

Marinette County

Housing Study 2017 - 2018



MARINETTE COUNTY HOUSING STUDY

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Marinette County Association for Business and Industry (MCABI) commissioned a housing study to understand the issues and opportunities within the county. This study aims to identify if there is a need for additional housing, assess what types, and address the next steps to solve housing gaps.

Parameters which will be covered:

- Age and condition of the housing stock
- Types of housing
- Occupancy and vacancy
- Rental market
- Inventory
- Business, industry, and workforce
- Housing and populations projections
- Commuting patterns
- Desirable amenities
- Implementation Plan for developing micro neighborhoods around housing

The goals of the study are to describe the current housing and demographic conditions, identify new or existing programs that can address existing housing issues, and develop strategies for improving the housing environment in Marinette County. These strategies include recommendations for future decisions, as well as suggestions to inform builders, developers and community leaders of the housing potential. This housing study will also provide information to employers to help sustain their economic growth with adequate housing (which reflects the individual/family size, income level, and desires).

In order to create complete communities, the gaps within the housing market must be identified. As the county seeks to support its growing businesses and train, attract, and retain the workforce, Marinette County must ensure there is adequate, decent and affordable housing. The study describes community demographics, and also the cost of living in Marinette County and its communities. An understanding of the costs associated with housing through average rents or mortgage expenses and taxes, can help community leaders assess affordability and develop programs that address the real needs of current and potential residents.

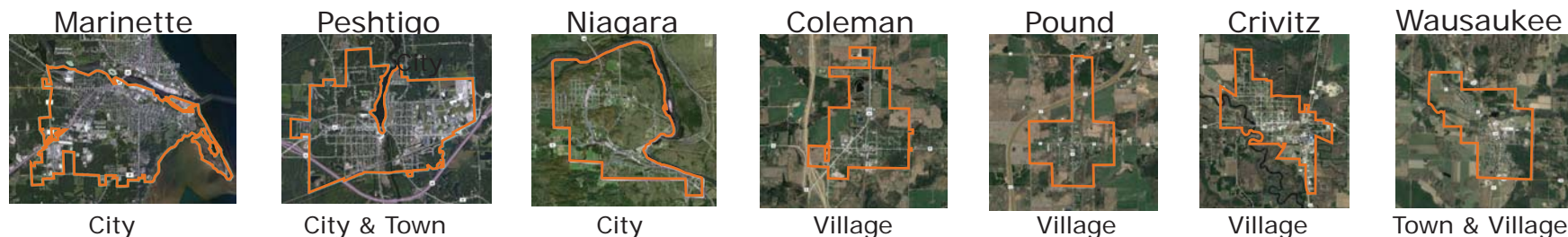
A healthy housing system includes a diverse mix of housing forms, tenures and options. The objective of this research is to provide an analysis of the county's housing supply, while also providing an overview of the employment, population, and overall economic development conditions throughout the county.

It is important to determine if there is enough housing available, and if not, what type of housing is needed for the population to experience a healthy complete community. The primary housing focus of this study is Marinette, Niagara, Peshtigo, Coleman, Pound, Crivitz and Wausaukee. The cities and villages are incorporated (SS 66.0203(2)(a)). The towns are unincorporated & regulated by state law.

ACKNOWLEDGEMENTS

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MARINETTE COUNTY HOUSING STUDY EXECUTIVE SUMMARY

A housing study involves compilation and analysis of demographic data, economic characteristics and trends, current housing inventory and characteristics, and the adequacy and availability of community amenities.

The study quantifies the number of housing units in the market by tenure (rentals vs. for sale), and the price point, and will conclude with the gaps in these areas.

In instances where a community has available land that could be used to develop new housing or the adaptive reuse of existing structures, site-specific evaluation should be assessed by individual builders and developers. A further analysis can be conducted on sub-markets or select neighborhoods within the subject community.

Housing studies can be beneficial to local governments by narrowing issues and solutions that can be used to make strategic decisions related to the housing market and is often used as a basis for future development, policy decisions and/or to secure financing for various housing programs and projects.

Additionally, the study is used by local entities to attract and encourage residential development activity and investment.

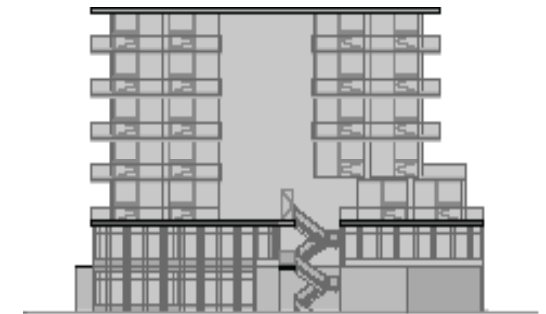
Housing studies can be used by social service organizations to understand housing obstacles specific to their interests and allow them to focus on ways to meet the needs of certain vulnerable populations, such as homeless, disabled, elderly, etc.

These studies are also used by private developers and non-profit entities to identify

areas of development potential so that they can strategically plan the types of housing most needed in the Marinette County communities. As such, a housing study combines the information and tools for a variety of stakeholders to make data driven decisions about the area's housing needs. This housing study will create a snapshot for the county and its communities to develop comprehensive housing policy and incentives that meet the needs of current and future residents. A lack of housing in rural communities is a detrimental barrier to growth and in the development of complete communities for a diverse range of ages and cultures.

Data in this housing study is from the U.S. Census and the American Community Survey (ACS), in addition to other sources such as the Wisconsin Department of Administration's (WDOA) population estimates and projections and the Bureau of Labor Statistics' inflation calculator. EMSI is also a tool used for economic modeling, as well reference to the Department of Housing and Urban Development (HUD) policies.

Data is included from 1990, 2000, 2010, and 2015 and trends are generally analyzed for the 15 year time frame from 2000 to 2015 in this study. Where data is available, 2016, 2017, and 2018 statistics will be noted. A full list of sources can be found at the end of the study.



The Consolidated Housing Plan is required by the Department of Housing and Urban Development (HUD) in the application process required of the State in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), investment partnerships, shelters, and health facilities.

The Marinette County Comprehensive Plan was completed in 2009. The *Marinette County 20-Year Comprehensive Plan* is a legal document that provides the policy framework from which county officials will refer to when making their future land use decisions. This comprehensive plan was prepared to address the future development and preservation concerns affecting the county during the next 20 years. The goal of the plan is to efficiently accommodate the many needs of land development while establishing measures to preserve the county's abundance of open space, agricultural land, woodlands, and natural features. The plan is to serve as a guide to ensure consistent decisions are being made in regards to environmental protection, farmland, preservation, transportation improvements, housing development, infrastructure improvements, and economic development expansion. Within this plan, the current housing stock was reported. Using the 2000 Census, the total number of housing units within Marinette County increased by nearly 70% from 1970 - 2000. During this time, the number of available housing units in the county has increased slowly but consistently on a per decade basis. The county experienced the largest growth in the number of housing units between 1970 and 1980 when 7,072 units were added.

Of the 8,675 vacant housing units in the County, 7,586 were for seasonal, recreational, or occasional use. It is important to note that housing types can vary as they are converted from seasonal to year-round residences (or vice-versa). This occurs for a variety of reasons including retirement of the home owners or a change in ownership. These fluctuations in housing types can result in varying needs for emergency, healthcare, and other public services.

Housing Projections

The following three methods were used to determine the most likely housing projection scenarios to the year 2030 for Marinette County:

Growth Trend

Using the census "occupied" housing counts from 1970 to 2000; a "growth trend" was created to the year 2030. Based on this projection, 9,141 total occupied housing units would be added by 2030, or an increase of nearly 52 percent from the 2000 Census count of 17,585 housing units.

Linear Trend

A "linear trend" to the year 2030 also utilizes the census "occupied" housing counts from 1970 to 2000. This method indicated Marinette County would have 23,357 total occupied housing units, or an increase of approximately 33 percent by 2030.

Wisconsin Department of Administration (WDOA) Final Household Projections for Wisconsin Municipalities

These projections were prepared by WDOA in January 2004 and indicate an increase of 2,899 housing units or approximately 16% by 2030.

FY 2017 Fair Market Rent Documentation System

The following are the 2014 American Community Survey 5-year 2 bedroom adjusted standard quality gross rent estimate and margin of error for Marinette County, WI.

Area	2014 2-bedroom adjusted standard quality gross rent	2014 2-bedroom adjusted standard quality gross rent margin of error	Ratio	Result
Marinette County	\$596	\$29		$\$29/\$596 = 0.049$

Target Market Analysis Dickinson County Michigan 2016

Through a collaborative effort among public and private stakeholders, LandUse|USA has been engaged to conduct this Residential Target Market Analysis (TMA). The West Region includes six counties; the Central Region includes Dickinson County with five others; and East Region has three counties. Together with regional contributions, this study has been funded through a matching grant under the State of Michigan's Place-based Planning Program. The program has been made possible through the initiative and support of the Collaborative Community Development (CCD) division of the Michigan Economic Development Corporation (MEDC) and the Michigan State Housing Development Authority (MSHDA).



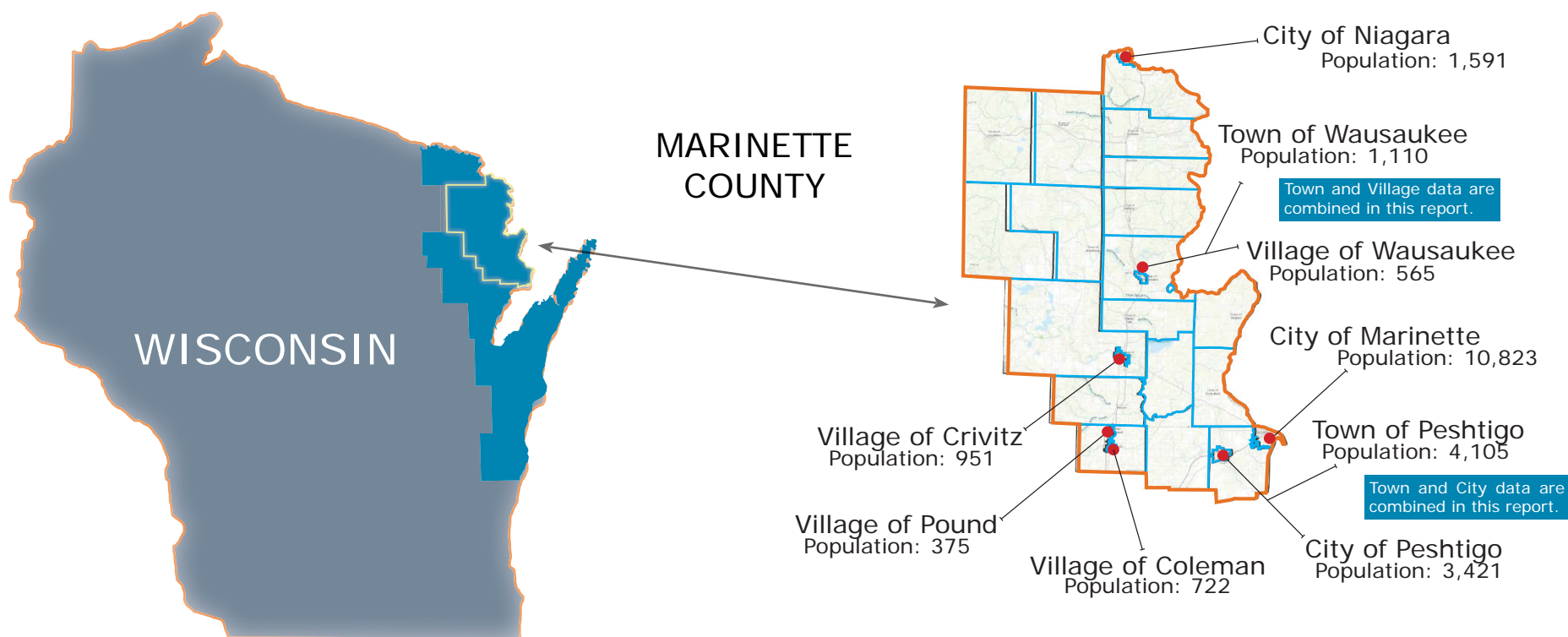
Target Market Analysis Menominee County Michigan 2016

This study involved data analysis and modeling, and is based on in-migration into Menominee County and City of Menominee. It is also based on internal migration within those places, movership rates by tenure and lifestyle cluster, and housing preferences among target market households.

The 2010 Census

The Census outline shows several changes in Marinette County's population:

- The overall population has decreased by-3.8% since 2000; Wisconsin's total population increased by 6%.
- The median age of residents is 45.7 years. The state's median age is 38.5 years, up from 36 years in 2000.
- Retirement-age residents (65 and over) account for 19.8% of the population, compared to 13.7% of the total population in Wisconsin.
- Foreign-born residents make up an estimated 1.7% of the population, compared to 4.4% statewide



County Profile

POPULATION **41,749**
 MEDIAN AGE **47.5**
 MEDIAN INCOME **\$43,893**
 COMPANIES **3,066**
 HIGH SCHOOL DIPLOMA **91.4%**
 HOUSING UNITS **30,384**
 FOREIGN BORN **594**
 POVERTY **13.1%**
 VETERANS **4,348**

Marinette County is located in northeast Wisconsin on the shores of Green Bay bordering the Upper Peninsula of Michigan.

The scenic area provides vast recreational activities, fishing and hunting opportunities, trails, and over 230,000 acres of county forest land.

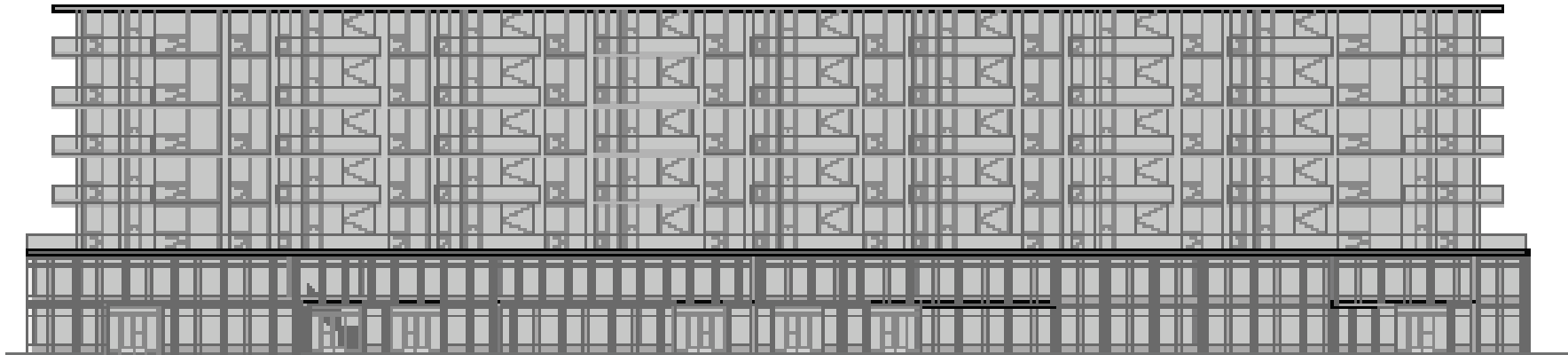
Marinette County is part of the Marinette, WI-MI Micropolitan Statistical Area. The county has a total area of 1,550 square miles, which includes 1,399 square miles of land and 151 square miles (9.7%) of water.

It is the third largest county in Wisconsin by land area, and fifth largest by total area. A portion of Marinette County borders Lake Michigan. Major highways include: U.S. 8, U.S. 41, U.S. 141, State Highway 64, and State Highway 180. The Crivitz Municipal Airport serves Marinette County and the surrounding areas. Its county seat is Marinette, which now includes the former independent village of Menekaunee as a neighborhood.

MARINETTE COUNTY HOUSING STUDY

COUNTY HISTORY

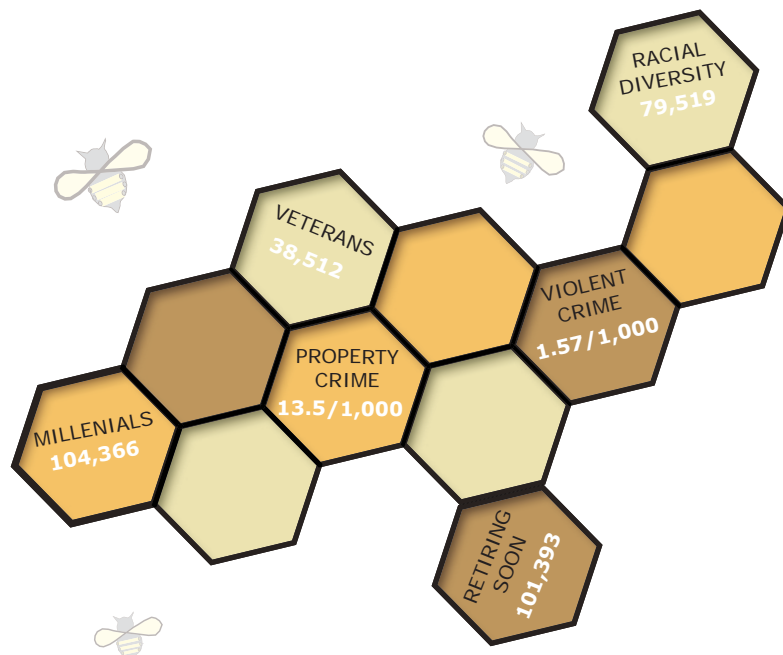
1836	Wisconsin became a territory.
1879	Marinette County was created out of Oconto County. Two townships: Marinette & Peshtigo.
1887	City of Marinette formed Towns of Porterfield and Wausaukee. Peshtigo became a village.
1893	The Town of Coleman was established.
1897	Town of Crivitz was admitted.
1899	Town of Dunbar formed.
1903	City of Peshtigo formed. Town of Coleman and changed name to Town of Pound.
1905	Town of Stephenson established
1906	Workhouse established to minimize cost of boarding prisoners, transients.
1911	Coleman became a village.
1913	Village of Crivitz and Niagara incorporated. Town of Pembine admitted.
1915	Town of Wagner formed from part of Town of Porterfield.
1920	Town of Silver Cliff established.
1923	Town of Beecher admitted.
1924	Village of Wausaukee incorporated. Town of Girard dissolved.
1927	Village of Crivitz dissolved to become part of Town of Stephenson.
1928	Marinette County entered under the Forest Crop Law.
1931	Board voted Marinette County Fair to be held in Wausaukee.
1941	Construction of new courthouse began.
1974	Crivitz incorporated as a village.



Housing is one of the central aspects of our communities. It is an essential sector in the U.S. economy and a primary land use in nearly every community. While housing is a commodity managed by private individuals, communities rely on quality affordable housing to meet the needs of a changing workforce and aging population, and to generate the tax revenue that funds utilities and schools.

Housing impacts where people live, their family budgets, the types of jobs available to them, who surround them, how they commute to work, and the education/schooling their children receive. Marinette County can plan for housing by creating incentives and policies to either discourage certain land use patterns, such as sprawl, or encourage housing growth in areas with existing infrastructure.

Marinette has a large stock of pre-1940 structures, meaning the county has some of the oldest housing in the state. Old housing can cause a deteriorating community both visually and health wise. Some structures may have historic significance and should be rehabilitated in order to preserve local heritage. Renovations can help retain Marinette County's unique identity and foster a vibrant destination.



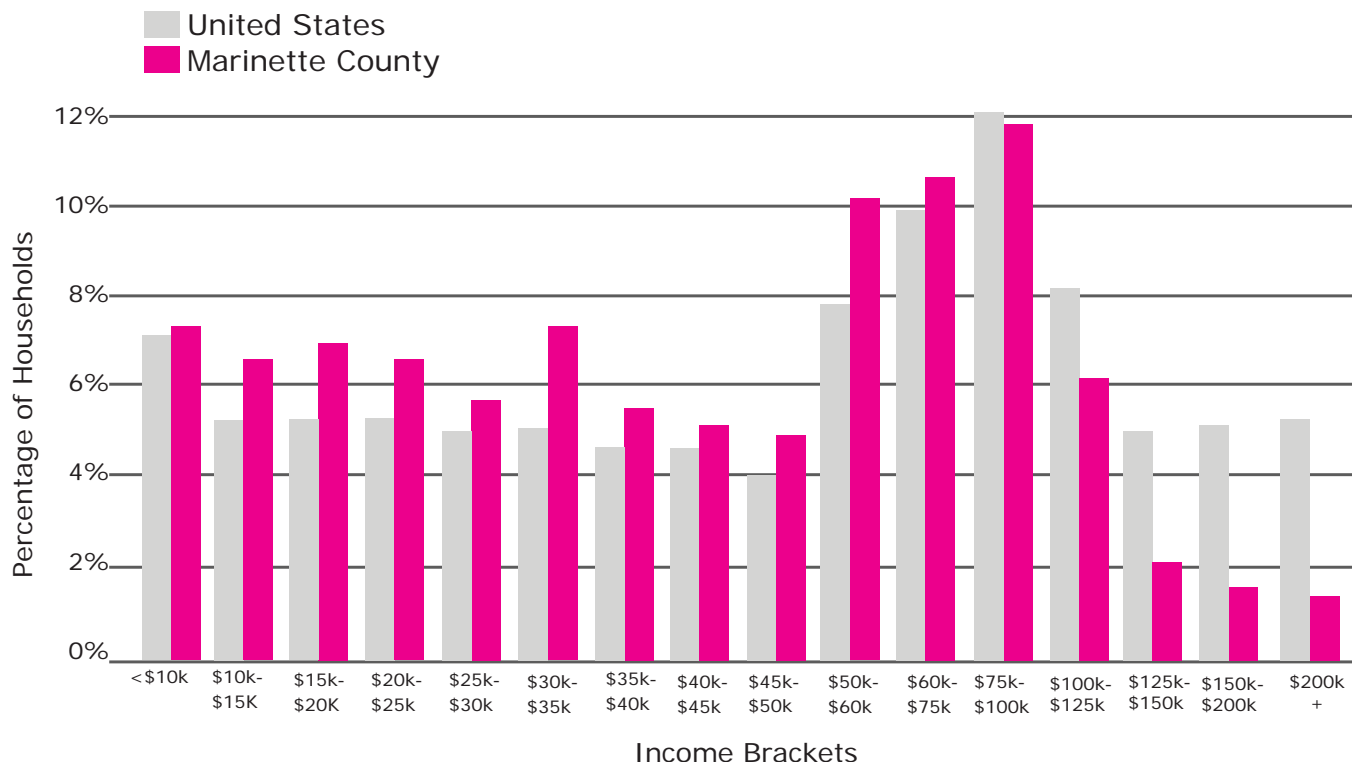
Unlike some areas where white collar or blue collar occupations dominate the local economy, Marinette is neither predominantly one nor the other. Instead, it has a mixed workforce of diverse jobs, and several large industries which drive not only the county, but the northeast Wisconsin region. Each community has job opportunities in retail/commercial business, agriculture, production and manufacturing, and in professional occupations.

Economic development in Marinette County will continue to attract new residents to the area. Within Marinette, a large industrial and commercial tax base helps improve the County's fiscal position with a stronger local employment base, enhancing lifestyle and employment opportunities for residents.

Over the past few years, manufacturing businesses have received several large government contracts, increasing the need for more employees and associated housing. The continuous employment development is expected to drive population growth and increase economic opportunities for local businesses. The degree to which Marinette can capitalize on its potential will depend significantly on the availability of housing to suit the various needs of employees working in the area. Individuals moving to Marinette County for employment need adequate housing options; type, size, and tenure, must all reflect a market which mirrors the current and future population.



Distribution of Marinette County Households Income 2016



The median property value in Marinette County is \$110,500, which is 0.57 times smaller than the national average of \$194,500. Between 2014 and 2015 the median property value increased from \$107,100 to \$110,500, a 3.17% increase. The homeownership rate of Marinette County is 75.6%, which is higher than the national average of 63.9%.

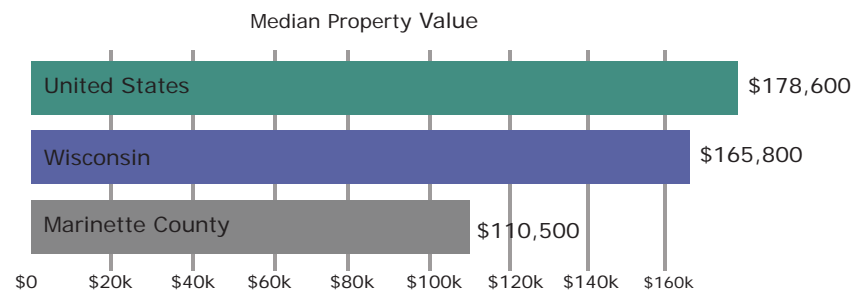
In 2016, the median household income of the 18,380 households in Marinette County, grew to \$43,893 from the previous year's value of \$43,425.

The chart to the left displays the households in Marinette County distributed between a series of income brackets compared to the national averages for each bracket. The largest share of households have an income in the \$75-\$100k range.

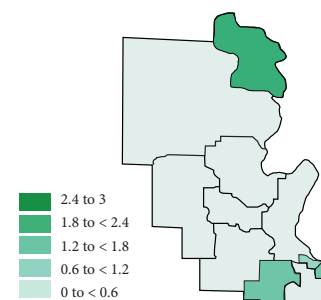
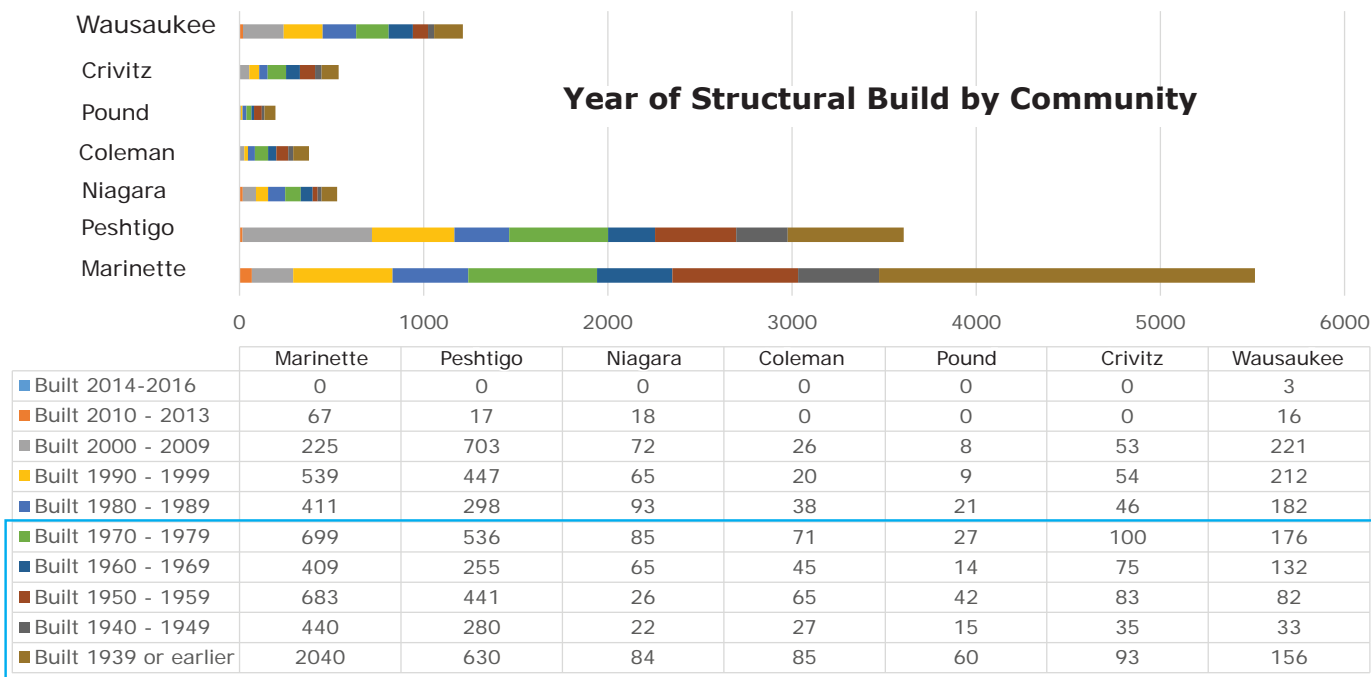
The relationship between the house selling point and income are interconnected. Often complex, the real estate industry directly impacts the economy and investment. House prices and the living standard of the residents are also closely related.



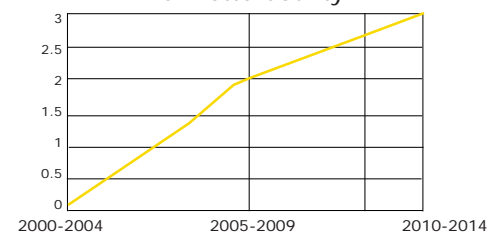
**Marinette County
Median Income
\$43,893**



The chart above illustrates property values in Marinette County compared to the state and the country, clearly showing the median property value in the county is less than both.



Number of Individuals with Lead Poisoning in Marinette County



A common issue associated with the age of Marinette County's housing stock, is the deteriorating and decreasing quality of housing. Older homes are more likely to look rundown if renovations have not been completed, older structures are also more commonly linked to lead paint hazards.

Although presence of lead can be mitigated through high efficiency particulate air (HEPA) vacuums, and wet washing, this is often not applied. Another helpful tactic includes covering peeling paint. Children under the age of six are more susceptible to a higher exposure rate. If they suffer from lead poisoning it can affect many different part of their life, particularly during development of the cardiovascular and nervous systems.

The graph and chart above indicate that the largest concentration of housing units were constructed between 1930 - 1980; with the exception of developments in Peshtigo during 2000 - 2009, Marinette during 1990 - 1999, and Wausauke during 2000 - 2009.

The housing in Marinette County was primarily built before 1939 (34.84%), making the current housing stock in Marinette among the oldest in the U.S. The next largest group of housing age is from 1970 - 1999 (32.43%), followed by the years 1940 - 1969 (28.79%). Housing in Marinette built between 2000 and later is the smallest grouping (3.94%). For communities with an aging housing stock, preventing homes from falling into disrepair is a top priority.

Median Home Age (Years):

USA 37

Peshtigo 39
Marinette 60
Coleman 52
Niagara 56
Crivitz 44
Wausauke 35
Pound 42



Housing Additions by Year

Community	2010	2011	2012	2013	2014	2015	2016
C Marinette	11	-5	2	4	1	1	-2
C Niagara	2	0	0	0	0	-3	0
C Peshtigo	1	0	-1	1	0	1	2
T Amberg	0	5	3	3	2	5	3
T Athelstane	3	8	9	2	0	2	6
T Beaver	4	0	2	6	5	7	1
T Beecher	0	5	4	4	4	3	6
T Dunbar	1	1	2	0	2	2	-1
T Goodman	1	3	4	3	5	2	1
T Grover	7	7	8	0	2	5	4
T Lake	4	8	6	10	0	5	5
T Middle Inlet	-1	1	0	3	-1	0	5
T Niagara	2	2	4	3	1	5	2
T Pembine	9	-2	0	1	1	2	7
T Peshtigo	5	6	8	7	12	8	13
T Porterfield	5	5	4	2	2	8	11
T Pound	1	4	2	0	-2	0	0
T Silver Cliff	6	6	12	3	7	6	6
T Stephenson	46	25	34	23	16	10	23
T Wagner	5	2	4	4	1	0	4
T Wausaukee	5	8	8	12	10	14	9
V Coleman	0	0	0	0	-1	2	0
V Crivitz	0	0	0	0	0	0	3
V Pound	0	0	0	0	-1	1	0
V Wausaukee	1	0	1	0	0	0	1

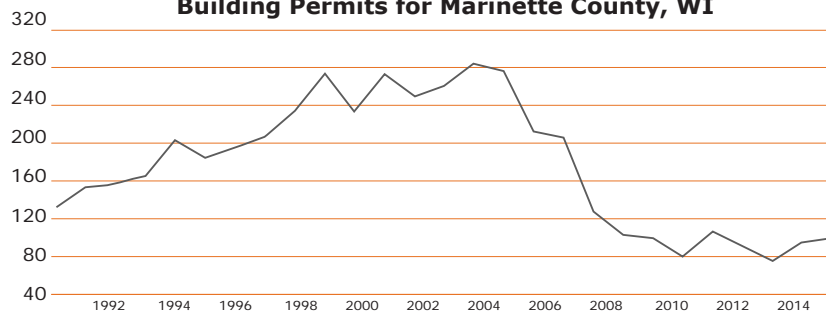
After the 2008 recession, the number of new housing units dropped significantly, both in Marinette County and across Wisconsin. According to the Wisconsin Builders Association, the number of building permits from 2010 - 2018 shows that the market has not fully recovered.

Dealing with an aging housing stock such as that in Marinette County, requires the county acquiring vacant and abandoned properties in communities, most of which will be demolished or sold to developers. The county should focus efforts on revitalizing transitioning neighborhoods by targeting additional funding from federal Community Development Block Grants, city programs, outside agencies and the private sector. Properties may sit vacant for years, hindered by a prolonged foreclosure process. Older homes require a greater upkeep; building inspection and code enforcement are two significant problems.

Construction year does not always directly correlate as the most reliable indicator of the home's condition, an exception being well maintained historic neighborhoods. However, one of the main issues with an aging housing stock is the public infrastructure. Water and sewer lines connecting older city blocks can date back more than 100 years, which means replacing them is a costly proposition.

Outdated homes may create larger public safety hazards. Modern building codes, which require compartmentalizing structures and smoke alarms, were put in place in the 1970s. If a house was constructed prior to 1970 with minimal remediation, there is a chance a fire can spread more quickly.

Historic Housing Structures Authorized by Building Permits for Marinette County, WI

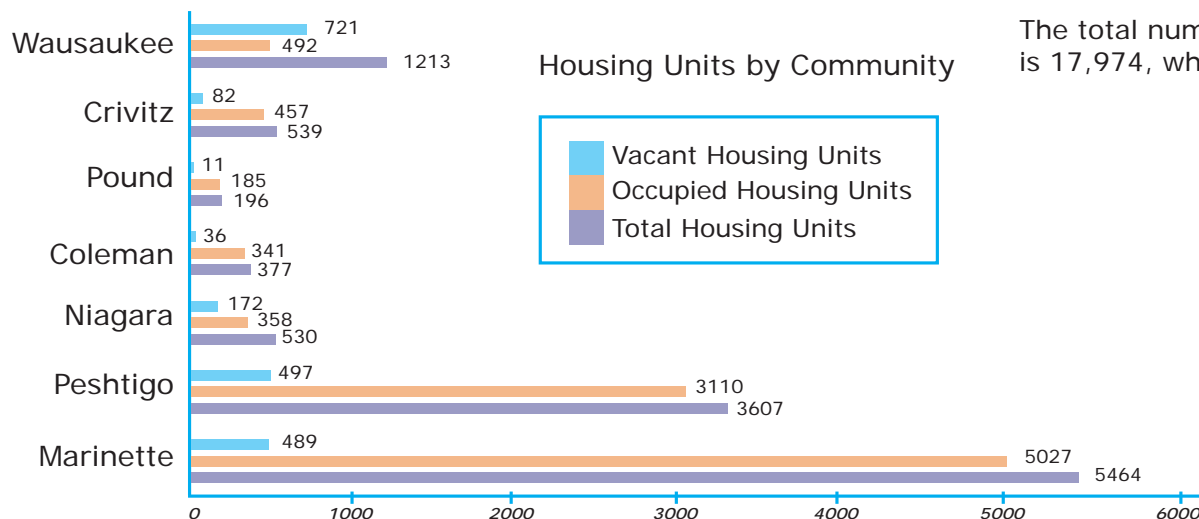


The vacancy rate is the percentage of all available units in a rental property, such as a hotel or apartment complex, that are vacant or unoccupied at a particular time. It is the opposite of the occupancy rate, which is the percentage of units in a rental property that are occupied.

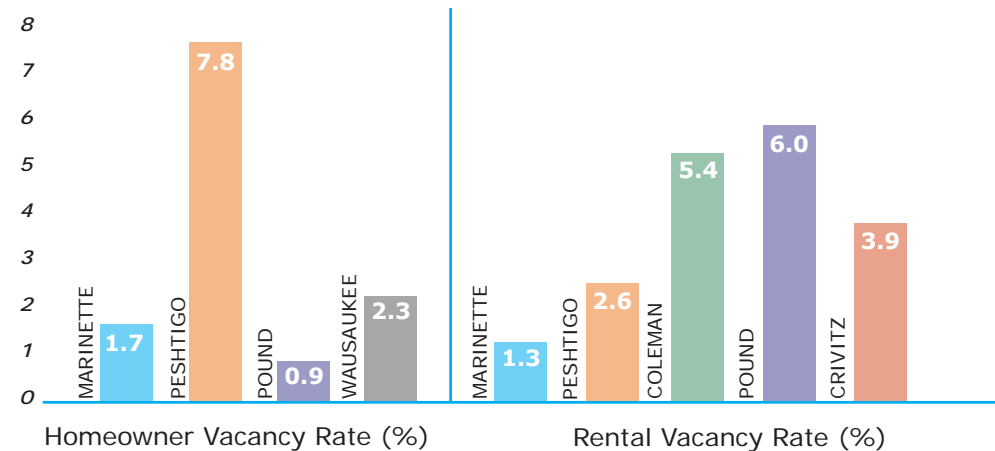
All communities in Marinette County have relatively low vacancy rates; the Town and City of Peshtigo had the highest homeowner vacancy rate (7.8%), while Coleman (5.4%) and Pound (6.0%) had the highest rental vacancy rate. The City of Marinette is the largest populated community in the county, therefore, the area has the largest number of housing units (5,516) and of those, 8.95% are vacant.

Vacancy rates fluctuate for a variety of reasons. Economic conditions, both local and national, play a key part in rental demand. Businesses expand in healthy economies and contract in declining ones; employment levels and the disposable income that depends on them, affect the number of people needing accommodation.

Market vacancy rates determine how much income a property generates, which in turn affects whether it pulls in enough revenue to pay the mortgage of the property (generated in buying it). The greater the vacancy rate, the less chance a property can meet that minimum requirement.



2015 Vacancy Rates by Community



Within Marinette County, there are 12,313 vacant housing units, among these 482 (3.9%) are available for rent, and 426 (3.4%) are for sale.

There are 10,609 (85%) vacant housing units utilized for seasonal, recreational, or occasional use. Other structures that are vacant accumulate to 796 housing units not for rent or sale.

The total number of occupied housing units within Marinette County is 17,974, while the total number of vacant housing units is 12,405.



MARINETTE COUNTY HOUSING STUDY

OCCUPANCY PROFILE

Marinette County has a total of 17,974 occupied housing units. The majority of these are 1-2 person households, which makes up 75% of the household sizes in the county.

Family households make up the largest threshold of occupants at 61.6%:

- Married-couple Family **48.9%**
- Householder 15 - 34 years **4.9%**
- Householder 35 - 64 years **29.6%**
- Householder 65 years + **14.4%**

Non-family households accumulate to 38.4% of the housing occupants:

- Householder living alone **32.9%**
- Householder 15 - 34 years **3.5%**
- Householder 35 - 64 years **14.4%**
- Householder 65 year + **14.9%**

42.9% of housing units have children under the age of 18 years old residing as an occupant.

Races in Marinette County, Wisconsin:

- White Non-Hispanic Alone (95.6%)
- Hispanic or Latino (1.6%)
- Two or more races (1.5%)
- Asian alone (0.6%)

According to the most recent U.S. Census, the population density of the county was 31 people per square mile. There were 30,384 housing units at an average density of 19 per square mile.

In the county, the ages of residents living in households are spread:

- 23.5% under the age of 18,
- 8.1% from 18 to 24
- 25.9% from 25 to 44
- 25.0% from 45 to 64
- 17.6% who were 65+



Type of Structures Total Housing Units	Marinette 5,516	Peshtigo 3,607	Niagara 530	Coleman 377	Pound 196	Crivitz 539	Wausaukee 1,213
1 unit detached	3,725	2,650	485	283	136	374	956
1 unit attached	71	91	1	0	0	24	9
2 units	489	19	0	22	1	32	0
3 or 4 units	197	14	0	31	3	24	0
5 to 9 units	189	260	0	9	16	21	0
10 to 19 units	57	134	0	10	40	43	0
20 or more units	445	144	0	18	0	12	0
mobile home	343	295	44	4	0	9	248 { Town}

Single family homes make up the majority of housing structures in each community across Marinette County; however, the age of these housing units impacts the quality. Wausaukee and Niagara both lack higher density structures. It should be noted both have a significant amount of mobile home units; Niagara has 44 mobile homes, and the Town of Wausaukee has 248 mobile homes.

Marinette County as a whole, has a high number of mobile homes, with the exception of Pound having none. A mobile home is considered personal property unless it is tied into a land parcel. Connecting it converts a mobile home into real property, which is recorded at the county assessor's office and incurs annual property taxes. Mobile homes built prior to June 15, 1976, do not meet U.S. Department of Housing and Urban Development (HUD) certification guidelines. These generally do not meet conversion standards. There are some exceptions to this rule.

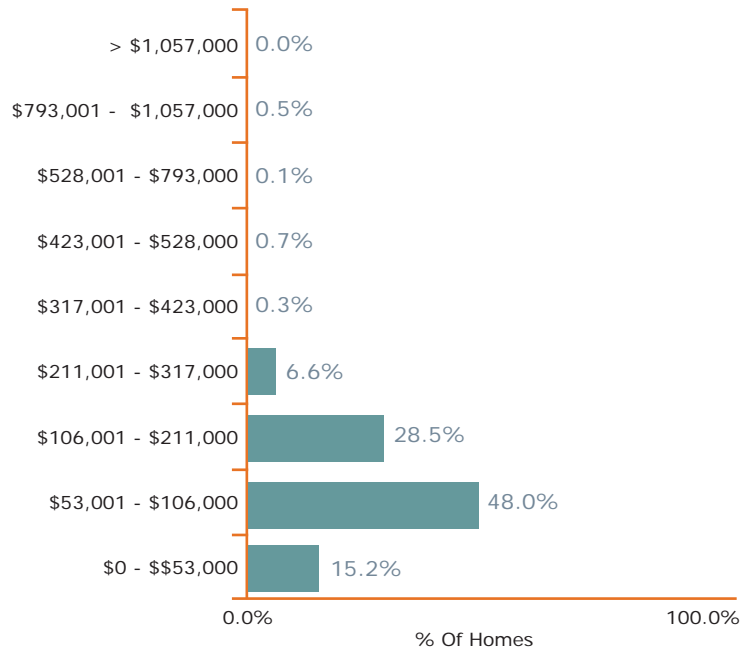


Marinette County

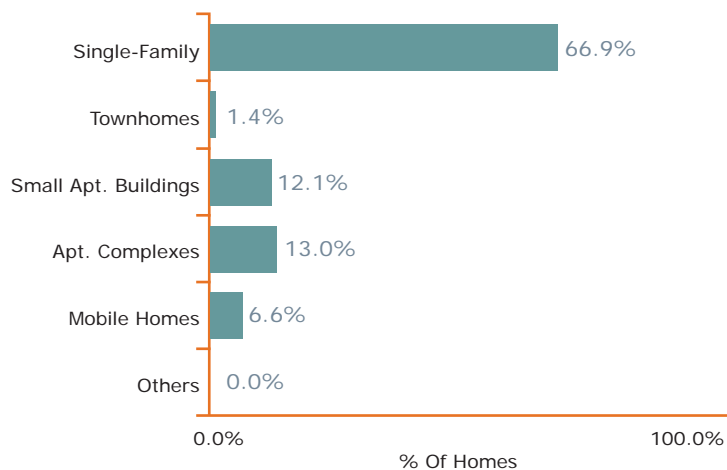
Occupied housing units	17,974
Owner occupied	13,889 (77.3%)
Owned with a mortgage/loan	8,048 (44.8%)
Owned free/clear	5,841 (32.5%)
Renter occupied	4,085 (22.7%)

Home ownership rates are reflective of access within a housing market, housing values, and prosperity of an economy. Ownership also demonstrates an ability to purchase. The ownership rate within the county exceeds the state and national rate. Median home values show a cost of living factor for the region's residents. A higher median home value tends to have a positive impact on local tax revenues. However, higher housing costs can be a barrier to attracting members of the workforce. The median home values within Marinette County are lower compared to the state or national median values.

Neighborhood Home Prices



Types of Homes



MEDIAN
GROSS RENT
\$648

MEDIAN AGE
40.7

BELOW
POVERTY
LEVEL
18.5%

HOUSING UNITS

5,516
VACANT 489

POPULATION
10,823



Median Home
Value: \$91,387

Suburban
**1,580 People/
Sq.Mile**

Median Real
Estate Taxes:
\$1,629



VACANT
8.7%

OWN
56.2%

RENT
43.8%

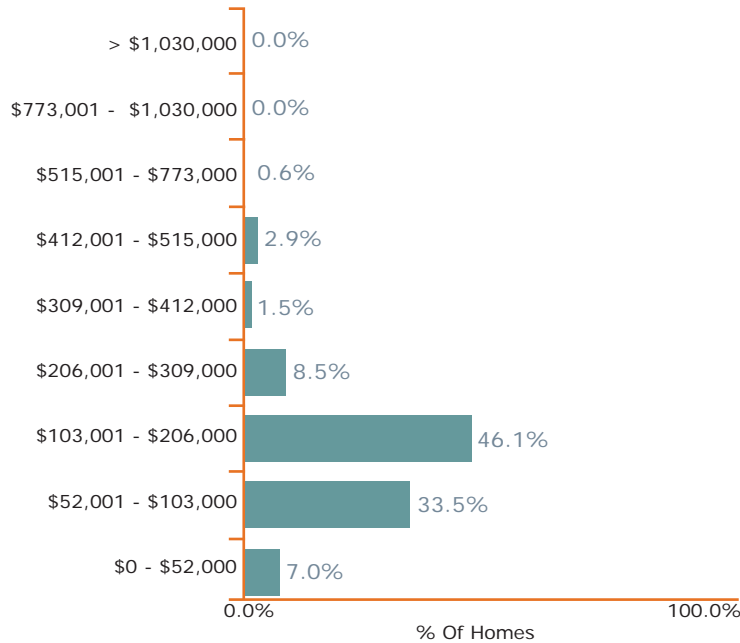
Single-family detached homes are the most common housing type in the City of Marinette, accounting for 66.88% of the city's housing units. Other types of housing that are prevalent in Marinette include large apartment complexes or high rise apartments (12.96%), duplexes, homes converted to apartments or other small apartment buildings (12.12%), and a few mobile homes or trailers (6.62%). The most common structure size and type in Marinette are 3 - 4 bedroom dwellings, chiefly found in single-family detached homes. The city has a mixture of owners and renters, with 56.24% owning and 43.76% renting.

The housing in the City of Marinette was primarily built before 1939 (34.84%), making the housing stock in Marinette some of the oldest in the nation. The next most significant housing age was from 1970-1999 (32.43%), followed by housing between 1940-1969 (28.79%). There's also some housing in Marinette built between 2000 and later (3.94%).

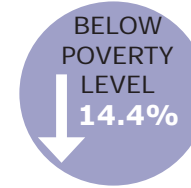
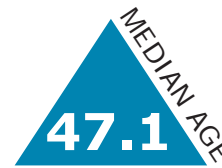
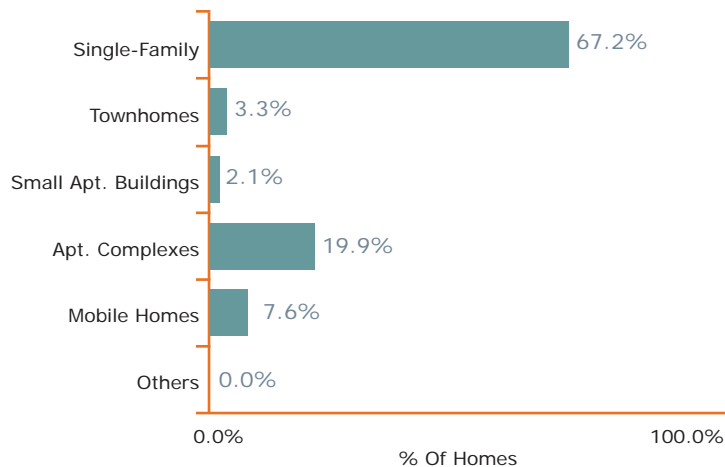
Marinette's appreciation rate notably has been below the national average for the last decade. The average annual home appreciation rate in Marinette during this period has been -0.73%, which is lower than 70% of U.S. communities.

In 2017, Marinette's appreciation rate, at 4.66%, has been at or slightly above the national average. In the latest quarter, Marinette's appreciation rate has been 0.38%, which annualizes to a rate of 1.51%. In comparison to the State, Marinette's latest annual appreciation rate is lower than 50% of the other communities in Wisconsin.

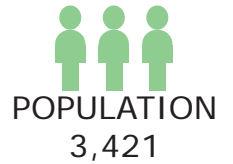
Neighborhood Home Prices



Types of Homes



HOUSING UNITS



Median Home Value: \$122,793

Suburban
1,127 People/
Sq.Mile

Median Real Estate Taxes:
\$1,895



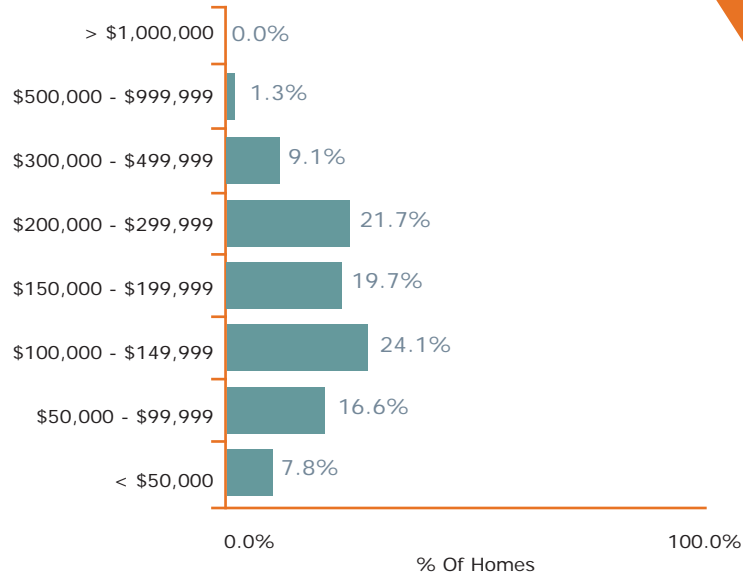
The City of Peshtigo is a suburban community with a gross rental yield that ranks as one of the highest in the county, meaning the average rent paid each year is very high relative to the cost of buying a similar sized property. This indicates a strong opportunity for investment in rental property. Public housing comprises 1.6% of available dwellings. The bulk of housing is priced between \$50,000 - \$200,000. The largest group is single family dwellings (67.2%). Of these homes, the home type composition is primarily 3 bedroom housing units. Compared to other communities within the county, Peshtigo offers a decent supply of apartment complexes. The Town and City of Peshtigo have the largest percent of residents below the poverty level (20.1%).

From 2000 - 2009, there was a significant increase in householders moving into the Peshtigo housing market. Peshtigo offers a range of amenities and most houses are 1-2 car households. The top home heating methods are utility gas, wood, electricity, and bottled/tank gas. Data illustrates that Peshtigo is the only, or one of the few communities in Marinette County with housing units relying on solar energy (13 units). The largest challenge is that 73 housing units have limited or no telephone service available.

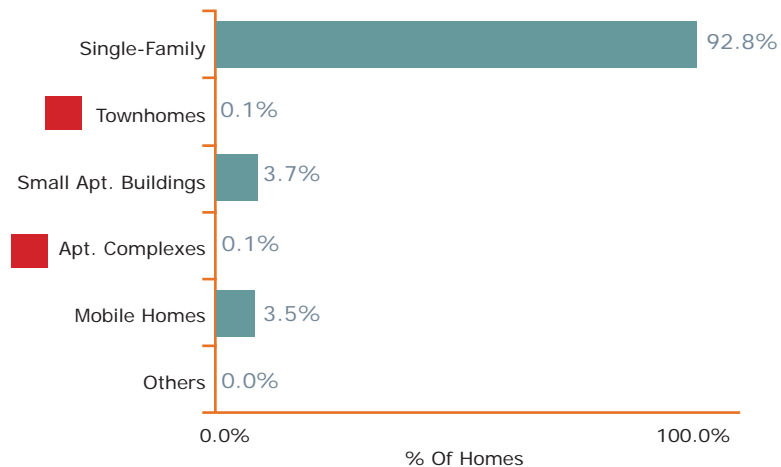


Town of Peshtigo

Neighborhood Home Prices



Types of Homes



MEDIAN
GROSS RENT
\$685

MEDIAN AGE
50.7

BELOW
POVERTY
LEVEL
4.2%

HOUSING UNITS
1,857
VACANT 237

POPULATION
4,105

SEASONALLY
VACANT
67.5%

VACANT
6.3%

OWN
93.4%

RENT
6.6%

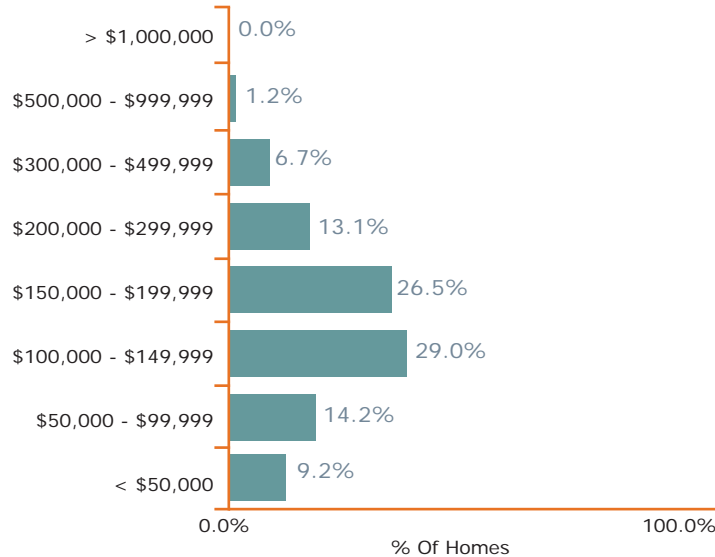
 Median Home
Value: **\$152,700**

The Town of Peshtigo is located between the cities of Marinette and Peshtigo, Wisconsin. It offers a vibrant, rural community, with a high ownership rate. The Town of Peshtigo has a diverse range of home prices, the majority of properties valued between \$50,000 - \$300,000. The average monthly rent is relative to the surrounding communities. The town has a higher median age of 50.7, and a significantly higher seasonal vacancy rate. There are approximately 94 housing structures classified as a mobile home. Most structures are single-family dwellings, only 3.6% are classified as single-family attached, while 96.4% are single-family detached.

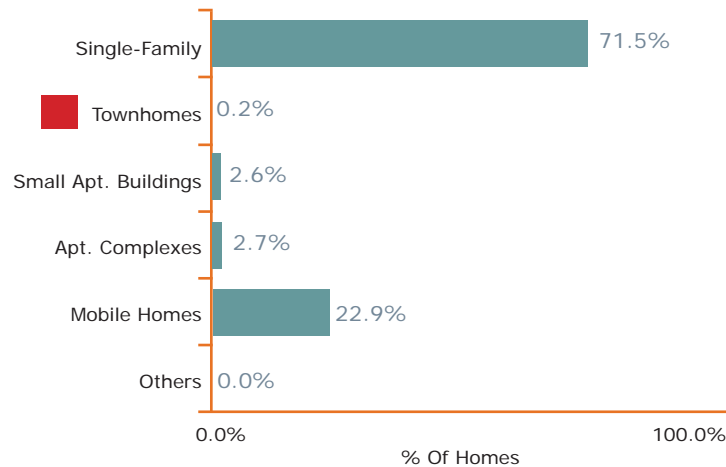
A large component of Marinette County has an aging population that often resides out in the county on lots or small acreages. Maintenance and monitoring quality becomes an issue when residents are unable to attend to their properties. The Town of Peshtigo has a need for attached rentals.

The town has a range of heating fuel options. Most housing structures use utility gas, however a large number of properties use wood to heat. The town has the highest median home value compared to the selected areas in this study. There are approximately 10 housing structures which have poor telephone service available.

Neighborhood Home Prices



Types of Homes



MEDIAN
GROSS RENT
\$627

MEDIAN AGE
51.5

BELOW
POVERTY
LEVEL
3.7%

HOUSING UNITS

1,224
VACANT 770

POPULATION
1,110

SEASONALLY
VACANT
89.5%

VACANT
62.9%

OWN
91.9%

RENT
8.1%



Median Home
Value: \$144,700

Rural
**18 People/
Sq.Mile**

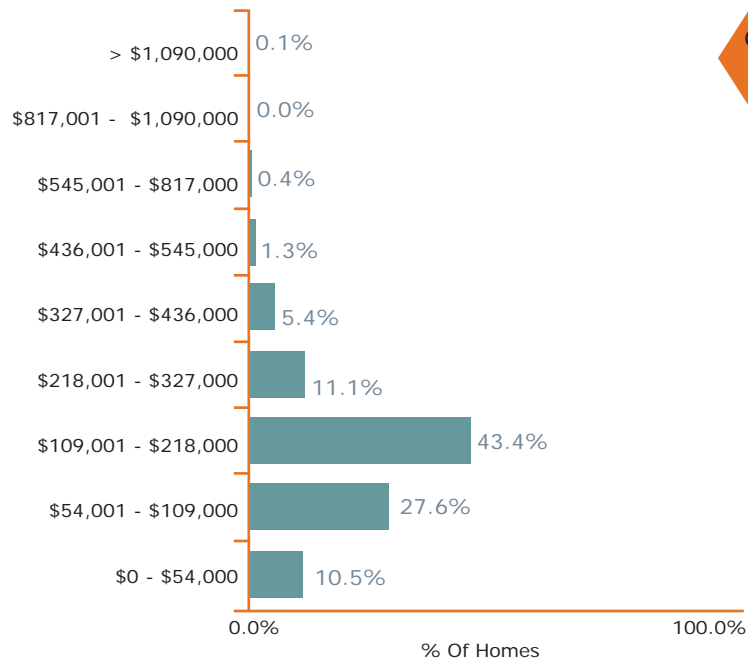
Median Real
Estate Taxes:
\$1,924



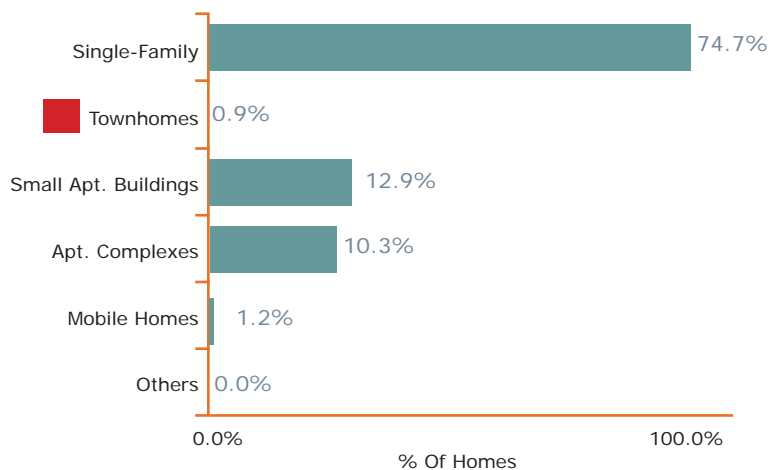
The Town of Wausaukee has a range of property values, most from \$50,000 - \$300,000. 94% of houses in the Town of Wausaukee are either single-family (71.5%), or mobile homes (22.9%). Just 0.2% are townhouses, and 5.3% apartments in the community. A large portion of the housing stock is vacant (62.9%) and seasonally vacant (89.5%). Properties may become vacant for a variety of reasons, some of which are relatively benign.

A property that is for rent or sale can be vacant for a short time, and a vacation home might be vacant for most of the year. If these properties are well maintained by responsible owners, they will not depress neighboring property values. A vacant property becomes a problem when the property owner abandons the basic responsibilities of ownership, such as routine maintenance or mortgage and property tax payments. Building codes define residences as vacant only if they are uninhabitable, not if they are merely unoccupied.

Neighborhood Home Prices



Types of Homes



MEDIAN
GROSS RENT
\$389

MEDIAN AGE
49.1

BELOW
POVERTY
LEVEL
28.0%

HOUSING UNITS

324
VACANT 50

POPULATION
Village: 565

SEASONALLY
VACANT
22.0%

VACANT
15.4%

OWN
51.3%

RENT
48.7%

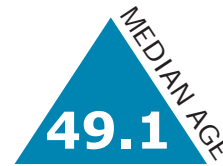
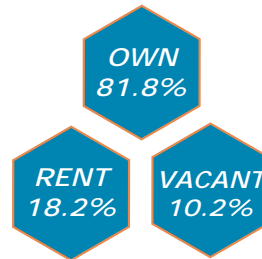
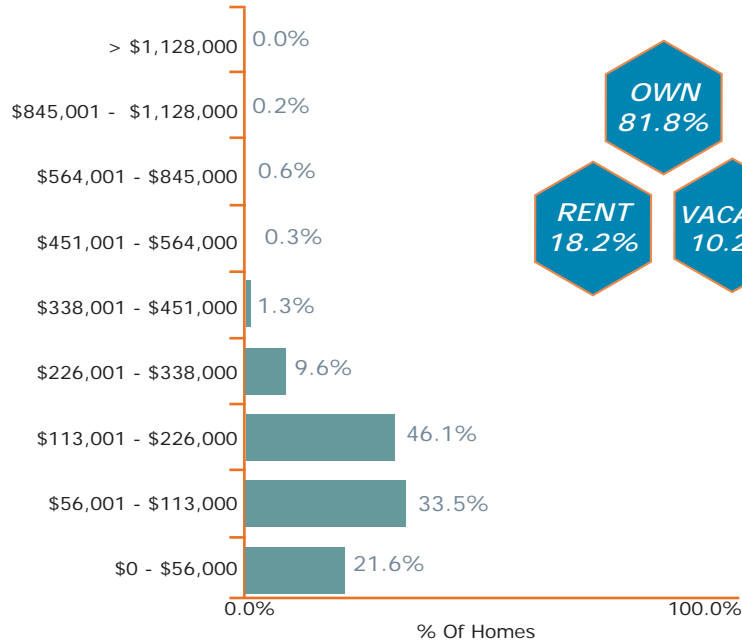
Median Home Value: \$144,700

The Village of Wausaukee is one example of a community that is in desperate need of housing; both low and median income single family homes. The Wausaukee Business Association has recently partnered with Connect Communities in an effort to spark development.

The shortage of median income housing is a key factor attributing to the loss of small businesses, since the population cannot support them. With two industries in Wausaukee, the workforce is strong, but the community is short on housing. This neighborhood has among the lowest percentages of townhouses, rowhouses and other attached homes.

Similar to Niagara, Wausaukee predominantly uses bottled/tank gas and wood; few housing units use utility gas or electricity to heat their homes. There are many units lacking selected quality characteristics such as inadequate plumbing and kitchens, and commonly, limited or no telephone service. Wausaukee is one of the few communities with a greater amount of households carrying no mortgage.

Neighborhood Home Prices



Median Home Value: \$104,451

Rural
22 People/
Sq.Mile

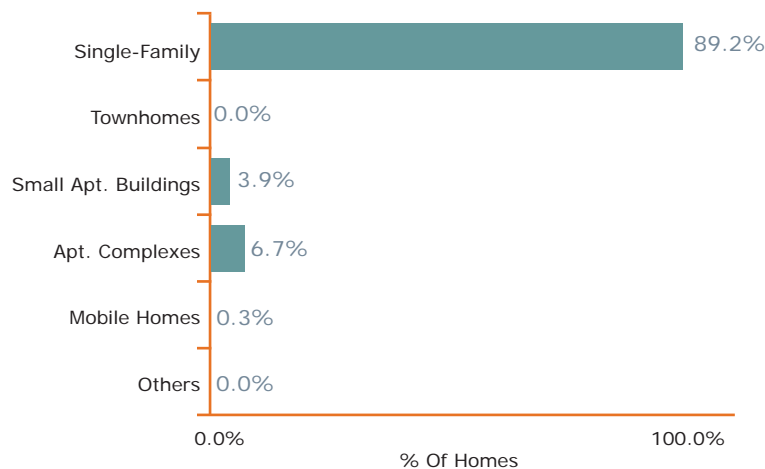
Median Real Estate Taxes: \$1,509



House prices in Niagara are below the national average. Single-family detached homes are the single most common housing type in Niagara, accounting for 89.20% of the city's housing units. Owner-occupied, 3-4 bedroom dwellings, primarily in single-family detached homes are the most prevalent type of housing in Niagara.

During the 1950s, many homes were built on the edges of America's cities. These homes were predominantly bungalows, or single story, modest in size, but built to house a growing middle class. Niagara's housing was primarily built during this period (42.8%), from 1940-1960. Other housing ages represented in Niagara include homes built from 1970-1999 (29.95%) and housing constructed prior to 1939 (25.96%). Minimal housing in Niagara was built from 2000 and later (1.29%).

Types of Homes

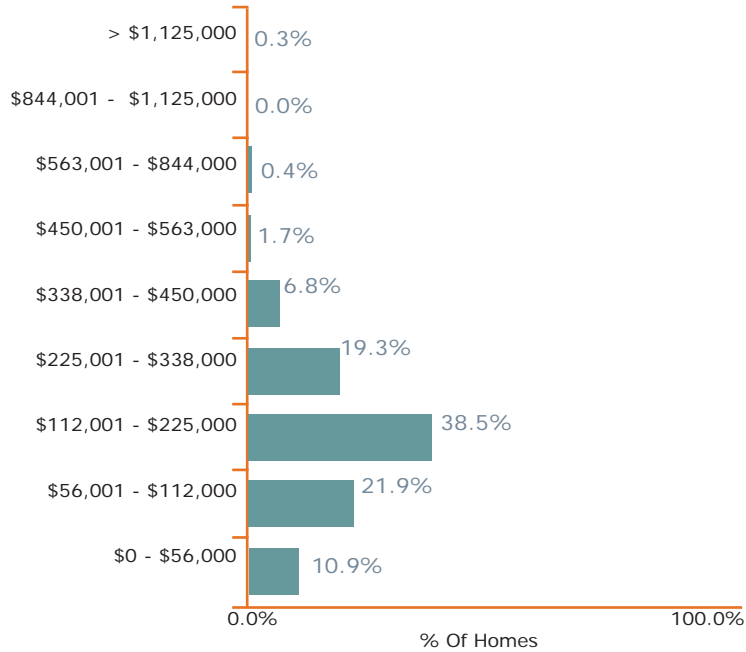


Vacant housing is an issue in Niagara, where 10.15% of the housing stock is classified as vacant. Left unchecked, vacant Niagara homes and apartments can cause a negative impact on the real estate market, holding Niagara real estate prices below levels they could achieve if vacant housing was absorbed into the occupied market. Another issue is often lack of adequate plumbing facilities in older housing.

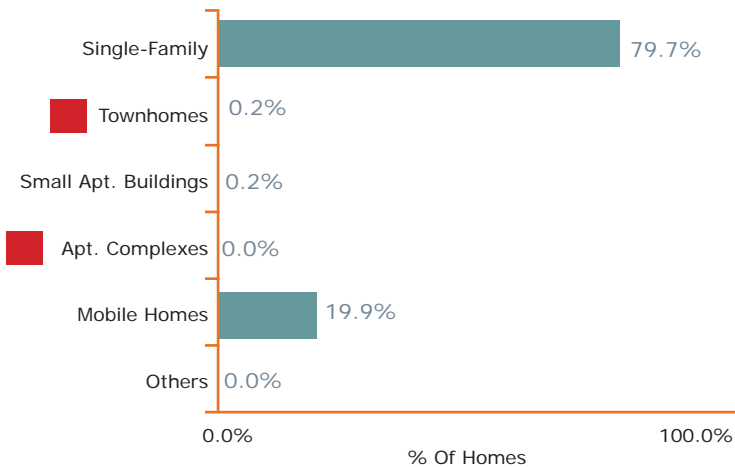
In 2017, Niagara's housing appreciation rate, at 6.43%, was slightly above the U.S. average. In the latest quarter, Niagara's appreciation rate has been 0.78%, which annualizes to a rate of 3.18%. In comparison to the state, Niagara's latest annual appreciation rate is above 70% of the other communities in Wisconsin.

In comparison to the surrounding communities, Niagara has the lowest percent below the poverty level (4.7%). In relation to other communities, Niagara is an anomaly and has the lowest amount of housing units heated by utility gas, and among the highest using bottled/tank gas, and wood. Many properties offer two or more parking facilities.

Neighborhood Home Prices



Types of Homes



MEDIAN
GROSS RENT
\$721

MEDIAN AGE
34.4

BELOW
POVERTY
LEVEL
10.4%

HOUSING UNITS

196
VACANT 11

POPULATION
375



Median Home
Value: \$156,518

Remote
12 People/
Sq.Mile

Median Real
Estate Taxes:
\$2,107



SEASONALLY
VACANT
60.1%

VACANT
4.7%

OWN
91.1%

RENT
9.9%

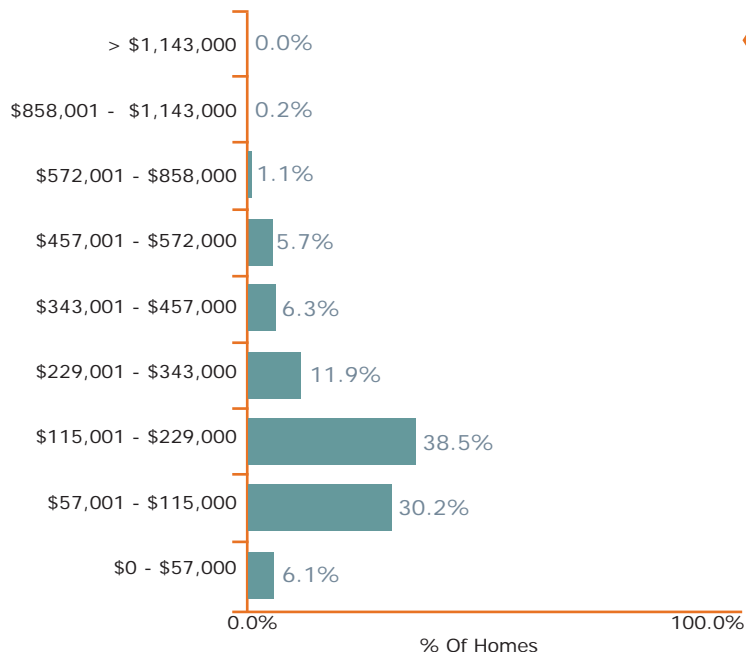
The Village of Pound has among the highest percentage of homes and other residences built in 2000 or later. However, Pound has among the lowest percentages of townhouses, rowhouses and other attached homes. This neighborhood has among the lowest percentage of large apartment complexes or high rise apartments in the county.

The Village of Pound has the highest percentage of owner-occupied residences in the selected communities, and the highest percentage of vacant residences. This could either be due to abandoned or empty homes or apartments, or because of seasonal occupation as can be common in many resort or vacation areas.

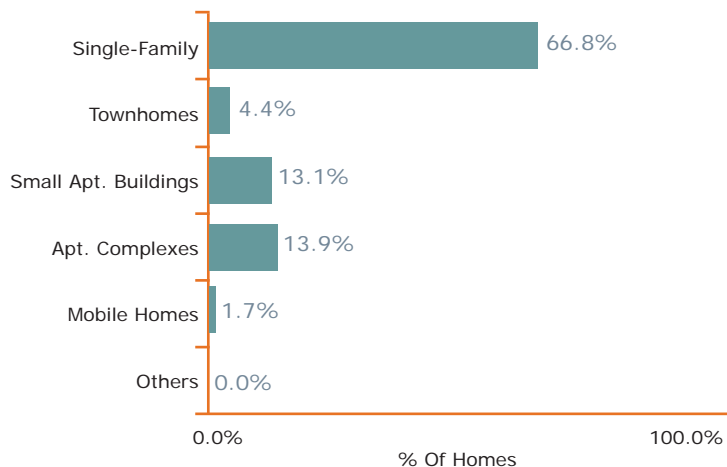
Pound also has a high percentage of residents living below the poverty threshold (17.5%). This community has 19.9% mobile homes. Most homes are heated with utility gas and electricity. There are several housing units with little to no telephone service available in their area.

Village of Crivitz

Neighborhood Home Prices



Types of Homes



MEDIAN
GROSS RENT
\$744

MEDIAN AGE
47.7

BELOW
POVERTY
LEVEL
17.6%

HOUSING UNITS

448
VACANT 82

POPULATION
951



Median Home
Value: \$144,890

Rural
197 People/
Sq.Mile

Median Real
Estate Taxes:
\$1,000



VACANT
13.5%

OWN
50.8%

RENT
49.3%

House prices in the Village of Crivitz are below the U.S. average. Single-family detached homes are the single most common housing type in Crivitz, accounting for 66.80% of the village's housing units. Residents in Crivitz primarily live in small (1, 2 or zero bedroom) single-family detached homes. Crivitz has a relatively equal mixture of owner-occupied and renter-occupied housing.

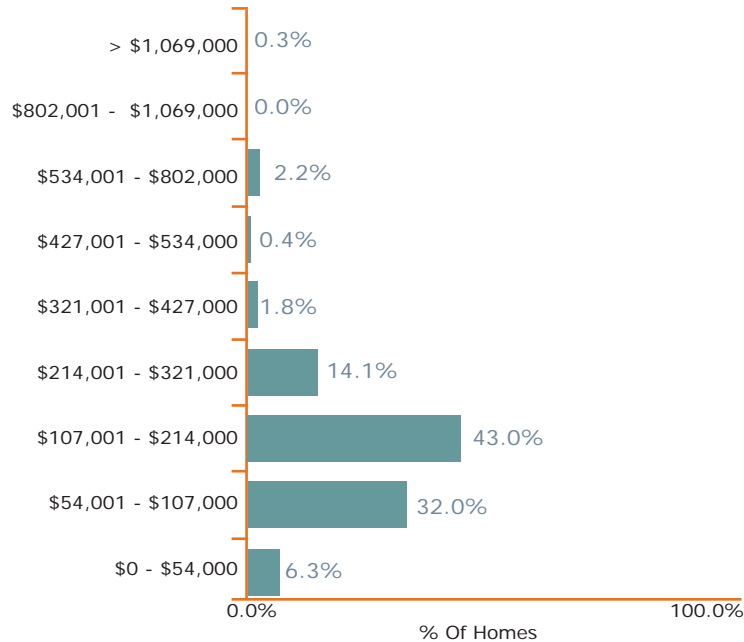
The bulk of housing was built in 1970-1999. There is also a lot of housing in Crivitz built from 1940-1969 (33.01%). From the early 2000s and later, a relatively moderate amount of construction took place (14.29%).

Real estate appreciation rates in Crivitz is comparable to the U.S. average over the last decade, with the annual appreciation rate averaging 0.12%. It is important to note that after the recession, Crivitz real estate continued to appreciate in value faster than most surrounding communities. Compared to the state, Crivitz's latest annual appreciation rate is higher than 90% of the other communities in Wisconsin.

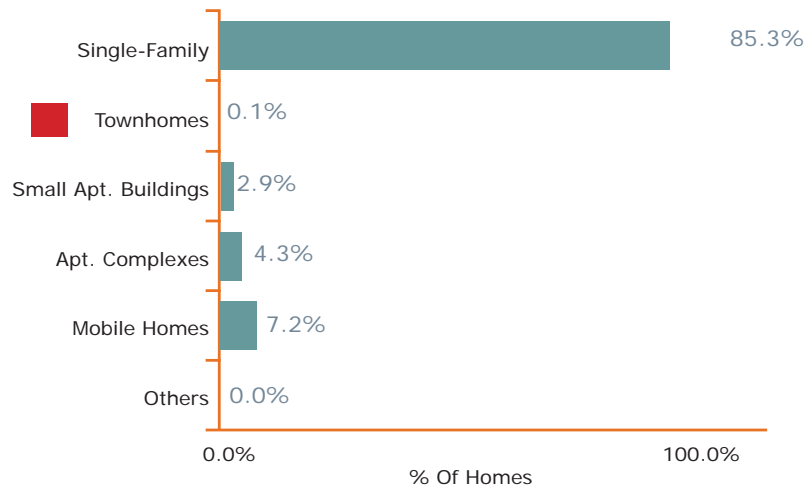
The largest concern is a high level of residents below the poverty level. Most housing units are priced from \$57,000 - \$229,000. The main issue is multiple housing units have inadequate kitchen facilities, and limited or zero access to telephone service (cellular).

Village of Coleman

Neighborhood Home Prices



Types of Homes



MEDIAN
GROSS RENT
\$754

MEDIAN AGE
35.4

BELOW
POVERTY
LEVEL
6.5%

HOUSING UNITS

377
VACANT 36

POPULATION
722



Median Home
Value: \$126,898

Rural
**31 People/
Sq.Mile**

Median Real
Estate Taxes:
\$1,818



VACANT
6.1%

OWN
79.8%

RENT
20.2%

The Village of Coleman is a small rural community that has among the lowest percentages of townhouses, rowhouses and other attached homes. The bulk of neighborhood home prices range from \$54,000 - \$321,000, there are less property values above the \$321,000 price point. This community hosts both a low crime rate, and an adequate school system, making it a desirable residence.

Population growth and local businesses are declining, this could be attributed to lack of development and adequate housing for the local workforce. The average single family home has about 3 bedrooms, and space for 1 vehicle. Heating is commonly fostered through utility gas and electricity. There are at least 2 housing units with limited or no access to telephone service. Owner housing units are equally split with a mortgage and without.



Adult Family Homes (AFH)

DUNGARVIN - LESTER

303 Lester St.
Marinette, WI 54143

Advanced aged, developmentally disabled, public funding.

REM-MCALLISTER HOME

454 Oakwood Beach Rd.
Marinette, WI 54143

Advanced aged, developmentally disabled, irreversible dementia/Alzheimer's, public funding.

NORTH COUNTRY VIEW EAST

W1644 Sugar Bush Drive
Armstrong Creek, WI 54103

Advanced aged, developmentally disabled, physically disabled, public funding, traumatic brain injury.

R & K ADULT FAMILY HOME

W5355 Church Ln.
Peshtigo, WI 54157

Advanced aged, developmentally disabled, dementia/Alzheimer's, physically disabled, public funding.

REM - HATTIE

217 Hattie St.
Marinette, WI 54143

Developmentally disabled, mental illness, physically disabled, public funding, traumatic brain injury.

REM - RUSSELL

413 W. Russell St.
Marinette, WI 54157

Developmentally disabled, emotionally disturbed/mental illness, public funding.

REM WI II - DOLAN AVENUE

180 Dolan Ave.
Peshtigo, WI 54157

Developmentally disabled, physically disabled, public funding.

REM WI - WELLS

521 Wells St.
Peshtigo, WI 54157

Developmentally disabled, mental illness, irreversible dementia/Alzheimer's, public funding.

REM - RIVERSIDE MANOR

2619 Riverside Ave.
Marinette, WI 54143

Advanced aged, developmentally disabled, irreversible dementia, public funding.

RISE & SHINE HOME

2223 Thomas St.
Marinette, WI 54143

Residential care facility for adults with developmental disabilities. Services include housekeeping, laundry, medication admin, transportation, activities, 24 hour staff.

ROST-HUEBNER HOUSE 1

N6726 Left Foot Lake Rd.
Crivitz, WI 54114

Advanced aged, developmentally disabled, emotionally disturbed/mental illness, public funding.

ROST-HUEBNER HOUSE 2

N6728 Left Foot Lake Rd.
Crivitz, WI 54114

Developmentally disabled, emotionally disturbed, physically disabled, public funding.

ROST-HUEBNER HOUSE 3

N6730 Left Foot Lake Rd.
Crivitz, WI 54114

Advanced aged, developmentally disabled, emotionally disturbed, physically disabled, public funding.

RENAISSANCE

2909 Shore Dr.
Marinette, WI 54143

Quality apartments designed to meet the individual needs of those who require help with activities of daily living. Secure, home like environment with personalized support services, nutritious meals, and varied activities.

WASHINGTON SQUARE

2502 Taylor St.
Marinette, WI 54143

Apartment complex which consists of independent apartments that include a kitchen, living room, bedroom, and private bathroom. Personalized services are always available as needed. Unique to each resident, as your needs increase, service can increase accordingly. Comfortable, home like atmosphere. Residential neighborhood.



MARINETTE COUNTY HOUSING STUDY

SENIOR HOUSING INVENTORY

REM - SHORE MANOR

W491 Oakwood Beach Rd.
Marinette, WI 54143

Advanced aged, developmentally disabled, irreversible dementia/Alzheimer's, public funding.

REM - EDGEWOOD

1014 Edgewood Circle
Marinette, WI 54143

Advanced aged, developmentally disabled, irreversible dementia/Alzheimer's, public funding.

POUND ADULT FAMILY HOME

3010 Business HWY 141
Pound, WI 54161

Advanced aged, alcohol/drug dependent, developmentally disabled, irreversible, dementia/Alzheimer's, physically disabled, traumatic brain injury, public funding.

ANTHONY HOUSE

900 Wells St.
Marinette, WI 54143

Emotionally disturbed/mental illness, public funding.

EDGEWOOD MANOR

1101 Northland Terrace Ln.
Marinette, WI 54143

Developmentally disabled.

LUTHER MANOR

831 Pine Beach Rd.
Marinette, WI 54143

Advanced aged, irreversible dementia/Alzheimer's, terminally ill.

MAPLEWOOD VILLA

9343 State HWY 101
Armstrong Creek, WI 54103

Advanced aged, mental illness, terminally ill, brain injury, dementia/Alzheimer's, physically disabled, public funding.

NEWCARE RESIDENCE

903 Main Ave.
Crivitz, WI 54114

Advanced aged, dementia/Alzheimer's, physically disabled, public funding.

REM WIS. II SHORE DR.

2511 Shore Dr.
Marinette, WI 54143

Advanced aged, developmentally disabled, physically disabled, public funding.

SUN VALLEY HOMES II MARINETTE NORTH

875 University Dr.
Marinette, WI 54143

Advanced aged, dementia/Alzheimer's, physically disabled, public funding, terminally ill.

SUN VALLEY HOMES II MARINETTE SOUTH

3206 Woodland Rd.
Marinette, WI 54143

Advanced aged, dementia/Alzheimer's, physically disabled, public funding, terminally ill.

ARBOR VILLAGE

620 Harper Ave.
Peshtigo, WI 54157

50-bed Community Based Residential Facility (CBRF) services residents with a wide variety of needs with their main focus being elderly (age 62 and over) who need some assistance with activities of daily living, those with dementia and those who are terminally ill. Costs based on level of care. Accept private pay and will also work with third parties for payment such as Family Care, Long Term Care Insurance and Veterans Benefits.

The Marinette Plan Commission approved a conditional use permit December 2017, to allow an assisted living community business to build a new elder care facility on Cleveland Avenue in a B-1 Local Shopping Zoning District.

The conditional use permit was issued to The Cottages Investment Group LLC, an assisted living community business which operates The Cottages on Golden Pond in Shawano, WI, and The Cottages at Meadowlands in Oconto Falls. The company plans to build a similar assisted living facility to its existing sites, a land parcel on Cleveland Avenue, which is expected to create 45 to 50 jobs specializing in dementia residential care.

While The Cottages have yet to submit site plans for the facility, the owner of The Cottages Investment Group, presented the Plan Commission members with a 3D mock-up of what the building may look like upon completion.

Gross Rent % of Income Occupied units paying rent	Marinette 1,943	Peshtigo 706	Niagara 26	Coleman 103	Pound 68	Crivitz 201	Wausaukee 55
Less than 15%	322	115	11	42	15	48	11
15 - 19.9%	249	114	0	12	18	10	24
20 - 24.9%	127	134	13	15	15	29	0
25 - 29.9%	263	62	0	7	6	12	14
30 - 34.9%	170	82	0	4	9	12	0
35%+	812	199	2	23	19	90	6

Average Rent for Home/Apartment in Marinette County

Studio Apartment	\$449
1 Bedroom	\$492
2 Bedroom	\$658
3 Bedroom	\$863
4 Bedroom	\$1,149



Trends indicate middle income renters tend to have higher transient rates, and are more likely to live in communities with a greater choice of retail and other amenities. Renters are also more likely to choose attached units. Across the U.S., single householders now represent the majority, albeit by a narrow margin. Households comprised of unrelated members and multi-generational households are also increasing. This diverse segment are seeking urban alternatives to detached houses.

For much of the past decade, a near singular focus on purchasing and owning homes in the U.S. has overshadowed and even marginalized the housing needs of renters. In rural areas where rental housing options are even less available, some residents need or desire to rent homes as an alternative to home ownership.

Supply and affordability constraints still make renting difficult for many rural Americans. The imbalance in favor of owner occupied housing in rural areas is also because the lack of rental affordability. With demographic transformations such as a growth in single person households and the increasing senior population, the need for adequate and affordable rental housing is prevalent for many communities in Marinette County.

Residential Growth - Marinette County

Year	Projected New Housing Units	Average Lot Size (Acres)	Market Value Factor	Net Residential Acres Needed
2020	673	2.5	1.75	2,944
2025	415	2.5	2.00	2,075
2030	181	2.5	2.25	1,018

Population projections are based on assumptions about future trends in fertility, mortality and migration. Although projections are merely an assumption and calculation based on historic trends, the numbers offer a look into Marinette County's future housing.

While Marinette County seems to be steadily increasing, within the next decade numbers indicate that overall population of residents in the county may decrease.

If Marinette County is not allocating space for new housing developments, businesses, and local amenities, the county will have a difficult time sustaining and increasing their population. Seasonal housing units are expected to increase. Issues may rise if the deterioration of the aged housing stock creates high seasonal vacancy.

Marinette County Population	2015	2020	2025	2030
US Census Projections Growth Trend	47,608	49,051	50,585	52,118
US Census Projections Linear Trend	46,951	48,149	49,346	50,544
2008 WDOA Household Projections	45,995	46,787	47,305	47,415
Projected Persons Per Household	2.25	2.20	2.18	2.18

Projected Seasonal Housing Units

The 2000 Census indicates that nearly 29%, or a total of 7,586 of the 26,260 housing units in Marinette County, are classified as seasonal housing. Therefore, it is important to consider the number of additional housing units that may potentially count for seasonal, recreational, or occasional use. By utilizing WDOAs final household projections for Wisconsin municipalities, the number of future seasonal housing units can be estimated. Assuming the 2000 ratio of seasonal housing units to occupied housing units stays constant, the number of future seasonal housing units can be projected using this ratio: projected occupied housing units that are seasonal housing units to occupied housing units = projected seasonal housing units.

Projected Seasonal Housing Units

	2020	2025	2030
Marinette Co.	9,106	9,284	9,363
Wisconsin	171,150	176,989	186,957

Woods Apartments
3411 Cleveland Ave
Marinette, WI 54143
715-735-7526

Rates based on 30% of gross adjusted income for the household. There must be a minimum of 2 people per apartment.

Ludington Apartments I
1520 Ludington St.
Marinette, WI 54143
715-735-6912

Age 55 and older. Elderly, and disabled. Rent equals 30% of gross income. No tenants under age 18. Small pets allowed with security deposit.

Ludington Apartments II
1545 Ludington St.
Marinette, WI 54143
715-732-2553

Age 62 and older. Elderly, handicapped or disabled. Rent equals 30% of gross income. No tenants under age of 18. Small pets allowed with security deposit.

Northland Village
1025 Pine Beach Rd.
Marinette, WI 54143
715-732-5870

Age 62 and older. Independent living. All one bedroom. Rent equals 30% of gross income.

Water Street
320 - 334 Water St.
Marinette, WI 54143
715-732-2553

2 bedroom family units. No pets. Must have a minor under age of 18 to qualify. Rent equals 30% of gross adjusted income.

Third Street
1220 & 1222 Third St.
Marinette, WI 54143
715-732-2553

3 bedroom family units. No pets. Must have a minor under the age of 18 to qualify. Rent equals 30% of gross adjusted income.

Michaelis
749 Michaelis St.
Marinette, WI 54143
715-732-255

3 bedroom family units. No pets. Must have a minor under the age of 18 to qualify. Rent equals 30% of gross adjusted income.

Northland Village Senior Apts.
1025 Pine Beach Rd.
Marinette, WI 54143
715-732-5870

HUD subsidized, independent living, retirement facility. Priority given to those with annual income of > \$12,650. Apartments are 1 bedroom with kitchen, living room, full bath, and plenty of closet space. A stove, refrigerator, garbage disposal and drapes are provided.

McAllister
744 & 746 McAllister St.
Marinette, WI 54143
715-732-2553

3 bedroom. No pets. Family units. Must have a minor under age of 18 to qualify. Rent equals 30% of gross adjusted income.



Heritage Apartments
905 - 907 Madison St.
Marinette, WI 54143
715-732-4046

Family units. Mostly 2 and 3 bedroom. Lower units are handicap accessible.

Marinette Estates
2430 Hall Ave.
Marinette, WI 54143
715-879-5179

1 and 2 bedroom apartments.

Dunlap Square
1929 Hall Ave.
Marinette, WI 54143
715-732-2212

Not income based. 1,2, and 3 bedroom with 1-2 bathrooms. No dogs. Up to 2 cats with an additional, nonrefundable deposit - approximately an extra \$30 per month.

Shore Manor Senior Apts.
3021 Shore Drive
Marinette, WI 54143
715-735-8967

Must be 55 or older. Independent living. Cats only for pets. Handicap accessible.

Northland Terrace Estates
1200 Northland Terrace
Marinette, WI 54143
715-732-9393

Apartments: Not income based. Independent-unassisted living. Must be 55 or older. Small pets allowed. Wheelchair accessible.
Terrace Estate Homes: Not income based. Homes with attached garages. Independent living. Must be 55 or older. Small pets allowed. Wheelchair accessible.

Cheri Blvd. Apartments
1129 Cheri Blvd.
Marinette, WI 54143
715-732-4653

Not income based. 2 apartments are handicap accessible. All are 2 bedroom. Family and elderly mix, no pets allowed.

Meadows Apartments
3220 Mary St.
Marinette, WI 54143
715-732-2325

1-2 bedroom units. 12 month lease.

Meadows Apartments
3220 Mary St.
Marinette, WI 54143
715-732-2325

1-2 bedroom units. 12 month lease.

The Village on Water
100 Anchor Dr.
Marinette, WI 54143
920-370-0600

2 and 3 bedroom townhomes and cottages. Qualifications for a specific type of apartment is determined by gross annual income. Cats accepted but some restrictions apply.



Peshtigo Oak Estates
110-150 Oak St.
Peshtigo, WI 54157
715-582-5068

1-2 bedroom, upper and lower apartments. Not income based. 2 bedroom houses up to 3 people. Additional charge for 4th person. 6 or 12 month lease. After lease expires; month to month option.

Peshtigo Estates
730-791 Oak St.
Peshtigo, WI 54157
715-582-5068

1-2 bedroom, upper and lower apartments. Not income based. 2 bedroom houses up to 3 people. Additional charge for 4th person. 6 or 12 month lease. After lease expires; month to month option.

Oconto Ave Apts.
931 Oconto Ave.
Peshtigo, WI 54157
920-219-4167

1-2 bedroom. Rent includes water. Electric not included. Must be age 55 and/or disabled.

Subsidized

Park Manor
121 W. Front Street
Peshtigo, WI 54157
715-582-9212

20 units. Elderly and disabled only. Handicap accessible. Low income. Pet policy.

Woodland Manor
181 Chicago Court
Peshtigo, WI 54157
715-582-9212

40 units Elderly and disabled only. Handicap accessible. Low income. Pet policy. Other individuals are accepted based on age. Oldest person on the wait list is first accepted.

Riverview Apartments
151 NM Front St.
Peshtigo, WI 54157
715-582-9212

Elderly and disabled only. Not handicap accessible. Pet policy. Rural development/rent based on income.



Subsidized

Evergreen Apartments
926 Main St.
Wausau^{ke}e, WI 54177
715-856-5231

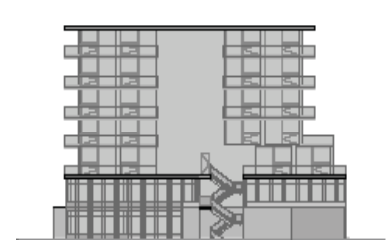
44 elderly units - 1 floor. 3-4 handicap apartments. Pets allowed within certain criteria and an extra fee. Rent equals 30% of gross adjusted income.

VanBuren Apartments
510 & 520 VanBuren St.
Wausau^{ke}e, WI 54177
715-854-3022

Elderly, handicapped and disabled. Handicap accessible. No families. One pet under 35 lbs. Rent equals 30% of gross adjusted income.

Edgewood Apartments
608-616 Elisabeth
00-420 VanBuren
Wausau^{ke}e, WI 54177
715-856-5231

Family units. Rent equals 30% of gross adjusted income. Pets allowed within certain criteria for an extra fee.



Pound/Coleman

Parkview Manor Apts.
2029 County Q.
Pound, WI 54161
920-634-9850

1-2 bedroom, family housing. 12 units total, 10 of which are subsidized. Electric baseboard heat not included. HUD available upon request.

Coleman Manor
114 Victor St.
Coleman, WI 54112
920-634-9849

20 units. Mostly elderly or single. 1 bedroom, handicap accessible units inside, and an elevator. Cats are allowed, no dogs. HUD available upon request.

Subsidized

Maple Lane Apartments
115 Maple Ln.
Coleman, WI 54112
715-854-3022

8 units. Elderly, handicapped and disabled. Handicap accessible. No families. One pet under 35 lbs. Rent equals 30% of gross adjusted income.



Oakwood Haven
1013 Fritzie Ave.
Crivitz, WI 54114
920-835-5150

20 units. Not subsidized - can apply for rental assistance.

Forest Glen Apartments
502-508 Fritzie Ave.
Crivitz, WI 54114
608-258-2080

Not income based. Market rate. 1-2 bedroom. Cats only, no dogs allowed.

Crivitz Estates
14-104 Henriette Ave.
Crivitz WI 54114
715-927-7557

2 buildings, 16 units in each. Not income based. Market rate. 1-2 bedroom. No pets. Some families but only 2 people per bedroom.



Subsidized

Fritzie Apt. I
1023 Fritzie Ave
Crivitz, WI 54114
715-854-3022

8 units. Elderly, handicapped and disabled. Handicap accessible. No families. One pet under 35 lbs. Rent equals 30% of gross adjusted income.

Fritzie Apt. II
181 Chicago Court
Peshtigo, WI 54157
715-582-9212

12 units. Elderly, handicapped and disabled. Handicap accessible No families. One pet under 35 lbs. Rent equals 30% of gross adjusted income.



Niagara

Ridgeview Apartments
1248 Jackson St.
Niagara, WI 54151
712-580-5360

10 units. Age 55 and older. Handicap accessible. No families. One pet allowed under 35 lbs. Rent equals 30% of gross adjusted income.

Bernardy Manor
600 Jefferson St.
Niagara, WI 54151
715-251-1369

12 units. Housing for elderly and disabled. All 1 bedroom.

Vine Court Apts.
805 Vine St.
Niagara, WI 54151
715-251-1388

1 bedroom apartments. 2 story building with elevator. Handicap accessible. Pets are an additional \$50 per month.

Stoney Brook Apts.
1930 Grandview Dr.
Niagara, WI 54151
715-854-3022

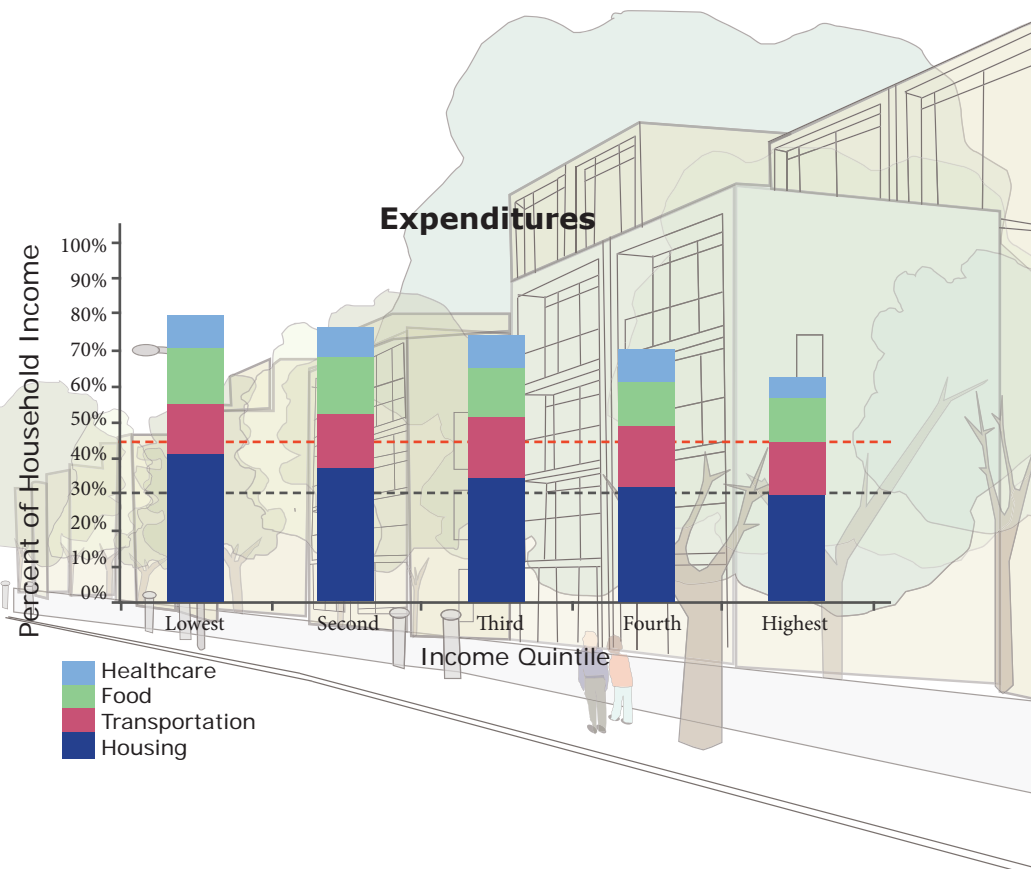
Elderly, handicapped and disabled. Handicap accessible. No families. One pet allowed under 35 lbs. Rent equals 30% of gross adjusted income.

MARINETTE COUNTY HOUSING STUDY

HOUSING AFFORDABILITY

Housing and transportation are most household's two largest expenditures, representing more than half of an average family's spending, and an even larger share for lower-income households. For these households, this is far more than considered affordable. When families cannot afford food or healthcare, the real reason is generally excessive housing and transport costs, which leave insufficient money to purchase other goods.

Affordability was previously defined as households spending less than 30% of their budget on housing, but now is defined as households spending less than 45% of their budget on housing and transport combined. Most low and moderate income households spend more than is considered affordable.



Housing costs for owners: mortgage payments + real estate taxes + home insurance + utilities.

Housing costs for renters: "gross rent" = rent paid + utilities (electricity, gas, water, and sewer).

Income is pre-tax, post-transfer "money" income as per census definitions.

House Tax Credit Program

In 1986, the federal government implemented the Housing Tax Credit Program, to shift the burden of providing for households with low to moderate incomes from the government to the private sector. In exchange for providing housing for low to moderate-income households, the private sector receives tax credits, a dollar for dollar reductions in income taxes. The guidelines for the Housing Tax Credit Program are outlined in Section 42 of the Internal Revenue Code.

The Housing Tax Credit Program is a tax benefit granted to the owner for a particular rental apartment. The owner is required to conform to restrictions relating to maximum household income of renters and the amount of rent being charged on the unit. Although the Housing Tax Credit Program does not provide rental assistance directly, many property owners accept the Section 8 Subsidy Program for their residents.

To determine if a household is qualified to live at a Housing Tax Credit property, it must meet certain acceptance criteria including credit, criminal background and income. All household members will be asked to disclose information relating to income, family size and financial assets. All income and assets are third party verified. To qualify, a household must meet the acceptance criteria and have an annual household income that is less than the Maximum Income Limit, as published annually by the Department of Housing and Urban Development.

50th Percentile 2017 Rental Prices:

Studio/Efficiency	\$468
1 Bedroom	\$512
2 Bedroom	\$681
3 Bedroom	\$870
4 Bedroom	\$1,198

The Fair Market Rent (FMR) prices in Marinette County are low compared to the national average. This FMR area is less expensive than 63% of other FMR areas. Fair Market Rent in 2017 for a two-bedroom apartment in Marinette County was \$689 per month. In 2016, rent for a two-bedroom home was \$681 per month. This is a 1.17% increase from one year.

Fair Market Rent is determined each fiscal year by HUD and is used to set payment standards for federal housing assistance programs in Marinette County. Fair Market Rent is the 40th percentile of typical rentals in northeast Wisconsin. (50th percentile rent prices are not fair market rents). Another factor concerning housing affordability is to examine the wages of different occupations in Marinette County and convert that into how much housing a household could "afford". In 2017, the income category cutoffs by HUD for different AMI (area median income) levels for Marinette County are presented in the chart below.



Fair Market Rent Prices in Marinette County:

\$473 Studio/Efficiency	\$518 1-Bedroom	\$689 2-Bedroom	\$864 3-Bedroom	\$1,151 4-Bedroom
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Affordable	40th Percentile	Non-Metro
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Persons in Family

Median Family Income (Family of 4) = \$55,900

	1	2	3	4	5	6
Low Income Limits (80% of AMI)	\$35,100	\$40,100	\$45,100	\$50,100	\$54,150	\$58,150
Very Low Income Limits (50% of AMI)	\$21,950	\$25,050	\$28,200	\$31,300	\$33,850	\$36,350
Extremely Low Income Limits (30% of AMI)	\$13,200	\$16,240	\$20,420	\$24,600	\$28,780	\$32,960

MAJOR EMPLOYERS & BUSINESS



Marinette County has numerous large companies which employ thousands of people. In 2018, the State of Wisconsin created 120 economic opportunity zones, a designation under a new federal tax law created to increase development. The program creates a tax incentive for businesses and individuals to invest in these zones. In Marinette County, both Crivitz and Marinette were designated economic opportunity zones.

Marinette Marine was founded in 1942 along the Menominee River in Marinette. Shipbuilding is a major industry in the Marinette/Menominee area. Lockheed Martin Corp. and Marinette Marine Corp. received multiple multi-million dollar contracts to build Littoral Combat Ships at the Marinette shipyard.

The State of Wisconsin awarded a \$5 million grant to develop the Wisconsin Maritime Center of Excellence and build strong economic growth for this and all industries in the county and region. Tyco Inc., another major employer in the region, has invested \$10 million in their Center for Excellence, creating hundreds of supplementary jobs. Tyco is increasing their Burn Division, opening 60 new jobs. Waupaca Foundry, Kimberly-Clark, KS Kolbenschmidt, ChemDesign and Bay Area Medical Center are also prominent employers in the market.

Industrial Growth

Year	Projected Residential Acreage Needed	Ratio of Existing Residential Acreage to Industrial Acreage	Net Industrial Acres Needed
2015	3,319	6:1	577
2020	2,944	6:1	512
2025	2,075	6:1	361
2030	1,018	6:1	177

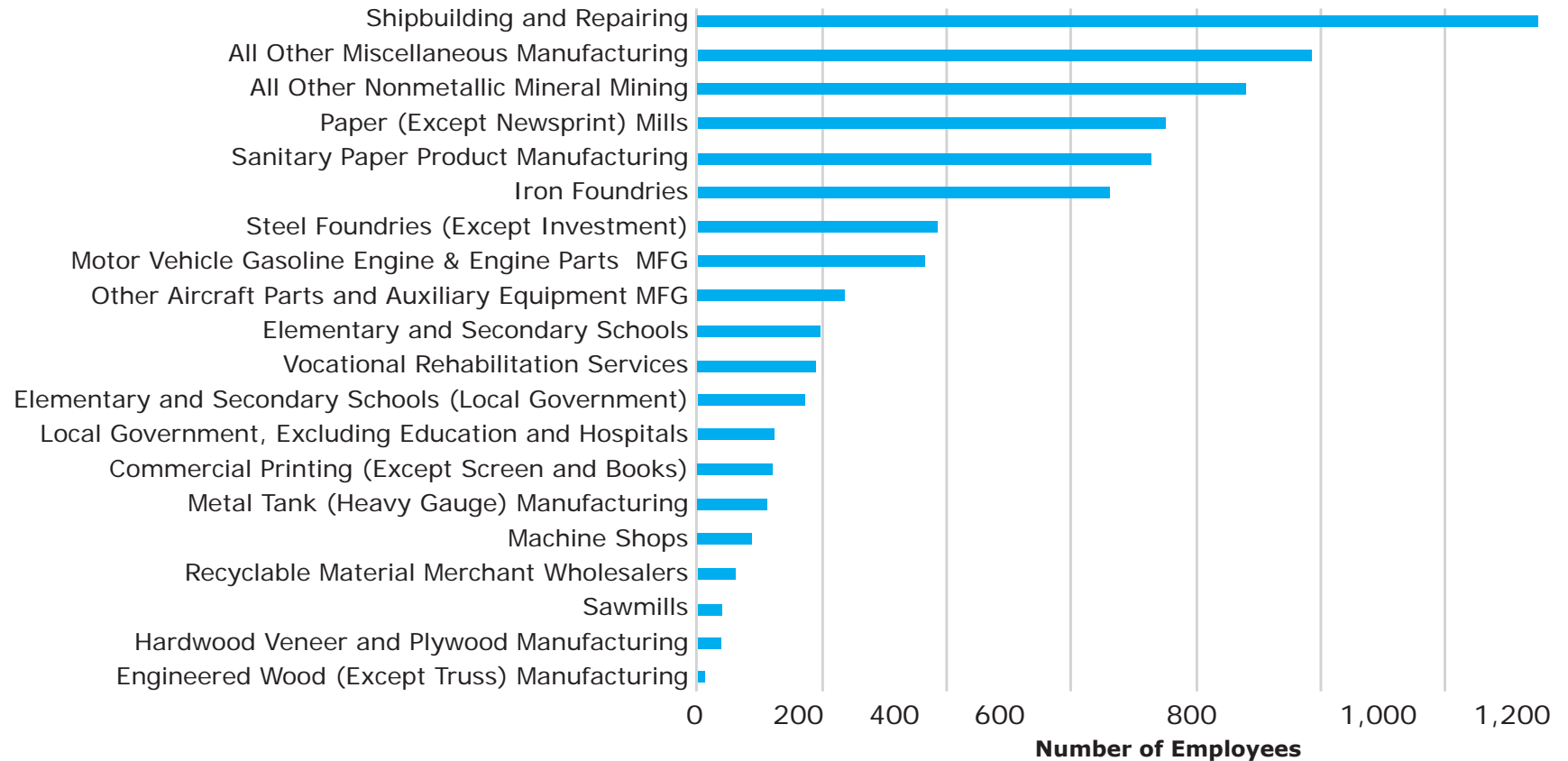
Commercial Growth

Year	Projected Residential Acreage Needed	Ratio of Existing Residential Acreage to Industrial Acreage	Net Industrial Acres Needed
2015	3,319	6:1	272
2020	2,944	6:1	242
2025	2,075	6:1	170
2030	1,018	6:1	84

A merger between Aurora Health Care and Medical Group with Bay Area Medical Center has led to the construction of a new hospital. slated to open in August 2018. Bellin Health Systems has constructed a new outpatient clinic in Marinette. Aurora has a new outpatient clinic in Crivitz.

The county hosts multiple entertainment activities such as: local festivals, art fairs, concerts, plays, golf outings and retail shopping in the county. The Pine Tree Mall has leasing space for additional stores. Currently Applebees' Restaurant, Dunham's Sports, Cool Nails, Payless Shoes, Dollar Tree, Petco, Famous Footwear, GNC, Kohl's, Planet Fitness, and TJMaxx are located in the Pine Tree Mall. Starbucks, JOANN Fabrics and Harbor Freight are slated to open soon.

Top Employment in Cluster Industries in Marinette County



Industry clusters are defined as concentrations of companies and industries that are interconnected by markets, suppliers, and trade in a geographic area. Marinette County has several well established industry clusters that are linked via employment, location, business expertise and other marketplace factors. These include shipbuilding/repairing, manufacturing, mining, metal, food, paper, transportation equipment, and foundry related processes. Another industry cluster of significance is local government and schools.

Supply chain connections for industries within and outside of the county are a priority for cluster industries. Marketing business is a part of the supply chain process needed to create partnerships and opportunities for a continued expansion of the customer base.

MARINETTE COUNTY HOUSING STUDY

OCCUPATIONS & WAGES

2017 Commuter & Resident Workers Wages

Description	2017 Location Quotient	Avg. Hourly Earnings	2017 Resident Workers	2017 Net Commuters
Painters, Construction and Maintenance	1.29	\$17.31	28	8
Electricians	1.88	\$26.34	131	12
Logging Equipment Operators	5.57	\$19.72	19	0
Taxi Drivers and Chauffeurs	1.01	\$10.53	26	(2)
Cabinetmakers and Bench Carpenters	1.15	\$14.73	18	(4)
Nonfarm Animal Caretakers	0.79	\$9.05	25	(6)
Farmworkers and Laborers, Crop, Nursery,	1.24	\$13.07	156	(44)
Farmworkers, Farm, Ranch, and Aquacultural Animals	1.25	\$14.48	20	(7)
Farmers, Ranchers, and Other Agricultural Managers	2.52	\$23.52	30	(7)

Resident Workers

Workers that live in the same community as work.

Net Commuters

The minimum number of workers who commute in or out of the region to satisfy the regional numbers of jobs held. A positive number describes commuters entering a region, while a negative number describes commuters leaving a region.

2017 LQ, Wages, and Commuters by Occupation

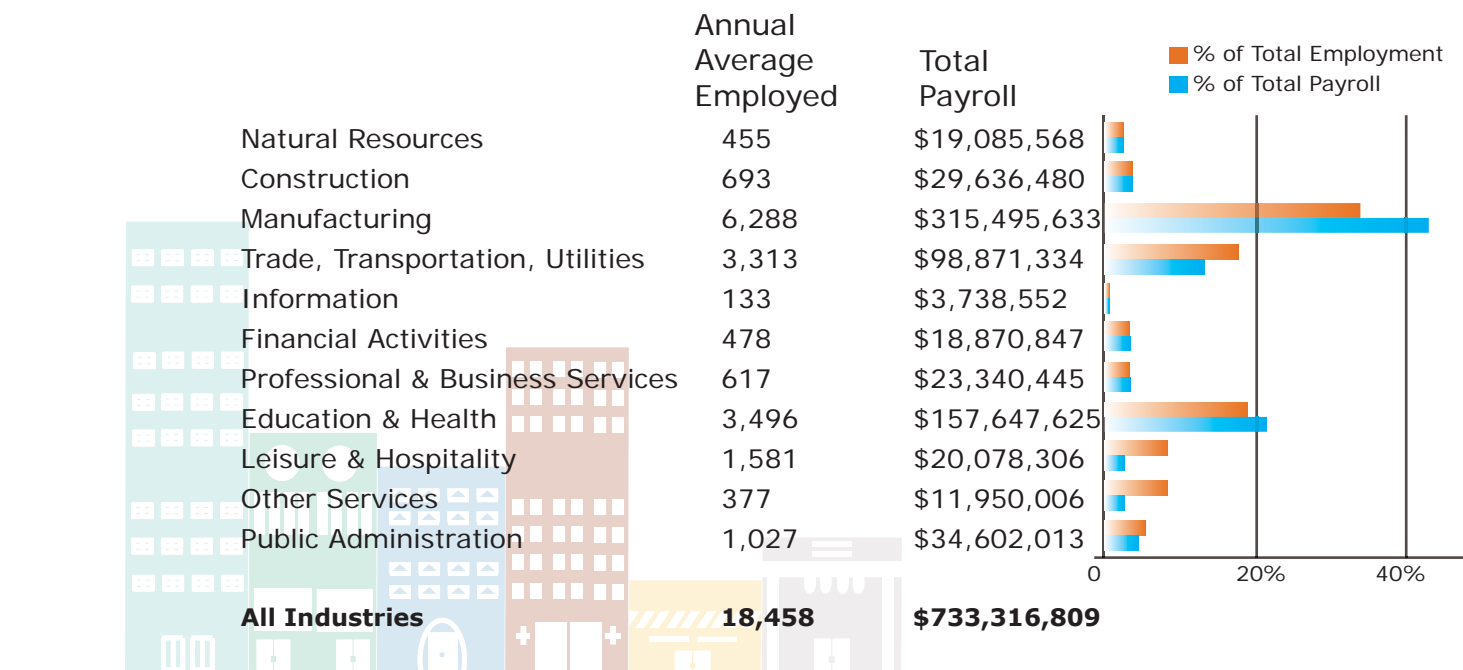
Description	2017 Location Quotient	Avg. Hourly Earnings	2017 Resident Workers	2017 Net Commuters
Team Assemblers	3.92	\$15.29	435	91
Retail Salespersons	0.92	\$11.60	512	(16)
Office Clerks, General	1.17	\$14.97	510	(42)
Cashiers	1.03	\$8.81	478	(39)
Welders, Cutters, Solderers, and Brazers	9.45	\$19.53	277	157
Heavy and Tractor-Trailer Truck Drivers	2.03	\$18.37	398	23
Nursing Assistants	2.29	\$11.14	338	70
Combined Food Preparation and Serving Workers, Including Fast Food	0.89	\$9.07	456	(83)
First-Line Supervisors of Production and Operating Workers	3.96	\$26.97	234	57
Personal Care Aides	1.12	\$10.38	337	(82)
Machinists	5.39	\$19.34	182	72
Registered Nurses	0.69	\$33.42	306	(62)
Stock Clerks and Order Fillers	1.00	\$10.57	246	(3)
Maintenance and Repair Workers, General	1.37	\$18.09	257	(16)
Walters and Waitresses	0.75	\$8.92	294	(59)
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	0.80	\$11.82	268	(34)
Bookkeeping, Accounting, and Auditing Clerks	1.15	\$15.28	233	(2)
Laborers and Freight, Stock, and Material Movers, Hand	0.67	\$13.70	267	(56)
Bartenders	2.70	\$8.70	233	(33)

Marinette County offers a variety of occupations with a diverse range in wages. Location Quotients (LQ) can be calculated for any industry where comparable information is available. An LQ greater than 1.0 illustrates that the county has proportionately more workers than the larger comparison area employed in a specific industry sector. This indicates that the region is producing more of a product or service than is consumed within the region. The surplus is available for export outside the region.

A high location quotient in a specific industry may translate into a competitive advantage in that industry for the local economy. Economic development opportunities may exist for additional growth of the exporting or related industries because of the availability of an existing skilled labor pool or other resources such as suppliers, facilities or transportation hubs in the region. An LQ significantly less than 1.0 may indicate an opportunity to develop businesses in the local area to meet area demand.

Industry Employment & Wages

2016 Employment and Wage Distribution by Industry in Marinette County



The economy of Marinette County employs 18,458 people, specialized in manufacturing, agriculture, forestry, fishing, hunting, and accommodation & food service, which employ respectively 2.65, 2.51, and 1.12 times more people than what would be expected in a location of this size.

The largest employing industries are manufacturing, healthcare & social assistance, and retail trade. The highest paying industries are mining, quarrying, oil, gas extraction (\$60,000), utilities (\$58,542), and transportation & warehousing (\$35,096). Males in Marinette County have an average income that is 1.32 times higher than the average income of females, which is \$40,436. The income inequality of the county is 0.427, which is lower than the national average.

MARINETTE COUNTY HOUSING STUDY

EMPLOYMENT

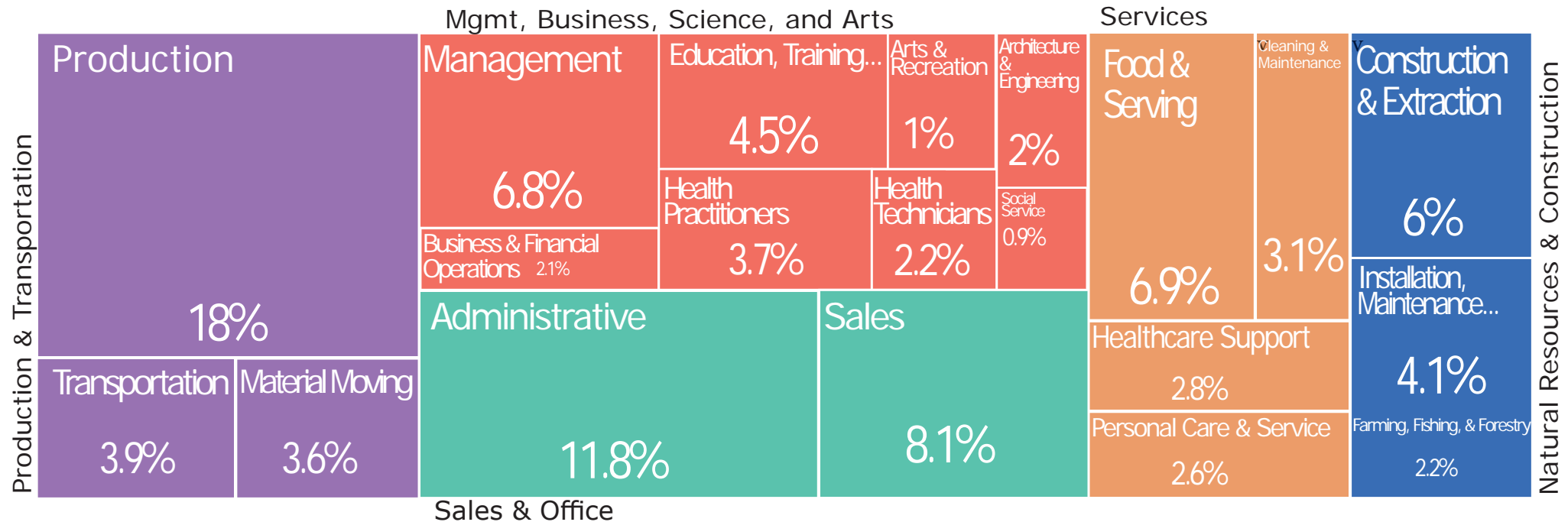


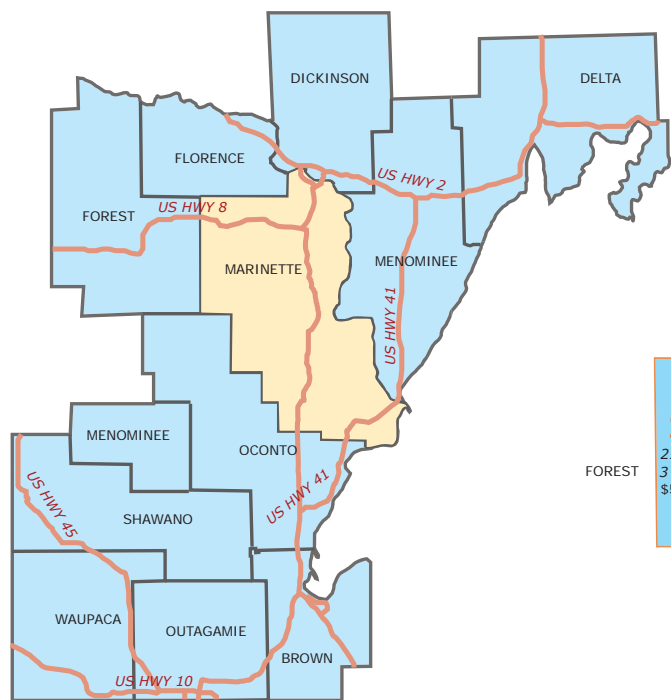
From 2014 to 2015, employment in Marinette County grew at a rate of 1.98%, from 18,600 employees to 18,969 employees.

The most common job groups, by number of people living in Marinette County are as follows:

- Production & Transportation;
- Management;
- Business;
- Sciences; and
- Sales

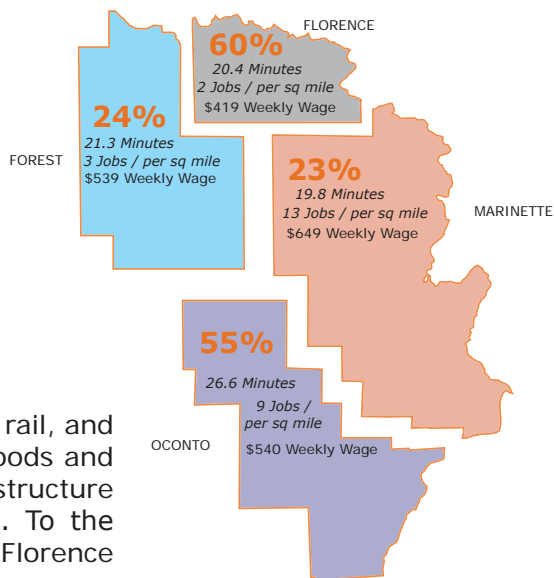
The most common employment sectors for those who live in Marinette County, are manufacturing, healthcare social assistance, and retail trade.





Working Residents Who Leave County for Work

(Average Commute Time to Work, Jobs per Square mile, & Weekly Wage)



The transportation network of highways, rail, and water provide a basis of moving people, goods and services. The challenge is maintaining the infrastructure to efficiently and safely provide this function. To the north, I-41 provides a route to Marinette and Florence counties from southern surrounding counties.

The majority of people who work in Marinette County live in Marinette County, however there is also a large number of people who live in Menominee County, MI, Oconto County, and Dickinson County, Michigan. A question that needs to be further researched is why these people have chosen to live out of state, and work in Marinette County.

People who Work in Marinette County Live in:

<i>Residence</i>	<i>Estimated # of Workers</i>
Marinette County, WI	14,679
Menominee County, MI	3,866
Oconto County, WI	875
Dickinson County, MI	548
Brown County, WI	222
Florence County, WI	156
Kenosha County, WI	97
Delta County, MI	62
Forest County, WI	58
Manitowoc County, WI	58
Elsewhere	303

People who Live in Marinette County Work in:

<i>Residence</i>	<i>Estimated # of Workers</i>
Marinette County, WI	14,679
Menominee County, MI	1,334
Dickinson County, MI	912
Brown County, WI	832
Oconto County, WI	712
Outagamie County, WI	113
Menominee County, WI	63
Forest County, WI	62
Milwaukee County, WI	56
Iron County, MI	49
Elsewhere	523

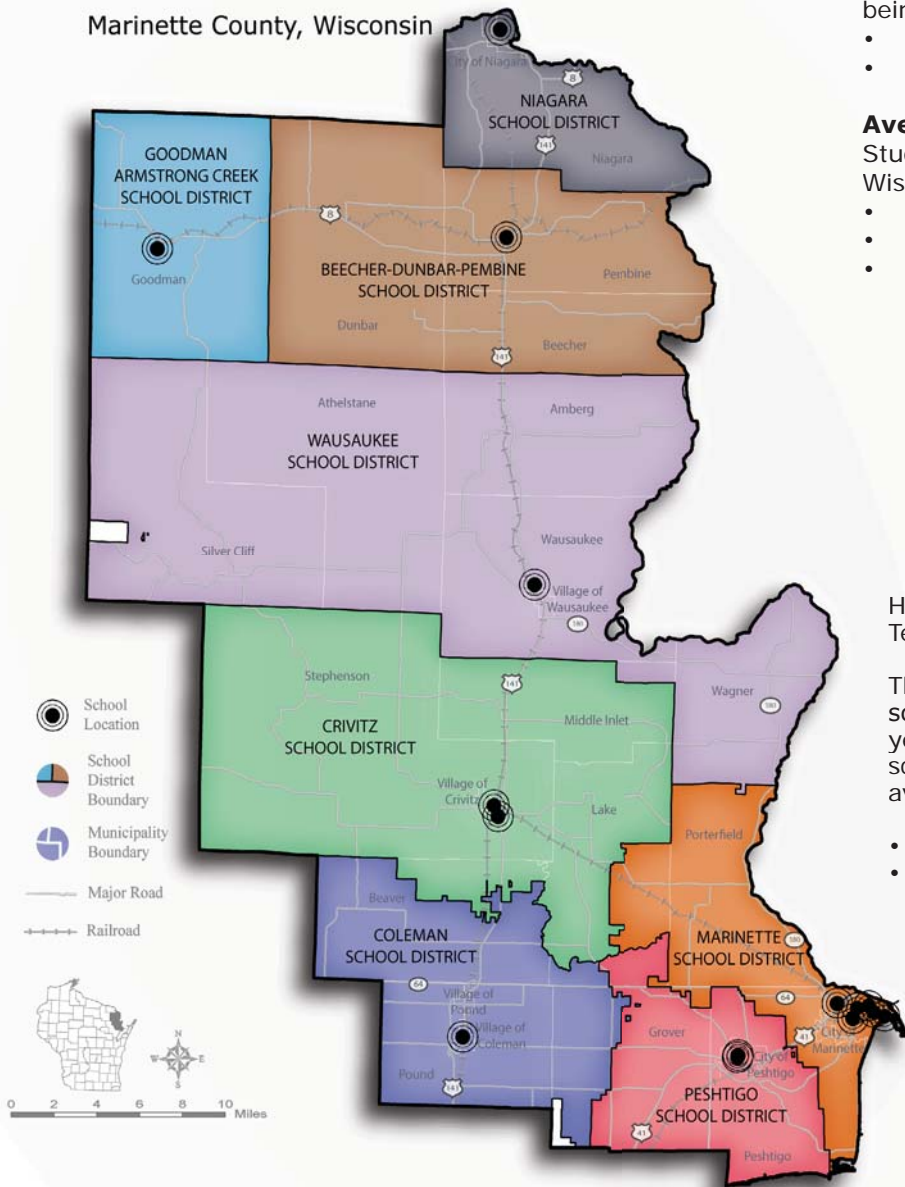
The majority of residents in Marinette County commute to work alone in a vehicle (**83.5%**)

Travel Time to Work

	Minutes									
	<10	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 44	45 - 59	60+	
Marinette Co.	28.2%	20.6%	13.8%	11.7%	4.2%	7.3%	3.6%	4.2%	20.4%	
Wisconsin	18.8%	17.5%	16.4%	14.8%	6.4%	10.6%	5.4%	5.3%	4.6%	

School District Boundaries

Marinette County, Wisconsin



Note: This product was prepared for informational and general reference purposes. Bay Lake Regional Planning Commission shall assume no liability for any errors, omissions, or inaccuracies in the information provided.

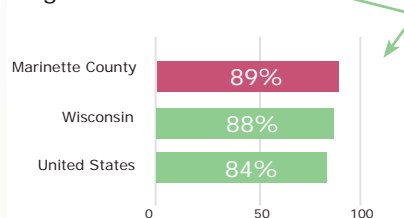
In Marinette County, 94.8% of students enrolled in a K-12 public school identify as being White:

- Higher percentage than the average for Wisconsin students (71.8%)
- Higher percentage than the average for students in United States (49.1%)

Average Graduation Rates for Wisconsin

Students in Marinette County graduate high school at an average rate for Wisconsin:

- Marinette County: 89%
- Wisconsin: 88%
- US average: 84%



Students with learning disabilities graduate at a lower rate than average for Wisconsin

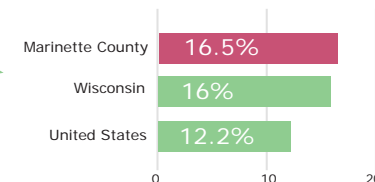
- Marinette County: 50%
- Wisconsin: 67.5%

Higher Rate of New Middle School Teachers

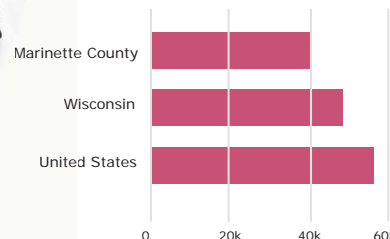
There are proportionally more middle school teachers within their first two years of teaching employed by public schools in Marinette County than average for Wisconsin.

- Marinette County: 21.6%
- Wisconsin: 13%

New Teachers



Salary Expenditure Per Teacher



Lower than Average Salary Expenditure per Teacher

With 51 full-time equivalent middle school teachers in Marinette County, the average salary expenditure per middle school teacher is less than average for Wisconsin by \$14,055.

- Marinette County: \$40,149
- Wisconsin: \$54,203

There are many factors that go into an individual's or a family's decision to purchase a home. Such factors include structural characteristics of the house such as square footage and number of rooms, property tax levels, proximity to amenities, neighborhood quality, and school quality, all of which are reflected in the retail price of the house.

There is a link between housing purchases and adequate school systems. The research on the impact of school quality on housing prices can date back to Charles Tiebout in his 1956 paper, *A Pure Theory of Local Expenditures*. Tiebout's research forecasts that consumers decide upon a community based on which community best satisfies their preference patterns for local public goods, which include schools, parks, and other amenities.

Homeowners, economists, and policy makers agree there is a link between school quality and housing purchases and prices in any given area. Families often take into account class size, student to teacher ratios, graduation rate, academic rank, athletic and extracurricular opportunities, and disability assistance. Marinette schools have a higher graduation rate than the state and nation. Likewise, teachers notably earn a higher salary than the state average. Marinette County not only is an attractive location for teaching careers, but also families seeking a safe and quality learning atmosphere for their children.

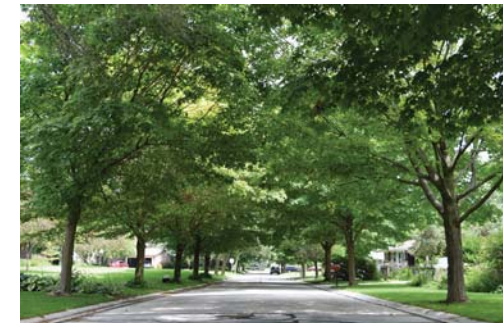
The majority of the county consists of single family homes, which are comprised of families ranging from 2 - 4 people. Adequate middle income housing is essential to sustain growth in this area and meet the needs of not only local families, but also families looking to relocate and join the Marinette County workforce.



CITIES

Housing Affordability Data

	MARINETTE	USA	PESHTIGO
Percent Listing Price Reductions	29.10%	36.70%	26.90%
Median List Price	\$95,000.00	\$215,000.00	\$115,000.00
Median Sale Price	\$84,000.00	\$211,000.00	\$113,900.00
Property Tax	\$1,629.00	\$2,081.00	\$1,566.00
Turnover (Sold Within Last Year)	1.40%	4.00%	1.70%
Median Value Per Sq Ft	\$67.00	\$120.00	\$62.00



Both the City of Marinette and the City of Peshtigo are competitive and offer lower housing rates than the national price. Marinette County has an affordable lifestyle for the workforce. Adequate median income housing is needed in a greater supply to respond to the growing workforce and local business sector.

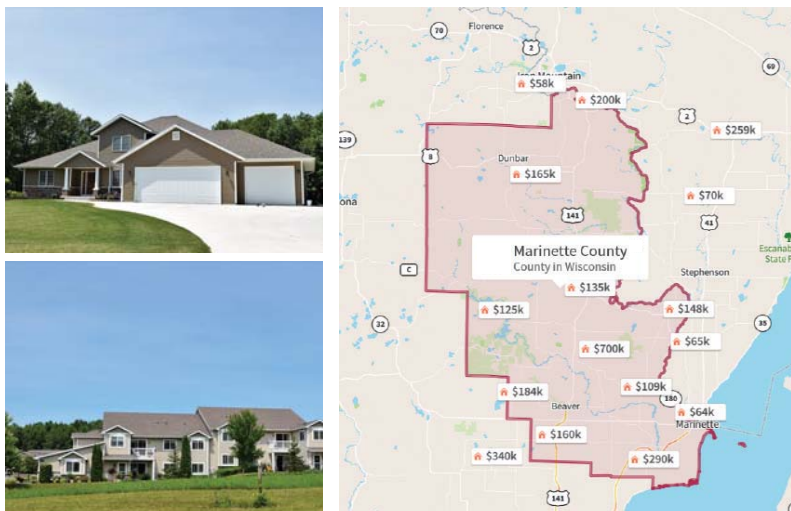
Home builders in Marinette can get up to \$700,000 in state tax credits to build new housing for a large influx of workers at Marinette Marine. The company has added over a thousand jobs as part of the Navy contract to build 12-14 littoral combat ships and will add another 400 jobs for the next contract.

Niagara is an example of rural housing sales that are higher than other communities in the county. The median price is higher than most sales account for. This may highlight the shortage of adequate housing and bidding wars or relatively quick sales that take place in order to meet the demand in a small supply market. An issue in the entire county is seasonal vacancy which can often impact year round upkeep of individual properties, as well skew neighborhood population and affect local businesses with uncertain levels of demand.

In 2017 the State of Wisconsin, the highest median sale price belonged to Waukesha County (\$277,000), followed by Ozaukee County (\$276,450) and Dane County (\$262,900). That was the same ranking as in 2016. The lowest median price belonged to Langlade County (\$92,500), followed by Marinette County (\$95,000).

Median Price of Home Sales in Marinette County

2007	\$85,026
2008	\$75,739
2009	\$72,000
2010	\$82,500
2011	\$79,900
2012	\$75,000
2013	\$76,000
2014	\$85,000
2015	\$93,000
2016	\$91,000
2017	\$95,000
2018	\$86,250



Home values continued to rise throughout 2016-2017, with many regions in northeast Wisconsin now averaging to similar prices before the housing collapse. According to information derived by real estate firm Zillow, the national median home value increased 6.8 percent in 2016 to \$193,800.

As home prices have increased, housing inventories have decreased. Zillow reports that there were 4.6% less available homes nationally than a year ago.

The combination of rising home values, a smaller supply, and the probability of increasing mortgage interest rates may negatively impact the housing market for young buyers. Lack of inventory will remain a major concern for homebuyers this year. In addition, the lack of available entry-level homes, partnered with high demand will continue to increase home values in the future.

Marinette County has a strong workforce population that makes a middle to higher income. Although the bulk of the housing types are single family dwellings, there is not enough to house the workforce locally. From 2015 - 2018 the annual number of home sales has increased.

Foreclosures in Marinette rank approximately 1 in every 1,424 housing unit. The top 5 communities in Marinette County with high foreclosure rates are:

- Porterfield - 1 in every 1,410
- Coleman - 1 in every 546
- Amberg - 1 in every 1,390
- Marinette - 1 in every 1,526
- Niagara - 1 in every 1,935

Number of Home Sales in Marinette

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2015	28	28	27	43	58	64	62	57	50	55	26	39	537
2016	28	23	33	36	54	54	49	50	43	53	47	43	513
2017	35	22	48	41	44	73	56	66	56	56	51	35	583
2018	23	17	46	-	-	-	-	-	-	-	-	-	-

MARINETTE COUNTY HOUSING STUDY

INFILL DEVELOPMENT

Sustaining smart growth is important to building complete communities that continue to benefit future generations. Problems of lengthy commutes, overextended public facilities and increased infrastructure costs, loss of farmlands, open space, and other valued community resources, and public health are typically associated with such patterns.

Infill development focuses on passed-over parcels within developed areas, and on maximizing the use of existing public facilities. Some communities have adopted urban growth boundaries that restrict the amount of land outside of urban centers that is available for urban development. This forces development to locate on vacant, or underutilized sites. Marinette County is not as limited by land supply, as areas with a greater urban density, however this is a sustainable way to revitalize cities and towns.

By developing vacant or underutilized parcels their value increases. and land is used more efficiently to maximize benefit for those living in the community. Ideally, infill development should not focus merely on individual lots. But rather, a successful infill development program should create complete neighborhoods.

Notable infill development is classified by residential densities high enough to support improved transportation options, as well as increased range of convenience services and amenities. It can highlight cultural, social, recreational, public space, and vitality to older neighborhoods.

Although most selected communities in Marinette County have a low vacancy rate, the more urbanized areas such as Marinette, Wausaukee, and Peshtigo have the opportunity to revitalize areas. Marinette has approximately 486 vacant lots, Peshtigo has 497 vacant lots, and Wausaukee has 721 vacant lots. A collaboration between local Marinette County government, the development builders, financial institutions, non-profit organizations, neighborhood organizations and other stakeholders is essential to a thriving infill development. Ultimately, the public and private costs of continuing sprawl rural development patterns, will surpass the resources needed presently to foster infill development.





New Manufactured Homes White River, VT

The Manufactured Housing Innovation Project is a pilot project focused on developing new manufactured homes for Vermont homeowners. This project addresses the need to respond to the loss of homes during Tropical Storm Irene and to increase the supply of quality affordable housing in Vermont. Though mobile homes represent only 7% of Vermont's housing stock, they comprised 15% of the homes damaged by Irene. Production of these homes provides a new housing option that invests in quality, efficiency, and energy conservation and results in long-term energy savings and stable monthly costs over time. The homes use advanced energy efficiency technology to minimize the homeowner's monthly energy costs. Over time, as energy costs increase, the monthly housing cost for the high performance home stays relatively stable while the cost of the traditional mobile home escalates significantly.



Windmor Estates HILLCREST Builders Realty Sheboygan, WI

The Windmor Estates neighborhood is one example of a medium to higher income single family home neighborhood.

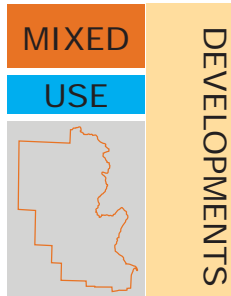
The neighborhood was constructed and marketed through Hillcrest Builders Realty, and offers quality houses for the local workforce and their families.



William Terrace Senior Housing Charleston, SC

Created through the vision of David Baker Architects, Williams Terrace Senior Housing is the first dedicated housing for low-income seniors in the city of Charleston, South Carolina. DBA and McMillan Pazdan Smith created this senior building, which replaces affordable family housing destroyed in a 1989 hurricane. The space presents a dynamic building that meets the challenges of the site—located in a high-velocity flood zone—and respects the gracious built fabric of downtown historic Charleston.

The building is designed with external circulation, deep porches that create opportunities for connection and are lined with exterior seating to encourage interaction among the residents. The building's units, porches, and rooftop terrace community room provide a view across the new park and Charleston harbor.



Mammoth Springs - Phase III Sussex, WI

Mammoth Springs Phase III is a mixed use project consisting of a 3 story wood frame residential building with underground parking and two standalone retail centers on the corner of Main and Waukesha Ave in Sussex, WI.

The 33 unit apartment complex is the 5th residential building completing the Mammoth Springs campus just south of the bug line trail along Main Street. The two retail buildings are 6,500 square feet each with prodigious street visibility. These are higher end apartments with a range of accessible desired amenities.

What are mixed-use developments?

A development which supports a combination of land uses within a project rather than developing an area for a single purpose. Mixed-use development projects can be site-specific, neighborhood-based, or regional, and can be incorporated into new development, redevelopment, brownfield, and Smart Growth initiatives in urban and rural areas.

Mixed-use development areas have higher densities and incorporate places to work, shop, or play within residential areas. Such development is sometimes required through municipal zoning regulations or encouraged through Smart Growth initiatives and neighborhood planning efforts.

MARINETTE COUNTY HOUSING STUDY

HOMELESSNESS

Housing authorities provide decent and affordable housing in a safe and secure living environment for low and moderate income residents. Often times they provide Section 8 housing choice vouchers for those that qualify for low income housing.

Most housing authorities that provide vouchers currently have multi-year waiting lists. Housing authorities also provide low income public housing options that often have multi-year waiting lists. Low cost apartments for seniors, handicapped persons, single mothers with children, and homeless resources are all provided.

Marinette County Housing Authority

Housing Choice Voucher Program

The Marinette County Housing Authority manages 168 active Housing Choice Vouchers:

Types of Vouchers		
	Standard	Ported Out
Vouchers	167	1
Monthly Cost Per Voucher	\$346.00	\$697.00
Monthly Cost	\$57,795.00	\$697.00

Waiting List & Tenancy

The housing authority's voucher program has an annual turnover of 4%, serving about 43 vouchers in the past year. The average voucher holder collects benefits for 6 years and 11 months.

In December 2015, HUD released the final rule on the definition of chronic homelessness. According to HUD, an individual is experiencing chronic homelessness if they:

- Reside in a place not meant for habitation, a safe haven, or in an emergency shelter
- Have been homeless and residing in such a place for at least 1 year or at least 4 separate occasions in the last 3 years. (The 4 episodes of homelessness must add up to 12 months.)
- Have a diagnosable disability (substance abuse disorder, serious mental illness, developmental disability, PTSD, cognitive impairments, or chronic physical illness or disability). Families are defined as experiencing chronic homelessness if at least one adult head of household meets the definition of chronic homelessness. Because the method of recording chronic status has changed recently, we do not recommend comparing this rate of chronic homelessness to rates in previous years.

Financial Assistance for Housing

USDA RURAL DEVELOPMENT HOUSING

603B Lakeland Rd.
Shawano, WI 54166

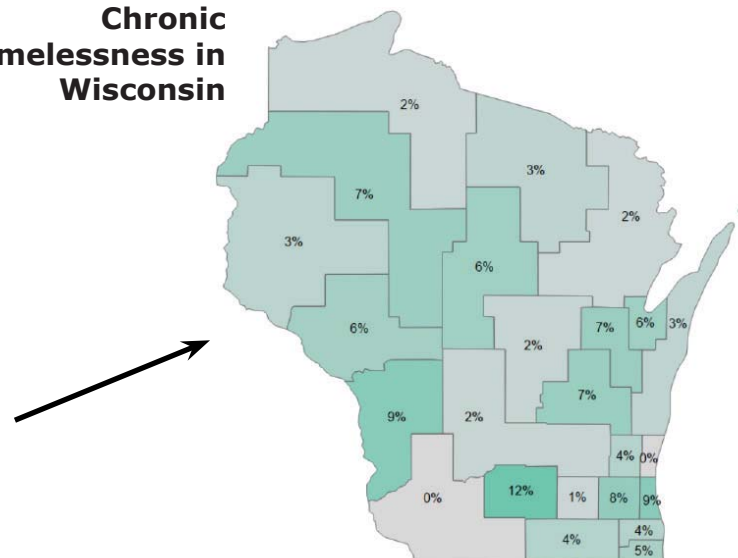
Grants or loans with low interest based on an individual's income level. Loans can be used for repairs and improvements.

RURAL HOUSING, INC.

4506 Regent St.
Madison, WI 53705

May provide financial assistance for utility payments or utility financing. Based on income. For those needing application assistance for people age 60+, contact Marinette County Elderly Services Elderly Benefit Specialist (EBS).

Chronic Homelessness in Wisconsin



**Wisconsin Development of Administration
Community Development Block Grant Small Cities Housing
Program**

The Wisconsin Community Development Block Grant (CDBG) program fostered by the Wisconsin Department of Administration, Division of Housing (DOH), provides grants to multiple units of local government for housing programs, which benefit low and medium income households. These funds are typically used to rehabilitate housing structures, assist homebuyers, and aid to small neighborhood public facility projects. The main focus is local needs, often the project criteria is flexible to the location and need.

Neighborhood Stabilization Program

Congress established the Neighborhood Stabilization Program (NSP) for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is primarily local development goals.

**Wisconsin Housing and Economic Development Authority
(WHEDA)**

Low Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit, or LIHTC, is a dollar-for-dollar reduction of federal income taxes owed by owners/investors in qualified projects for tenants whose incomes are at or below 60% of County Median Income (CMI).

WHEDA was appointed by the Governor to administer the IRS federal Low-Income Housing Tax Credit Program for Wisconsin, so an application for Tax Credit must be submitted to WHEDA. Applicants must meet mandatory threshold requirements for financing, market, site control, and zoning. Applications are then evaluated and points are awarded for select criteria as outlined in WHEDA's current Qualified Allocation Plan.

Home Improvement Advantage Loan

Established for a homebuyer to borrow up to \$15,000 to improve the quality and overall value of their property. The property owner must have no late mortgage payments in the past 6 months, a credit score of 620+, total mortgage debt cannot exceed 110% of the value, and a household must meet the WHEDA Home Improvement Advantage income constraints.

**United States Department of Rural Agriculture Rural
Development (USDA) Single Family Housing Guaranteed
Loan Program**

This program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may build, rehabilitate, improve or relocate a dwelling in an eligible rural area. The program provides a 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural homebuyers

Section 502; Homeownership Direct Loan

This program is facilitated through Rural Health Service (RHS) which aims to provide loans to assist low income households purchase and prepare sites, build, repair, rehabilitate, or find a new location for homes.

Section 502; Mutual Self-Help Housing Loans

Specifically created to help very low income households build their own homes. Families pertain to those who cannot buy affordable housing through usual means. Families who partake perform 65% of the construction under professional supervision.

USDA Rural Development

Section 504; Very Low Income Housing Repair Program

This program provides funding to low income home owners seeking to repair, remediate, or modernize their homes. Renovations must make the homes more sanitary and safe or eliminate health and safety hazards.

Section 515 Multi-Family Housing Loan

Program supports the construction of multi-family housing for low-income residents.

Section 521 Rural Rental Assistance

Funding provides an additional subsidy for households with incomes too low to pay RHS-subsidized rents.

Section 523 Rural Housing Site Loans

Assistance to public non-profit and private organizations which wish to obtain sites for affordable housing development.

Section 533 Rural Housing Preservation Grants

Sponsors organizations in the rehabilitation of low income or extremely low income housing structures. Designed to help landlords or members of a cooperative.

Single Family Home Loan Guarantees

Established to help and support lenders to extend 100% loans to moderate and low income rural homebuyers by providing a 90% loan note guarantee to lenders to decrease the risk of extending full loans to potential homebuyers.

Private & Local Sources

Federal Home Loan Bank of Chicago

Regional State-wide bank covering Wisconsin, and runs an Affordable Housing Program that provides grants to local units of government, housing authorities, and developers for subsidies up to \$750,000 or 75% of total project costs.



TOP NEEDS

Rehabilitation of workforce (middle) housing.

Shortage of affordable rentals and higher end apartment or homes.

Home accessibility modifications for Aging in Place.

TOP TRENDS

Major industries continue to recruit a number of employees from across the region and state.

Increasing demand for rental housing, and higher end single-family homes.

Growing senior population.



CONCLUSIONS

Many rural communities in Marinette County are challenged by unaffordable housing and inadequate housing quality. Marinette County has a high percentage of those living below the poverty level.

Marinette and Peshtigo are slightly more urban, however most communities are rural in nature. There are a number of second-home owners and retirees who purchase seasonal housing units, these are often left vacant at some period. The retirees restrict housing options for local working families. Land use regulations to preserve the environment and rural scenery may limit options for developing affordable housing.

The federal safety net provides options for rural residents who struggle meeting the current housing costs in Marinette County, but these funds tend to not fully meet the resident's needs.

Policymakers, community leaders, developers, and builders should consider innovative ways to improve and leverage existing housing stock in order to expand affordable, and high quality apartments and single family homes for local working families.

CONCLUSIONS

Marinette County has a strong workforce that needs adequate housing. There are a large number of mobile homes in Marinette County that have potential to be transformed into higher quality manufactured houses. The missing gap for renters is that the county is lacking low income units, and high end apartments. The median gross rent for the county is \$644/month, which is lower than the state median rent of \$776/month. The number of residents with cost burden is increasing, especially among renters.

There is a market gap for homes in the \$200,000 - \$400,000 range, which is negatively influencing employers recruiting the workforce needed for their industry. Household income increased very little since the recession, remaining quite stable. The average household sizes in Marinette County are decreasing as people are downsizing. Senior housing will become a greater issue as the number of residents over the age of 65 increases. Due to the geographical location and small population, Marinette County has a limited number of local developers. Accommodating construction workers from out of the region may also be an issue in the future as development looks to increase the housing stock.

Lacking in the current housing market - all types of housing.

- Low income apartments
- High end apartments
- Workforce (middle) housing
- Senior housing

Given low vacancy rates and low housing costs, one key to addressing Marinette County's housing challenges is increasing the production of market rate housing, including single family as well as multi-family and "missing middle" housing formats that can expand the variety of housing options available to meet the needs of different household sizes and types. Multifamily housing is not nearly as common in rural areas as it is in urban and suburban ones. In rural areas, it is much more common for a private homeowner to rent out a single family detached home. However, in Marinette County, the stock of single-family rental homes is generally in disrepair, this is potentially because a landlord cannot afford to complete critical home repairs, and most rehab home assistance programs require the home to be owner-occupied to qualify.

Marinette County offers many assisted living senior options, but as this demographic group increases, it is recommended to plan for developments which encourage 'aging in place'. This is a term used to describe a person living in the residence of their choice, for as long as they are able, as they age. When there is not enough senior housing resources or nursing homes in rural areas, many seniors remain isolated in their homes with limited transportation into more populated areas for medical visits, to buy groceries, or simply to socialize. Another issue that often manifests for seniors living in isolation in rural areas is the inability to maintain their homes and property. This partnered with the county's older housing stock can lead to many challenges.



As the county seeks to move forward with developments, there should be focus groups or discussions between stakeholders, developers, and builders. These discussions foster the opportunity to survey stakeholders to better understand their needs and desires. It is also critical to survey the current workforce to determine what type of housing they desire, including what amenities would be favorable.

The larger populated communities in Marinette County, such as the cities, would benefit by forming a group of their own developers, and partnerships with builders to construct more housing units. Rural regions face different challenges related to housing quality than most urban areas. Single-family detached homes have repair and rehabilitation needs and account for 10% more of rural housing stock than urban housing stock. Many of the older homes in Marinette County do not have adequate indoor plumbing or complete kitchen facilities. Reaching isolated households with such housing problems remains an issue for communities with few resources to combat the issue.

As outlined in this study, mobile homes comprise a large segment of Marinette County's rural housing stock. These units include both traditional single-wide trailer homes and modern factory built modular housing that is transported and placed on site. Although this type of housing is often the most affordable path to homeownership in Marinette County, it comes with significant challenges.

Approximately 40% of the manufactured homes in Marinette County communities were built before HUD began regulating safety and quality standards for manufactured housing in 1976. These homes are far less durable, structurally sound, and energy efficient than their modern counterparts. Since manufactured homes are almost always titled as personal property rather than real estate, repairs and upgrades do little to build equity for their homeowners.

The Low Income Housing Tax Credit (LIHTC) program, which facilitates the development of affordable multifamily housing through a federal tax credit and incentives for private investors, is one of the leading sources of quality subsidized housing in the state. However, rehab is heavily favored in rural areas over new construction, even though new construction is needed in Marinette County to push out the lower quality of the existing stock.

One housing gap is the need for and increase of quality "starter homes", usually sized around 1,200 - 1,600 sq. ft. Realtors indicated that both Millennial and seniors were competing for this type of housing. Seniors are looking to downsize to smaller, one-story homes for easier maintenance and safety, and first time homebuyers (typically in the local workforce) are looking to start small to build equity for a larger home in the future when their families grow.

Another barrier towards affordable housing is strict land use and building policies. As the housing and community development industry produces creative solutions to mitigate high housing costs, such as accessory units, tiny houses, and reshaping large houses into duplexes, local zoning policies and building codes have yet to address these new housing types. It is important to include policies that encourage a range of housing types, prices, and affordability through stakeholder collaboration. One example is updating the comprehensive plan and zoning ordinances to remove these barriers. There should be a focus on rehabilitation of the older housing stock, and infill development in areas with higher vacant lots.

1. Develop Mixed-Use Housing in higher density areas of Marinette County (live-work)

- Promote the addition of an adequate number of housing units to the current housing stock to meet future housing demand; focusing primarily on mixed-use housing choices for current and future resident's downtown
- Encourage flexibility in zoning to accommodate a variety of housing options
- Implement live-work facilities which are adaptive and activate public space. Including compact urban form, ground level retail, access to waterfront, safe streets, and authenticity of maritime cultural heritage
- Marinette County should make every effort to ensure that applications for new residential subdivisions, condominiums, and apartments include housing which utilizes a maximum of 30 percent of gross household income for workers in new jobs to be located in the community.
- Encourage higher density development in appropriate areas to encourage more affordable housing
- Support the use of tax incremental financing (TIF) districts to encourage redevelopment of under-used and blighted areas for affordable housing
- Consider developing a model density bonus ordinance and model and live-work unit ordinances for consideration that are designed to increase the number of affordable housing units
- Establish a residential development monitoring system which tracks the number of new housing units added by type and cost within the county

2. Support Diverse Housing Supply for Vulnerable Populations

- Promote aging in place; a universal design (designed for all physical abilities) in housing and subdivision construction to accommodate all population groups
- Ensure affordable housing is available to current and future residents of Marinette County
- Encourage a variety of single-family homes, affordable apartments, townhouses, and duplexes for diverse ages and income levels.
- Support housing programs that provide grants or low-interest loans to renovate older homes that are in disrepair or do not meet lead-safe standards, or assist low-income households to achieve home ownership.
- Encourage the cooperative housing, which many also socially support and help seniors and/or persons with disabilities to be self-sufficient
- Consider incentives such as reducing or waiving application and impact fees, streamlining the permit process and providing density bonuses for all proposed subdivisions that include and demonstrate affordable and/or senior housing that are reviewed under the Ordinance
- Work with State and Federal officials to encourage adequate funding for financial assistance programs for affordable housing
- Support and consider expanding Housing Authority programs
- Consider requiring that a certain percentage of affordable housing units be provided in new residential development at or above a certain size.



3. Encourage Smart-Growth and Infill Development

Promote the availability of land for the development or redevelopment of housing in the county.

- Expand residential development in a contiguous and efficient manner
- Recommend new housing to infill existing vacant residential properties. Local governments should identify specific priority infill development areas. Several funding resources for making these improvements are available, such as Community Development Block Grants (CDBG) and other formula funds that can be directed to priority areas
 - o Expedite development review, ease parking requirements, adopt flexible codes;
 - o Provide clear regulations for renovating historic buildings;
 - o Offer density bonuses in infill locations
- Encourage new housing in areas where municipal infrastructure is already available or could be efficiently extended
- Locate higher density residential development in areas that minimize impacts upon lower density residential developments
- Future development should not adversely affect the assessed value or livability of neighboring residential properties
- New housing development should incorporate natural and environmentally sensitive areas into design plans
- Flexible site restrictions and setbacks should be supported to allow condominium development

4. Rehabilitate and Increase Housing Quality

- Continue the maintenance, rehabilitation, and preservation of the county's existing housing
- Recommend existing structures and properties for adaptive reuse, such as institutional uses to residential
- Encourage energy-efficient housing for all Marinette County residents. The county should continue to encourage housing that is built using sound construction techniques, including "green" housing developments
- Continue to ensure that building codes include requirements for adequate insulation, heating, and plumbing
- Identify programs and potential funding sources for new programs to assist homeowners in creating more energy-efficient homes and in making needed repairs, including improvements to meet State and Federal lead-safe standards.
- Continue to enforce and support requirements relating to land suitability and design through the administration of Land Division Ordinances
- At the county or local level, invest in a program to identify, rehabilitate, or replace housing units deemed unsafe, and to provide housing assistance to households with poor energy efficiency and/or are at risk of displacement due to unsafe housing conditions
- The county should promote the creation and adoption of separate building maintenance codes to regulate the rehabilitation of older homes, to make rehabilitation more economically feasible

5. Plan for an Aging Population

- Encourage development of housing choices in traditional neighborhoods with smaller lots and homes. Smaller homes and lots may become increasingly important as retirees look to downsize and move to an easier to manage home
- Encourage development of condominium or unique rental housing options in the downtown for both "young professionals" and "empty nesters" who may not want the ownership or maintenance duties of a one-unit detached home
- Encourage development of small Accessory Dwelling Unit (ADU), a 55+ rental apartment complex, and/or graduated senior living

POLICY RECOMMENDATIONS

1. Housing the Growing Senior Population in Marinette County

- Home rehabilitation and repair
- Home safety and accessibility
- Encourage volunteer and cooperative self-help models
- Standard protocols for home evaluation
- Use of Medicaid for home improvements
- New affordable senior rental communities located near services

2. Improving Housing Quality

- Expand and develop new housing rehabilitation and repair programs
- Identify new resources for energy efficient programs
- Replace or demolish housing stock which cannot be rehabilitated

3. Increasing Affordable, Quality Rental Housing

- Increased focus on mixed income developments
- Build new rental housing in addition to supporting rehabilitation
- Encourage the development of new rental housing with LIHTC and other assistance programs
- Explore sources of rental financing, loan guarantee programs, and new funding sources for rural development

4. Increasing Homeownership

- Strategy to re-convert single family detached homes back to homeownership
- Target new housing development to where jobs are plentiful
- Support new home development that is high quality, and modest size/cost
- Improve access to mortgage credit repair and counseling classes provided by the City of Marinette

5. Addressing Challenges with Manufactured Housing

- Target replacement of older manufactured homes with new, higher quality product
- Encourage quality improvements while retaining affordability for new manufactured homes
- Seek improved financing options for manufactured/mobile home buyers
- Mobile home park revitalization/infrastructure
- Encourage/facilitate placement of this housing on permanent/owned land



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Other contributors include: Associated Bank, Marinette Marine Corp and Smet Construction Services



Marinette | Peshtigo | Niagara | Coleman | Pound | Crivitz | Wausaukee
Housing Study 2017 - 2018

This housing study uses demographic data obtained from a wide variety of sources, but primarily the US Census and EMSI. A substantial amount of data has been compiled and analyzed from various primary and secondary sources as part of this housing study:

- 2000, 2010, 2016 Census Data & American Community Survey*;
- U.S. Census Bureau, American Fact Finder;
- U.S. Department of Labor;
- U.S. Department of Administration;
- U.S. Department of Housing and Urban Development (HUD);
- Aging and Disabilities Resource Center (ADRC);
- 2016 Homeless Management Information System (HMIS);
- Wisconsin Realtors Association;
- Zillow Real Estate, Trulia Apartment Rentals;
- Local Community Clerk Officials;
- Wisconsin Housing and Economic Development Authority (WHEDA);
- Wisconsin Builders Association;
- Wisconsin Department of Workforce Development;
- Wisconsin Rural Partners
- New North, Inc;
- U.S. Environmental Protection Agency (EPA);
- Vermont Housing and Conservation Board;
- EMSI; Economic Modelling**;

Journals referenced: Tiebout, Charles. 1956. "A Pure Theory of Local Expenditures". Journal of Political Economy.

*Data from American Community Survey (ACS) is based on survey data and estimates and is less accurate than Decennial U.S. Census data.

**EMSI modeling data is a compilation of data from multiple sources such as U.S. Census, Department of Labor statistics, and other sources. Drawing conclusions or comparisons with the information should be done with caution.

Images:

<http://missingmiddlehousing.com> (pg. 50)

<https://www.horizondbm.com/mammoth-springs-phase-iii> (pg. 45)

<https://www.williamsterrace.com/> (pg. 45)

<http://www.vhcb.org/mhip/> (pg. 45)

<http://www.hillcrestbuilders.com/> (pg. 45)

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