

State of Wisconsin
Department of Commerce

2010-2014 Consolidated Plan

Housing and Community Development Needs Analysis

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Overview

To evaluate Wisconsin's housing and community development needs, it is important to observe the historical, social, and economic factors impacting Wisconsin's residents, families, and households. Analyzing changes in population size, geographic distribution and composition along with household and family characteristics, labor force participation, income and poverty levels, racial and ethnic diversity, and the market and inventory conditions of Wisconsin housing reinforces where priorities for resource allocations continue to be most critical. In addition to the 2000 Census, estimates generated by the American Community Survey (ACS) in 2007, or the 2005-2007 ACS 3-year estimates are included where available.

Population Statistics

The State of Wisconsin experienced a 5.8% increase in its population from 2000 to 2008, having gained 311,441 new residents (based on Department of Administration (DOA) estimates). The population growth rate has slowed compared to that of the 1990s, in which the State expanded at a 9.42% rate for the period. The DOA projects that by 2010 the state will have more than 5.7 million residents and that females will outnumber males by 29,310.

Population growth varied geographically. Counties in the "Other Metro,"¹ comprised of 15 counties have seen the fastest population growth, increasing by 8.03% since 2000 (see Appendix 1), followed by the "Balance of State" at 5.94% (see Appendix 2), and the "Milwaukee Metro" at 2.53% (see Appendix 3). Dane and Waukesha counties have experienced the largest numeric growth while St. Croix County showed the largest percentage change with a 26.2% increase. Several counties saw population increases of more than 10,000: Dane, Waukesha, Brown, St. Croix, and Outagamie counties. Milwaukee was the only county to experience a population decrease (2.17%). However, if you limit the population only to regions that do not receive CDBG entitlements directly from HUD (often referred to as the "Wisconsin Program"), population growth trends are different. Wisconsin, excluding all entitlements, grew at 8.3%. The fastest growing region is still the Other Metro at 11.08% (which excludes Dane County and the Cities of Appleton, Beloit, Eau Claire, Green Bay, Janesville, Kenosha, La Crosse, Neenah, Oshkosh, Racine, Sheboygan, Superior, and Wausau)¹, followed by the Milwaukee Metro at 8.85% (which excludes Milwaukee and Waukesha counties), and lastly the Balance of State at 6.81% (which excludes the City of Fond Du Lac).

The City of Madison had the largest numeric population increase, one of 18,596 new residents, amounting to an 8.9% increase. The second largest increase was the Village of Lake Hallie, which did not exist when the 2000 Census was taken, and now has 6,320 residents (However, the

¹ Note: When an entitlement city is in several counties, such as Appleton, it is removed from the county in which the greatest percent of the population of the city lives.

village of Lake Hallie now encompasses most of what was the Town of Hallie). The cities of Kenosha and Sun Prairie each gained more than 5,000 residents. The City of Milwaukee lost 6,104 residents (1.0%) and the Cities of Racine and Wauwatosa each lost more than 1,000 residents (1.9% and 2.9% respectively).

From 2000 to 2008, Wisconsin experienced fairly small changes in the composition of the state's racial and ethnic groups. Although the number of white residents of the state increased, they decreased 1.41% as a percentage of the State's total population. American Indians also experienced a decline both as a percentage of the total population and in absolute number. Hispanics now make up almost 5% of the state's residents, up 1.07 percentage points from 2000, a 34.82% increase. The rest of the State's racial composition remains relatively unchanged.

Table 1 - Population by Race or Ethnicity

Race	2000	2007 estimate	Change	Percent of Total Residents	Percentage Point Change in State Composition
White alone	4,769,857	4,876,425	106,568	87.52	-1.41
Black or African American alone	304,460	331,483	27,023	5.95	0.27
American Indian of Alaska Native alone	47,228	46,322	-906	0.83	-0.05
Asian alone	88,763	110,531	21,768	1.98	0.33
Native Hawaiian or Other Pacific Islander alone	1,630	1,835	205	0.03	0.00
Some other race alone	84,842	134,715	49,873	2.42	.84
Two or more races	66,895	70,282	3,387	1.26	.01
Hispanic or Latino (any race)	192,921	260,103	67,182	4.67	1.07
Total	5,363,675	5,571,593	207,918	100.0	

Source: American Community Survey, 2007 1-year Estimates; 2000 Census

Again, when entitlement cities and counties are removed, the demographics look rather different. In non-entitlement cities and counties, 95.50% of the population is White, 0.79% is Black or African American, 1.03% is American Indian or Alaska Native, 0.91% is Asian, 0.02% is Native Hawaiian or other Pacific Islander, 0.82% identifies as some other race, 0.92% are of two or more races, and 2.06% are Hispanic or Latino of any race.

The distribution of racial and ethnic groups varies significantly by geography. In the Balance of State, seven counties (Ashland, Bayfield, Forest, Jackson, Menominee, Sawyer, and Vilas) have minority populations (not including Hispanics) which make up more than 10% of the total population. In all of these counties, American Indians comprise most of the racial minorities of the county. On the other hand, counties in Milwaukee Metro and Other Metro which have more than 10% minority populations (Brown, Dane, Kenosha, Racine, and Milwaukee) have very few American Indians and instead have many people who primarily identify as African American, Asian, or some other race.

In two counties, Rock and Sheboygan, the number of minorities is very close to 10% (9.96% and 9.85% respectively), although once the entitlement cities are extracted, their minority (non-Latino) populations fall below 5%.

Milwaukee County is the only county in which more than 10% of the population identifies as Hispanic, although, again, when the entitlement cities are removed, only 4.78% identifies as Hispanic. However, in several other counties, the number of Hispanics is above 8% (Walworth, Kenosha, and Racine, when including entitlement cities).

It is important to keep careful track of counties with racial minority populations nearing 10% since minorities in these communities may have needs which are different from those of the general population.

The age composition of the State's population has change significantly between 2000 and 2008. Changes include (data from 2000 Census and 2007 ACS 1-year estimates):

- An increase of 356,044 (4.00%) of residents from 0 to 4 years of age;
- A decrease of 63,749 (5.36%) of residents who are 5 to 19 years old;
- A relatively small increase of 31,863 (3.00%) young adults;
- A fairly large increase of 155,328 (8.35%) of adults between the ages of 35 and 59; and
- A significant increase of 100,819 (11.11%) of adults 60 and older.

Life expectancy in the United States has increased for all races and both genders. According to the Center for Disease Control and Prevention, the life expectancy for all races is 77.8, with the lifespan of a female at 80.4 years and that of a male at 75.2 years.

Income - Poverty

With respect to relative household incomes, in 2000, 48.42% of the total households in Wisconsin had incomes below 80% of the Median Family Income (MFI) limit. Lower-income households are more prevalent in the Milwaukee Metro (49.98%) and the Other Metro (48.55%) than they are in the Balance of State (46.96%) (See Appendices 4-6). When entitlement cities and counties are removed, the Balance of state contains the greatest percentage of residents living in poverty (46.74%), while the Milwaukee Metro contains the least (37.63%), with the Other Metro in the middle (42.06%)

Milwaukee County has highest share of low-income households (58.98%) and Waukesha County has the lowest share (33.89%). If the entitlement cities are removed from Milwaukee County, however, Pierce County has the greatest share of low-income households (52.65%).

According to 2007 ACS 1-year Estimates, 10.8% of Wisconsin residents fell below the poverty threshold in 2007. This is a significant increase from 1999, when it was 8.7%. Poverty among children has followed the same pattern, as it increased from 11.2% in 2000 to 14.4% in 2007.

According to the National Low Income Housing Coalition study Out of Reach, 2009, Publication the estimated mean (average) wage for a renter is \$12.11 per hour. In order to afford the HUD fair market rent for a two bedroom unit at this wage, a renter must work 47 hours per week, 52 weeks per year. Or working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Households in the very low- and low-income ranges have great difficulty finding adequate housing within their means that accommodates their needs.

Educational Attainment

Educational attainment is measured based on the highest level of schooling completed by an individual aged 25 or older.

In Wisconsin, the number of adults who had not graduated from high school declined from 15% in 2000 to 11% in 2007. The number of residents with a high school diploma but no further education remained steady, and more Wisconsin residents than before are completing both 2-year and 4-year degrees.

	2000	2007	Change
Less than 9th grade	5.4	3.7	-1.7
9th to 12th grade, no diploma	9.6	7.3	-2.3
High school graduate (includes equivalency)	34.6	34.9	0.3
Some college, no degree	20.6	19.9	-0.7
Associate degree	7.5	8.8	1.3
Bachelor's degree	15.3	16	0.7
Graduate or professional degree	7.2	8.5	1.3

Source: 2007 ACS 1-year estimates; 2000 Census

Compared to the national average, Wisconsin has a lower proportion of adult residents who have not completed high school. It is near the national average for the proportion of adults who have obtained a college degree (whether 2-year or 4-year) but lags behind Illinois and Minnesota.

	WI	IL	IA	MI	MN	US
No High School Diploma	11	14.3	10.4	12.6	8.9	15.5
High School Graduate	34.9	29.1	35.6	32.4	28.6	30.1
Some College	19.9	19.9	20.4	22.3	21.9	19.5
College Degree (includes 2-year degree)	34.2	36.6	33.6	32.7	40.5	34.9

Source: 2007 ACS 1-year estimates

Housing Stock

The Wisconsin Department of Administration (DOA) estimates that in 2008, 2,579,143 housing units were located in Wisconsin. This is an increase of 11.11% (257,986 units) since 2000. The DOA admits that estimate is generous as it assumes 100% completion of new units, but the studies done by the US Census Bureau suggest that around 98% of units for which permits have been issued are completed for occupancy. 257,986 new units in eight years means an average of 32,248 units have been built each year. This figure is about 6,000 units higher than the average for 1990 to 2000.

Housing Needs

It is necessary to identify the types of housing problems that many low- and very low-income households experience in order to determine how many of them are in need of some type of housing assistance. Four types of housing problems were used to calculate the number of very low, other low, and moderate-income households in need of housing assistance and how these specific problems can present cost burdens or severe cost burdens for renters and homeowners. A household may experience one or more of these problems:

1. Households occupying housing units that lack one or more plumbing facilities (deficient plumbing)
2. Households with more than one resident per room (overcrowding).
3. Renter/owner households paying more than 30% of their income for rent/mortgage (cost burden)
4. housing built prior to 1950 in need of rehabilitation

Variable 1. Housing Quality

Housing Problems

In 2007, 0.4% of total occupied housing units lacked plumbing facilitiesⁱⁱ and 0.5% lacked kitchenⁱⁱⁱ facilities. This variable is not a very good indicator of overall physical defects, which may include: roofing or siding problems, structural problems, lack of insulation, etc. These types of problems tend to increase with the age of housing.

Estimates from 2005-2007 ACS data and 2000 Census (when ACS data was unavailable) indicate that 347,130 Wisconsin households had an income at or below 30% of MFI. These households were the group primarily affected by housing problems as defined above, where 74.7% of the renters and 77.1% of the owners had housing problems in 2000. In households where income fell between 30 and 50 percent of MFI, 61.3% of renters and 47.2% of owners had housing problems. Finally, for households with an income between 50 and 80 percent of MFI, 21.3% of renters and 32.8% of owners have housing problems. Overall, in 2000, 1 out of every 4 households had housing problems in the State.

Income Groups	Total Renters		Total Owners		Total	
	Households	% Housing Problems	Households	% Housing Problems	Households	% Housing Problems
≤30% MFI	138,994	74.7	72,918	77.1	211,912	75.6
>30 to ≤50% MFI	118,780	61.3	113,023	47.2	231,803	54.4
>50 to ≤80% MFI	165,383	21.3	237,722	32.8	403,105	28.1
>80% MFI	234,495	5.6	1,002,989	9.3	1,237,484	8.6
Total	657,652	34.2	1,426,652	19.7	2,084,304	24.3

Source: SOCDs CHAS Data: Housing Problems Output for All Households, 2000.

The Milwaukee Metro and Other Metro categories had a higher incidence of housing problems and cost burden for households with income $\leq 30\%$ of the MFI as indicated by Table 5. The Balance of State had lower housing problems and cost burden for both renters and owners

Tenure	Renters		Owners		
	Location	Housing Problems	Cost Burden	Housing Problems	Cost Burden
	Milwaukee Metro	77.6	75.4	80.8	79.9
	Other Metro	77.7	76.2	78.2	77.6
	Balance of State	65.4	63.2	60.4	59.7

Source: SOCDS CHAS Data: Housing Problems Output for All Households, 2000.

Minority rental and owner households had a tendency to have higher housing problems than White, non-Hispanic households. For renters, very low income Hispanic and Black, non-Hispanic households had higher incidences of housing problems. For owners, very low income Asian and Hispanic households had higher incidences of housing problems.

Race	Renters	Owners
White	72.4	76.8
Black	80.4	79.2
Hispanic	82.8	81.3
Native American	70.3	77.5
Asian	78.7	88.0

Source: SOCDS CHAS Data: Housing Problems Output for All Households, 2000.

In terms of geographic distribution, housing problems were more prevalent in major metropolitan areas. Table 7 shows Dane County had the highest share of housing problems and cost burden. Adams, Ashland, and Forest counties had the lowest.

County	Renters			Owners		
	% of Households with any Housing Problems	% of Households with Cost Burden $>30\%$	% of Households with Cost Burden $> 50\%$	% of Households with any Housing Problems	% of Households with Cost Burden $>30\%$	% of Households with Cost Burden $>50\%$
Dane	85.1	83.1	67.1	85.7	85.5	60.9
Brown	79.4	78.3	56.2	77.0	76.7	49.7
Eau Claire	79.0	77.4	56.6	79.5	76.8	49.0
La Crosse	78.8	76.9	53.5	76.1	75.8	47.0
Milwaukee	78.3	75.9	56.6	80.2	79.1	55.7
Portage	77.4	76.5	54.7	68.8	65.6	38.3
Racine	76.6	75.1	53.7	83.1	82.9	53.6
Marathon	75.5	73.8	45.5	73.1	71.9	39.9
Walworth	74.8	74.1	56.8	82.0	80.4	60.2
Winnebago	74.8	74.2	49.8	74.9	74.9	48.9
Pierce	74.0	72.0	49.0	76.8	76.2	43.4
Washington	73.5	73.5	58.4	79.2	79.2	54.7
Waukesha	72.9	72.0	59.3	82.8	82.3	59.3
Kenosha	72.7	72.2	57.4	80.9	80.7	57.7
Fond du Lac	72.2	71.0	46.1	74.7	73.8	48.4
Wisconsin	74.7	72.9	53.2	77.1	75.9	50.1

Source: SOCDS CHAS Data: Housing Problems Output for All Households, 2000.

Age of Housing

The age of housing stock can be considered when determining housing quality, but it must be interpreted carefully. Excessive age of housing increases the incidence of substandard housing stock, including poor structural condition, structural defects (in roofs, windows, siding, insulation, wiring, etc.), lack of complete plumbing facilities, and poor heating systems. Updating and maintaining older housing provides sound housing for the future. However, the cost of substantial maintenance or home improvement exceeds the means of many low-income owners.

In 2000, out of the 2,321,144 housing units in Wisconsin, 31.1% were built before 1950 (see complete Table in Appendix 8). A higher percentage of the pre-1950 housing was located in the Balance of State (39.3%), with 33.3% in the Other Metro and 27.5% in Milwaukee Metro. Counties with particularly high percentages of old housing (built before 1950) included Lafayette (53%), Clark (47%), Richland (46%), Buffalo (46%), Iowa (44%), Douglas (44%), Pepin (44%), Ashland (43%), and Vernon (42%). Menominee County has the smallest percentage share of older housing in the State (8%). When entitlement cities and counties are removed, of the 1,269,808 housing units that remain, 29.7% of units were built before 1950. Again a higher percentage was found in the Balance of State (33.4%), followed by Other Metro (23.6%), and Milwaukee Metro (19.1%). Of the counties with the highest share of older housing, only Douglas contains an entitlement city (Superior) and when Superior is removed, 28.4% of the county's housing units were built prior to 1950.

Housing Growth

The State has experienced growth in building activity since 2000. Its housing stock has grown 11.11% since 2000, based on 2008 estimates from the Department of Administration. Between 2000 and 2008:

- 257,986 housing units were added to the State housing stock
- Housing stock growth was highest in the Other Metro with 14.06% growth, followed by Balance of state with 11.42% growth and Milwaukee Metro at 6.61% growth.
- Thirteen counties experienced growth in housing stock greater than 15%: St. Croix (38.16%), Calumet (21.68%), Sauk (19.23%), Dane (18.03%), Washington (17.73%), Pierce (16.90%), Adams (16.81%), Polk (16.21%), Walworth (15.77%), Juneau (15.75%), Dunn (15.31%), Oconto (15.21%), and Chippewa (15.16%).
- Eleven counties are responsible for 50% of the total housing units added: Dane (32,521 units), Waukesha (16,183 units), Brown (13,034 units), Milwaukee (12,737 units), Outagamie (9,273 units), St. Croix (9,259 units), Washington (8,124 units), Kenosha (7,899 units), Marathon (7,223 units), Winnebago (7,015 units), Walworth (6,900 units) (See Appendix 9).

Housing Vacancy in the Fair Market

According to the U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of

Year	1990	2000	2002	2003	2005-2007*
Total Housing Units	2,055,774	2,321,144	2,386,848	2,417,364	2,386,320
Vacant Housing Units	233,656	236,600	244,203	258,281	239,770
Vacancy Rate	11.4%	10.2%	10.2%	10.7%	10.1%

Source: 1990 and 2000 U.S. Census. 2002 and 2003 U.S. Census Population Estimates.

* Indicates data is from the 2005-2007 ACS 3-year estimates and does not include 20 counties for which data was not available.

3.0% (1.5% for the owned portion of the housing stock and 5.0% for the rental portion) is considered adequate to allow for housing choice among consumers. It should be noted that in Table 8, the high vacancy housing rate in Wisconsin is mainly due to seasonal, recreational, or occasional use housing units, which represented a significant share of the State vacant housing units. In fact, 50% of vacancies in Wisconsin are due to seasonal, recreational or occasional use according to 2005-2007 ACS data.

Variable 2. Overcrowding

The overcrowding indicator (more than one person per room) is insignificant in terms of introducing geographic differentiation for renters. However, overcrowding in owner occupied units is much more prevalent in rural communities; in fact, all ten counties with the highest rates of owner-occupied overcrowding are rural.

In counties for which there exists 2005-2007 ACS 3-year estimate data (which is all but the 20 smallest counties in the State), overcrowding rates generally decreased. Very few of these counties experienced rate increases, and only three counties experienced an increase of greater than one percentage point (Waupaca, Juneau,

	Renter-occupied Rate		Owner-occupied Rate
Menominee	19.0	Menominee	9.6
Milwaukee	6.6	Clark	3.0
Racine	6.3	Vernon	2.5
Brown	6.0	Bayfield	2.3
Walworth	5.7	Sawyer	2.3
Dane	5.5	Pepin	2.2
Kenosha	5.5	Adams	2.1
Adams	5.3	Burnett	2.1
Pierce	4.7	Dunn	2.1
Sawyer	4.6	Monroe	2.1

Source: 2000 Census

and Barron) in renter-occupied housing, and none saw a rate increase greater than one percentage point in owner-occupied housing. According to the 2000 U.S. Census, the percentage of overcrowded^v rooms was highest in Menominee County (19%), with Iron County showing the least (0.3%). Severe renter-occupied overcrowding was a concern in major metropolitan areas of the State (Milwaukee, Racine, Brown, Walworth, Kenosha, Dane, and Adams counties).

Overcrowding decreased for all of these areas, according to the 2005-2007 ACS 3-year estimates. Removing entitlement cities does alter the top ten highest overcrowded counties, by removing Milwaukee, Racine, and Kenosha counties from the renter list and replacing them with

Monroe, Jackson, and Jefferson counties and removing Monroe County from the owner list and replacing it with Winnebago County.

Variable 3. Affordability

Cost Burden >30%

Housing costs are the primary cause of concern for the lowest income groups, with physical deficiencies and overcrowding being of secondary importance. For those households at $\leq 30\%$ of the MFI, 72.9% of the renter households and 75.9% of the owner households had housing cost burdens of >30% (i.e., paid >30% of their gross income on housing), thus leaving them with less to spend on other needs. The incidence of cost burdens is higher among renters than among owners. For households with income at 30 to 50 percent of the MFI, 56.9% of renters and 45.5% of owners had a cost burden >30%. Households 50 to 80 percent of the MFI had fewer households with cost burdens >30%. As could be expected, the poorest households had higher housing cost burdens than households with higher incomes. As Table 10 indicates, for almost half of the households with income $\leq 80\%$ of MFI, the housing cost burden exceeds 30% of their income.

Income Groups	Renters		Owners		Total	
	Total Households	% Households with CB >30%	Total Households	% Households with CB >30%	Total Households	% Households with CB >30%
$\leq 30\%$ MFI	138,994	72.9	72,918	75.9	211,912	73.9
>30 to $\leq 50\%$ MFI	118,780	56.9	113,023	45.5	231,803	51.4
>50 to $\leq 80\%$ MFI	165,383	15.9	237,722	30.8	403,105	24.7
Total	423,157	46.13	423,663	42.5	846,820	44.3

Source: SOCDs CHAS Data: Housing Problems Output for All Households, 2000.

Table 7 indicates that extremely low-income households have particularly high incidence of cost burden in the metropolitan counties. Dane County had the highest incidence of cost burden for renter-occupants (83.1%), with Forest County showing the least (42.3%). Ozaukee County had the highest incidence of cost burden for owner-occupants (86.0%), with Wood County showing the least cost burden (see complete Table in Appendix 7-7g).

For very low-income households ($\leq 30\%$ of the MFI), owners as a group in all geographic areas tend to have considerably more housing problems than renters. In terms of a general comparison between the renter and owner groups, housing problems seemed to be equally distributed between the two in the rural counties (slightly higher incidence among owners). In the Milwaukee Metro area, however, housing problems fall primarily on renter households, with percentages reaching as high as 94.81% in the large related-renter households (5 or more members).

Among the renter population, 81.3% of small households (2-4 members) and 82.0% of large households had cost burden >30%. On the owner side, 80.5% of small households and 81.0% of large households had cost burden >30%. Elderly households (ages 65 and older) are generally better off than non-elderly in the renter category and slightly better off in the owner categories. Affordability is an essential issue for the majority of households $\leq 30\%$ of MFI because households in this income group are unable either to afford market rent or to keep up with escalating housing costs such as property taxes and utilities and maintenance costs. This income group is at greater risk of losing their housing.

Tenure	Renters	Owners
Households Types	Cost Burden >30%	Cost Burden >30%
Elderly (1-2 members)	56.1	73.6
Small (2-4 members)	81.3	80.5
Large (5 or more)	82.0	81.0
Total Households	72.9	75.9

Source: SOCDs CHAS Data: Housing Problems Output for All Households, 2000.

Severe Cost Burden >50%

Statewide, for households with income between 30% and 80% of MFI, 46.0% of the renter households (41,593) and 31.4% of the owner households (24,413) had a housing cost burden >50%. Counties showing severe cost burden include Dane, Brown, Eau Claire, Kenosha, Milwaukee, Ozaukee, Walworth, Washington, and Waukesha counties. Iron and Menominee counties showed the least share of households with severe cost burden.

Market Conditions

The national housing crisis has upturned markets across the country, and Wisconsin is no exception. The number of homes sold in Wisconsin decreased 20% from 2007 to 2008 (according to the Wisconsin Realtors Association (WRA)) and building permits for new houses have been steadily decreasing since 2003 (according to data from the State of the Cities Data Systems). Foreclosure rates are very high in the Midwest and Wisconsin had the twentieth highest foreclosure rate in June of 2009. However, while home prices have fallen since their peak in the first quarter of 2007, the WRA reports that they are still 25.3% above price levels in the first quarter of 2001, which is more than the rate of inflation.

The large changes in both the housing market and the general economy make changes in affordability of homes in Wisconsin difficult to determine. Nationwide, there is a growing disparity between incomes and home prices. The current crisis is bringing down home prices, but as the economy suffers, more people are experiencing wage decreases or job loss. It is unclear how these two factors balance out. Further, many former homeowners or people who had planned to buy homes in the near future are returning to the rental market. This is particularly applying pressure to the low number of affordable rental units. According to the Joint Center for Housing Studies at Harvard University, nationwide, the number of rental units that are affordable to households earning \$16,000 decreased 17% between 1995 and 2005. Fair Market Rents increased in all but two counties in Wisconsin between 2005 and 2009.

Meanwhile, though home prices are down, they still remain well above pre-housing boom levels. In all, the current economic crisis may have made affordability a bigger problem in Wisconsin.

“Tenure” within the housing stock indicates the proportion that is owner-occupied and the proportion that is renter-occupied. According to the U.S. Census Bureau, a housing unit is owner-occupied if the owner or co-owner lives in the unit, even if the unit is mortgaged or not fully paid for. All other occupied housing units are classified as renter-occupied.

The State’s total occupied housing units increased by 157,053 between 2000 and 2007. Of this, 70% is owner-occupied and 30% is renter-occupied, according to 2007 ACS 1-year estimates. The White, non-Hispanic owner occupancy rate is 73.52% (1,467,772 units)

Race/Ethnicity	Owner	Renter	Total	% Owner Occupied	% Renter Occupied
White alone	1,484,933	543,045	2,027,978	73.22	26.78
White alone, Non-Hispanic	1,467,772	528,543	1,996,315	73.52	26.48
Black or African American alone	36,753	74,299	111,052	33.10	66.90
American Indian of Alaska Native alone	8,986	9,034	18,020	49.87	50.13
Asian alone	15,231	13,813	29,044	52.44	47.56
Native Hawaiian or Other Pacific Islander alone	342	386	728	46.98	53.02
Some other race alone	16,446	22,562	39,008	42.16	57.84
Two or more races	8,160	7,607	15,767	51.75	48.25
Hispanic or Latino (any race)	34,431	39,138	73,569	46.80	53.20
Total	1,570,851	670,746	2,241,597	70.08	29.92

Source: 2007 ACS 1-year Estimates

and the rental occupancy rate is 26.48% (528,543 units). Minority households own homes at much higher rates than in 2000. While in 2000 between 50 and 70% of minorities rented their homes (with the exception of Pacific Islanders, who had much higher homeownership rates), in 2007, the split is very near 50-50 for all groups except for African Americans. Their homeownership rates remain largely unchanged from 2000.

Household make-up varies. Some households are identified as traditional families; others are composed of a single individual or a group of unrelated individuals; and others are a combination of families or a family and individuals. Regardless of its composition, the household – rather than the family – is the unit of demand for housing. In 1980, 73.1% of all households within the State were composed of traditional family units. By 1990, it dropped to 70.0% and in 2000 it declined to 66.5% of the total households. In 2007, it was 65.2%. One or more unrelated individuals make up the remaining households.

Household size is a primary factor that must be considered when determining existing and future housing demand. As households change in size, so do their housing requirements. In 2007, Wisconsin’s average household size was 2.43, a decline from 2.50 in 2000, 2.77 in 1980 and 2.61 in 1990. In 2007, the average household size for the United States was 2.61.

The largest category of households was people 45 to 54 years of age, followed closely by those 65 and older.

Total Households	15-24 years	25-34 years	35-44 years	45-54 years	55-59 years	60-64 years	65 and Over
2,241,597	131,194	354,031	428,000	499,197	205,356	161,726	462,093
Source: 2007 ACS 1-year Estimates							

Household income is a primary factor in the type of housing a household selects. From 2000 to 2007, median household income in Wisconsin increased by \$6,787, and the State median income is just below the national median of \$50,740.

According to the U.S. Census Bureau, the median market value of a single-family home in Wisconsin has progressively increased from \$17,300 in 1970, to \$48,600 in 1980, \$62,500 in 1990, and \$112,200 in 2000. The 2007 ACS 1-year estimates indicate that the median market value of a single family home was \$168,800.

Based on the 2000 U.S. Census data, 36.85% of the housing units in Wisconsin were located in the Other Metro, 36.52% in the Balance of State, and 26.64% in the Milwaukee Metro counties. Metropolitan counties house a much larger share of the population than the non-metropolitan counties. This increased pressure on the urban housing markets, is also reflected in the vacancy rates.

As the number of households in an area increases, so must the number of housing units. For a housing market to run efficiently, it must produce enough housing units of various types to accommodate household growth, ensure an adequate vacancy rate, and replace older housing units that are removed from the housing stock. Thus, a housing market must meet both existing and future demand. When housing production does not meet demand, the vacancy rate drops, the overall cost of housing could increase rapidly, and some families may be forced to double up. This situation is especially difficult for low- to moderate-income households entering the housing market. The cost of construction, the cost of financing, the availability of land, and local development regulations primarily affect housing production.

Wisconsin households continue to face a growing shortage of affordable housing. Housing and housing-related expenses, utilities, and upkeep continue to take not only the largest part of most families' income but also a greater percentage of their income. When low- and moderate-income households pay more than 30% of their income for housing costs, they are more likely to have to choose between food, health care, transportation, child care, and other critical needs.

The UW Extension publication, *Wisconsin Families and the Communities Where They Live 2004*, notes that:

- In the last decade, the cost of housing has consistently outpaced inflation. Between 1995 and 2002 the average sale price of homes sold in Wisconsin rose 44.6 % while the Consumer Price Index climbed by 17.8%. This means that Wisconsin home prices rose at more than twice the rate of other expenses.

- Citing the 2001 Consumer Expenditure Survey for Midwest consumer spending, households with annual incomes from \$20,000 to \$30,000 spent 38.9% of their income on housing while households with annual incomes between \$50,000 and \$70,000 spent 26.1% of their income on housing.
- Citing a 2002 Economic Policy Institute and Center on Budget and Policy Priorities report, *Pulling Apart*, while housing costs have been increasing for everyone, incomes have not. From 1990 to 2003, incomes of households in the top fifth of the income range (81 to 100 percent) rose 30 percent, incomes of households in the second from the bottom fifth (21 to 40 percent) rose only 8 percent, and incomes for households earning the least (bottom 20 percent) rose only 2 percent.
- With housing costs rising and incomes for low- and moderate-income households stagnating, more families will risk becoming homeless.
- People who cannot afford adequate housing usually are long-time residents who grew up in the community. They may work in jobs where prevailing wages are less than the “housing wage” such as in retail, healthcare, child care, schools, or factories. Others who need affordable housing may be retired or disabled on fixed incomes.

A unit is considered affordable if costs do not exceed 30% of the renter’s income. If a person is low-income, receiving a Temporary Assistance for Needy Family (TANF) grant, earning minimum wage, and/or receiving a Social Security benefit, maintaining the cost of housing and utilities on a monthly basis is difficult. The same study states that an extremely low-income household earning 30% of the MFI of \$44,084^{vi} for Wisconsin can afford a monthly rent of no more than \$331. In addition, a minimum wage earner making \$10,712 annually can afford monthly rent of no more than \$267.80. An individual living on Social Security benefits also has a difficult time affording housing. The maximum affordable housing cost per month for an independent individual receiving Social Security earning the maximum benefit is \$170.

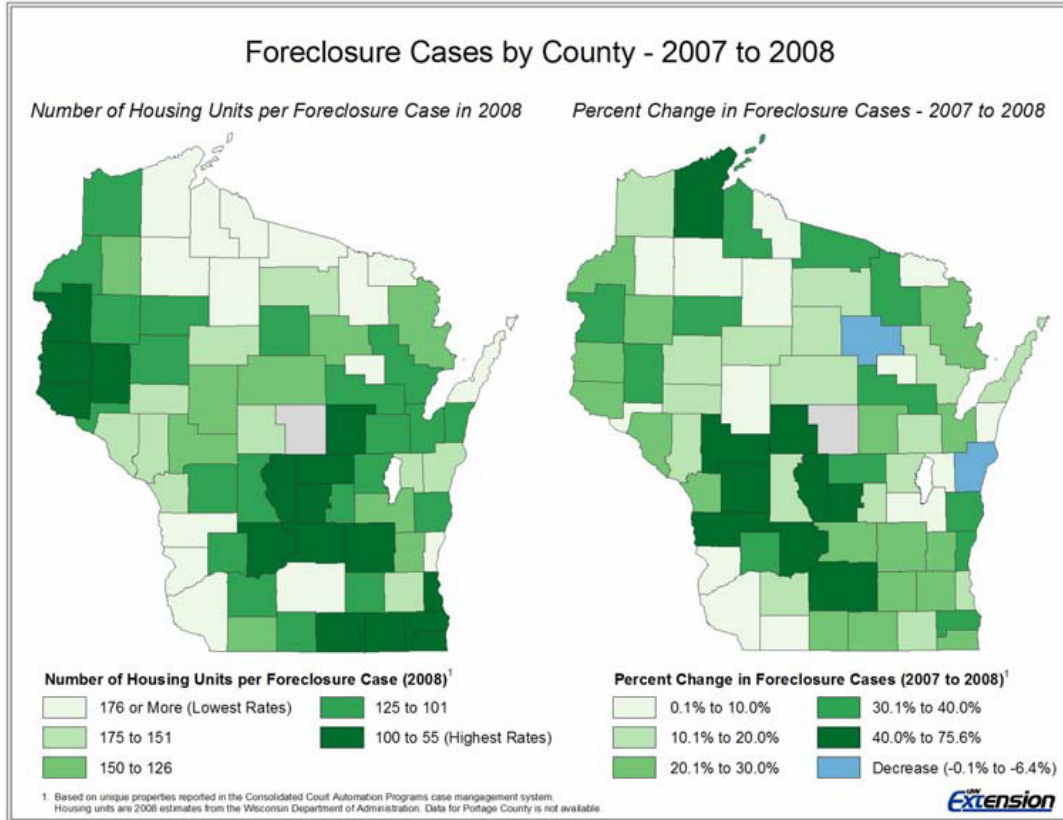
Foreclosure

With the advent of predatory lending, subprime mortgages, and high unemployment rates, foreclosures have become much more common in today’s housing market.

According to data from the UW-Extension, the number of foreclosures from 2007-2008 in Wisconsin increased in all counties except Langlade and Manitowoc (see Figure 1). When looking at foreclosure cases from 2006, when housing prices began to decline, to 2008, the increase is even more drastic. Foreclosure cases increased 52% statewide, but varied from 5 counties in which cases decreased (Portage, Menominee, Price, Ashland, and Manitowoc) to increases of more than 100% in Adams and Marquette counties. The majority of counties experienced increases between 30 and 70 percent. Comparing the first two quarters of 2009 to 2008 shows that foreclosure cases keep increasing, with a 20.5% increase around Wisconsin^{vii}. Foreclosures were fairly evenly divided between the three regions of the state (Milwaukee Metro, Other Metro, and Balance of State), although increases vary by region. Milwaukee Metro experienced the greatest increase from 2006-2008, with a 66.3% increase, followed by Other Metro (48.8%) and Balance of State (44.2%). In the first two quarters of 2009, compared to the

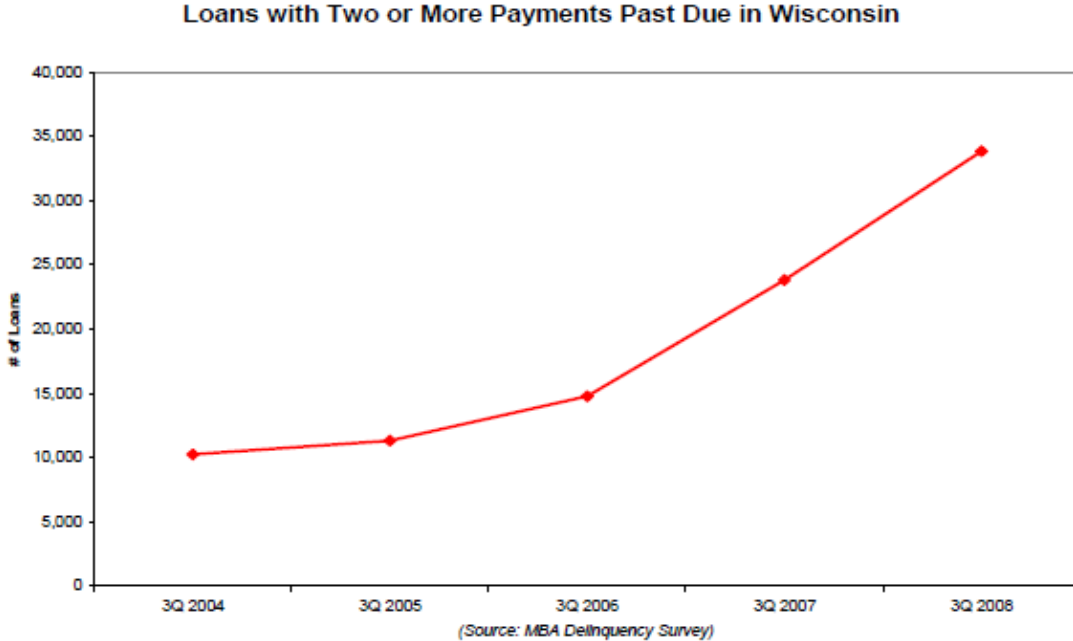
same period in 2008, Other Metro experienced the greatest increase (24.4%), followed by Milwaukee Metro (19.8%) and Balance of State (16.6%)

Figure 1



Many studies predict that the number of foreclosures will continue to increase in the upcoming years both in Wisconsin and across the United States due to the amount of adjustable rate mortgages with balloon payments coming due and the increasing unemployment rates around the country limiting one's ability to pay any bill. A study conducted by the Center for Responsible Lending estimates that 83,400 homes will be lost through foreclosure over the next four years in Wisconsin alone. According to Figure 2, the number of loans with two or more payments past due in Wisconsin has steadily increased since the third quarter of 2004. A loan with past payments due often signals that a household is in trouble financially and may thus file for foreclosure if they do not have the means to pay their mortgage. Researchers at the Graaskamp Center for Real Estate at the University of Wisconsin – Madison, argue that if the “double trigger” theory of foreclosures^{viii} applies, a large number of foreclosures are to be expected nationwide in the coming months, but that it is difficult to make very accurate estimates since the current housing and economic crisis is different from previous ones.

Figure 2



Foreclosures also have spillover effects that further harm neighborhoods and wider communities. Research by Dan Immergluck of the Georgia Institute of Technology shows that for “every foreclosure within one-eighth of a mile of a single-family home, property values are expected to decline by approximately 1 percent.” For neighborhoods with multiple foreclosures, property values are impacted even more.

Rent contracts between tenants and landlords are severed when the owner of a rental unit files for foreclosure. Foreclosures automatically terminate most tenancies in Wisconsin. Given the financial straits of the defaulting landlord, tenants generally will lose their security deposits and any prepaid rent. Some tenants are unaware of the foreclosure until they are served with a 24-hour notice to vacate.

Housing Assistance Agencies

Two federal agencies, HUD and the U.S. Department of Agriculture, Rural Housing, have primary responsibility for providing rental housing assistance to lower-income households. At the State level, WHEDA is the key provider with its Low Income Housing Tax Credit Program and multi-family mortgage bonding programs; and the Department of Commerce provides housing assistance for low- and moderate-income households, as well as rehabilitation assistance and first time home buyer assistance. These agencies offer a variety of assistance to stimulate the production, rehabilitation, and availability of affordable rental housing for lower-income households.

Wisconsin Federally Assisted Rental Housing Inventory: Program Totals for Wisconsin, 2009		
Programs	Units	Definitions
221D3	665	Privately owned projects with either below-market interest rate loans or market rate loans with a subsidy to the tenants provided by HUD
LIPH	12,970	Low-income Public Housing: Public Housing Authority owned and operated. HUD-assisted for capital improvements and operations.
Others	520	Others
S/202	1,957	Section 202: HUD provides a direct loan to nonprofit organizations for project development and rent subsidy for low-income tenants. Several Section 202 units are designed for elderly residents.
S/236	5,649	Section 236: HUD provides assistance to the owner to reduce the costs for the tenant by paying most of the interest on a market rate mortgage. Additional rental subsidy may be provided to the tenant.
S/515	11,477	Section 515(I.C.): USDA Rural Development provides below-market rate loans to owners to reduce costs to tenants. Additional rental subsidy may be provided.
S/538	97	Section 538: Multi-Family Housing Guaranteed Loans. USDA Rural Development guarantees a loan to a lender serving rental housing needs of the low and moderate income levels. The eligible purpose is for new construction and acquisition rehab of rental properties in rural WI.
S811	1,895	HUD provides a capital grant to nonprofit organizations for project development and rent subsidy for low-income tenants. Several Section 202 units are designed for physically handicapped, developmentally disabled, and chronically mentally ill residents.
S8/EX	8,596	Section 8 Existing: Project based existing units are selected by the tenant and HUD provides a subsidy to the owner for the difference between tenant's ability to pay ^{ix} and the contract rent.
S8/MR	177	Section 8 Rehabilitation: Existing units are selected by the tenant and HUD provides a subsidy to the owner for the difference between tenant's ability to pay and the contract rent.
S8/NC	20,039	Section 8 New Construction and Substantial Rehabilitation: HUD provides a rent subsidy to the owner for the difference between tenant's ability to pay and the contract rent.
S8/HCV	20,226	Section 8 Housing Choice Voucher: Existing units are selected by the tenant, and the local Public Housing Authority provides a subsidy to the owner with funds provided by HUD, for the difference between 30% of the family's monthly adjusted income and the contract rent.
Total Units	84,268	

At the State level, 84,268 units were federally assisted rental units; 1,966 of those units were disabled rentals, 19,846 were elderly rentals, and 15,781 were family rentals. In addition, there are 150 HUD-VA Supported Housing (HUD-VASH) vouchers (special Section 8 HCV units that are used specifically by veterans receiving medical services) issued by Veterans' Hospitals in Wisconsin. These are administered by the Madison Community Development Authority, Coulee Cap, and the Milwaukee Public Housing Authority.

WHEDA's Low Income Housing Tax Credit Program had a total of 19,667 units in 2009 and their multi-family mortgage bonding programs had 13,907 units financed in 226 projects. Between April 1, 2004 and March 31, 2009, 9,353 units have received financial assistance from the State of Wisconsin through CDBG, HOME, HCRI, LHOG, and Wisconsin Fresh Start.

Nationally, the number of renter households increased by more than 2 million between 2004 and 2007. In the short term, the current housing crisis has made renting more appealing to some householders as obtaining a mortgage becomes more difficult and home prices continue to fall. According to *The State of the Nation's Housing 2008*, however, the crisis will increase the number of renters in the long term due to the decreased credit scores of owners who defaulted on their home loans. Even obtaining rental housing may be difficult for those whose credit scores were damaged as many are denied from large rental units.

Despite the increasing demand, the national vacancy rate remained high. In Wisconsin, the rental vacancy rate remained almost unchanged, sitting at 16.02% in 2007, only .34 percentage points lower than the 2000 rate of 16.36%. While the construction of multi-family housing units has slowed much less than that of single-family units since 2004 (as indicated by State of the Cities Data Systems data), much of the construction of new units merely replaces old units that are being lost. Older units are generally smaller and tend to have lower rents than newer units. The loss rates of older affordable units was 16% for units built before 1940 and 10% for units built between 1940 and 1970, according to *The State of the Nation's Housing 2008*. Many older units also cease to be affordable as rents increase. These two factors are a large concern for maintaining affordable housing.

Nationally, the number of severely burdened renters increased by 1.2 million for those in the lowest income quartile and by 1.4 million for those in the middle income quartiles between 2001 and 2006. Spending on energy and utilities also rose rapidly in 2004-2006. According to *Out of Reach 2009*, a report published by the National Low Income Housing Coalition, an average Wisconsin renter household needs to make 82% of its county's Area Median Income in order to afford a two bedroom apartment at fair market rent. However, 1,077,640 Wisconsin households, or 48.42% of all households, earn at or below 80% of Family Median Income (which is determined at the county level).

The homeownership rate in Wisconsin has increased from 68.6% in 2000 to 70.1% in 2007. This is higher than the national rate of 67.2%. However, as discussed previously, home sales and housing permits have been declining in the past year or so, likely due in large part to the national housing crisis. Income difficulties due to the economic downturn and tighter lending standards have made it more difficult for families to obtain mortgages. While prices have been decreasing, sometimes to "bargain" levels, only first-time homebuyers are truly able to take advantage of these price decreases as current owners hoping to move will likely have to sell their homes at a loss or for less than they were expecting.

According to *The State of the Nation's Housing 2008*, there will be increased housing demand in the next few years due to demographic changes, including the movement of "echo boomers" into their own households. However, there is excess inventory in the housing market that must be sold before the amount of new houses being built begins to rise. Stable home prices, job growth, and accessible credit are necessary for this to occur.

Household growth was larger in 2000-2006 than 1995-2000, according to *The State of the Nation's Housing 2008*. The authors of that study expect household growth to return to its pre-

economic crisis trajectory, despite some indicators of decreased household growth in 2006-2007 caused by the subprime mortgage crisis.

Changing family composition is affecting the growth rate of households and their demand for housing. Increasing divorce rates and low remarrying rates will increase the demand for housing. *The State of the Nation's Housing 2008* reports that people living alone will account for 36% of household growth in the next decade. While this may increase the demand for smaller units, the authors of the report suggest that a preference for larger homes and the large percentage of elderly householders living alone, which accounts for three-fourths of the increase in single households, will temper the demand for smaller homes. More than 60% of household growth in 2000-2006 was due to minority households, and their growth in the next decade will occur across all age groups, while white household growth will be concentrated among older couples and individuals.

An increase in the number of minorities and immigrants will increase the demand for affordable housing as minorities generally have lower incomes and wealth than do whites. Further, nationwide, more immigrants are locating in areas with relatively low immigrant populations. While generally they move to suburbs of metropolitan areas, many smaller cities and rural communities are seeing substantial increases in their immigrant populations. This is something that must be tracked carefully as immigrants may have different housing needs than the native population.

Specific Housing Programs and Target Populations

WHEDA

The administrative plan for administering Section 8 from WHEDA requires that voucher agents weigh all federal preferences equally, and that no local preferences are given. Although a top priority is still to provide funding for the lowest income and most needy households in Wisconsin, priority is based exclusively on time and date of applications received. As part of the Low Income Housing Tax Credit (LIHTC) program, WHEDA gives preference to projects serving the lowest income tenants and projects committed to serving qualified tenants for the longest period. Other criteria are included as deemed appropriate through the Qualified Application Plan.

Elderly Persons

Although some elderly people need support services, many have other basic housing needs, foremost of which is affordability. As the general population of Wisconsin ages, affordability, security, accessibility, and proximity to services such as transportation, food, and medical facilities will all become key housing needs for the elderly. For those who are physically capable, remaining in their own home contributes to a sense of independence and security. The physical accessibility, visitability and availability of housing continue to be key requirements for seniors.

Persons with Disabilities

The Department of Health and Family Services projects that the number of people (older than 20) in Wisconsin with physical disabilities will grow from 401,803 in 2007 to 439,510 in 2010, 475,793 in 2015, and 517,429 in 2020. The number of people (older than 20) with sensory disabilities will grow from 177,521 in 2007 to 194,793 in 2010, 212,996 in 2015, and 234,920 in 2020. The number of people with mental retardation or developmental disabilities is expected to be 31,776 in 2010, 32,679 in 2015, and 33,097 in 2020. People with disabilities often have additional severe cost burdens placed on them for housing. Key housing needs for people with disabilities are not only affordability, but also accessible housing that is barrier free in design and integrated into the surrounding community. As with the elderly, access to transportation, health care and other public and private facilities and services are important factors when weighing various housing options. Financing for housing rehabilitation and modification to allow persons with disabilities to function independently or make homes accessible will continue to be a critical need.

Veterans

Veterans often struggle with a slew of issues, including mental and physical disabilities upon their return from service. While many programs exist to provide veterans with assistance, only HUD-VASH provides permanent supportive housing for veterans. Under this program, local Public Housing Authorities administer the vouchers while VA medical centers provide case management and clinical services. Evaluations of this program have shown improved housing and substance abuse outcomes among veterans who received vouchers, compared to those who did not.

Victims of Domestic Violence

Domestic violence is incredibly difficult to track, as victims often do not report abuse to law enforcement authorities, sometimes for fear of further abuse. Further, various organizations count domestic abuse differently; many do not include children as victims of domestic abuse, nor do they include victims of dating violence or stalking. According to the Wisconsin Department of Justice, 25,531 domestic abuse incidents were reported to law enforcement and referred to a district attorney's office in 2006, the last year for which data was available (this excludes Dane and Racine counties, which did not provide data for the report). Domestic violence shelters that received Emergency Shelter Grant, Transitional Housing Program, or Homeless Prevention Program funding served 5,345 victims of domestic abuse between July 2008 and March 2009.

Victims of domestic violence can also have special difficulties with housing. When fleeing from an abuser, victims may not be able to take with them all the items they would need to start a new home or may be unable financially to afford to live elsewhere. Residents of public or subsidized housing face an added challenge as the abuser may be the one on the lease. Amendments to the 1994 Violence Against Women Act (VAWA), passed in its reauthorization in 2005, include provisions for those living in public or subsidized housing, and permits for the bifurcation of a

lease in order to evict the abuser without evicting the victim of the abuse. VAWA also prohibits discrimination against victims of domestic violence, dating violence, sexual assault, and stalking and requires that all public housing authorities include in their 5-Year Consolidated Plans goals, activities, objectives, policies or programs that will help the PHA serve these victims.

Homeless Persons

A Profile

A diversity of social and economic backgrounds exists among the Wisconsin homeless population. In general, commonalities are the lack of financial resources for basic living expenses and the loss of optimism and self esteem. Overall, homelessness is more prevalent and/or visible in the State's cities, compared with less populated areas. However, the number of homeless individuals and families in rural Wisconsin continues to increase each year. Non-metropolitan areas with fewer supportive services and often no emergency shelter facilities face a considerable challenge to reduce homelessness. In short, the diversity of the homeless population within varying geographic areas across the State calls for a range of alternatives to meet housing and related needs.

Based on point-in-time estimates done in January 2009, 10,215 Wisconsinites were homeless. Many individuals and families without their own housing are not officially counted as homeless because they temporarily live with friends or relatives due to economic necessity. A detailed description of shelter providers, the data collection process, and the categories of people served are provided in the following section.

Shelter Programs and Data Collection

On an ongoing basis, the State of Wisconsin, Department of Commerce, Division of Housing and Community Development^x provides an inventory of housing and services through a web-based program: WIFrontDoor/WIFrontDoorHousing. WIFrontDoor is a database that is available to anyone with Internet access. WIFrontDoor has two sections. First, it provides a statewide directory of Wisconsin affordable housing units available for low- to moderate-income households. Second, it lists community social services offered throughout Wisconsin, including rental assistance, emergency shelter, eviction prevention, and similar services. The community services and housing data is accessible through on-screen search locators. Educational information on housing in Wisconsin is also provided.

Projects to Aid in the Transition from Homelessness (PATH)

The State receives funding for individuals who have a serious mental illness or co-occurring substance abuse disorders who are homeless or at risk of becoming homeless under the McKinney Act of 1988. The title for this funding is "Projects to Aid in the Transition from Homelessness" or PATH.

In FFY 2009, the seven counties that received PATH funds were Brown, Dane, Milwaukee, Outagamie, Racine, Rock, and Waukesha. PATH-supported services include outreach, mental health and substance abuse services, case management, and connects participants to housing, primary health care, and job training. The total federal PATH allocation for fiscal year 2009 was \$784,000. The State of Wisconsin provided \$45,000 as match, and this was awarded to the counties. The recipient counties provided an additional \$364,221 as match.

Wisconsin Emergency Shelter and Homeless Programs

Wisconsin’s emergency shelter and homeless programs vary from community to community, reflecting individual local needs and resources. Homeless or emergency shelter task groups, known as Continuums of Care (COC), coordinate local homeless housing and service activities. Milwaukee, Madison, Appleton, Fond du Lac, Racine, Green Bay, and Kenosha are a few of the cities that have active homeless organizations. A number of county-wide CoCs are also available. In addition, a number of the Wisconsin Community Action Agencies coordinate the CoCs on a multi-County level. Emergency shelter programs are funded through a combination of local government funds and significant local private cash and volunteer contributions.

In 2008, the shelter programs funded by Federal funds or programs and the State of Wisconsin (Emergency Shelter Grant [ESG], Shelter Subsidy Grant Program [SSSG], Supportive Housing Program [SHP], and Housing Opportunities for People With Aids [HOPWA]) provided an estimated 724,425 shelter nights (one night of shelter for one person) for the homeless. Domestic abuse shelters

Table 20. Wisconsin Emergency Shelter and Homeless Programs in 2004			
Type of Facility or Program	Number of Shelters/Programs	Number of Family Units	Number of Beds
Emergency Shelters:			
HUD Funded	32		678
Non-HUD Funded	19		346
Domestic Violence Shelters	34		658
Transitional Housing	101	497	1,827
Permanent Supportive Housing	17	120	594

Source: Wisconsin Department of Commerce

funded by DHFS provided 135,340 shelter nights in 2004. An estimated 16,224 individuals were served in the Department of Commerce, Division of Housing and Community Development, funded programs. The average length of stay between January 1, 2009 and June 30, 2009 was 45 days. This is significantly longer than the average of 14 days in 2004. Shelter providers have expressed concerns about the length of stay, particularly in family shelters, the increasing difficulty in accessing affordable rental housing, and the need for intensive supportive services for families with more complex problems.

Since the initiation of Wisconsin Service Point (WISP)^{xi}, the Division of Housing and Community Development is able to access data on the homeless population on an ongoing basis. Currently, there are over 130 agencies and 600 users provide information regarding the number of individuals using emergency shelter and transitional housing programs. Since the implementation of WISP, the Division of Housing and Community Development is also performing two point-in-time surveys each year, in the spring and fall, to determine the number

and demographic of the population being served on that day. The next point-in-time survey will be in January 2010 in compliance with HUD SHP requirements. More than 85% of the known emergency shelter beds, 90% of the transitional housing beds, and 90% of the permanent supportive housing beds for the homeless utilize HMIS and thus provide reliable data.

Although shelter and service programs continue to expand, many needs are unmet. Many shelters turn away individuals or families for each individual or family they serve. The demographics of the homeless population continue to show many families in need. In 2008, of the 16,224 individuals served in the Division of Housing and Community Development funded programs, 46.9% were women, 52.48% were men, and 29.28% were children under 18 years of age. Additional demographic data on the homeless shelter population showed the following racial/ethnic background: 48.53% White, 41.10% Black, 3.39% Native American, and 0.43% Asian. 6.81% of shelter clients were Hispanic or Latino of any race.

Some families that have been forced to relocate have avoided homelessness by moving in with family or friends. Because this population is difficult to track, little data is available. The Division of Housing and Community Development does not have a methodology in place for measuring the need for facilities and services for those individuals and families who are at risk of homelessness. However, the Division of Housing and Community Development recognizes a significant number of persons are at risk of homelessness.

According to the 2000 U.S. Census data, 72.9% of households with extremely low incomes (<30% of the MFI), who do not receive housing subsidies, spent >30% of their income on rent and 53.2% have severe cost burden (spent >50% of income for housing). Severely cost-burdened households have little to spend on other basic needs.

Among large family rental households with extremely low incomes, 82.0% pay >30% of their income for housing; 56.5% have severe cost burden. The latest U.S. Census also indicated that for households making \leq 30% of the MFI, 91% of large families (in rental housing) are living in overcrowded households. The combination of a significant number of families living in overcrowded conditions, and also possibly paying >50% of their income for housing, translates into an increasing at risk population.

Data collected from the monthly shelter reports indicates the leading causes for the current homeless episode are low or no income, eviction, and/or family violence. These factors, plus the consistent increase in the number of homeless population over the past several years, lead us to the conclusion that the homeless population in Wisconsin has not yet peaked.

Vouchers

Many shelter programs, community action agencies, and United Migrant Opportunity Services (UMOS) provide vouchers to local hotels to homeless individuals and families. \$1.3 million are disposable at the state level for grants for vouchers where shelters are not available. Agencies often use vouchers when their facilities are full or if the homeless person cannot be served in a shelter due to disability or illness. In more rural areas of Wisconsin, vouchers are used as an

alternative to developing more expensive shelter facilities. When vouchers are used, other housing and social services are offered to the homeless individual or family as well. Vouchers may be provided by church groups, county Salvation Army contacts, police and sheriff departments, county human service departments, and community action programs, in addition to homeless shelter facilities. For 2009, based on current trends, the Division of Housing and Community Development projects 234,728 “shelter” nights provided by vouchers.

Issues Related to Subpopulations

In this section information on homeless individuals was gathered from Wisconsin research studies and service provider surveys.

- *Children* – The Wisconsin Department of Justice estimates that 25,000 families in Wisconsin are confronted with a runaway child. According to the Wisconsin Association for Homeless and Runaway Services, the 23 runaway programs in the State served over 2,700 youth face-to-face, provided counseling to nearly 1,600 families, and provided temporary shelter for approximately 700 youth in 2008. In 2008, 29.28% (4,750 children) of the homeless population served by emergency shelters were children under the age of 18, and 2,250 were children under the age of 6. In the 2006-2007 school year, the US Department of Education estimated that 8,108 students were homeless in Wisconsin and that 7,864 were homeless in 2005-2006. The Wisconsin Department of Public Instruction’s Education for Homeless Children and Youth (EHCY) program received \$731,000 in grant funds to distribute to a limited number of school districts to use for homeless students attending public schools in the 2006-2007 school year.
- *Veterans* – The Division of Housing and Community Development began collecting specific data regarding veterans who use homeless shelters and services. In 2008, approximately 6% of the homeless population were veterans. Veterans tend to use the shelters for single individuals in the larger urban communities. Several programs exist statewide that specifically target their services to assist homeless veterans, although none of these are run by the Division of Housing and Community Development: Homeless Veterans Assistance, Homeless Veterans Reintegration Program, Veterans Assistance Foundation, and Homeless and Service Providers to the Homeless.
- *Ex-offenders* – Ex-offenders, a large percentage of whom are minorities, have particular difficulty finding housing and a stable income to pay for housing. In 2004, individuals leaving correctional facilities (ex-offenders) were approximately 1% of the homeless population.
- *Minorities* – African-Americans and other minorities are over-represented in the homeless population using generic shelters, but are under-represented in shelters serving specifically defined populations, such as victims of domestic abuse. In 2008, African-American individuals and families comprised 41.10% of emergency shelter users, while only 5.95% of the State’s total population is African-American. Hispanic residents comprise 4.67% of the total State population and about 6.81% of individuals and families using generic shelters are Hispanic.

- *Refugees* – Among the States, Wisconsin ranks second in Southeast Asian refugee populations in the country. Southeast Asian refugees often arrive with little or nothing of material value and are at great risk of becoming homeless if they do not receive the necessary support. Sometimes Southeast Asian refugees sponsor each other, and many families share one small dwelling. For some, a cultural expectation is to share housing, but the lack of economic self-sufficiency forces individuals and families to remain in those crowded situations. Some refugees, including Southeast Asian refugees, often find that the professional and occupational skills learned in their country of origin do not transfer to available employment in the United States. Collecting statistics on exactly how many people lack housing is difficult because the refugees are resistant to being included in a census and do not welcome statistics collectors. Further, a secondary migration from their place of sponsorship may leave the refugees essentially homeless.
- *Persons with Language Barriers* – In metropolitan areas, for example, many homeless Hispanic individuals have had problems with landlords, which often are intensified by language barriers. English not speaking or those for whom English is a second language often face great challenges in navigating the social service system.
- *Migrant Workers* – In 2004, United Migrant Opportunity Services (UMOS) assisted approximately 7,200 migrant households, in addition to 485 seasonal farm worker households. UMOS estimated that of approximately 10,000 migrants in the State, it provides direct services to 60%. Although the peak season for migrants and seasonal farm workers in Wisconsin is May through August, many migrant workers come to Wisconsin earlier and stay longer. Increased migrant employment is accompanied by the increased need for homeless assistance. The wages and nature of the occupation, and the lack of sufficient numbers of affordable housing units, place migrant farm worker families at risk of homelessness. Some seasonal workers and their families would like to remain in the State, if transitional or permanent housing in the specific seasonal work areas of the State is available. Most migrant workers and seasonal farm workers who come to Wisconsin (90% to 95%) are Hispanic and mainly from Texas.
- *Native American Indian Tribes* – Eleven federally recognized Native American Indian tribes are in Wisconsin: Ho-Chunk, Oneida, Stockbridge Munsee, Lac du Flambeau, Lac Courte Oreilles, Red Cliff, Bad River, Menominee, Forest County Potawatomi, Mole Lake, and St. Croix. A large number of Native American Indians have returned to the reservations over the past several years. However, because adequate housing is unavailable, the influx is contributing to numerous problems in domestic settings, such as increases in the rates of family violence, child abuse and neglect, alcohol and other drug abuse, and runaway incidents. For generations, adequate housing has been a problem on the reservations, and the growth in the numbers of returning individuals or families increased the overcrowding in existing family units. Several related families living in the same house is not uncommon. However, multiple families residing in the same home may be from necessity related to a lack of adequate housing and not from choice. A survey of tribal housing authorities indicated a need for adequate housing will continue to increase and funds are necessary to meet these needs. The problem is complicated by the

nature of tribal land ownership on reservations, which precludes the use of many conventional real estate financing mechanisms. However, through coordinated efforts between the Division of Housing and Community Development and HUD, more Wisconsin tribes are aware of, and have begun to apply for, federal housing programs, such as the HOME for Indian Tribes grant.

Social Services Programs

Each Wisconsin county has social service programs in place that are available to individuals and families who are homeless. Emergency food and shelter services are available to family groups with children. The Emergency Assistance program has been an effective tool in assisting homeless families to obtain housing. The Emergency Assistance Program (EAP) provides up to \$150 for each eligible member of a homeless family. The EAP allows participation by a homeless family once in a three-year period and once a year for victims of domestic violence.

Since 1997, significant changes have occurred with the initiation of the Wisconsin Works (W2) program. Families that were formerly eligible for a monthly AFDC entitlement check must now be enrolled in the W2 program. The number of welfare participants has dropped dramatically and a coinciding decrease has occurred in the number of individuals in shelters who are employed. State shelter statistics indicate that the number of individuals in shelters earning a wage has increased from 12% of the population in 2004 to 29% in 2008. However, 22% of the shelter population has no financial resources and 9% indicate that they have no income.

The State mandate for counties to provide general relief assistance to single eligible individuals has been eliminated, and, as a result, most Wisconsin counties no longer provide emergency assistance to single persons although a few counties have initiated local short-term assistance programs. These programs are generally tied to a potential eligibility by the individual for Supplemental Security Income (SSI) and may be time limited. As a result of this change and the elimination of Alcohol and Drug diagnoses as eligibility for SSI, the numbers of single individuals who are no longer eligible for benefits and are without income have increased.

Alcohol and drug, as well as mental health, services are provided at the county level. Many homeless shelter programs have developed linkages with service providers and have made significant advances in assisting homeless persons with disabilities to access benefits through Social Security. Milwaukee has a very active outreach and community support program for homeless mentally ill individuals, which is nationally recognized as an effective services model.

Wisconsin has 16 Community Action Agencies (CAAs) and one migrant service agency (UMOS) serving most counties. Especially in rural areas of the State, these agencies are often the primary resource for homeless individuals or families. Various services – such as utility payment assistance, transportation assistance, veteran’s assistance, and utility disconnection assistance – are rendered.

The Department of Public Instruction (DPI) established a position within the Division of Handicapped Children and Pupil Services, Bureau of Pupil Services, to focus on issues that affect the education of homeless children and youth. This position, once established under the auspices of the Stewart B. McKinney Homeless Assistance Act, continues to provide for annual funding for a limited number of grant programs.

The school districts are working closely with interested and involved community agencies and groups. School districts are establishing district-based, inter-agency advisory committees to address educational and related services to the homeless. Members of these committees usually include program administrators from special education, Chapter I, migrant education, bilingual education, school social workers, and so on. Inter-agency coordination addresses concerns related to the need to provide for continuity of instruction, recordkeeping (academic and health), employment training, and information sharing regarding available services, such as school meals, transportation, and health care, as well as parent involvement, housing, and social services. In August of 2009, Wisconsin schools received \$1.6 million in competitive grant funds to support children and families who are homeless. More than half of these funds come from the American Recovery and Reinvestment Act; the rest of the funds come from the Education for Homeless Children and Youth program. Traditionally, Wisconsin funds 12 districts with EHCY funds, but this year 30 districts will be funded.

Programs to prevent individuals and families at imminent risk of homelessness from becoming homeless are currently being addressed by various government and community-based agencies throughout the State. Many CAA organizations include programs to assist households in imminent danger of homelessness by providing assistance that would enable these families to remain in their current housing. Emergency Shelter Grants (ESG) funds, as well as the Division of Housing and Community Development's Housing Cost Reduction Initiative Program funds, are being used to help families at risk of homelessness due to eviction, foreclosure, or utility cutoff.

Homeless assistance and prevention programs

Homeless assistance and prevention programs available to the State include:

Emergency Shelter Grants (ESG) Program – ESG grants are direct block grants to the State, as well as three entitlement jurisdictions in Wisconsin. Funds allocated to the State are distributed via a Request For Proposal (RFP) process to non-profits or units of local government. The shelter programs may include shelters or victims of domestic violence, runaway adolescents, or persons with disabilities, as well as generic shelter and transitional housing programs. Any city, county, or private non-profit may apply for and receive funding for its homeless shelter or transitional housing program. The funds may be used for homeless prevention activities, essential services, shelter operating costs, renovations and improvements to shelter facilities.

HUD Continuum of Care (COC) Homeless Assistance Program – This program includes competitively funded Supportive Housing, Shelter Plus Care, Section 8 Moderate Rehabilitation Single Room Occupancy, and Rapid Re-housing programs. These programs help develop

housing and related supportive services for people moving from homelessness to independent living. In Fiscal Year 2008, \$21,928,343 was awarded to Wisconsin grantees under the CoC Homeless Assistance Program

HUD Training and Technical Assistance Grant – The Division of Housing and Community Development makes use of the HUD Training and Technical Assistance funds for homeless program initiatives.

The State will continue to take advantage of all federal programs, such as the COC Supportive Housing Program, Housing Opportunities for People with AIDS (HOPWA), and other programs that may be created over the next five years. The Division of Housing and Community Development will continue to advocate for Wisconsin's fair share of federal homeless and special needs housing.

Homeless programs and other special needs programs

Homeless programs and other special needs programs, which are administered by the State to support homeless/special needs assistance and prevention activities, include:

State Shelter Subsidy Grant Program – This program provides up to 50% of an emergency shelter program's annual operating budget. Eligible applicants are a county or municipal governing body or agency, for profit entities, a Native American Indian tribal government, a community action agency, other private non-profit organization. However, only generic emergency facilities and voucher programs for homeless persons are eligible. The State's annual general purpose revenue (GPR) appropriation for this program is approximately \$1.1 million.

Transitional Housing Program (THP) – This program funds a variety of mechanisms that will help a formerly homeless person or family achieve real, lasting economic independence. Funds may be used for housing costs, childcare, educational or vocational training, transportation, or other costs needed to assist the transitional housing participant in attaining self-sufficiency. Eligible applicants are government or private non-profit organizations that currently operate transitional housing and support service programs. The State appropriates \$375,000 a year for this program and funding is combined with ESG and Homeless Prevention Program (HPP) funds.

Interest Bearing Real Estate Accounts (IBRETA) – Wisconsin statutes require real estate brokers to establish interest-bearing real estate trust accounts for the deposit of all down payments, earnest money deposits, and other trust funds received by the broker and related to the conveyance of real estate. On an annual basis, the interest from these IBRETA accounts is remitted to the State. Historically \$200,000 to \$300,000 is remitted annually. In 2008, these accounts generated \$208,000. The proceeds are used to make grants to organizations that provide shelter or services to homeless individuals or families. These funds augment existing emergency and transitional homeless programs.

Mental Health/Homeless – The State administers funds currently established under the PATH program. Funds are allocated to 7 Wisconsin counties with populations of 150,000 or more. The funds are allocated through a Request for Proposal process.

Emergency Assistance Program (EAP) – The State has established an Emergency Assistance Fund for disasters in communities eligible to participate in the Small Cities Community Development Block Grant (CDBG) Program. Available CDBG-EAP funds may be used to repair uninsured housing damage caused by floods, tornadoes, or other disasters. The funds may be used for disaster-related housing repairs and to replace housing units severely damaged in the disaster. CDBG-EAP funds are also available to assist local units of government to make repairs to public facilities (streets, curbs, dams, etc.) damaged by the disaster. CDBG-EAP funds are intended to primarily benefit low- to moderate-income households.

Critical Assistance Program (CA) – These state funds are awarded to a nonprofit agency to provide direct financial assistance to help low and moderate income households stave off residence eviction or foreclosure. The \$300,000 amount is utilized statewide in areas not directly served by ESG/HPP funds.

Homeless Prevention and Rapid Re-Housing Program (HPRP) – HPRP, a one-time federal stimulus grant (ARRA), funds homeless services providers who will provide financial assistance and services to prevent homelessness and help those experiencing homelessness to be rapidly re-housed and stabilized. Assistance includes rental assistance, security deposits, utilities, mediation, housing counseling, credit repair, and related costs.

Homeless Prevention Program (HPP) – This program funds rental assistance to help homeless individuals live on premises that are safe and sanitary, modest in design, and reasonable in cost. Funding can also be used to prevent rent eviction or home foreclosure for qualifying households. Funds are not available to provide rental assistance for institutional settings. Approximately \$1.4 million is awarded annually to eligible organizations in combination with ESG and THP funds.

Shelter Plus Care (S+C) – This program provides \$235,728 annually for the provision of housing and supportive services on a long-term basis for homeless persons with disabilities (primarily those with serious mental illness, chronic problems with alcohol and/or drugs) and their families who are living in places not intended for human habitation or in shelters. This program serves Rock County.

SSI/SSDI Outreach, Access and Recovery (SOAR) – This program is provided through PATH and Mental Health Block Grant funds to coordinate services and benefit assistance for homeless persons with mental illness. A select group of homeless service providers participate in this program sharing \$93,000 annually.

Tenant Based Rental Assistance (TBRA) – Federal HOME TBRA funds are made available to organizations that assist eligible tenants who are homeless or have special housing needs. The funds can provide rent assistance for up to 2 years. The amount is approximately \$900,000 annually.

The Housing Opportunities for Persons with AIDS (HOPWA) – This program consists of funding directly to the City of Milwaukee (\$515,000) and the State of Wisconsin (\$407,000) to address housing needs for low-income persons who are living with HIV/AIDS and their families. In addition, HOPWA has a competitive program that provides direct funding to non-profits to address the housing needs of low-income persons who are living with HIV/AIDS and their families. No new competitive grants were funded in Wisconsin in Fiscal Year 2008.

ⁱ For funding purposes, the State of Wisconsin is divided into three geographic areas: Milwaukee Metro, Other Metro, and Balance of State.

ⁱⁱ Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure and for the exclusive use of the unit, unless there are two or more full bathrooms.

ⁱⁱⁱ A housing unit has complete kitchen facilities when it has all of the following: kitchen sink, burners, cook stove, or microwave oven, and refrigerator.

^{iv} Universe: Vacant housing units.

^v Overcrowding: > 1.01 persons per room; severe crowding: >1.51 persons per room.

^{vi} Median Household Income in the past 12 months (in 2003 inflation-adjusted dollar).

^{vii} Data for 2009 excludes Portage County, for which information was unavailable.

^{viii} The “double trigger” theory is that the combination of two events, the decreased value of a home such that it is worth less than the mortgage (“under water”) and a disruption and loss of income, is typically what causes an owner to default on his/her mortgage.

^{ix} “Tenant’s ability to pay rent” here means an amount not to exceed 30% of income.

^x The Division of Housing and Community Development is responsible for the administration of all state-level homeless assistance programs including: HUD Emergency Shelter Grant (ESG), Housing Opportunities for People with AIDS (HOPWA), State Shelter Subsidy Grant (SSSG), Transitional Housing Program (THP), and Balance of State Continuum of Care Supportive Housing Program (SHP) (69 of 72 counties).

^{xi} WISP is a web-based Homeless Management Information System (HMIS) implemented by the Wisconsin Division of Housing and Community Development (BOH) to better understand the scope of homelessness in Wisconsin, to improve service delivery to homeless persons, and to evaluate the effectiveness of service interventions.

Appendix 1 – Population Growth in Other Metro From 1970-2008

County Name	1970 Census	1980 Census	1990 Census	2000 Census	1/1/08 Estimate	1990-2000 Percent Change	2000-2008 Percent Change	1990-2008 Percent Change
Brown	158,244	175,280	194,594	226,658	245,168	16.477	8.1665	25.989
Calumet	27,604	30,867	34,291	40,631	46,292	18.489	13.933	34.998
Chippewa	47,717	52,127	52,360	55,195	61,872	5.4144	12.097	18.167
Dane	290,272	323,545	367,085	426,526	471,559	16.193	10.558	28.46
Douglas	44,657	44,421	41,758	43,287	44,326	3.6616	2.4003	6.1497
Eau Claire	67,219	78,805	85,183	93,142	98,302	9.3434	5.5399	15.401
Kenosha	117,917	123,137	128,181	149,577	162,094	16.692	8.3683	26.457
La Crosse	80,468	91,056	97,904	107,120	112,758	9.4133	5.2633	15.172
Marathon	97,457	111,270	115,400	125,834	135,190	9.0416	7.4352	17.149
Outagamie	119,398	128,730	140,510	161,091	174,778	14.647	8.4964	24.388
Racine	170,838	173,132	175,034	188,831	196,321	7.8825	3.9665	12.162
Rock	131,970	139,420	139,510	152,307	160,477	9.1728	5.3642	15.029
Saint Croix	34,354	43,262	50,251	63,155	79,702	25.679	26.201	58.608
Sheboygan	96,660	100,935	103,877	112,656	117,472	8.4513	4.275	13.088
Winnebago	129,946	131,772	140,320	156,763	165,358	11.718	5.4828	17.844
Region Total	1,614,721	1,747,759	1,866,258	2,102,773	2,271,669	12.673	8.0321	21.723

Source: Wisconsin Department of Administration, Time Series Population Estimates, 1970-2008

Appendix 2 – Population Growth in Balance of State, 1970-2008

County Name	1970 Census	1980 Census	1990 Census	2000 Census	1/1/08 Estimate	1990-2000 Percent Change	2000-2008 Percent Change
Adams	9,234	13,457	15,682	19,920	21,836	27.02	9.62
Ashland	16,743	16,783	16,307	16,866	16,929	3.43	0.37
Barron	33,955	38,730	40,750	44,963	47,727	10.34	6.15
Bayfield	11,683	13,822	14,008	15,013	16,160	7.17	7.64
Buffalo	13,743	14,309	13,584	13,804	14,200	1.62	2.87
Burnett	9,276	12,340	13,084	15,674	16,791	19.80	7.13
Clark	30,361	32,910	31,647	33,557	34,589	6.04	3.08
Columbia	40,150	43,222	45,088	52,468	56,130	16.37	6.98
Crawford	15,252	16,556	15,940	17,243	17,629	8.17	2.24
Dodge	69,004	75,064	76,559	85,897	89,810	12.20	4.56
Door	20,106	25,029	25,690	27,961	30,303	8.84	8.38
Dunn	28,991	34,314	35,909	39,858	43,292	11.00	8.62
Florence	3,298	4,172	4,590	5,088	5,317	10.85	4.50
Fond du Lac	84,567	88,964	90,083	97,296	101,740	8.01	4.57
Forest	7,691	9,044	8,776	10,024	10,393	14.22	3.68
Grant	48,398	51,736	49,266	49,597	51,290	0.67	3.41
Green	26,714	30,012	30,339	33,647	36,493	10.90	8.46
Green Lake	16,878	18,370	18,651	19,105	19,416	2.43	1.63
Iowa	19,306	19,802	20,150	22,780	24,196	13.05	6.22
Iron	6,533	6,730	6,153	6,861	7,048	11.51	2.73
Jackson	15,325	16,831	16,588	19,100	20,140	15.14	5.45
Jefferson	60,060	66,152	67,783	75,767	81,022	11.78	6.94
Juneau	18,455	21,037	21,650	24,316	27,359	12.31	12.51
Kewaunee	18,961	19,539	18,878	20,187	21,358	6.93	5.80
Lafayette	17,456	17,412	16,074	16,137	16,468	0.39	2.05
Langlade	19,220	19,978	19,505	20,740	21,680	6.33	4.53
Lincoln	23,499	26,555	26,993	29,641	30,681	9.81	3.51
Manitowoc	82,294	82,918	80,421	82,893	84,830	3.07	2.34
Marinette	35,810	39,314	40,548	43,384	44,823	6.99	3.32
Marquette	8,865	11,672	12,321	14,555	15,423	18.13	5.96
Menominee	2,607	3,373	3,890	4,562	4,630	17.28	1.49
Monroe	31,610	35,074	36,633	40,896	44,170	11.64	8.01
Oconto	25,553	28,947	30,226	35,652	39,261	17.95	10.12
Oneida	24,427	31,216	31,679	36,776	38,903	16.09	5.78
Pepin	7,319	7,477	7,107	7,213	7,743	1.49	7.35
Pierce	26,652	31,149	32,765	36,804	40,523	12.33	10.10

Polk	26,666	32,351	34,773	41,319	45,892	18.82	11.07
Portage	47,541	57,420	61,405	67,182	70,506	9.41	4.95
Price	14,520	15,788	15,600	15,822	16,088	1.42	1.68
Richland	17,079	17,476	17,521	17,924	18,317	2.30	2.19
Rusk	14,238	15,589	15,079	15,347	15,657	1.78	2.02
Sauk	39,057	43,469	46,975	55,225	61,086	17.56	10.61
Sawyer	9,670	12,843	14,181	16,196	17,753	14.21	9.61
Shawano	32,650	35,928	37,157	40,664	42,602	9.44	4.77
Taylor	16,958	18,817	18,901	19,680	20,065	4.12	1.96
Trempealeau	23,344	26,158	25,263	27,010	28,278	6.92	4.69
Vernon	24,557	25,642	25,617	28,056	29,719	9.52	5.93
Vilas	10,958	16,535	17,707	21,033	23,044	18.78	9.56
Walworth	63,444	71,507	75,000	92,013	101,315	22.68	10.11
Washburn	10,601	13,174	13,772	16,036	17,646	16.44	10.04
Waupaca	37,780	42,831	46,104	51,825	54,157	12.41	4.50
Waushara	14,795	18,526	19,385	23,066	25,322	18.99	9.78
Wood	65,362	72,799	73,605	75,555	77,049	2.65	1.98
Region Total	1,399,216	1,560,863	1,593,362	1,760,198	1,864,799	10.47	5.94

Source: Wisconsin Department of Administration, Time Series Population Estimates, 1970-2008

Appendix 3 – Population Growth Milwaukee Metro, 1970-2008

County Name	1970 Census	1980 Census	1990 Census	2000 Census	1/1/08 Estimate	1990-2000 Percent Change	2000-2008 Percent Change
Milwaukee	1,054,249	964,988	959,275	940,164	938,490	-1.99	-0.18
Ozaukee	54,461	66,981	72,831	82,317	87,008	13.02	5.70
Washington	63,839	84,848	95,328	117,496	130,493	23.25	11.06
Waukesha	231,335	280,203	304,715	360,767	382,697	18.39	6.08
Region Total	1,403,884	1,397,020	1,432,149	1,500,744	1,538,688	4.79	2.53

Source: Wisconsin Department of Administration, Time Series Population Estimates, 1970-2008

Appendix 4 – Number of Households by Income: Other Metro

County	Total HH	Extremely Low Income: 0-30% MFI		Low Income: 30-50% MFI		Moderate Income: 51-80% MFI		All Low-Income: 0-80% MFI	
	# of HH	# of HH	% of Total	# of HH	% of Total	# of HH	% of Total	# of HH	% of Total
Brown	95,165	14,791	15.54	12,361	12.99	18,790	19.74	45,942	48.28
Calumet	17,364	2,162	12.45	2,065	11.89	3,677	21.18	7,904	45.52
Chippewa	23,435	2,673	11.41	2,824	12.05	4,229	18.05	9,726	41.50
Dane	187,852	28,791	15.33	26,391	14.05	36,479	19.42	91,661	48.79
Douglas	18,244	3,482	19.09	2,700	14.80	3,361	18.42	9,543	52.31
Eau Claire	38,661	6,115	15.82	5,716	14.78	6,883	17.80	18,714	48.41
Kenosha	59,838	9,762	16.31	8,153	13.63	10,821	18.08	28,736	48.02
La Crosse	44,452	7,624	17.15	6,370	14.33	8,824	19.85	22,818	51.33
Marathon	52,251	7,283	13.94	6,722	12.86	10,869	20.80	24,874	47.60
Outagamie	67,707	9,863	14.57	9,713	14.35	13,136	19.40	32,712	48.31
Racine	75,140	10,893	14.50	10,551	14.04	14,641	19.48	36,085	48.02
Rock	62,035	8,657	13.96	9,151	14.75	12,621	20.34	30,429	49.05
Saint Croix	30,910	3,870	12.52	3,502	11.33	6,516	21.08	13,888	44.93
Sheboygan	46,278	6,131	13.25	6,850	14.80	10,421	22.52	23,402	50.57
Winnebago	65,897	10,716	16.26	9,198	13.96	13,437	20.39	33,351	50.61
Region Total	885,229	132,813	15.00	122,267	13.81	174,705	19.74	429,785	48.55
Wisconsin Total	2,225,641	347,130	15.60	302,552	13.59	427,958	19.23	1,077,640	48.42

Source: 2005-2007 American Community Survey 3-year Estimates

Appendix 5 – Number of Households by Income: Balance of State

County	Total HH	Extremely Low Income: 0-30% MFI		Low Income: 30-50% MFI		Moderate Income: 51-80% MFI		All Low-Income: 0-80% MFI	
	# of HH	# of HH	% of Total	# of HH	% of Total	# of HH	% of Total	# of HH	% of Total
Adams	9,306	1,328	14.27	1,167	12.54	2,169	23.31	4,664	50.12
Ashland*	6,697	889	13.27	1,098	16.40	1,159	17.31	3,146	46.98
Barron	19,590	3,236	16.52	2,490	12.71	3,665	18.71	9,391	47.94
Bayfield*	6,208	1,312	21.13	516	8.31	942	15.17	2,770	44.62
Buffalo*	5,521	848	15.36	436	7.90	861	15.60	2,145	38.85
Burnett*	6,599	1,132	17.15	497	7.53	1,086	16.46	2,715	41.14
Clark	12,518	1,569	12.53	1,565	12.50	2,430	19.41	5,564	44.45
Columbia	22,304	3,041	13.63	2,761	12.38	4,127	18.50	9,929	44.52
Crawford*	6,657	1,209	18.16	557	8.37	1,097	16.48	2,863	43.01
Dodge	33,596	4,184	12.45	4,376	13.03	6,912	20.57	15,472	46.05
Door	13,464	1,573	11.68	2,358	17.51	2,817	20.92	6,748	50.12
Dunn	15,439	2,189	14.18	2,015	13.05	2,803	18.16	7,007	45.39
Florence*	2,121	389	18.34	171	8.06	350	16.50	910	42.90
Fond du Lac	39,184	5,878	15.00	4,773	12.18	8,138	20.77	18,789	47.95
Forest*	4,028	500	12.41	681	16.91	693	17.20	1,874	46.52
Grant	19,093	2,863	15.00	2,641	13.83	3,522	18.45	9,026	47.27
Green	14,591	1,683	11.53	2,214	15.17	2,866	19.64	6,763	46.35
Green Lake*	7,652	1,095	14.31	458	5.99	1,684	22.01	3,237	42.30
Iowa	9,555	1,174	12.29	1,343	14.06	1,895	19.83	4,412	46.17
Iron*	3,094	366	11.83	306	9.89	562	18.16	1,234	39.88
Jackson*	7,103	1,166	16.42	557	7.84	1,102	15.51	2,825	39.77
Jefferson	30,801	4,206	13.66	4,369	14.18	6,400	20.78	14,975	48.62
Juneau	11,103	1,397	12.58	1,186	10.68	2,137	19.25	4,720	42.51
Kewaunee	8,272	1,384	16.73	1,067	12.90	1,504	18.18	3,955	47.81
Lafayette*	6,214	945	15.21	473	7.61	1,017	16.37	2,435	39.19
Langlade	8,565	1,491	17.41	925	10.80	1,802	21.04	4,218	49.25
Lincoln	12,753	1,826	14.32	1,687	13.23	2,703	21.20	6,216	48.74
Manitowoc	33,704	5,326	15.80	4,990	14.81	7,054	20.93	17,370	51.54
Marinette	18,814	3,155	16.77	2,455	13.05	3,600	19.13	9,210	48.95
Marquette*	5,949	932	15.67	512	8.61	927	15.58	2,371	39.86
Menominee*	1,350	202	14.96	143	10.59	197	14.59	542	40.15
Monroe	17,411	2,306	13.24	2,324	13.35	3,457	19.86	8,087	46.45

Oconto	15,975	2,396	15.00	2,090	13.08	3,119	19.52	7,605	47.61
Oneida	17,494	2,100	12.00	2,508	14.34	3,279	18.74	7,887	45.08
Pepin*	2,778	458	16.49	186	6.70	655	23.58	1,299	46.76
Pierce	14,706	2,430	16.52	2,144	14.58	3,168	21.54	7,742	52.65
Polk	17,569	2,344	13.34	2,140	12.18	3,338	19.00	7,822	44.52
Portage	26,459	4,448	16.81	3,532	13.35	5,129	19.38	13,109	49.54
Price*	6,558	1,183	18.04	612	9.33	1,000	15.25	2,795	42.62
Richland*	7,118	1,288	18.09	622	8.74	1,171	16.45	3,081	43.28
Rusk*	6,119	670	10.95	1,160	18.96	1,093	17.86	2,923	47.77
Sauk	24,910	3,186	12.79	3,357	13.48	5,452	21.89	11,995	48.15
Sawyer*	6,602	787	11.92	1,229	18.62	1,038	15.72	3,054	46.26
Shawano	16,884	2,305	13.65	2,289	13.56	3,192	18.91	7,786	46.11
Taylor*	7,520	1,254	16.68	468	6.22	1,657	22.03	3,379	44.93
Trempealeau	11,489	1,749	15.22	1,583	13.78	2,133	18.57	5,465	47.57
Vernon	12,126	1,927	15.89	1,521	12.54	2,423	19.98	5,871	48.42
Vilas	10,849	1,167	10.76	1,414	13.03	2,165	19.96	4,746	43.75
Walworth	38,579	6,105	15.82	4,922	12.76	7,315	18.96	18,342	47.54
Washburn*	6,640	1,228	18.49	535	8.06	1,138	17.14	2,901	43.69
Waupaca	21,304	3,170	14.88	3,241	15.21	4,208	19.75	10,619	49.85
Waushara	10,423	1,343	12.88	1,388	13.32	2,320	22.26	5,051	48.46
Wood	31,367	4,443	14.16	4,416	14.08	6,201	19.77	15,060	48.01
Region Total	732,725	106,775	14.57	94,468	12.89	142,872	19.50	344,115	46.96
Wisconsin Total	2,225,641	347,130	15.60	302,552	13.59	427,958	19.23	1,077,640	48.42

Source: 2005-2007 American Community Survey 3-year Estimates; Data marked with an * indicates source is the “House Income in 1999 – Universe: Households; US Census Bureau Summary File 3 (SF 3) – Sample Data” as ACS data was not available.

Appendix 6 – Number of Households by Income: Milwaukee Metro

County	Total HH	Extremely Low Income: 0-30% MFI		Low Income: 30-50% MFI		Moderate Income: 51-80% MFI		All Low-Income: 0-80% MFI	
		# of HH	% of Total	# of HH	% of Total	# of HH	% of Total	# of HH	% of Total
Milwaukee	377,310	85,048	22.54	63,261	16.77	74,229	19.67	222,538	58.98
Ozaukee	33,385	3,038	9.10	3,347	10.03	5,245	15.71	11,630	34.84
Washington	50,050	5,632	11.25	5,248	10.49	8,889	17.76	19,769	39.50
Waukesha	146,942	13,824	9.41	13,961	9.50	22,018	14.98	49,803	33.89
Region Total	607,687	107,542	17.70	85,817	14.12	110,381	18.16	303,740	49.98
Wisconsin Total	2,225,641	347,130	15.60	302,552	13.59	427,958	19.23	1,077,640	48.42

Source: 2005-2007 American Community Survey 3-year Estimates

NOTE: All of the 7 appendices are in excel files – from last time around. Appendix 8 is also there

Appendix 9 – Current Housing Stock Per County

COUNTY NAME	2000 Census	1/1/2008 Estimate	Numeric Change 2000-2008	% Change 2000-2008
ADAMS	14,123	16,497	2,374	16.81
ASHLAND	8,883	9,460	577	6.50
BARRON	20,969	23,602	2,633	12.56
BAYFIELD	11,640	13,276	1,636	14.05
BROWN	90,199	103,233	13,034	14.45
BUFFALO	6,098	6,657	559	9.17
BURNETT	12,582	13,973	1,391	11.06
CALUMET	15,758	19,175	3,417	21.68
CHIPPEWA	22,821	26,281	3,460	15.16
CLARK	13,531	14,596	1,065	7.87
COLUMBIA	22,685	25,594	2,909	12.82
CRAWFORD	8,480	9,098	618	7.29
DANE	180,398	212,919	32,521	18.03
DODGE	33,672	36,829	3,157	9.38
DOOR	19,587	22,504	2,917	14.89
DOUGLAS	20,356	21,657	1,301	6.39
DUNN	15,277	17,616	2,339	15.31
EAU CLAIRE	37,474	41,701	4,227	11.28
FLORENCE	4,239	4,657	418	9.86
FOND DU LAC	39,271	43,028	3,757	9.57
FOREST	8,322	8,999	677	8.14
GRANT	19,940	21,339	1,399	7.02
GREEN	13,878	15,768	1,890	13.62
GREEN LAKE	9,831	10,431	600	6.10
IOWA	9,579	10,701	1,122	11.71
IRON	5,706	6,162	456	7.99
JACKSON	8,029	9,070	1,041	12.97
JEFFERSON	30,109	34,274	4,165	13.83
JUNEAU	12,370	14,318	1,948	15.75
KENOSHA	59,989	67,888	7,899	13.17
KEWAUNEE	8,221	9,131	910	11.07
LA CROSSE	43,479	47,768	4,289	9.86

LAFAYETTE	6,674	7,153	479	7.18
LANGLADE	11,187	12,162	975	8.72
LINCOLN	14,681	15,978	1,297	8.83
MANITOWOC	34,653	36,928	2,275	6.57
MARATHON	50,360	57,583	7,223	14.34
MARINETTE	26,260	28,750	2,490	9.48
MARQUETTE	8,664	9,547	883	10.19
MENOMINEE	2,098	2,227	129	6.15
MILWAUKEE	400,093	412,830	12,737	3.18
MONROE	16,671	19,111	2,440	14.64
OCONTO	19,818	22,833	3,015	15.21
ONEIDA	26,627	29,344	2,717	10.20
OUTAGAMIE	62,614	71,887	9,273	14.81
OZAUKEE	32,034	35,869	3,835	11.97
PEPIN	3,036	3,389	353	11.63
PIERCE	13,493	15,773	2,280	16.90
POLK	21,129	24,554	3,425	16.21
PORTAGE	26,589	29,578	2,989	11.24
PRICE	9,574	10,320	746	7.79
RACINE	74,718	81,287	6,569	8.79
RICHLAND	8,164	8,738	574	7.03
ROCK	62,187	68,686	6,499	10.45
RUSK	7,609	8,306	697	9.16
ST. CROIX	24,265	33,524	9,259	38.16
SAUK	24,297	28,970	4,673	19.23
SAWYER	13,722	15,687	1,965	14.32
SHAWANO	18,317	20,361	2,044	11.16
SHEBOYGAN	45,951	50,240	4,289	9.33
TAYLOR	8,595	9,265	670	7.80
TREMPEALEAU	11,482	12,664	1,182	10.29
VERNON	12,416	13,820	1,404	11.31
VILAS	22,397	24,900	2,503	11.18
WALWORTH	43,766	50,666	6,900	15.77
WASHBURN	10,814	12,378	1,564	14.46
WASHINGTON	45,809	53,933	8,124	17.73
WAUKESHA	140,309	156,492	16,183	11.53
WAUPACA	22,509	24,752	2,243	9.96

WAUSHARA	13,667	15,090	1,423	10.41
WINNEBAGO	64,721	71,736	7,015	10.84
WOOD	31,691	33,630	1,939	6.12
STATE TOTAL	2,321,157	2,579,143	257,986	11.11

Source: 2000 Census (corrected data; Wisconsin Department of Administration, Demographic Services Center, Annual Housing Survey for Years following 2000 Census