

DRAFT CHAPTER 3: HOUSING



Planning for population and housing will ensure that services are provided and the City’s housing needs are met. The design, placement, and density of housing impacts the overall appearance and character of a community by defining a sense of place and encouraging or discouraging social interaction between residents. It influences the cost of housing and the cost and efficiency of other plan elements such as roadways, school transportation (e.g. busing vs. walking), economic development, and the provision of public utilities.

This chapter contains a compilation of background information, programs aimed at providing adequate housing, goals, objectives, and policies that meets existing and forecasted housing demand in the City of Shawano.

SUMMARY OF HOUSING

- Majority of housing is single-family detached
- Persons per household steadily decreases through 2040
- 41% of housing is rental housing
- The rate of housing vacancy is considered healthy

EXISTING HOUSING FRAMEWORK

This section describes Shawano’s housing stock characteristics, including type, value, occupancy status, age and structural condition. This section also describes the housing development and rehabilitation programs available to City residents. According to the 2010 Census data, the City of Shawano has 3,960 households, with an average of 2.2 people per household. The American Community survey 5-year data (2014-2018) reports that 61.2% are single-family detached homes (Tables X and X). Based on building permit data for 2010-2018 from the Wisconsin Department of Administration, the City issued building permits for 24 new multi-family units, 15 permits for new single-family homes, and 10 two-family units.

Table x.x.: Households and Persons per Household, 2000 and 2010

Jurisdiction	2000		2010	
	No. HH	Average HH size	No. HH	Average HH size
Shawano	3,432	2.3	3,960	2.2
Shawano County	15,815	2.5	17,019	2.4
Wisconsin	2,084,544	2.5	2,279,768	2.4

Source: U.S. Census 2000 & 2010, (H004001, H012001)

Table x.x.: Number of Units by Structural Type, 2014-2018

	Shawano		Shawano County		Wisconsin	
	Estimate	%	Estimate	%	Estimate	%
1 - Unit, Detached	2,680	61.2%	16,704	80.0%	1,785,339	66.6%
1 - Unit, Attached	135	3.1%	245	1.2%	113,291	4.2%
2 Units	338	7.7%	703	3.4%	172,688	6.4%
3 or 4 Units	144	3.3%	354	1.7%	99,630	3.7%
5 to 9 Units	384	8.8%	652	3.1%	132,237	4.9%
10 to 19 Units	315	7.2%	423	2.0%	91,675	3.4%
20 to 49 Units	80	1.8%	177	0.8%	102,024	3.8%
50 or More Units	113	2.6%	118	0.6%	90,624	3.4%
Mobile Home	193	4.4%	1,489	7.1%	93,043	3.5%
Boat RV Van etc	-	0.0%	6	0.0%	681	0.0%
Total Housing Units	4,382	100.0%	20,871	100.0%	2,681,232	100.0%

Source: ACS 2013-2017 B25024

Household projections indicate an overall gain in households for the City, with a projected gain of 715 households from 2010 to 2040 (an 18% increase). This growth is in line with the projected household growth for Shawano County, but it falls below the projected growth for households throughout the State (22.4% increase). Households include any unit an individual or individuals reside in, this includes single-family housing, duplexes, apartments, and mobile homes.

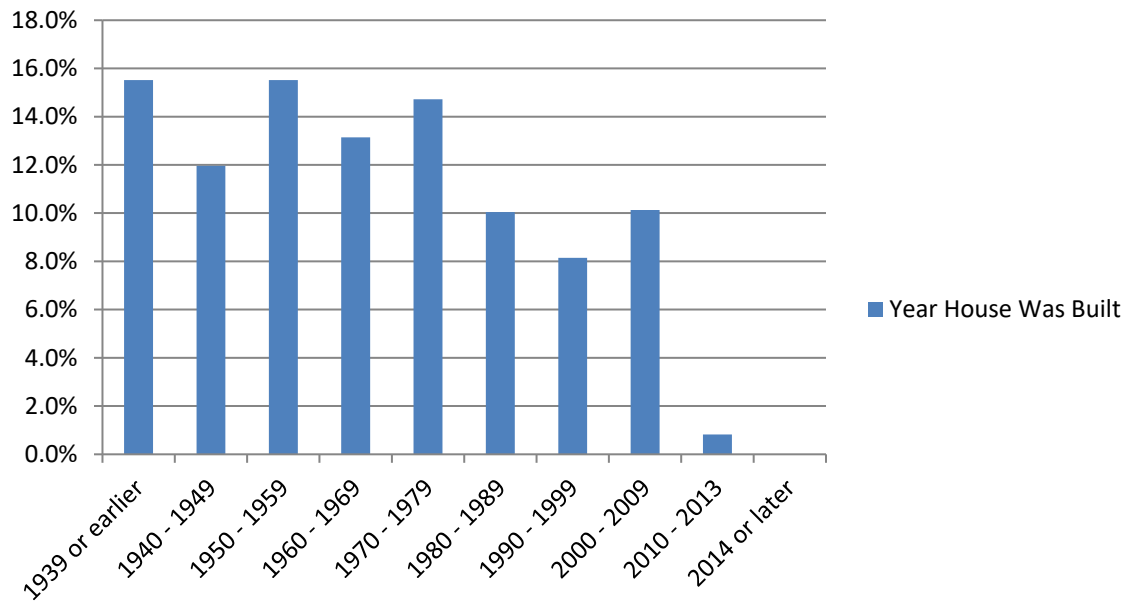
Table x.x: Estimated Households and Persons per Household, 2010-2040

	2010 Census		2020 Projection		2025 Projection		2030 Projection		2035 Projection		2040 Projection	
	No. HH	Pers ons per HH	No. HH	Pers ons per HH	No. HH	Pers ons per HH	No. HH	Pers ons per HH	No. HH	Pers ons per HH	No. HH	Pers ons per HH
Shawano	3,960	2.2	4,279	2.14	4,478	2.11	4,645	2.09	4,707	2.07	4,675	2.04
Shawano County	17,019	2.4	18,417	2.32	19,264	2.29	19,970	2.27	20,243	2.24	20,129	2.22
Wisconsin	2,279,768	2.4	2,491,982	2.35	2,600,538	2.32	2,697,884	2.30	2,764,498	2.28	2,790,322	2.26

Source: U.S. Census 2010 and WI DOA Household Projections, 2013 Vintage

The age of occupied dwelling units reflect the historic demand for additional or replacement housing units, thereby providing historic information regarding settlement patterns, household formation, migration trends and natural disaster impacts. The age of units by itself is not an indication of the quality of the housing stock. However, the age of occupied units can provide limited information regarding building construction and material content, as construction techniques and materials change over time. Forty-three percent (43%) of the housing stock was built prior to 1960, which is relatively comparable for the housing stock of the State, where 36% was built prior to 1960. Compared to the County and the State, the City has a lower percentage of homes built after 2009 (.8%), compared to 2.1% for the County and 3% for the State.

Figure x: Age Distribution of Housing Units



Sources: ACS 2014-2018 B25034 and B25035

HOUSING OCCUPANCY AND AFFORDABILITY

Vacant housing units are units that are livable, but not currently occupied. For a healthy housing market, communities should have a vacancy rate of 2% for owner-occupied units and 7-8% for year-round rentals¹. The number of migrant, seasonal and other vacant units will vary depending on the community’s economic base. If vacancy rates are at or above the standard, the community may have an adequate number of units for rent or sale. However, additional information such as choice in housing and housing affordability is needed to determine if the units on the market meet the needs of potential buyers or renters. If the existing vacancy rate is too high for existing conditions, then property values may stagnate or decline. The City has a healthy vacancy rate for both owner-occupied housing units and renter-occupied units. A small percentage of homes within the City are seasonal homes (1.2%), while the County’s rate of seasonal housing is 12.2%.

Table x.x: Housing Vacancy Rates

	Shawano		Shawano County		Wisconsin	
	Estimate	%	Estimate	%	Estimate	%
Total Housing Units	4,382	100.0%	20,871	100.0%	2,681,232	100.0%
Occupied Housing Units	4,058	92.6%	17,019	81.5%	2,343,129	87.4%
Owner Occupied	2,246	51.3%	13,030	62.4%	1,568,040	58.5%
Renter Occupied	1,812	41.4%	3,989	19.1%	775,089	28.9%
Vacant Housing Units	324	7.4%	3,852	18.5%	338,103	12.6%
For Rent	22	0.5%	57	0.3%	40,200	1.5%
Rented not occupied	-	0.0%	12	0.1%	8,679	0.3%
For Sale Only	32	0.7%	143	0.7%	21,812	0.8%
Sold Not Occupied	31	0.7%	104	0.5%	6,436	0.2%
Seasonal Use	62	1.4%	2,549	12.2%	191,564	7.1%
Migrant Workers	-	0.0%	-	0.0%	522	0.0%
Other Vacant	177	4.0%	987	4.7%	68,890	2.6%
Homeowner Vacancy Rate	1.4%		1.1%		1.4%	

¹ <https://www.bloomberg.com/news/articles/2018-07-27/the-disturbing-rise-of-housing-vacancy-in-u-s-cities#:~:text=A%20healthy%20rental%20vacancy%20rate,percent%20is%20considered%20hyper%2Dvacancy.>

Rental Vacancy Rate	1.2%	1.4%	4.9%
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Sources: ACS 2014-2018 B25001, B25002, B25003, and B25004

According to the ACS 5-year data (2014-2018), the median value of an owner-occupied home is \$99,000. This is below Shawano County’s median value of \$136,600 and the state of Wisconsin’s value of \$173,600. The townships surrounding the City of Shawano are all above Shawano County’s median household value.

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payment for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and fuels. In 1989, the U.S. Department of Housing and Urban Development (HUD) raised the standard for determining whether rent or home ownership costs comprised a disproportionate share of income from 25% to 30% of gross household income. Households spending more than 30% of their income for housing may be at risk of losing their housing should they be confronted with unexpected bills or unemployment of one of more workers per household. Communities should be aware that maintenance and repair costs are excluded from this housing affordability formula, as are other outstanding debts, because these items will have policy impacts. Potential homeowners should be aware that these items are excluded from this housing affordability formula, as these items can impact their housing affordability and future financial stability.

Access to affordable housing is not only a quality of life consideration; it is also an integral part of a comprehensive economic development strategy. Households which must spend a disproportionate amount of their income on housing will not have the resources to properly maintain their housing, nor will they have adequate disposable income for other living expenses, such as transportation, childcare, healthcare, food and clothing.

In the City, 19.8% of households with a mortgage, 25.1% of those without a mortgage, and 33.4% of renters were paying a disproportionate amount of their income for housing (Table X).

Table x.x Housing Affordability, ACS 2014-2018

	Households with Mortgage for which Owner Costs Are Not Affordable		Households without Mortgage for Which Owner Costs Are Not Affordable		Households for Which Renter Costs Are Not Affordable	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Shawano	259	19.8%	235	25.1%	569	33.4%
Shawano County	1,724	23.4%	973	17.3%	1,173	32.7%
Wisconsin	243,367	24.2%	77,917	14.1%	327,832	45.0%

Sources: ACS 2014-2018 B25070 and B25091

The City of Shawano’s Housing Authority offers programs that are federally funded by grants through the Department of Housing and Urban Development. The Public Housing Program consists of 146 units that include apartments and duplexes. The Housing Choice Voucher Program has 48 vouchers that can be used anywhere in the City of Shawano.

HOUSING AND NEIGHBORHOOD DEVELOPMENT PROGRAMS

In Shawano County, there are several governmental, private, and nonprofit agencies that provide some form of assistance to meet the needs of individuals who lack adequate housing due to financial difficulties, disabilities, age, domestic violence situations, or drug abuse problems.

Subsidized and special needs housing serves individuals who, because of financial difficulties, domestic violence situations, disabilities, age, alcohol and drug abuse problems, and/or insufficient life skills, need housing assistance or housing designed to accommodate their needs. In some instances, extended family structures and finances may allow families or individuals to cope privately. In most instances, however, some form of assistance is needed. The housing needs of these populations vary based on their circumstances, health, economic conditions and success of educational, training, treatment or counseling programs. The Wisconsin Department of Health Services website has a listing of directories for a number of assisted living options including Adult Day Care (ADC), Adult Family Homes (ADF), Community Based Residential Care Facilities (CBRF) and Residential Care Apartment Complex (RCAC). These facilities specialize in developmentally disabled, emotionally disturbed/mental illness, traumatic brain injury, advanced age, irreversible dementia/Alzheimer, physically disabled, and terminally ill. The City has a total of eight assisted living facilities, with the ability to serve 54 residents.

Table x.x: Subsidized & Assisted Living Units, 2019

	Shawano		Shawano County	
	Number	Capacity	Number	Capacity
Adult Day Care	-	-	2	80
Adult Family Home	7	28	41	162
Community Based Residential Facilities	1	26	31	601
Residential Care Apartment Complexes	-	-	9	398
Total Units	8	54	83	1,241

Source: Wisconsin Department of Health Services. Data accessed 8/29/19

The following housing providers and programs are available to Shawano County, its neighborhoods, and/or its residents:

- The U.S. Veterans Administration provides housing assistance to help Veterans, service members, and the surviving spouses buy a home or refinance a loan. They also offer benefits and services to assist with building, improving, or keeping a current home.²
- The Wisconsin Housing and Economic Development Authority (WHEDA) provides affordable housing and business financing products. It provides low, fix-interest mortgages to purchase homes; offers loans to construct, rehabilitate, and preserve affordable rental housing; and provides grants to help improve the state’s housing for low-income residents.³
- The Wisconsin Department of Administration provides loans to low and moderate income homebuyers in Shawano County.
- The Shawano County Community Development Block Grant (CDBG) Housing Rehabilitation Program provides no-interest loans and down payment assistance to homeowners and landlords for housing rehabilitation projects.
- Rural Development is a nonprofit agency that is active in central Wisconsin. This agency provides housing assistance in the form of low-interest loans to low-income homebuyers.
- Habitat for Humanity offers homeownership opportunities to people of moderate or low incomes in Shawano County. Habitat for Humanity asks able-bodied purchasers to help build their new home in return for low interest loans.
- Based on income and need, the County of Shawano Housing Authority provides housing of various types to low-income individuals and families.
- Other agencies providing housing services in the County include religious institutions and social service agencies. These organizations provide housing services to persons with disabilities, persons with HIV/AIDS, and seniors.
- City of Shawano Housing Authority provides well maintained, safe, and affordable housing to the city of Shawano.

GOALS, OBJECTIVES AND POLICIES

[Text here]

² <https://www.va.gov/housing-assistance/>

³ <https://www.wheda.com/>

