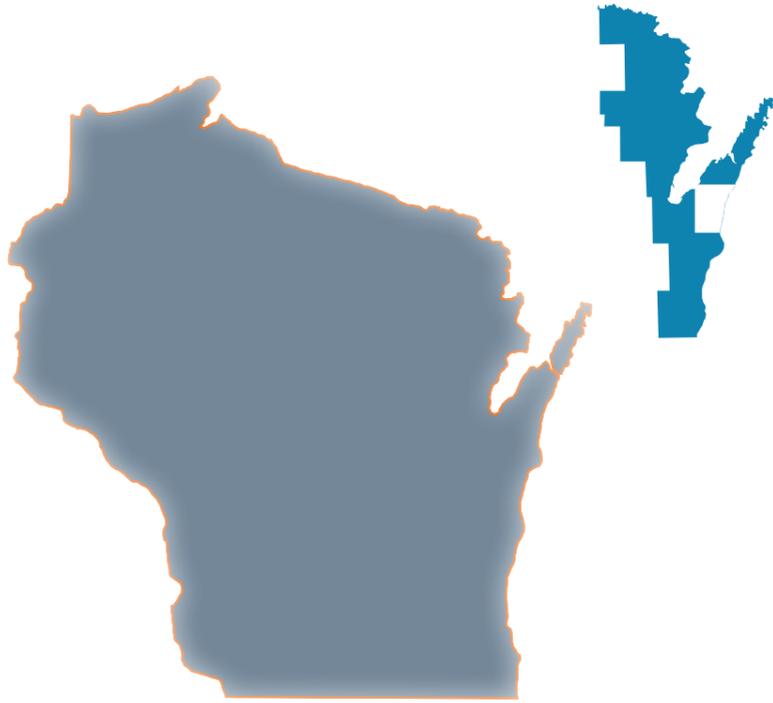


**KEWAUNEE COUNTY
HOUSING STUDY**

Focusing on Housing Quality





PREPARED BY THE BAY-LAKE REGIONAL
PLANNING COMMISSION
FOR THE
KEWAUNEE COUNTY BOARD OF SUPERVISORS

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In order to allow the public instant access to the Kewaunee County Housing Study, the Bay-Lake Regional Planning Commission (BLRPC) has established an ArcGIS Online Story Map. The Story Map is an interactive version of this study that may be updated on an as needed basis. The ArcGIS Online Story Map is accessible via the link below:

<https://arcg.is/0Dir9S>

Executive Summary

Focusing on Housing Quality

Kewaunee County has commissioned a study to understand the housing issues and opportunities within the county. This study aims to identify if there is a need for additional housing, assess what types of housing may be needed, and address the next steps to solve housing gaps. 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 Kewaunee County. A healthy housing system includes a diverse mix of housing forms, tenures, and options.

With a focus on housing quality, the Kewaunee County Housing study involves:

- reviewing national trends
- compilation and analysis of demographic data
- economic characteristics and trends
- inventory and characteristics of current housing
- housing development analysis with recommendations for future policy making
- data collected from local realtors in Kewaunee County



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 are often used as a basis for future development, policy decisions and to secure financing for various housing programs and projects.

One of the defining characteristics of Kewaunee County's market is the age of its housing supply. Two-thirds of all owner-occupied housing units in the County is 50 years or older. Units built prior to 1950 tend to have poor energy performance, higher maintenance costs, and sometimes lack things that home buyers desire such as attached garages.

For part of this study, Bay-Lake Regional Planning Commission used the Comprehensive Housing Market Analysis conducted by the United States Department of Housing and Urban Development (HUD) for the Green Bay Housing Market Area (HMA) to determine overall rental and new construction needs for the region. The study area consists of Brown, Kewaunee, and Oconto counties in northeastern Wisconsin.

National Trends

Focusing on Housing Quality

Over the next decade, two generations will dominate population growth, the millennial's (born 1985-1999), with members now clustered around age 28, and the baby boomers (born 1946-1964) now around age 73, but with a share still in their late 50s.

The Joint Center for Housing Studies of Harvard University estimated that the number of households in their mid-30s to mid-40s will increase by 2.9 million in the United States over the decade, while those 65 and over should grow by an astounding 11.1 million. Meanwhile, the number of 45-64 year old households will fall by 1.9 million.

Under these assumptions, the aging baby boomers will add some 8.4 million households that are either single persons or married couples without children living at home. While this surge in one and two person households might imply strong demand for smaller homes, most older adults plan to remain in their current homes as they age. To do so, though, many of these households will need to modify their homes to accommodate the physical limitations of aging, fueling strong growth in the remodeling market. But even if a minority of this large age group does choose to relocate, demand for smaller, more accessible homes should also increase significantly.

Within the 35–44 year-old age group, nearly two-thirds of the growth in households over the next 10 years will be among families with children. Given high homeownership rates at this stage of life, demand for owner-occupied housing is projected to grow substantially over the decade. Since many will be first-time buyers, demand for entry-level homes should be especially strong. But today's relatively low homeownership rate for this age group also implies continued demand for rental housing, with overall growth in renters projected to average 400,000 per year in 2018–2028.

Americans age 65 and over will grow by an astounding 11.1 million over the next decade.

The Joint Center for Housing Studies of Harvard University

Kewaunee County–Demographics

Focusing on Housing Quality

In contrast to the state of Wisconsin, Kewaunee County’s population is expected to reach a peak of **21,940** people in 2030 and then start decreasing afterwards. With the exception of Brown County and Outagamie County communities, the region including Kewaunee County has an aging population.

According to recent American Community Survey (ACS) estimates,

- The median age of the total population in Kewaunee County is **44.2** years.
- **21.9** percent of the population is under 18 years old.
- **26** percent of the population is aged 60 or older.
- **69** percent of housing units contain families.
- Average family size is **2.45** people.
- **58.9** percent of households contain married-couple families.
- **3.6** percent contain male householder, no wife present.
- **6.2** percent contain female householder, no husband present

- **27.1** percent of householders live alone.
- **28.3** percent of households contain children under 18 years old.



Housing Units that Contain Families

44.2
median
age

69%
households
contain
families

28.3%
contain
children

21.9%,
under 18
years old

20,787
population

26%
age 60
and over

2.45
average
family
size

58.9%
married

9,414
households

27.1%
live
alone



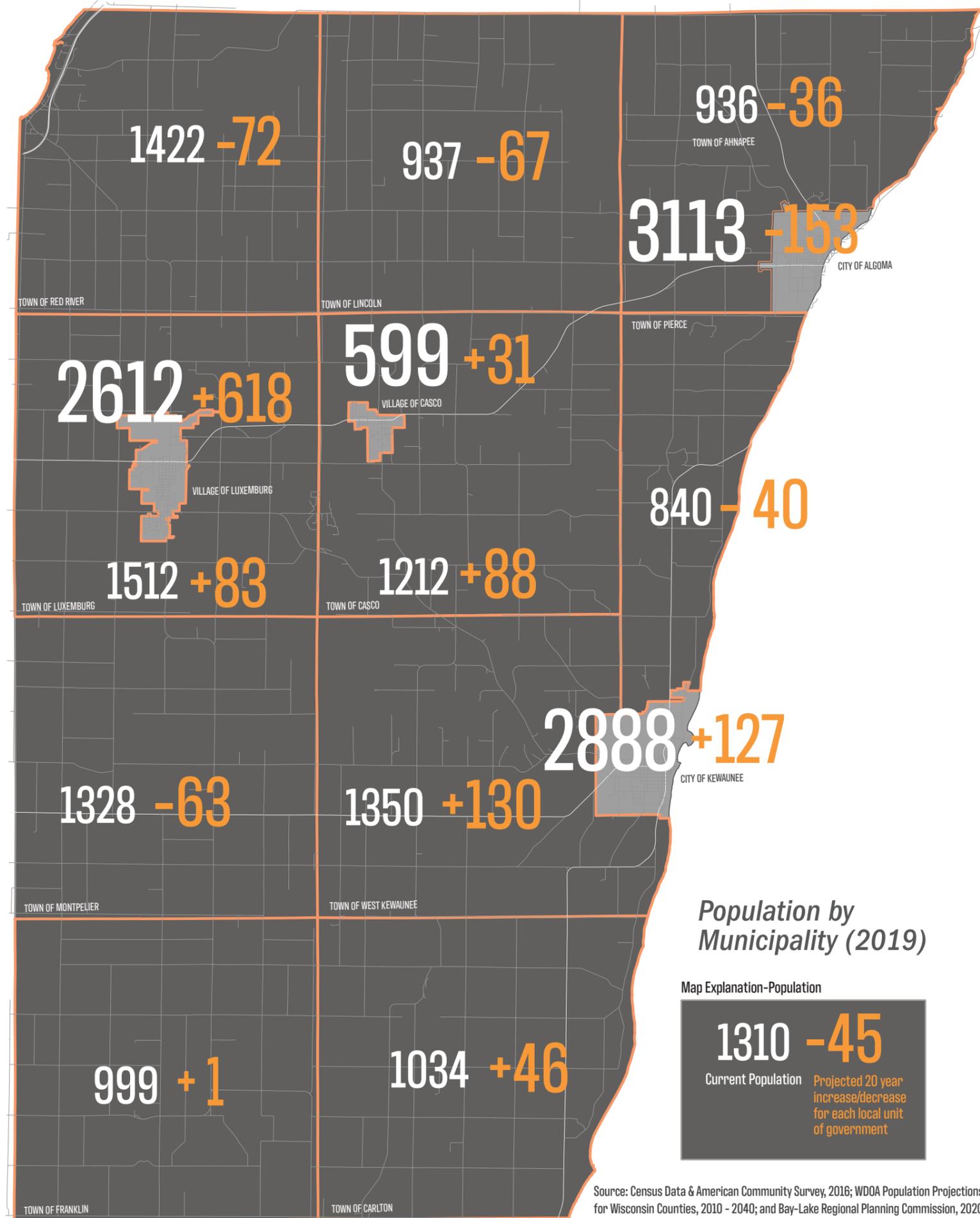
Kewaunee County - Population

Focusing on Housing Quality

20,782
Current Population (2019)

21,475
Projected Population 2040

Key Take Away
Over the next 20 years
Kewaunee County is
projected to grow by only
57 people per year.



Kewaunee County – Households

Focusing on Housing Quality

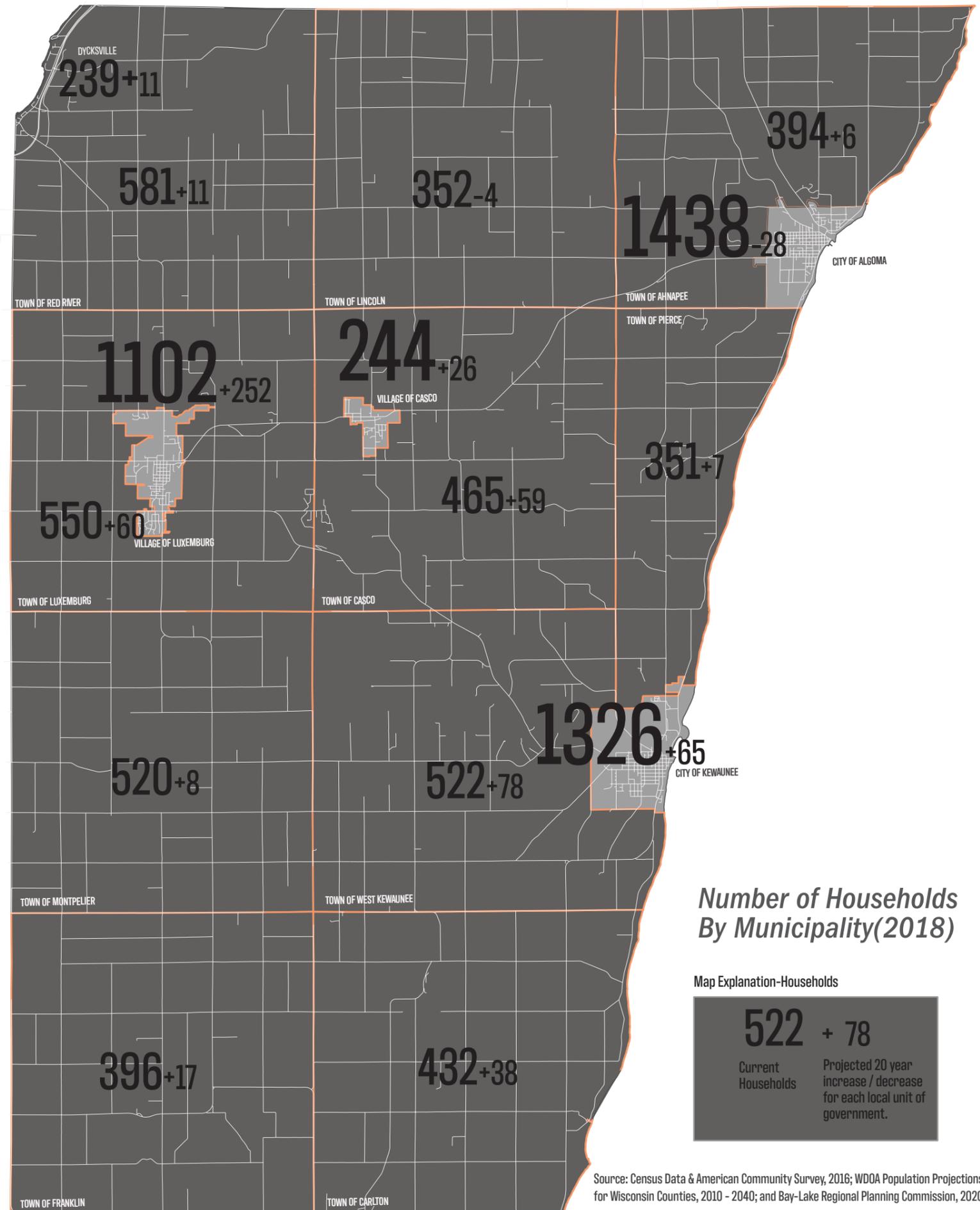
8,673

Current Households (2018)

9,221 units

Projected Households 2040

Key Take Away
 Over the next 20 years
 Kewaunee County is
 projected to add only 27
 households per year.



Household Income

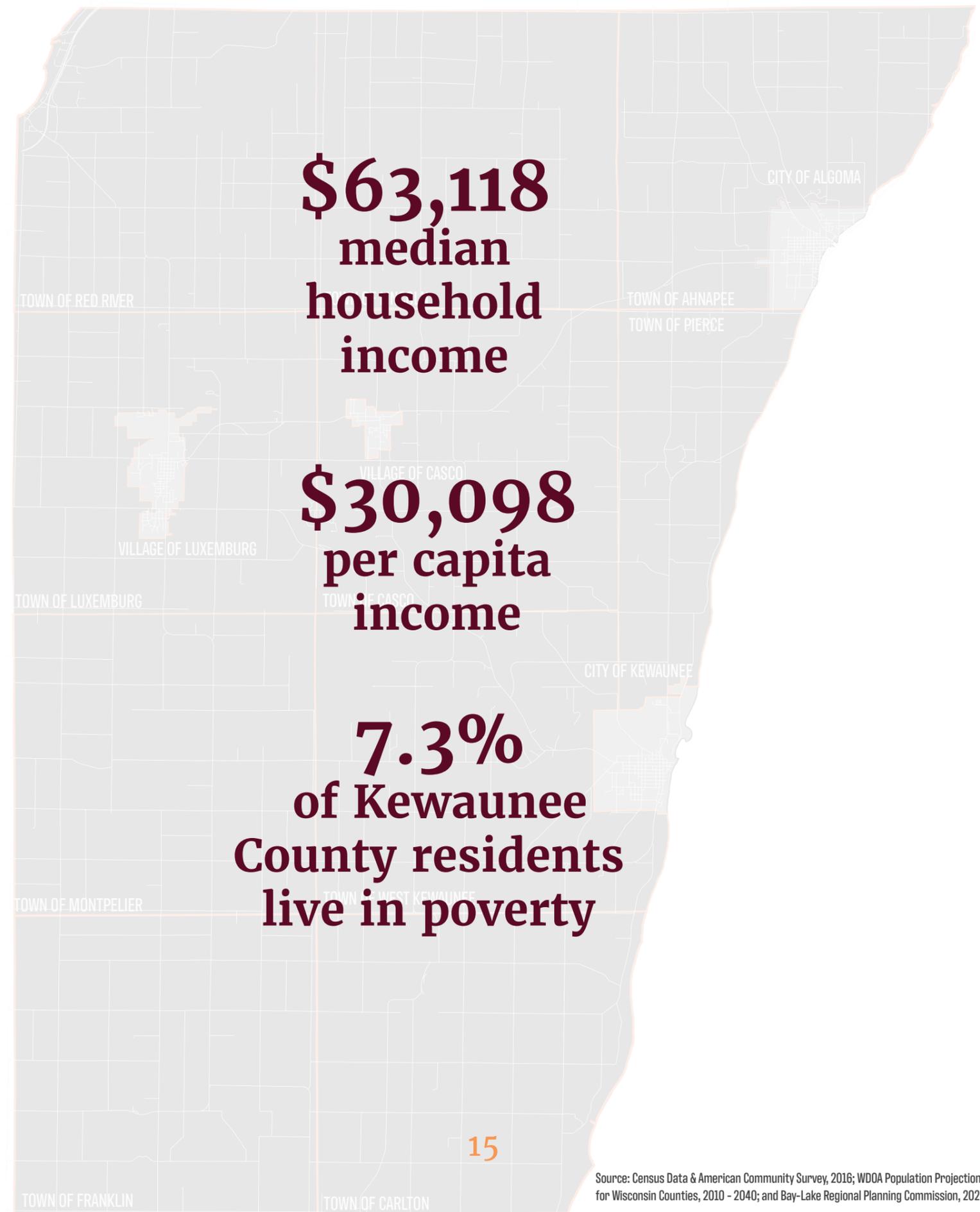
Focusing on Housing Quality

Income and earnings are key factors in housing affordability. The more income that a household earns, the more housing options that fall within their affordability threshold. Income can be used to estimate residents' spending power, as it correlates with many different types of retail expenditures. Knowing average incomes can also help businesses better target their products and services to specific income ranges based on their target market. In 2018 the Median household income in Kewaunee County is **\$63,118**, which is higher than Wisconsin (\$56,369) and the U.S. (\$56,124).

Per capita Income (Income for each person) for Kewaunee County was **\$30,098** in 2018 compared to \$30,120 for Wisconsin, and \$30,820 for the U.S.

The income distribution pattern in Kewaunee County closely resembles that of Wisconsin and the U.S.

Key Take Away
According to the US Census, Kewaunee County is solidly in the middle income range.



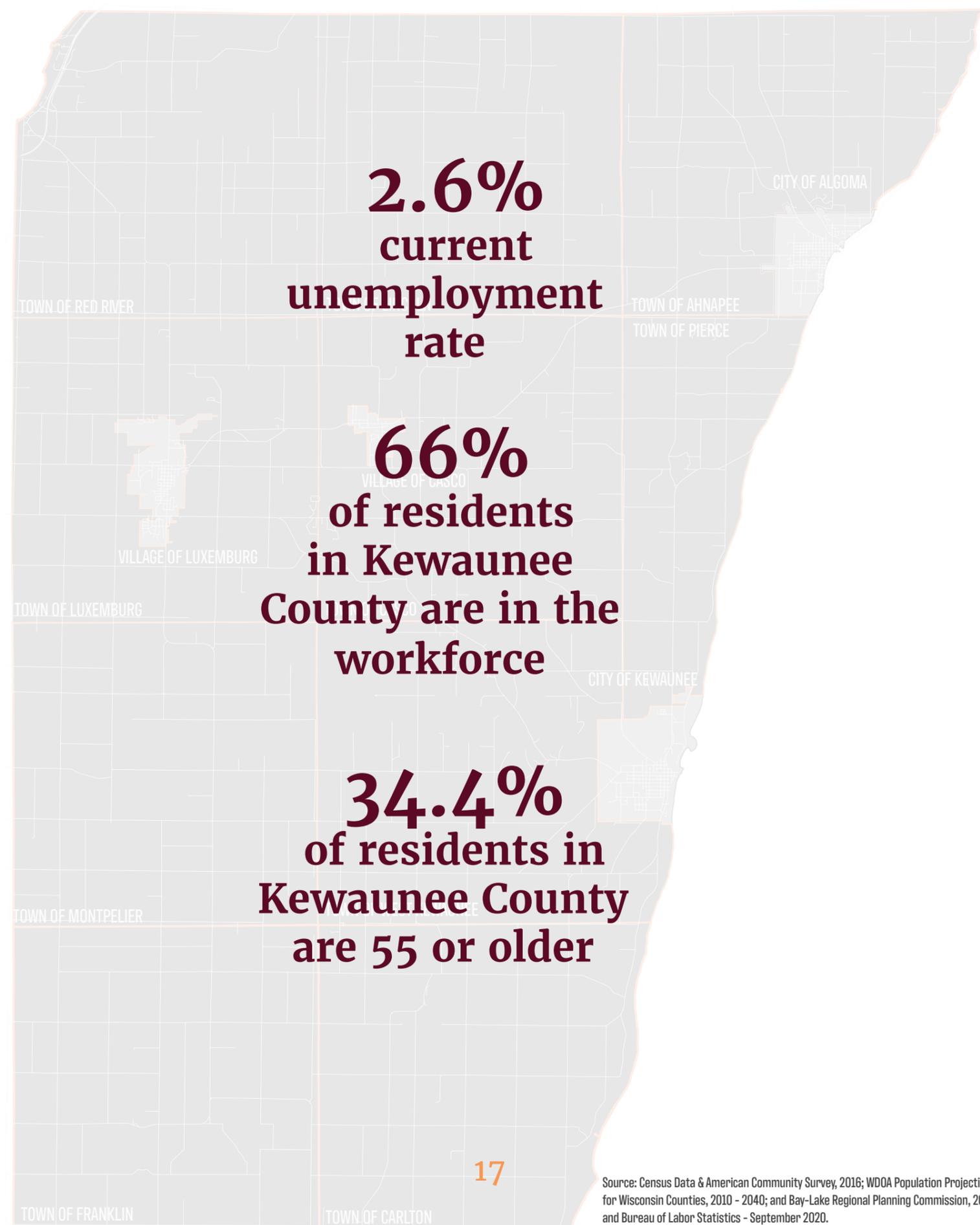
Employment and Workforce

Focusing on Housing Quality

According to the Wisconsin Department of Workforce Development, 2017 Kewaunee County Workforce Profile, approximately **66** percent of the county's population 16 years of age and older, are in the labor force. This percentage is referred to as the labor force participation rate (LFPR). The LFPR is a strong economic measure that is sometimes a better indicator of the strength of the county's labor market than its unemployment rate. Kewaunee County's LFPR is slightly below Wisconsin's and higher than the national rate. Like the state and nation, the county's LFPR is projected to decrease over the coming decades due to an aging, retiring population and a decreasing number of younger people residing in the county. These factors point to potential labor shortages in certain industries and occupations in the near future.

Another factor looking at employment and work force is the amount of people retiring in the next several years. Kewaunee County has **7,033** age 55 or older. The national average for a same sized community is around 5,900 people.

Key Take Away
A large number of Kewaunee County residents will be retiring from the workforce in the near future.



Source: Census Data & American Community Survey, 2016; WDOA Population Projections for Wisconsin Counties, 2010 - 2040; and Bay-Lake Regional Planning Commission, 2020 and Bureau of Labor Statistics - September 2020.

Housing Inventory - Home Ownership

Focusing on Housing Quality

According to the 2018 American Community Survey 5-Year estimates, of the **9,414** housing units in Kewaunee County, the majority of them are detached single units.

63.7 percent of housing units in Kewaunee County were built before 1970. **88** percent are occupied. The majority, or 69 percent, of the occupied housing units in Kewaunee County are owner-occupied.

The average household size of owner-occupied units is **2.58**.

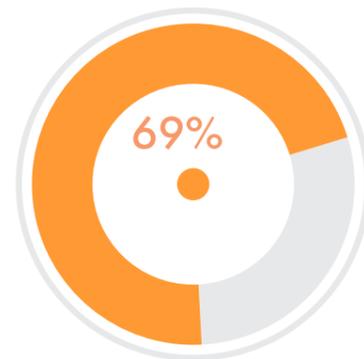
The median value of the owner-occupied housing units in Kewaunee County is **\$157,700**.

57.2 percent of the owner-occupied housing units in Kewaunee County have a mortgage.

The median monthly costs for those housing units with a mortgage are **\$1,308**.

69 percent of the County's housing stock was owner-occupied in 2017. Kewaunee County has a much higher proportion of owner-occupied housing than Wisconsin (61.5%) and the U.S. (60.2%).

According to the United States Department of Housing and Urban Development, the Sales housing market conditions in the Green Bay HMA are currently tight, with an estimated 1.1 percent vacancy rate, down from 2.0 percent in April 2010, when conditions were soft. During 2019, approximately 5,675 new and existing homes sold, a decrease of 240 homes, or 4 percent, fewer than a year earlier. There is a demand for **2,275** new homes in the HMA. The estimated 230 homes currently under construction will satisfy part of the demand.



Owner-Occupied Housing

9,414
total
housing
units

88%
occupied

63.7%
built
before
1970

67
units
available
for sale

6,495
owner
occupied
units

57.2%
owners have
a mortgage

\$1,308
median
ownership
cost

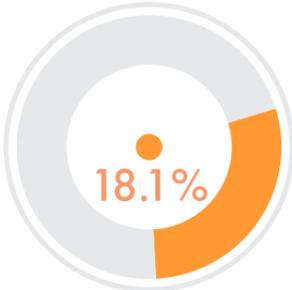
157,700
median
home value

Key Take Away
2/3 of all housing
stock in Kewaunee
County is 50 years or
older.

Housing Inventory-Rental Units

Focusing on Housing Quality

According to the 2018 American Community Survey 5-Year estimates, **18.1** percent of all occupied housing units in Kewaunee County are renter occupied. Twenty percent or above is the benchmark for available rental housing in a community. There are 1,484 total rental units in Kewaunee County compared to Manitowoc County with 8,090 and Door County with 2,558 units.



Rental Units

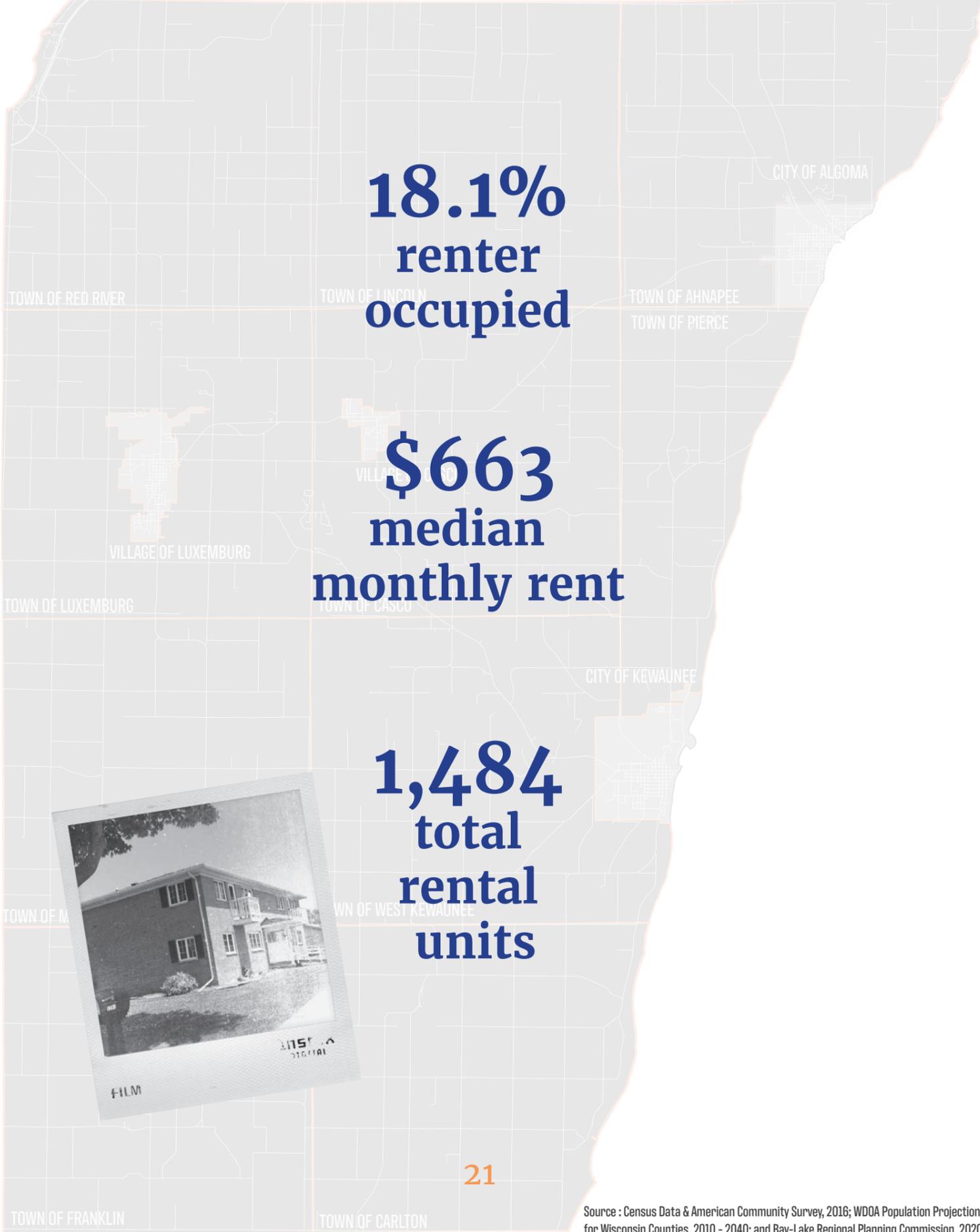
The median monthly rent in Kewaunee County is **\$663** compared to \$847 for the State of Wisconsin and, nationally \$1,081.

According to the United States Department of Housing and Urban Development's Comprehensive Housing Market Analysis for the Green Bay Housing Market Area (HMA), the overall rental housing market has an estimated 4.8 percent vacancy rate, down from 7.4 percent in April 2010. Kewaunee County has a larger rental vacancy rate of 9.5 percent with the cities of Algoma and Kewaunee approaching 15 percent.

The apartment market in the HMA is tight, with a 1.7 percent vacancy rate during the fourth quarter of 2019, down from 1.8 percent during the fourth quarter of 2018.

* During the 3-year forecast period (2020 -2023), demand is estimated for 1,250 units; the 600 units currently under construction will satisfy a portion of that demand.

"Lack of single family rental homes"



20 * Source - Comprehensive Housing Market Analysis for Green Bay Wisconsin, 2020; U.S Department of Housing and Urban Development, Office of Policy Development and Research

21 Source : Census Data & American Community Survey, 2016; WDOA Population Projections for Wisconsin Counties, 2010 - 2040; and Bay-Lake Regional Planning Commission, 2020.

Housing Inventory - Kewaunee County

Focusing on Housing Quality

9,414
housing
units

7,639 single-family units
348 duplex units
935 multi-family units
492 mobile homes

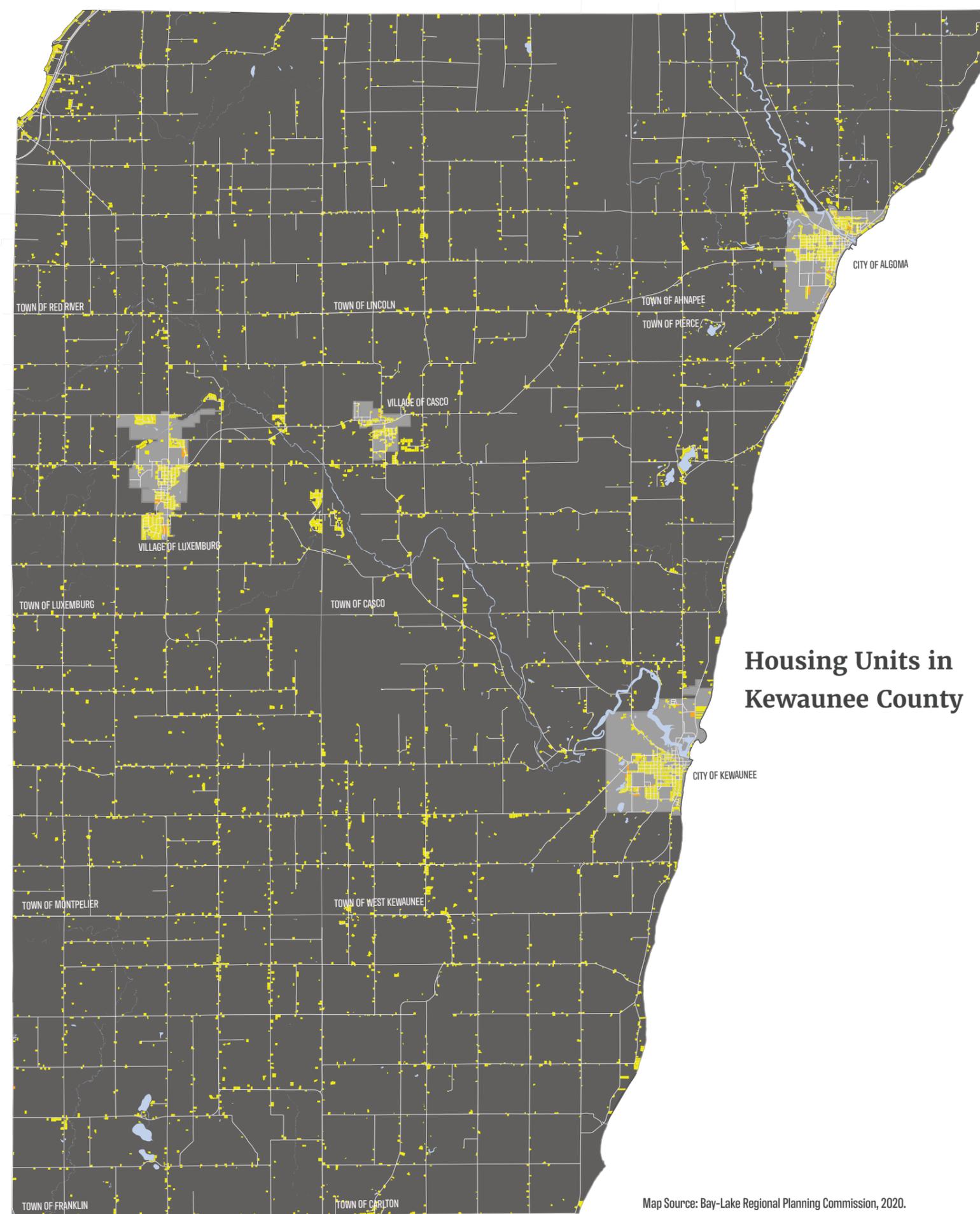
\$157,700
median house
value

9.5%
rental vacancy
rate

1,176
vacant
homes

22

Source: Census Data & American Community Survey, 2016; WDOA Population Projections for Wisconsin Counties, 2010 - 2040; and Bay-Lake Regional Planning Commission, 2020.



Map Source: Bay-Lake Regional Planning Commission, 2020.

Housing Inventory-City of Algoma

Focusing on Housing Quality

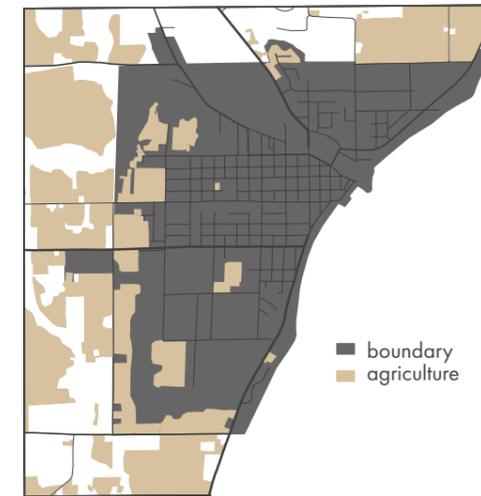
1,528
housing
units

1,069 single-family units
112 duplex units
298 multi-family units
49 mobile homes

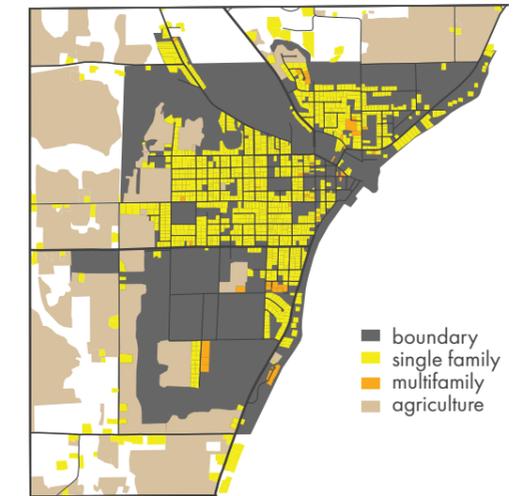
222
vacant
homes

\$96,900
median house
value

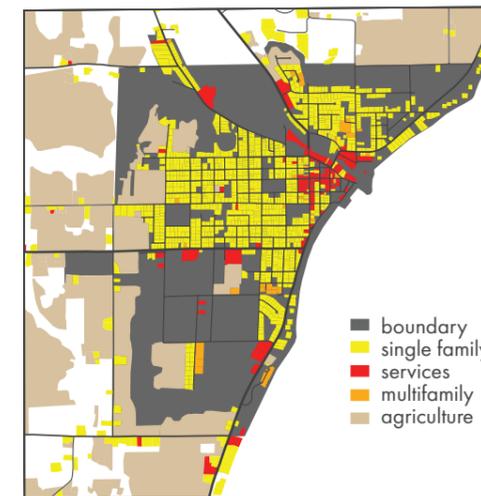
8.5%
rental vacancy
rate



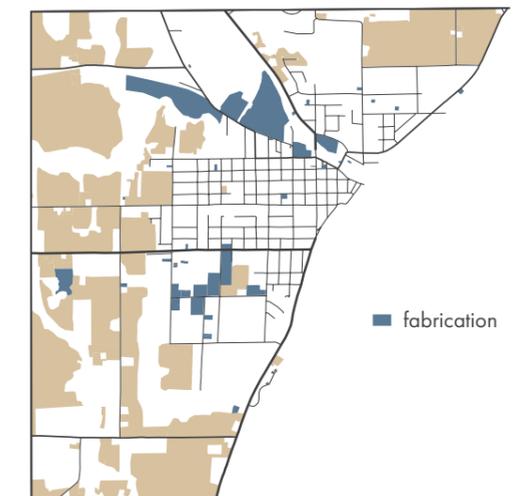
Urban Area



Residential



Residential + Services



Manufacturing Sites

Housing Inventory-City of Kewaunee

Focusing on Housing Quality

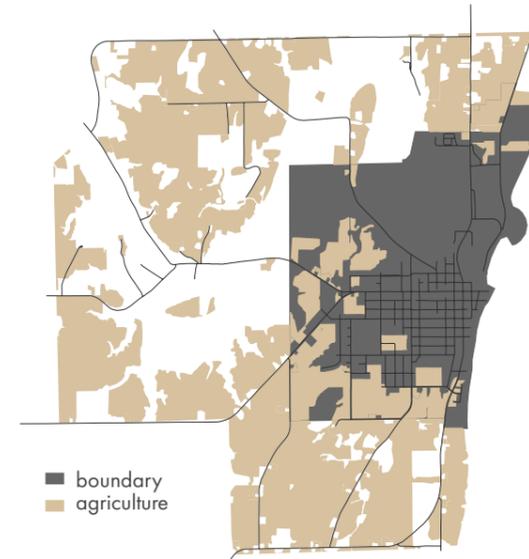
1,627
housing
units

1,079 single family units
117 duplex units
411 multi family units
20 mobile homes

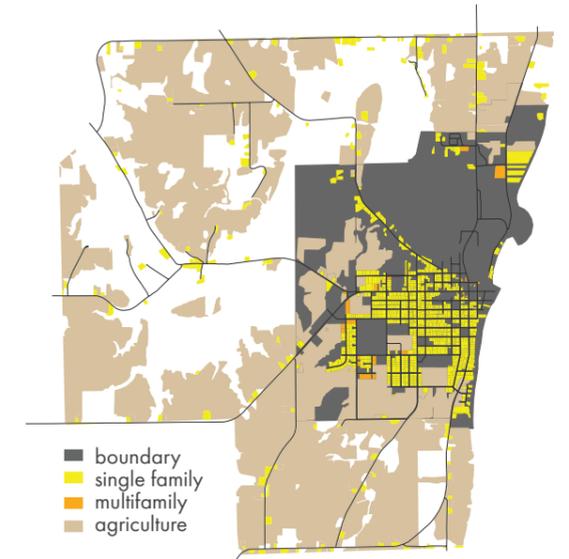
245
vacant
homes

\$101,700
median house
value

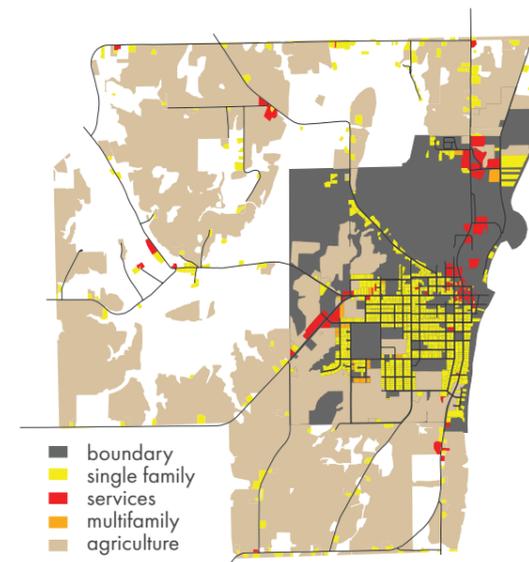
14.7%
rental vacancy
rate



Urban Area



Residential



Residential + Services



Manufacturing Sites

Housing Inventory-Village of Luxemburg

Focusing on Housing Quality

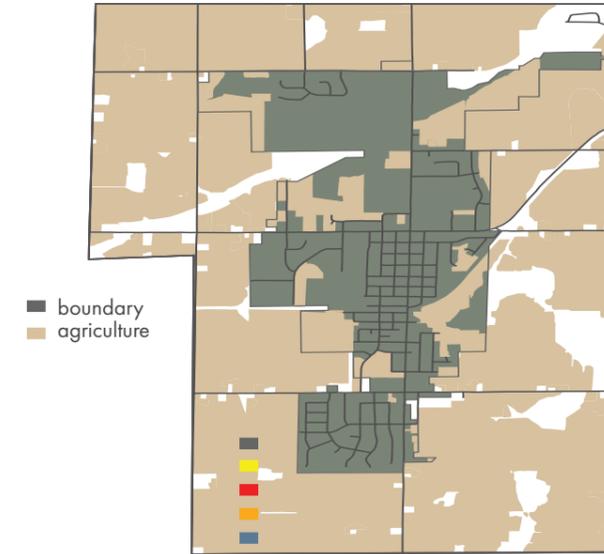
1,001
housing
units

686 single family
60 duplex units
188 multi family units
67 mobile homes

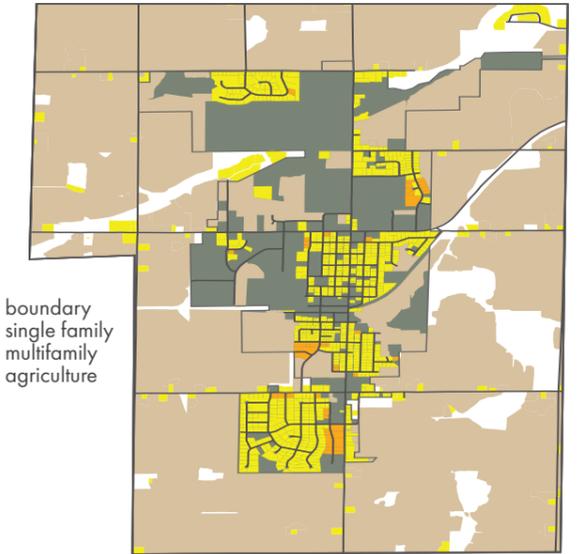
47
vacant
homes

\$162,000
median house
value

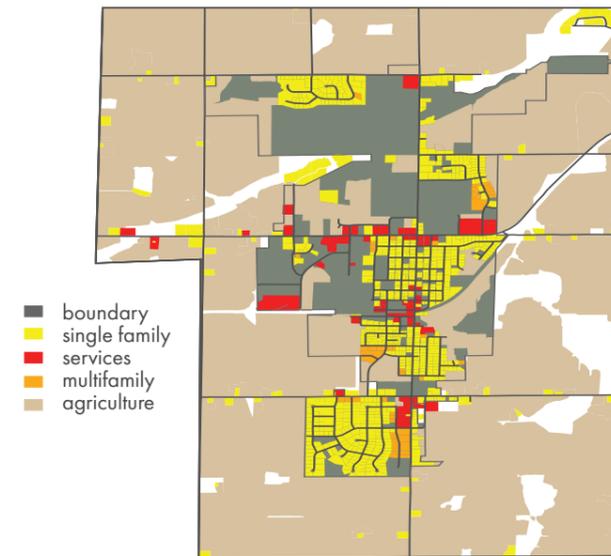
5.7%
rental vacancy
rate



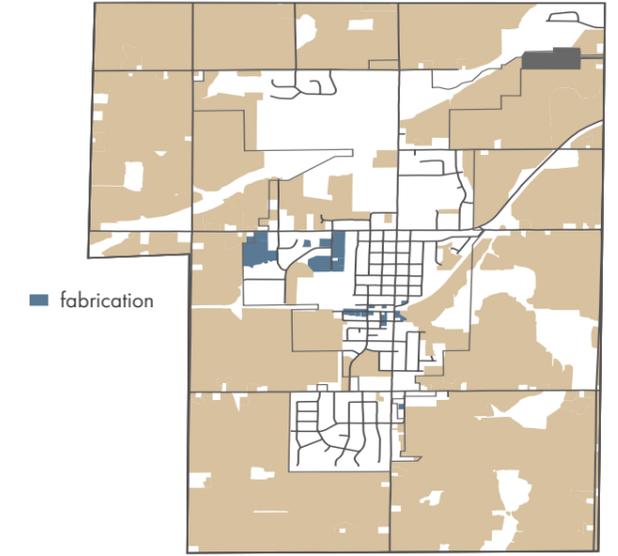
Village Area



Residential



Residential + Services



Manufacturing Sites

Housing Inventory-Village of Casco

Focusing on Housing Quality

243
housing
units

- 197 single family
- 17 duplex units
- 17 multi family units
- 12 mobile homes

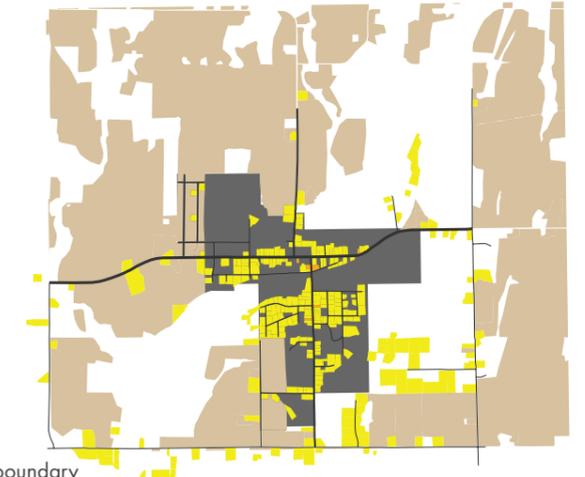
31
vacant
homes

\$125,700
median house
value

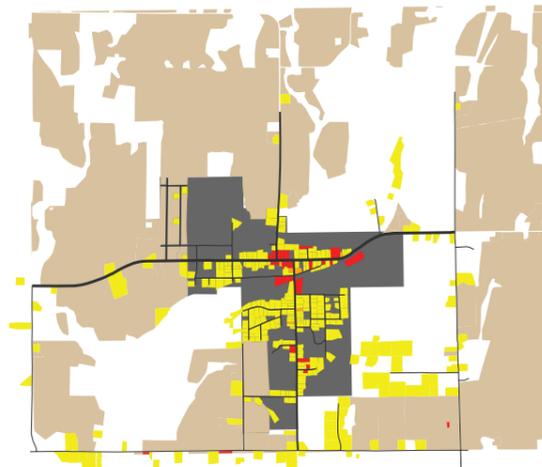
14.6%
rental vacancy
rate



Village Area



Residential



Residential + Services



Manufacturing Sites

Housing Inventory–Senior Housing

Focusing on Housing Quality

Investors and real estate developers use the market penetration rate as one factor in determining the feasibility of a project. Penetration, as tracked by National Investment Center for Seniors Housing & Care (NIC), is calculated by dividing the total number of senior housing units in a given area with the number of households headed by someone 75 years old or older. It's a measure of market saturation. The penetration rate in Kewaunee County is **7.32%**. Bay-Lake Regional Planning Commission compared this to other State of Wisconsin counties including Green Lake County at **6.7%** and Brown County at **9.79%**

As of June 2018, the occupied penetration rate for the primary senior housing markets in the United States stood at **9.1%**, according to the NIC.

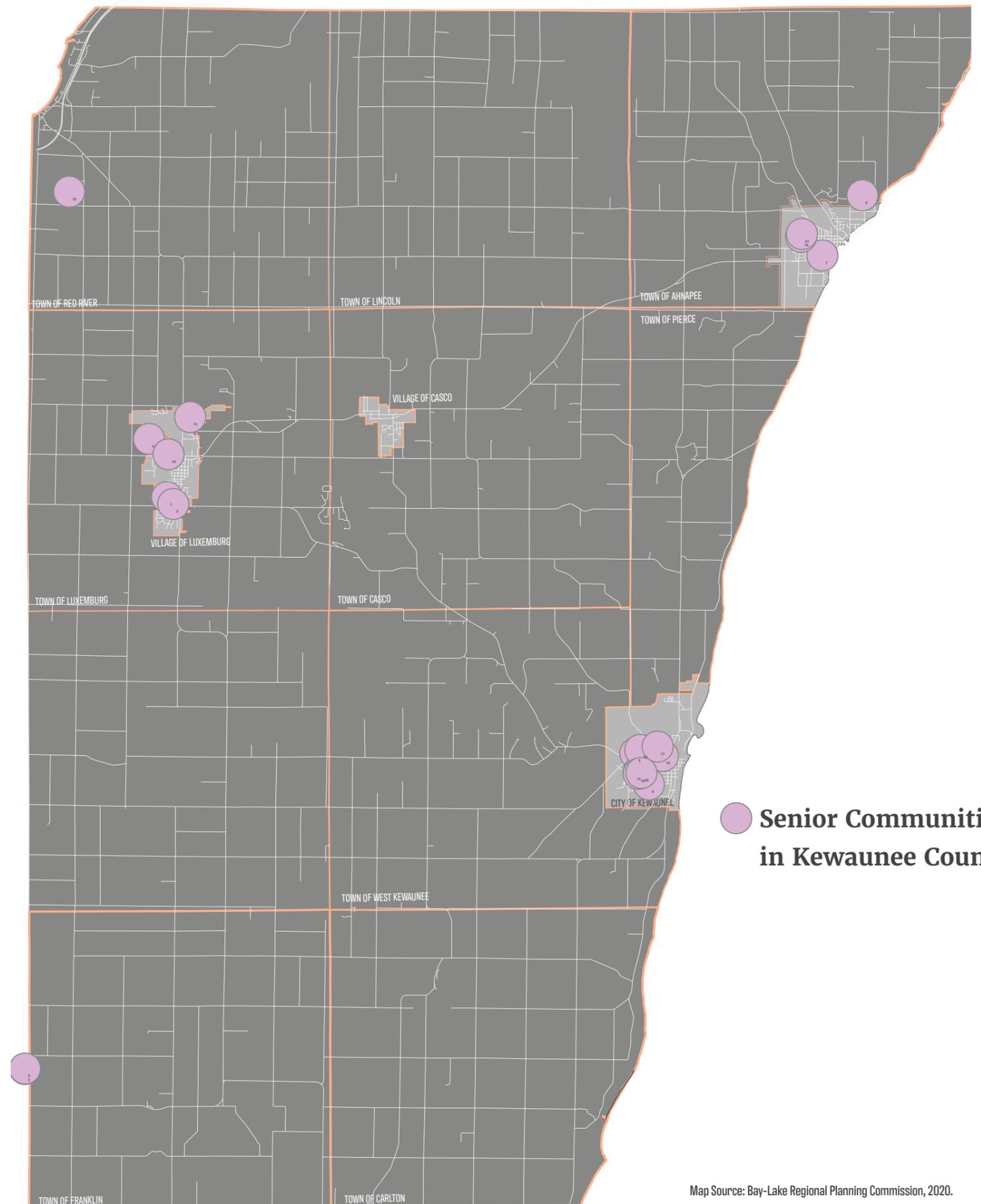
In the United States, according to a report by Green Street Advisors, a Newport Beach, California-based real estate research firm, by 2025, the senior housing penetration rate could reach **12.5%**.

“Seniors are seeking one-floor condos similar to what is available in G.B”.

Key Take Away
The senior housing penetration rate calculation of 7.32% is low compared to a 10 % benchmark for communities. It shows potential need for additional senior units.

There are 330 dedicated housing units in Kewaunee County for people age 55 and over.

Data Source : Senior Guidance.org



Map Source: Bay-Lake Regional Planning Commission, 2020.

Development Analysis- Home Improvement

Focusing on Housing Quality

High home ownership in Kewaunee County shows a demand for investing in home improvements, new furnishings, replacing appliances and making general repairs. Therefore, businesses like garden centers, home furnishing and improvement stores, and appliance repair may have a better chance of prospering where home ownership rates are higher.

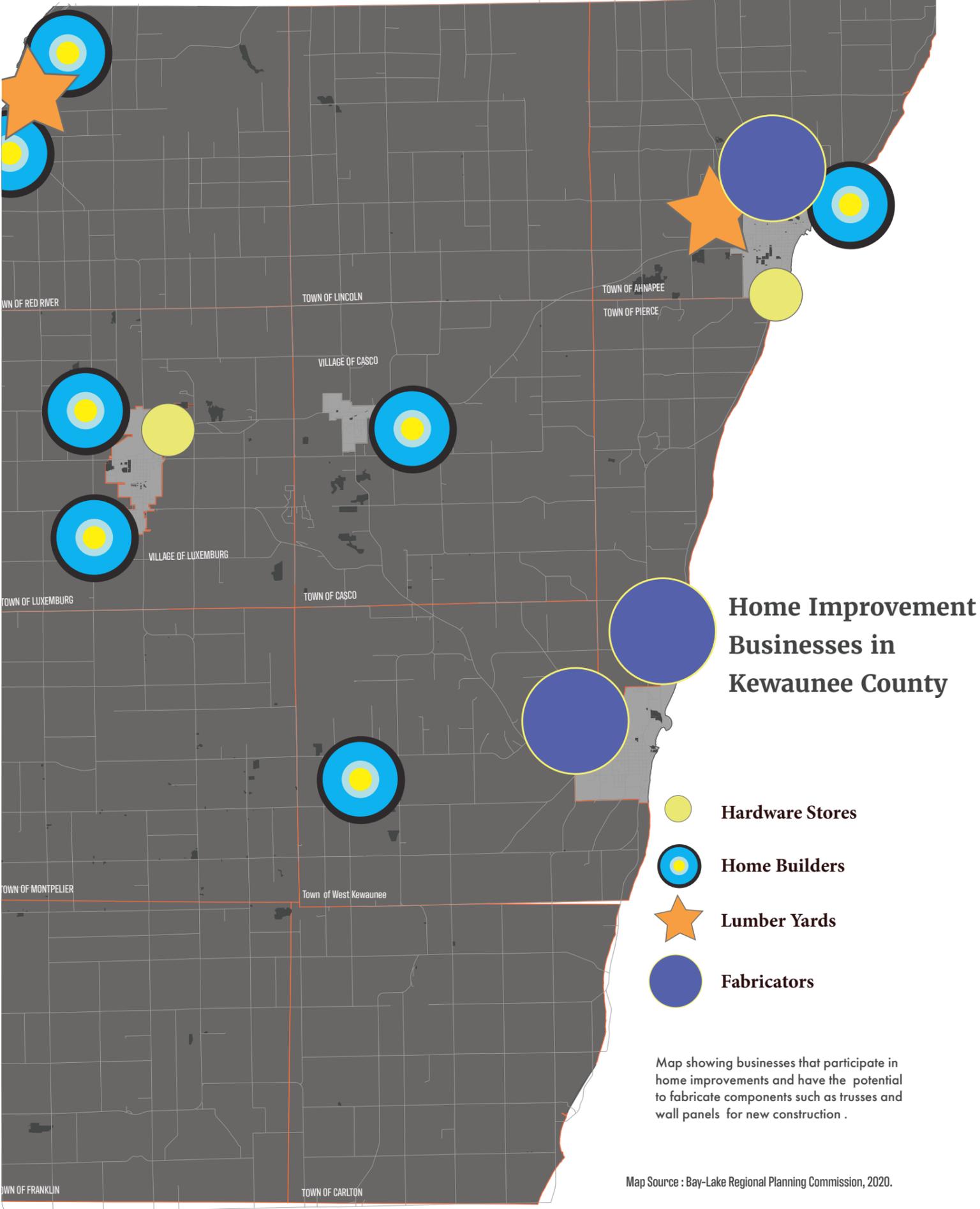
As part of an overall economic development strategy, the county should support and help grow the number of home improvement stores, cabinet shops, fabricators, home builders and lumber yards in Kewaunee County.

It is suggested that Kewaunee County could target industries that make prefabricated components for home building to help in reducing the cost of home construction.



Key Take Away
 Home ownership of 69% shows a demand for investing in home improvements.

“A lot of old dilapidated homes.”



Development Analysis–Housing Development Focusing on Housing Quality

Why Housing Development in Kewaunee County Matters?

It Improves Employment

A lack of housing in rural communities can have an effect on hiring prospects. A study from the National Association of Home Builders (NAHB) found that the development of new homes in rural areas isn't keeping up with the demand for employees—with housing development down 14 percent in the last six years but job openings on the rise. A bigger investment in development in these rural areas could work wonders in attracting more (and better) job candidates to the area.

It Improves Quality of Life

With that same NAHB study finding that the average home price in rural communities is a little more than \$200,000 (and Kewaunee County's comparable communities landing largely in the \$50K to \$200K range), the variety of affordable options can also have a great impact on quality of life. The National Rural Housing Coalition has found that cuts in development funding in rural areas can be correlated directly to a poverty rate in these areas triple that of urban centers. This is how an improved investment in rural housing can be a powerful tool for improving quality of life.

It Builds Connections

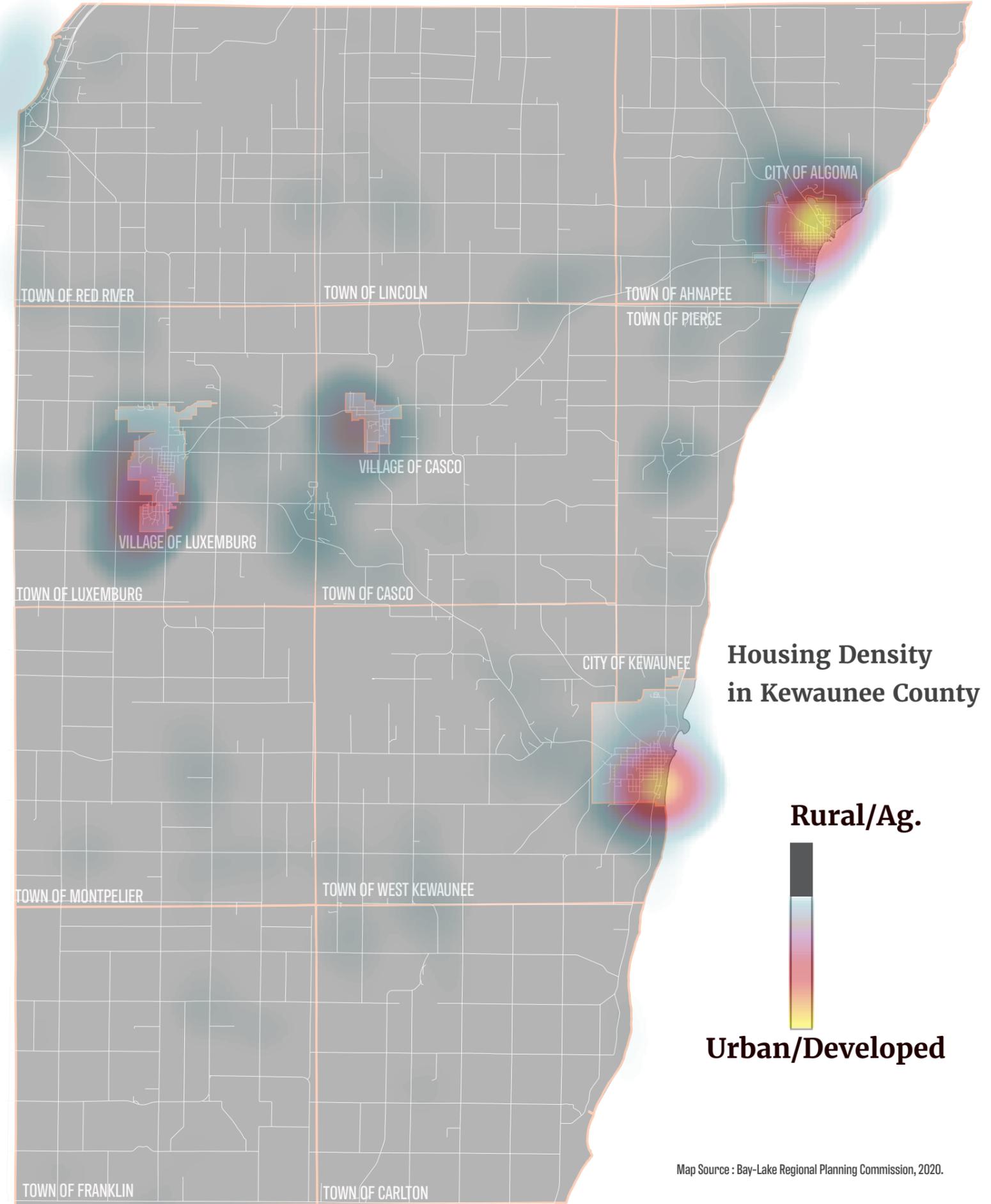
The more we can tell stories of rural housing development, the easier it will be for partnerships and community coalitions to get behind it and invest in it. Rural developers can't be islands when it comes to supplying the needed seed money to develop more housing properties. The Housing Assistance

Council estimates that approximately 21 percent of Americans live in rural areas—which means that it takes connectivity and effort to ensure these smaller populations remain invested in keeping rural communities thriving.

It Builds the Local Economy

One thing that can keep a rural town's population growth from stagnating is a healthy local economy. Property development can help in many ways. There are not only immediate and temporary effects, such as the equipment and building material revenues that are pumped back into the community, but also lasting effects, such as additional property tax revenue that can go toward improvements like transportation and education. With all these things in mind, housing development is truly economic development.

Key Take Away
Improved investment in rural housing can be a powerful tool for improving quality of life.



Commuting Data

Focusing on Housing Quality

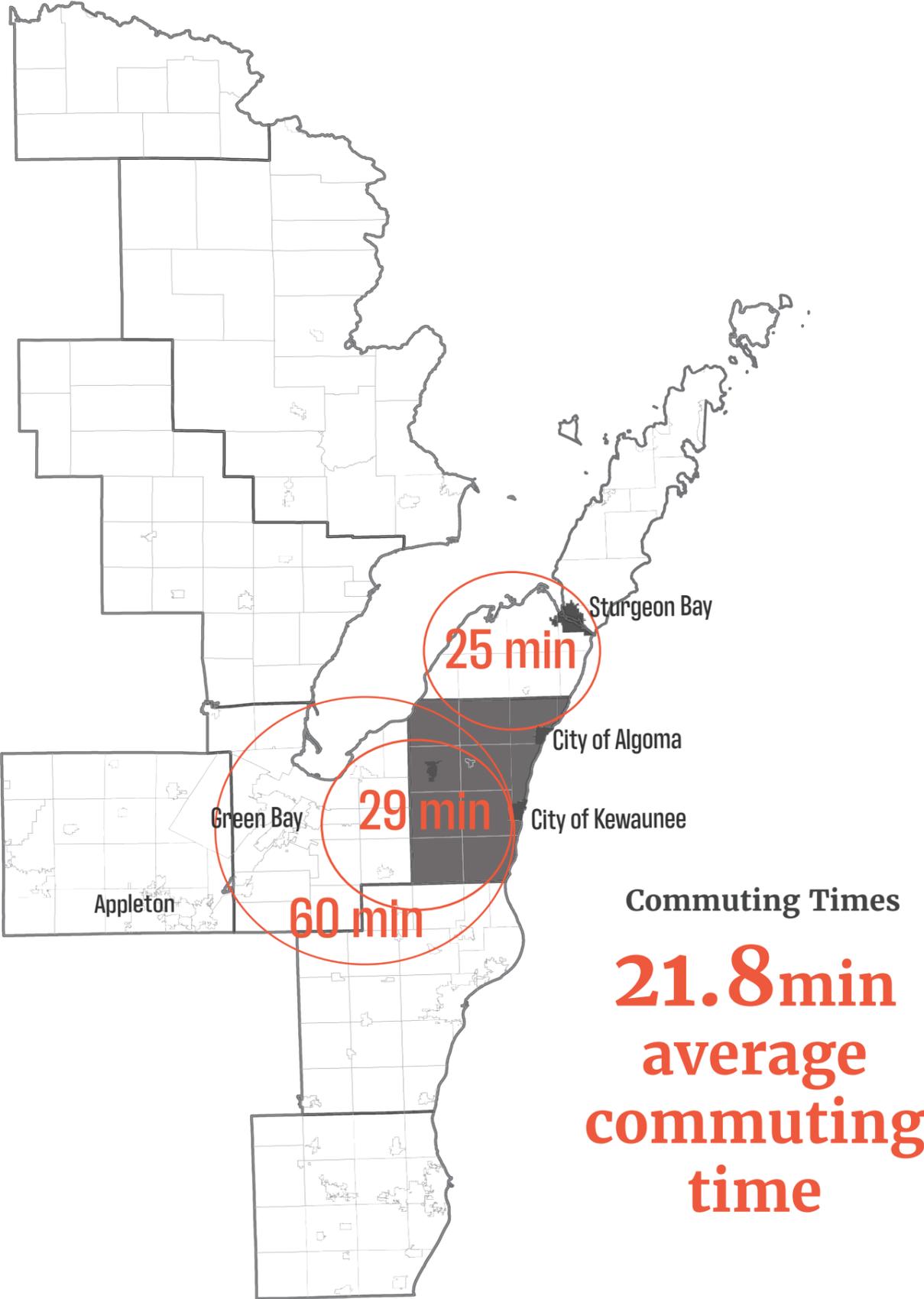
Knowing where workers come from and where residents work can be an indicator of economic health in the trade area. If there are more jobs available in a community, more businesses are viable, which can increase both tax revenue and local quality of life.

80.7% of Kewaunee County residents commuted outside their area to work. 7.8% carpooled, 4.6% walked and **5.2%** worked at home prior to Covid -19.

- Commuting to work patterns of people living in Kewaunee County:
- 53% work in Kewaunee County
 - 34% work in Brown County
 - 7% work in Door County
 - 2% work in Manitowoc County

According to the State of Wisconsin Department of Workforce, Kewaunee County has a net commuting deficit of over 4,100 people, which means that more people commute outside of the county than commute into it.

Key Take Away
53% of residents who commute to work, stay in Kewaunee County.



Map Source : Bay-Lake Regional Planning Commission, 2020.

Public Outreach

Focusing on Housing Quality

The Kewaunee County Economic Development Committee (KCEDC) and Bay-Lake Regional Planning Commission coordinated two round table discussions with representatives of financial, realty, and developer services, as well as county representatives; one in October 2019 and another in December 2019.

An interactive survey was also distributed to Kewaunee County residents by the Bay-Lake Regional Planning Commission. **127** residents participated in the survey.

"Nicer senior units that are market rate."

"It is hard to find suitable affordable first time houses to buy."

"We need Independent senior housing such as Senior Village in Kewaunee."

"I would like to see more owner occupied housing."

"Not enough available rentals and not enough modern homes for sale."

" A subdivision type developer that can build cost effecting 3-4 bdrm homes would do well in Algoma"

" There is a huge lack of of affordable housing, or any at all, for those that want to rent."

" Too strict on zoning regulations."

Funding Sources

Focusing on Housing Quality

United States Department of 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 home buyers

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 housing authorities and developers for subsidies up to \$750,000, or 75% of total project costs.

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 that 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 low and moderate income rural home buyers by providing a 90% loan note guarantee to lenders to decrease the risk of extending full loans to potential home buyers.

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.

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. 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.

Funding Sources

Focusing on Housing Quality

Wisconsin Development of Administration Community Development Block Grant(CDBG)Small Cities Housing Program

The Program 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 home buyers, and aid to small neighborhood public facility projects. The main focus is local needs Often the project criteria are flexible to the location and need.

Neighborhood Stabilization Program (NSP)

The program is used 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.

Northeastern Wisconsin CDBG Loan Program

The program is used for the purpose of providing 0% interest, 30 year home improvement loans to home owners and landlords. For homeowners, gross household income must be at or below 80% of the median county income. No loan payments are required until home is sold, refinanced, or no longer the primary residence of the applicant. For landlords, five year pay back loans are available for rental unit repairs provided the unit is/will be rented to tenants who are low/moderate income.

WHEDA's Rural Affordable Workforce Housing Initiative

The shortage of affordable workforce housing in rural Wisconsin poses far-reaching challenges. Access to safe, affordable shelter is fundamental to the sustainability of our communities because housing provides a foundation for public health, economic well-being and environmental stewardship. If Wisconsin is to thrive, rural communities require effective tools and support to develop affordable workforce housing. It features a \$10 million workforce housing pilot effort in at least three rural communities, as well as supplemental financing tools.

While the supplemental financing tools tackle technical gaps in existing programs, the rural, affordable workforce housing pilot establishes an adaptive framework to identify needs, evaluate choices and implement solutions. To succeed, the initiative requires the support and participation of many partners.

Housing Cost Reduction Initiative Program (HCRI)

The State of Wisconsin Department of Administration Housing Cost Reduction Initiative (HCRI) was created in 1989, by the Governor and the Wisconsin Legislature. The State set aside these funds to provide housing assistance to low- and moderate-income (LMI) households seeking to own decent, safe, affordable housing. The Wisconsin Department of Administration, Division of Energy, Housing and Community Resources (DEHCR) awards these funds to eligible applicants through a biennial funding cycle.

Conclusions

Focusing on Housing Quality

Aging Population

Kewaunee County has a slightly higher aging population (55 and older) recorded at 34 percent, than the national average recorded at about 27 percent.

After doing a county wide inventory, it was found that there were 350 housing units in Kewaunee County dedicated to seniors. That is one unit for every 118 residents. Compare this to Manitowoc County which has 1 unit for every 62 residents. As this demographic group increases, Kewaunee County will need new affordable, senior rental communities that support well-being and are located near services.

When there are not enough senior housing resources or nursing homes in rural areas, many seniors remain isolated in their homes with limited transportation for medical visits, grocery shopping, or simply to socialize. When seniors are isolated in rural area, it can manifest into the inability to maintain their homes and property.

Rental Units

Rental housing in Kewaunee County has an extremely low availability rate. Renters are going elsewhere.

Population Growth

Kewaunee County is projected to grow less than 60 people a year over the next 20 years.

Land and Infrastructure

Another barrier towards housing development in Kewaunee County is the limited amount of land set aside for new housing and the amount of resources available for building new sanitary sewer, water and road infrastructure to support new housing development.

Building Policies and Regulations

Current building policies in Kewaunee County haven't addressed creative housing solutions. As the housing and community development industry produces solutions to mitigate high housing costs such as accessory units and affordable smaller new homes. It is important to include policies that encourage a range of housing types, prices, and affordability.

Starter Homes

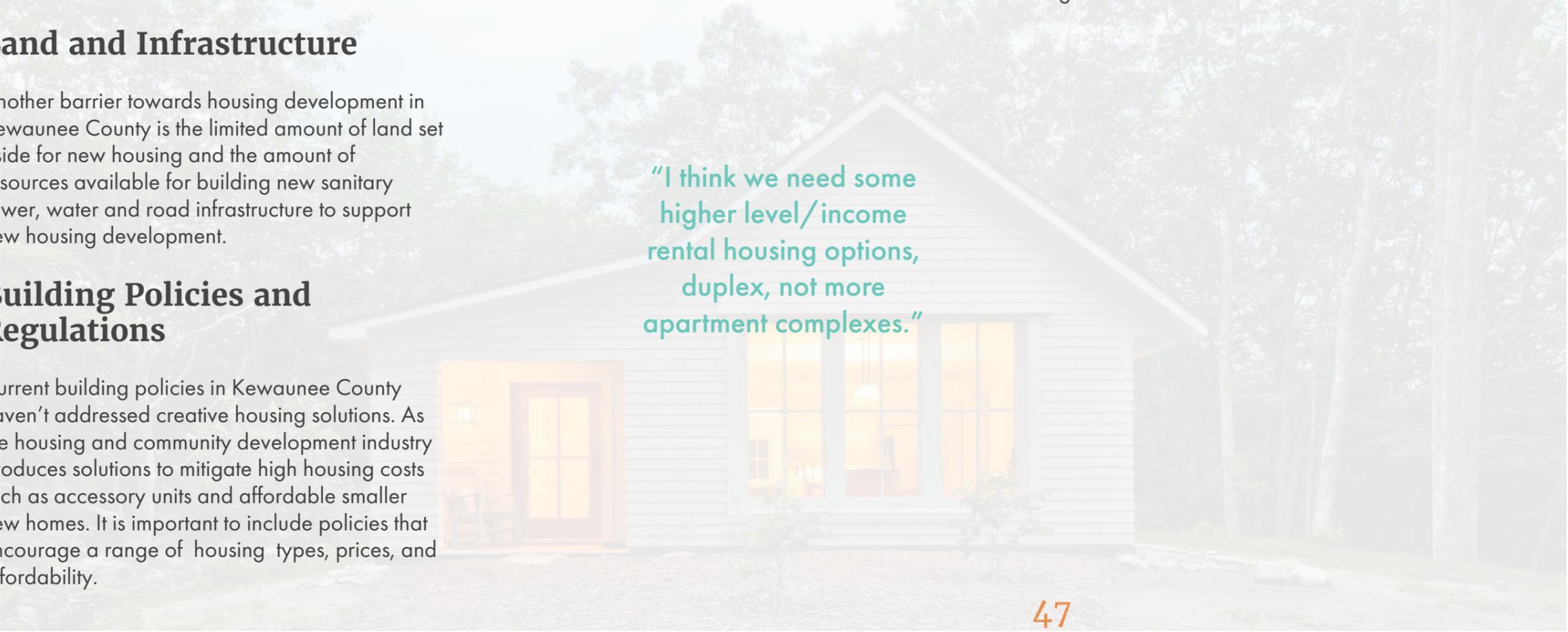
There is the need for additional quality "new starter homes" in Kewaunee County sized 750 -1,200 square feet.

Realtors indicated that both millennial's 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 home buyers (typically in the local workforce) are looking to start small to build equity for a larger home in the future when their families grow.

Aging Housing Stock

Two-thirds of all housing stock in Kewaunee County is 50 years or older.

Buildings typically have a life span; when they reach the end of their life, they need to be replaced. Some are simply in need of a makeover. Others really have reached the end of their useful lives and should be demolished. In both cases, the building or site can be turned into improved housing, either via restoration or via rebuilding on or near the original site. This action creates housing that will last through several future generations.



"I think we need some higher level/income rental housing options, duplex, not more apartment complexes."

Proposed Action Items

Focusing on Housing Quality

Improve Housing Quality

Expand and develop new housing rehabilitation and repair programs.

Replace or demolish housing stock which cannot be rehabilitated and identify new resources for energy efficient programs.

Build New Infrastructure to Increase Accessibility to New Housing

Increase focus on mixed income developments.

Build new infrastructure for new housing in addition to supporting rehabilitation.

Explore sources of rental financing, loan guarantee programs, and new funding sources for rural development.

Support the Growing Senior Population

Support the desire for seniors to stay in their own home as long as possible.

Support building new affordable senior rental communities that support well-being and are located near services.

Support home rehabilitation and repair programs while making homes safer and more accessible.

Encourage volunteer and cooperative self-help models. Implement a program similar to the Appleton Habitat for Humanity Rock the Block project. This program organizes neighborhood groups to make home repairs to neglected properties.

Increase Homeownership Opportunities

Support new home development that is high quality, and modest size/cost; build new infrastructure for new housing; and improve access to mortgage, credit repair, and counseling classes.

Support Diverse Housing Supply for Vulnerable Populations

Encourage the development of new rental housing with Low income Housing Tax Credits (LIHTC) and other assistance programs.

Increased focus on mixed income developments including the building of livable small homes under 1,000 square feet.

Provide Attractive Financial Incentives to Developers

A few financial incentives can be used to encourage responsible development and lessen associated cost burdens including fee waivers, and contributing underutilized buildings and land, and subsidizing needed sanitary sewer, water, storm sewers, and road infrastructure.

Support Industries that Make Prefabricated Components for Home Building

Use business programs to support the number of home improvement stores, cabinet shops, fabricators, home builders and lumber yards in Kewaunee County to reduce the cost of new housing and home improvements.

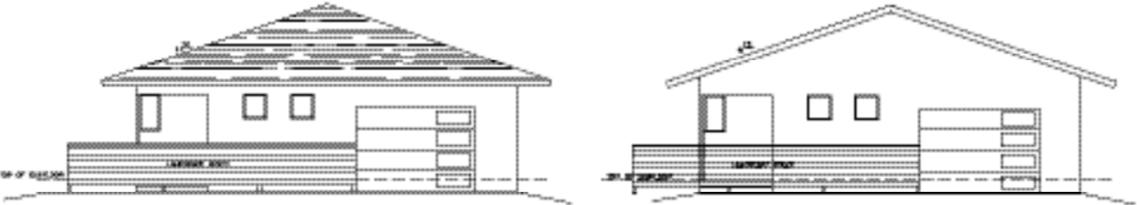
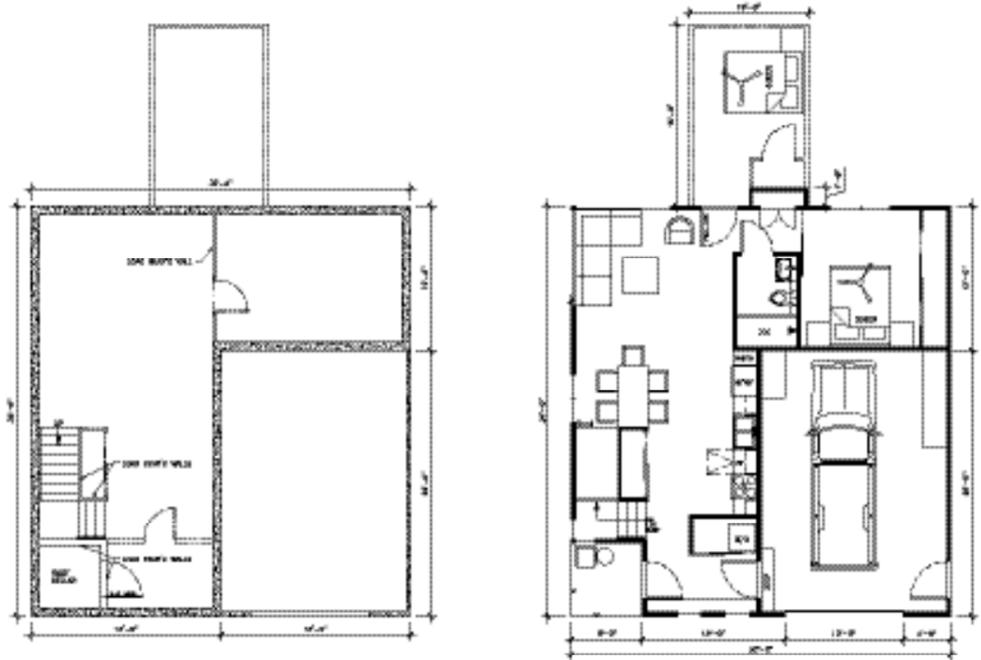


Expandable Prototype House

Focusing on Housing Quality

This is an expandable prototype house developed to assist in increasing the market for potential new home owners.

“Can’t find affordable housing.”



Source: Bay Bank

Key Take Away
New housing construction may not be affordable for residents making the median income.

\$ 219,725

Average new home construction cost in the state of Wisconsin.

*Wisconsin Realtors Association

$$\text{\$ 63,118} \times 2.5 = \text{\$ 157,795}$$

Median Household income in Kewaunee County

Bank Ratio used to determine affordability

Affordable home cost

\$ 142,000

Bid price to construct the affordable and expandable prototype home without land and infrastructure costs.

Housing Construction Alternative Methods

Focusing on Housing Quality

Modular and Panelized Solutions

Manufactured Homes

Manufactured homes (previously known as mobile homes) are built on a non removable steel frames, known as a chassis. The chassis is used for transporting the homes and for permanent support. Manufactured homes are built according to Manufactured Home Construction and Safety Standards (HUD Code) and can be placed on permanent foundations, at which point they can be considered real estate. They typically are considered a low-cost alternative to regular construction because of their assembly-line construction.

Modular Housing

Modular housing is considered manufactured housing's higher-class sibling and is associated more with the "prefab" trend. Modular homes consist of units or modules that are constructed in factories and joined together on site; they often use costlier materials and are bigger than manufactured homes. Many upscale module houses are pricier than site-built (also known as stick-built) houses after owners add the desired details and upgrades. Modular housing must conform to the home site's

state, local and regional building codes -- which go above and beyond HUD Code restrictions. The houses are transported on reusable carriers and are classified as real estate once they're placed. Modules can be stacked and reorganized, allow for multiple stories and basements.

Panelized and Precut

A subset of modular housing is panelized and precut homes. Sometimes modular housing is considered the subset of panelized and precut. The walls of panelized homes are constructed in factories and shipped to the site much like rooms are shipped in modular housing. Precut homes have separate units joined together on-site, but the homes are much more structured; designed like puzzles that fit together. Structural Insulated Panels (SIPS) and Cross Laminated Panels (CLT) are examples being used more often and are easily integrated with digital technology. Manufacturers have started to expand operations for choosing a prefabricated house.

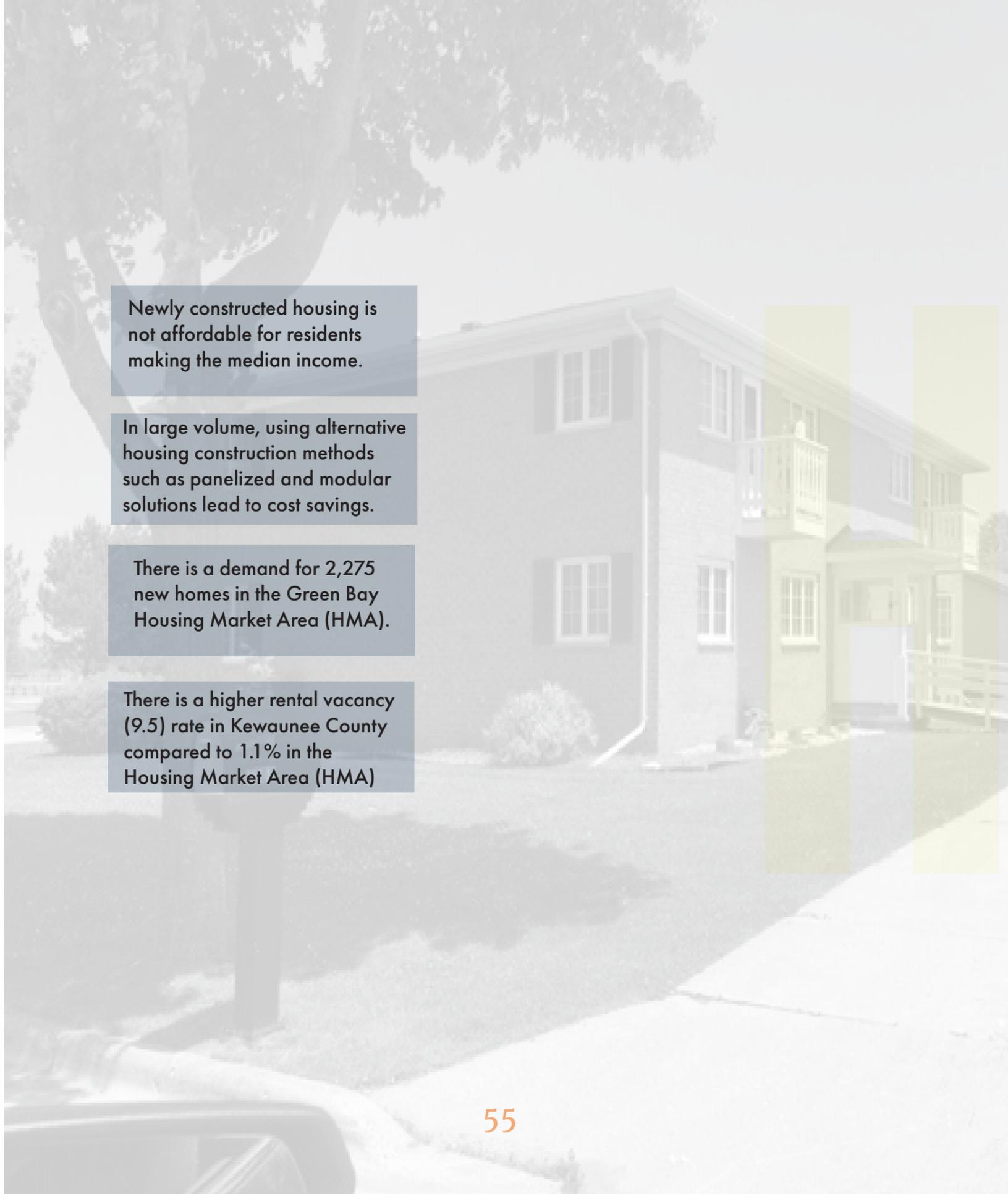


Key Take Away
When done in large volume, using alternative housing construction methods such as panelized and modular solutions lead to cost savings.

Key Take Aways

Focusing on Housing Quality

Population is projected to grow by only 57 people a year over the next 20 years.	600 rental units are needed in the Housing Market Area (HMA) as determined by HUD.
Income levels are squarely in the middle compared to the rest of the Midwest United States.	The senior housing penetration rate of 7.32% is low compared to 10% benchmark for communities.
34.4 percent of residents are entering retirement age.	Homeownership of 69 percent show a demand for investing in home improvements.
There is a shortage of affordable rentals and higher end apartments.	Investing in rural housing can be a powerful tool for improving quality of life.
Two thirds of all housing stock is 50 years or older.	47 percent of residents who commute do so outside of Kewaunee County.
Local industries need to recruit a number of new employees from across the region and state.	There is a demand for single family homes.



Newly constructed housing is not affordable for residents making the median income.

In large volume, using alternative housing construction methods such as panelized and modular solutions lead to cost savings.

There is a demand for 2,275 new homes in the Green Bay Housing Market Area (HMA).

There is a higher rental vacancy (9.5) rate in Kewaunee County compared to 1.1% in the Housing Market Area (HMA)

Housing Study Sources

Focusing on Housing Quality

The housing study uses data obtained from the US Census , Wisconsin Department of Administration and the Department of Housing and Urban Development . A substantial amount of data has been compiled and analyzed from various primary and secondary sources as part of this housing study:

2000,210,2016,2018 Census Data & American Community Survey;
US Department of Labor;
US Department of Administration;
US Department of Housing and Urban Development, Office of Policy Development and Research;
Aging and Disabilities Resource Center (ADRC);
Wisconsin Realtors Association;
Wisconsin Department of Administration;
Wisconsin Housing and Economic Development Authority (WHEDA);
Wisconsin Builders Association;
Wisconsin Department of Workforce Development;
Wisconsin Rural Partners;
Zillow Real Estate
Joint Center for Housing Studies of Harvard University
Bay Bank Home Plan





