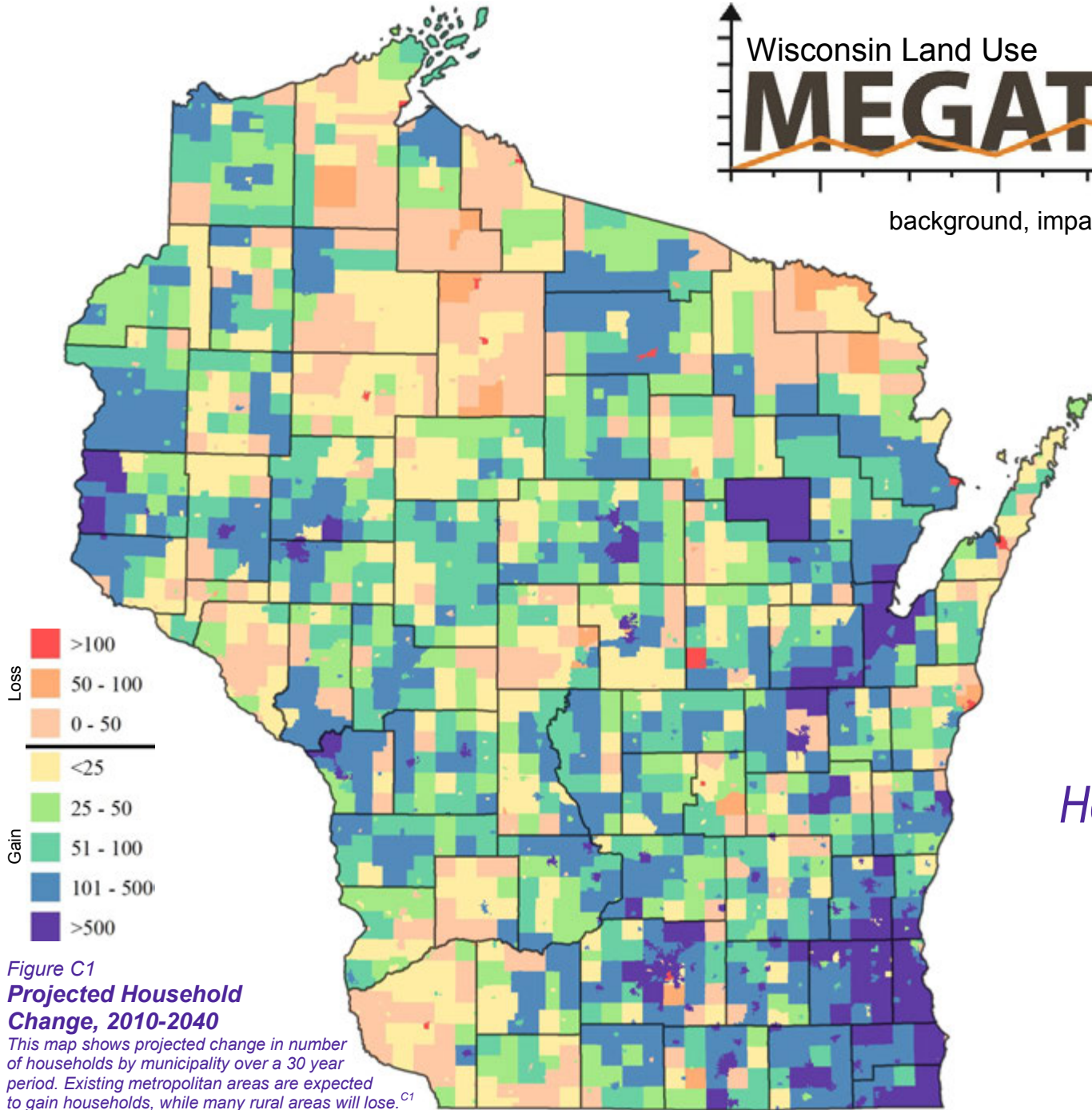


background, impacts, policy...information you need to know



## Find Your Community

*How might your community change given projected changes in population and households?*

# Housing and Demographic Trends

Housing, in all its forms, is usually the number one land use in a community in terms of the number of acres it covers. Housing quantity and quality, range of housing types, affordability, and location relative to work, shopping and play, are all important considerations when selecting a community in which to live. Purchasing a home is often the most important and largest investment that an individual or family will make.

In this volume of Megatrends, we update and re-examine Wisconsin’s housing trends. The first edition of Housing Megatrends was published in 2006 prior to the Great Recession and its impacts on housing. New Census data is now available and additional trends can be observed. For additional data and trends, also refer to the Applied Population Laboratory’s 2010 Census Chartbook, Section 4, which focuses on housing.<sup>T1</sup>

## Wisconsin’s Housing Stock

According to the U.S. Census, there were 2.6 million housing units in Wisconsin in 2010. Of these, 87 percent (2,279,768) had people living in them, compared with 13 percent (344,590) that were vacant. Between 2000 and

Figure T1  
Wisconsin Housing Units, 1940-2010

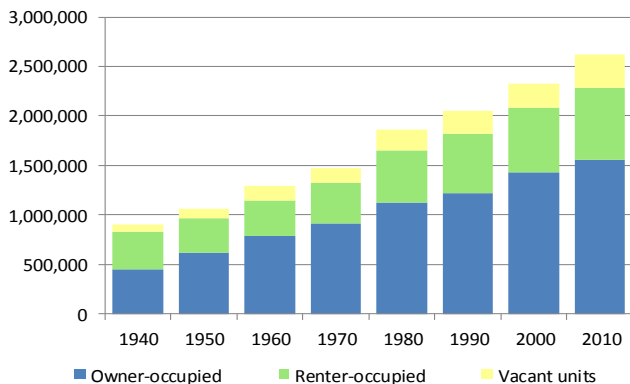
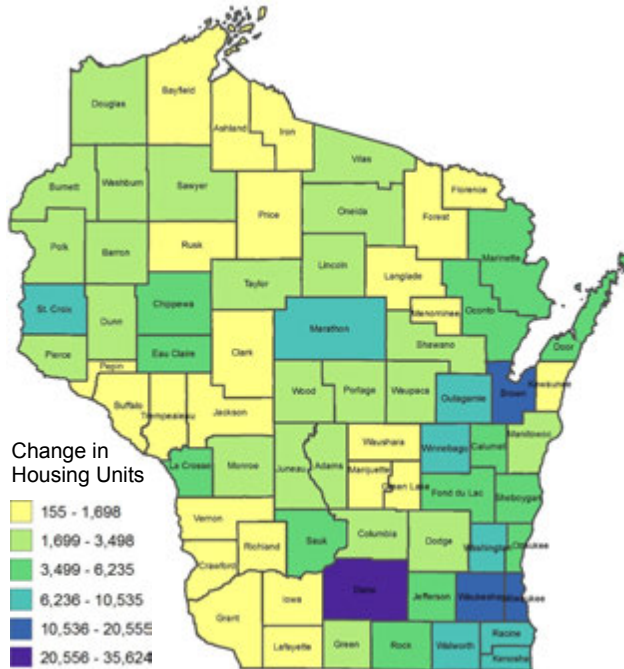


Figure T2  
County Housing Unit Change, 2000-2010

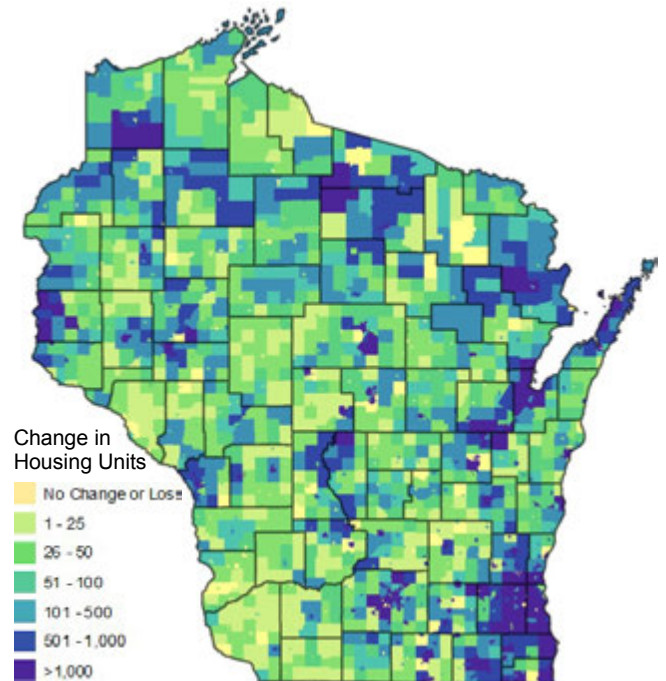


2010, the state’s housing inventory increased by 13 percent (303,214). This is roughly on par with growth seen in the 1980s and 1990s (10% and 13% growth, respectively). Wisconsin’s housing stock increased most rapidly during the 1950s and 1970s (22% and 27% growth, respectively). Figure T1 shows growth from 1940 to 2010 for vacant, owner-occupied, and renter-occupied housing units.<sup>T2</sup> The number of vacant units increased steadily from 8 percent in 1940 to 13 percent in 2010. Possible reasons for this increase include the foreclosure crisis and an increase in second homeownership. Just over half of Wisconsin’s “vacant” housing units are for seasonal, recreational or occasional use. This trend is discussed in additional detail on page 4.

Figure T2 shows change in the number of housing units by county.<sup>T3</sup> Urban counties have experienced the greatest increases while deep rural areas have experienced little change. Wisconsin’s housing stock is concentrated in the southeastern part of the state, with growth fanning out from Milwaukee, Madison, and the Green Bay-Fox Valley area.

Figure T3 shows housing unit change at the municipal level.<sup>T3</sup> Many rural towns in the northwoods and other amenity-rich areas have experienced growth in housing units, which is masked at the county level. Suburban style growth is also evident in St. Croix County, with easy access to the Twin Cities, and near mid-sized cities such as Eau Claire, La Crosse, and Wausau.

Figure T3  
Municipal Housing Unit Change, 2000-2010





## Projected Household Change

Understanding changes in population and housing are important as communities grapple with their future. The cover map shows projected change in the number of households over a thirty year period.<sup>T4</sup> A household consists of all the people who occupy a housing unit.<sup>T5</sup> More urbanized areas of the state are projected to see additional households, while remote rural areas and older industrial communities are projected to lose households. Menominee County shows up in stark contrast to other communities because of its small population size and projected household increase.

## New Housing Units Per Capita

Demographic changes such as an aging population, more people living alone, delayed age at marriage, higher divorce rates, and couples having fewer children impact household size. Smaller households mean more

Figure T4  
New Housing Units Per Capita, 2000-2010

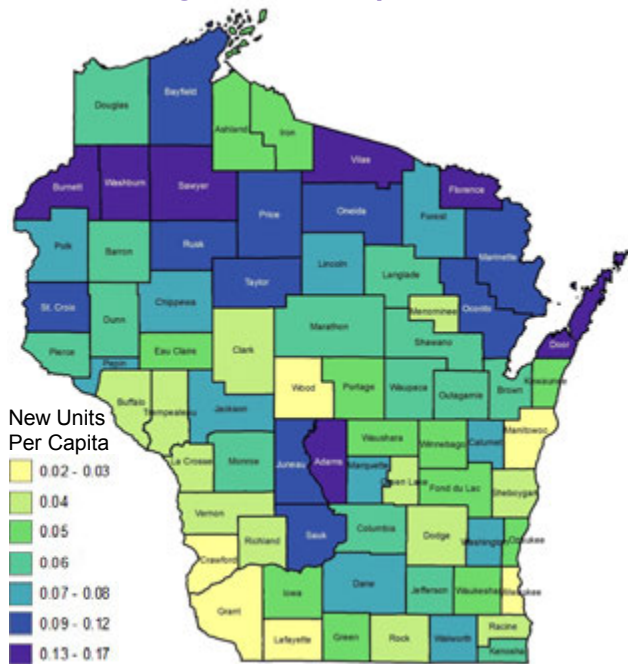
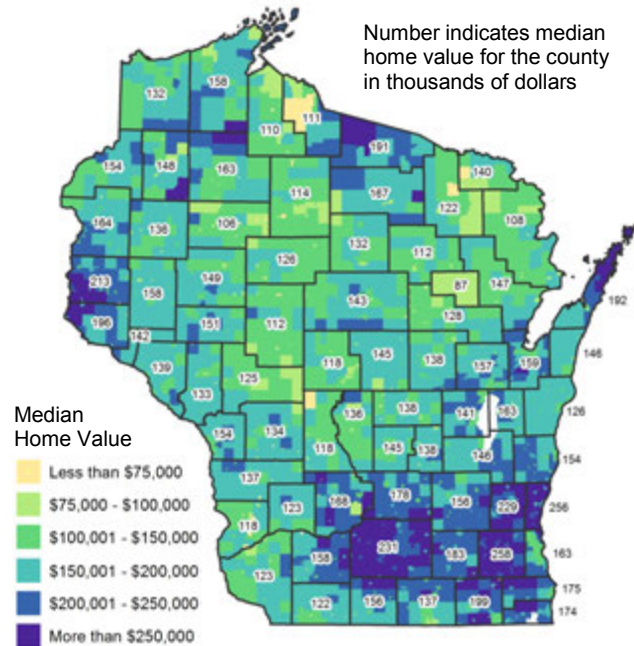


Figure T5  
Value of Owner-Occupied Homes



houses are needed for the same number of people. Figure T4 shows housing unit change per capita.<sup>T3</sup> In general, the northwoods, tourism-focused areas, and suburban counties have more new housing units per person than agricultural-focused counties. In some counties, such as Vilas, a new house was constructed for every 6-8 people. In other counties, such as Wood, a new house was constructed for every 33-50 people. Ashland and Iron counties had fewer new housing units per person than other northwoods counties.

## Home Values

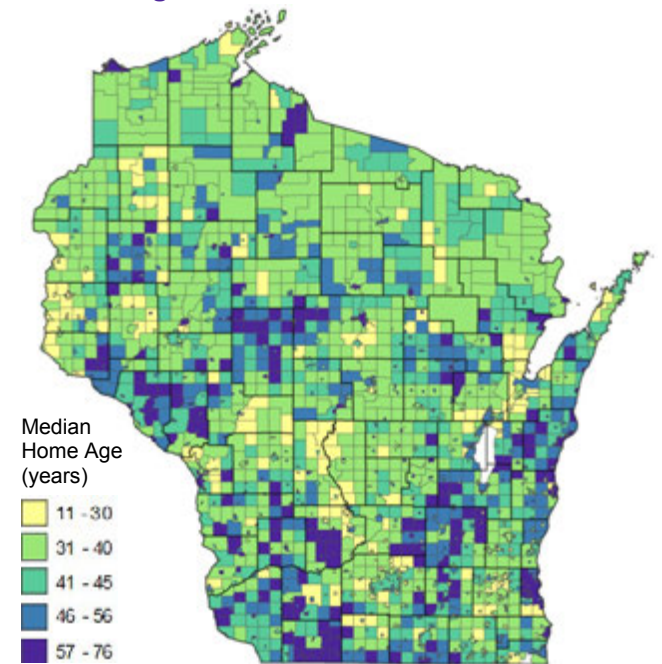
Figure T5 shows median home value by county.<sup>T6</sup> Median value means that half of owner-occupied homes were valued above the median and half were valued below. The highest median values are found in the Madison, Milwaukee and Twin Cities metropolitan areas. High values are also found in amenity-rich rural

areas such as Vilas and Door County. Rural counties such as Menominee, Rusk, Ashland, Iron and Clark have some of the lowest median values. Regardless of value, all counties in Wisconsin struggle to provide affordable housing, which is discussed on page 5.

## Age of Housing

Another dimension to housing is the age of homes. Figure T6 shows that central and northern counties have relatively newer housing stock. This is likely due to a higher percentage of seasonal homes and suburban development. In contrast, southern and western agricultural-based counties have an older housing stock.<sup>T6</sup> Communities with projected growth in population and households are likely to see additional home construction resulting in lower median home age. Newer homes are more likely to incorporate universal design and other features discussed on page 10.

Figure T6  
Median Age of Homes in Wisconsin



## Community Housing Issues

Wisconsin's various regions deal with different types of housing issues. In the northwoods, communities are dealing with seasonal housing and short-term rentals. College towns are dealing with the transition of single-family homes to student rentals and the need for more apartments. Communities across the state are dealing with housing affordability, an aging population, and lasting impacts of the economic recession.

### Seasonal Housing

Wisconsin has nearly 200,000 seasonal homes, which puts it second in the nation only behind Florida.<sup>11</sup> Figure 11 shows the percentage of seasonal housing units by municipality.<sup>12</sup> The northwoods has the highest percent of seasonal homes due to its abundant lakes, forests and outdoor recreation opportunities. Door County, the

Figure 11  
Seasonal Housing Units

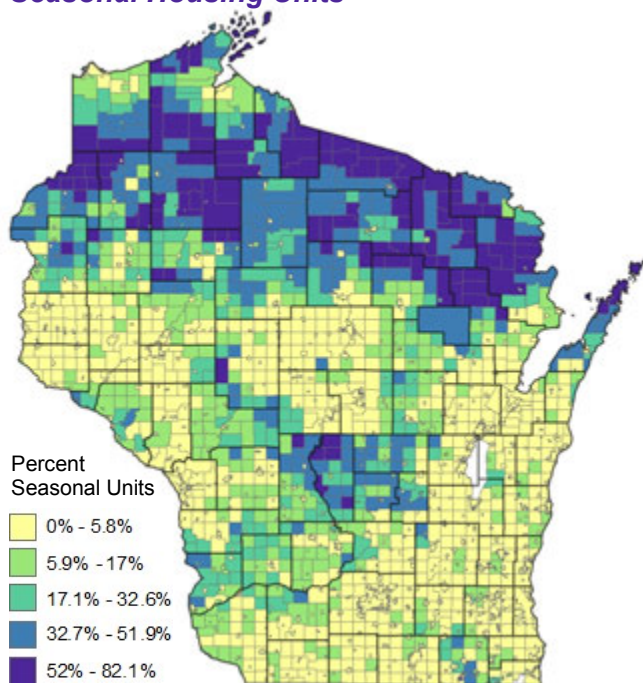


Figure 12  
Northwoods Seasonal Housing



Lake Petenwell area in Adams and Juneau Counties, Lake Geneva, and Waushara and Marquette Counties also have relatively high percentages of seasonal homes. Homes that are used for seasonal or occasional use or that are rented out on a short-term basis present unique challenges. Communities that attempt to regulate short-term rentals must “clearly and unambiguously” define what restrictions apply compared to other types of housing.<sup>13</sup>

Figure 12 shows a lakefront vacation home that was likely built in the 1950s. With a growing number of retirees and others looking to use vacation homes on a more permanent basis, seasonal homes are being expanded and updated to accommodate modern, year-round living. Larger structures and more frequent use place greater demands on septic systems and may create more runoff into lakes and streams. The state's shoreland management rules have required counties to administer shoreland zoning since 1968, providing some protection for lakes and rivers.

### College Towns

Wisconsin is home to 85 colleges and universities located in nearly 50 Wisconsin communities. Because

most students live off-campus during some portion of their college career, college towns contend with an unusual rental housing market. Near campus neighborhoods within easy walking, biking, transit or commuting distance are popular with students, faculty and others who want to live close to campus. These neighborhoods can face many issues including high turnover rates, property maintenance issues, limited housing stock, and elevated rental rates. Communities deal with student rentals in many ways, including discussion of campus neighborhoods in community plans, licensure of student rentals, limits on the number of residents based on the number of bedrooms in a unit, and overlay zones around campus that allow for higher densities and a mix of uses including apartments and accessory dwelling units. Other trends in college housing include parents purchasing and converting homes to satisfy student demand for more privacy and amenities in their living space,<sup>14</sup> and seniors and alumni locating on or near campus to take advantage of cultural and life-long learning opportunities.<sup>15</sup>

### Aging in Place

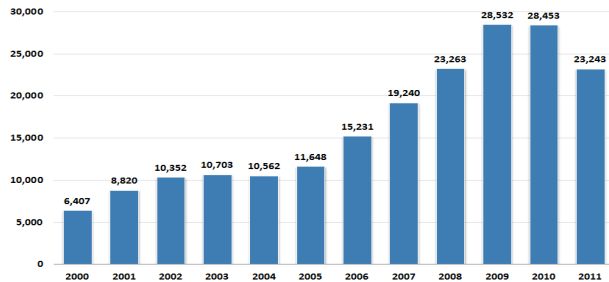
Wisconsin's senior population is expected to grow over the coming decades. In the next thirty years, the number of people age 65+ is expected to increase by nearly 100 percent, while the number age 85+ will increase by 140 percent.<sup>16</sup> Older adults almost universally say they want to age in their current homes, but many lack access to the resources needed to ensure this outcome. An older population with health and mobility issues will drive demand for home modifications, services to help residents age in place, and housing options that facilitate the delivery of services and help prevent premature entry into nursing homes.<sup>17</sup> In national rankings, Madison ranks second among large metros where seniors can successfully age in place.<sup>18</sup> Pages 9 and 10 discuss universal design and other senior housing needs.



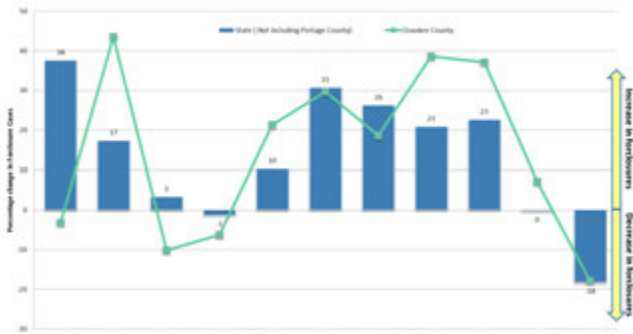
## Affordable Housing

Housing is a major expense for most Americans. In Wisconsin, there is a lack of affordable housing in many communities. Affordable housing is defined as housing that costs no more than 30 percent of a family's income. Families who pay more than 30 percent are considered "cost burdened" and may find it difficult to purchase food, clothing, and other necessities.<sup>19</sup> Approximately one-third of all Wisconsin households are cost-burdened compared with nearly half of renters.<sup>110</sup> An average household making \$52,000 is cost burdened if it spends more than \$1,300 per month on housing—this includes mortgage expenses, taxes, insurance, utilities and rent.

**Figure 13**  
**Foreclosures in Wisconsin, 2000-2011**



**Figure 14**  
**Percent Change in Foreclosures, 2000-2011**



[Online Feature](#) Wisconsin Housing Profiles provide additional data for each county in the state.

A related issue is workforce housing—housing that is affordable to those who work in the community such as teachers, nurses, and police officers. Oftentimes, there is a disconnect between local wages and housing affordability. Local governments can increase access to affordable housing through both direct and indirect means—this could include housing subsidies, direct provision of affordable housing, regulation of local labor markets such as minimum wage laws, investments in public transit, and zoning policies that allow for a range of housing types such as multi-family housing, accessory dwelling units, and tiny homes.<sup>111</sup>

## Foreclosures

Part of the devastation wrought by the Great Recession was the foreclosure crisis. Figure 13 shows Wisconsin foreclosure filings over a 12-year period.<sup>112</sup> After a 3-year period of relative stability, foreclosures started to increase slightly in 2005. This is prior to the official start of the Great Recession in 2007. Statewide, foreclosures peaked at just over 28,000 per year in 2009 and 2010 before starting to make their way back down in 2011.

Figure 14 shows the percent change in foreclosures annually for the state and for one example—Ozaukee County.<sup>113</sup> This county basically mirrors the state's trend. Early on, counties near large metropolitan areas, particularly Milwaukee, Chicago and the Twin Cities had a greater number of foreclosures as a percent of total housing units. After stabilizing at the state level, some counties were slower to emerge from the economic recession.<sup>114</sup> However, there does not appear to be a spatial relationship to where these counties are located.

A high rate of foreclosures places many stresses on a community including physical blight and decreased property taxes. Figure 15 illustrates vacant and boarded properties in the City of Milwaukee. To combat vacant properties, the city recently passed an ordinance requiring notice of potential foreclosures from lenders

**Figure 15**  
**Foreclosed and Abandoned Properties**



and ongoing maintenance and inspection of foreclosed properties.<sup>115</sup>

## Latent Development

Another impact of the foreclosure crisis is what became known as "zombie houses" (vacant or abandoned homes) and "zombie subdivisions" (platted subdivisions that are vacant or partially constructed).<sup>116</sup> Wisconsin has its own version of zombie subdivisions called "ghost parcels." Ghost parcels are located in almost all counties of Wisconsin.<sup>117</sup> La Crosse County estimates that it has enough undeveloped lots to accommodate eleven years' worth of development.<sup>118</sup> Figure 16 shows an aerial photo from Waupaca County overlaid with a parcel map.<sup>117</sup> Many of the long narrow parcels have no construction but are theoretically available for sale or development.

**Figure 16**  
**Ghost Parcels**



## Generational Trends

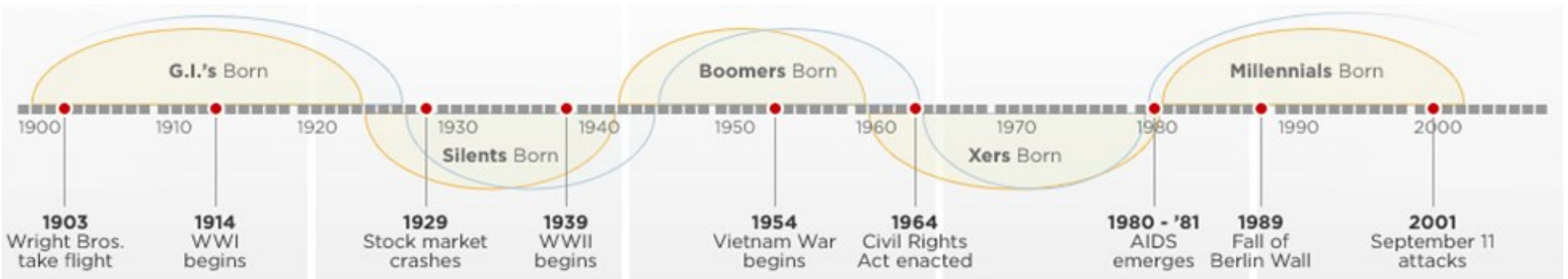
Wisconsin has an aging population. In 2000, the median age in Wisconsin was 36. By 2010, it had increased to 38.5.<sup>G1</sup> Rural counties, largely concentrated in northern Wisconsin experienced the most dramatic increase in older people and the biggest decline in young people. The age structure of Wisconsin communities has important implications for housing and community attributes, both in terms of needs and preferences. This report looks at the four main generations driving the housing market—the Millennials, Generation X, Baby Boomers, and the Silent Generation. We provide some general observations, then delve into characteristics of each generation and potential impacts on housing and land use trends.

### Homeownership

The majority of Wisconsin households own rather than rent their homes: 68 percent are homeowners compared with 32 percent that rent.<sup>G2</sup> Among generations, the

#### Figure G1 American Generations Timeline<sup>G1</sup>

Generational names are a reflection of popular culture. Some are derived from historic events, others from rapid social or demographic change. The timeline below shows approximate start and end dates for each generation. While there is general consensus on time periods, there is not agreement on exact dates.



Key: (—) Generations. 1999. Strauss & Howe. (—) Millennials. 2010. Pew Research Center.

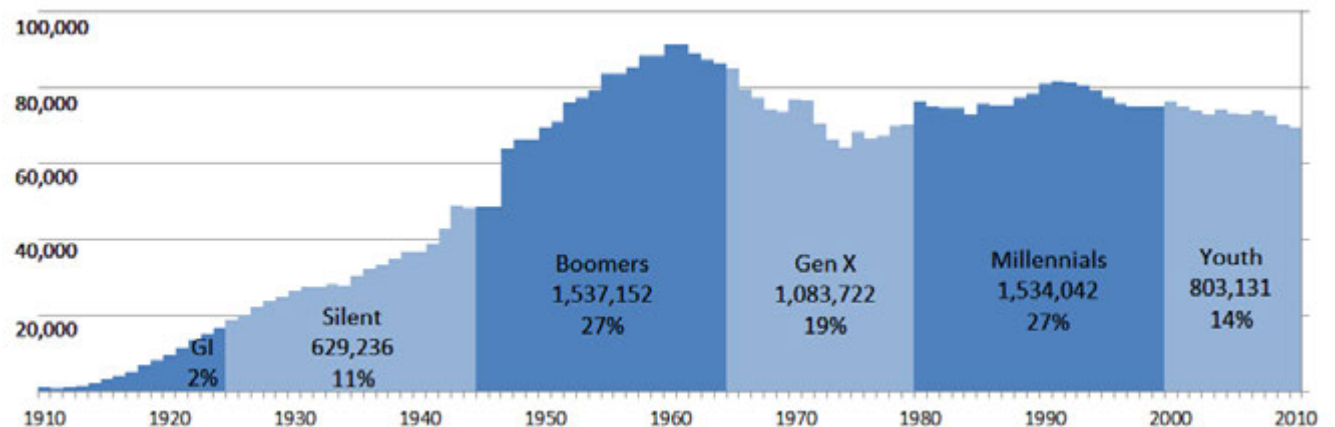
Silent and Baby Boom generation are most likely to own a home (79%), followed by Generation X (63%). Not surprisingly, the Millennials are least likely to own a home (34%).<sup>G2</sup> This is likely due to their young age, tendency to delay marriage, and poor national economy when they started entering the housing market.

Despite recent economic difficulties and a slight decline in homeownership, the lure of homeownership remains strong. According to a nationwide survey conducted in 2013, 71 percent of all respondents said buying a home is a good investment. This is especially true for

Generation X (79%), college graduates (80%), and those with incomes greater than \$75,000 (87%). In contrast, 42 percent of renters and 40 percent of the Silent Generation feel owning a home has not been a good investment.<sup>G3</sup>

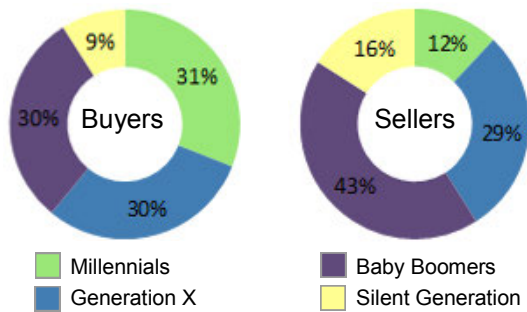
#### Figure G2 Wisconsin Population by Generation<sup>G2</sup>

This chart shows the population of Wisconsin in 2010 by year of birth. For this analysis, generational lines are drawn based on widely available Census data. Generation X, sandwiched between the much larger Baby Boom and Millennial generation consists of only 15 years, compared with 20 years for the other generations. The maps on pages 8 and 9 use the same generational divisions.



Graphic: American generations through the years. 2011. CNN.com

Figure G4  
Home Buying and Selling by Generation<sup>G4</sup>



### Buying, Selling and Moving

America is a nation on the move: 32 percent of Americans report moving in the last five years, and 42 percent report they are likely or somewhat likely to move in the next five. Younger generations tend to move most often. Nearly two-thirds of Millennials anticipate moving in the next 5 years, compared with less than one quarter of the Silent Generation.<sup>G3</sup>

The average length that someone owns a home has increased in recent years. In 2007, the average homeowner lived in their home 6 years before selling it. Today, the typical homeowner lives in their home 10 years.<sup>G5</sup> Economic circumstances coupled with demographic changes (older generations staying put, younger generations delaying marriage and household formation) are likely fueling these changes. Despite improvements in the economy, 17 percent of recent sellers had to delay selling their home because it was worth less than their mortgage.<sup>G5</sup> This percentage is likely lower in Wisconsin because we did not experience the high inflation rates seen in some states.

### Preferred Community Type

Different generations express a desire to live in different types of communities. The preferences of Millennials are the most diverse. While close to one-third currently identify as living in a small town, Millennials are roughly

evenly split among wanting to live in a rural area, small town, suburb, medium or large city. Close to a third of Baby Boomers and Generation X identify as living in small towns, yet a large number would actually prefer to live in rural settings. Of all generations, the preferences of Silents most closely mirror their current community type; nearly 40 percent reside in small towns.<sup>G3</sup>

### Community Attributes

Generational preferences are also reflected in desired community attributes. In national rankings, safety tops the list of most sought-after community attributes. As shown in Figure G3, 92 percent of respondents ranked neighborhood safety as an important community characteristic.<sup>G3</sup> High-quality schools ranks second overall (79%), though its importance declines with age. Space between neighbors ranks third overall. This feature is most important to Generation X (79%) and least important to Millennials (69%). Not surprisingly, distance to medical care is most important to Silents (78%) and Baby Boomers (72%). Generation X ranks convenience of public transportation and proximity to family, friends, shopping and medical care relatively

Figure G3  
Important Community Characteristics<sup>G3</sup>

This table shows the percent of each generation ranking community characteristics 6 or higher in importance on a scale of 1 to 10.

|                                      | All Adults | Millennials | Gen X | Baby Boomers | Oldest Adults |
|--------------------------------------|------------|-------------|-------|--------------|---------------|
| Neighborhood safety                  | 92         | 88          | 97    | 92           | 92            |
| Quality of local public schools      | 79         | 87          | 82    | 74           | 68            |
| Space between neighbors              | 72         | 69          | 79    | 70           | 70            |
| Short distance to work or school     | 71         | 82          | 71    | 67           | 57            |
| Distance to medical care             | 71         | 73          | 63    | 72           | 78            |
| Walkability                          | 70         | 76          | 67    | 67           | 69            |
| Distance to shopping/entertainment   | 66         | 71          | 58    | 67           | 69            |
| Distance to family/friends           | 63         | 69          | 57    | 60           | 66            |
| Distance to parks/recreational areas | 64         | 68          | 62    | 63           | 60            |
| Convenience of public transportation | 52         | 57          | 45    | 50           | 56            |

Figure G5  
Older Generations Prefer Rural / Small Towns



lower than all other generations. This is reflected in their preference for suburban style living. In Wisconsin, a survey of major employers in La Crosse County focused on slightly different characteristics. Perceptions of crime, neighborhood conditions, property taxes, and public amenities such as parks and libraries are the top considerations when moving and selecting the location of their next home.<sup>G6</sup>

With the aging of Wisconsin and the entry of the Millennials into the housing market we may see a mismatch between homes for sale and the community and housing preferences of those looking for homes.



### Millennials: Born 1980-1999

The Millennial Generation is the second largest generation in Wisconsin following the Baby Boomers. It is also the most racially and ethnically diverse.<sup>G2</sup> Though not fully immersed in the housing market, this generation is likely to have the most profound impact on future land use and housing trends. Millennials prefer walkable communities (76%), mixed-use development (62%), and diversity in housing choice (59%).<sup>G3</sup> Roughly two-thirds say they plan to move in the next five years, making them the most mobile of any generation.<sup>G3</sup> The preferences of Millennials are most similar to people of color across all generations. Together, these demographic groups are growing in number and creating more demand for compact, mixed-use development that is close to public transit.<sup>G3</sup>

Figure G6

#### Characteristics of Millennials<sup>G3, G4</sup>

Millennials experienced the rise of the Internet, September 11, and the wars that followed. They are often referred to as Generation Y.<sup>G7</sup>



Represent 31% of buyers and 12% of sellers



24% are repeat home buyers



Typically upsizing



Motivated by desire to own a home



Drawn to all community types, including medium and large cities



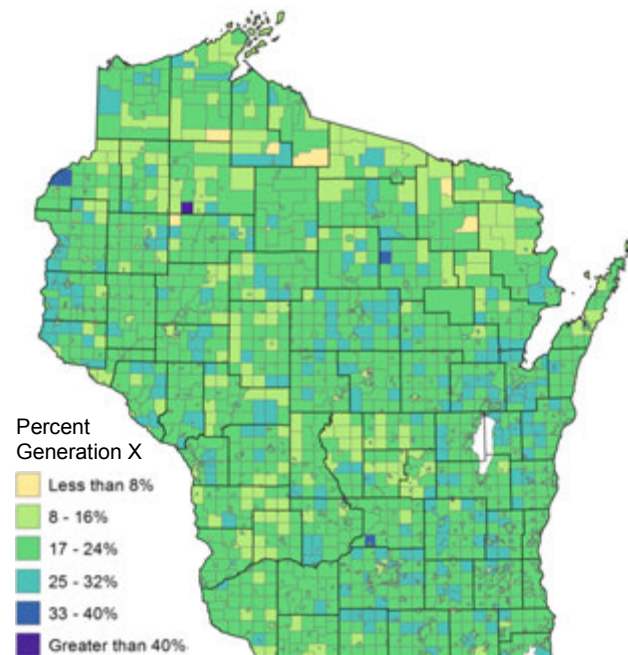
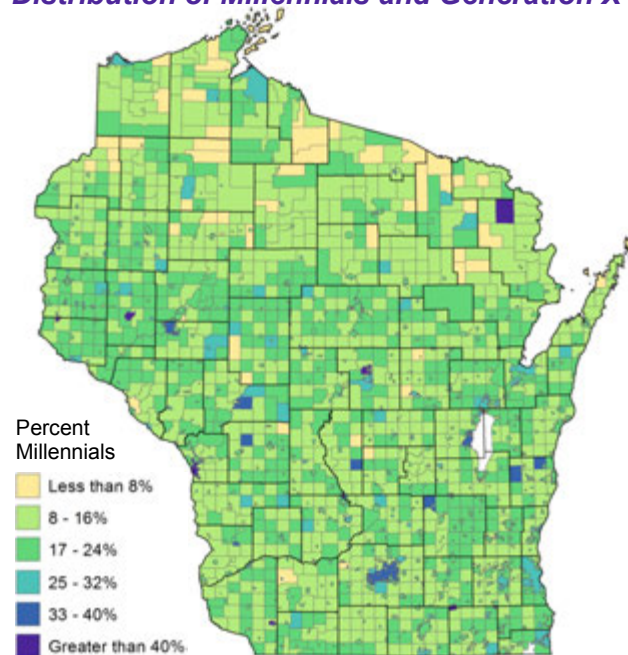
Most likely to use public transit



Value proximity to work, school, restaurants, shops, entertainment

Figure G7

#### Distribution of Millennials and Generation X<sup>G2</sup>



### Generation X: Born 1965-1979

Generation X is the most affluent and well-educated of all generations. Most live in single-family homes, have children living at home, and prefer rural, small town or suburban communities.<sup>G3</sup> They see ownership as a good investment, and value safe communities (97%), high quality schools (82%), and space between neighbors (79%).<sup>G3</sup> The vast majority commute by car, though half would prefer a shorter commute with a smaller home and more public transportation options.<sup>G3</sup> Generation X is the second most mobile generation behind Millennials. About a third moved in the last five years and slightly more are expected to move in the next five.<sup>G3</sup> As older generations downsize, Generation X is likely to fill the gap by purchasing or building larger homes.

Figure G8

#### Characteristics of Generation X<sup>G3, G4</sup>

Generation X experienced the AIDS epidemic and the fall of the Berlin Wall. The "X" refers to their desire not to be defined.<sup>G7</sup>



Represent 30% of buyers and 29% of sellers



65% are repeat home buyers



Typically upsizing



Motivated by desire to own a larger home



Prefer rural, small town, or suburban communities



Vast majority commute by car



Value safety, schools, and space from neighbors



## Baby Boomers: Born 1945-1964

The Baby Boomers are one of the most affluent and well-educated generations, but also one of the least diverse.<sup>G2</sup> Most own their own homes and will continue to own in the future. When they sell, they typically buy similarly sized homes or downsize slightly.<sup>G4</sup> Roughly 40% still have children living at home. Baby Boomers can be found in all types of communities but express a strong desire to live in rural and small towns.<sup>G3</sup> Nearly three-quarters would downsize to a smaller home for a shorter commute, more than any other generation.<sup>G3</sup> Baby Boomers are also looking to age in place. Given the large size of this generation, many modifications will be needed to existing homes, communities and services to ensure this outcome. Baby Boomers are typically very vocal and have time to participate in local government.

Figure G9

### Characteristics of Baby Boomers<sup>G3, G4</sup>

Born during the economic and fertility boom following World War II, Boomers protested against the Vietnam War and participated in the civil rights movement.<sup>G7</sup>



Represent 14% of buyers and 22% of sellers



91% are repeat home buyers



Typically buying a similar or slightly smaller home



Motivated by job relocation or retirement



Prefer living in rural and small towns

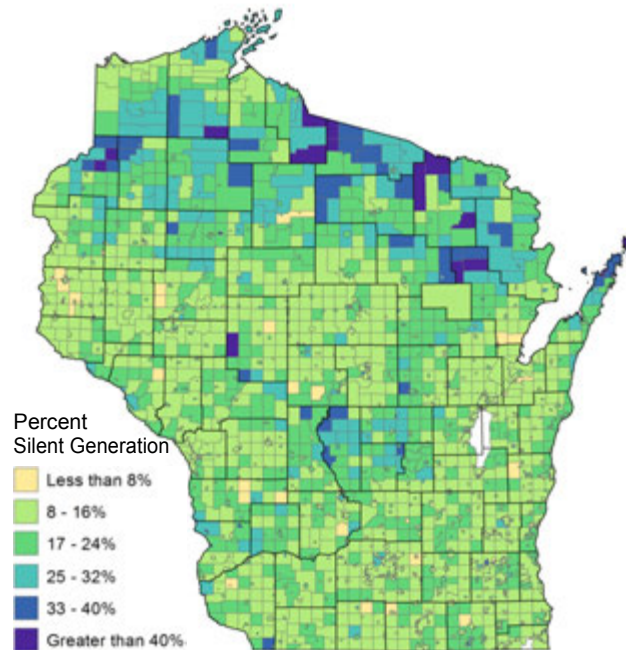
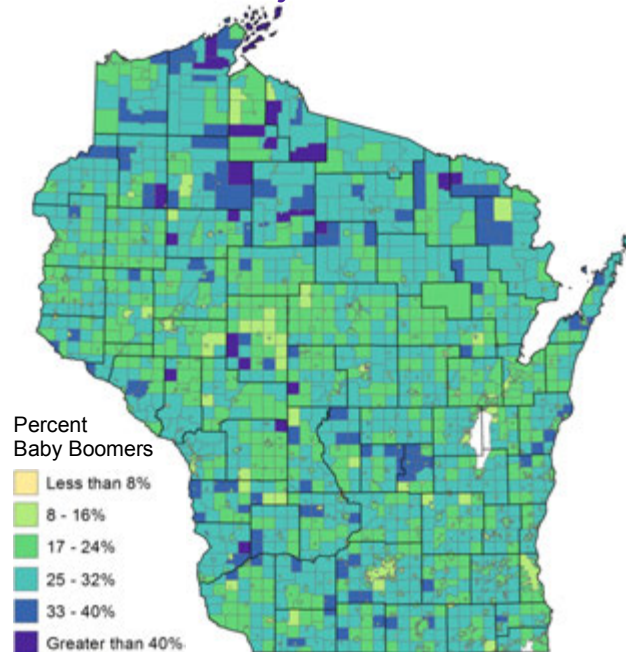


Would trade a long commute for a smaller home



Value safety, schools, and proximity to medical care

Figure G10  
Distribution of Baby Boomers and Silents<sup>G2</sup>



## The Silent Generation: Born 1925-1944

The Silent Generation, and its older cohort, the GIs are the smallest living generations and are combined for this analysis. These generations have a higher percentage of women, are more likely to live alone, and are among the least affluent of all generations.<sup>G3</sup> Many are on fixed incomes. They overwhelmingly prefer small towns, though many also live in suburbs.<sup>G3</sup> Most express a desire to age in place in their own homes. However, many are likely to face mobility concerns. An estimated 20% of adults age 65 and older do not drive.<sup>G8</sup> Access to medical services and physical modifications to homes may be needed to ensure that they can stay in their homes. To accommodate our growing senior population, communities will need to provide a range of housing options, from independent living through skilled nursing.

Figure G11

### Characteristics of Silent Generation<sup>G3, G4</sup>

Silents were too young to see action in World War II and too old to participate in the Summer of Love. They believe following the rules leads to success.<sup>G7</sup>



Represent 9% of buyers and 16% of sellers



98% are repeat home buyers



Typically downsizing



Motivated to move closer to family and friends



Prefer living in a small town



Least concerned with commuting or public transit



Value safety and proximity to medical care

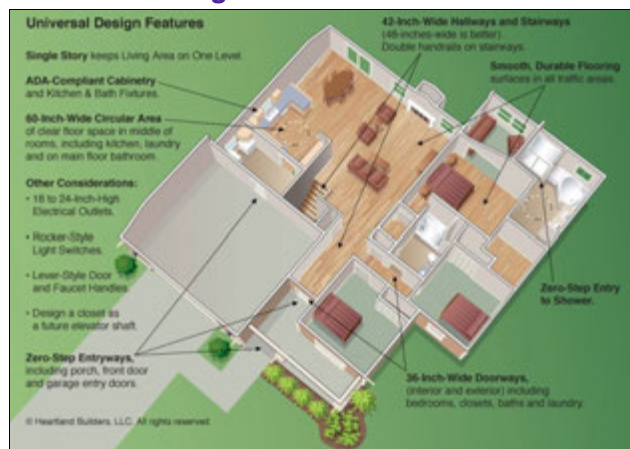
# Design Trends

This section briefly discusses national design trends in housing. Some trends have caught on in Wisconsin, while others may grow in importance in the future.

## Universal Design

Universal design aims to promote buildings and environments that are accessible to people of all ages and abilities. Figure D1 highlights universal design features of homes such as wide hallways, zero-step entry doors, first floor living, and accessible kitchens and baths.<sup>D1</sup> Universal design can also be employed when designing public buildings, parks, transportation systems and other community features.

Figure D1  
Universal Design Features

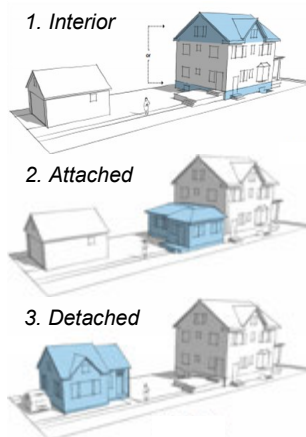


## Multigenerational Housing

Living in a household with multiple generations is becoming increasingly common. Reasons include cost savings, children over the age of 18 moving back home, and the health and caretaking needs of aging parents.<sup>D2</sup> In Wisconsin, households with three or more generations increased from 1.9 percent of total households in 2000 to 2.2 percent in 2010. This

translates to nearly 40,000 households in 2000 and just over 50,000 households in 2010, an increase of nearly one-third.<sup>D3</sup> A nationwide report by the Pew Research Center suggests that as much as 18 percent of the population lives in a home with two or more adult generations. This is double the number from 1980.<sup>D4</sup> In terms of design, this means that many people are building or renovating homes to include a second master bedroom or living quarters. Many communities regulate detached “mother-in-law” suites as accessory dwellings units. Figure 2 shows three options for constructing accessory dwellings.<sup>D5</sup>

Figure D2  
Accessory Dwellings



## Cohousing

Cohousing is a type of intentional, collaborative housing arrangement in which residents participate in shared decision-making and have access to common facilities such as open space, playgrounds, or a common house. Most communities feature 20 to 40 single-family or attached homes clustered around a central courtyard or pedestrian way. Homes are typically 60 percent smaller than a new American home, occupy 30 percent less land, and use 50 to 70 percent less energy for heating and cooling.<sup>D6</sup> There are more than 100 cohousing communities in the United States and the number is growing. In Wisconsin, there are two cohousing communities in Madison, with a third planned in Viroqua.<sup>D7</sup> Some cohousing communities are starting to cater to older adults, typically ages 50 and older.

## Green Building

World-wide, the green building market is expected to grow by leaps and bounds. In the United States, the percentage of firms working with green building was expected to jump from 40 percent in 2012 to 53 percent by 2015.<sup>D8</sup> As shown in Figure D3, green homes typically incorporate sustainable building materials, high performance insulation, and energy efficient appliances and fixtures. They also use landscaping and site placement to reduce energy and resource consumption.<sup>D9</sup> Drivers of green building include lower operating costs, client and market demand, branding and public relations, and environmental consciousness.

Figure D3  
Green Building Features



## The Tiny House Movement

An increasing number of people are choosing tiny houses and micro units as a way to downsize, lower costs, and go green. Though definitions vary, tiny houses are generally single-family units that are 400-600 square feet in size. Micro units are apartments that are smaller than 350 square feet that contain a kitchen and bathroom. The Urban Land Institute found that nearly a quarter of renters in conventional apartments would be interested in renting a micro unit.<sup>D10</sup>



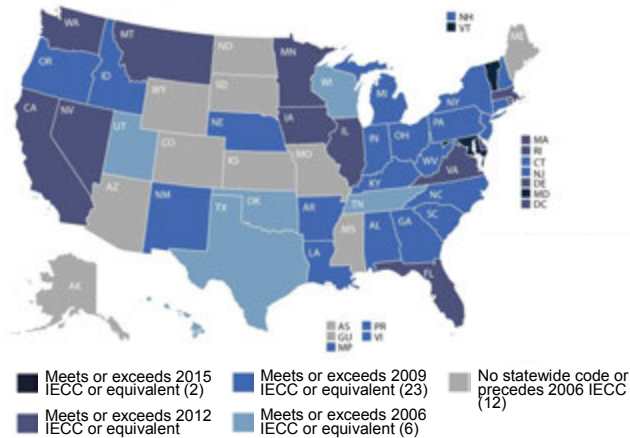
# Housing Policy

Wisconsin communities deal with a wide range of housing issues including affordability (cost), adequacy (physical condition), availability (types), and accessibility (financing and regulations). In previous pages, we have touched on policies related to special housing issues such as seasonal homes, college housing, and an aging population. In this section, we focus on three broad housing policies. Many other important housing issues such as property maintenance, reverse mortgages, homelessness, and housing for migrant workers are not addressed.

## Wisconsin's Uniform Dwelling Code

Housing construction is a key component of making a home comfortable. Wisconsin has a Uniform Dwelling Code (UDC) which was last adopted in 1980 (SPS 320-323). Its energy conservation chapter, SPS 322, became effective in 1978. The code establishes provisions for construction standards and inspections for one and two-family dwellings and modular homes.

*Figure P1*  
**Seventy percent of state residential energy codes meet or exceed the 2009 International Energy Conservation Code**



Cities, villages and towns exercise jurisdiction over new construction and inspection. However, no municipality may require additional provisions unless approved by the Department of Safety and Professional Services. For example, a community cannot require new construction to include universal design features or LEED certification. LEED stands for Leadership in Energy & Environmental Design and is part of the effort of the U.S. Green Building Council. That organization has adopted a set of standards for green buildings which includes energy efficiency, water use, site location, landscaping, and other features. The code does not explicitly prohibit innovative dwellings (320.02 (5)) but they must conform to the minimum standards set forth in the UDC. See Figure P1 to see how Wisconsin compares to other states on code updates.<sup>P1</sup>

## Wisconsin's Fair Housing Law

Wisconsin's Fair Housing Law and the federal Fair Housing Act protect the rights of people in renting and purchasing homes to prevent discrimination on the basis of race, religion, nationality, age, sex, disability status or family status. One part of the law requires local governments to make "reasonable accommodations" to provide equal access to housing for persons with disabilities. Reasonable accommodations include modifications to existing ordinances, regulations or policies, or a waiver of existing requirements. A common example is a waiver or relaxation of a zoning setback to construct a ramp for a wheelchair-bound resident. Fair housing laws must be considered when making local land use and zoning decisions, but do not specifically preempt or invalidate local laws. If a requested modification imposes an undue financial or administrative burden on the local government or fundamentally alters the community's zoning scheme, it is not considered "reasonable" and the local government

does not need to meet it.<sup>P2</sup> Under fair housing laws, most new multi-family housing must be accessible to people with disabilities. However, there is no similar requirement for one and two-family homes.

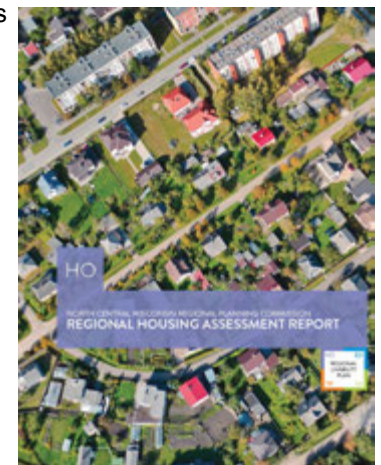
## Local Planning and Zoning

Regional plans, community comprehensive plans, and neighborhood plans can be used to address housing issues at a variety of scales. An effective plan generally includes three components:<sup>P3</sup>

1. A needs assessment highlighting strengths and weaknesses of the current housing situation.
2. Overarching goals, measurable objectives, and policies designed to reach those goals.
3. A realistic timeframe for implementation including responsible parties and benchmarks to track progress.

Communities should use their plans to address the types of housing and amenities that current and future residents need and want. By adopting more flexible zoning policies, communities can help foster a diverse range of housing types including accessory dwelling units (i.e., granny flats), rental units, assisted living, and siting of residential units near transit, shopping and other amenities.

*Figure P2*  
**The Regional Housing Assessment Report for North Central Wisconsin plays a key role in the Regional Livability Plan<sup>P4</sup>**



# References and Acknowledgements

## On the Web

The Wisconsin Land Use Megatrends series is available online at: [www.uwsp.edu/cnr/landcenter/megatrends](http://www.uwsp.edu/cnr/landcenter/megatrends). Visit the website for exclusive online content and additional publications focused on forestry, recreation, energy, climate change, agriculture and water.

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