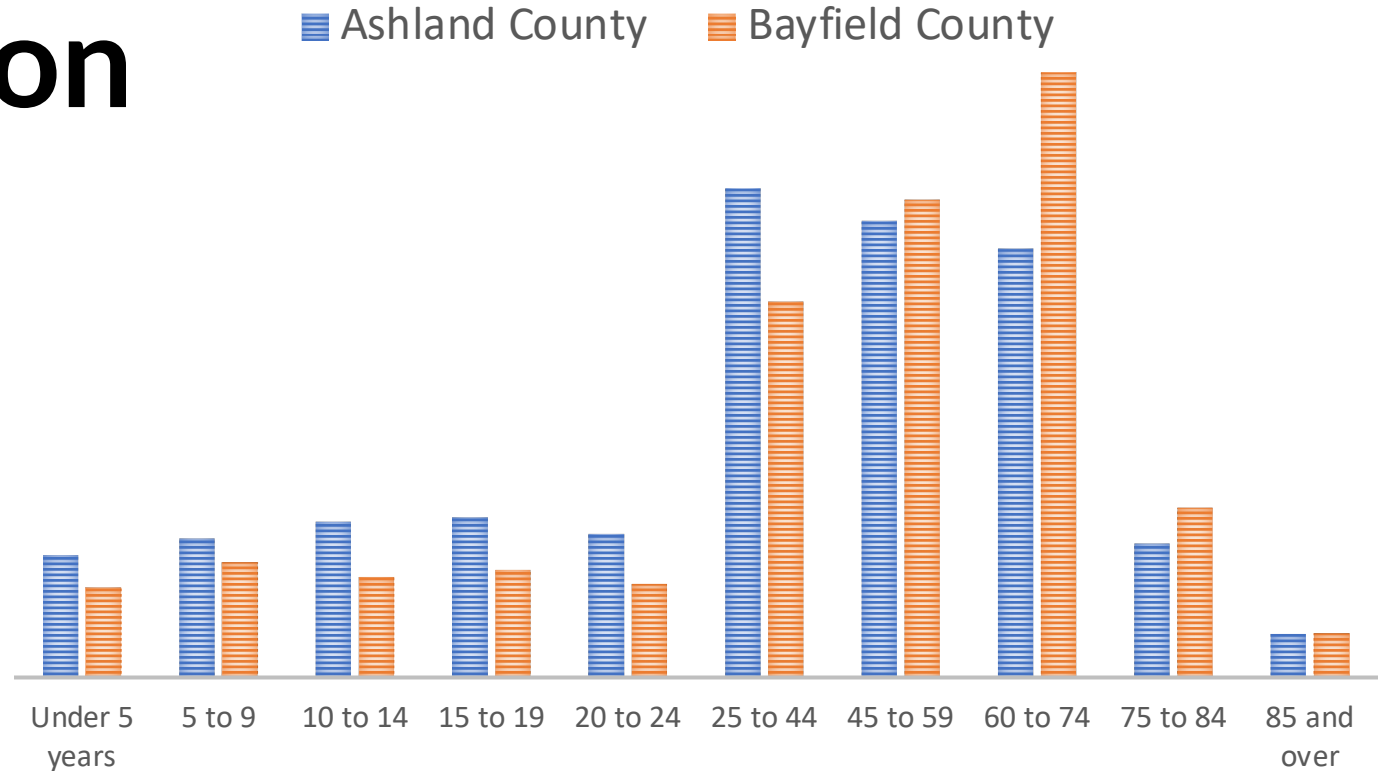


# Aging Population

The 2019 median age of Bayfield County is 52.2 years.

The 2019 median age of Ashland County is 42.

The 2019 median age of Wisconsin is 39.5.



Bayfield County will likely **be the eldest county in Wisconsin by 2040.**

The County is not “losing young people”. As a destination retirement county, the county is gaining older residents at a much faster rate.



# Resident's Primary Concerns

- Approximately 8 in 10 survey respondents, with an opinion, generally agreed that homes in their community were becoming **too expensive**.
- **41.5% of residents pay more than 30% of their income on housing.**
- About two-thirds of respondents generally agreed that:
  - their community needed to **address homelessness**
  - **rental property was generally not well maintained** in their community
  - there was a need for more seasonal worker/short-term housing in their community
- A majority of respondents said there was **not enough housing for renters (57%) or people with lower incomes (52%).**



# There Are Not Enough Rentals

Bayfield County has a significantly lower percentage of renter-occupied units (16.8%) as compared to the U.S. National renter occupied household average of 36%.

New construction of rental units has seen few units constructed since 2010. According to U.S. Census data, between 2010-2019 only 11 rental units were constructed in Bayfield County.



# Renters face additional challenges

Demographically, renters were:

- **Younger** (24% under 45 compared to 10% of homeowners).
- **Had less formal education** (68% with less than a bachelor's degree vs. 47% of homeowners).
- **Had lower household incomes** (82% reported household incomes of less than \$50,000 compared to 32% of homeowners).

\* **More likely to be underrepresented** in decision-making processes

43.7% of rental households have incomes less than \$25,000



# More on Renters

Renters placed higher importance on a residence that is:

- In town (35% vs. 13% of homeowners).
- Near shops/businesses (24% vs. 14% of homeowners).

Renters were more likely to say the type of housing that best suits their current needs is ***an affordable, single-family “starter” home*** (34% compared to 26% homeowners).

Renters were more likely to agree that:

- ***more seasonal worker/short-term housing is needed*** in their community (78% generally agreed vs 63% of homeowners).
- their community ***needs to address homelessness and housing insecurity*** (83% generally agreed vs 65% of homeowners).



# Home Ownership Sliding Out Of Reach

Data for Bayfield County:

- Median Household Income **\$56,000**
- Median Home Price **\$193,000**
- Income needed to purchase home at the median price of \$193k: **\$64,000**
- Home ownership is becoming increasingly out of reach for many residents.
- Out of a recorded 167 homes sold between January-July 2021, the average median sale price was \$240,993
- As home costs continue to rise, this gap is growing even larger.



# Senior/Lifecycle Housing Is Needed

- 38% (2,231) of the owner-occupied households in Bayfield County are 65 and older ~ many of these householders expressed interest in downsizing
- Within the next 5 years, 47% of residents believe they or someone in their household will or might need housing for independent seniors\*\*\*
- Within the next 5 years, 38% of residents believe they or someone in their household will or might need assisted living housing\*\*\*
- *MUCH higher in some communities*
- \$800 was reported as an upper cost threshold for these renters



# Community Acceptance of Housing

There was a series of four questions in the Survey asking about impacts if more affordable housing is built in a community.

Substantial proportions of respondents who had an opinion, *generally disagreed that more affordable housing will cause:*

- their taxes to increase (62% disagreed)
- the value of their residence to decline (76% disagreed)
- their community to be less desirable (80% disagreed)
- school quality to decline (87% disagreed)

These results were surprisingly strong and runs counter to an opposition by residents to more affordable housing that might have been expected.





# Report findings for Results for Your Community

# Notable results in Your Community

With respect to household income, Cable respondents' household incomes were lower when compared to the overall survey sample (29% with household incomes of \$75,000+ vs. 33% of the survey sample).

56% percent of Cable residents could not afford a rent/mortgage payment of more than \$800 a month which was a higher proportion than in the overall dataset (53% cannot afford \$800+/month).



# Notable results in Your Community

The age profile of Town of Cable respondents was older than the overall age demographics of the survey sample (57% of Cable survey respondents were 65 and above vs. 54% in the overall survey sample).

When Cable residents were asked if, within the next five years, they or someone in their household would need a variety of housing accommodations:

47% said they/someone in household might or will need low/no maintenance housing

45% might or will need housing for independent seniors.



# Notable results in Your Community

The type of housing that best meets the highest percentage of Cable respondents is a smaller, single-family home (38%).

Solid majorities of Cable respondents said it was very important that a home have a garage (76%), a yard (66%), and high-speed internet (61%). Nearly half said that it was very important a residence is single-story (46%).

Cable residents placed more importance on living in the country and living near outdoor recreation.



# Notable results in Your Community

68% of Cable residents believed there was not sufficient housing options in their area for renters

\*\*\*Cable residents were more likely than those living elsewhere to say there was not sufficient housing for renters.

58% believed there was not enough housing for people with lower incomes

54% people believed there was not enough housing for people in need of supported housing or assisted living



# Recommendations

## What can communities do?

# Broader Takeaways

Affordable and available housing of all types is necessary to maintain vibrant communities where residents want to live, work and play.

Without housing choices available for all life cycle stages:

- barriers will exist for persons looking to relocate to area existing area
- homeowners and renters will not find housing options to meet their needs

In Bayfield and Ashland Counties, the availability of “affordable, workforce, senior, and “median-income” housing is in short supply.



# Recognize the Realities of the Housing Shortage

*“Sitting back and waiting for the open market to respond to employer needs has not resulted in solutions to the identified shortage of workforce housing.”*

Housing shortages disproportionately affect low- and middle-income residents

Persistent lack of housing opportunities negatively affect the region's capacity for economic growth





# Proactive Steps

- support growth in housing needed in order to sustain the local population and employment sectors
- Commit resources to support housing development
- Identify housing types best suited to your community
  - demographic needs
  - geographic location



# Proactive Steps

Explore Innovative Partnerships between:

- Local governments
  - Developers
  - Construction firms
  - Non-profits
  - Finance partners
- 
- Be open to exploring variety of financing and ownership structures



# Proactive Steps

Identify parcels with potential for development

- Focus development to take advantage of existing water, sewer, power and road infrastructure
- reassess zoning, density, and other regulatory requirements that may increase development costs and reduce flexibility

Identify what incentives your community might offer:

- Land, infrastructure, match funding, partnerships



# Questions for Reflection

What stood out to you?

How does this data align with what you hear and see in your community?

What are some next steps your community might take to address housing needs?

What kind of support does your community need to address housing?



# Thank you!



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# Additional Slides



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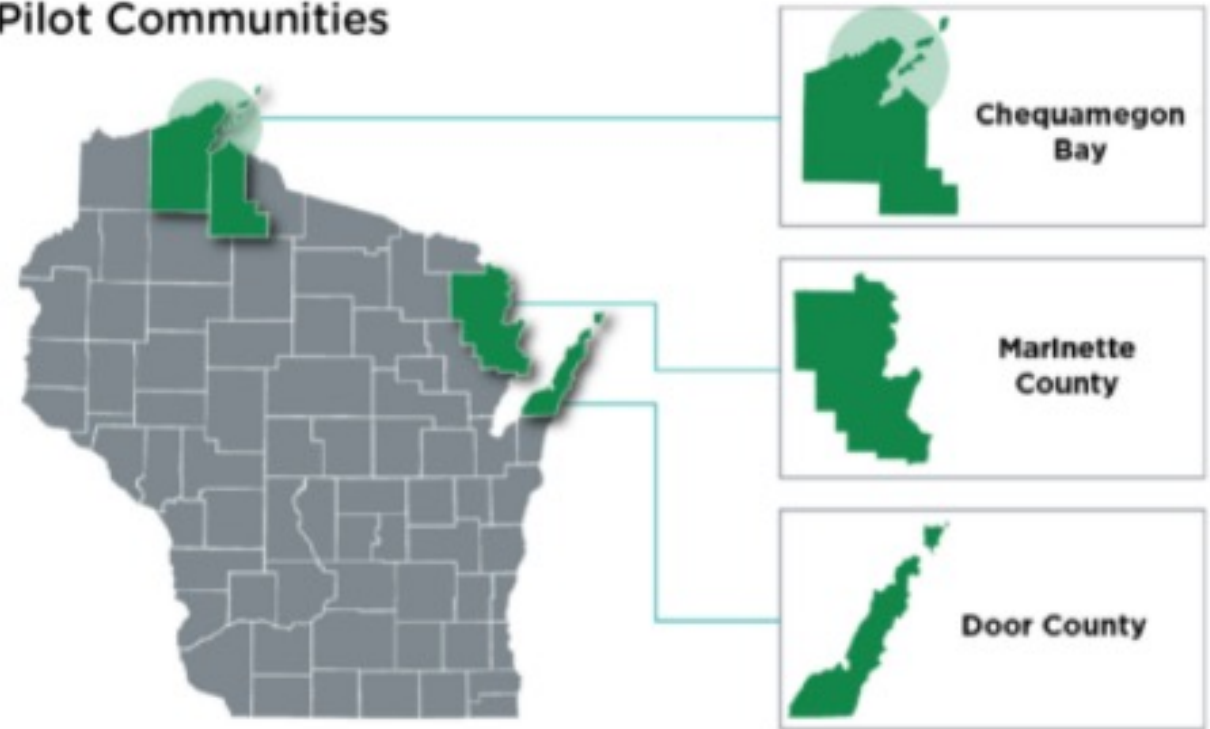


# About WHEDA RAWHI Pilot Initiative

# Pilot Community

In Dec 2020, the **Chequamegon Bay Community** was selected as a **Pilot Community** by **WHEDA** for the **Rural Affordable Workforce Housing Initiative**

Pilot Communities





# Rural Affordable Workforce Housing Initiative (RAWHI)

**RAWHI:** A new WHEDA program to address the housing shortage in rural Wisconsin and support the development of new housing solutions.

**WORKFORCE HOUSING:** The phrase “*workforce housing*” often points to households making 80-120% of the median income and is *sometimes* used interchangeably with the term “*affordable housing*.”

**WHEDA:** Wisconsin Housing and Economic Development Authority is the state agency that provides financing for housing development and oversees LITHC tax-credit programs to subsidize affordable housing



# Pilot Design Process

The pilot design process will involve three phases:

- 1. RESEARCH & ENGAGEMENT:** this includes the pilot kickoff and explores the dimensions of the local workforce housing challenge through research and community engagement.
- 2. IDEATION:** this phase applies what is learned to generate ideas and build working concepts with participants.
- 3. IMPLEMENTATION:** in this phase the final pilot concepts that present the strongest business case will be selected to bring them to implementation.

<https://www.wheda.com/about-wheda/rural-workforce-housing>



# RAWHI Pilot Timeline

**FEBRUARY 2022:** Identify Pilot Steering Committee

**MARCH 22 & 23, 2022:** WHEDA RAWHI Pilot Team Kick-off

**MAY 2022:** WHEDA RAWHI Pilot Community Ideation Session

**JULY 2022:** WHEDA RAWHI Pilot Community Solution Feedback

**JANUARY 2023:** WHEDA RAWHI Pilot Solution implementation begins



# RAWHI Pilot Design Team

**APPLICANT** **Mark Abeles-Allison** *County Administrator, Bayfield County*

**CONVENER** **Kellie Pederson** *Community Development Educator, UW-Madison Division of Extension*

**PILOT TEAM MEMBERS** **Cheryl A. Cloud** *Executive Director, Red Cliff Chippewa Housing Authority*

**Debra S. Lewis** *Mayor, City of Ashland*

**Gordon Ringberg** *Mayor, City of Bayfield*

**Jennifer Toribio-Warren** *Executive Director, Bad River Housing Authority*

**Jeff Silbert** *District 6 Supervisor, Bayfield County Board of Supervisors*

**Jeff Muse** *Executive Director, Northwest Wisconsin CEP*

**Heidi Zimmer** *President, Zimmer Development, LLC*

**Cole Rabska** *Executive Director, Bayfield County Economic Development Corporation*

**Karen Spears Novachek** *President of the City Council & At-Large Councilor, City of Washburn  
& Chair of the Board, City of Washburn Housing Authority*

**Sheldon Johnson** *Executive Director, Northwest Regional Planning Commission*

**ADD'L TEAM MEMBERS** **Mary Motiff** *Mayor, City of Washburn*

**Dave Popelka** *Town Board Member, Town of Cable*

**Geri Dresen** *Executive Director, Iron River Area Chamber of Commerce*



# Data related to Bayfield County Housing Authority

# Housing Choice Vouchers (Section 8)

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

52 households in Bayfield County receive Housing Choice Vouchers

About 60% are over age 60

More than 50% of those under the age of 60 are disabled.

Vouchers can be used on ANY RENTAL, ANYWHERE meets basic safety and sanitary requirements



# Bayfield County Housing Authority

## Income guidelines

2021 Annual Household Income Limits to qualify for our housing units must be at or below the following:

Family Size      Income

1.	\$30,180
2.	\$34,500
3.	\$38,820
4.	\$43,080
5.	\$46,560
6.	\$49,980
7.	\$53,460
8.	\$56,880
9.	\$60,360

$\$20/\text{hr} \times 40\text{hr}/\text{week} \times 50 \text{ weeks} = \$40,000$

$\$15/\text{hr} \times 40\text{hr}/\text{week} \times 50 \text{ weeks} = \$30,000$

$\$10/\text{hr} \times 40\text{hr}/\text{week} \times 50 \text{ weeks} = \$20,000$



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- 14 Municipalities contributed matching funds
- Gather data to make a compelling case for development

**NOVEMBER 2020:** Coalition selected as a “Pilot Community” for the WHEDA Rural Affordable Workforce Housing Initiative

**MAY 2021:** Regional Housing Survey complete

**DECEMBER 2021:** Regional Housing Study complete



# Timeline of Upcoming Project

**JANUARY-MARCH 2022:** Distribution/Discussion of Regional Housing Study & Survey

**MARCH 2022:** WHEDA RAWHI Pilot Kick-off

**MAY 2022:** WHEDA RAWHI Pilot Community Ideation Session

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