



RICHLAND COUNTY HOUSING AND WORKFORCE STUDY

APRIL 2019



SOUTHWESTERN WISCONSIN
REGIONAL PLANNING
COMMISSION

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List of local, state, and Federal Housing Financial Incentives, Programs and Tools.

Table F.1 List of Local State, and Federal Housing Financial Incentives, Programs, and Tools.

References

Except where stated otherwise, data used in appendix A and B for years 1980 through 2016 are sourced from the U.S. Census Bureau via the decennial census or ACS report where applicable.

Projected data in appendix A and B are sourced from the Wisconsin Department of Administration.

Maps and figures in appendix C were sourced from the U.S. Census Bureau via “OnTheMap” online service.

A. Demographic Data

Population

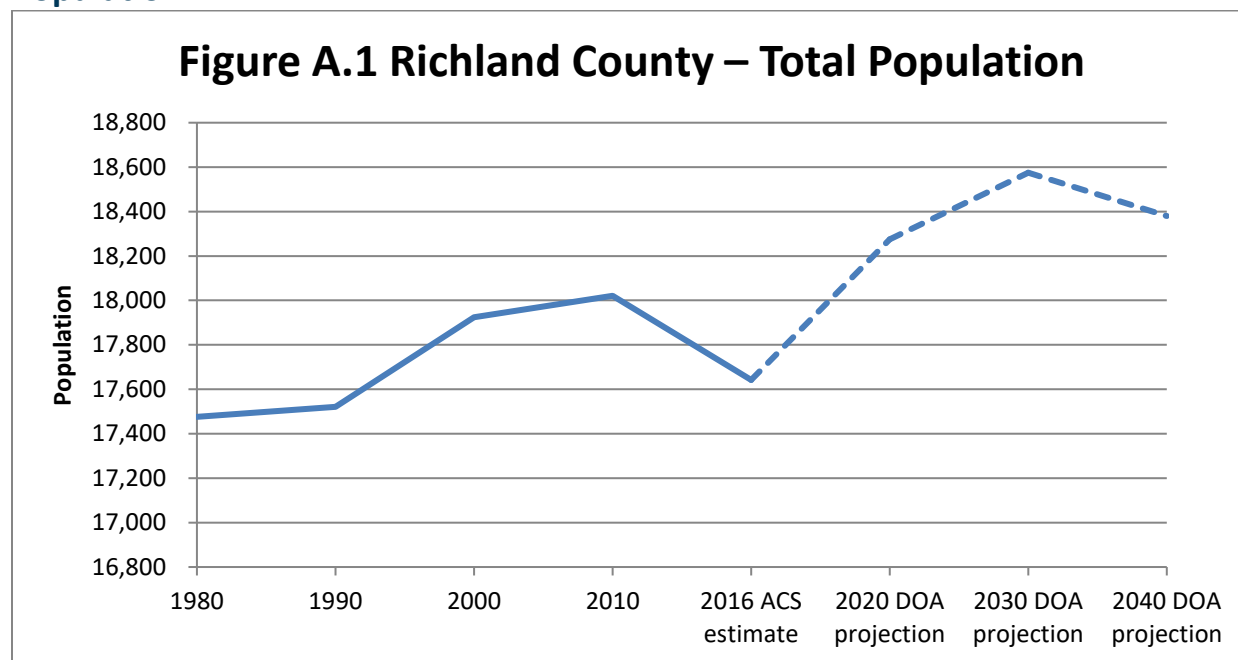


Table A.1 Richland County – Total Population								
	1980	1990	2000	2010	2016	2020	2030	2040
Total	17,476	17,521	17,924	18,021	17,642	18,275	18,575	18,380
Change		45	403	97	(379)	633	300	(195)
% change		0.3%	2.3%	0.5%	-2.1%	3.6%	1.6%	-1.0%

Age

Figure A.2a Richland County – Age Groups

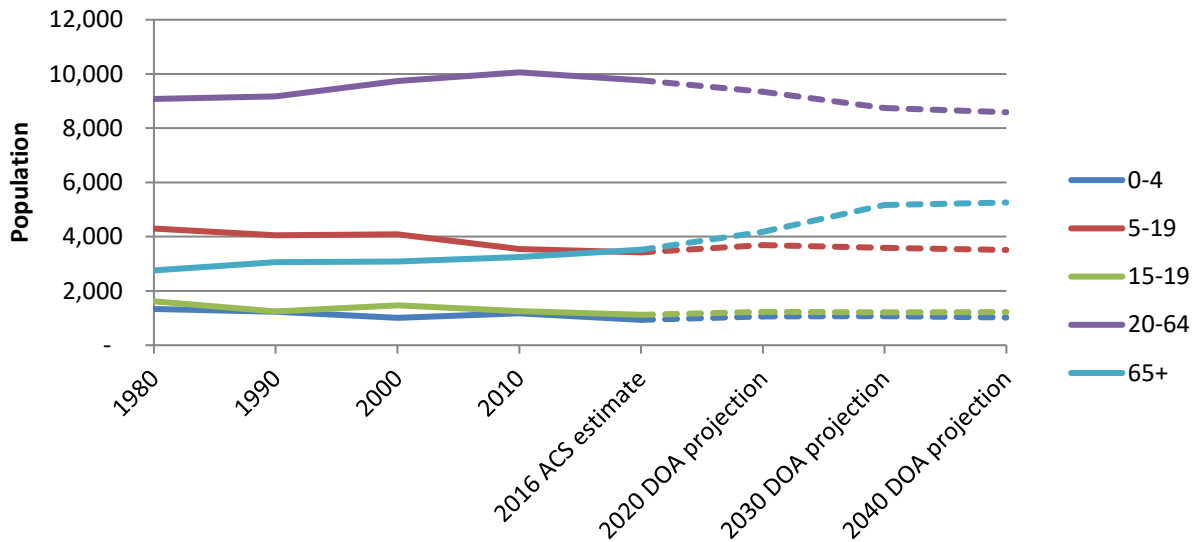


Figure A.2b Richland County – Age Groups

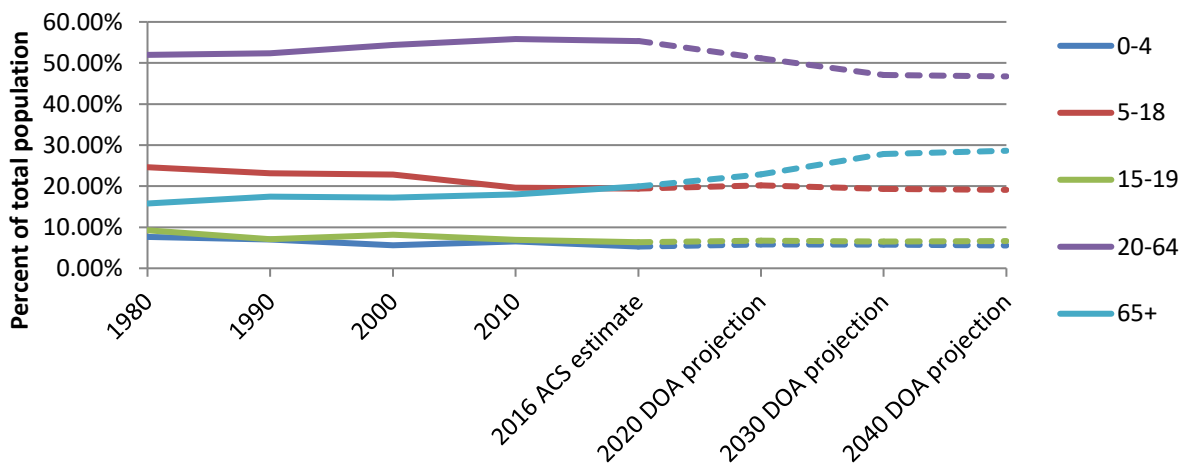


Table 2. Richland County – Age Groups								
Age	1980	1990	2000	2010	2016	2020	2030	2040
0-4	1,335	1,234	1,004	1,175	934	1,060	1,070	1,020
Change		(101)	(230)	171	(241)	126	10	(50)
%		-7.6%	-18.6%	17.0%	-20.5%	13.5%	0.9%	-4.7%
5-19	4,301	4,050	4,092	3,540	3,424	3,690	3,590	3,510
Change		(251)	42	(552)	(116)	266	(100)	(80)
%		-5.8%	1.0%	-13.5%	-3.3%	7.8%	-2.7%	-2.2%
15-19	1,617	1,241	1,469	1,253	1,121	1,230	1,210	1,220
Change		(376)	228	(216)	(132)	109	(20)	10
%		-23.3%	18.4%	-14.7%	-10.5%	9.7%	-1.6%	0.8%
20-64	9,082	9,177	9,744	10,061	9,767	9,345	8,745	8,590
Change		95	567	317	(294)	(422)	(600)	(155)
%		1.0%	6.2%	3.3%	-2.9%	-4.3%	-6.4%	-1.8%
65+	2,758	3,060	3,084	3,245	3,517	4,180	5,170	5,260
Change		302	24	161	272	663	990	90
%		10.9%	0.8%	5.2%	8.4%	18.9%	23.7%	1.7%

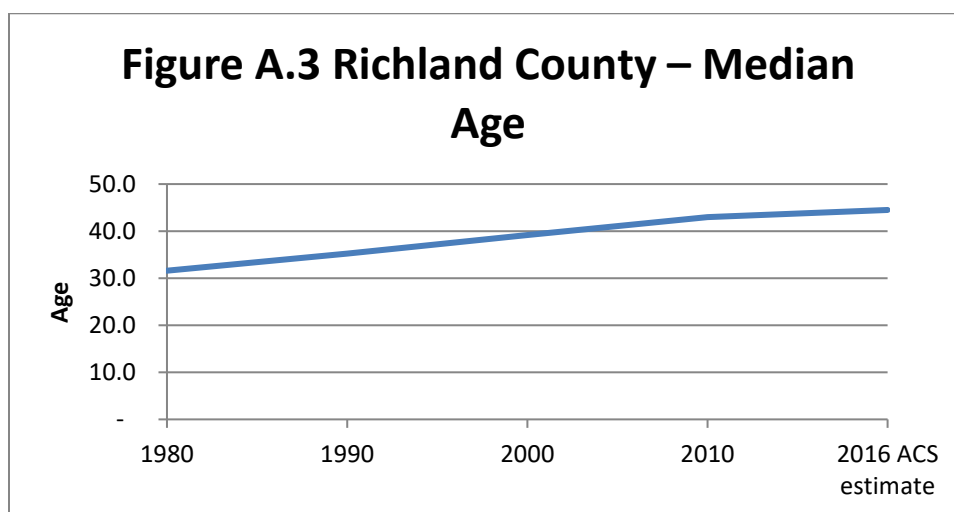


Table A.3 Richland County – Median Age					
	1980	1990	2000	2010	2016
Median age	31.6	35.2	39.2	43.0	44.5
Change		3.6	4.0	3.8	1.5
% change		11.4%	11.4%	9.7%	3.5%

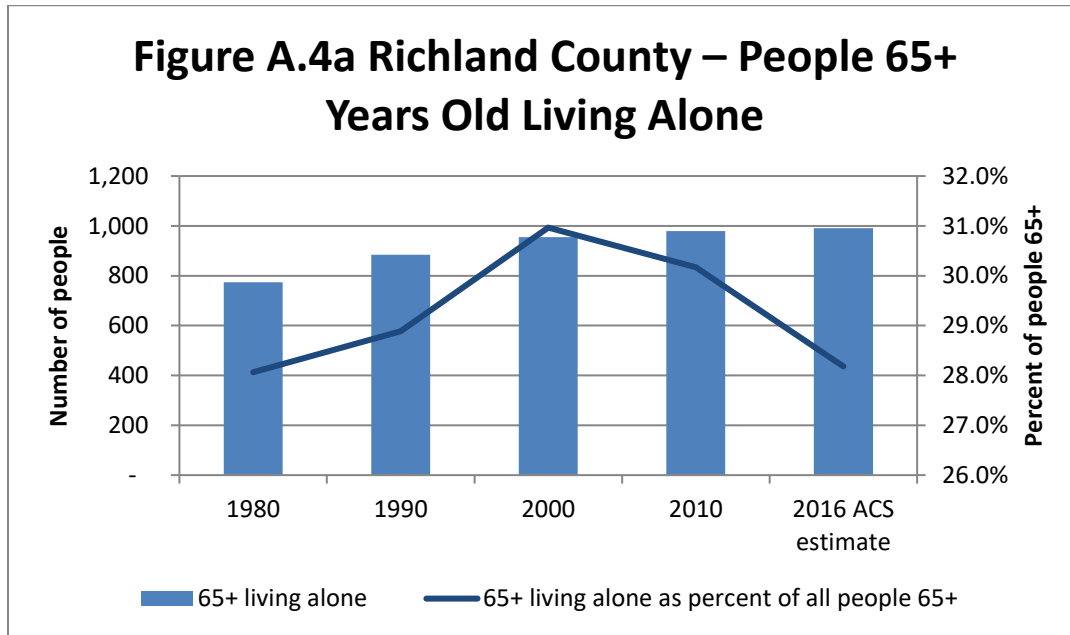


Table A.4 Richland County – People 65+ Years Old Living Alone					
	1980	1990	2000	2010	2016
65+ living alone	702	814	812	793	834
Change		112	(2)	(19)	41
% change		16.0%	-0.2%	-2.3%	5.2%
% of households that are a 65+ person	12.0%	13.9%	13.1%	12.0%	12.5%
% 65+ people living alone	29.9%	32.7%	31.8%	30.5%	29.7%

Households & Families

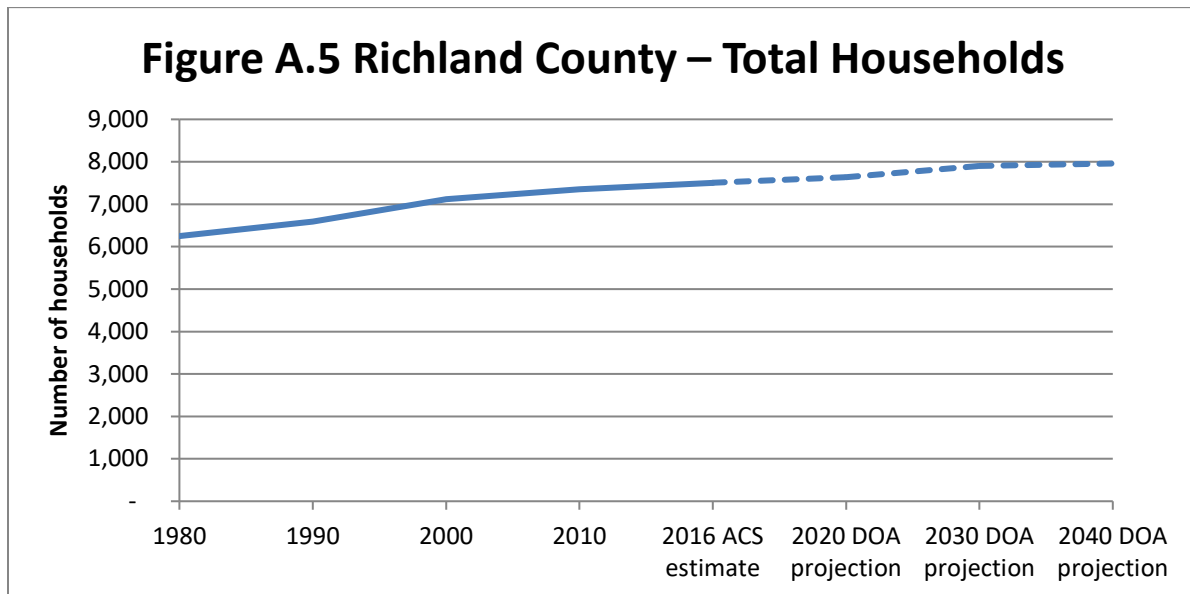


Table A.5 Richland County – Total Households								
	1980	1990	2000	2010	2016	2020	2030	2040
Total	6,249	6,593	7,118	7,349	7,506	7,637	7,902	7,959
Change		344	525	231	157	131	265	57
% change		5.5%	8.0%	3.2%	2.1%	1.7%	3.5%	0.7%

Figure A.6 Richland County – Average Household Size

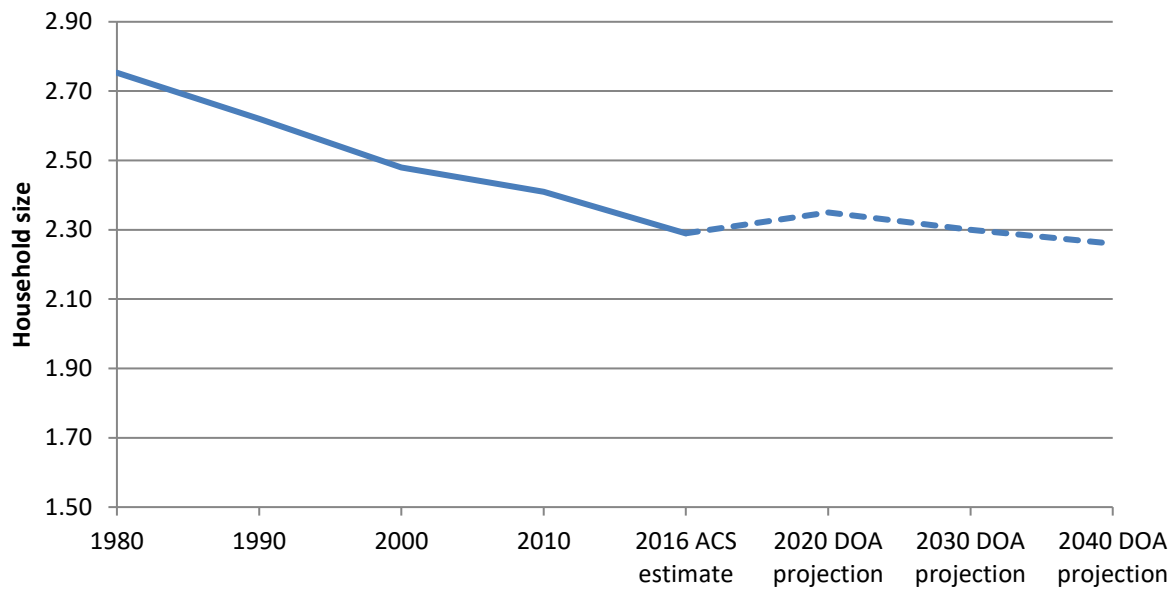


Table A.6 Richland County – Average Household Size

	1980	1990	2000	2010	2016	2020	2030	2040
Average	2.75	2.62	2.48	2.41	2.29	2.35	2.30	2.26

Figure A.7 Richland County – Percent Families with Children by Family Type

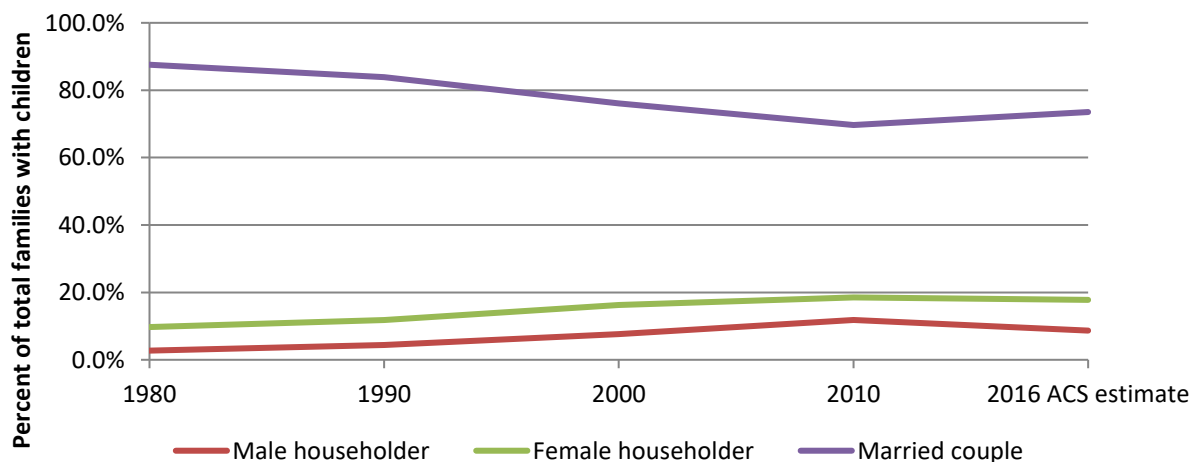


Table A.7 Richland County – Percent Families with Children by Family Type					
	1980	1990	2000	2010	2016
All families					
With own children under 18	49.1%	47.2%	45.0%	39.1%	37.1%
Married couple					
With own children under 18	87.6%	83.9%	76.1%	69.7%	73.6%
Male householder, no wife present					
With own children under 18	2.7%	4.4%	7.6%	11.8%	8.7%
Female householder, no husband present					
With own children under 18	9.7%	11.8%	16.2%	18.5%	17.8%

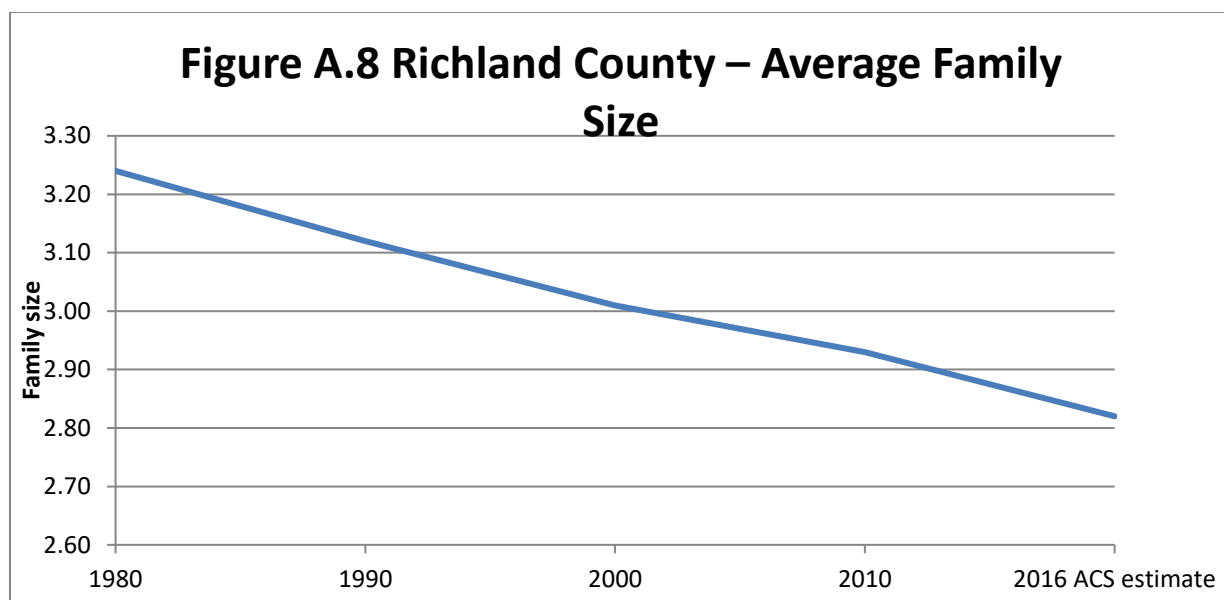


Table A.8 Richland County – Average Family Size					
	1980	1990	2000	2010	2016 ACS
Average family size	3.24	3.12	3.01	2.93	2.82

Figure A.9 Richland County – Households with One or More People Over 65

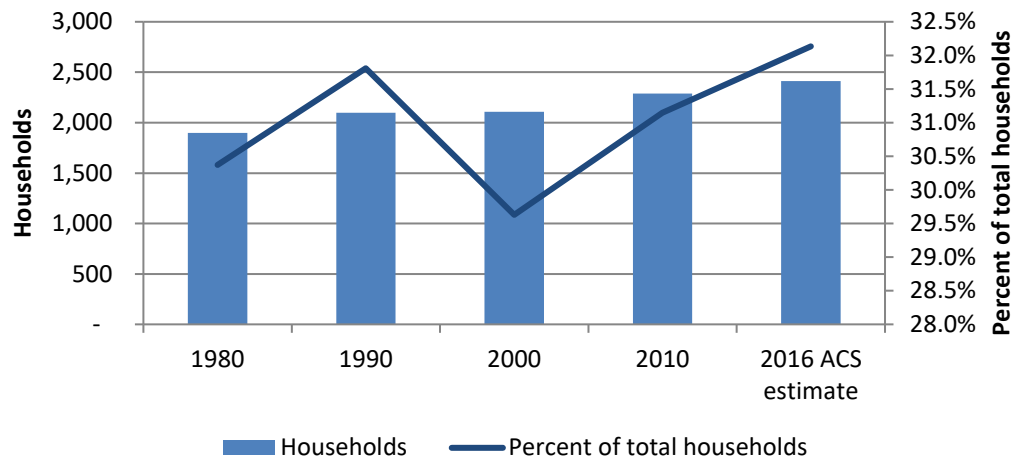
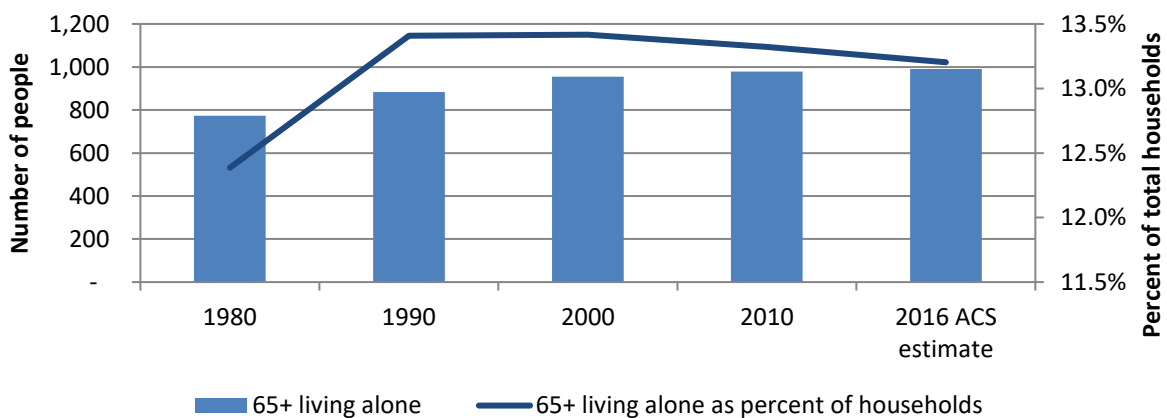


Table A.9 Richland County – Households with One or More People Over 65

	1980	1990	2000	2010	2016 ACS
Households with 1+ person over	774	884	955	979	991
Change		110	71	24	12
% change		14.2%	8.0%	2.5%	1.2%
% Households with 1+ person over	12.4%	13.4%	13.4%	13.3%	13.2%

Figure A.4b Richland County – People 65+ Years Old Living Alone



Race

**Figure A.10 Richland County –
Population by Race**

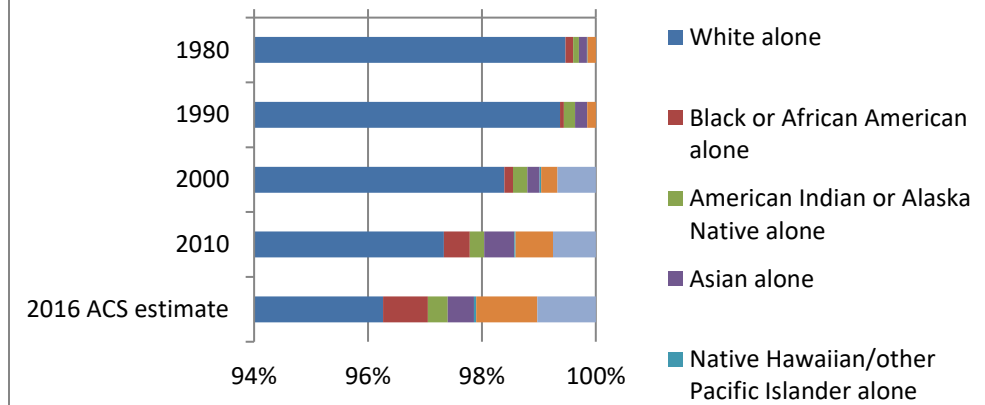


Table A.10 Richland County – Population by Race

Race	1980	1990	2000	2010	2016
White alone	17,383	17,411	17,636	17,540	16,983
Black or African American alone	23	12	27	82	139
American Indian or Alaska Native alone	18	34	46	46	61
Asian alone	25	38	38	95	82
Native Hawaiian/other Pacific Islander	2	-	5	4	6
Some other race alone	25	26	51	119	190
Two or more races			121	135	181

**Figure A.11 Richland County –
Hispanic Population**

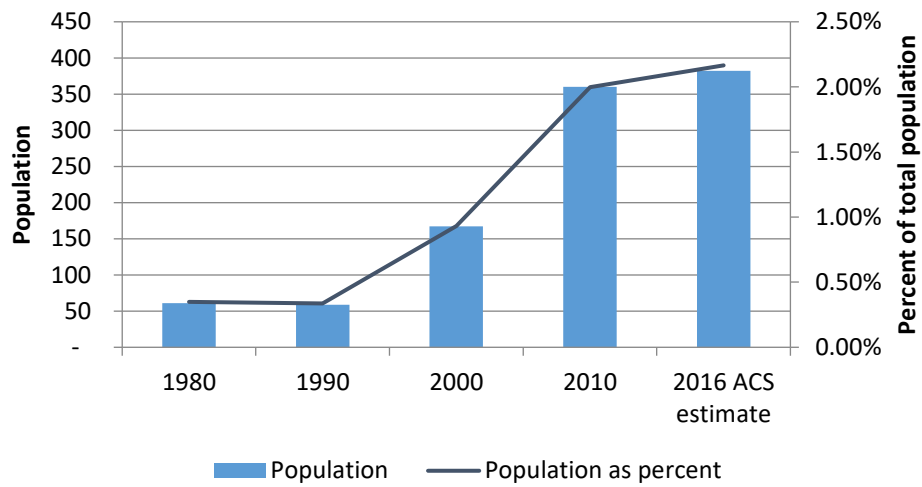


Table A.11a Richland County – Hispanic Population

	1980	1990	2000	2010	2016 ACS
Hispanic (any race)	61	59	167	360	382
Change		(2)	108	193	22
% change		-3.3%	183.1%	115.6%	6.1%

Table A.11b Richland County – Hispanic Population

	1980	1990	2000	2010	2016 ACS
Hispanic (any race) - percent of total	0.35%	0.34%	0.93%	2.00%	2.17%

Educational Attainment

Figure A.12a Richland County – Educational Attainment

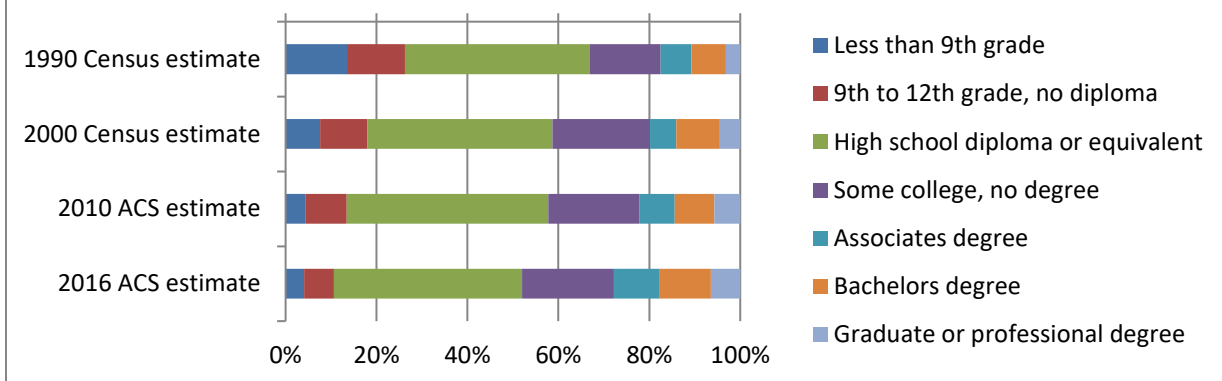


Figure A.12b Richland County – Educational Attainment

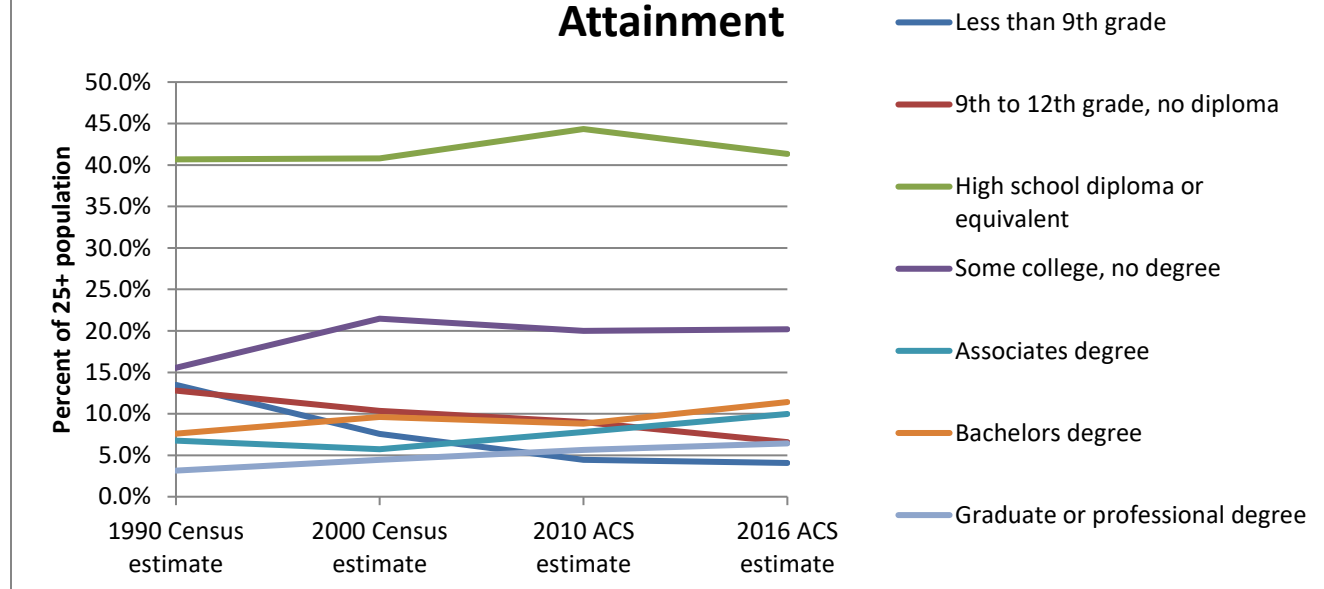


Table A.12a Richland County – Educational Attainment				
	1990 Census	2000 Census	2010 ACS	2016 ACS
Less than 9th grade	1,525	901	557	501
9th to 12th grade, no	1,447	1,233	1,131	810
High school diploma or	4,600	4,851	5,568	5,090
Some college, no degree	1,758	2,554	2,511	2,483
Associates degree	763	681	978	1,228
Bachelor's degree	860	1,145	1,104	1,405
Graduate or professional	356	531	710	791
Sum	11,309	11,896	12,559	12,308

Table A.12b Richland County – Educational Attainment				
	1990 Census	2000 Census	2010 ACS	2016 ACS
Less than 9th grade	13.5%	7.6%	4.4%	4.1%
9th to 12th grade, no	12.8%	10.4%	9.0%	6.6%
High school diploma or	40.7%	40.8%	44.3%	41.4%
Some college, no degree	15.5%	21.5%	20.0%	20.2%
Associates degree	6.7%	5.7%	7.8%	10.0%
Bachelor's degree	7.6%	9.6%	8.8%	11.4%
Graduate or professional	3.1%	4.5%	5.7%	6.4%

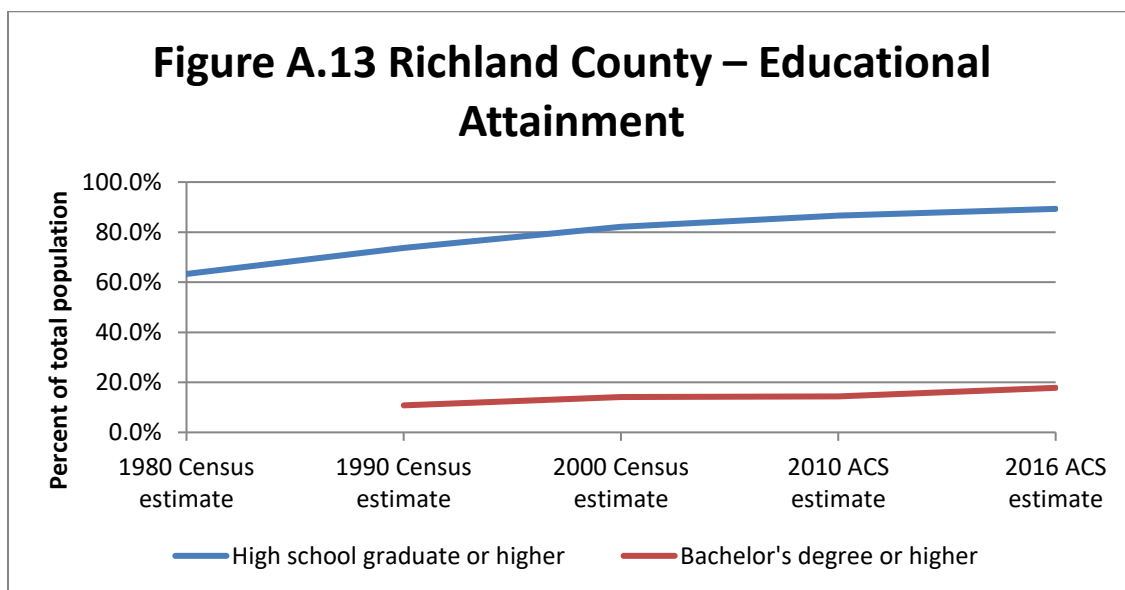


Table A.13 Richland County – Educational Attainment					
	1980	1990	2000	2010 ACS	2016 ACS
Percent high school graduate	63.3%	73.7%	82.1%	86.6%	89.3%
Percent bachelor's degree or		10.8%	14.1%	14.4%	17.8%

Income

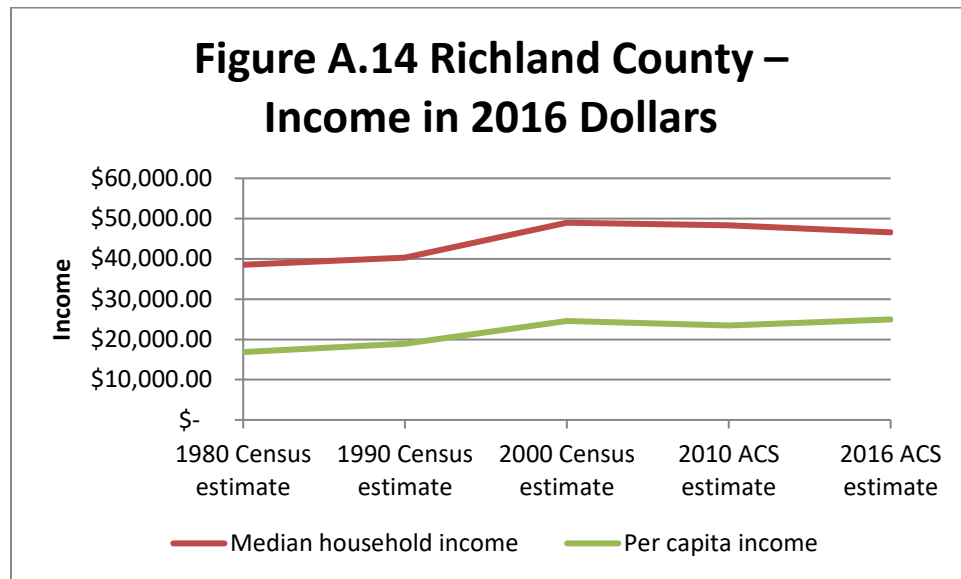


Table A.14 Richland County – Income in 2016 Dollars					
In 2016 dollars	1980 Census	1990 Census	2000 Census	2010 ACS	2016 ACS
Median household	\$38,532.19	\$40,299.87	\$48,978.14	\$48,319.27	\$46,564.00
Per capita income	\$16,855.83	\$18,890.22	\$24,551.02	\$23,445.30	\$24,961.00

Figure A.15 Richland County – Percent Families Below Poverty Level

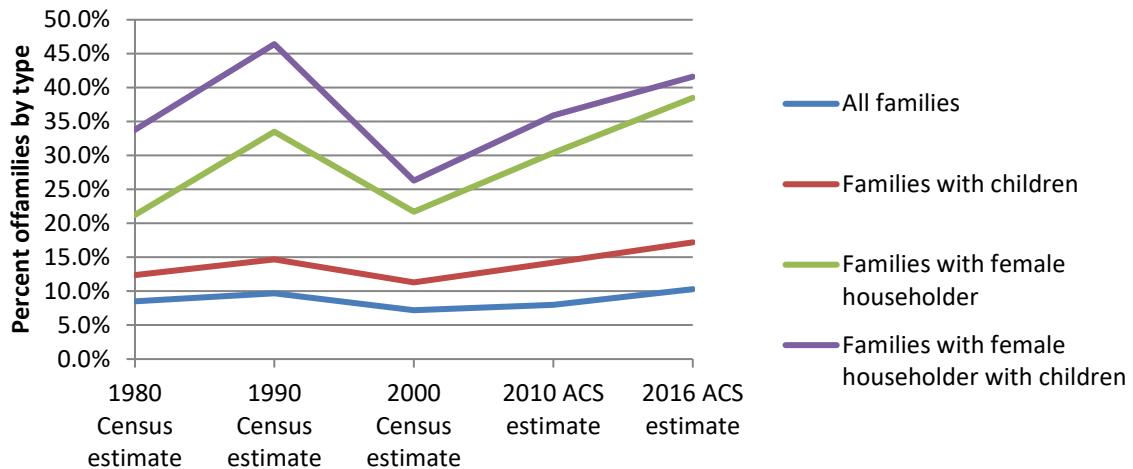


Table A.15 Richland County – Percent Families Below Poverty Level

Percent families (by type) below poverty level	1980	1990	2000	2010	2016
All families	8.5%	9.7%	7.2%	8.0%	10.3%
Families with children	12.4%	14.7%	11.3%	14.2%	17.2%
Families with female householder	21.2%	33.5%	21.7%	30.4%	38.5%
Families with female householder with children	33.8%	46.4%	26.3%	35.9%	41.6%

B. Housing

Housing Stock

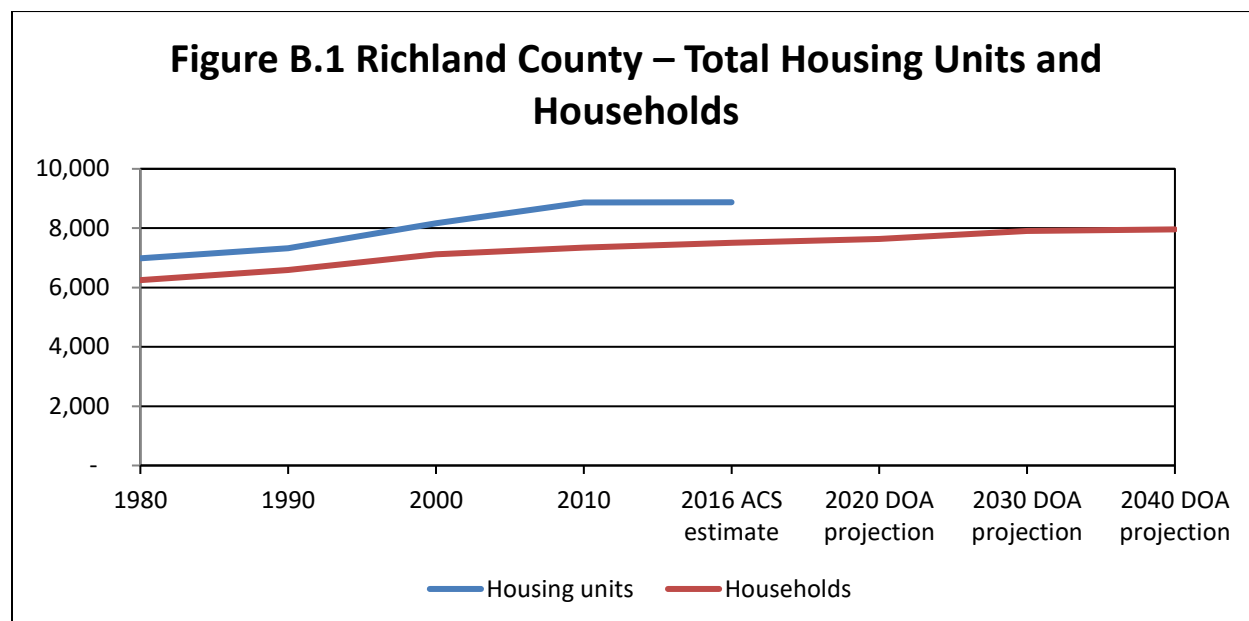


Table B.1a Richland County – Total Housing Units					
	1980	1990	2000	2010 Census	2016
Total	6,984	7,325	8,164	8,868	8,873
Occupied	6,249	6,593	7,118	7,349	7,506
Vacant	488	732	1,046	1,519	1,367

Table B.1b Richland County – Total Households and Estimates								
	1980	1990	2000	2010	2016	2020	2030	2040
Total	6,249	6,593	7,118	7,349	7,506	7,637	7,902	7,959

Tenure

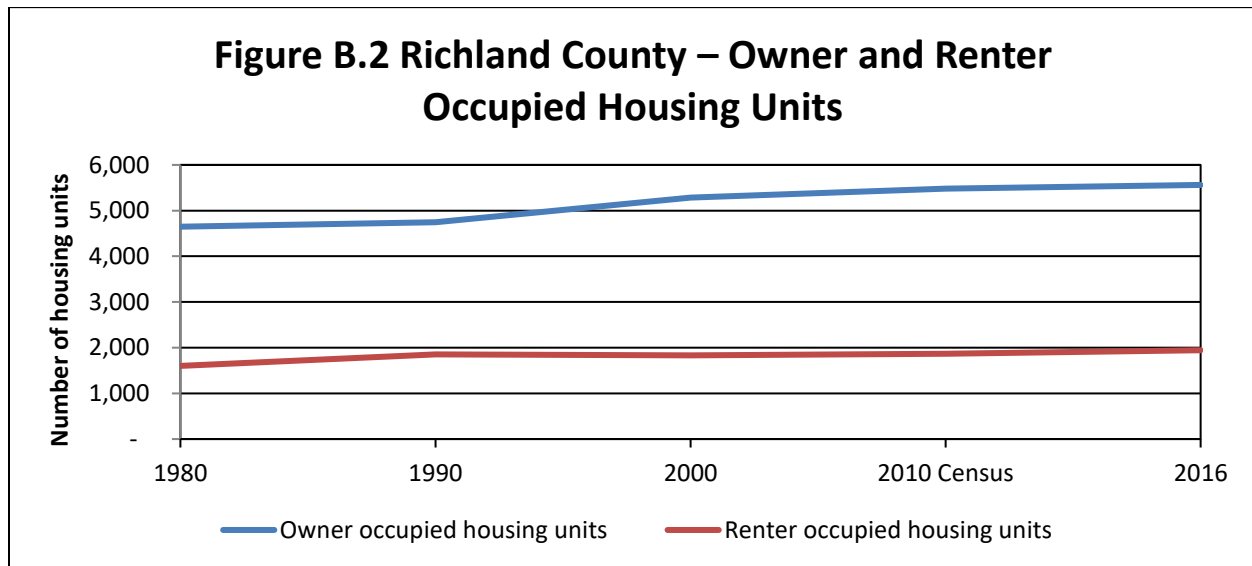


Table B.2 Richland County – Owner and Renter Occupied Housing Units					
	1980	1990	2000	2010	2016
Owner occupied housing units	4,648	4,742	5,285	5,482	5,562
Renter occupied housing units	1,601	1,851	1,833	1,867	1,944

Housing Characteristics & Age

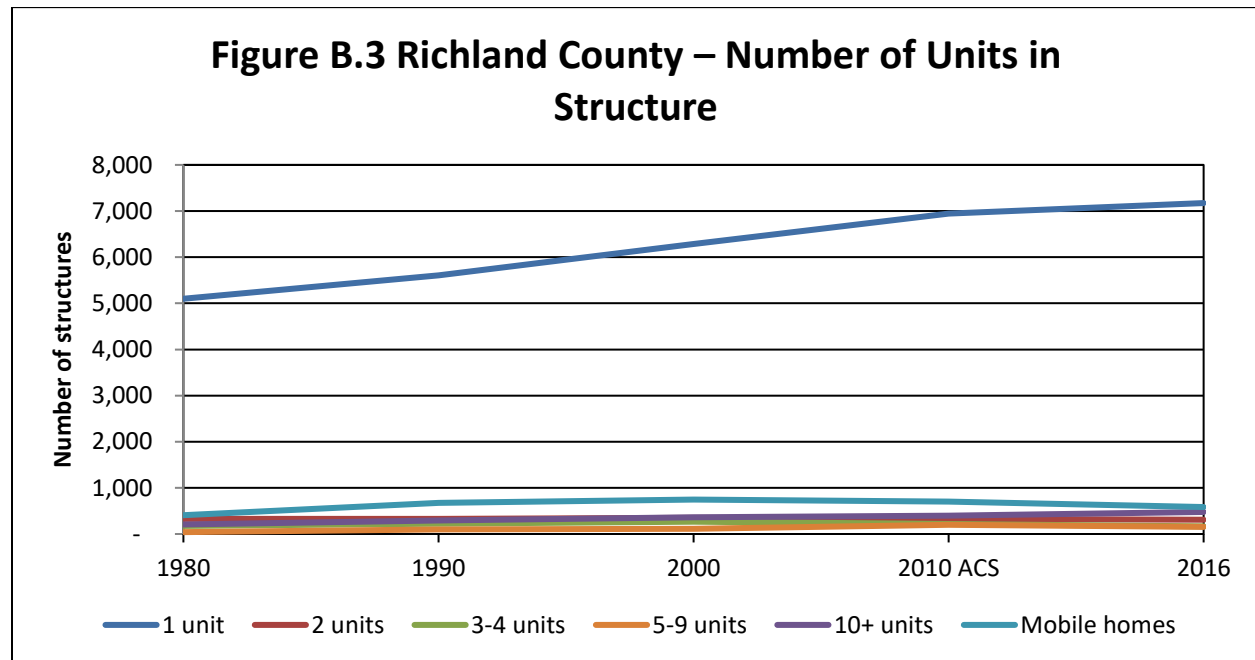
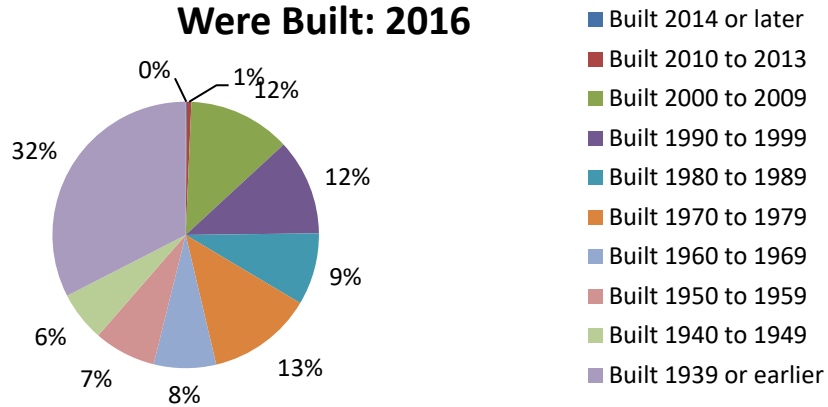
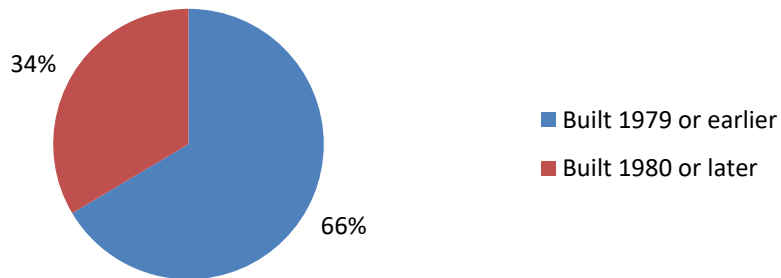


Table B.3 Richland County – Number of Units in Structure					
	1980	1990	2000	2010 ACS	2016
1 unit	5,099	5,605	6,286	6,943	7,173
2 units	325	329	350	329	309
3-4 units	172	220	266	216	165
5-9 units	40	98	111	199	157
10+ units	206	290	364	397	477
Mobile homes	407	672	746	700	586

**Figure B.4a Richland County – Year Housing Units
Were Built: 2016**



**Figure B.4b Richland County –
Housing Units Built Before 1979:
2016**



**Figure B.4c Richland County –
Housing Units Built Before 1939:
2016**

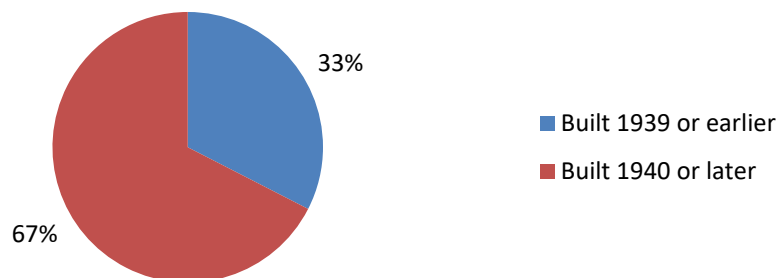


Table B.4 Richland County – Year Housing Units	
Built 2014 or later	13
Built 2010 to 2013	48
Built 2000 to 2009	1,105
Built 1990 to 1999	1,035
Built 1980 to 1989	775
Built 1970 to 1979	1,133
Built 1960 to 1969	671
Built 1950 to 1959	668
Built 1940 to 1949	538
Built 1939 or earlier	2,887

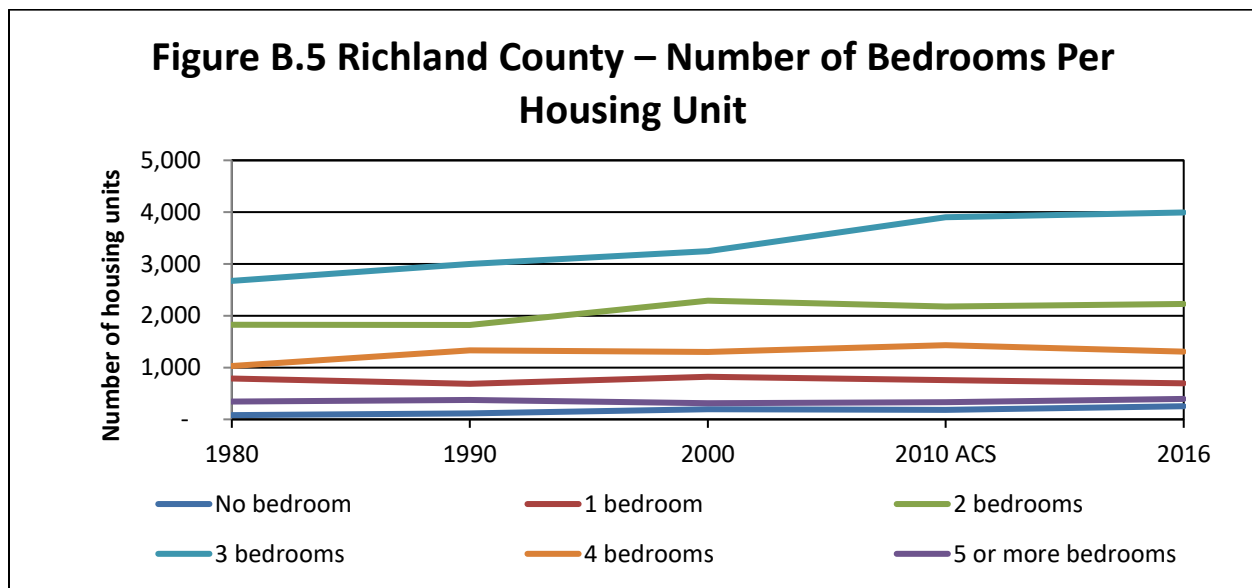


Table B.5 Richland County – Number of Bedrooms Per Housing Unit					
Bedrooms:	1980	1990	2000	2010	2016
No bedroom	82	113	193	185	254
1 bedroom	789	686	822	757	695
2 bedrooms	1,828	1,822	2,291	2,180	2,226
3 bedrooms	2,673	3,000	3,247	3,903	3,994
4 bedrooms	1,030	1,330	1,299	1,432	1,309
5 or more bedrooms	344	374	312	331	395

Figure B.6 Richland County – Number of Vehicles Available Per Housing Unit: 2016

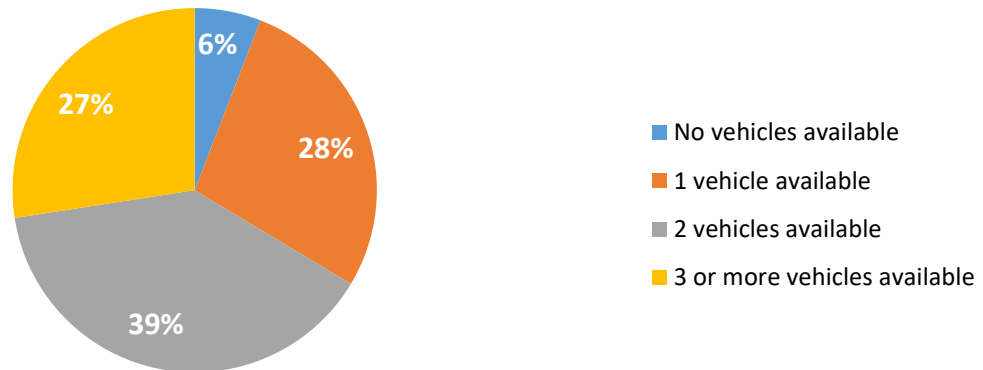


Table B.6 Richland County – Number of Vehicles Available Per Housing Unit: 2016

Vehicles available at occupied housing units	1980	1990	2000	2010	2016
No vehicles available	641	508	521	470	442
1 vehicle available	2,155	2,109	2,078	2,097	2,079
2 vehicles available	2,246	2,692	2,904	2,972	2,925
3 or more vehicles available	1,207	1,284	1,615	1,991	2,060

Housing Value & Tennant Capital

Figure B.7 Richland County – Ratio of Home Value to Household Income: 2016

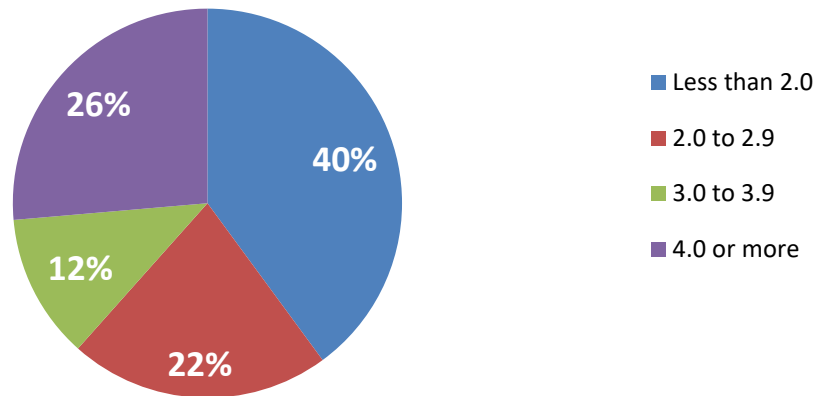


Table B.7 Richland County – Ratio of Home Value to Household		
Ratio of value to household income	2010	2016
Less than 2.0	2,161	2,207
2.0 to 2.9	1,130	1,198
3.0 to 3.9	710	666
4.0 or more	1,601	1,458

Figure B.8 Richland County – Home Value: 2016

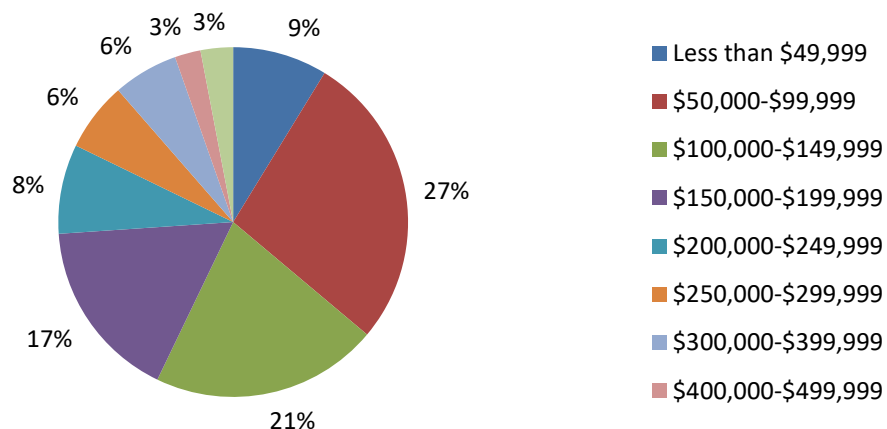


Table B.8 Richland County – Home Value: 2016	
Home value	2016
Less than \$49,999	487
\$50,000-\$99,999	1,522
\$100,000-\$149,999	1,169
\$150,000-\$199,999	934
\$200,000-\$249,999	460
\$250,000-\$299,999	355
\$300,000-\$399,999	335
\$400,000-\$499,999	133
\$500,000 or more	167

Figure B.9 Richland County – Owner and Renter Occupied Units by Household Income: 2016

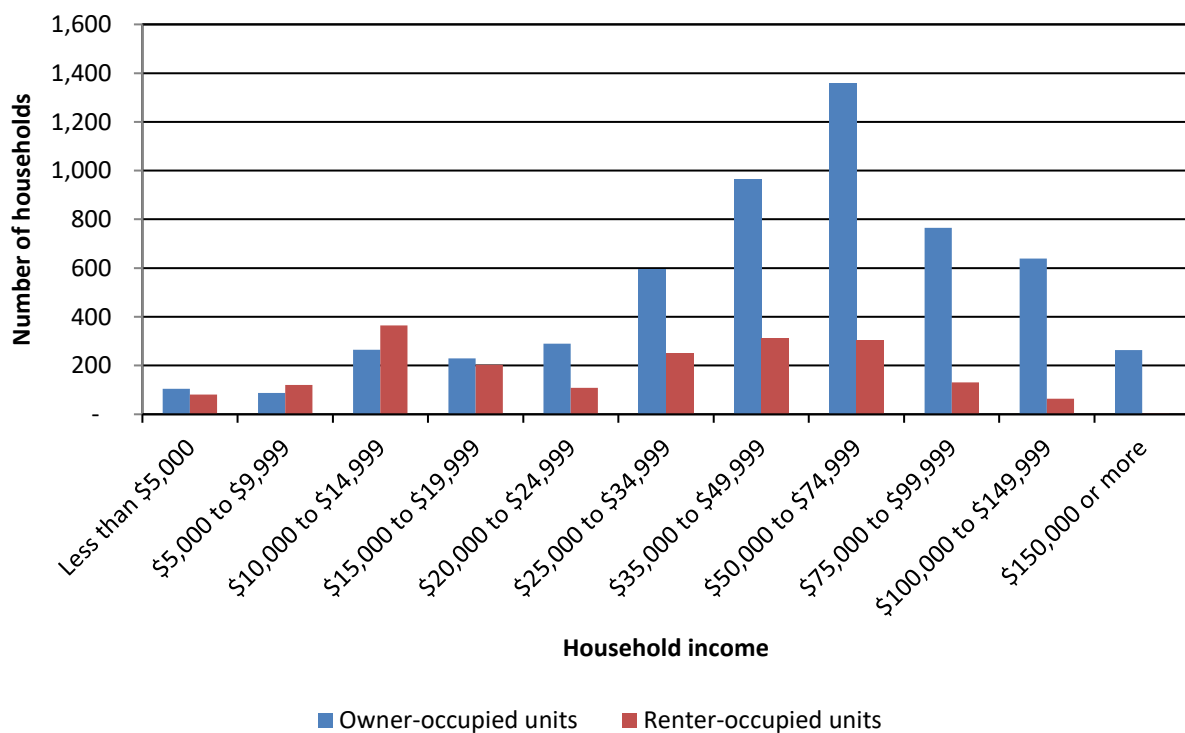


Table B.9 Richland County – Owner and Renter Occupied Units by Household		
2016	Owner-occupied units	Renter-occupied units
Less than \$5,000	104	81
\$5,000 to \$9,999	88	120
\$10,000 to \$14,999	265	365
\$15,000 to \$19,999	230	203
\$20,000 to \$24,999	290	109
\$25,000 to \$34,999	597	252
\$35,000 to \$49,999	963	312
\$50,000 to \$74,999	1,357	304
\$75,000 to \$99,999	765	131
\$100,000 to \$149,999	639	64
\$150,000 or more	264	3

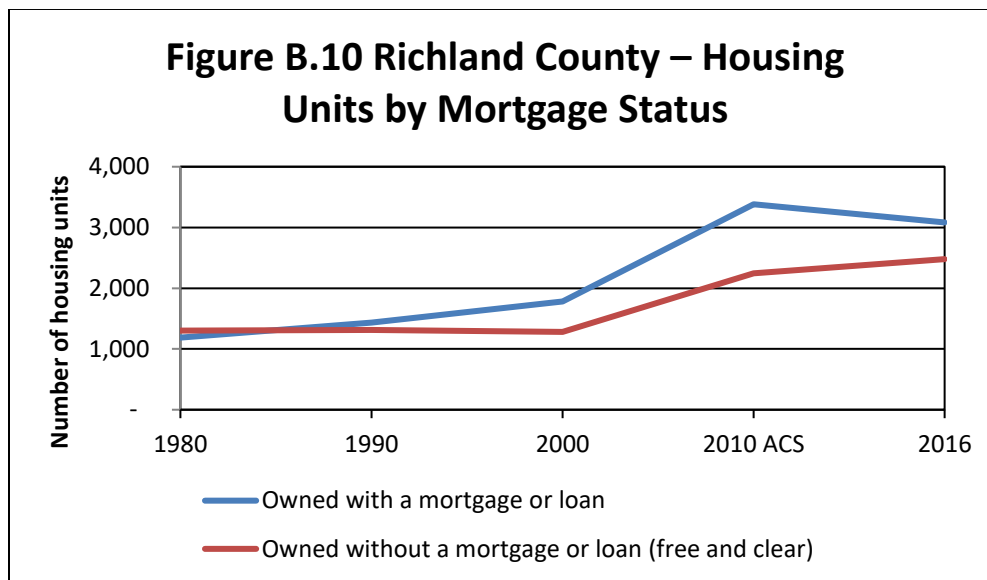


Table B.10 Richland County – Housing Units by Mortgage Status					
Mortgage status (estimate):	1980	1990	2000	2010	2016
Owned with a mortgage or loan	1,187	1,435	1,784	3,382	3,083
Owned without a mortgage or loan (free and	1,305	1,315	1,281	2,243	2,479

Figure B.11a Richland County – Selected Monthly Owner Costs as Percent of Household Income

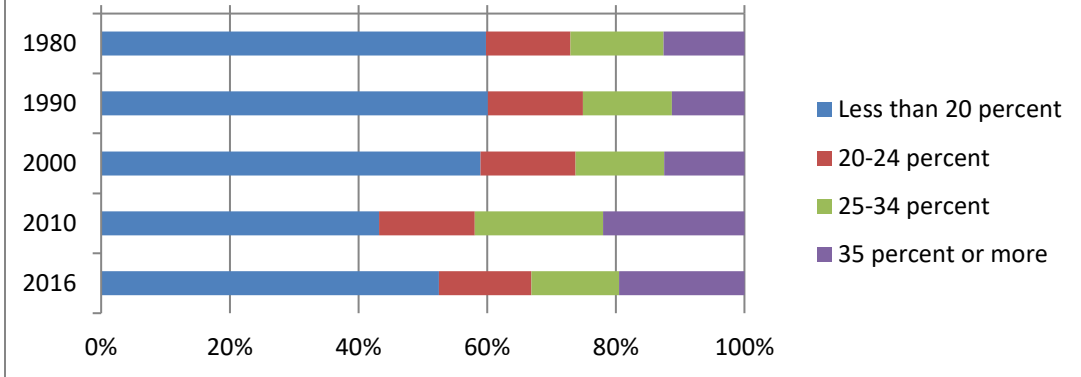


Figure B.11b Richland County – Selected Monthly Owner Costs as Percent of Household Income: 2016

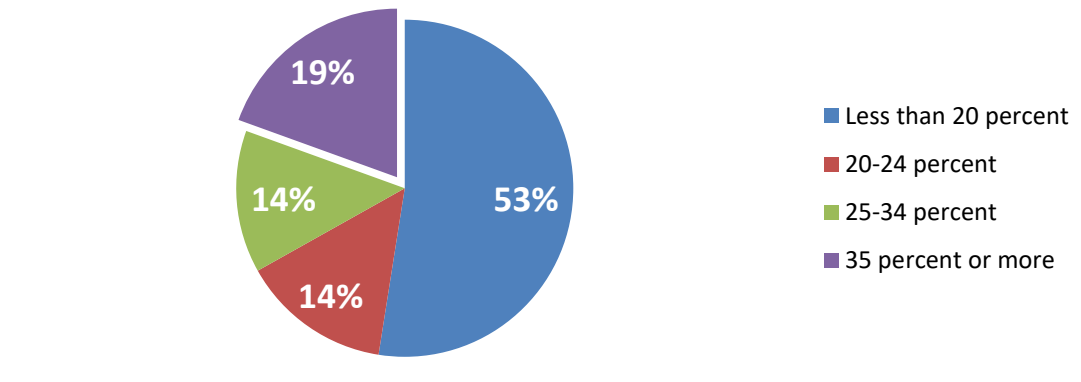


Table B.11a Richland County – Selected Monthly Owner Costs as Percent of Household Income

	1980	1990	2000	2010	2016
Less than 20 percent	1,483	1,643	1,799	2,419	2,902
20-24 percent	326	405	451	835	795
25-34 percent	359	378	421	1,116	755
35 percent or more	312	308	380	1,232	1,077

Figure B.11c Richland County – Selected Monthly Owner Costs as Percent of Household Income

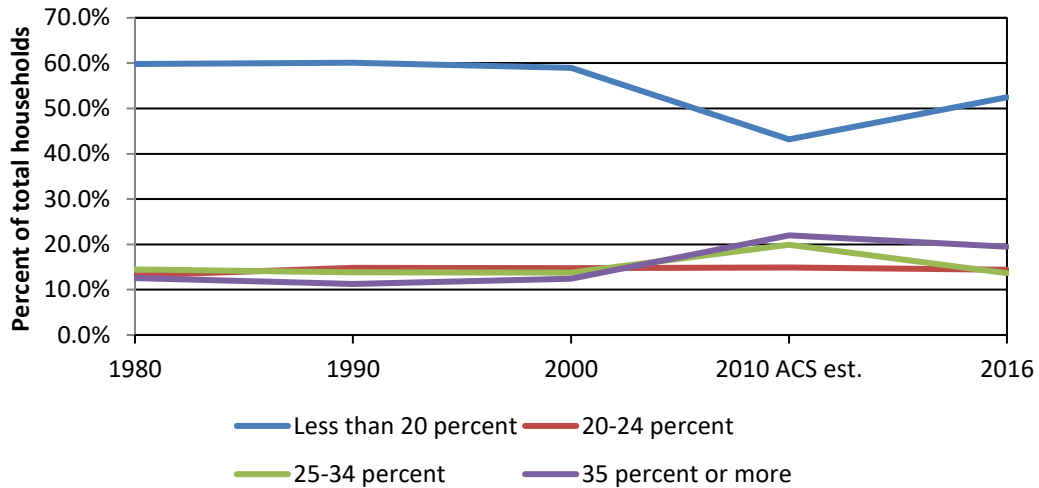


Table B.11b Richland County – Selected Monthly Owner Costs as Percent of Household

	1980	1990	2000	2010	2016
Less than 20 percent	59.8%	60.1%	59.0%	43.2%	52.5%
20-24 percent	13.1%	14.8%	14.8%	14.9%	14.4%
25-34 percent	14.5%	13.8%	13.8%	19.9%	13.7%
35 percent or more	12.6%	11.3%	12.5%	22.0%	19.5%

Figure B.12a Richland County – Gross Rent as Percentage of Household Income

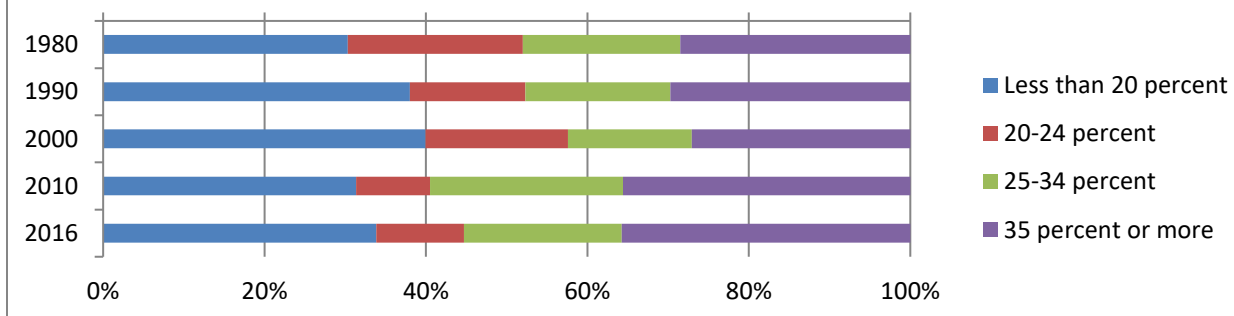


Figure B.12b Richland County – Gross Rent as Percentage of Household Income: 2016



Table B.12 Richland County – Gross Rent as Percentage of Household Income

	1980	1990	2000	2010	2016
Less than 20 percent	334	522	567	514	567
20-24 percent	239	196	250	150	182
25-34 percent	215	247	218	392	327
35 percent or more	314	408	384	584	599

Figure B.13 Richland County – Gross Rent as Percentage of Household Income

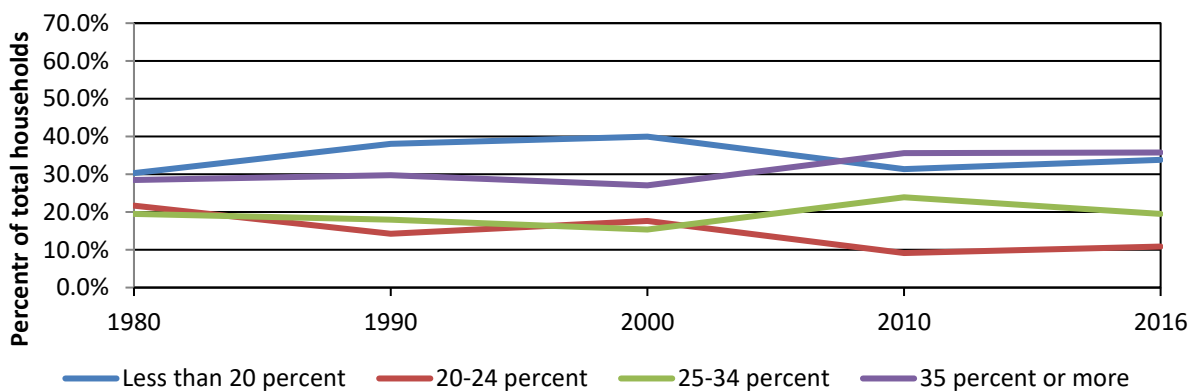


Table B.13 Richland County – Gross Rent as Percentage of Household Income					
	1980	1990	2000	2010	2016
Less than 20 percent	30.3%	38.0%	40.0%	31.3%	33.9%
20-24 percent	21.7%	14.3%	17.6%	9.1%	10.9%
25-34 percent	19.5%	18.0%	15.4%	23.9%	19.5%
35 percent or more	28.5%	29.7%	27.1%	35.6%	35.8%

Housing Demand

Table B.14 Future Housing Demand Forecast	
2030 projected number of households	7,902
+ desired vacancy rate of 5%	395
+ replacement housing*	40
= required number of new housing units	8,337
- available number of units (2010 census)	8,868
- units built 2010-2017	134
= total housing units to be built for 2030	(665)

C. Workforce

Maps

Figure C.1 Inflow/Outflow Map

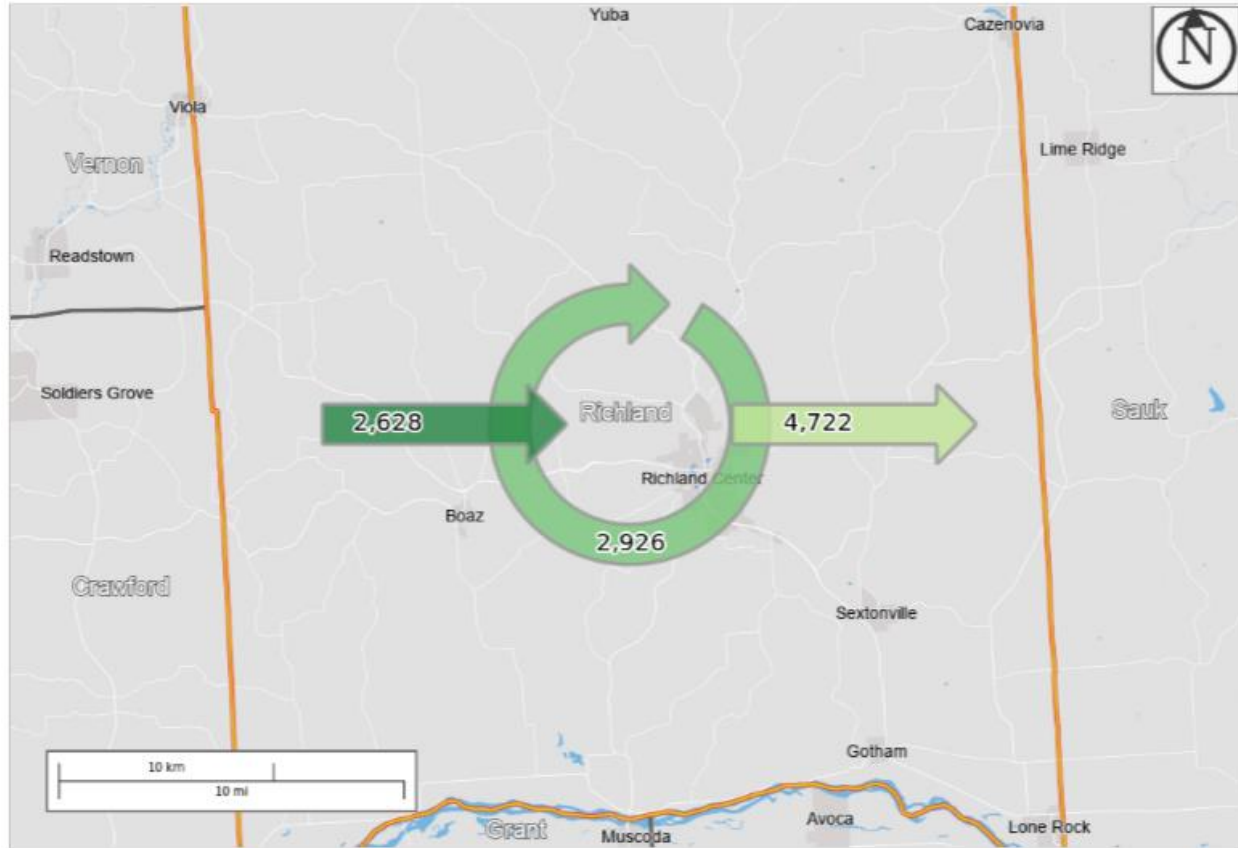


Figure C.2 Distance Map

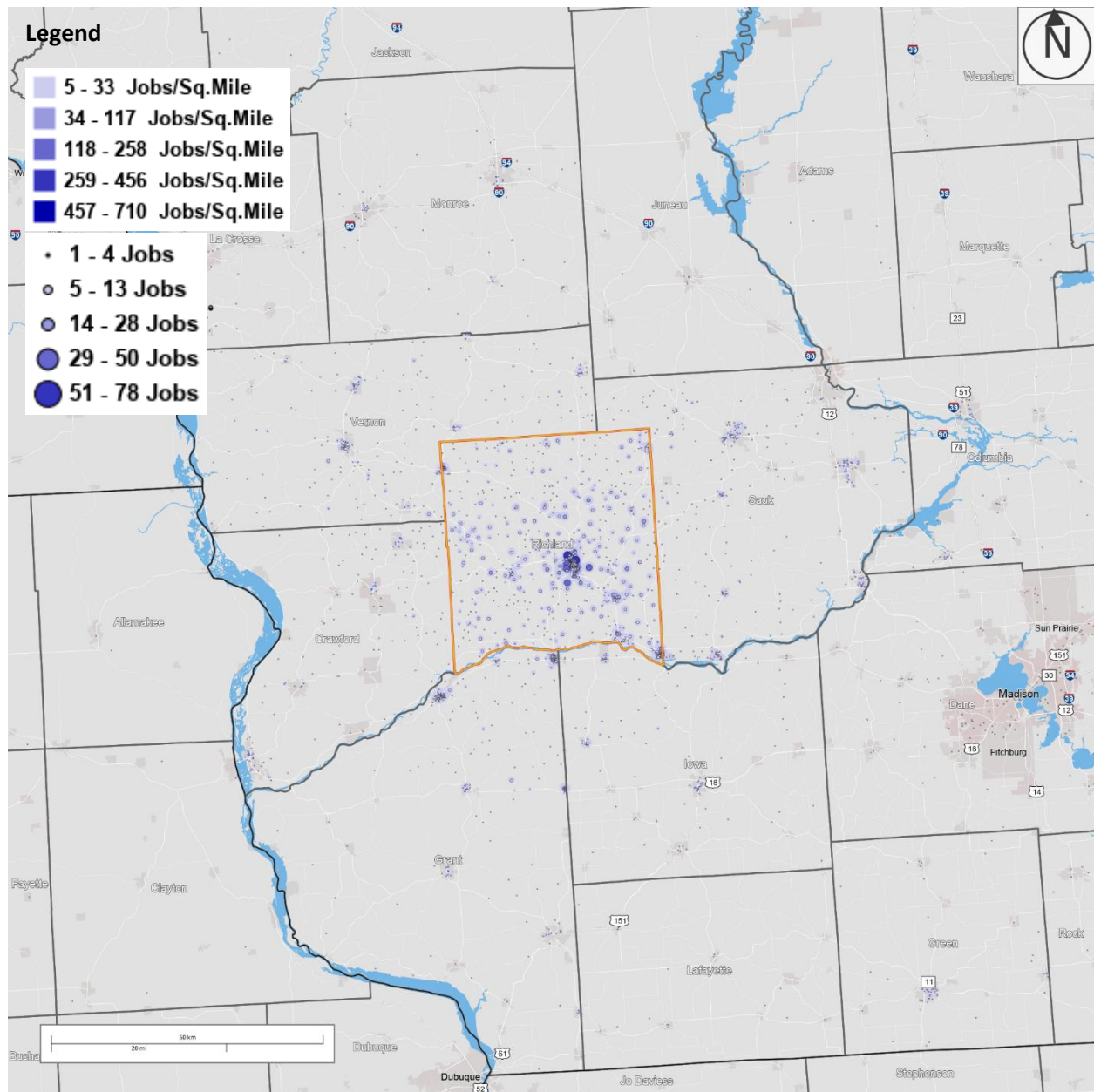
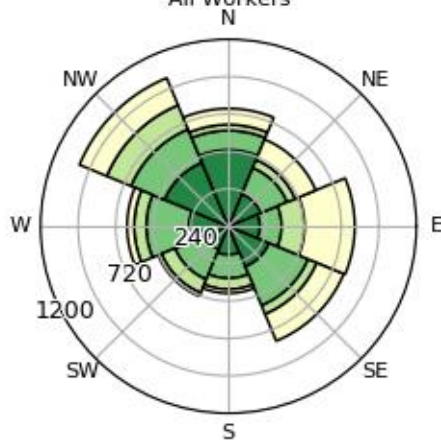


Figure C.3 Direction/Distance of Job

Job Counts by Distance/Direction in 2015
All Workers



Jobs by Distance - Work Census Block to Home Census Block

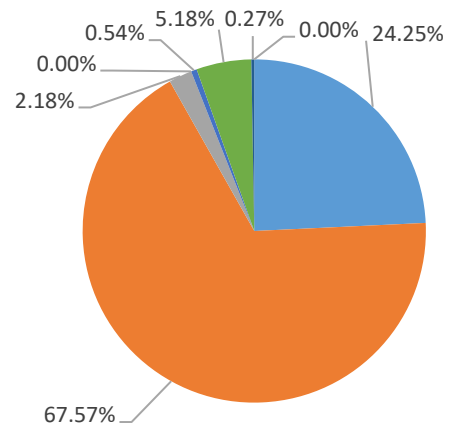
2015	
Count	Share
Total All Jobs	5,554 100.0%
Less than 10 miles	2,239 40.3%
10 to 24 miles	1,574 28.3%
25 to 50 miles	708 12.7%
Greater than 50 miles	1,033 18.6%

Wages & Housing Affordability

Table C.4 Median Home Affordability Rates based on Occupation Median Earnings of Resident Workers	
2017 ACS Median Home Value	\$134,400
Annual Income Needed to buy MHV home	\$53,760
# of Resident Workers in Occupations Paying enough to buy MHV home	495
... as % of Total Resident Workers	7.73%
# of Resident Workers in occupations needing 2 times its median income to buy MHV home	3491.96
... as % of Total Resident Workers	54.54%
# of Resident Workers in occupations needing 3 times its median income to buy MHV home	2415.47
... as % of Total Resident Workers	37.73%

Table C.5 Median Home Affordability Rates based on Occupation Median Earnings of Jobs Created from 2013-2018	
2017 ACS Median Home Value	\$134,400
Annual Income Needed to buy MHV home	\$53,760
Jobs Created in County from 2013-2018	367
# of Jobs Created Paying enough to buy MHV Home	12
... as % of Total Jobs Created	3.27%
# of Jobs Created that require 2 earners to buy MHV Home	109
... as % of Total Jobs Created	29.70%
# of Jobs Created that require 3 earners or more to purchase MHV Home	246
... as % of Total Jobs Created	67.03%

Table C.6 Job Growth by Education Type from 2013-2018			
	Education Type	# of jobs	% of total
	No Formal Educational Credential	89	24.25%
	High School Diploma or Equivalent	248	67.57%
	Postsecondary Nondegree award	8	2.18%
	Associate's Degree	0	0.00%
	Some college, no degree	2	0.54%
	Bachelor's Degree	19	5.18%
	Master's Degree	1	0.27%
	Doctoral or Professional Degree	0	0.00%



County & State Employment

Figure C.7 County Labor Force and Employment

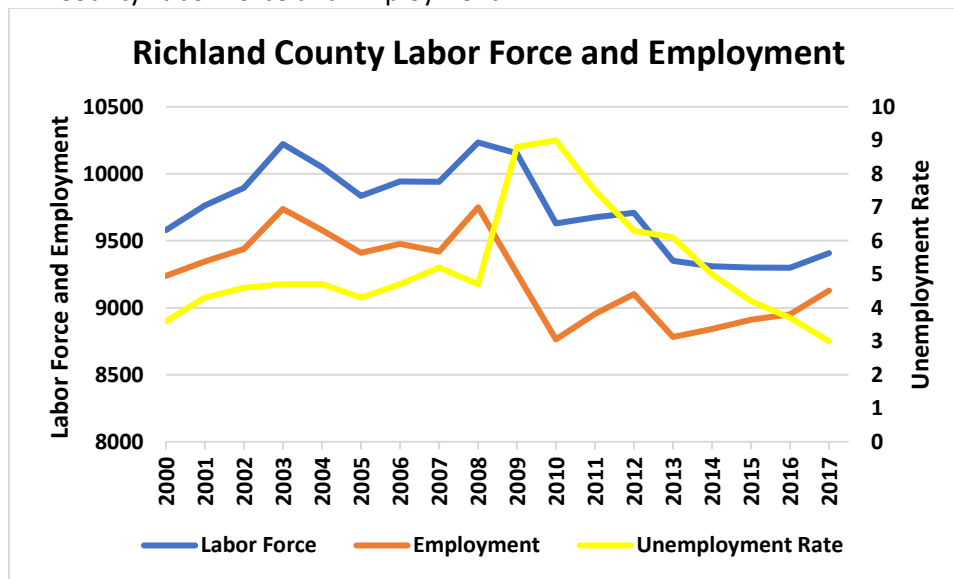
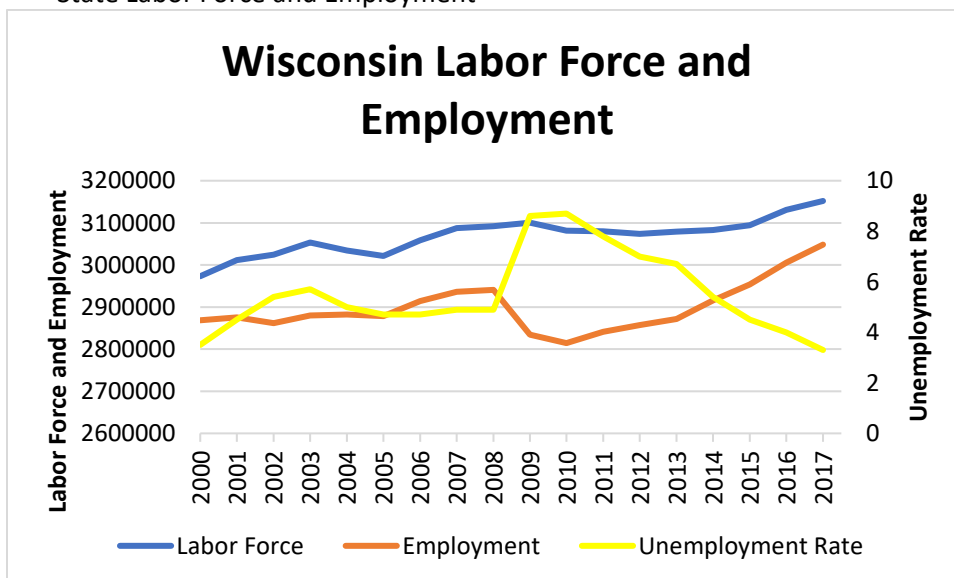


Figure C.8 State Labor Force and Employment



D. Stakeholder Response

Table D.1 Richland County Lenders Responses	
Question	Response
1. How would you describe the current housing market?	Slowdown in last couple of years. More buyers than what is available. Nothing to buy. People are preapproved and just waiting. They sometimes buy under what they can afford and then do some improvements. Owner residents planning to stay.
	Tight – not a lot for sale – it goes quickly unless there is significant work Higher price - \$250,000 and up sits a little bit, the higher the price the longer the wait.
	Some newer homes in Viola, Caz – newer homes on the hill, Ithaca – some open lots, up on the hill, Lone Rock – has open lots in the pines, some older homes that need refurbishment.
	Need for improvement and opportunity for building – lots of land.
	Was a seller's market – but changing – starting to plateau. Not much on the market that people want to buy. Old fixer uppers are sitting. Gen X want new modern home. And move-in ready.
	Programs for first time home buyers, grants, little money down – good options. Housing availability in both rent and purchase – housing shortage. 2008 – housing stopped, no spec houses, no turnover. Some building starting to pick up. Lots available here if someone wants to build. Lots out by old school and in the pines.
	Picked up. Houses are moving and selling – good thing. Building sites available – have undeveloped lots.
	Poor – not much inventory. Not many options. Needs new single family, multi-family, needs land.
	Lone Rock – has Cardinal Glass and able to support easier commute to Madison (Caz can get to Reedsburg).
2. Is there currently a strong demand for housing?	Yes. \$125,00 to \$300,000 market price. We could place 15 residents today if we had residences. Housing is selling word of mouth. Teachers, executives, hospital staff.
	Yes.
	Not as much – lacks services and shopping nearby. Workers at Cardinal Glass like to live closer – drives demand in SE corner. Some interest in rural area – larger lots – appeal across all the towns.
	Some demand. Not being met.

	Yes and no. The GenX and Millennials are ok with renting. May live a couple of years in one space and move on. No settling down. Those that are settling down – want open concept and ready to move in.
	From the rental side – yes, and Buyers that want a home.
	Has picked up. Houses being sold. In the turn down – the economy tanked – nothing was moving – a year or more on the market. Now selling – in 3 to 4 months.
	Could sell more if there was quality stuff to sell. Wedgewood housing subdivision – built 10 years ago – freed up some other houses. The costs to build a new home has increased – do people have the income to support it. The services of city water etc. is valuable.
	Not strong, some transactions. Ithaca – has the strongest appeal.
3. What type of housing is there a demand for?	Single family. 3-4-bedroom, ranch style. Some near to city center, some outside town on a couple of acres. Need a garage.
	Single family residence – 3br 2 bath. Not a lot of nice rental properties.
	Single family – 3 bdrm. Plus 3 car garages. Basement with storage, finished preferred.
	Single family housing – varies by community. Ithaca - 3 bd 3 bath. Caz – 2 bd 2 bath.
	Open concept, love it or list it tv show style, ready to move in. 3 bedroom and 2 baths.
	Single family – 3+ bedroom – Finding something at \$150,000 or under is hard to find. The \$200 – \$300,000 is available
	Residential – singles – 1 to 4 bedrooms.
	New quality single family. Demand for higher quality rental or owner occupied, multifamily – duplex or condo. Panorama - \$800 plus rent – not a fit for everyone to be in a big 40 unit (new development on 14 near the college). Buying a single unit might be the same price per month. Panorama may be noisy – might be a fit for some – not sure who it might be a fit for.
4. What do you predict for the next 10 years in the housing market?	All single family.
	Much depends on the economy. There is demand for rentals as well. Dream of home ownership not as great as it once was. Jobs are more mobile and people move. We have a rental problem in Richland Center. People have low end housing, charging high rent, houses are run down, People in low income brackets, can't find rental property, has troublesome rentals. Some tenants have housing subsidies and the landlord charges \$600 and \$500 is paid by state – that is an issue. The tenants are troublesome – lower income people that prefer not to work. Not an asset to the community. Mgmnt at Rockwell – has to stay at a room at Ramada and they stay months.

	More rental properties – millennials are not as driven to have an owned home. Affordable rental property - \$600 for two. Panorama (new build in town) will come. One level – townhouse – retired people – has garage – close to town – that would fill up. Transitional housing – sold bigger home – but not ready for assisted living.
	Some demand, dependent on where jobs are. Viola – GoMacro, S&S, all up in the area, if they grow, jobs grow.
	They are going to grow – have land to build. Can get cheaper home cost in the outlying area. Can get outside of town for peace and quiet.
	We hope it stays strong for good banking business – but it could fall. But reverse mortgages and other 2008 tactics are creeping back in – could initiate the fall. Cash out over what the home was worth – but it can lead to default or bankruptcy.
	In Madison multi units are booming. Single family trend needs will continue Richland County taxes are lower but close enough to big cities like Madison. A few spec houses being built in region.
	In the next 5 years – continued building increase. Interest rates higher but still good. Savings and loans percentage rates balanced.
	What is going to happen to population. Needs some turnover in housing to get them updated or scrapped and start again. Many marginal rentals could be rehabbed if it can be bought at a good price.
	No demand in Caz or Viola. Some demand in Ithaca and Lone Rock – has industry or proximity to industry.
5. How do you define a strong market?	Properties move quickly off the market.
	Buyers and sellers, property moving, growth.
	Same as Center. Willing buyers and sellers and good jobs and good economy.
	Steady. Homes are selling. Rates are low, but moving up, so buying frenzy slowing down. Houses are being built. In 2-3 years, people will be passing on, and new stock will come open.
	A strong economy, employment options. 15 job postings in paper every week. Interest rate still historically low over 20 years. What is available – limited.
	Houses are moving faster to sold.
	More buyers than sellers. If there was high quality – people would consider upgrading or downsizing, but right now no options, so they stay where they are.
	More buyers than sellers.

6. Can people afford new housing? Who?	Some people can afford the price range, but don't want to build. When you build a home, you have to start with more equity – to support cost overruns. They can afford the payments – but you can't build it with just 5% down – you need more. Who – hospital, upper management, doctors, retirement people and they can flip out equity. Families with grade school kids or older. At NHS – they are renovating a home. Houses do not appraise for what they put into it. People need significant equity.
	Yes, as long as they have the income – the income debt ratio that is reasonable. Programs without needing 20% down with good credit. The more we see are little bit older and working and in 30s 40s, more settled, are able to afford.
	They get more house for the money. Yes. Some need improvements in the houses. Can drive out to work in larger cities.
	Yes. They have to set a budget and live by a budget. Being cost efficient with spending.
	New construction is harder – not getting 100% out of your expense – so borrowers need funds. Existing housing – WHEDA, VA loans can help with little money down. Those with reasonable debt can get into new housing. Everyone that wants a home should be able to get to one with work. Grants available to help.
	Yes. Two income families.
	If I work at Rockwell - \$20/hr – can only afford \$1000/month. Two income might be able to make it, single parent. \$100,000 house - \$850/mo. Blue collar jobs – can support it – but it is hard to move up the scale. How do we get higher paying jobs to support higher housing?
7. What are the current generational issues affecting home ownership?	Marginal, not really. Only people that have higher income. Ithaca might have pull. People what want outbuildings or recreation. Zoning can be challenging – need to look at rezoning to some Ag residential.
	Variety – see a bit of everything. Early 20s – see some buying, some are well qualified and buying. Older generations – lower income – homes not accommodating them – also hits more affluent. Lack main floor bathroom – issue – may not have money to buy something else.
	Millennials not inclined to own home, not committed to monthly house payment right away.
	Same – fresh out of school, lack of broadband in some areas. Drawn to big cities for jobs.
	Kids leave. They feel stuck there. The towns are not keeping them.
	Electronics and TV are an issue. TV tells you have to have lots of material things, buy this entertainment item and spend instead of save.

	The younger generation wants to rent not buy. Late 20s early 30s – then buy Multi-units are rentable. Someone else does all the upkeep. Financially to rent or buy – the monthly payment is the same. Until the 50-60s – wanting to rent – no upkeep.
	Younger people struggle with down payment and have to look for option for them. Programs to let them have lower down payment lower rates. \$80-100,000
	Aging population that wants to downsize, less maintenance, not options to move to so have to workers to do that. Lack of down payment for first time home buyers – there are some programs they get. The middle group in a small house, want to move up, nothing they can move to.
8. What are the greatest barriers to first-time homeownership?	Buyers understanding, they need down payment. Needs skin in the game.
	No credit or poor credit. Lack of own funding. Understanding of how credit impacts ability.
	Credit issues, lack of down payment, job stability.
	Afraid of being stuck and not seeing the work.
	Mindset – overcome that they CAN own a home and get to that step. To be able to manage the maintenance and budgeting. Once you get over that, you can put a little away and be prepared. And to have the insurance to cover it. Scary to be on own and not have safety net.
	Uneducated on options – need to understand the process or the options on down payment. There are misconceptions. Online classes available for free.
	Down payment.
	Down payment, wages, education – knowing the options of what apartment or single-family homes bring. Maintenance of a home may bust the budget. Newer homes have less maintenance.
9. What are the barriers to new home construction and development?	Cost. Desire to endure the process. Many challenging decisions. Cost of land, building, it gets to \$300 – 400,000 – it cuts out a lot of the local population who cannot afford.
	Land availability in the city and surrounding area. Farmland might not be available for housing. The price of land.
	Cost of land, expense of well and septic, roads, adds to cost before materials for the building. Surveys and zoning constraints.
	Lacking money.
	Stigma that it will take forever and always something goes wrong and costs more. Hear horror stories.
	Labor and Material costs – not recouping what you put it. Having that 20% down can be a block. Spec home construction – risky. Natural disasters – prices will continue to increase.
	Down payment – even higher - \$200,000 and up – hard to come up with.

	Lots – where is the land?? May not be able to make money for developers. Contractors are too few. Skilled trades are limited.
	May be less barriers with more buildable places. Sextonville/Ithaca might be developable – if the they have water etc., they have flat land.
10. What do you feel are the current housing opportunities in the region? For developers? For new owners?	Developers – most of the builders are so busy do not need to do spec homes – that is risk. New Owners – Money is available for decent debt ratio, no houses.
	Don't see a lot for sale. For developers – need to find buildable lots.
	The transitional housing types. Can be for rental.
	Land is there, cheaper to build, useable land.
	Lots of ops. Lots of land available. Could be gorgeous views. Lots of plants and factories – demand for new houses. Employment so low, so lots of jobs available. People will come to work and need a home to stay, get bonus to move here. Hard to find a place now.
	Interest rates are low. Fixed financing for 30 years. Down payment program assistance. Some are selling homes and building locally. Spec builders – plenty of people to buy so lowers risk. Those that want to build – seller's market and quick to sell. Winter is coming – that will slow it down. School in session – people are settled in.
	People want to build outside of town – a few acres needed. Does not want developers inside town. Need business – low cost housing. Senior Units. New owners could take on new lots.
	Spec houses could have a home and could withstand 6 new spec homes. Could be a demand for higher quality for duplex, tri-, or four-plexes – one level for older generation with basement storage. Need quality.
11. What types of housing are most needed?	Single family with smaller acreage – affordable but livable. Need higher paying jobs.
	Single family ranch. 3-4 bedroom, 2 bathrooms.
	Single family. Multiunit rentals – one story, private front door – could be a mix of ages. Good for those prior to first home buy and those that are selling larger home.
	Transitional housing – small footprint – good for starters and enders.
	Single family homes.
	Apartments – fill up easily and fast. Down the line – houses – developments, cul du sacs – will help grow the town.
	Single family with 3+ bedrooms, 1200 sq. ft., 2 baths. Older kids need more bathrooms. 2 bedrooms apt are available. Garage nice but not required.
	1-4 bedroom. In econ downturn – young people leave for job. When econ is good, young people stay. Affordable housing – Senior housing – low income.

	Single family to 4plexes. Wedgewood – most were downsizing and moving to ranches.
	Single family
12. What incentives are there for new homebuyers? New home builders?	<p>New home buyers – none. Builders – none. Demand for new homes exists. For builders – comes back to money. The city I know in MN, the city gives the land, tax incentives, etc. Saves huge money and safe place for the family. Motivated and rewarded to live there. Schools benefit, 40-50 new homes in last 10 years. The benefit of the small town. Last subdivision was 10 years ago here in Richland Center. People want to live outside city for lower taxes. Lot is \$25-30,000 – give it for 10,000 and give restrictions like it has to be owner resident, etc. People build outside of town – no room in town. Need to cut through city red tape</p> <p>Re: Buyers – NHS programs, WHEDA, Home Ready via Associated, VA loans. Re: Builder – I don't have an answer.</p> <p>USDA funding</p> <p>New home – Neighborhood Housing Services – down payment assistance, first time home owners' loans available, lower down payment, can just get to paying closing costs up front. Saving. New Home builders – developers – have commercial options to help with funding.</p> <p>Lower to moderate income – grants available. Rate rising environment – still available low rates for 30 years. New home builders – get to build custom, so no reworking. Skilled laborers available – able to hire your neighbors. Electricians, concrete, finish carpenters.</p> <p>NHS has down payment assistance. We have 1st time buyers' program – we make it work.</p> <p>Re: Buyers – variety of lending programs – Neighborhood Housing Services has some. Many are tied to low to moderate income and if they make too much money – do not qualify. Re: Builders – no skilled workers make it challenging. No incentives except to make money and that is stretched thin.</p>
13. What can others do to encourage new housing?	<p>Someone needs to find the space. Create the plan. It has to be easier for new buyers to come in. Create a streamlined process with the city – all parties need to move quickly and get to the goal.</p> <p>We had a local group looking into new housing – we need to see what the need is and stay informed.</p> <p>Financial sense to own a home – they have some equity to sell – encourage young people to buy. Encourage young people to save to be able to make a commitment.</p> <p>Become informed as to programs available, understand how to improve credit score to be eligible. And to overcome fear of being a home owner.</p>

	To speak up and to inform the city and representative that it is needed. To scout locations for it. Takes a village to build a village. For everyone to buy in. It is not a one-person job – it is everyone.
	As a community we need to make our city appealing. We need to build the sense of community after losing the school. The community is taking on movie nights and holiday parties to give kids something to do at affordable prices. Property conditions need to be kept clean and maintained – that is something that the village should drive. If your lawn is not mowed – it needs addressed to maintain neighborhood value.
	Advertising. Left to the individual buyer and seller and bank helps come up a solution.
	Someone has to make money without excessive risk. The city should buy some land, put in infrastructure, and have a range of small lots/houses to duplexes to higher single-family homes – needs planning to make it work and be appealing to all levels. City has to create standards and stick to them. City gives the land, people will complain. City invested \$500K in Wedgewood – creates long term taxes.
	Proactive communities – they have to invest in the future.
14. What kind of person is in most need of affordable housing?	Affordable – those that have lower paying jobs, don't have great credit. Can't buy a house at \$12/hour - \$27,000 a year. It does not support an expensive house. The NHS houses help, but not enough. Some employers might be able to support housing initiatives. At our last election – what they ran on – we need to do something about housing – we are not any closer to getting that.
	Younger families, Single parent working. Mother is staying home to care for kids. Individuals going into retirement that can't afford to make a move.
	Younger professionals, those that are not able to afford own home. Younger families with one parent working.
	Everyone.
	Everyone is – not just the poor. It has to be affordable based on your income so it is a fit and not a strain to afford.
	Elderly on fixed incomes.
	Seniors.
	Blue collar - \$15 – 20/hour. Need better-quality options.
	Blue collar younger looking for suitable housing, a small upgrade.

Table D.2 Richland County Realtors Responses	
Question	Response
How would you describe the current housing market?	Seller's Market.
	Lacking inventory – good for sellers – values are up as much as 10% in last 2 years.
	Like Ithaca – good school district – nice country home.
	Not a lot on the market – selling fast.
	Not much available. Lone Rock is a lower housing priced market. Ithaca has fabulous school and has decent home, nice growth on the west side of town.
	Sellers' market – shortage of decent houses to sell. We have had a 10-year lack of building.
Is there currently a strong demand for housing?	Yes (x3).
	Is a demand – but the sellers then price too high – and that slows the sales market down.
	No.
	Yes – not much available. Lone Rock – for cheaper prices. Ithaca for the School and nicer home.
What type of housing is there a demand for?	For both Richland Center and outlying. For single family – both rental and home ownership. \$75,000 - \$150,000. 3 bedrooms.
	Raised ranch. \$300K not in demand – those buyers coming in from out of town.
	Country houses in Ithaca. Lone Rock – if you like flat.
	Under \$150,000 sells quick.
	Rural areas and city homes. \$100- \$150,000 – 3 bedroom – 1-2 bath, sometimes a garage on an ½ acre or acre.
	New style – ranch homes. \$125 - \$300,000. Less demand for more expensive. Lower than \$125,000 need too many repairs to get finance. 15 houses on the market, 10 are not financeable due to repairs.
What do you predict for the next 10 years in the housing market?	Strong – follow the economy. Bringing jobs in – so need homes.
	Values will maintain or get stronger.
	Little towns not likely to grow – do not see promotion of those towns. Locals will stay local.
	According to history – it tanks every 10-20 years – likely downturn coming. Interest is not too high now.
	Staying medium to strong if the economy stays strong. Interest rates will have an impact on that as well.

	Look at history – length of recovery for foreclosure period. If we don't get some building going on – as long as the economy stays good and no major conflicts – it will continue to go up.
How do you evaluate a strong housing demand?	Phone calls and interest.
	How quick properties do sell. Listed one Saturday – and buyers made an offer on Monday.
	Things sell quickly – within 30 days.
	Buyers looking and having to spread search area to find price or housing type. Not that many listings.
	Law of supply and demand. We have strong demand and short supply and will drive market higher.
Is there an adequate supply of housing?	No (x2)
	No, lacking adequate selection, forced to buying what they don't want. Sometimes selling over asking.
	No – need more country homes.
	Need more.
Is there an adequate supply of affordable housing?	No (x4)
	Build new is \$150 – 200,000 – over that most can't afford.
	No – gets snapped up instantly.
What kind of person is in most need of affordable housing?	Young People.
	Young couples upgrading from starter home.
	First timers and older generation.
	Families, 1-3 kids. Middle- and low-income families.
	First time buyers, younger buyers, elderly. The cost of construction is high.
What are the greatest barriers to first-time homeownership?	Finance.
	Finding a house that will pass inspection that they can afford. Appraisals don't match offer. Condition of home is an issue.
	Down payment.
	Financing, down payment.
	Nothing to buy – need something to qualify for financing. The house has to qualify for loans.
What is the overall condition of the community housing stock?	Low – poor.
	Average, some are nice, some are in need of repair.
	Average – both good and bad.
	Fairly good, don't know Viola, Ithaca has nice housing. Center has variety – some are substandard and need fixed up.

	40% need fixed up. In Lone Rock there are some that are in disrepair.
	¾ of houses got new roofs this year. Economy is strong and people are improving. Not enough carpenters for the work. Lack of new construction here – lack of land to build new construction out of the reach of new buyers.
What are some reasons people new to the area move here?	Jobs – big need, dairy, foundry.
	Job brings them here. Some come home after living away.
	Chicago, MKE, moving to the scenery.
	Don't know – employment. Escape from big cities.
	Relocation for work. Some are downsizing or less expense, less tax.
	Mostly due to relocated to work here. We are not growing, but shifting.
What amenities makes a house desirable?	Everyone is different, Close to schools – young families will pick based on schools, safe neighborhood.
	One level, full basement, 2 cars, location, country living is another good option close to town. Laundry, main floor master, attached garage.
	3-4 bed, 3-4 bath, attached garage, location, condition.
	Youngers – want affordability, lawn.
	Updated houses, AC, Windows, roof, siding, garage, Nice kitchen – stainless steel, 1.5 bath min.
	Kitchens and bathrooms. Condition and location.
How important is proximity of employment? Childcare? Schools?	Employment – not huge. Childcare – nice to be close, can drive to get to good care. School – most important.
	Employment does not need to be close. Childcare needs to be close – near grandma or childcare. School district can sway some, but not a big deal, everybody has a car.
	Work not important, close to childcare.
	Employment – driving is not an issue. Closer to childcare and schools important.
	They drive out to work. Childcare – several services in the area. Lone Rock – lost their school as did Arena – not as big of an impact – 20% impacted.
	We need workers. Closeness is not an issue.
What makes someone choose not to purchase a house after they view it?	People look at a home, out of pocket immediate expense on replacing mechanicals, might defer because they just spent all the money.
	Price, vibe, Wishlist is not met.
	Not a fit, like it or not, just a feel for it, price could impact it.
	Price, condition, size.
	It is smaller than it is, dander, smell, more work than estimated, pictures looked better, neighborhood not so nice.
	Condition.

What percentage estimate of your clients are first time homebuyers?	35%
	20-25% are first time. I also sell repeatedly. People move around.
	50%
	25% (x2)
Who is selling houses? Why?	Elderly selling. Don't want maintenance.
	Retirement. People upgrading to larger property.
	Downsizing, upsizing. Youngers upsizing.
	Lone Rock – older people downsizing. Estates sales – due to nursing home or death.
	Move to nursing homes/pass away. People that want to upgrade. Those relocating out.
What can the community do to attract new housing developments?	Needs to have programs and tax abatements to get new building. Being in Richland County – needs a tax break for anyone investing in Richland County – for home buy or business buy – 3-5 years.
	Industry job. Natural habitat is a plus.
	Bring in good paying jobs so they can afford a good house.
	Helps with financing. Available land.
	Taxes reduced for the developer. They need more businesses in town or nearby. Chamber of Commerce – might be a benefit, a way to promote the community, kids and amenities for kids, more events.
	Need to have the land available. Help someone – TIF support or other Utilities, streets put in, need to get \$45,000 to \$50,000 profit out of a lot – hard to get that.

Table D.3 Richland County Housing Agencies Responses	
Question	Response
How would you describe the current housing market?	Low inventory. 2 years ago, there were houses, but only a few now. We do down payment assistance, we saw the price of housing rising – a statewide phenomenon. A slow exit from the recession – house prices start to increase. We don't have any new construction. No single-family housing built recently – for the last 10-15 years. Now nothing is going on now. We built 50 housing in 25 years way back when. Building stopped because the economy tanked. Cost of new construction has gone up so much.
	As a whole – is low supply. The prices are somewhat suppressed. Rural America does not get bidding wars. You have to offer below market and be lucky to sell. Just a smaller audience. There is a lack of good quality housing for sale. Lack of maintenance
Who is in the most need of housing?	We work with low income. Great need due to lack of resources. Cost of rent has gone up and impacts clients. Very little new rental housing in the area. New market rate coming into Richland Center. I hear from lenders – rental housing for executives – get kids in school – then they buy here instead of another city. The elderly are in need – 23 units for elderly – only a rare rental there comes up. Affordable housing for families too. Rental housing in general is needed. And workforce housing.
	Vulnerable populations that still live independently. They have where they can't afford to rent independently, but also don't qualify for Section 8. The whole county is in need of housing. No one is building. Population not growing. Housing is cheap and use it for recreation for those that do come in.
What are the barriers?	The cost of rental housing and single-family housing – lack of affordable or rental housing – lack of inventory. The loan market needs higher credit scores and that eliminates some people from getting financing. Recession put many builders out of business.
	Lack of housing stock. Local economy is flat. No one from outside coming in. Foxconn is not moving here. Richland has missed lots of opportunities. Local prices are more expensive and I cannot always afford it. I spend \$20,000/year at Walmart.
What programs address those in the greatest need? Are they successful? Why or why not?	<p>Need: Down payment assistance program we offer, also remodeling loan – rehabilitate their home – flood program. City has a TIF program to contribute to housing. Help people with reverse mortgages so they don't get taken advantage of.</p> <p>Success: the programs are successful when they get resources and funding and staffed and when they are appropriately targets. Housing programs need to be responsive to needs. Foreclosure programs can be used to really help – it is not a bail out – but people need help.</p>

	Residential Assisted Living – local MCO (managed care organizations), Local Care Wisconsin helps, Health and Human Resources, Public Housing – Richland Hills, limited to number of units they have and they are full – 50-60 units. Ridgeview Commons – has housing as well for low income Richland County Housing Authority – Section 8 housing – needs private landlord cooperation and participation. Section 8 housing- lacking places to go.
Is there a gap between those receiving housing assistance/programs and those who need it or on the verge of needing it?	Yes. There are not enough resources for the people that need it. Even those that get it, are still in need. On the TIF extension – we changed the definition of low income – so it can support more people. The gap is due mainly to funding and eligibility requirements. In housing there are ongoing changing needs – foreclosures are down, and the cycle of what is need will continue to change.
	Yes, there is a gap. Some that do need it resist due to a sense of pride – no handouts. Everyone on the program does not need it. They tie up money that could be used. Able bodies are participants that could work would give us funds for housing those in real need. Some are just over the income requirements – less than \$1000 over - they are still in great need. HAP – housing assistance program can fill some gaps.
What type of housing would you like to see built?	Newer single-family construction to take some. More rental housing built for seniors and family. Lack of new construction for so long – housing stock wearing out. More rehabilitation on current houses need done. Absentee investors owning rental housing and let it deteriorate. Like to see more rehab. Housing rehab requires extensive gutting and investment in purchase in rehab will allow for very little profits to flip. Manufactured the same as stick built so not a solution
	Some single family – 3-4 bedroom. Multifamily. A little of everything to make it work.
Is there an adequate supply of affordable housing in our community?	No. need senior and affordable family housing and rental properties.
	There is for someone that is working. The avg income is \$59K – but that does not buy much. Can a single mom make it work – I don't know. Childcare with 2-3 kids – one parent stays home because of daycare expense.

What concerns do you have about the existing or future housing demand or supply in the area?	Unless you start to meet the demand, you will lose population. They can work locally but they will be forced to live elsewhere. The housing stock will continue to deteriorate. We work in fringe neighborhoods and can save them. Some other areas will be unrecoverable and will increase health issues related to mold and other issues. There will continue to be a demand and there is a lack of new construction – both affordable and market. There is a lack of inventory and I think the supply will continue to dissipate. Having a rental code to ensure base standards. This could prevent some and require some update. Mold is a big issue. Structural issues need to be addressed. What looks good on the outside can still be in great need of refurbishment on the inside.
	The lack of upkeep/maintenance concerns. Affordable housing – for public rent – the property owners neglect a lot. For affordable rent – we will see a decline in available. The County needs the City to be booming to draw more people in. A mixture of new housing needs demand from new industry to be successful
What kind of person is in most need of affordable housing?	Families and seniors. Workforce housing for employees. The whole spectrum.
	A vulnerable adult still living independently

Table D.4 Richland County Employer Responses	
Question	Response
How would you describe the current housing market?	Adequate.
	Tight. Not a lot of current stock on the market. I am an outsider – 11 months here. Not a lot there, what is there is not nice. Top of the market has some availability, but not affordable for young professional.
	Hard to find a home. Especially in the middle class - \$200- 280 range. Low end is available but trashed. \$600,000 available – and sit on market on a long time.
	In need of improvement – need availability and proper pricing – priced too high for what you get. Biggest is entry level workers, just entering the workforce - \$25-35,000/year, non-skilled employee. We have 37 employees – only 2 at the moment are entry level.
	Brutal, sellers’ market, driving up costs, hard to find an affordable and livable without major reworking. Very expensive house or \$35,000 with needing \$100,000 of rework.
	Lacking – not enough and not quality. Short on housing before flood. Houses sell within a week.
	Need for housing.
	Needs more. Wish we had moved closer to Ithaca – and away from Sextonville – which is cheap and poorly constructed – only mobile homes.
	Very tight.
	Stagnant.
	Be nice if there were more places. No longer an elderly affordable – someone just bought it – prices going up. Need for a good elderly friendly site.
	Better than before.
Is there currently a strong demand for housing?	Yes (x7)
	My employees are settled, but when I want interns, there are housing issues there. Young professionals in general such as teachers and new engineers – wages too high for subsidy and not high enough for something nice. Live in ghetto-like situation. 30 somethings moving back have no place to move to. Low income is nicer than market rate. Affordable needs lots of work or in smaller lot or in city when that is not preferred.
	Yes, my 30-year-old is living with me and can’t find an affordable nice house. Building is not an option – too expensive.

	Need businesses and need local support. Most just bedroom communities. Get passed down by generation. Youth can't afford housing go to big city to get good money and good job. Older community members with houses – old fashioned about things. Live paycheck to paycheck. \$1000- 1500 social security check – tight budget. Can buy a house cheap – all older homes need updating. Cheap fixes and hidden problems. Old houses have good bones but bad repairs over decade.
	For the elderly.
	2010-11 – was much slower now better. Lots of poor people need help Need to be able to build out of floodplain.
What type of housing is there a demand for?	Rentals, yet rentals are in poor condition due to a lot of slum lords. Most people can't afford it.
	Short term housing – 3-6-month temp housing while people move to the area. Demand for middle class housing. Beyond a starting home, \$150 - \$250K in the area of Richland.
	Family – could be single or multi-unit housing.
	1-2-bedroom house or apartments – will take either. Could own or rent. Hard to own due price of 2-acre house in country. End up in cities.
	Single family homes and apartment.
	Family single – 2 bedroom + 2 baths. Need low to moderate. \$400-500/month. Some owned some rental.
	Need for rental. Need for buying housing or a lot. Ithaca Heights is sold out. Land out Blue Bird Lane could be available – not on the market but could be picturesque and yet still accessible. Rental – a couple of four plexes – 2-3 bedroom. Houses 2-3 bedrooms, garage, laundry onsite (no laundry in town). Does not have to be fancy no pool needed. Affordable rental - \$600 – 800. Live local to be close to school and work away. Needs a safe route to school – light needed at intersection – crosswalk with flashing light – Highway 58 and little Willow Creek Road.
	Medium income. 3 bedroom - \$120-150,000. Single family. Something a single mom could afford, small lot, low maintenance. Rentable 2-3-bedroom apartment – low income – affordable, but not subsidized. Seniors, age restricted – could be an option as well or not age restricted, could free up homes.
	Single family – 2-3-bedroom house or apartment. Willing to rent or buy. Rent - \$600. Buy - \$80,000 – 100,000 tops. Young families trying to start up – they go elsewhere because there is no housing.
	Need work in area. Industry – light manufacturing. Need to grow to make money – can't afford to pay a decent wage to get an employee.
	Elderly.

	Demand for rental – limited in Caz. Need a 2 bedroom. 8-10 senior housing in town – it is adequate – come in from outside the area. Elderly need closer to community and close to socializing.
What do you predict for the next 10 years in the housing market?	Richland Center is not a center of growth. It will get worse.
	I am no expert, demand will keep up for a while, then population is shrinking and demand will lessen.
	No idea. Interest rates are a big influence.
	It will be stationary. Unless big businesses move to town, will not see growth. La Crosse and Platteville – entry level housing is unreasonable – demand for young professional – single family. No need for large single-family home. 20/30 somethings may be living longer at their parents’ home and moving to “second home” size instead of starter. Second home – like on the home shows – smaller footprint but great finishes and open concept, etc. Needs to be pet friendly. Investigated building a fourplex – banker said was not able to be profitable if rented at entry level employee rates – not enough profit to take the risk. And the hassle of being a landlord. Did not want to build low income housing – wanted market rate. Most teachers at Kickapoo to live in Prairie and Viroqua. Starting out want to rent – have high student debt – not sure how long it will last so want flexibility in home.
	It will be tight and need more. Westby and Viroqua will also be tight. OV and Macro will grow and need more.
	If we are proactive about the downtown it will grow, do nothing it will tank.
	The need for housing will increase. Ithaca School continues to grow. Older farmhouses are being demolished and less rental available and some rentals and not livable.
	Stagnation – don’t see people building. There is no land – all farmland – we are in the floodplain or on the ridge. No one wants to live on the ridge – all rocks.
	Hard to say – what businesses come to town – if the bridge comes in or not.
	Stay flat.
	Ongoing need for elderly.
What evidence do you have of the current housing demand?	Get better, I guess.
	Had to help people find stuff they can afford. Had to put people in hotels. People down on their luck or from prison need to afford it.
	Personal experience, trying to buy a house. Short stays on the market, multiple offers. Employees tell me. One person almost turned down the job because of the lack of housing.

	When company leaders move here – not finding homes to the west of here. Closer to Madison easier. The prices – neighbor sold for \$280 – was at \$220 a year ago. No even a month on listing. Employees get paid move and paid closing costs.
	No stock.
	It took 9 months to move to the area. Had to move to Reedsburg.
	Displaced from flood. More houses needed than we have – demand. Schools refer families. Strong school. Strong business.
	People ask me about available rentals – happens every year. Teachers come in and need a place to live – takes word of mouth sales.
	Now. Houses for sale – only 3 are market – one is overpriced. One in the country – not for everyone.
	Two kids still living at home that could be living elsewhere. Co-workers have looked nothing available. Two houses getting built because nothing exists.
	No demand.
	Less places for the elderly to go.
	Moving more quickly.
What % of your employees rent?	Rent -50%, own – 50%
	75% are still renting – looking at just the last year. Some like to rent, some can't get a house.
	Most rent – 70%.
	40%.
	Rent – 20%. Own – 80%.
	50% rent.
	More own than rent. Not much rentals nearby.
What relationship do you see between housing availability and your ability to expand or grow your business?	4 live the same house of the 5 employees – owned house. Most own.
	No impact.
	Part of the 3-legged stool that we use to attract people to the area. Locals can stay with family. In getting new people it is a big deal.
	Education/housing/amenities are the three legs of the stool. Good system of education drives improved economy. Lacks closer 4-year institution.
	Can't say. Having trouble keeping people and people moving out. Tight labor market.
	Direct relationship, but no significant need presently.
	It is a hurdle to bring in new talent – if no houses.
	More houses more potential for business. More demand.
	It would be positive if they came to us for insurance.

	Grow the school. We have so many students open enroll in – tax burden on the locals – kids don’t live there. We started growing because we are a small school – lone rock closed – that feed us as well. Richland Center problem in middle school now fixed. Weston shooting now fixed. Growth will continue but level out. We need housing to support the future of the school.
	Because of limited housing – limits the workers available. We want to hire from lone rock – but no people to hire because no houses. Low income housing – fire hazards, safety hazards, no enforcement, tenant rooms over capacity, drugs.
	Need businesses to come to town.
	May want employees in the future. Able to find people without any housing expansion.
	If we got more traffic – we could expand.
Is there adequate housing for all levels of employees in the region?	Yes (x3).
	No. Not enough for upper middle and middle.
	No (x4).
	No – teachers live out of town and employees live out of town.
	No. Entry level lacking. Some tied to family farm. If there was an apartment here, I would rent for new teachers for 3 months for starters – and so teacher would not worry about housing – 2-3-bedroom apartment. I would build 6 duplexes (3 bdrm. With garage, 2 floors) and smaller apartments for lower income within walking distance. At 58 near 154 – tiny community could be built with duplexes and apartments – farmer might be able to be talked into giving up. Better tax base to fund school.
	No. middle to low income. No nice houses here, so does not apply. Nicest is \$200,000.
How has housing played a role in recruiting new employees?	Substandard housing.
	No.
	We try to downplay it. The community loves the hospital and the hospital will find you a place to stay. Many are willing to invest in us without a hospital. I would consider to buy in the area, but there are no houses on the market in the last year I would be willing to purchase.
	Not really.
	No, but it could because of lack of entry level starter homes and professional level homes.
	It is a hurdle. Most everybody has a 15 to 35-minute commute – and prefer to ride bike so closer is better.
	Not an issue.
	Not a role – we have local staff.

	Yes, once.
	Challenging – because not a large local base of younger people.
	They come here to get away from work and drive to work – commuters.
What percent of your employees live in the same community as your business? Why do others live elsewhere?	In Richland County – 80%. They rest are managers and they have communities they are based in.
	51% live in Richland Center. 75% live in the county.
	More than 50% live in community. You pull. We offer job and benefits and pulls people. Footprint pull – tends to roll east. Unable to recruit closer to Madison.
	Within 10 minutes – 50%. Many in LaFarge and Reedstown – adds 25%.
	Lives close.
	25% live in housing available or they are already based elsewhere.
	They live out because there is nothing in district. 10% live in.
	80% in and 20% in Spring Green.
	All live local – all family run.
What types of housing would you like to see built?	Duplex, no apartments, yard for the kids.
	Nice apartment complexes, 1-3 bedroom. Block grant initiative to clear blight.
	3-4 bedroom – \$200,00. Rentals – need better. It took me two months to find a house.
	Single family – 1-2 bedroom.
	Single family homes and apt.
	Apartment complex like La Farge. Assisted living or Reedstown – 55+ space
	I would build 6 duplexes (3 bdrm. With garage, 2 floors) and smaller apartments for lower income within walking distance.
	Affordable single-family homes.
	Housing for Children and elderly – people on restricted income.
	Affordable – for workforce and elderly – and apartments need to be inspected – no slumlords wanted – if they are getting assistance – they get impacted.
If you were an investor/developer, what would you build?	\$140 – 200,000 range. \$350 – 400,000 – was able to be sold.
	Duplexes.
	More rentals. Or a Small subdivision.
	1300 – 1400 sq. ft. over a basement, two rooms upstairs, unfinished basement – 2 – 3 bathrooms.
	Single family.
	New build in Reedsburg – 4 apartments to a building - \$800/mo. \$600 better – fourplex would be better.

	A couple of four-plexes – more economical from a rental perspective. If I would build like Ithaca Heights – build on spec home and sell it.
	Duplexes, Single family. Lots are available.
	Affordable.
	Affordable for families and elderly.
	Housing – moderate price – prefabs – 2-3-bedroom, 1-2 bath – unfinished.
What kind of person is in most need of affordable housing?	We start at \$15/hr. - \$30-50,000 year they need help.
	Housing for lower wage people.
	Our partners on the floor and salaried leaders coming into work.
	Entry level.
	Majority of the single people. Close knit community. Youngers still living at home – can't strike out on their own. Needs a grocery store.
	Most of the town.
	Lower to middle income. Single parents. Young families that need help.
	Single parent family.
	Working class family.
	Children and elderly, single parents.
	Families and elderly.
	Younger couples.
How often is your workforce affected due to employee transportation issues?	No one.
	With each flood.
	Monthly – flood, snow. All personal cars.
	Most everyone has a car. Some are of marginal quality. There are breakdowns.
	Not an issue.
	Seldom.
	Very little. Teachers live out, admin lives in.
	Not often – all live close.
	Not an issue – all live in town.
How often is your workforce affected due to employee child care issues?	No one I hear of. Some absenteeism – no childcare here.
	Daily. Real challenge. We are on the front end of the baby explosion. Bifurcated workforce. This year alone, 8 babies with 300 employees Challenge will increase.
	Frequent – single moms are going to miss more work. Divorce – the dad has to go to court. School cancels – pull the employee away.
	Greatly. We are struggling to open a childcare center, required trainings, and profit margins too tight. Lean on family members. Co-founders daughter running with it

	Big issue. Sometimes kids come to work – is no childcare.
	More than transportation. Just for sick kids, not a daycare issue.
	Rarely.
	Once in a while.
	All family – no issues.
Does your business foresee changes in the existing workforce or changes in your workforce demand?	No, we are set.
	Yes, and yes. Existing workforce- silver tsunami. Lots of retirement in 5-10 years. Huge workforce shortage. Great need to recruit. Demand will increase – old county – people need healthcare.
	No. Turnover is high – function of two things – young kids move away, 20% turnover. Unemployment is so low – lots of competition in getting and retaining.
	Yes.
	The potential is if we grow into a grocery store.
	We are looking for more workers, but not a significant change.
	No.
	Growing – so yes.
	Need business to grow.
	Might grow as years go on.

E. Developer Response

Table E.1 Developer Responses	
Question	Response
How would you describe the current housing market?	Senior Assisted Living – not full. Middle Range will fill up. \$150 to \$180,000 can move up to next house if were available. Older folks to move off the farm. 2 bedroom - \$700. 3 bedroom - \$850. Assisted living housing - \$550/mo.
	Strong – Occupancy rates and rental are high.
	It depends on who. The market differs on who is looking to buy. Demand for workforce housing is very large at the moment.
	From a building standpoint = Tough. (Fed made a massive rate hike. It was around 5.2% now I'm getting 5.7% and climbing.) Money is getting expensive. We keep an eye on interest rates. From a getting residents standpoint = extremely healthy. If you need residents you will get them in.
	Active.
	People are looking at the cost of a used house vs. new house. Appears there is a significant demand, but banks are tightening up lending and there could be a shortage of labor. Still a fair number of houses being built but does not know if there is a shortage of housing. Skilled labor and trades worker shortages.
	Biggest challenge from apartment focus is a tie to the old dream of homeownership. But there are not a lot of great comparable for high quality apartments in the area. This creates a stigma.
	The thing about SW Wisconsin area is that there are very low rents and the construction costs are high because there are not a lot of contractors in the immediate area. Two forces that work against each other. Different than at the state level. Does not see a lot of high employee employers. Not a lot of large employers to bring people into the area. Not a lot of huge demand in the SW region. There was no confidence in an investment that demand would supply. Why update or build new if there is no demand and people. Perception is that the demand is not real.
	Very Good in Kieler area.
	Poor.
	In the last 3 years, a lot of need. My employees needed housing. There is a long waiting list for housing.
What types of housing do you build? Why?	Single family, stick residential.
	Market rate and affordable. Multifamily.
	High-end multifamily and some section 42 housing. Multi-family market has been strong in the Madison market in the recent past.
	Everything. Specialize in tax credit housing, senior housing, and adaptive reuse on historic properties.
	Build upscale/quality single family but will build other demands. Also work on some small commercial stuff.

	We have a big focus on Affordable Housing. Section 42 and bond transactions. We do all types of design. Historic preservation/adaptive reuse, ground-up new construction, single story cottage, 2-3 story townhouses, family and senior, new, and preservation housing.
	We build two types of housing. Affordable with WHEDA program. Focus is because the equity that comes in is based on fee. Challenged areas that are low income with a demand to upgrade housing, construction cost is subsidized with the tax credits. Most places lease up within 6 months. Not sure if properties would lease up.
	Single family and duplex homes, that is what people are looking for.
	Family
	Multi-family – 4 unit to 6 unit – up to 120 units.
Is there currently a strong demand for housing?	Yes (x5)
	"I believe so." Yes, but can you get the math to work? Can you avoid outpricing yourself and avoid cannibalizing your community?
	\$100K - \$200K single and duplexes.
	Medium demand for single family houses. Enough to keep busy but not enough to expand operations.
	Strong demand everywhere we go. There just aren't great high-quality affordable housing options and very few comparable.
	State level, yes there is a strong demand because employment is high, areas with big employer's drive workforce housing demand. Not a lot of high workforce demand in SW Wisconsin.
	Yes, very few single family and duplex lots available in the area.
What type of housing is there a demand for?	\$150 – 225 range, single family, 3+ bedrooms, Young families with 3+ kids.
	Affordable, market rate, and high end.
	There is a strong demand for affordable, low maintenance, single family housing. The need for workforce housing is the need for affordable single-family homes. From the perspective of a business, Workers need to be able to have ownership. Ownership helps people stay grounded, be better neighbors, workers, and helps build wealth both individually and as a community.
	All. There is a shortage of senior specific housing. Another big piece is multifamily that is missing. Not enough. And, each community decides if it needs/wants multifamily.
	Location, 3 bedrooms, 2 baths.
	Commercial "rental" has a strong demand but not sure about continuing demand. Believe it is likely a 50/50 demand single family/ multi-family demand.
	There is a disconnect in our region. There is a demand for single family in our region, but this doesn't line up with the economics. The narrative of apartments needs to change.
	Single family and apartments, apartments are a greater demand because people have less expectations of staying in a job for a long period of time.
	Single family homes and duplex.
	Family.
	I have lived here since 2003, I think multi and single family, but more multi.

What do you predict for the next 10 years in the housing market?	An uptick.
	Increasing demand for quality housing – rentals.
	Multi-family boom will end as it is overbuilt. Lenders will be burnt on multi-family units and things might get worse. I would expect to see more multi-generational households unless wages begin to rise.
	Might be slow to go, but it sorts itself out. Not sorted now. Communities can be creative to make a difference. It will stabilize and housing is always needed.
	Stays the same.
	A steady incline over the next 10 year, no foreseeable booms or busts. People tend to move away from the area as they grow older. If new businesses came in there could be a boom.
	Speaking to apartments, demand will continue to grow. The economy is shifting strong to rental. Single family home ownership may tick up but not at pre-recession levels.
	The state of Wisconsin – the construction costs are out of control due to demand for materials and labors as well as rising interest rates. He expects that rents will drop. The whole process will come in the next two years, followed by a two – three years of WHEDA-only deals. Apartments are being overbuilt. Supply of housing will go up for the next 2 years, drop/crash and be stagnant for 5 – 7 years.
	Existing development has 83 single family home lots for sale and 20 duplex lots, I would like to see all lots sold in the next 10 years.
	Slow.
What determines a strong market?	I have built for 20 years, we cannot keep up with demand, we are behind.
	Seeing median home prices inflating by 25-30% now.
	Strong occupancy. Increasing rental rates.
	Supply. Lack of Supply. It is a seller's market.
	Job stability is the biggest. What you don't want right now is 40% of the population working for 1 employer. Got to have strong small business in rural. Need entertainment.
	Not many houses for sale.
	If cost of materials went down, people could afford new homes. If there were more jobs or higher paying jobs.
	Occupancy, jobs/workforce levels, and commuting patterns.
	Single Family Homes - Cost, individual buyer financing, millennials see it as a huge leap to buy a suburban home. Generational Shift feels like it at the moment. Multi-Family Homes - Financing challenge will come up. Construction costs will outpace rents as they drop. Banks will get burned when apartments are overbuilt. Low Cost Homes - Buyer Financing is to reach the customer with financing. The lower cost of the home the harder for the customer to get financing.
	Jobs.
	Building.
	More demand than supply.

What are the top obstacles to development of	Single Family Homes? Finding an affordable lot. Multi-Family Homes? Space to build. Low Cost Homes? Materials and labor, interior finishing, and exterior finishing.
	Multi-Family Homes and Low-Cost Homes? Apartments – construction costs are high, rental rates are too low, lack of subsidy to support the housing.
	Affordability.
	Single family is easy. They just don't do spec here, so it's slow. Multi Family - Rates, costs, and labor are outpacing rents. How far can that bend? The pool of funds is getting smaller. Only builders and cities can make up the gap. The gap is the obstacle. Recognize in this new world we need to meet in the middle. Low Cost - That house does not exist to do it currently. The city would have to subsidize and ask for proof that this is the price you will sell it. So, the city would offer the gap if builder builds spec home with proof of occupancy.
	Permits, Financing.
	Single Family - What banks are willing to loan out compared to what new homes actually cost. (cost of building a house for \$400K could be appraised at \$380K). Low - Cost - Cost of materials. \$150 - \$160, 10 years ago it would have been \$100- \$110. Drywall prices are increasing by 20% per year for the past 7 years.
	Single Family Homes: Cost. It is not economically feasible. The size of homes people are building. It's too hard to build smaller homes on a smaller lot. Maintenance of a single-family home is large. Multi-Family Homes: Rising construction costs. Lack of labor force. Challenge of getting sites rezoned for apartments, but this is getting better. Low Cost Homes: City codes don't let you build because of lot size restrictions, building material standards, being able to build affordably. The only ones building low cost homes now is Habitat for Humanity.
	Rent burdened individual, rent is over 30%. These can also be the most stable person but they cannot make ends meet.
	Must be managed and a lot of time put into develop good covenants that will allow all size home built that enhance the development.
What kind of person is in most need of affordable housing?	Single Family and Multifamily Homes: Small communities - Painting a vision and then having the buy-in. Helping governments to move faster. The need is there. Low Cost Homes: We build for other owners, we don't own them. Many people ask for them, we have to tailor the right way so local government and public accept them.
	Everybody that qualifies, seniors, Veterans, young families.
	Working Class, and on down. Families that struggle.
	Persons with income averaging 30, 40, 50, and 60% of what an average person makes. This is a moving target. Senior communities are the type of people.
	Single Parent – Family.
	Starter homes. Younger Families.
	Those at risk: Veterans, People with Disabilities, minimum wage workers, seniors on fixed incomes, single parent families, the Mainstreet workforce, and administrative and support staff.

	Empty nesters are interested leaving their homes and not buying condos. People hate condos. They want upscale apartment with no ownership commitment. Millennials want smaller lower cost apartments in an amenity rich community. Also loving the flexibility of not buying a home. Debt burdened families that would love to not spend time upkeeping their home would rather have an affordable apartment with a family friendly amenity that is secure. 3-bedroom apartments are secure, no taxes, amenities, and limited maintenance. The 3-bedroom apartment is the flip from homes. School are suffering, no employers.
	Young families just getting started.
	Low income.
	We had 150 people come to our open house. Seniors most need affordable.
What generational issues do you take into account in development?	If we are on workforce housing, we try to incorporate millennial like features: High speed WIFI, great building design, amenities – business and fitness centers. Senior Housing – programming space for pot luck, community rooms, exercise classes.
	Opinion is that there should be more family housing built – that families should be taking care of their family more often in the same house. Building more “senior facilities” may cause problems in the future
	We’ve put senior buildings next to multifamily buildings. This isn’t really a discussion. Does this community have a long-term growth plan? I want turnover with families though. Churn is good here.
	Younger people and older people do not want as large of a yard and issues for maintenance.
	a) We build a lot of single-family cottage style to be able to get seniors into apartment living. It gets seniors out of homes that they can’t maintain. b) Certain generations were taught to OWN a home, the younger generation is much more open to renting.
	Long term.
	We try to cater to multi-general. Hard to please everyone. Gen X want WIFI, but so does older gen – so we built it in to new building.
What incentives are there for developers? What more could be done?	Incentives – do not know. It would be nice – loan the money to flippers – and pay back – everyone wins. Building a spec house – you still need 20% to front – need \$100,000.
	Affordable housing tax credit, state affordable tax credit, WI historic credits, Fed historic credits, Brownfield grants, SAT grants, Idle fund grants, CDI grant, home funds, TIF, TID, Municipal support such as free land or rent subsidy funds, private foundation money. MORE Could be done: More incentives to market rate development.

	<p>Cities need to open TIFs. Cities need to cut bureaucracy for developers, developers don't want to deal with it. If a city bought the land, installed utilities, and allowed the developer to build the houses, projects would be more attractive to developers. Cities could even deed restrict the land and work with the developer to set a price for the cost of a home. The home would need to be purchased by an owner-occupied. The Pay-Go version of TIF is not worth it for developers due to the costs of capital and because the developer is taxed at 40% on the increment. Cities need to make the investment in their future and the businesses, if they want additional workforce housing, need to put pressure on the local politicians. Businesses are key, if they do not offer buy-in then there is something missing from the equation. If businesses want it, they need to invest.</p>
	<p>a) If there is no cash in budget, see if you can use sewer or other funds where developers need to put in infrastructure like lift stations.</p> <p>b) TIF</p> <p>c) Work money into a set aside to be ready to offer.</p> <p>d) City owned land, for two reasons. 1) I don't have to worry about control. 2) Speed.</p> <p>e) The old-fashioned waving of some fees. This one doesn't work anymore.</p> <p>f) Brainstorming with the community.</p> <p>g) Trust. Trust that your developer is your partner.</p>
	<p>TIF money usually gets taken care of through business. There is not a lot of land development. Owners in the past have developed in a subdivision, but the slow rate of sales causes the rate of return to diminish. We are able to make up for it by building the homes. The current owner paid for the development. Better rates of return can be found in other places. The lot development is not lucrative unless the Company is also building the homes.</p>
	<p>Community – TIF is a huge tool. Land banking. Home CDBG funds. Waiver of impact fees. State/Fed – Historic Tax Credits. Affordable Housing Tax Credits. There are other specific Fed and State programs. What more? – Be friendly to developers. Talk through what the city can do. The city needs to lay out what the city needs.</p>
	<p>TIF. Historic Tax Credits and LIHTC. Free land. Which will bring rents down. LITECH deal. The Library in Platteville was a big deal by WHEDA. Get buy-in from the local growth industries. This is a big deal.</p>
	<p>Our incentives have always been trying to move my home town forward with good jobs and affordable housing.</p>
	<p>None.</p>
	<p>What can government do to help retirees get a good home – help is needed to bridge the gap. More incentives would be welcomed.</p>
Is the free enterprise system solving the need?	<p>No.</p>
	<p>No. Rental rates are too low to build quality housing. Only works in large metro areas and higher income communities.</p>
	<p>No, because of wage depreciation, land costs, and the costs of bureaucracy.</p>
	<p>No, this takes a group effort.</p>
	<p>There is a profit, but the rate of return is not as high. We have bought discount developments from others that have failed. Have not used gov. programs.</p>

	"Definitely not." There is such a lack of affordable housing. 50% of the population is paying more than ½ their income on housing. This is not sustainable. There is such a separation between the haves and the have-nots and it's continuing to grow.
	Not in SW Wisconsin, "Not even close."
	Yes.
	None.
	Need incentives to bridge gap.
Do government programs help?	No, don't know about them.
	Yes. No affordable housing without gov. support.
	Yes, but not enough and not always worth it. Compliance is tough to maintain for some programs. Once you take the money compliance needs to be maintained.
	Yes, 100%. I am a staunch supporter of Tax Credit and WEDC.
	Help develop more properties but tend to hurt other local developers. Developers that come into a town to build LI housing do not tend to use local labor or local materials. Drive down housing value in the area. Also allows people to utilize government funds rather than do manual labor.
	Yes, but there needs to be more. HUD related items just push to keep the status quo. Hud funding is 1/10th of what is necessary for the population in need.
	Yes, WHEDA.
	Some people yes, I never use them.
	Yes.
Are infill/ redevelopment/ rehabilitation projects attractive? Why or why not? What can make them more attractive?	They would be. The market is inflated, so too expensive now. Low interest loans would make them more attractive. Streamline red tape.
	Yes – if they are historic buildings – and large enough – 70-unit infill. More attractive – rental rate subsidy, more incentive, higher rental rates, great locations.
	Again, free land and sustainable programs.
	It depends. (I have \$40 million of infill redevelopment.) Lots of uncertainty. New or other funding sources, soften or solve the unknown that arises, and partner. Don't make me fight.
	Renovate or Rehab projects are valuable to the community but the return on the investment is not high enough for most to do it. If there were more funds available for Historic Preservation or rehabilitation funds. Not much infill options available but would be attractive.
	Definitely. We focus a lot on these. It's a great way to promote affordable housing in those areas. Redevelopment can be a community catalyst. Make sure these are in TIF districts or have resources lined up like Brownfield grants. Then, we can make more educated development decisions. Also, work with environmental consultants to get environmental cleanup grants.
	They are, especially if they are historic. Will be done in Dodgeville, Monroe, Platteville.
	Not to me but there are groups who like this type of development.
	Yes.

What housing characteristics are in demand from the general population?	Open concept, less carpet, more synthetic wood, cooler design, downtown developments.
	Affordability and low maintenance. Efficient. Nearby amenities and work.
	This is a question between what is wanted vs. what is profitable. The wants are: counters & cabinets, aesthetics, something to do other than just live, a place to hang out with neighbors, and the location being close to access the “stuff” in and around town.
	Location, 3 bedrooms, 2 baths.
	Medium price range and lower price range homes are in demand. A spec house in the 1600 ft range is attractive to an older couple and younger family. Around \$300 - \$325K is the cost, 10 years ago it was around \$200K. Wages have not kept up to the increase in housing costs.
	In Wisconsin, there is a lot of demand for attached or underground parking. Big focus on storage. In unit washers and dryers. Gardens for residents. Pet Friendly. Affordability. Open Concept. Connected Kitchen.
	Affordable.
	Any kind.
What can be done to incentivize new home construction?	Lower tax rates on apt. to lower operational costs. Downtown development – mixed use commercial/retail does not work, better to have all residential. Retail is hard to fill. Rental rates are too low.
	City offers the land and the infrastructure up front.
	Do the math for the developers. Find the net cost. Find the willingness to pay. Fill the gap. If the city’s desired price of the home is \$185,000 for the end user, manufacture the deal to get the builder to that number because the cost isn’t there. Subsidize.
	Banks need to lower the barriers to lending. Building materials need to drop in costs. TIF incentives – up front money to the developer.
	<ol style="list-style-type: none"> 1) It Starts at Planning – Zone Sites for apartments. 2) Brownfield grants – go for them. 3) Set aside CDBG resources for new homes. 4) Get employers to the table to talk about workforce attraction. Make the community attractive. 5) TIF targeted areas. 6) Make it clear that housing is part of Economic Development.
	Need a government sponsored risk share. Where a home is less affordable than 3-bedroom apartment.

F. Local, State, and Federal Housing Financial Incentives, Programs, and Tools.

Table F.1 Local, State, and Federal Housing Programs and Tools	
Agency/Tool	Program
WHEDA (Wisconsin Housing and Economic Development Authority)	<p>WHEDA administers a variety of programs designed to assist moderate and low-income homeowners and renters. Additionally, WHEDA works with local, state, and national developers to encourage affordable and workforce housing projects. This is done by providing developers with income tax credits when they invest in these types of housing developments. Tax credits are allocated to housing projects on a competitive basis. Local government support is an important fact in the award of tax credits.</p> <p>WHEDA also provides loans to low- and moderate- income elderly homeowners to help pay local property taxes, so that the elderly can afford homeownership. The WHEDA website contains up-to-date information on available programs. www.wheda.com</p>
USDA Rural Development Agency Programs	<p>USDA Rural Development offers several programs to assisting in home purchase, rehabilitation, and development.</p> <p>Individuals and families are eligible for direct loans and loan guarantees for purchasing, rehabilitating, and/or weatherizing a home.</p> <p>Direct loans and loan guarantees are available to individuals, non-profit and for-profit organizations, and public bodies for the development of affordable rental housing.</p> <p>Community development assistance grants are also available for private or public non-profit organizations.</p>
HUD Home Consortium - US Department of Housing and Urban Development (HUD).	<p>The US Department of Housing and Urban Development (HUD) offers a variety of housing assistance funding and/or programs that can be utilized by local governments. Many of these funds/programs are administered at the state or regional level through local community based and/or housing organizations such as SWCAP, Couleecap and NHSSW. An alternate approach that could be considered by counties and communities of southwest Wisconsin is creation of a HUD HOME Consortium. A consortium may enhance access to and create local efficiencies in administering HOME funding. It is likely that Crawford, Grant, Green, Iowa, Lafayette, and Richland could be included in a consortium model with the addition of Sauk County.</p>

Affordable Housing Extension (AHE) for existing TIF Districts.	Added to TIF law in 2009, this provision allows TIF districts to stay open for an additional year if the municipality adopts a resolution extending the TIF district for a specified number of months (up to a year) and specifies how the municipality will improve its housing stock, and informs the Department of Revenue of the resolution. The municipality must use 75% of the tax increment to “benefit affordable housing.” Affordable housing is housing that costs no more than 30% of household income.
Housing Cost Reduction Initiative (HCRI)	The WI Department of Administration’s Dept of Housing and Community Resources (DEHCR) awards funding to local public and non-profit housing agencies throughout Wisconsin to reduce housing costs for low- and moderate- income households. Funds are awarded to agencies through a competitive application process. Eligible activities may include: down payment/closing cost assistance, foreclosure prevention measures, emergency rental aid, and related housing initiatives. In southwest Wisconsin, the HCRI program is administered by SWCAP, www.swcap.org , Couleecap www.couleecap.org , and NHSSW www.nhssw.org .
Community Development Block Grant (CDBG) – Housing Programs.	The CDBG Housing program provides funding using a regional funding approach. There are 7 identified Housing Regions in WI, each receive funding through the State of WI to support single family housing rehabilitation, home purchase and limited rental property rehabilitation benefiting low- and moderate-income households. Southwest WI Region CDBG Housing Programs are administered by Couleecap www.couleecap.org and SWCAP www.swcap.org .
Community Development Block Grants (CDBG) – Public Facility Programs.	CDBG Public Facility Program funds small neighborhood public facility projects. Any Wisconsin county, city, village, or town with a population less than 50,000 is eligible to apply for CDBG public facility grants/funds.
HOME: Single Family Housing Programs.	The WI Department of Administration’s Dept of Housing and Community Resources (DEHCR) awards HOME Funding to local units of government and housing agencies. HOME Single Family Housing funds are typically used to provide down payment and closing cost assistance for home buyers as well as single family home rehabilitation. Agencies administering HOME Single Family Housing funds in Southwest Wisconsin include: SWCAP (www.swcap.org), Coulee CAP (www.couleecap.org) and NHSSW www.nhssw.org
HOME Rental Housing Development (RHD).	The RHD program seeks to expand the rental housing market available to low and moderate-income individuals. Grants are available for acquisition, rehabilitation, and new construction of rental housing units. The RHD program is a State administered program utilizing federal funds.
Wisconsin’s Weatherization Assistance Program.	The WX Program provides funding for energy saving improvements to homes occupied by low- and moderate-income families with priority for households with elderly, handicapped and children under age 6. Owner occupied, rental, and multi-family housing may be assisted. Energy audits are completed to determine what weatherization services are needed, the identified improvements are then completed by agency crews and subcontractors typically at no cost to the family/owner. SWCAP www.swcap.org , operates WX Programming in most Southwest WI Counties. Additional programs may be available at the local county or community planning and zoning office.

U.S. Veterans Administration Programs. (VA)	The VA provides low-cost loans and other housing assistance to veterans. http://dva.wi.gov .
203K Loans (Federal Housing Administration, FHA)	203K Loans are utilized to borrow money, in a single loan, for both home improvements and home purchases. 203K loans allow for funding of significant repairs to properties. The FHA guarantees these loans, creating less risk for local lenders who may not be inclined to provide loans for a property above the current assessed value. Local lenders are the point of contact on these programs. Loans require certified contractors and a third party to approve the improvement costs.
Brownfield Redevelopment Grants (Wisconsin Economic Development Corporation, WEDC)	Wisconsin's Brownfields Grant Program provides assistance for assessment and remediate of environmental contamination of abandoned, idle or underused industrial or commercial facilities or sites. The program assists in converting sites into productive properties. Grants require a 50 percent match. Additional details can be found at www.wedc.org .
Historic Preservation Grants (Wisconsin Historical Society)	Federal and State historic tax credits are available for the rehabilitation and preservation of historic structures. The Federal Historic Tax credit program offers a 20 percent tax credit on qualifying income producing properties. The Wisconsin Historic Tax Credit also offers a 20 percent tax credit for qualifying properties.