





DUNN COUNTY Housing Forum

January 31, 2023







DUNN COUNTY

The data and information herein is subject to change based on input received as a result of Housing Advisory Committee meetings as well as additional public input.

Acknowledgements

A special thank you to Paula Winter of Dunn County Health & Human Services for assisting with arrangements for this forum.

Dunn County Housing Advisory Committee

Project funded through a Community Development Block Grant from WI DOA, Community Foundation of Dunn County grant, and local funding from Dunn County, City of Menomonie and Village of Boyceville.

Forum Agenda

- Project Overview
- General Demographics
- Key Findings
- Panel Discussion
- Community Input
- Next Steps

WCWRPC's Goals for the Forums:

- 1. Gather feedback on initial data and findings.
- 2. Obtain ideas on potential strategies or tools that should be explored.
- 3. Help foster a community discussion and potential partnerships regarding local housing needs, concerns, and strategies.

Project Background





COMMUNITY HEALTH NEEDS ASSESSMENT REPORT







DUNN COUNTY, WI



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The biggest issue in our community in regards to housing is the lack of availability or even existence of affordable housing. We do not need more large apartment complexes that sport \$1000 monthly rents. I work for more than minimum wage and would not consider this affordable. We need housing that caters to all income ranges.

Comment from 2019 CHNA Survey

Dunn County residents that said Safe & Quality Housing is a major or moderate weakness for the community



Study Priorities & Key Questions



Matt Rourke/AP Phot

Wisconsin's housing shortage isn't just a quality-of-life issue. It's a workforce issue.

Study: Wisconsin housing shortage expected to get worse



It's Not Too Late to Prepare for the Next Housing Crisis

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By Christos A. Makridis and Mark Calabria Updated Jan. 20, 2023 9:04 am ET / Original Jan. 20, 2023



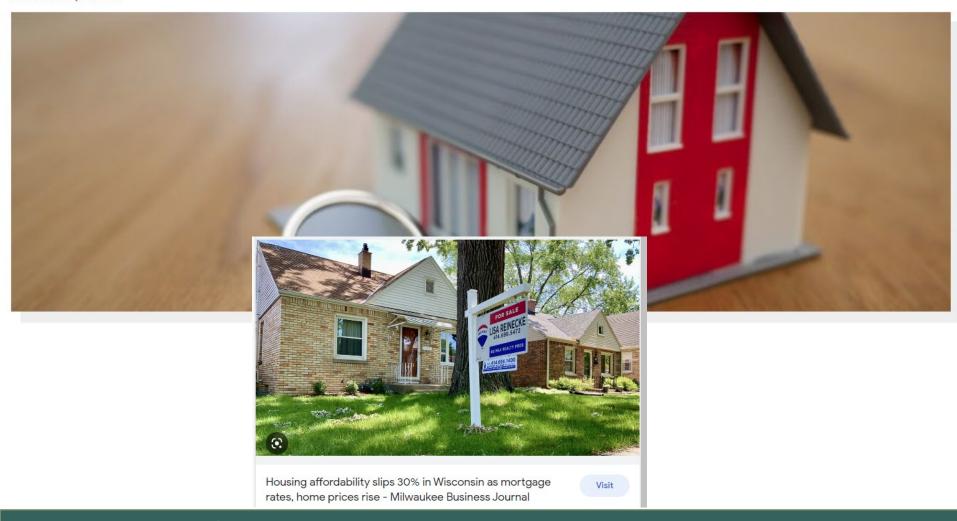
Downtown Appleton, Jan. 11, 2023. PC: Fox 11 Online

Housing Shortage in Wisconsin Expected to Get Worse Over the Next Decade

Housing Shortage

Housing Affordability A Challenge for Wisconsin Homeowners and Renters

Written by Matt Kures Posted on May 26, 2022



Housing Costs

Key Questions:

- ?
- What is the current supply of housing?
- What is the <u>demand</u> for housing?
- What are the housing gaps that need to be filled?
- Why are there the identified housing gaps and what are the <u>hurdles/challenges</u> to filling these gaps?
- What <u>actions</u> can be taken to address the housing needs and overcome the identified challenges?
- What are <u>priority housing goals</u> and specific actions that can be taken to work towards each goal?

Data Findings

Data Sources:

- U.S. Census Data (Decennial, 2020 Redistricting & 5-year American Community Survey Estimates)
- Permit data
- Interviews
- Countywide Survey
- Other sources

Demographics & Economics

Demographics

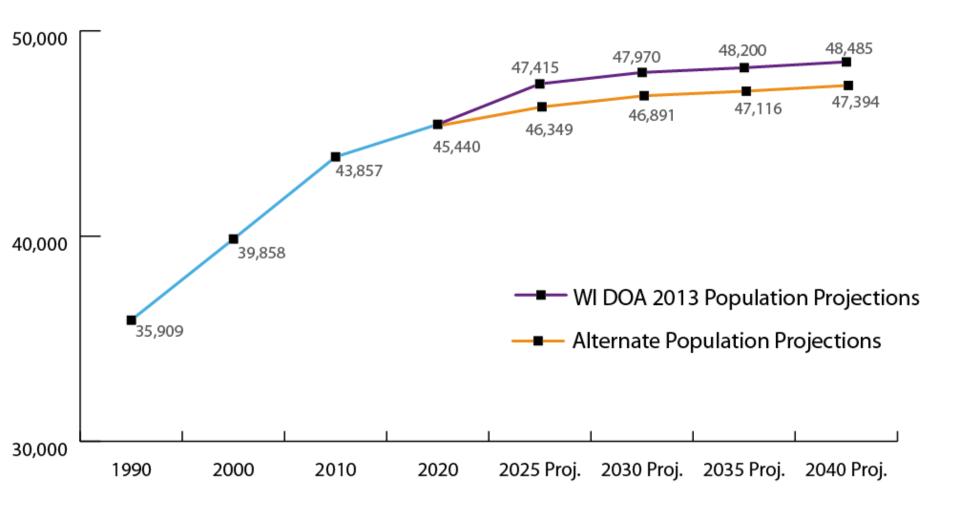
	2020 Population (Redistricting)	2020 Households (Redistricting)	2020 Average Household Size (Redistricting)	% Home- ownership Rate 2016-2020 ACS	Poniliation	% Households with one or more people <18 years 2016-2020 ACS	% Single- Person Households 2016-2020 ACS
Dunn County	45,440	17,414	2.4	67.2%	12.4%	25.8%	29.4%

source: U.S. Census. 2020 Redistricting & 2016-2020 ACS

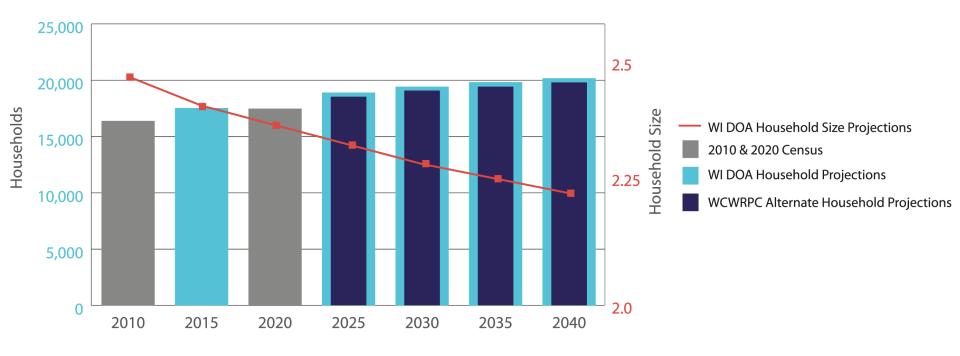
Per the 2016-2020 ACS 5-Year Estimates:

- Household size is decreasing, but number of households is increasing.
- The median age in the County was 38.8 years.
- 93% of the County population identified as White alone while 3% identified as Asian alone.
- 41.8% of households had an income of less than \$50,000 in 2020.

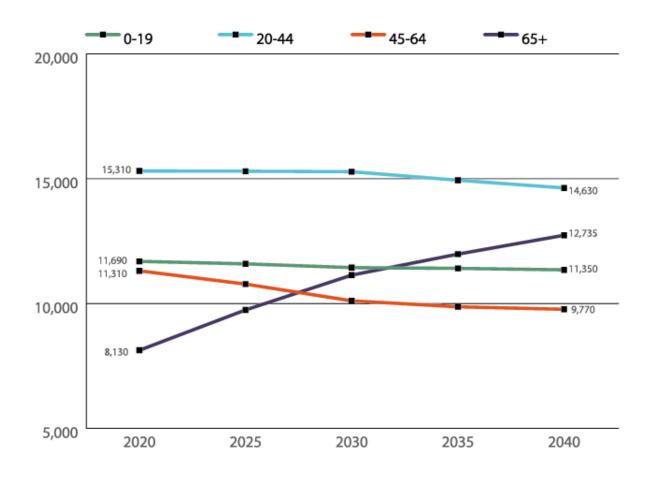
Population Projections



Dunn County Households & Household Size



Age Projections



source: WI Department of Administration – 2013 Population Projections

The Lifecycle Housing Stages

STAGE 1 (Under 20)

- From child through teenage years, to adulthood
- Space needs are growing but relatively small

STAGE 2 (20-24)

- A young person (or couple) now on his/her own, recently entered the workforce, income limited
- Space needs growing but still not large
- Strong majority rent in Dunn Co.

STAGE 3 (25-54)

- A person (or couple) of increasingly greater means; perhaps a growing number of children
- Space needs are steadily growing; demands on income growing
- Majority rent in Dunn Co.

STAGE 4 (55-64)

- An empty, or nearly empty nester; career at an earning peak, demands on income dropping
- Space needs leveling off or dropping
- Strong majority own in Dunn Co.

STAGE 5 (65-84)

- A retired person; income probably fixed
- Space requirements dropping & ability to maintain home diminishing
- Majority own in Dunn Co.

STAGE 6 (Over 85)

- A person of advanced years, perhaps with increasing physical limitations
- Space needs and maintenance capability further reduced
- Majority rent in Dunn Co.

Dunn County Household Income

Income Characteristic 2016 – 2020 ACS	Dunn County	Wisconsin	United States
Median Household Income	\$59,588	\$63,293	\$64,994
Per Capita Income	\$28,988	\$34,450	\$35,384
% Individuals Below Poverty Level	11.7%	11.0%	12.8%

source: U.S. Census 2016-2020 ACS

Housing Supply

Rental Market Supply Trends

2016-2020 ACS Estimates

- 33% of all renter-occupied units are single-family detached homes.
- 19% of renter-occupied units have 1 bedroom, 40% have 2 bedrooms, and 25% have 3 bedrooms.
- 47% of single-person households rented.
- The median renter-occupied structure was built in 1982.

Rental units make up approximately 33% of all housing in the County.

Dunn County Rental Supply, 2020						
Population in Rental Units	12,445					
Rental Units, excludes seasonal	6,069					
Vacancy Rate	4.4%					
Vacant Units for Rent, excludes seasonal	267					
% Overcrowded	1.4%					
Source: U.S. Census 2020 Redistricting; 2016-2020 ACS						



Owner Market Supply Trends

2016-2020 ACS Estimates

- 89% of owner-occupied units were single-family detached units while 10% were mobile homes.
- 48% of owner-occupied units have 3 bedrooms while 30% have 4+ bedrooms.
- 18% of the County's owneroccupied housing stock was built in 1939 or earlier.
- 87% of married-couple family households were homeowners, while 53% of single-person households owned a home.

Owner units make up approximately 67% of all housing in the County.

29,753
12,179
97
0.8%
1.9%

Source: U.S. Census 2020 Redistricting; 2016-2020 ACS

Group Quarters

2020 Redistricting:

- Institutionalized:
 - Correctional facility: 80
 - Nursing Facilities: 209
- Noninstitutionalized:
 - College/University: 2,781
 - Other: 172

Fleming | Hoylid is a TNE hall on North

hall with single-gender communities



hall with multiple living options





Jeter | Tainter | Callahan is a TNE hall on North CHECK OUT JTC >



North Hall is a TNE building on South Campus with CHECK OUT NORTH >







Currently, UW-Stout houses about 2,600 students in residence halls (one dorm being renovated – once complete about 3,000)

Subsidized Housing & Housing for the Homeless

- Identified 603 subsidized / Income-Qualified Units within the County.
- In Dunn County, total of 95 Section 8 Vouchers

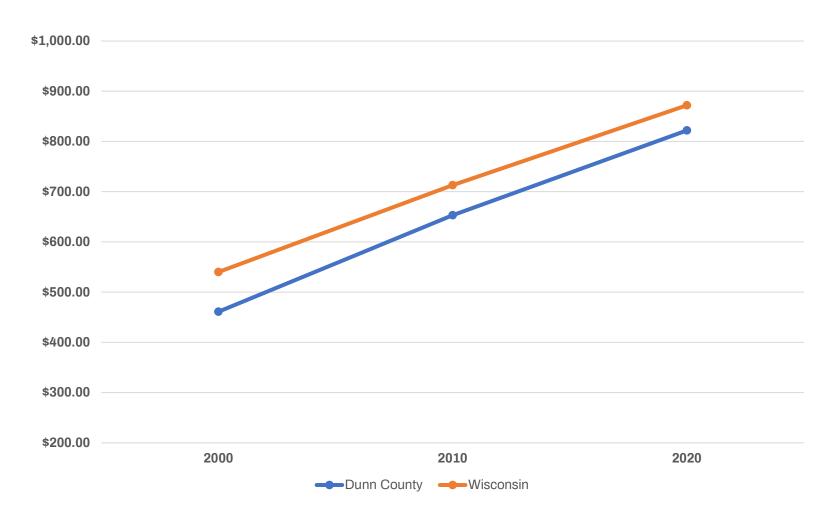
- Stepping Stones: Currently 5 apartments but new shelter will provide 20 single-units.
 - Numbers of people sheltered and "turn aways" have increased significantly from 2018 through 2022.

Housing Costs & Affordability

Defining Affordability

- <u>Cost-burdened</u>: when households spend more than 30% of their income on housing costs (rent or mortgage plus utilities, taxes, and insurance).
- Affordable housing: housing that serves lower-income households.
- Affordable home: a home that a person can afford.
- Workforce housing: housing that is affordable to the workforce in a community.

Median Gross Rent 2000-2020 Dunn County & Wisconsin



source: U.S. Census 2016-2020 ACS

Per the 2016-2020 ACS:

- According to rentdata.org, the median rent price in Dunn County for a 2bedroom unit increased approximately 20%, from \$823 in 2020 to \$987 in today's market.
- The FY 2020 fair market rent for a 2-bedroom apartment in Dunn County was \$789, increasing to \$921 for FY 2023.
- About 42% of renter households in the County spent more than 30% of their income on housing costs, per the 2016-2020 ACS.
- Per the 2016-2020 ACS, the median household income of rental households was \$35,477, compared to \$59,588 for the County median.

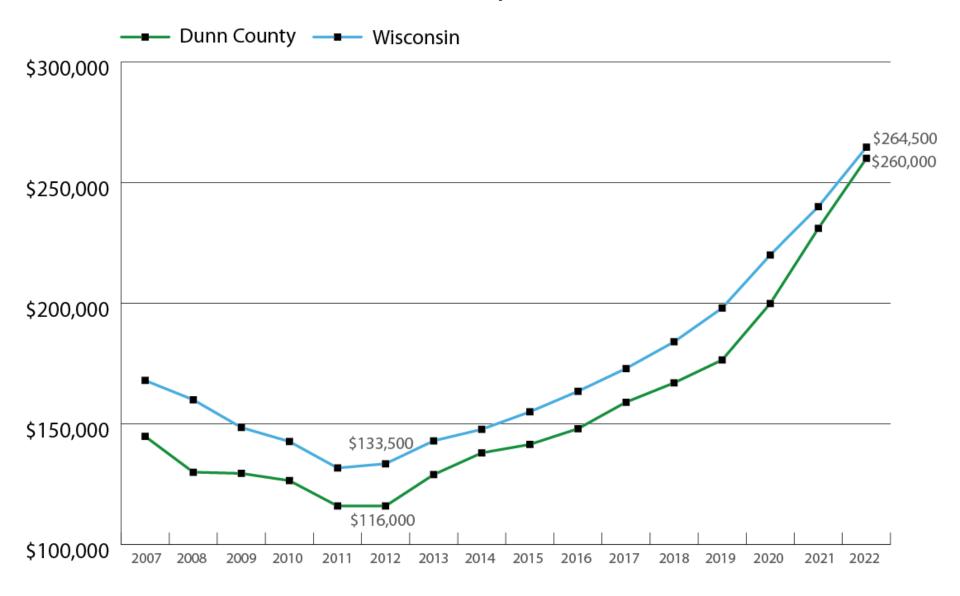
Rental Affordability

Dunn County Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	688	12%	\$0-\$199	404	-284
\$10,000 to \$14,999	441	8%	\$200-\$299	114	-327
\$15,000 to \$24,999	772	14%	\$300-\$549	632	-140
\$25,000 to \$34,999	890	16%	\$550-\$749	1,432	542
\$35,000 to \$49,999	804	14%	\$750-\$999	1553	749
\$50,000 to \$74,999	1173	21%	\$1,000-\$1,499	1322	149
\$75,000 to \$99,999	357	6%	\$1,500-\$1,999	106	-251
\$100,000 to \$149,999	388	7%	\$2,000-\$2,999	56	-332
\$150,000 or more	106	2%	\$3,000 to \$3,499	0	-106

Source: U.S. Census 2016-2020 ACS 5 Year Estimates and WCWRPC calculations

Median Sale Price 2007-2022 Dunn County & Wisconsin



Per the 2016-2020 ACS:

- About 25% of homeowners w/ mortgages spent more than 30% of their income on housing costs.
- From 2000 to 2020 the homeownership rate for householders younger than 35 years old decreased -1,604 in 2000 and 1,205 in 2020.

Owner Affordability

Dunn County Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	1455	13%	\$0 - \$59,999	1047	-408
\$25,000 to \$34,999	825	7%	\$60,000-\$89,999	738	-87
\$35,000 to \$49,999	1295	11%	\$90,000-\$124,999	1557	262
\$50,000 to \$74,999	2130	19%	\$125,000-\$199,999	3743	1613
\$75,000 to \$99,999	2094	18%	\$200,000-\$249,999	1682	-412
\$100,000 to \$149,999	2293	20%	\$250,000-\$399,999	2067	-226
\$150,000 or more	1413	12%	\$400,000 +	671	-742

Source: U.S. Census 2016-2020 ACS 5 Year Estimates and WCWRPC calculations

HUD FY 2022 Income Limits

FY 2022	Median Family Income	FY 2022 Income Limit Category	Persons in Family							
Income Limit Area	Click for More Detail		1	2	3	4	5	6	7	8
Dunn County, WI		Very Low (50%) Income Limits (\$) Click for More Detail	28,750	32,850	36,950	41,050	44,350	47,650	50,950	54,200
	\$82,100	Extremely Low Income Limits (\$)* Click for More Detail	17,300	19,750	23,030	27,750	32,470	37,190	37,190 41,910 46	46,630
		Low (80%) Income Limits (\$) Click for More Detail	46,000	52,600	59,150	65,700	71,000	47,650 50,950	81,500	86,750

Dunn County Occupations & Wages 2022

Occupation	2022 Jobs	2022 Median Hourly Earnings	2022 Median Annual Earnings	Monthly Affordable Housing Costs (at 30% income)
Home Health and Personal Care Aides	833	\$13.33	\$27,736.63	\$693.42
Stockers and Order Fillers	658	\$14.19	\$29,523.49	\$738.09
Cashiers	639	\$13.82	\$28,748.77	\$718.72
Laborers and Freight, Stock, and Material Movers, Hand	633	\$17.38	\$36,154.03	\$903.85
Industrial Truck and Tractor Operators	542	\$23.16	\$48,176.48	\$1,204.41
Heavy and Tractor-Trailer Truck Drivers	407	\$22.66	\$47,127.71	\$1,178.19
Farmers, Ranchers, and Other Agricultural Managers	395	\$14.34	\$29,821.21	\$745.53
Miscellaneous Assemblers and Fabricators	384	\$17.91	\$37,261.31	\$931.53
Fast Food and Counter Workers	377	\$10.81	\$22,483.02	\$562.08
Office Clerks, General	375	\$18.49	\$38,464.92	\$961.62

source: EMSI Complete Employment (Quarterly Census of Employment & Wages, Q4 Data Set)

Housing Need / Demand

Estimating Demand is a Challenge

- Census Data 5-year sampling; must compare and vet with information from other sources
- WDOA Pop & H.H. Projections based on past migration, natural increase, and age cohort trends
- Housing market doesn't stop at municipal boundaries
- Dynamic Marketplace changes in supply or demand can shift the overall supply and demand; provides opportunities to achieve the desired mix
- Demand ≠ Certainty study attempts to define need, but many factors influence what will happen

Estimating Demand Approach

2020 "pent up" demand largely driven by vacancy rates and overcrowding

Projected demand largely driven by household projections

	2020 Est.	2025	2030	2035	2040	Net
Total Population	45,440	47,415	47,970	48,200	48,485	3,045
Population in Households, excluding group quarters	42,198	43,956	44,514	44,751	45,025	2,827
Total Households, excluding group quarters	17,414	18,895	19,418	19,815	20,171	2,757
Change in Total Households		1,481	523	397	356	1,276
Change in Rental Households by Age of Householder		214	56	4	25	299
15 to 24 / Lifecyle 1&2 (92% rent)		-24	-28	-76	-44	-172
25 to 54 / Lifecycle 3 (33% rent)		-136	-43	-28	-18	-225
55 to 64 / Lifecycle (22% rent)		24	-54	-5	-14	-48
65+ / Lifecycle 5&6 (19% rent)		349	180	114	101	745
Change in Owner Households by Age of Householder		1,267	467	393	331	2,458
15 to 24 / Lifecycle 1&2 (8% ow n)		-2	-2	-7	-4	-15
25 to 54 / Lifecycle 3 (67% own)		-280	-88	-59	-38	-465
55 to 64 / Lifecycle 4 (78% own)		85	-195	-19	-50	-176
65+ / Lifecycle 5&6 (81% own)		1,461	, 53	477	423	3,113

2025 projected demand largely driven by household projections, minus recent net permits

Preliminary Rental Demand (not mix adjusted)

- An additional 38-159 units for rent are needed for a healthy housing market (addressing vacancy rate) as of 2020.
- Projected demand based on household projections and tenancy by lifecycle with 6% market flexibility in 2025-2040.

Additional Rental Units Needed*	2020 est.	2025	2030	2035	2040	Net
Based on WI DOA Projections	36-158	214	59	4	25	340-461
Based on Alternate Projections	36-158	83	69	0	35	223-345

^{*}In addition to the 263 estimated rental units currently vacant. 2025 estimate decreased by 13 rental units to reflect changes since 2020. Assumes continued housing mix of 33% renter and 67% owner. This mix and associated demand may be adjusted based on input received by the County Housing Advisory Committee.

Preliminary Owner Demand (not mix adjusted)

- 255-316 additional units for sale are needed for a healthy housing market (to address vacancy rate) as of 2020.
- Projected demand based on household projections and tenancy by lifecycle with 2.2% market flexibility in 2025-2040.

Additional Owner Units Needed*	2020 est.	2025	2030	2035	2040	Net
Based on WI DOA Projections	146-317	1,032	477	402	338	2,395-2,566
Based on Alternate Projections	256-317	755	489	362	352	2,214 – 2,275

^{*}In addition to the 96 estimated owner units currently vacant. 2025 estimate decreased by 263 units to reflect changes since 2020. Assumes continued housing mix of 33% renter and 67% owner. This mix and associated demand may be adjusted based on input received by the County Housing Advisory Committee.

Interview Highlights

- Need for additional rental housing
 - families/young professionals away from campus
 - elderly on fixed incomes, 1-bedroom units
 - units for voucher holders
- Need for additional owner/for sale housing
 - Demand for twinhomes, single-level low maintenance
 - Workforce & executive housing in demand
- Need for housing for homeless/criminal records
 - Since COVID, housing insecurity has exploded
 - Large waiting list for shelters
 - Difficult to finding housing if conviction on record

Lack of New Construction

Net new construction per WI DOR 2022 report:
 1.35% in the County; 1.1% in City of Menomonie,
 1.6% Village of Boyceville, and 3.6% for Village of Elk Mound

Lack of housing variety

 County seems to be missing the variety of housing types – townhomes, duplexes, condos, singlelevel/low-maintenance living options

Student housing

 Quality of off-campus student rentals is poor and in need of rehab in City of Menomonie

Housing Survey Highlights

Dunn County Housing Survey

 22-question online survey via Survey Monkey, hardcopy surveys also made available

 Total of 798 survey responses were collected.



Dunn County, City of Menomonie, and Village of Boyceville, Wisconsin, working with the West Central Wisconsin Regional Planning Commission, are undertaking housing studies that identify needs and opportunities related to housing. This survey is being conducted to gather public input and better understand the housing situation in the County and respective communities.

Your responses and ideas will be used to help inform the study. This survey should take approximately 10 minutes to complete. **All responses will be anonymous**.

The survey is available online at https://www.surveymonkey.com/r/dunnhousing

If completing a paper copy of the survey, please return completed survey to:

Dunn County Human Services Department ATTN: Paula Winter, Director 3001 US Highway 12 East, Suite 160 Menomonie, WI 54751 - 3045

The survey is open through September 19, 2022.

Thank you for your participation!

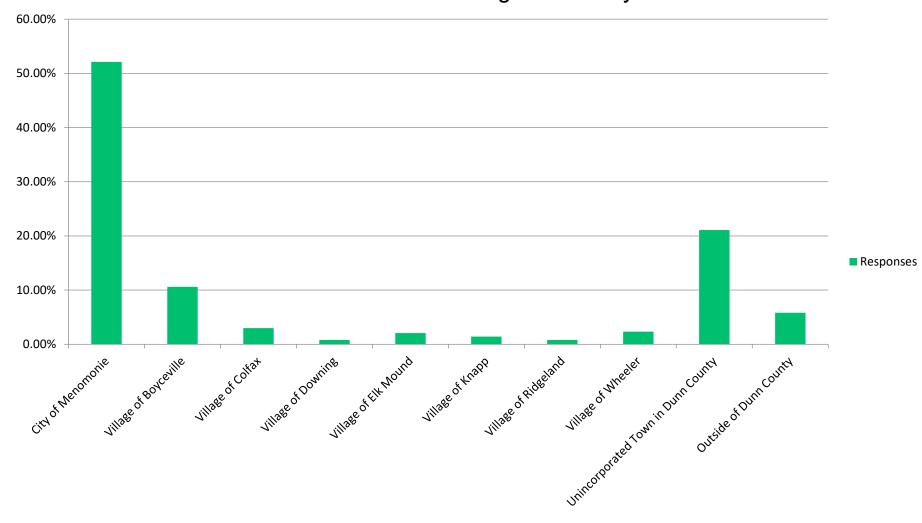


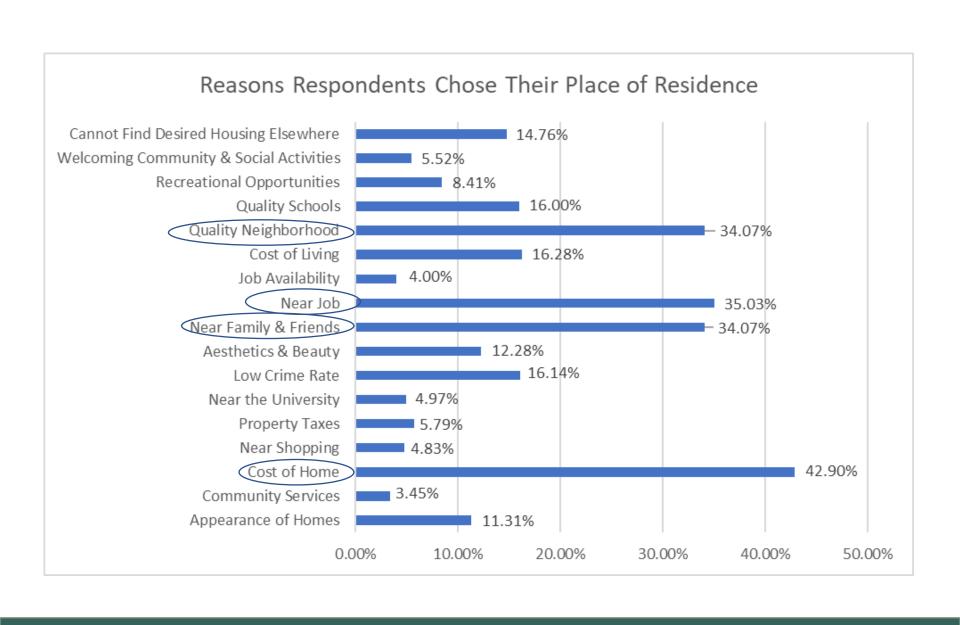


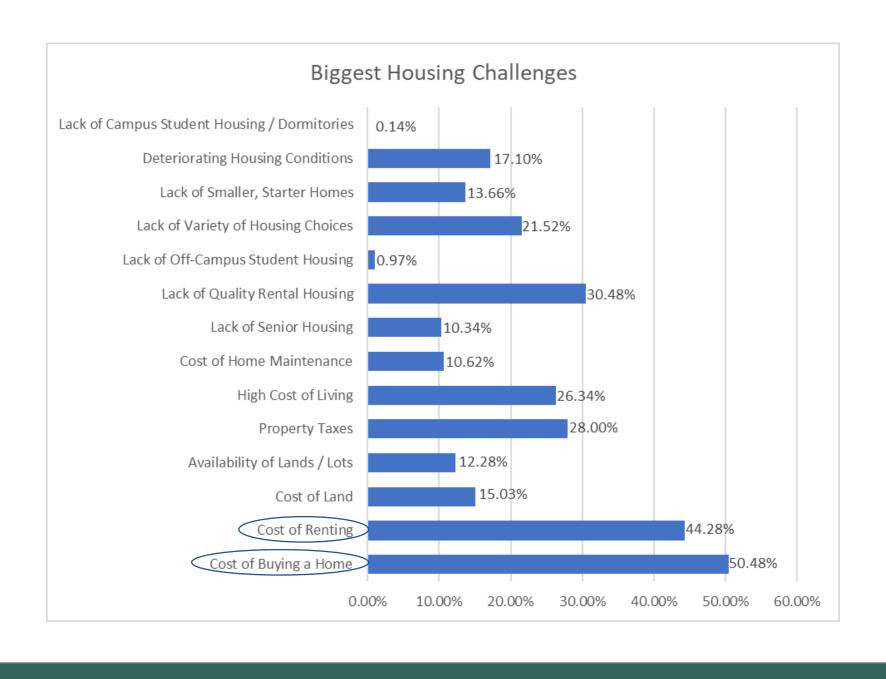




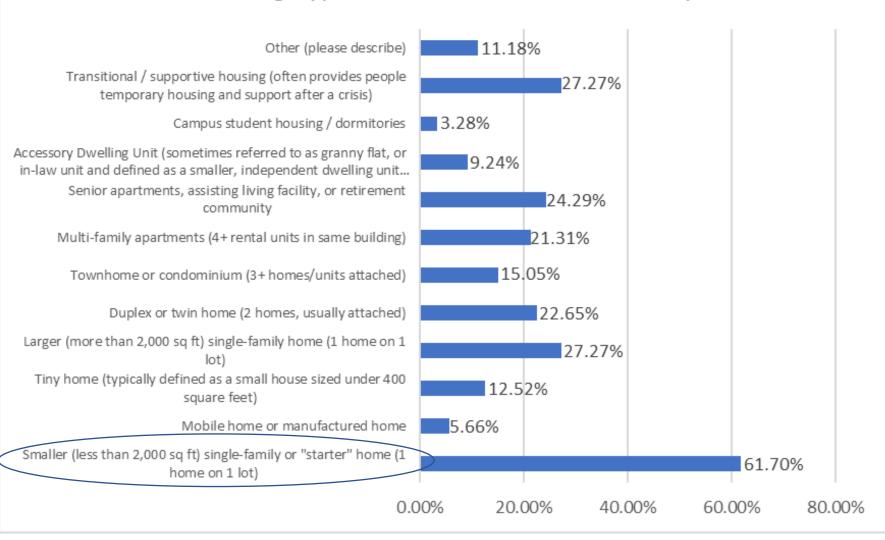
I live in the following community:











Dunn County Rental Preferences

- Renters tend to be younger, have smaller households, live in homes with fewer bedrooms, and have lower household incomes.
- Affordability is #1. Renters were concerned about the cost of renting, high cost of living, and the quality of available rentals. 48% stated that the lack of quality rental housing was one of the major issues facing their community.
- 35% of renter respondents stated they live where they do because they cannot find desired housing elsewhere.
- 73% of renter respondents hope to own a home within 5 years. Preference for smaller, "starter" (<2,000 sq ft) home.
- Renters were more diverse, compared to owners, in the housing types needed within the community (mobile homes 8%), tiny homes (15%), duplex/twinhome (30%)

Dunn County Owner Preferences

- Homeowners, compared to renters, tend to be older, have larger households, live in homes with more bedrooms, and have higher household incomes.
- Being near friends/family, housing costs, quality neighborhood, and being near job were the top reasons survey respondents choose to live where they do.
- Top housing challenges for owners per survey: property taxes (36% of owner respondents) & cost of buying a home (54%).
- A mix of choices needed for all lifecycles. Single-family detached will continue to dominate. A majority (65%) see a need for smaller single-family starter homes and 29% see a need for additional senior apartments/assisted living/retirement community.
- Tend to be more satisfied with housing situation than renters.

Other Key Survey Findings

- Need to provide for a variety of housing options

 the standard larger, single-family detached
 home is not satisfying the market
- Need for additional transitional housing
- Need to plan for additional housing types to help people "age in place"
- Community amenities such as bike trails, parks, and other infrastructure (broadband) help create quality neighborhoods.

No easy answers!

Development Hurdles

- Development process takes time
- Neighborhood opposition
- Property taxes
- Regulatory challenges (twinhome v. duplex)
- Infrastructure costs have increased significantly
- Lack of skilled workforce in the construction trades

Example Infrastructure Costs

- Average cost on lot (water, storm, sanitary, sidewalk): \$825 a lineal foot for 32' wide asphalt road.
- 65' single-family lot: \$53,625 if one-side, or \$26,812 if road is double loaded
- Does not include any costs for extra site work, ponds, or land
- Does not include materials or labor

County Development Example

Residential Lot Cost	%
Land Purchase	51.70%
Engineering	7.61%
Permits	1.54%
Utilities (power & cable)	5.34%
Road Materials	18.34%
Road Construction	3.37%
Culverts/Endwalls	0.88%
Paving & Shoulders	10.27%
Signage (temporary & permanent)	0.95%

Does not include:

- Rate of return on investment
- Cost of money for the investment
- Length of time it takes to get a break-even point

- Narrow the Gap between costs & affordability.
 - i. How can you bring costs down for the developer and still meet your housing and community goals?
 - i. How can you work with community partners to provide affordable opportunities for the market and make the market aware of these opportunities?
- Shift & Balance the Market. Allow for and encourage a full range of housing options and densities for everyone.



Reduce Development Costs

- Install development infrastructure (streets, utilities, etc.) or provide land for development.
- Streamline the development review process.
- Reduce permit fees for projects that include affordable housing units.
- Contribute financially to residential development projects.
- Encourage developer/builder participation in local, state, federal and non-profit housing assistance and initiatives.
- Explore the possibility of "the community as the developer".



HOUSING FOR ALL

Accessible

Healthy

Affordable



Assist with Housing Costs

- Promote corporate participation in employer assisted housing programs.
- Support financial programs designed to benefit lower-income families seeking affordable housing.
- Promote & educate individual households on participation in local, state, federal and non-profit housing assistance programs.
- Encourage local lenders to participate in programs designed for first-time homebuyers.

Panel Discussion

Panelists

- Bob Rosendahl, Rosendahl Properties/RPC Homes
- Heidi Hooten, Stepping Stones
- Jill Rassbach, Rassbach Realty
- Dave Nelson, Vets Plus

We want your input!

What are your ideas on how to address local housing needs? What tools would you use?

Comment Form

Next Steps

- Village of Boyceville housing forum.
- Integrate community input & ideas from the housing forums into the studies.
- Additional Housing Advisory Committee meetings to discuss needs assessment and begin action planning.

Finalize needs assessment & action plan.

Study Process

- June 6: County HAC Kickoff Meeting
- June October: Data analysis, interviews & survey
- November 28: HAC Meeting #2 (Data Review & Discussion)
- January 31: County Housing Forum
- Draft Needs Assessment
- HAC Meeting #3 (Review Draft Needs & Begin Action Planning)
- Draft Housing Action Plan
- HAC Meeting #4 (Review Draft Housing Action Plan)
- Countywide Wrap-up session & County Board Presentation



HOUSING FORUMS

DUNN COUNTY, CITY OF MENOMONIE, AND VILLAGE OF BOYCEVILLE

Please join Dunn County, City of Menomonie, Village of Boyceville, and West Central Wisconsin Regional Planning Commission for Housing Forums. Listen and discuss the preliminary data findings collected as part of the housing studies project. Share your input and ideas on housing needs in your community!



City of Menomonie

Monday, January 30 at 5:00 p.m. Menomonie City Hall - Council Chambers 800 Wilson Avenue. Menomonie



Dunn County

Tuesday, January 31 at 5:00 p.m. **Dunn County Government Center** Lower Level - Room 54 3001 US Highway 12 E, Menomonie



Village of Boyceville Monday, February 6 at 6:00 p.m. Boyceville Village Hall 1233 Charlotte Street, Boyceville





Regional Planning Commission

This project is funded in part by the Community Foundation of Dunn County and the Wisconsin Department of Administration, Division of Energy, Housing and Community Resource.

THANK YOU!



Susan Badtke, AICP – Senior Planner

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