

# Chippewa Valley Regional Housing Task Force

Upper Midwest Planning Conference

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Eau Claire, WI



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# Chippewa Valley Housing Task Force

## Overview:

- Key Findings
- Current Status
- History and Process
- Select Data
- Recommendations

# Key Findings

- Established Consensus Statements (16)
- Defined “Affordable”
  - Housing expenses  $\leq 30\%$  of gross household income
- Defined Housing Segments
  - Homeless and Very Low Income
  - Income Insecure
  - Middle Income
  - Income Secure
  - Students; Seniors; People with Disabilities
- Defined Income Measures & Synthesized Housing Data (49 pages)
- Approved Recommendations (45)
- Critical Obstacles:

***Income***

***Inventory***

***Investment***

# Recommendations

- Development Regulations
- City Policies
- Public Funding
- Public – Private Partnerships
- Civic Strategies

# Current Status

- Task Force (October 2019)
  - Potential indicators of success
  - “One-pager” handout
  - Additional Data
- Sector Groups / Project Teams (August 2019)
- Policy & Ordinance Revision (ongoing)
  - Two-Year Work Plans (City Governing Bodies)
  - Comp Plans (Altoona; Eau Claire County)
- Public-Private Partnerships / Community Collaborations

# Chippewa Valley Housing Task Force

- **Focus:** “Voluntary assembling of stakeholders collaborating to better understand housing challenges, investigate solutions, and facilitate elevated cooperation.”
- **Purpose:** “To increase collective understanding of housing market conditions in the Chippewa Valley, identify factors that are constraining housing affordability and contribute to elevating cost of living, investigate potential solutions, generate recommendations, and to increase alignment around and collaboration in implementation.”

# Chippewa Valley Housing Task Force

- **Goal Statement:**

*Fair and equitable access to safe, quality, healthy, stable housing for all individuals and families is critical for success in health, economic stability, education, and social mobility. Housing is a fundamental component of community vitality that affects the daily life and livelihood of all people. Disparities resulting from differences in race, ethnicity, income and location must be positively and effectively addressed.*

# Chippewa Valley Housing Task Force

- MTG 2: 2018 August 30 (Eau Claire, CVTC)
  - ALICE Report Findings
  - Round-table Discussions:
    - What are the impediments & constraints to generating affordable & workforce housing, based on your profession?
    - How can we effectively collaborate & partner to improve supply?
    - List your desired outcomes of progress, success.
    - List you desired indicators of progress, success.

# Chippewa Valley Housing Task Force

- MTG 3: 2018 November 1 (Altoona)
  - Round-table Discussion:
    - What changes to zoning or other local policies would you recommend and supply to increase affordability, availability, and variety of housing?
    - What assistance or incentives would be most effective to generate affordable units?
    - What methods should we pursue to acquire and assemble land for residential development and redevelopment?
    - How can our cities, development firms, and non-profits collaborate most effectively?
    - What information has not yet been obtained that may contribute to our collective assessment of housing, or to inform prioritization of strategies?
    - What other strategies related to affordable living conditions, not directly related to housing, should be investigated?

# Chippewa Valley Housing Task Force

- “Sector” Groups:
  - Lived Experience / Support Agencies (Nov 14)
  - Builders / Developers (Nov 14)
  - Zoning / Policy (Nov 16)
  - Finance (Nov 29)
- MTG 4: 2018 December 14 (Eau Claire)
  - Fine tune recommendations
  - Review & refine portions of draft report
  - Goal Statement
  - Strategize action plan & implementation

# Concurrent Efforts

- Eau Claire Housing Coalition (service providers & agencies)
- JONAH Affordable Housing Task Force
- Dunn County Community Forum on Housing
- Joint Homelessness Initiative – Erin Healy

# Executive Summary

- Consensus Statements (16)
- Define “Affordable”
  - Affordable Housing is most typically defined as housing expenses that comprise no more than 30% of gross household income.
- Define Housing Segments
  - Homeless and Very Low Income
  - Income Insecure
  - Middle Income
  - Income Secure
  - Students; Seniors; People with Disabilities
- Income Measures
- Housing Data

# Eau Claire County Data

- Wisconsin Counties (72 Counties total):
  - Eau Claire County is 41<sup>st</sup> in median income
    - Eau Claire County = \$49,821
    - State of Wisconsin = \$56,811
  - Eau Claire County is 22<sup>nd</sup> in housing costs and equals the State average
    - Eau Claire County = \$735/month
    - State of Wisconsin - \$735/month
  - Other rankings:
    - Child Care – 23<sup>rd</sup>
    - Taxes – 23<sup>rd</sup>

# A.L.I.C.E.

ALICE is an acronym for:

**Asset**

**Limited,**

**Income**

**Constrained,**

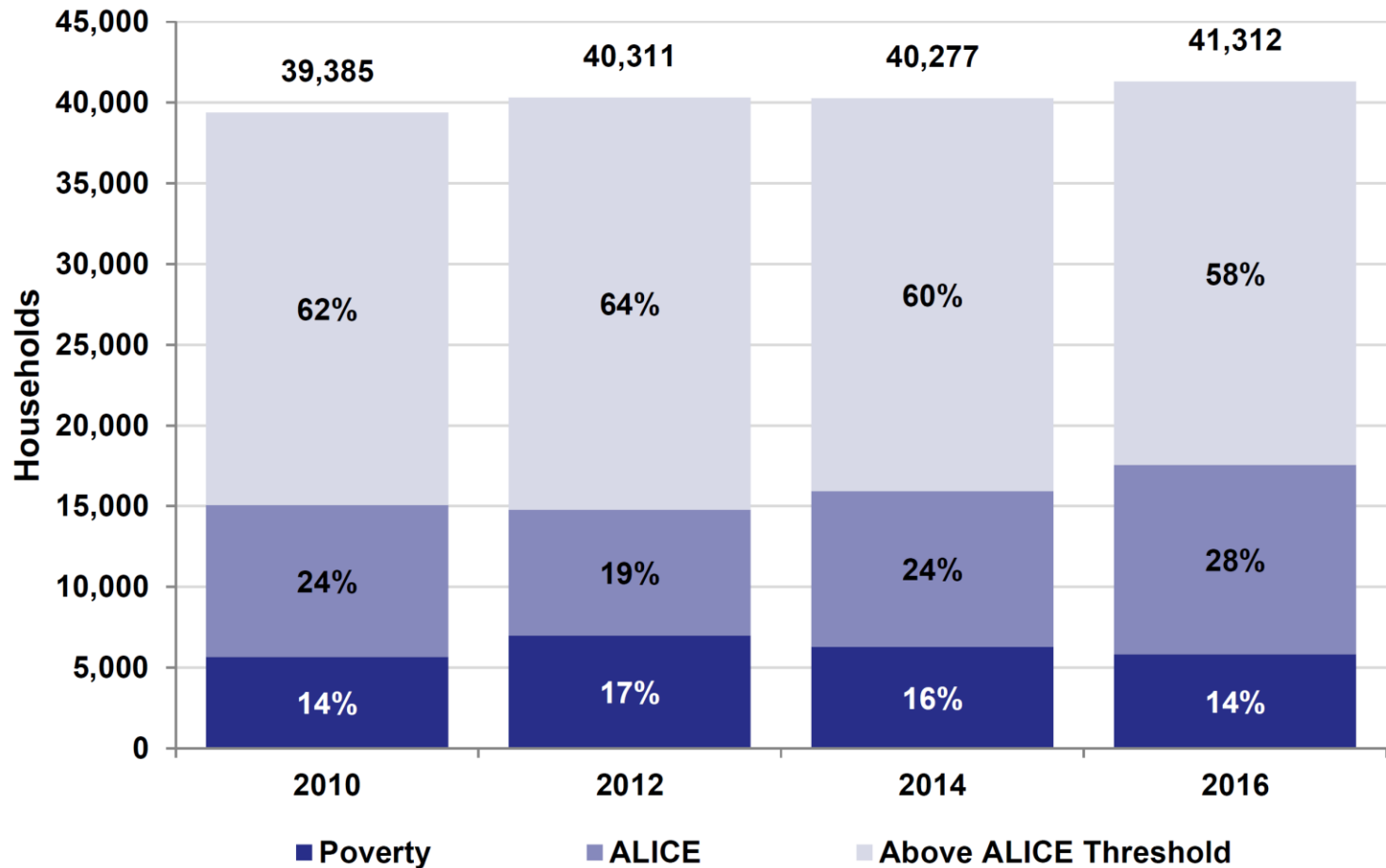
**Employed.**



Households that are more than the Federal Poverty Level, but less than the basic cost of living for the county.

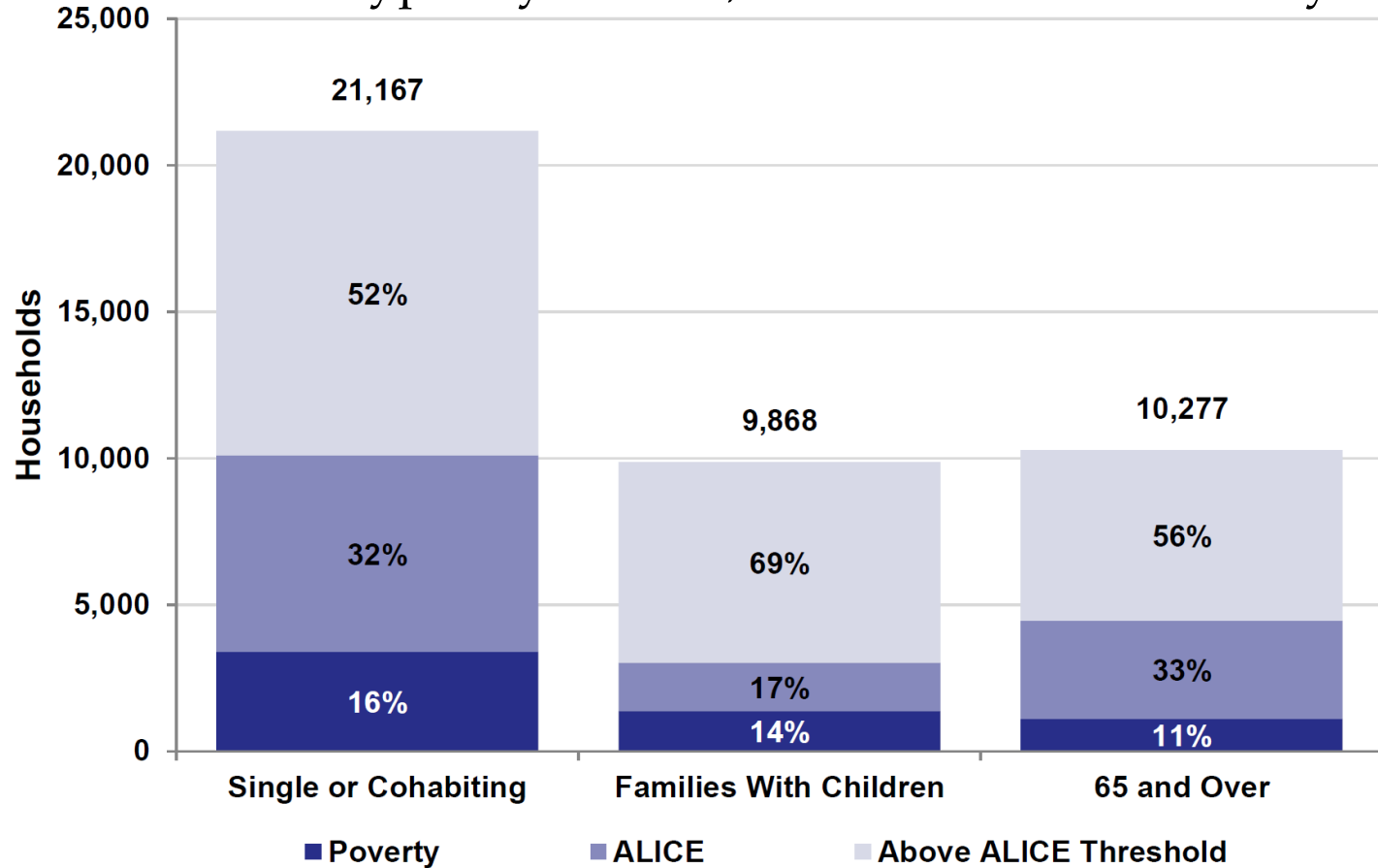
# Eau Claire County Data

Households by Income, 2010 to 2016 – Eau Claire County



# Eau Claire County Data

Households Types by Income, 2016 – Eau Claire County



## Eau Claire County, 2016

Town	Total HH	% ALICE & Poverty
Altoona city	2,876	36%
Augusta city	602	45%
Bridge Creek	572	44%
Brunswick	632	28%
Clear Creek	291	20%
Drammen	296	29%
Eau Claire city	26,501	46%
Fairchild	131	36%
Fairchild village	251	67%
Fall Creek village	560	44%
Lincoln	389	25%
Ludington	416	24%
Otter Creek	170	26%
Pleasant Valley	1,063	18%
Seymour	1,252	29%
Union	1,021	31%
Washington	3,005	29%
Wilson	174	40%

# Household Survival Budget, Eau Claire County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$466	\$735
<b>Child Care</b>	\$—	\$1,294
<b>Food</b>	\$158	\$525
<b>Transportation</b>	\$349	\$697
<b>Health Care</b>	\$214	\$800
<b>Technology</b>	\$55	\$75
<b>Miscellaneous</b>	\$147	\$475
<b>Taxes</b>	\$225	\$627
<b>Monthly Total</b>	\$1,614	\$5,228
<b>ANNUAL TOTAL</b>	\$19,368	\$62,736
<b>Hourly Wage</b>	\$9.68	\$31.37

# Eau Claire County Data

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016

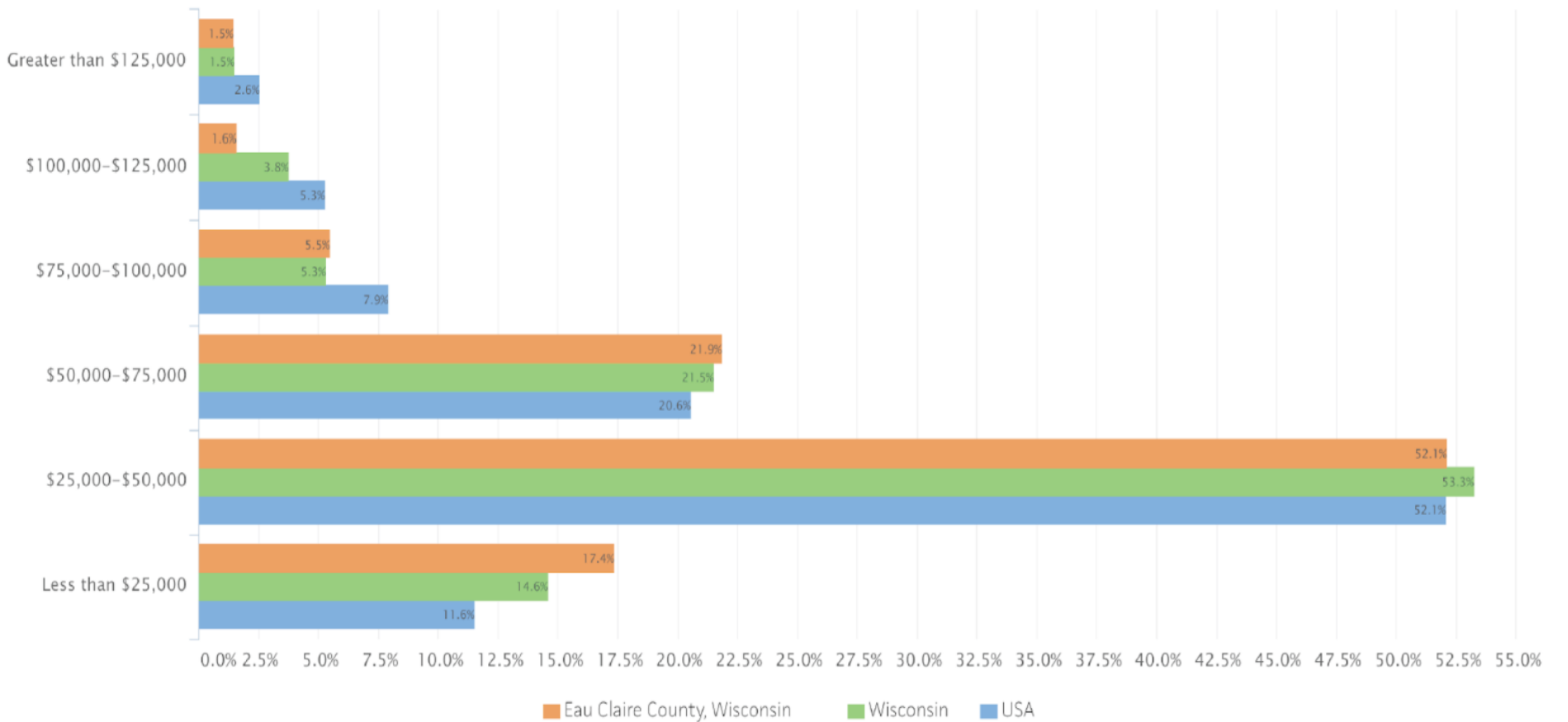


Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Wisconsin Department of Children and Families, 2016.

# Eau Claire County Data

## Wage Distribution

Total - All Occupations



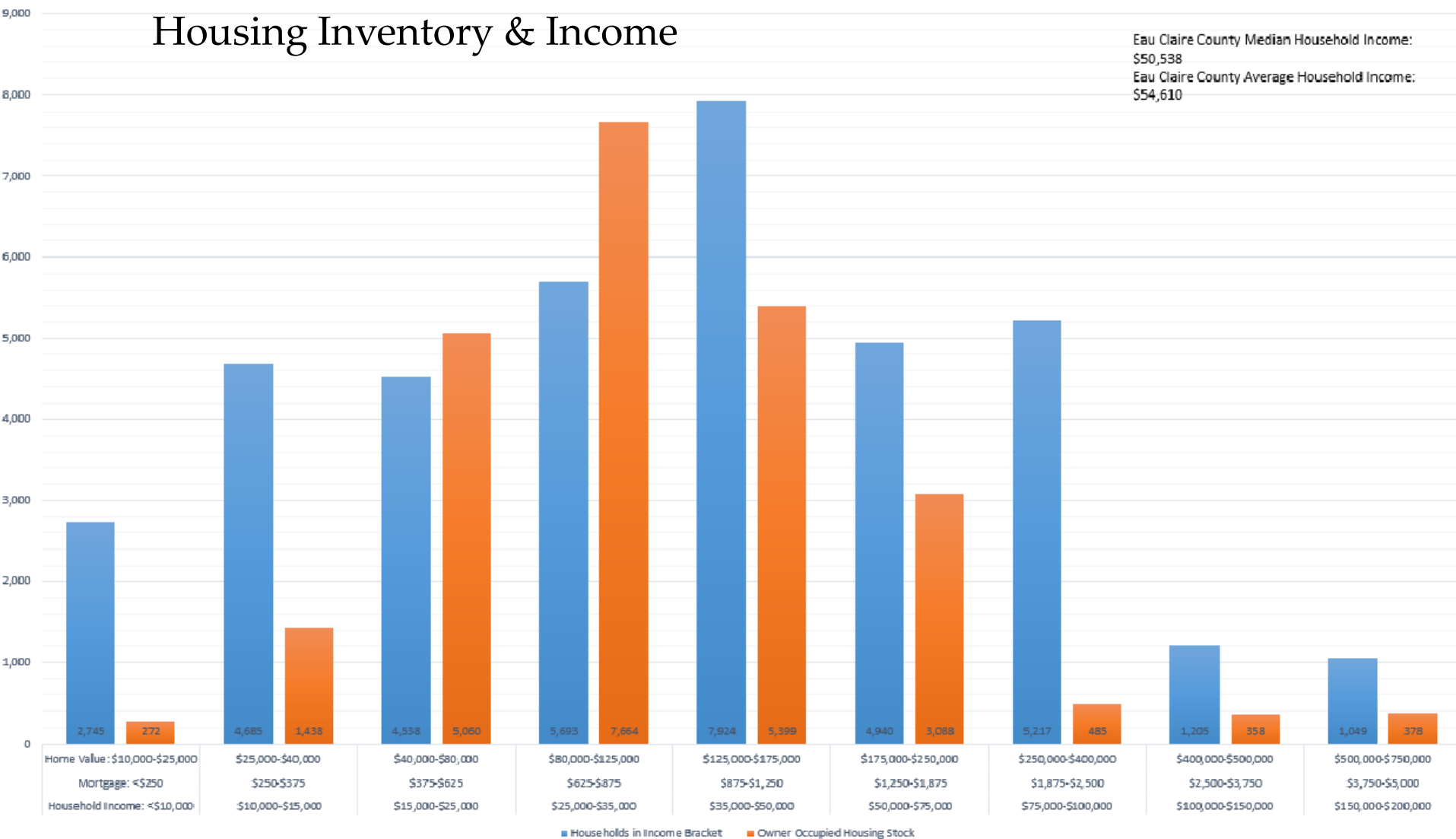
Source: JobsEQ®, Data as of 2018Q2

# Eau Claire County Data

Housing Stock and Income Comparison  
Mortgage Calculated With Mill Rate and Insurance  
Eau Claire County, WI

## Housing Inventory & Income

Eau Claire County Median Household Income:  
\$50,538  
Eau Claire County Average Household Income:  
\$54,610



# Eau Claire County Data

Occupation Wages and Home Affordability in Eau Claire County, Wisconsin 2017

SOC	Title	50% (Median)	30% of Median Income	Monthly Mortgage/Rent	Maximum Affordable Loan With 30 Year Mortgage at 4.5% interest with a 5% Down Payment and 2% Mill Rate
15-0000	Computer and Mathematical Occupations	\$59,000	\$17,700	\$1,475	\$197,958
17-0000	Architecture and Engineering Occupations	\$65,800	\$19,740	\$1,645	\$220,133
19-0000	Life, Physical, and Social Science Occupations	\$54,200	\$16,260	\$1,355	\$182,305
21-0000	Community and Social Service Occupations	\$34,600	\$10,380	\$865	\$118,389
23-0000	Legal Occupations	\$56,800	\$17,040	\$1,420	\$190,784
25-0000	Education, Training, and Library Occupations	\$40,100	\$12,030	\$1,003	\$136,325
27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	\$32,300	\$9,690	\$808	\$110,889
29-0000	Healthcare Practitioners and Technical Occupations	\$74,600	\$22,380	\$1,865	\$248,829
31-0000	Healthcare Support Occupations	\$30,700	\$9,210	\$768	\$105,671
33-0000	Protective Service Occupations	\$34,200	\$10,260	\$855	\$117,085
35-0000	Food Preparation and Serving Related Occupations	\$20,200	\$6,060	\$505	\$71,431
37-0000	Building and Grounds Cleaning and Maintenance Occupations	\$24,100	\$7,230	\$603	\$84,149
39-0000	Personal Care and Service Occupations	\$23,700	\$7,110	\$593	\$82,844
41-0000	Sales and Related Occupations	\$25,600	\$7,680	\$640	\$89,040
43-0000	Office and Administrative Support Occupations	\$33,300	\$9,990	\$833	\$114,150
45-0000	Farming, Fishing, and Forestry Occupations	\$24,900	\$7,470	\$623	\$86,758
47-0000	Construction and Extraction Occupations	\$52,600	\$15,780	\$1,315	\$177,087
49-0000	Installation, Maintenance, and Repair Occupations	\$45,300	\$13,590	\$1,133	\$153,282
51-0000	Production Occupations	\$36,600	\$10,980	\$915	\$124,911
53-0000	Transportation and Material Moving Occupations	\$31,100	\$9,330	\$778	\$106,976
00-0000	Total - All Occupations	\$36,100	\$10,830	\$903	\$123,281

Wages & Home Affordability

	Maximum Affordable Loan
Monthly Mortgage/Rent	With 30 Year Mortgage at 4.5% Intrest With a 5% Down Payment and 2% Mill Rate
\$903	\$123,281

Source: JobsEQ®

Data as of 2017

# Eau Claire County Data

## Housing Cost Burden

	Altoona		Eau Claire		Eau Claire County		Chippewa County	
	#	% of HH	#	% of HH	#	% of HH	#	% of HH
<b>Cost Burden &lt;=30%</b>	2,165	76.1%	17,845	65.8%	27,560	69.1%	18,445	74.2%
<b>Owner</b>	1,615	56.8%	11,610	42.8%	19,720	49.4%	14,280	57.4%
<b>Renter</b>	550	19.3%	6,235	23.0%	7,840	19.7%	4,165	16.7%
<b>Cost Burden &gt;30% to &lt;=50%</b>	380	13.4%	4,885	18.0%	6,510	16.3%	3,885	15.6%
<b>Owner</b>	200	7.0%	1,860	6.9%	3,090	7.7%	2,410	9.7%
<b>Renter</b>	180	6.3%	3,025	11.2%	3,420	8.6%	1,475	5.9%
<b>Cost Burden &gt;50%</b>	290	10.2%	4,090	15.1%	5,445	13.6%	2,405	9.7%
<b>Owner</b>	140	4.9%	810	3.0%	1,710	4.3%	1,230	4.9%
<b>Renter</b>	150	5.3%	3,280	12.1%	3,735	9.4%	1,175	4.7%
<b>Cost Burden not available</b>	15	0.5%	280	1.0%	375	0.9%	125	0.5%
<b>Owner</b>	0	0.0%	100	0.4%	150	0.4%	95	0.4%
<b>Renter</b>	15	0.5%	180	0.7%	225	0.6%	30	0.1%
<b>Total</b>	2,845		27,105		39,895		24,875	
<b>Owner</b>	1,950	68.5%	14,375	53.0%	24,680	61.9%	18,025	72.5%
<b>Renter</b>	895	31.5%	12,730	47.0%	15,215	38.1%	6,850	27.5%

# Eau Claire County Data

## Housing Costs – Owners (with a mortgage)

	Altoona		Eau Claire		Chippewa Falls		Eau Claire County		Chippewa County	
Housing units with a mortgage	1,358		10,255		2042		16,961		10,950	
Less than \$500	0	0.0%	174	1.7%	92	4.5%	237	1.4%	198	1.8%
\$500 to \$999	459	33.8%	2,603	25.4%	850	41.6%	4,189	24.7%	3,146	28.7%
\$1000 to \$1,499	452	33.3%	4,808	46.9%	825	40.4%	6,990	41.2%	4,329	39.5%
\$1,500 to \$1,999	271	20.0%	1,839	17.9%	192	9.4%	3,338	19.7%	2,242	20.5%
\$2,000 to \$2,499	63	4.6%	490	4.8%	50	2.4%	1,229	7.2%	576	5.3%
\$2,500 to \$2,999	100	7.4%	167	1.6%	19	0.9%	532	3.1%	244	2.2%
\$3,000 or more	13	1.0%	174	1.7%	14	0.7%	446	2.6%	215	2.0%
Median (\$)	1,188		1,227		1039		1,269		1,216	

# Eau Claire County Data

## Housing Costs – Renters

	Altoona		Eau Claire		Chippewa Falls		Eau Claire County		Chippewa County	
<b>Occupied units paying rent</b>	989		12,246		3009		14,533		6,649	
<b>Less than \$500</b>	60	6.1%	1,819	14.9%	347	11.5%	2,070	14.2%	995	15.0%
<b>\$500 to \$999</b>	739	74.7%	7,733	63.1%	2192	72.8%	9,288	63.9%	4,251	63.9%
<b>\$1,000 to \$1,499</b>	179	18.1%	2,264	18.5%	459	15.3%	2,686	18.5%	1,298	19.5%
<b>\$1,500 to \$1,999</b>	0	0.0%	333	2.7%	11	0.4%	356	2.4%	105	1.6%
<b>\$2,000 to \$2,499</b>	0	0.0%	72	0.6%	0	0.0%	97	0.7%	0	0.0%
<b>\$2,500 to \$2,999</b>	0	0.0%	25	0.2%	0	0.0%	25	0.2%	0	0.0%
<b>\$3,000 or more</b>	11	1.1%	0	0.0%	0	0.0%	11	0.1%	0	0.0%
<b>Median (\$)</b>	787		789		732		787		764	
<b>No rent paid</b>	52		269		0		522		368	

# Eau Claire County Data

## Housing Cost Burden – Renters

	Altoona		Eau Claire		Chippewa Falls		Eau Claire County		Chippewa County	
<b>Occupied units paying rent</b>	989		12,064		3009		14,336		6,632	
<b>Less than 15.0 percent</b>	238	24.1%	1,701	14.1%	406	13.5%	2,146	15.0%	1,212	18.3%
<b>15.0 to 19.9 percent</b>	139	14.1%	1,705	14.1%	458	15.2%	1,975	13.8%	1101	16.6%
<b>20.0 to 24.9 percent</b>	59	6.0%	1,676	13.9%	256	8.5%	1,837	12.8%	867	13.1%
<b>25.0 to 29.9 percent</b>	56	5.7%	1,147	9.5%	364	12.1%	1,375	9.6%	699	10.5%
<b>30.0 to 34.9 percent</b>	153	15.5%	1,220	10.1%	194	6.4%	1,470	10.3%	516	7.8%
<b>35.0 percent or more</b>	344	34.8%	4,615	38.3%	1331	44.2%	5,533	38.6%	2,237	33.7%

# Other Factors

- Household Wealth
- Generational Wealth
- Wages vs Investment
- Other Personal Debt (Student Loans, Vehicles, Medical)

# Recommendations

- Development Regulations
- City Policies
- Public Funding
- Public – Private Partnerships
- Civic Strategies

# Recommendations

- Development Regulations
  - Zoning Maps
    - More areas for higher-density and mixed-use
    - Opportunities for neighborhood growth & investment
  - Zoning Standards
    - Parking
    - Density
    - Other standards that impact cost w/o community benefit

# Recommendations

- City Policies
  - Integrate housing affordability goals into overall city plans and policies
  - Identify infill and redevelopment areas
  - Utilize TIF closure provision to fund programs

# Recommendations

- Public Funding
  - Consider revolving loan or other programs to improve existing buildings
  - Utilize TIF to support affordable housing projects

# Recommendations

- Public – Private Partnerships
  - Consider purchase/assembly of land for development
  - Consider supporting employer-assisted housing programs
  - Consider supporting lender consortium, similar to *La Crosse Promise* or *Live It Up Wausau*
  - Identify and facilitate opportunities for local firms and investors to partner with experienced affordable housing developers
  - Continue housing capacity building and networking

# Recommendations

- Civic Strategies
  - Organize to improve public engagement in housing discussions
  - Consider community land trusts, neighborhood corporations, cooperatives, and other models for building local wealth
  - Celebrate successes
  - Develop and support neighborhood associations as partners in revitalization activities
  - Conduct housing survey to address local gaps in info

# Chippewa Valley Housing Task Force

- MTG 5: 2019 March 13 (Eau Claire County)
  - Summary of public presentations
  - Review & refine portions of draft report
  - Strategize action plan & implementation
- MTG 6: 2019 July 15 (Eau Claire)
  - Approval of consensus statements & final report
  - Update of projects & work plans
  - Discuss future of the Task Force

# “Post Mortem”

- **Support in concept; apprehension in practice**
  - Energy to pursue affordable housing initiatives...but questions and concerns over context, location, etc.
- **Sustaining stakeholder engagement**
  - Don't leave, we're not done!
- **Need to factor in income as a key issue**
  - ALICE report highlights this; Eau Claire County 2<sup>nd</sup> highest poverty rate; consider other life costs

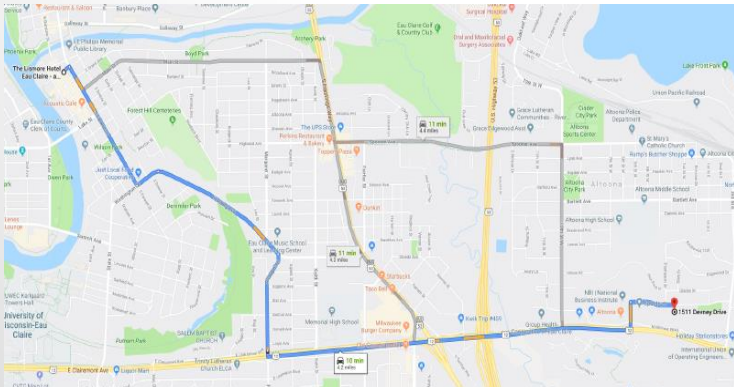
# Sector Groups

- **Engage Field Experts & Community Advocates**
  - Lived Experience / Support Providers
  - Development Regulation
  - Finance
  - Construction / Development
- **Identify Goals & Outcomes**
  - Collaborate & agree on the mission of the group
  - Choose & pursue “easy wins” but also short-, mid-, long-term successes

# Next Steps

- Task Force (October 2019)
  - Potential indicators of success
  - “One-pager” handout
  - Additional Data
- Sector Groups / Project Teams (October 2019)
- Policy & Ordinance Revision (ongoing)
  - Two-Year Work Plans (City Governing Bodies)
  - Comp Plans (Altoona; Eau Claire County)
- Public-Private Partnerships / Community Collaborations

# Devney House -> Solis Circle



# Questions?