



2019 Village of Weston Housing Affordability Report 2021 Update



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1. Introduction

Effective January 1, 2019, the State of Wisconsin passed Act 243 which requires that by January 1, 2020, cities and villages with a population of 10,000 or greater prepare two reports. One is a report listing the various fees associated with housing call a Fee Report. This report must be posted online for fees to be collectable. The other report is called a Housing Assessment Report, which is a summary of the municipality's implementation of the housing element within its comprehensive plan. This report must be prepared by January 1, 2020, and updated annually. The report must identify and analyze the impact of a municipality's residential development regulations on new housing costs. In this way, developers are more able to construct housing that adequately meets the needs of the community members across all income levels now and in the future. More specifically, the goal is to identify ways to reduce administrative costs and project approval timelines with the goal of reducing overall project costs by 20 percent. In this way, housing costs will be reduced.

In the summer of 2019 the Village of Weston asked the North Central Wisconsin Regional Planning Commission (NCWRPC) for assistance preparing a Housing Assessment Report as required by Wisconsin Act 243.

Overview

The Village of Weston has grown substantially in the past few decades with regard to both population and households. New housing construction occurred primarily after 1960, with a substantial upswing after 1980. Consistent with most of the nation, construction slowed significantly with the Great Recession from 2007-2009. There has been slow recovery since that time. The Village is characterized by a diverse mix of housing which aims to meet the needs of a proportionately high renter population in addition to a stable owner-occupied group.

→ In 2017 the Village of Weston had **6,190 housing units**.

- 59.3% were owner-occupied
- 36.9% were renter-occupied
- 3.8% were vacant

→ In 2017 the Village of Weston had **5,956 households**.

- 57.0% were single-family detached units
- 39.3% were multi-family attached units
- 3.8% were mobile home or other unit types

→ In 2017 the median income was **\$60,192**.

- In 2017, **24% of households** spent more than 30% of income on housing.
- In 2017 the median home value was **\$146,800**, an increase of 2.3 percent from 2010.
- In 2017 the median gross rent for a 2-bedroom rental was **\$778** and **\$1,001** for a 3-bedroom rental.
- Residential parcels account for **76%** of parcels within the Village.
- A majority, **35.9%**, of housing units were constructed between 1980 - 1999.

This report analyzes the Village's housing market. **Section 2** reviews demographics and **Section 3** inventories housing stock and housing trends. **Section 4** analyzes existing and forecasted housing demand and how to meet those needs. **Section 5** provides considerations in the form of community tools, planning and zoning tools, and financial tools.

Previous Housing Planning Efforts

An important part of housing assessment report is to look at the planning that has taken place in the past. The Village of Weston updated the comprehensive plan most recently in 2016. At this time affordability was identified as something that may be an issue for prospective homeowners.

Wisconsin State Consolidated Housing Plan, 2015-2019

The Consolidated Housing Plan is required by the Department of Housing and Urban Development (HUD) in the application process required of the State in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS. The Consolidated Plan is updated every five years and provides the framework for a planning process used by states and localities to identify housing, homeless, community and economic development needs and resources and to tailor a strategic plan for meeting those needs.

The Consolidated Plan looks at a number of different factors that are significant components of the housing picture in assessing housing needs. Housing affordability is a primary consideration. According to federal guidelines a family should not have to spend more than thirty percent of its income on housing:

The Consolidated Housing Plan states that households in the low-income range have great difficulty finding adequate housing within their means and that accommodates their needs...an individual in Wisconsin would need to earn \$10.44 per hour to afford the fair market rent unit at 30% of income. This presents a particular problem for the working poor, many of whom earn little more than the federal minimum wage of \$7.25.

The gap between wages and housing costs is exacerbated by the shortage of affordable housing units. Despite overall economic prosperity state-and nationwide, community and housing resources are becoming scarcer. If the dwindling resources are not as a result of appropriation cuts, it is then because of significantly increasing needs. Recent economic conditions have been unlikely to reduce the need for affordable housing, and the supply has probably not kept pace since 2000.

The State Consolidated Housing Plan is primarily focused on how government action can address special needs, not on the workings of the private housing market. Other factors aside from the construction of new housing units also affect the quality and availability of housing. Just as the difficulty of providing affordable housing to low-income families can be stated in terms of an hourly wage, there is more involved in a well-housed community than the number of housing units:

The Consolidated Housing Plan identifies the need for community housing, public facilities and economic development professionals to give greater weight to the interrelationships between these components. Without adequate infrastructure, housing quantity and quality suffers, as well as economic development opportunities.

Regional Comprehensive Plan: Regional Livability Plan

The NCWRPC adopted the Regional Livability Plan (RLP) for its 10-county region – Adams, Forest, Juneau, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas and Wood Counties – to create a long term strategy for regional livability through four key planning elements: housing, land use, transportation, and economic development.

Housing is one of four elements included in the RLP. The Housing Assessment Report, a component of the RLP, looks in detail at the housing stock and affordability of housing throughout the 10-county region and identifies trends and issues facing housing. The RLP addresses two issues: 1) Type of housing stock and 2) Housing affordability. The Livability Plan promotes a variety of safe and affordable housing options that meet the needs of all community members.

The RLP identified both affordable housing and diversity of housing stock as issues throughout the region. A livable community requires an adequate supply of affordable housing that is diverse and accessible for all segments of the population.

Communities that offer a variety of housing types, such as single-family homes, townhouses, duplexes, and apartments, attract and retain residents at all life phases—from young families to retirees. To accommodate the projected population age increase over the next 25 years, the region will need to invest in housing options that will accommodate an older demographic while also attracting young professionals. The region currently lacks housing diversity with over 82.2 percent of housing in the region being single-family units (includes duplexes), compared to 77.5 percent for the state. Multifamily housing (3 or more units) represents 10.2 percent of the housing stock, 8.4 percent less than the state. This results in a lack of housing options to attract new residents and accommodate existing residents as the “age in place.” Multifamily options and smaller single-family homes will also accommodate the smaller household sizes in the region.

Two trends are leading to smaller household sizes. First, the population over the age of 65 is increasing. Second, young adults, who are waiting longer to make life choices like marriage and children, are having fewer children. The median household size in the region decreased from 2.81 persons per household in 1980 to 2.32 in 2010. Projections show that household sizes will continue to decrease over the next 25 years from 2.32 in 2010 to 2.16 in 2035.

The region needs to create communities where everyone—including elderly, disabled, and low-income residents—have access to affordable housing. Housing affordability involves more than the purchase price, but also includes property taxes, utilities, maintenance, and repairs. Currently, a high percentage of the region is spending more than 30 percent of their household income on housing. The more money spent on housing the less disposable income available to spend on education, food, retail, and recreation. Between 2000 and 2010, the region’s median household income decreased 7.5 percent (adjusted for inflation), while median values of homes and monthly rents increased. Between 2000 and 2010, the median value of homes increased \$48,327, a 52 percent increase and rents increased \$199 per month, a 45.9 percent increase.

The increase in home value and rents, combined with a decrease in median household income, has forced a higher percentage of the population to spend more than 30 percent of their net income on housing. In 2010, 23.9 percent of home owners and 46.1 percent of renters spent more than 30 percent of their income on housing. In comparison, in 2000, only 11.2 percent of home owners and 29.6 percent of renters spent more than 30 percent of their income on housing.

More single-family homes and more multifamily options should be developed. This allows residents and families of all ages, household sizes, and income levels to live in the region while spending less of their income on housing. Locating development close to transportation options will allow residents to reduce their transportation budget, resulting in more disposable income to spend within their community. Communities should encourage new developments and existing homes to incorporate “universal design” features that are accessible to residents of all ages and abilities.

The RLP developed some overall regional goals and objectives related to housing.

Goal 1: Promote a variety of safe and affordable housing options that meet the needs of all community members.

Objectives:

- 1.1. Ensure a wide mix of housing is available to residents of all income levels.
- 1.2 Stabilize and upgrade existing housing stock.
- 1.3 Provide support for an aging population to successfully age at home in their communities.

Village of Weston Comprehensive Plan

The Village Comprehensive Plan was completed in 2016. By state statute comprehensive plans must include a “housing element”. Within this element, an analysis and inventory of housing conditions was conducted. The housing chapter analyzed housing characteristics, changes in housing stock, and housing age. It also examined housing values, affordability, and special housing supply/needs.

The Plan states that the Village will work to maintain and enhance its existing neighborhoods and housing. The Village will also promote new housing development—particularly single-family homes—in planned neighborhoods designed to connect residents to each other and the broader community. The Plan includes a variety of information; such as the predominant type of housing in the Village is single-family and about 63 percent of housing units are owner-occupied. From 2000 to 2010 total housing in the Village increased by over 1,500 units, and the number of occupied units rose by over 25 percent. Overall, the Village’s housing stock is relatively new, with over half of all housing units constructed after 1970. Median housing values in the Village are higher than values in Marathon County as a whole, but about the same as the State of Wisconsin. The median housing value was \$142,100 in 2010, up 28 percent from 2000. Affordability may be an issue for those renting or searching for affordable single-family options.

Discussed in the Plan is the likely need for more senior housing options in upcoming years. As of 2015, there were seven assisted living centers and two locations offering senior apartments for those 55 and older.

It also noted that at the time, the Village had been unsuccessful in obtaining Community Development Block Grant (CDBG) funds to provide housing assistance for housing rehabilitation and weatherization. The Village had not applied for CDBG funds, Home Investment Partnership Program (HOME), or Home Loan and Home Improvement Loans through the Wisconsin Housing and Economic Development Authority (WHEDA). However, very recently the Village has been notified by the U.S. Department of Housing and Urban Development that they have been identified as a potential new metropolitan city entitlement grantee for fiscal year 2020. They are in the process of committee and Village Board of Trustees discussion regarding the best way to proceed.

The Plan also incorporated five major housing related initiatives:

- Emphasize Weston as a Place to Build and Buy Single-Family Homes

The Village will promote itself as a place to build and buy single-family housing, and advance a new housing mix that prioritizes single-family residences, while providing other housing options for residents at different life stages and incomes.

- Encourage Higher Quality Manufactured Home, Multiple Family, and Rental Housing

Providing a high-quality rental housing stock for Weston's young professionals, workforce, and seniors is a priority. This should occur through a combination of reinvestment and redevelopment of older housing areas, and development of new, higher-end multiple family housing in mixed use neighborhoods and close to services.

- Invest in and Maintain Existing Village Neighborhoods

Weston's neighborhoods vary in location, age, and style, reflecting Weston's growth pattern over the past several decades. The Village's neighborhoods form the basis for resident attachment, unique identity, and areas for focused efforts within the community. The Village intends to invest in its existing neighborhoods, with reference to the unique character and needs of each one. The purpose of this investment is to maintain and enhance quality of life, identity, and property values.

- Achieve a Desirable Mix of New Housing

A sustainable housing mix provides both owner-occupied and rental housing, varieties of single-family residences, and affordable options for lower-income residents. The Village will pursue a future housing mix that emphasizes these values, generally reflects the Village's historic housing mix, and supports Weston as a predominantly single-family community.

Specifically, the plan states, the Village intends to require that single-family units comprise a minimum of 65% of all new housing units within each "Planned Neighborhood" area on the Future Land Use Map. The Village also intends to limit multiple family housing to a maximum of 35% of the land area of each "Mixed Use/Flex" area on the map. Arterial and collector roads will separate each "Planned Neighborhood" and "Mixed Use/Flex" area from others. As the Baby Boomer generation ages into retirement, and given the Village's strong health care sector, it is likely that Weston will continue to receive proposals for senior-oriented housing. These may include senior-restricted condominiums, independent living apartments, assisted living apartments, memory care facilities, and community based living arrangements. Such living options are important to retain long-time Weston residents, provide a safe and welcoming environment for seniors, and increase community activity and tax base.

- Prepare or Require Neighborhood Development Plans

Neighborhood development plans are the recommended bridge between the policies and land use recommendations in this Plan and subdivision platting. The Village promotes neighborhood development planning to create neighborhoods that are functional and attractive, and that connect residents to each other and the community.

The housing section of the plan identifies one overall goal, two objectives and several policies. These are listed below:

Goal:

Weston will accommodate quality and affordable housing choices and attractive neighborhoods that support families, older residents, and our local workforce and contribute to a welcoming and interactive community.

Objectives:

1. Promote a housing mix that:

- a. Reflects the Village's desire to continue to be a family-oriented community.
- b. Emphasizes owner-occupancy and single-family housing.
- c. Provides housing for the Weston workforce, elderly, and young adult populations.
- d. Supports desired employment and business growth.
- e. Includes owner-occupied housing types and sizes for moderate income residents.
- f. Achieves high and lasting quality for all housing types.
- g. Integrates multiple-family housing into the fabric of the community and neighborhoods.
- h. Does not overburden the Village and School District to provide services and facilities.

2. Promote and maintain neighborhoods that:

- a. Provide attractive living environments for the residents they are intended to serve.
- b. Are built around, preserve, and celebrate natural assets, such as the Eau Claire River.
- c. Are oriented towards pedestrians and children.
- d. Have interconnected road, trail, and sidewalk networks.
- e. Are well-connected to nearby neighborhoods, parks, schools, and other activity areas.

Policies:

1. Encourage the public, private, and non-profit sectors to work together to increase the number of homes and improve the existing housing stock.
2. Guide new housing to areas with convenient access to commercial and recreational facilities, transportation, schools, shopping, and jobs.
3. Encourage new neighborhoods that protect environmental resources, achieve design creativity, include resident amenities, manage density and transitions, and follow the "Planned Neighborhood" design guidelines in Land Use.
4. Promote reinvestment in multiple-family and mobile home areas, moving these towards higher-end residential and mixed uses serving young professionals, families, and seniors.

5. Plan for new multiple-family development in locations, densities, and designs consistent with Land Use and zoning rules. In general, integrate such developments into the fabric of neighborhoods and the community, rather than isolating and concentrating them.

6. Emphasize home and property maintenance. Engage in and support programs to help maintain and rehabilitate the Village's existing housing stock and older neighborhoods.

As part of the comprehensive plan process a variety of maps were created. Two of these maps are of particular importance related to housing – the Existing Land Use Map and the Future Land Use Map.

The Existing Land Use map provides a birds-eye view of how the land is being used now. That map provides information where housing is currently located in the village. The Future Land Use map provides an indication of where the village wants housing to be located as new development occurs. Basically one map shows us where housing is located now and the other map indicates where it is desired in the future. Both maps will be discussed later in this report.

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2. Demographics

A review of the socio-economic trends is important for understanding what has occurred and what is likely to occur in the future. This chapter examines total population, age distribution, households, educational levels, employment, and income levels in detail.

Demographic Data Sources

Data from the U.S. Census and the American Community Survey (ACS), in addition to other sources such as the Wisconsin Department of Administration's (WDOA) population estimates and projections and the Bureau of Labor Statistics' inflation calculator are used throughout this report.

The U.S. Census and the ACS are both produced by the U.S. Census Bureau; however, the census is a count of the American population and housing units conducted every ten years while the ACS is an estimate of the population and housing released on a yearly basis. Data is included from 2000, 2010, and 2017 and trends are generally analyzed for the seventeen year time frame from 2000 to 2017 in this report. The ACS evolved from the "long form" that a random subset of the population used to receive with the census. In 2010, the U.S. Census Bureau started releasing ACS data for all populations on a yearly basis. The availability of these surveys means that communities do not need to wait ten years for the census to reassess current trends.

Some data has greater variation making consistency an issue. This report tries to minimize those variations. Furthermore, Census and ACS data is self-reported which can produce its own accuracy issues. However, there are few substitutes, if any, for the demographic data provided by these sources.

Population

Table 1A details population information for the Village of Weston and surrounding communities. In 2017, the estimated Village of Weston population was 15,068. From 2000 to 2017, the Village of Weston grew by just under 25 percent while Marathon County and Wisconsin grew at rates of 7.5 and 7.4 percent respectively. The Village of Weston's growth rate slowed from 2010-2017, as compared to 2000-2010. However, taken on the whole it has consistently outpaced the growth rate of the Metro area, the county and the state.

Table 1A: Population

Minor Civil Division	2000	2010	2017	2000-2010 % Change	2000-2017 % Change	2000-2017 Net Change
Weston, Village	12,079	14,868	15,068	23.1%	24.7%	2,989
Mosinee, City	4,063	3,988	4,011	-1.8%	-1.3%	-52
Rib Mountain, Town	7,556	6,825	6,864	-9.7%	-9.2%	-692
Rothschild, Village	4,970	5,269	5,292	6.0%	6.5%	322
Schofield, City	2,117	2,169	2,185	2.5%	3.2%	68
Wausau, City	38,426	39,106	38,934	1.8%	1.3%	508
Marathon County	125,834	134,063	135,293	6.5%	7.5%	9,459
Wisconsin	5,363,675	5,686,986	5,763,217	6.0%	7.4%	399,542
<i>Source: 2000, 2010 U.S. Census & 2017 American Community Survey</i>						

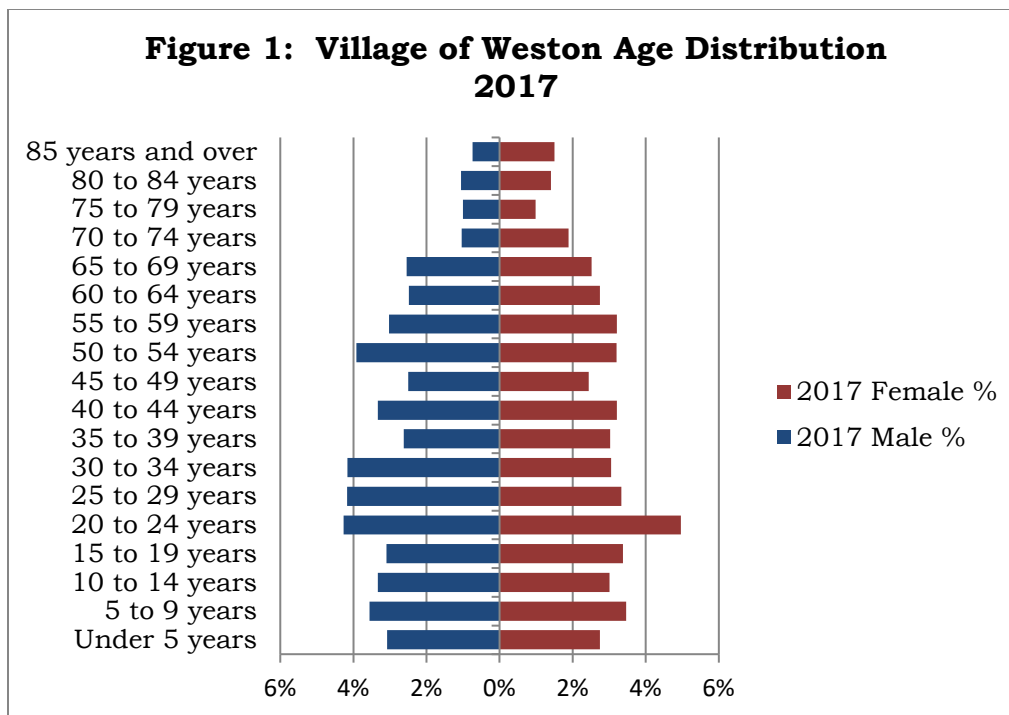
The Wisconsin Department of Administration (DOA) calculates population projections for the Village of Weston and each local government unit. The latest population projections were prepared in 2013. **WDOA estimates that Weston will experience considerable, stable growth from 2015 to 2040**, with a population of 20,330 projected in 2040. From 2015 to 2025 the population was projected to increase by 15 percent and 10 percent from 2025 to 2035.

Table 1B illustrates that the Village of Weston is expected to grow at a much faster pace than other communities in the region, the county, or the state as a whole. The Village of Weston is expected to grow 31.0 percent from 2015 to 2040 which is over three times that of the Village of Rothschild, which is next at 8.4 percent. However, there are signs that the Village is growing at a slightly slower pace than the 2013 projections suggest. The population projection for the county was originally 15,520 people for 2015, but the ACS housing estimates in 2015 showed that the population was 14,956. In general, DOA projections have outpaced actual growth for most communities.

Table 1B: Population Projections						
Minor Civil Division	2015	2025	2035	2040	2015-2040 % Change	2015-2040 Net Change
Weston, Village	15,520	17,870	19,700	20,330	31.0%	4,810
Mosinee, City	4,050	4,225	4,270	4,235	4.6%	185
Rib Mountain, Town	6,895	7,145	7,165	7,080	2.7%	185
Rothschild, Village	5,340	5,655	5,795	5,790	8.4%	450
Schofield, City	2,170	2,210	2,180	2,135	-1.6%	-35
Wausau, City	39,440	41,100	41,450	41,070	4.1%	1,630
Marathon County	136,510	146,595	152,120	152,790	11.9%	16,280
Wisconsin	5,783,015	6,203,850	6,476,270	6,491,635	12.3%	708,620
<i>Source: 2013 DOA Population Projections</i>						

Age Distribution

The 2017 population pyramid for the Village of Weston can be described as one of steady, slow growth as shown in Figure 1. The most sizeable group is seen in those in the 20-24 year age range for both males and females, at 4.27 percent and 4.96 percent respectively. In addition, there are significant numbers found both in the groups just over 24 years of age and in the groups under 20 years of age. This shows a great deal of growth potential in upcoming years. This is consistent with population projections that also expect consistent upward population growth.



Source: American Community Survey, 2017

Additionally, there are not disproportionately high numbers in the aging adult categories which demonstrates that this is not a community with a constrictive or even stationary projected population. This is especially significant considering that with the aging of the Baby Boomers, the largest generation in American history, most communities have a large number of individuals in the older age categories. In 2017, the oldest Baby Boomer will be 72 and the youngest will be 54. In the Village of Weston individuals in these age groups make up a relatively small portion of the population. In 2017, the median age in the Village of Weston was 35.5 years, compared to 39.2 for Wisconsin and 40.7 for Marathon County.

Households

Table 2A details that the number of households have increased substantially in the Village of Weston both during the period from 2000-2010 and from 2000-2017. This correlates with the increase in population during this same time period. Moreover, the increase in the number of households has outpaced the growth rate of the population as a whole. The rate of increase in households has been far greater than that of any of the surrounding communities. The Village experienced a 30.3% change from 2000-2017 which is nearly double the Village of Rothschild, which had the second greatest increase in the area up 15.7% during that same time period.

Table 2A: Households					
Minor Civil Division	2000	2010	2017	2000-2010 % Change	2000-2017 % Change
Weston, Village	4,572	5,772	5,956	26.2%	30.3%
Mosinee, City	1,635	1,660	1,735	1.5%	6.1%
Rib Mountain, Town	2,697	2,650	2,536	-1.7%	-6.0%
Rothschild, Village	1,922	2,199	2,224	14.4%	15.7%
Schofield, City	965	994	949	3.0%	-1.7%
Wausau, City	15,678	16,487	17,195	7.5%	9.7%
Marathon County	50,360	53,176	54,820	5.6%	8.9%
Wisconsin	2,084,544	2,279,768	2,328,754	9.4%	11.7%
<i>Source: 2000, 2010 U.S. Census & 2017 American Community Survey</i>					

Although the number of households has been increasing steadily, the number of people per household is down to 2.50 in 2017 from 2.54 in 2010. This is consistent with the trend nationwide where the number of households across the country has increased, while the size of the households has decreased. This is often due to the fact that more people are deciding to live alone and more couples are deciding to have fewer children or no children at all. This is likely to be especially true in the Village of Weston where there are a high percentage of very young adults who most likely do not have large families.

Table 2B: Household Projections

Minor Civil Division	2015	2025	2035	2040	2015-2040 % Change	2015-2040 Net Change
Weston, Village	6,085	7,125	8,006	8,333	36.9%	2,248
Mosinee, City	1,703	1,808	1,866	1,868	9.7%	165
Rib Mountain, Town	2,704	2,852	2,922	2,916	7.8%	212
Rothschild, Village	2,251	2,425	2,535	2,555	13.5%	304
Schofield, City	1,004	1,041	1,050	1,039	3.5%	35
Wausau, City	16,790	17,774	18,198	18,143	8.1%	1,353
Marathon County	54,657	59,611	62,958	63,730	16.6%	9,073
Wisconsin	2,371,815	2,600,538	2,764,498	2,790,322	17.6%	418,507
<i>Source: 2013 DOA Household Projections</i>						

The increase in the number of households far outpaced that of surrounding communities from 2000 to 2017. That trend is expected to continue to an even greater degree from 2015 to 2040. **Table 2B relates household projections for the Village of Weston and surrounding communities, and projects that the Village will have over two times the housing demand of the surrounding municipalities, the county, or the state.** Projections indicate that there will be demand for an additional 2,248 housing units by 2040, or approximately 82 housing units per year.

Income Levels

The median household income for the Village is displayed in **Table 3. The Village of Weston's median household income rose about 30.7 percent between 2010 and 2017, compared to the state's increase of 29.6 percent.** This was a change from \$46,063 in 2000 to \$60,192 in 2017. The Village outpaced the income growth in the state and the county both from 2000-2010 and from 2000-2017. The growth rate surpassed that of other municipalities in the area during the Great Recession from 2007-2009, and has also continued to show steady growth since recovery began in 2009.

Table 3: Median Household Income

Minor Civil Division	2000	2010	2017	2000-2010 % Change	2000- 2017 % Change
Weston, Village	\$46,063	\$55,367	\$60,192	20.2%	30.7%
Mosinee, City	\$46,109	\$48,591	\$63,973	5.4%	38.7%
Rib Mountain, Town	\$61,294	\$67,985	\$83,782	10.9%	36.7%
Rothschild, Village	\$50,543	\$57,948	\$58,654	14.7%	16.0%
Schofield, City	\$38,158	\$38,450	\$50,159	0.8%	31.5%
Wausau, City	\$36,831	\$41,304	\$40,260	12.1%	9.3%
Marathon County	\$45,165	\$53,471	\$56,509	18.4%	25.1%
Wisconsin	\$43,791	\$51,598	\$56,759	17.8%	29.6%

Source: 2000, 2010 U.S. Census & 2017 American Community Survey

However, when incomes are adjusted for inflation, it is apparent that incomes have stagnated. Had the median household income risen with the Consumer Price Index, it would have been \$66,267 in 2017. In practice the median household income was \$60,192.

Employment

In 2017, there were 8,139 residents employed, up 1,220 people from 2000, as shown in Table 4. This reflected a 17.6 percent increase from 2000, compared to a 6.9 percent growth rate for the county and a 7.5 percent growth rate for the state. This was also the highest employment rate among regional municipalities for both the period from 2000-2010 and 2000-2017.

Table 4: Total Employed Persons (16 and over)

Minor Civil Division	2000	2010	2017	2000- 2010 % Change	2010- 2017 % Change
Weston, Village	6,919	7,720	8,139	11.6%	17.6%
Mosinee, City	2,065	2,194	2,237	6.2%	8.3%
Rib Mountain, Town	4,183	3,646	3,558	-12.8%	-14.9%
Rothschild, Village	2,696	3,005	2,991	11.5%	10.9%
Schofield, City	1,252	1,267	1,040	1.2%	-16.9%
Wausau, City	18,489	19,257	18,890	4.2%	2.2%
Marathon County	66,550	69,980	71,112	5.2%	6.9%
Wisconsin	2,734,925	2,871,201	2,939,880	5.0%	7.5%

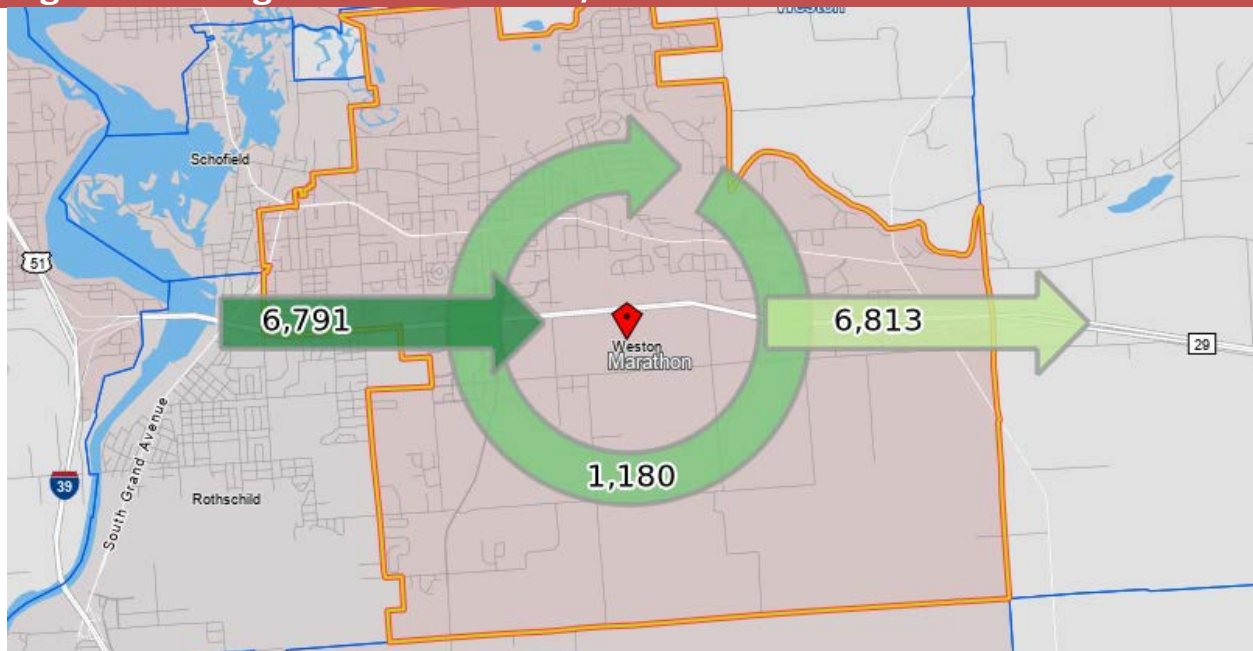
Source: 2000, 2010 U.S. Census and 2017 American Community Survey

Eighty-five percent of working residents left the Village of Weston to work in 2015, according to Longitudinal Employer Household Dynamics (LEHD)

data. Table 5 shows where these Village of Weston workers commuted for work in 2015. The most common work location was in the City of Wausau (35.1%), followed by the Village of Weston (14.9%). The “other” category was sizable at 25 percent, but it should be noted that this designation included several locations none of which were work destinations for more than 1.4 percent of Village of Weston workers. **Figure 2 details the inflow/outflow job counts for the Village in 2015.** There were 6,791 workers from outside the Village that came into the Village to work. A slightly greater number, 6,813, lived in the Village of Weston and worked elsewhere, and 1,180 residents lived and worked within the Village.

Table 5: Where Village of Weston Residents Commuted to Work, 2015		
Minor Civil Division	Count	Share
Wausau, City	2,600	35.1%
Weston, Village	1,105	14.9%
Schofield, City	580	7.8%
Rothschild, Village	435	5.9%
Rib Mountain, Town	212	2.9%
Stevens Point, City	147	2.0%
Mosinee, City	136	1.8%
Madison, City	122	1.6%
Marathon City, Village	107	1.4%
Marshfield, City	104	1.4%
Other	1,854	25.0%
<i>Source: LEHD, 2015</i>		

Figure 2: Village of Weston Inflow/Outflow Job Counts 2015



Source: LEHD, 2015

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3. Housing Inventory and Trends

Housing Data Sources

The data in this report mainly comes from the U.S. Census and the American Community Survey (ACS). The U.S. Census and the ACS are both produced by the U.S. Census Bureau; however, the Census is a count conducted every ten years while the ACS is an estimate of population and housing released on a yearly basis. Data is included from 2000, 2010, and 2017 and trends are generally analyzed for the time frame from 2000 to 2017 in this report.

Existing Housing Stock

Total Housing Units

In 2017 there were 6,190 total housing units in the Village of Weston as indicated in Table 6. The number of total housing units increased at a rate of 28.8 percent from 2000-2017, despite a drop from 2010 to 2017. The rate of increase from 2000-2017 outpaced that of the surrounding communities, Marathon County, and the State of Wisconsin by a significant margin. The Village has noted that there is a discrepancy in these numbers, as there records reflect a total of 6,354 housing units in 2017. Once recorded, this accounts for a 164 difference in the number of housing units in 2017.

Table 6: Total Housing Units

Minor Civil Division	2000	2010	2017	2000-2017 % Change	2000-2017 Net Change
Weston, Village	4,806	6,364	6,190	28.8%	1,384
Mosinee, City	1,711	1,791	1,904	11.3%	193
Rib Mountain, Town	2,769	2,761	2,701	-2.5%	-68
Rothschild, Village	1,988	2,332	2,387	20.1%	399
Schofield, City	1,022	1,099	1,105	8.1%	83
Wausau, City	16,668	18,154	18,675	12.0%	2007
Marathon County	50,360	57,734	58,817	16.8%	8,457
Wisconsin	2,321,144	2,624,358	2,668,692	15.0%	347,548

Source: 2000, 2010 U.S. Census and 2017 American Community Survey & The Village of Weston

Within the Village the location of the housing can be seen on **Map 1 –Existing Land Use**. This map reflects residential uses in yellow. North of Highway 29 there are substantial areas of residential uses. South of the highway there are some smaller areas of the residential uses, but most is agricultural or forested. According to the U.S. Census, in 2017, owner-occupied housing accounted for 3,672 units, 2,284 were renter occupied, and 234 were vacant housing units. The number of owner occupied homes in Weston (59.3%) is significantly lower than the county (67.9%), but slightly higher than the state (58.4%). The number of renter-occupied homes is significantly higher (36.9%) than that of both the county (25.3%) and the state (28.8%), which could be attributable to the fact that there are a large number of young adults living in the Village that are more likely to be renters. **Table 7** shows this breakdown by year in which the housing units were constructed.

Table 7: Village of Weston Housing Units, 2017								
	Built 1939 or earlier	Built 1940- 1959	Built 1960- 1979	Built 1980- 1999	Built 2000- 2009	Built 2010- 2013	Built 2014 or later	Total
Occupied housing Units	140	436	1,616	2,137	1,280	299	48	5,956
• Owner-occupied housing units	124	320	1,263	1,099	728	138	0	3,672
• Renter occupied housing units	16	116	353	1,038	552	161	48	2,284
• Vacant housing units	0	20	33	88	93	0	0	234
Total units	140	456	1,649	2,225	1,373	299	48	6190
<i>Source: 2017 American Community Survey</i>								

Building Age

The Village's housing stock is relatively new, with over half of all housing units constructed since 1980. The vast majority of new home construction in the Village of Weston took place between 1980 and 1999. Very little housing was constructed in the Village prior to 1960. From 1960 to 2009, the Village of Weston averaged about 1,049 new housing units per decade. However, during and after the Great Recession from 2007 to 2009, the number of new housing units dropped significantly, both in the Village and across Wisconsin. From 2010 to the most recent records, only 347 housing units were built in the

Village of Weston. It is also interesting to note that the 48 units that encompass all new construction since 2014 are renter-occupied.

Generally very few rental properties were constructed prior to 1980 in the Village. **Table 7** displays rental units by year built. Most of the rental units in the Village were constructed from 1980-1999, which is consistent with the most predominant owner-occupied construction period. Since the Great Recession, construction of renter-occupied units has out-paced that of owner-occupied units in the Village.

Housing Types

In 2017, the Village of Weston has a lower percentage of detached single-family homes (55.5%) than either the county (74.4%) or the state (66.6%). However, it has a significantly greater number of single-family attached homes (9.2%) than either the county (3.3%) or the state (4.3%). The Village also has a balanced variety of multi-family housing. There are various combinations of duplex (6.1%), 3-4 unit (5.5%), 5-9 unit (11.1%), and 10-19 unit (2.4%) options for renters. There is also a sizeable percentage of apartment complex style housing with 20 or more units attached (6.6%). Additionally, there are three mobile home parks located within the Village of Weston:

- Colonial Gardens – 6300 Birch Street
- Stillwater Landing – 4311 Schofield Avenue
- Weston Manor – 5707 Fuller Street

In 2017, mobile homes made up 3.6 percent of the housing stock and 3.8 percent of occupied households. Current mobile home listings in the Village list mobile home units in the \$25,999 to \$29,999 range for purchase with lot rental fees of \$325.00 per month. There are 524 total mobile home lots in the Village. A total of 264 units are owner-occupied (50%), 146 are renter occupied (28%), and 114 are vacant (22%).

A 2019 expanded and updated list of housing types in the Village as compared to surrounding communities is documented in Table 8. The availability of a wide range of home types is consistent with the fact that the Village of Weston has a comparatively higher number of renter-occupied versus owner-occupied homes when compared with the state and the county. The variety and availability of multi-family housing would more adequately meet the needs of renters both in terms of affordability and convenience.

Table 8: Housing Type, 2019								
Minor Civil Division	Single-Family Detached	Single-Family Attached	Duplex	3-4 Unit	5-9 Unit	10-19 Unit	20 Plus Unit	Mobile Homes
Weston, Village	3,388	656	407	309	791	198	395	225
Mosinee, City	1,331	185	90	28	107	174	138	0
Rib Mountain, Town	2,334	253	34	17	0	0	40	0
Rothschild, Village	1,758	35	70	70	69	206	151	11
Schofield, City	694	29	56	6	151	135	11	63
Wausau, City	11,704	670	2,074	622	880	1,019	1,609	63
Marathon County	43,838	2,155	3,151	1,239	2,463	2,280	2,571	1,621
Wisconsin	1,792,563	112,861	173,453	99,396	132,199	92,735	198,111	92,487
<i>Source: 2019 American Community Survey</i>								

Value Characteristics

Median Home Value

The median home value of owner-occupied homes in the Village of Weston is comparable to the Marathon County median value and lower than the State of Wisconsin median value. **In 2017, the median value for the Village was \$146,800, compared to \$169,300 for the state.** However, among the surrounding towns, villages, and cities, the range of housing values started at \$104,700 in the City of Schofield to \$181,600 in the Town of Rib Mountain. **Table 9** shows the median value of owner-occupied housing in the Village of Weston and the trend throughout the past several years.

The median home value in the Village rose sharply from 2000 to 2010 at a rate of 29.0 percent. Values leveled after the Great Recession and grew at a rate of 2.3 percent from 2010-2017. This pattern is consistent with the surrounding communities. From 2000-2017 the percentage increase ranged from 31.7 percent to 41.3 percent in the region. The Village of Weston was on the lower end of this range at 32.0 percent.

Table 9: Median Home Value of Owner Occupied Housing

Minor Civil Division	2000	2010	2017	2000-2017 % Change	2000-2017 Net Change
Weston, Village	\$111,200	\$143,500	\$146,800	32.0%	\$35,600
Mosinee, City	\$87,700	\$120,400	\$117,500	34.0%	\$29,800
Rib Mountain, Town	\$131,100	\$160,700	\$181,600	38.5%	\$50,500
Rothschild, Village	\$97,900	\$136,500	\$138,300	41.3%	\$40,400
Schofield, City	\$79,500	\$103,400	\$104,700	31.7%	\$25,200
Wausau, City	\$85,500	\$111,800	\$114,000	33.3%	\$28,500
Marathon County	\$95,800	\$139,500	\$147,600	54.1%	\$51,800
Wisconsin	\$112,200	\$169,000	\$169,300	50.9%	\$57,100

Source: 2000, 2010 U.S. Census and 2017 American Community Survey

Median Sale Price

According to the Wisconsin Realtors Association, the median sale price for a house in Wisconsin in July of 2019 was \$205,000, up from \$175,000 in July of 2007. In 2011 the median sale price bottomed out at \$131,737. Since this time, home prices have steadily increased and 2019 is on course to continue this trend. The National Association of Realtors reports that in September the median sale price for an existing home was \$272,100, a gain of 5.9 percent from \$256,900 a year prior.

From January to July 2019, the median price for a home in Marathon County was \$165,500. During this time 976 homes sold in the county. There was a steady decline in the number of homes sold from 2008 to 2011. In 2012 the number of homes sold began to increase, with the exception of a dip in sales in 2014. Since 2014 there has been a steady annual increase in the number of homes sold with a peak number of 1,866 in 2018. This number is tracking slightly lower for 2019 for Marathon County.

Local realtors report that from January 1, 2019 to November 14, 2019 there were 177 homes listed within the Village of Weston and 147 sold. This accounts for a total of 83.1 percent of homes sold within this time period. **The average list price for all single-family homes was \$254,719.** The average list price of single-family units sold was \$217,215 and the average sale price was \$215,887, for a price/list ratio of 99.4 percent. The average days on the market for those single-family properties that sold was 77 days and the average price of unsold properties was \$287,391.

The average list price for all condominium units in the Village was \$184,540. The average list price of sold condominium units was \$149,433 and the average sale price was \$147,133, for a price/list ratio of 98.46 percent. The average number of days on the market for sold condominium units was 91 and the average price of unsold condominium units was \$266,100.

The average list price for new construction homes in the Village is \$245,297 and the average sale price for new construction homes is \$245,671 for a sale price/list price ratio of 100.15 percent. **The average price of all new construction homes is \$228,942,** and new construction homes spend an average of 86 days on the market.

Housing Affordability Index

The National Association of Realtors uses the Housing Affordability Index (HAI) to measure whether or not a typical family earns enough income to qualify for a mortgage loan for a typical home at a national and regional level. An affordability index uses a value of 100 to represent the position of someone earning a population's median income, with values above 100 indicating that a home is less likely to be affordable and values below 100 indicating that a house is more likely to be affordable.

In September of 2019, the NAR reports that in the Midwest the median priced single-family home was \$215,300. The median family income was \$78,246 and the qualifying income was \$37,824. In 2019, the HAI was 206.9 in September, 197.6 in August, and 186.1 one year prior. This documented trend shows that homes have been steadily becoming less affordable to the average person over the course of the past year. This has been true on a national scale as well. In September of 2019, the HAI was 164.3 nationally and was 147.4 the year prior.

Monthly Owner Costs

There is a general consensus that a household should not have to spend more than thirty percent of its income on housing – this is the accepted definition of housing affordability by HUD. **In 2017 the median income in the Village of Weston was \$60,192. The average income for homeowners was \$77,321 and \$37,981 for renters.** In 2017 the median monthly owner costs for residents were \$1,285 for mortgage-holders and \$476 for those without a mortgage. On average, this is within the 30% affordability criteria established by HUD. However, household incomes have stagnated across the nation between 2000 and 2017, and incomes have not risen with the Consumer Price Index. When adjusted for inflation, the median household income decreased 13.2 percent in the Village, while the median renter household income decreased 22.9 percent.

Table 10 shows that from 2000-2017, median monthly homeowner costs rose 30.9 percent for mortgage holders and 63.6 percent for those without a mortgage. This is slightly less than in Marathon County as a whole, where costs for mortgage holders increased 34.6 percent and 64.4 for non-mortgage holders. The median gross rent in the Village increased 55.8 percent from 2000-2017.

Table 10: Median Selected Monthly Owner Costs

Minor Civil Division	With a Mortgage			Without a Mortgage		
	2000	2010	2017	2000	2010	2017
Weston, Village	\$982	\$1440	\$1285	\$291	\$472	\$476
Mosinee, City	\$921	\$1337	\$1099	\$323	\$495	\$503
Rib Mountain, Town	\$1155	\$1297	\$1424	\$338	\$473	\$533
Rothschild, Village	\$941	\$1223	\$1193	\$308	\$465	\$441
Schofield, City	\$854	\$1024	\$937	\$269	\$417	\$384
Wausau, City	\$856	\$1156	\$1050	\$298	\$457	\$479
Marathon County	\$916	\$1281	\$1233	\$295	\$458	\$485
Wisconsin	\$1,024	\$1433	\$1399	\$333	\$500	\$540

Source: 2000, 2010 U.S. Census and 2017 American Community Survey

Generally, this has meant that Village of Weston households are seeing a larger percentage of their household budgets go towards housing costs. In 2000, 15.8 percent of Village homeowners were paying 30 percent or more of their income toward monthly costs. In 2010, that number had risen to 30 percent of those with a mortgage and 12.3 percent of those without a mortgage paying over 30 percent. In 2017, these numbers dropped with 17.7 percent of those with a mortgage and 11.6 percent without a mortgage paying 30 percent or more of their income to homeownership costs in 2017. This is likely reflective of the housing bubble that peaked and burst in 2007. The Great Recession followed, whereby home sales and housing prices began to fall along with housing costs.

Table 11: Selected Monthly Owner Costs as a Percentage of Household Income, 2019

Minor Civil Division	Less than 20%	20.0-24.9%	25.0-29.9%	30.0-34.9%	35% or More
Weston, Village	65.4%	12.3%	6.1%	3.7%	12.6%
Mosinee, City	65.7%	7.8%	3.9%	1.9%	20.7%
Rib Mountain, Town	75.0%	8.0%	4.6%	3.2%	9.2%
Rothschild, Village	74.3%	6.8%	4.5%	4.1%	10.3%
Schofield, City	59.6%	14.0%	11.6%	3.6%	11.2%
Wausau, City	60.1%	13.4%	6.4%	7.7%	12.4%
Marathon County	64.7%	11.7%	6.7%	4.9%	12.1%
Wisconsin	58.7%	13.5%	8.4%	5.1%	14.3%

Source: 2019 American Community Survey

Table 11 summarizes selected monthly owner costs for the Village of Weston as well as those for surrounding communities. In 2019, 16.3 percent of Village of Weston homeowners paid 30 percent or more on housing. This is less than the number of people paying 30 percent or more for housing in the county or the state at 17.0 percent and 19.4 percent respectively. Comparatively, this rate was higher than the Town of Rib Mountain, the Village of Rothschild, and the City of Schofield, but lower than the Cities of Mosinee and Wausau. Therefore, Village of Weston homeowner costs as a percentage of income fall in the mid-range regionally.

Median Rent

Table 12 displays median gross rent and trends from 2000-2017. The median gross rent in the Village of Weston in 2017 was \$793. Gross rent is defined by the U.S. Census as the amount of the contract rent plus the estimated average monthly cost of utilities and fuels if these are the responsibility of the renter. Gross rent increased by 55.8 percent in the Village from 2000-2017. During this time period, the percent increase throughout the region ranged from 9.5 percent in the City of Mosinee to 62.5 percent in the City of Schofield. The Village increase was on the higher end of this range. The rate of increase in the Village was also faster than both the county and the state.

The Village experienced the sharpest increase in gross median rent from 2000-2010 where rent increased by 35.4 percent. There was some leveling from 2010-2017 when rent increased at a lower rate of 15.1 percent. This leveling occurred after the Great Recession and was consistent with other communities across the region. However, the gross median rent increase still far outpaced that of median home values of owner occupied homes.

The Village of Weston's median gross rent is 97.5 percent of the state's median gross rent and 111.8 percent of the county's median gross rent. The Village is similar to the statewide average, but higher than average countywide and regionally. The only communities in the area with higher rental rates are the Town of Rib Mountain and the City of Schofield.

Table 12: Median Gross Rent

Minor Civil Division	2000	2010	2017	2000-2017 % Change	2000-2017 Net Change
Weston, Village	\$509	\$689	\$793	55.8%	\$284
Mosinee, City	\$536	\$615	\$587	9.5%	\$51
Rib Mountain, Town	\$706	\$699	\$938	32.9%	\$232
Rothschild, Village	\$480	\$657	\$657	36.9%	\$177
Schofield, City	\$504	\$691	\$819	62.5%	\$315
Wausau, City	\$473	\$605	\$664	40.4%	\$191
Marathon County	\$484	\$639	\$709	46.5%	\$225
Wisconsin	\$540	\$713	\$813	50.6%	\$273

Source: 2000, 2010 U.S. Census and 2017 American Community Survey

The median household income of a renter in the Village of Weston is \$37,981, compared to \$77,321 for the owner household. To afford gross rent, and to stay within the 30 percent of income category determined to be affordable by HUD, the median renter household would pay \$950 per month or less. The median gross rent for a 2-bedroom rental in the Village was \$778 in 2017 and the median gross rent for a 3-bedroom was \$1,001. These rental rates were slightly above the 2017 Fair Market Rent (FMR) rent rates determined by HUD to be \$721 for a two-bedroom unit and \$904 for a three-bedroom unit in Marathon County.

Table 13: Gross Rent as a Percentage of Household Income, 2019

Minor Civil Division	Less than 15%	15.0-19.9%	20.0-24.9%	25.0-29.9%	30.0-34.9%	35% or More
Weston, Village	26.9%	18.7%	12.6%	10.0%	6.4%	25.4%
Mosinee, City	24.4%	10.1%	7.8%	6.4%	18.1%	33.2%
Rib Mountain, Town	27.6%	4.2%	20.8%	6.0%	14.1%	27.2%
Rothschild, Village	19.4%	31.7%	7.0%	7.8%	2.0%	32.1%
Schofield, City	21.4%	21.2%	8.4%	9.8%	11.0%	28.2%
Wausau, City	17.2%	15.6%	13.7%	13.4%	9.2%	30.9%
Marathon County	22.3%	16.4%	13.4%	11.0%	8.3%	28.6%
Wisconsin	16.3%	14.8%	13.5%	11.4%	8.5%	35.5%
<i>Source: 2019 American Community Survey</i>						

However, when compared to the surrounding region, the county, and the state as a whole, it is clear that there are still a large number of renters that are paying over 30% of their income on housing. **Table 13 outlines gross rent as a percentage of household income and indicates that in 2019, 31.8 percent of Village of Weston renters were paying 30 percent or more of their income on rent.** This is 5.1 percent lower than the county and 12.2 percent lower than the state. In 2019, the Village of Weston had fewer renters paying 30 percent or more of their income on rent than all other municipalities in the region.

In 2017, a total of 24 percent of renters and owners in the Village of Weston were paying over 30 percent of their income on housing. This was less than both the county and the state at 25 percent and 29 percent respectively. Due to the renter population (38.3 percent) being much higher in the Village than that of the county (27.2 percent), and the fact that a far greater number of renters pay more than 30 percent of their income on housing, the overall numbers for the Village of Weston and Marathon County are closer than when renters and owners are considered separately.

Specialized Housing

There are three low-income apartment communities in the Village of Weston. Birchwood Highlands was constructed in five phases and has 214 units total. The units are one or two bedroom, and this is a senior living community where residents must be 55 years or older. Highlands Communities Inc. participates in the Wisconsin Housing Economic Development Authority (WHEDA) Section 42 Rental Tax Credit Program for those that qualify by income. The Pines at Mount View has 46 one and two bedroom units, and is also a 55 and older

community. Weston Pines has 72 units that range between two and three bedrooms and is the only all age community. All accept Section 8 Housing Choice Vouchers.

Renaissance Weston is a residential care apartment complex that offers 80 assisted living units. It is connected to Rennes Health and Rehab Center, which is an 84-bed facility with a full range of rehabilitative physical, occupational, and speech therapies. Pride TLC is a nursing home that offers private studio apartments in conjunction with nursing care, assisted living, and respite care. In addition, the Village has seven community based residential facilities and eight adult family homes. These facilities are located throughout the Village. **Map 2 - Specialized Housing** identifies some of these types of facilities within the Village.

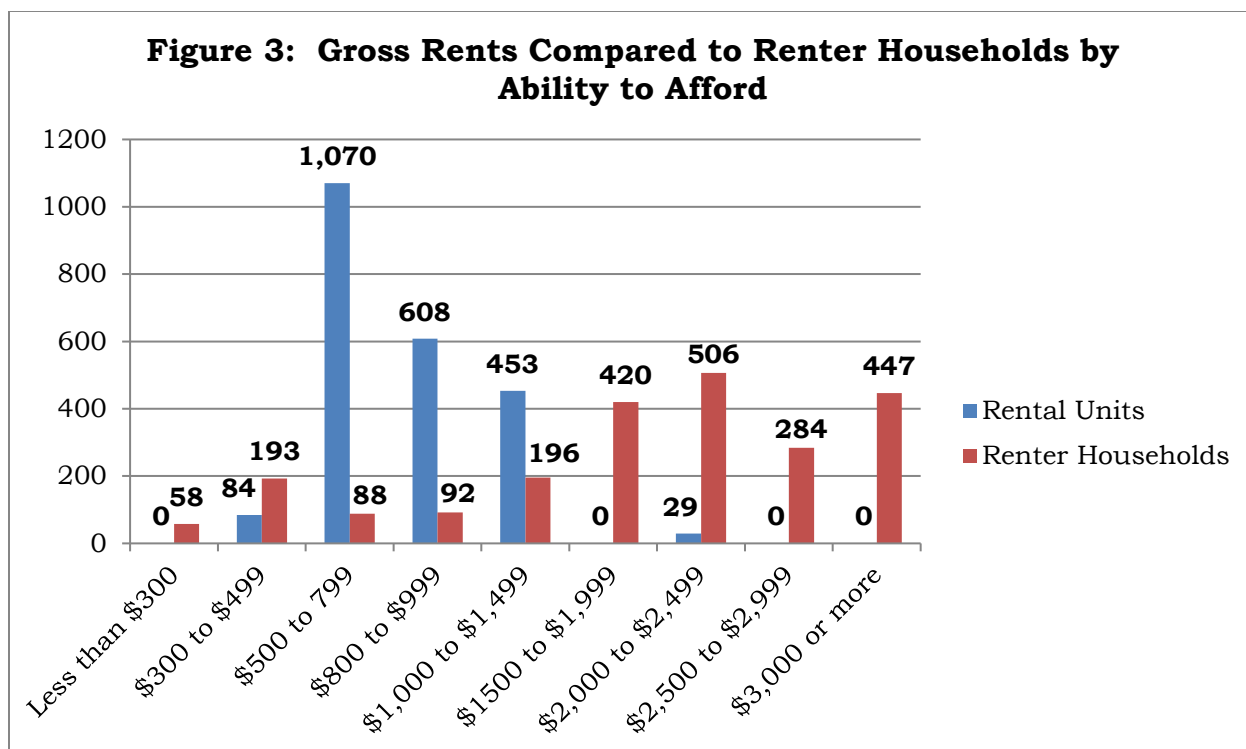
Market Gaps

Market gaps defined below are the difference between housing stock and demand by income range. Each income group is based on 30% threshold for affordability. The following looks at three market segments: Rental, Workforce, and Senior Housing Groups. Within the presentation comparable groups are examined. Keep in mind that higher incomes can afford all lower housing cost groupings.

Renter Housing

Figure 3 details the number of existing rental units compared to the number of rental households that could afford an apartment within that price range in 2017. For example, there are 1,070 renter occupied housing units that cost between \$500 and \$799 in gross rent per month in the Village. Gross rent includes the amount of contract rent plus the estimated average monthly cost of utilities if these are paid by the renter. In that same range there are 88 Village of Weston residents that have the ability to pay this amount in contract rent plus utilities monthly.

It is clear that rental units are grouped primarily in the \$500 to \$1499 range and most Village residents have the ability to afford these units. The exception to this is renters that find affordability in the \$300 to \$499 category and under \$300 category. There is very little rental unit stock for those in these affordability ranges.



American Community Survey, 2017

Note that there is also a lack of diversity among rental unit stock. Rental units are heavily concentrated in the middle ranges. Currently, there is lack of stock at both the high and low ends of the income spectrum. Ideally, there would be more diversity of units added across all the income spectrums. There is demand for all segments.

Workforce Housing

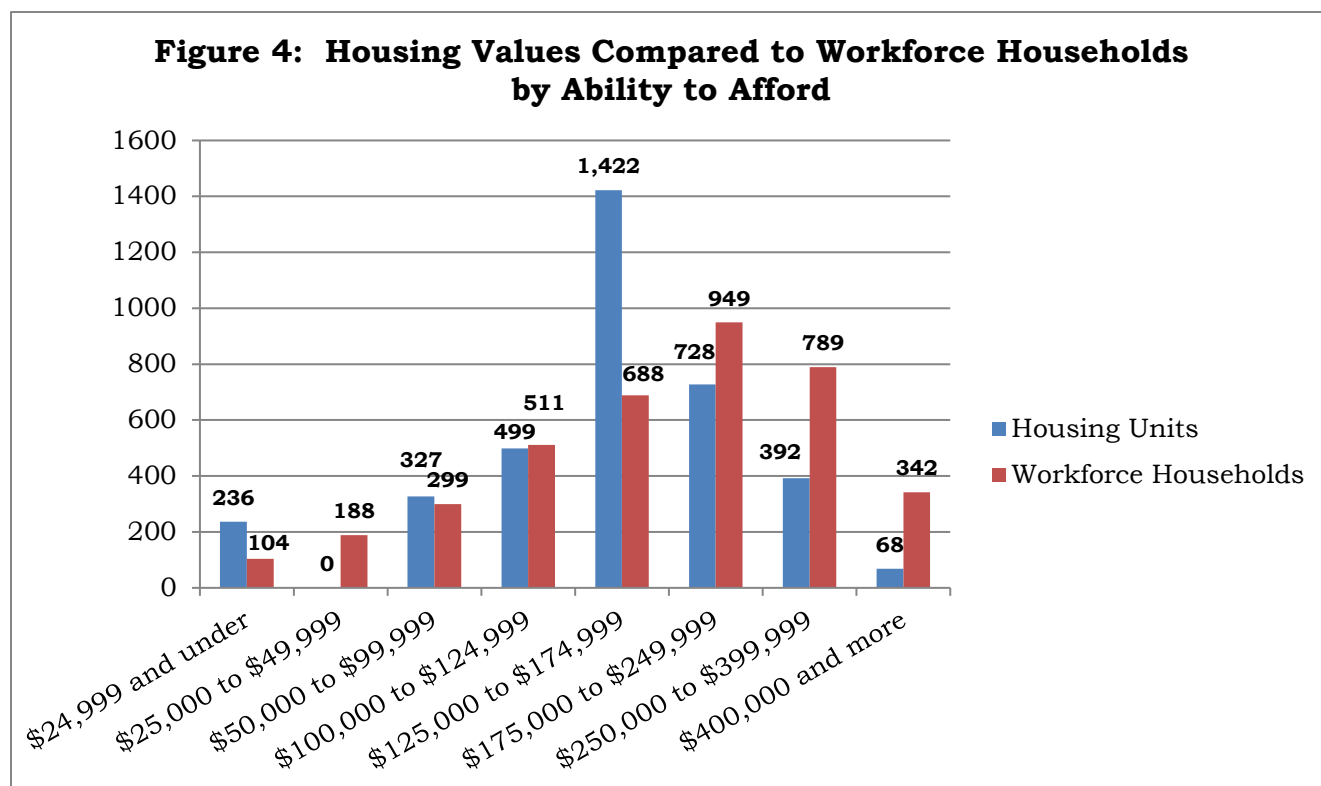
It is widely recognized that in Wisconsin there is a housing shortage among all income categories, but particularly for those within our workforce. A recent Wisconsin Realtors Association report, entitled *Falling Behind*, and authored by Kurt Paulsen, a professor of urban and regional planning at the University of Wisconsin-Madison, identifies workforce housing as the supply of housing in a community that meets the needs of the workforce in that community. That report notes that Wisconsin has a workforce housing shortage and that although the Wisconsin economy has returned to growth since the Great Recession, our housing stock is falling behind, particularly in the workforce housing category.

Workforce housing is defined here as households with persons between the ages of 25 and 64. In the Village of Weston, 69 percent of all householders are between these ages. This group is used as a stand-in to study if there is enough available housing for the working population in this analysis. These households are referred to as workforce households. There are 5,956

households in the Village of Weston and 4,133 are workforce aged households. A number of these households are currently renting (about 23 percent, or 1,374 workforce households).

Figure 4 compares the number of housing units by value to the number of workforce households who could afford these houses. For example, there are 1,422 housing units within the \$125,000 to \$174,999 value range in the Village of Weston. There are 688 households within the Village that find these homes within the range of affordability.

On the whole, workforce household incomes are sufficient to afford housing in the Village. Most units are concentrated in the middle range, which is considered affordable for most residents. However, there are far fewer units available in the lower value ranges. In addition, these units are often older and in need of costly repairs.



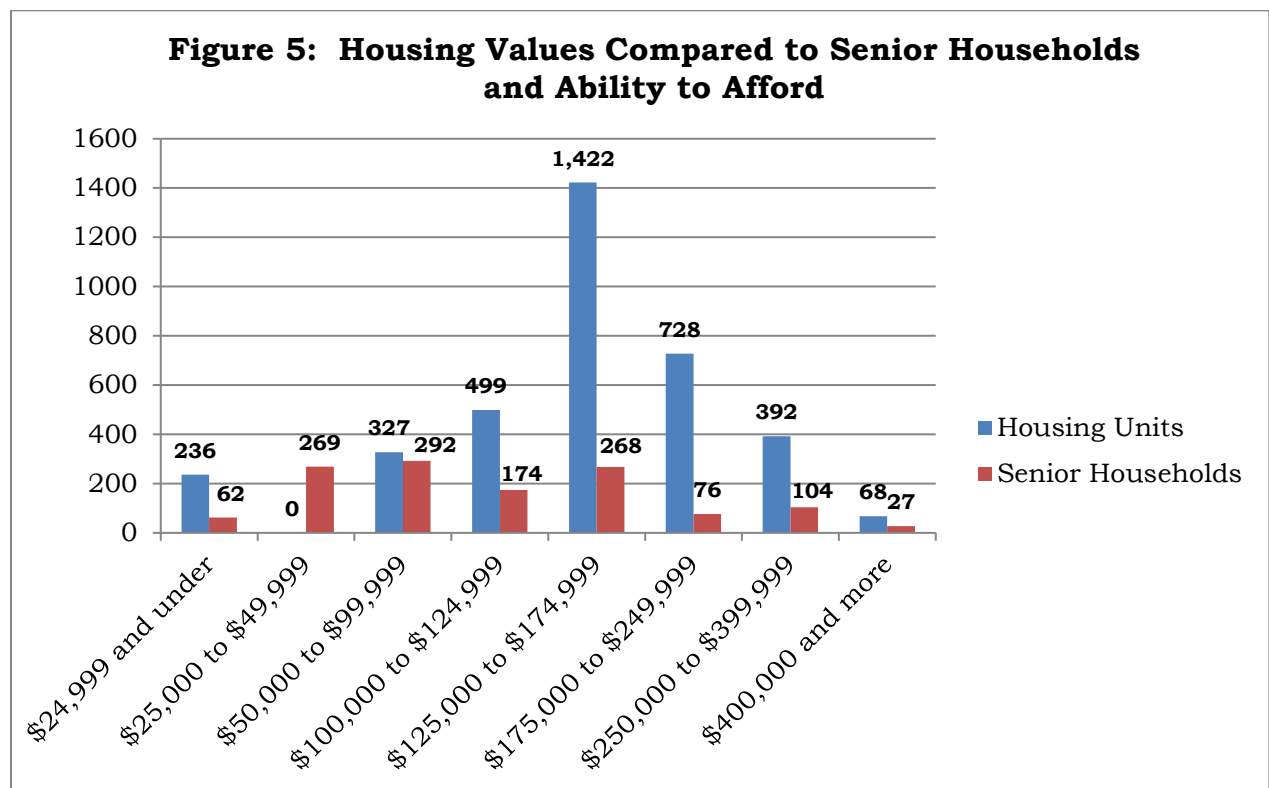
American Community Survey, 2017

Senior Housing

Households with householders 65 years and older comprise 23 percent of all households in the Village of Weston. This group makes up 20 percent of renter-occupied housing units and 24 percent of homeowners. Of the 1,359 total senior households, 66 percent are owner-occupied and 34 percent are renter-occupied.

Figure 5 compares senior households to the number of housing units available in various categories. For example, there are 499 housing units available in the \$100,000 to \$124,999 value range and 174 Village of Weston senior residents would find housing in this price range affordable.

Generally, the current existing housing stock would fit senior resident income needs, especially as they are less likely to have a mortgage. Owning a home without a mortgage decreases housing costs, which would move seniors into higher home value ranges. However, a lack of accessibility features within and outside of a home could be an issue for this group. Much existing housing contains exterior and interior stairs and lack accessibility features.



American Community Survey, 2017

Overall, the Village of Weston is an affordable community in nearly all segments of the market. At the lowest income levels there are some gaps, and there are some supply gaps in some segments, but generally there are limited housing affordability issues.

Occupancy Characteristics

Owner Occupied

In 2017, of the 6,190 housing units in the Village of Weston, 5,956 or 96.2 percent were occupied units. **Homeowners accounted for 61.7 percent of the occupied units, and renters comprised the other 38.3 percent.** This was a lower percentage of homeowners in occupied units than the county or the state at 72.8 percent and 67.0 percent respectively. Conversely, this was a higher percentage of renters in occupied units than the county or state at 27.2 percent and 33.0 percent respectively. Homeownership rates appear to have taken a slight dip since 2010, which were already down from 2000.

Vacancy Rates

The vacancy rate is the percentage of all units that are not occupied and available for rental or ownership. Vacancy rates fluctuate due to a variety of factors including economic conditions and employment levels. **In 2017, the vacancy rate in the Village of Weston (3.8%) was much lower than the vacancy rate for the county (6.8%) or the state (12.7%).** Vacancy rates have decreased substantially in the Village, down from 9.3 percent in 2010. These vacancy rates include foreclosed and sold-but-unoccupied properties as well as vacation homes used occasionally or seasonally. In 2017, 8.5 percent of the vacant units were for sale or rent and 29.4 percent were for seasonal or recreational use.

In 2017, the U.S. Census reported a rental vacancy rate for the Village at 0 percent and a homeowner vacancy rate of 0.5 percent. In 2016 the vacancy rate was 2.0 percent for renters and 1.3 percent for homeowners. Richard Florida, a professor at Toronto's School of Cities, reports in a CityLab article that a healthy vacancy rate for rentals typically hovers around 7 to 8 percent and a healthy homeowner rate is around 2 percent.

When 2016 and 2017 are averaged, the rental vacancy rate of 1 percent for the Village was down 6 to 7 percentage points from what is considered ideal (7-8 percent). The average homeowner vacancy rate for 2016/2017 is 0.9 percent. This is less than half of the optimal 2 percent vacancy rate. The overall vacancy rate for the Village is far lower than the desired average. This is particularly true of rental properties. The extremely low vacancy rates indicate that there is a significant lack of housing stock, particularly for the renter population.

Seasonal Units

Seasonal units are defined by the U.S. Census to be for seasonal, recreational, or occasional use. The vast majority of Village residents are full-time residents and there are very few second homes. **In 2017, seasonal units accounted for only 1.1 of the total housing units in the Village of Weston.** This rate is lower than both the county and the state at 1.5 percent and 7.1 percent respectively.

Demand Characteristics

Median Age of Population

The median age in the Village of Weston was 35.5 in 2017. This was down slightly from 35.6 in 2010 and up from 32.2 in 2000. This was a 0.3 percent decrease from 2010 and a 10.2 percent increase from 2000. In the State of Wisconsin the median age has trended upward from 36.0 in 2010 to 39.2 in 2017. The median age has also trended upward and is even higher in Marathon County where it was 36.0 in 2000 and 39.2 in 2017. This upward age trend is especially common in the predominately rural counties of northern Wisconsin.

This is why it is especially significant to note that the Village has continued to be particularly attractive to younger adults as compared to other areas. Although there is stability in both the younger and older age ranges, the Village is a desirable destination for young adults and young families.

Persons per Household

The Village of Weston, like the county and the state, has experienced a steady decline in the number of persons per household since 2000. The average number of persons per household decreased 0.11 for the Village, 0.16 for the county, and 0.09 for the state from 2000. This is consistent with the nation as a whole where fewer people are having children, people are having fewer children than in previous years, and single-person households are on the rise.

A joint study between the U.S. Census Bureau and the Harvard Joint Center for Housing Studies reported in 2013 that 28 percent of households were single person. This was second only to married couples without minor children which made up 29 percent of households at that time. There is no one prominent type of single person household, as males and females comprise them in fairly equal numbers. Additionally, the age of the single householder is spread relatively consistently across the age spectrum. An article published by Deloitte in 2015 states that single-family households are expected to increase in number in upcoming decades.

In the Village of Weston 82 percent of the population is in family households, 17 percent is in non-family households, and one percent of the population is in group quarters. Of the 1,997 nonfamily households 1,458, or 73 percent, live alone. The remaining 27 percent have a roommate, unmarried partner, or some type of other nonrelative in the home.

Market Segments

Housing demand is made up of several market segments. Focusing on only one segment, such as large single-family homes on large single-family lots, can result in decreased demand. Understanding that there are numerous market segments and appealing to all of these is critical for a community to continue to grow. There are various market segments each with diverse housing desires and needs. These needs range from high density walkable neighborhoods to traditional suburban housing.

Millennials/Generation Y

This group of buyers age 38 and younger is the largest share of home buyers at 37 percent according to a 2019 report by the National Association of Realtors (NAR). They have traditionally been a renter population, but are very recently beginning to enter the housing market in higher numbers. Millennials historically have valued aspects such as walkability, quality amenities, and public transportation. They have gravitated to smaller homes in areas that are higher in density. Many of these are single person and two person households. However, recently their demand has become increasingly more traditional.

Generation X

The cohort in the 39 to 53 age range comprises 24 percent of homebuyers according to the NAR. This group is in their peak earning years and likely to have children under 18 in the home. The homes have high median values, large square footage, and lot sizes. Home selection in this market segment is driven primarily by proximity to work and the school district. This group is most likely to purchase a multi-generational home. The NAR reports that 12 percent of buyers total purchased a multi-generational home to care for aging parents, cost savings, and because children over 18 were moving back.

Younger Baby Boomers

The NAR reports that those in the 54 to 63 age range account for 18 percent of recent home purchases. Those in this group have higher median household incomes and are more likely to be married couples. This group purchased homes for reasons ranging from the desire to own a home of their own, a job-relocation, and the desire to be closer to friends and family.

Older Baby Boomers

This group in the 64 to 72 year age range is often moving due to retirement, and typically moves the longest distance of 30 miles. They comprise 14 percent of home buyers. These buyers are less likely to make compromises on their home, are downsizing, and are often moving to be closer to friends and family. This segment is searching for smaller homes and has a desire to be close to amenities. This group projected the time they would be in their home at 20 years, longer than other age groups.

The Silent Generation

This cohort of those over 72 years of age is the smallest share of homebuyers at seven percent. These buyers prefer new, smaller homes, and are least likely to purchase single-family detached homes. They typically have low median incomes and a desire to be near friends and family. Many of these are single person households and most are looking to eliminate outside yard work and snow removal.

Overall, buyers 29 to 38, with a median age of 34, continue to be the largest generational group of buyers at 26 percent. Those 39 to 53 follow at 24 percent, with a median age of 45. First time home buyers account for 33 percent of all home buyers and 63 percent of buyers were married couples. The most common reasons for purchasing a home for all groups under 63 years of age were the desire to own a home of their own. Among those 63 and older, the desire to be closer to friends and family was the most cited reason.

Local Realtor Information

After meeting with local realtors, it is apparent that the information gleaned from other sources is accurate. Realtors working in the Village of Weston report that the median sale price is between \$165,000 and \$175,000. This value has trended upward from the previous decade, when the average sale price was approximately \$125,000 to \$135,000. They predict that this value may stagnate somewhat in the upcoming decade.

The most significant issue they see at present is a lack of affordable new housing stock. They report that mid-range homes sell within days of being listed. In addition, they verify that the U.S. Census reported vacancy rates of 0 percent for rental properties and 0.5 for owner properties are accurate. Most new home construction is \$250,000 and above and this price point is not attainable for many potential home buyers. They see proportionately higher demand as home purchase prices decrease.

There is a need for stock across all price points, but especially in the mid and lower range values. This is true for homes for sale and for rental units. The highest demand by market segment at present is seen in millennials followed

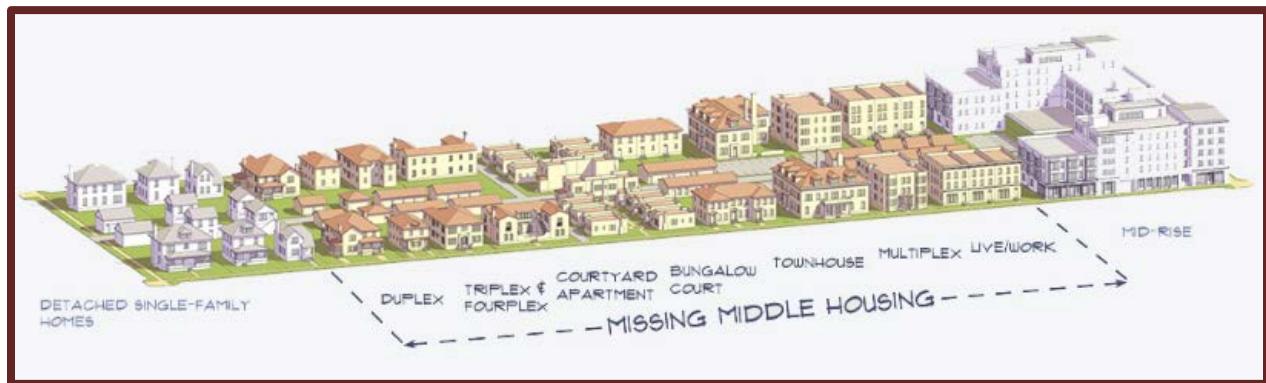
by baby boomers. Millennials prefer walkability, proximity to amenities, and smaller lot sizes. Baby Boomers are often looking for similar attributes in conjunction with downsizing. The demand for expansive homes on large lots is far less than it was a decade ago. On the contrary, higher density units in mixed use areas have become highly desirable.

Weston area realtors do not believe that the lack of affordable new housing stock is due to unnecessary regulations from the Village of Weston. Rather, they believe that this is genuine concern on the part of developers that had significant losses during the market crash of 2007 and the subsequent Great Recession. In their opinion, one way to overcome this concern would be for the Village to assume a portion of the risk. This could be done in the form of assisting with sewer, water, and other infrastructure improvements.

Missing Middle Housing

Opticos Design founder Daniel Parolek inspired a new movement when he coined the term “Missing Middle Housing” (MMH) in 2010. This concept highlights the importance of more housing styles and choices in sustainable, walkable places. MMH consists of house-scale buildings with multiple units in walkable neighborhoods.

Missing middle housing constitutes those housing types that do not meet the typical single-family detached criteria. These homes can be attached row homes, bungalow (small house or cottage), twin homes or duplexes (two attached single-family units, courtyard apartments, townhomes, multiplex condominium or apartment units, or mixed use which may include residences on second stories with businesses below. These options have become quite uncommon for developers over the past 70 years.



Housing styles that are consistent with the MMH movement strike a delicate balance of keeping in style and scale with existing neighborhood and more adequately providing for the housing needs of those in the middle and lower income categories. These housing styles are in demand by aging baby boomers

looking to downsize, young singles, older singles, and seniors. Segments in each of these age groups appreciate walkability and access to amenities.

Communities that provide a diversity of housing options have an advantage for maintaining residents and attracting new residents. A growing population results in a larger workforce and more disposable income that can be spent on local goods and services.

4. Meeting Existing and Forecasted Housing Demand

The previous chapters have examined previous planning documents, Village demographic information, and housing inventory and trends in the Village of Weston. It is apparent that the Village is a desirable location for a broad spectrum of residents of various ages and stations. The population in the Village has increased at a rapid rate in recent decades and that trend is expected to continue. In fact, population is increasing at a rate which far outpaces that of the surrounding communities and region as a whole. The demand for more housing and housing in a range of styles, types, and price points will continue to impact the local housing market.

Projected Population Increase and Land Demand

The Village of Weston is expected to grow at a rate that outpaces that of the surrounding communities. The Wisconsin Department of Administration projects an increase of 4,810 people, or 2,248 households, by 2040. This translates to a significant increase in the continued demand for additional housing. Moreover, the Village is unique with respect to much of the surrounding area in that its largest cohort is in the 20-24 year old age range. This supports data that suggests that the Village will have an increased need for housing stock that accommodates renters as well as homeowners.

The Village of Weston's Comprehensive Plan states that between 6,141 and 9,547 additional acres of land will be needed to accommodate new Village residential development between 2010 and 2040. This is roughly the same amount of acreage used for development by 2010, and more than the available vacant residentially planned land in the Village. **Table 14 illustrates projected residential land demand within the Village.**

Table 14: Projected Land Demand, 2010-2040

	2010	2015	2020	2025	2030	2035	2040	Projected Increase (2010-2040)	
Total population	14,868	15,520	16,770	17,870	18,890	19,700	20,330	5,462	people
Total population in households	14,687	15,330	16,562	17,635	18,619	19,385	19,971	5,284	people
Households/occupied housing units	5,772	6,085	6,632	7,125	7,596	8,006	8,333	2,561	people
Average household size (persons/HH)	2.54	2.52	2.50	2.48	2.45	2.42	2.40	-0.15	persons/HH
Total housing units (occupied & vacant)	6,364	6,633	7,229	7,766	8,280	8,727	9,083	2,719	units
Residential land use demand (acres)	3,886	4,050	4,414	4,742	5,056	5,329	5,546	1,660	acres
Source: Village of Weston Comprehensive Plan, 2016									

Specifically looking at the 2020 to 2040 period, the Comprehensive Plan projects the population adding 3,560 new residents. Weston's strong economy and job growth are driving strong demand for both rental and owner-occupied housing units. According to the Plan, the Village's projected population growth will result in demand for 1,700 new housing units requiring 1,130 acres; and a total of 3,025 for non-residential land uses in the next two decades. The plan identifies a variety of areas for new residential development. See **Map 3 - Future Land Use**.

Permit Data

Building Permits

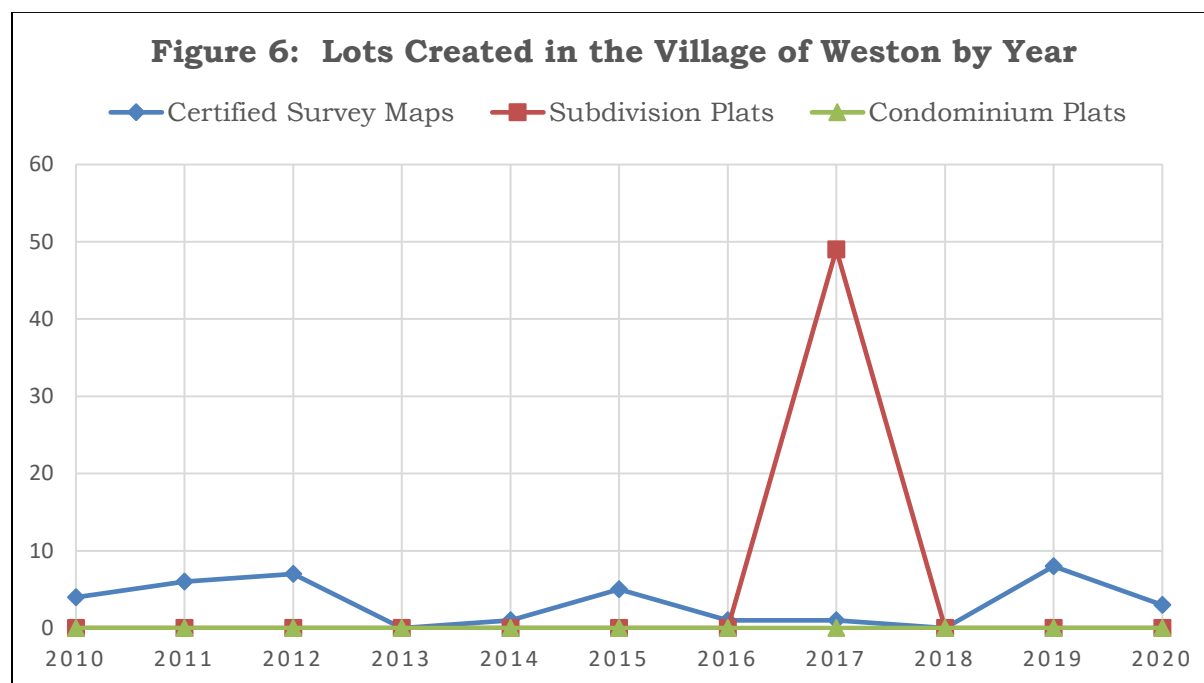
Table 15 details building permit data for the Village of Weston from 2010.

Building permits for single-family construction has remained relatively stable from 2010. There was an increase in construction of two-family residences in 2017 and 2018 after relatively low numbers from 2010. Multi-family construction has also been higher in the past few years. Permits were pulled for a sizeable amount of multi-family construction in 2014 and 2010 as well.

Despite some permit activity, the total number of building permits in the Village has not kept pace with the rise in the number of households. The number of households has increased 3.2 percent from 2010 to 2017. According to Census data the number of housing units has dropped from 2010 to 2017. The Village has averaged 53.5 total building permits per year since 2010. This is not sufficient to meet the demand for additional households.

Table 15: Village of Weston Building Permits by Year			
Year	Single-Family Units	Two-Family Units	Multi-Family Units
2020	34	0	28
2019	23	0	55
2018	25	8	30
2017	25	12	35
2016	22	0	0
2015	28	6	4
2014	18	0	62
2013	9	0	16
2012	15	0	0
2011	12	0	4
2010	27	2	88
Average/Year	21.6	2.5	29.3

Figure 6 illustrates the number of lots created by year as a result of Certified Survey Maps, Subdivision Plats, and Condominium Plats. With the exception of 2017, when there were several lots created in conjunction with subdivision plats, there have been very few new lots created in the Village since 2010. There is a Village-wide need for the creation of additional lots and housing stock.



Zoning, Subdivision & Development Process Review

Zoning

The Village's Zoning Ordinance allows the development of a wide variety of housing types at various densities and costs. The Village of Weston has six zoning districts that are zoned specifically for residential use. The five primary districts are discussed below. There is also a Mobile Home District. In addition, Residential uses are also allowed in Agriculture and Residential (AR), B-1 Neighborhood Business, B-2 Highway Business, Business Park (BP), and Rural Mix RM zoning districts. Multi-family residential development is allowed with a Conditional Use Permit in the Business Park (BP) zoning district and the B-1 Neighborhood Business zoning district. See **Map 4 - Zoning**, which show areas that are currently zoned for residential uses.

- **Rural Residential – 2 Acres (RR-2) and Rural Residential – 5 Acres (RR-5)**

Both Rural Residential districts are intended for mainly single-family detached residences on large rural lots. The minimum lot size for these districts is two or five acres. Development within these two districts is generally served by private on-site wastewater treatment systems and roadways with a rural cross section. Community living arrangements with 1-8 residents are permitted by right and with a Conditional Use Permit for 9-15 residents for both.

- **Single Family Residential – Large Lot – SF-L**

The SF-L district is intended for single-family detached residential development with a 20,000 square foot minimum lot size. Development in this district is served by public sanitary sewer and water services and roadways with a rural cross section. There is a community living arrangement of 1-8 residents allowed by right and 9-15 with a Conditional Use Permit.

- **Single Family Residential – Small Lot – SF-S**

The SF-S district is intended for single-family detached residential development with a 10,000 square foot minimum lot size. Development in this district is served by public sanitary sewer and water services, and roadways with an urban cross section. There is a community living arrangement of 1-8 residents allowed by right and 9-15 with a Conditional Use Permit.

- **Two Family Residential – 2F**

The 2F district accommodates two family residences such as duplexes and two-flats; small-scale row houses, townhouses, or “condominium” buildings; single-family detached residences; and compatible home occupations and small-scale institutional and recreational uses. Development in this district is served by public sanitary sewer and water services and roadways with an urban cross section. The minimum lot size is 10,000 square feet. Community living arrangements of 1-8 and 9-15 residents are permitted by right. Community living arrangements of 16 or more residents are allowed with the approval of a Conditional Use Permit.

- **Multi-Family Residential - MF**

The MF district accommodates a range of housing types, including multi-family residences (e.g., townhouses, apartment buildings, and multiplexes), two family residences, and single-family detached residences, along with compatible institutional and recreational uses. Development in this district is served by public sanitary sewer and water services and roadways with an urban cross section. The minimum lot size is 3000 square feet per dwelling unit. Community living arrangements of all sizes are permitted by right.

Subdivision Regulations

The Subdivision Ordinance provides information regarding initial submittal documents, preliminary plats, final plats, certified survey maps, and design standards. The Village has residential development requirements for paved streets & driveways, sidewalks, curb & gutter, lighting, storm sewers, sanitary sewers, and water mains. Five foot sidewalks are required on both sides of arterial, collector, and local streets. One street tree is required every 50 lineal feet of frontage on public right-of-ways.

The Village requires park dedication for all new residential dwelling units. Park and Recreational Site Dedication is based on the type and number of family units to be established in the subdivision times the number of persons per unit, divided by 100 persons per 1.2 acres. Alternately park dedication fees are paid. These requirements are needed to promote public health and welfare, to ensure orderly and beneficial growth, to protect property values, and to ensure adequate and safe provision of water, sewage treatment, streets, parks, and environmental protection.

The Village does not have any excessive architectural design or material requirements that artificially inflate housing costs. However, it is recommended that the Village consider partnering with developers on infrastructural improvements. This may include creative financing or sharing in the infrastructure costs.

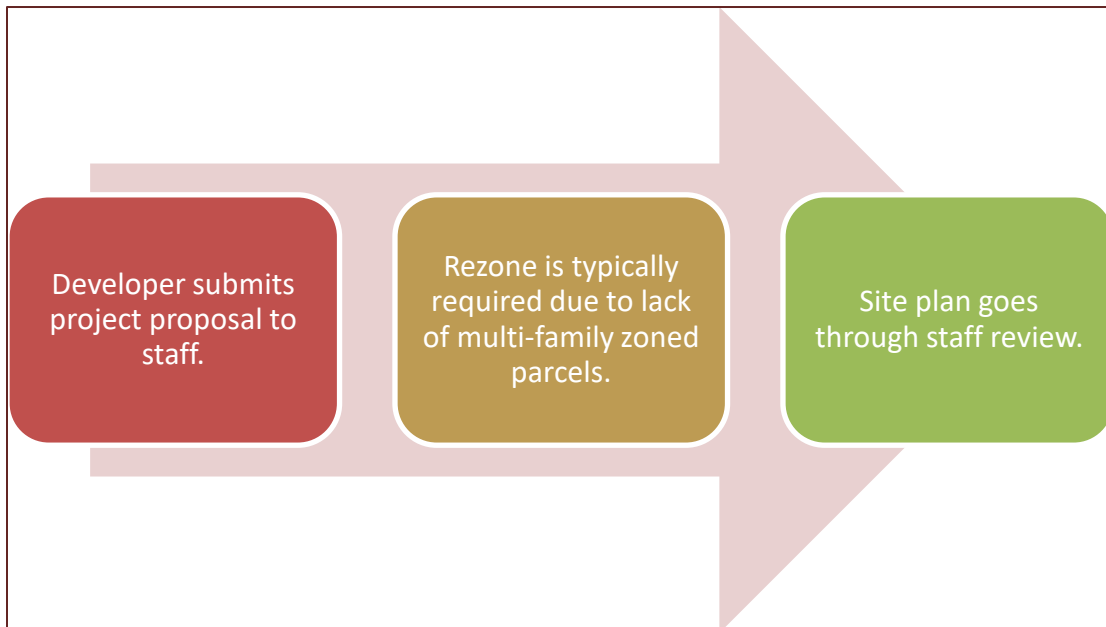
Development Process

The Village of Weston has a development process that is typical of most municipalities. Staff, Plan Commission, and Village Board review is necessary to ensure that Planning and Building development standards are met to ensure the health and safety of the future residents of the Village of Weston. There is a balance of design review and oversight coupled with a goal of facilitating the process for developers and homeowners.

Development fees charged during the development process can be found in the Villages' Housing Fee Report. Generally, the fees are comparable to other area communities.

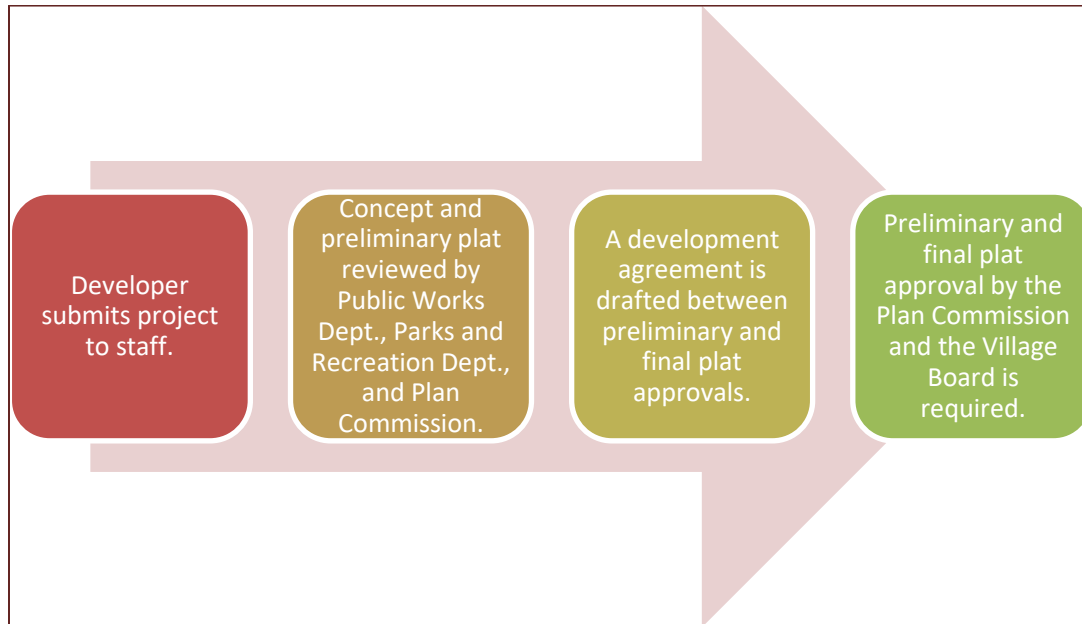
The multi-family permit review and approval process begins with an initial meeting with staff. At this point, staff has an opportunity to review the project proposal and make comments. Due to a lack of multi-family zoning in the Village, these projects typically involve an application for a re-zone. If approved, the applicant submits a site plan for review. The site plan is generally reviewed and approved at the staff level, unless there are special circumstance

Multi-Family Permit Review and Approval Process



The single-family permit review and approval process also involves an initial meeting with staff. Staff reviews the project proposal in conjunction with the Public Works Department, Parks and Recreation Department, and Planning Commission. At this time there is a development agreement that is drafted. The final plat goes to the Plan Commission and the Village Board for review and approval.

Single-Family Permit Review and Approval Process



Each step of the review process has some financial impact on the development process. Every stage of the project review process increases the overall project cost for the developer both in terms of time and plan revisions. However, the Village has demonstrated that they are a cooperative partner with developers and have not created unwarranted barriers to development at the staff or Village Board level. There is not an excessive degree of design review or development standards that unnecessarily require expensive design materials.

Additionally, Weston Planning & Zoning staff has recently undergone the creation of a customer service survey to provide developers and residents an opportunity to offer feedback on their experience with the development process. This process will assist staff in determining what aspects of the development process are functioning well and what areas are in need of improvement.

To help reduce developer costs and overall costs to buyers and renters, it is recommended that the Village consider higher density alternatives and smaller minimum dwelling sizes. There is a need for additional housing construction in the Village of Weston that spans all housing types including single-family, two-family units, and multi-family units. The economy has played a large part in the lack of new housing stock, as the supply has not sufficiently met the demand need since the Great Recession. Communities also need to work with developers and develop tools to promote housing development.

Overall, the Village's zoning and subdivision ordinances, as well as the development process are more than adequate to protect community integrity and do not hinder the residential development process. However, there are options that should be considered to increase housing development, especially as it relates to more housing options.

Housing Site Availability

According to assessment records, there are 343 parcels zoned for residential use with municipal sewer and water (SF-L, SF-S, MF, MH & 2F) that are vacant totaling 191 acres. In addition, there are over 430 vacant parcels that allow residential use (AR, B-1, RR-2, RR-5 & RM) that total another 3,700 acres. Vacant parcels dedicated to utility and public infrastructure, such as municipal wells or retention ponds for storm water, are not included nor is land that is restricted because of wetlands. These factors reduce the amount of land available for housing and other development. Agricultural and forested parcels throughout the Village also provide suitable areas for residential development. Over time, many of these areas will convert to other uses as the Village grows. Vacant parcels, including their zoning classification are identified on **Map 5 - Vacant Parcels**. Additionally, current mapping information can be found at <https://westongis.maps.arcgis.com/home/index.html>.

Currently, there appears to be sufficient lands to meet existing short-term single-family needs, however, there is a shortage of land available and zoned for two family and multi-family housing. These market segments are in great demand. The process to rezone land for these uses is often a hindrance to this type of development, due to time factors and other issues. There is a considerable amount of research that demonstrates a problem of “missing middle” housing. That is, the traditional large home on a large lot is not optimal or even desirable for everyone. There is a large demand for higher density single-family, multi-family, and mixed use housing. This housing is typically more affordable and also tends to offer amenities.

Future higher density residential land uses might be considered where utilities exist. The recently prepared Master Water Utility Plan has identified areas where sewer and water extensions will be extended over the next several years. Focusing higher density development in these areas will not only bring needed housing options, but will also concentrate users for these utilities, which help finance them. See **Map 6 – Future Utility Expansion Areas**.

Suitability for residential development is determined based upon the Future Land Use designations in the Comprehensive Plan, including street access, environmental constraints and other factors. Each site requires due diligence since many properties may have not have access to needed public utilities, or are more appropriate as other uses, such as commercial or industrial.

5. Considerations & Summary

This report has reviewed Village demographics, housing data and trends, as well as existing and forecasted housing demands, and land availability. Overall, the local housing market is strong. Generally affordability is not an issue, and some of the cost component is related to the limited supply of units. There is sufficient land for residential development, but nearly all is geared toward the traditional single family home on one and two acres lots. Existing and forecasted demand is strong in multiple segments, including duplexes and multi-family.

Below are a variety of considerations that will help the Village promote a variety of housing options. This list is not exhaustive, but provides suggestions that will help the Village. The best results are attained when multiple options are implemented in conjunction with one another. There are three broad categories of options or tools identified below: Community, Planning & Zoning, and Financial.

Community Tools

➤ **Consider creation of a Village of Weston Housing Task Force.**

There is a great degree of housing demand in the Village of Weston. It may be useful to develop a Housing Task Force to create innovative ways to meet the increased housing demand and monitor that housing as it is constructed. This body could also help to ensure that a range of needs are addressed including affordable housing, higher density development, and facilitating seniors “aging in place”.

➤ **Consider partnership opportunities with area businesses.**

Consider partnership with area businesses. This could be within the context of land purchase and/or development. Housing that meets the needs of the workforce and is in close proximity to the employer would be desirable for both employees and employers. An example might be *Wausau’s Live it Up Homesteading Program*. This program was created to encourage young professionals in the area to stay by helping them purchase a house. Basically the idea is simple - partner with local businesses to provide no interest loans to employees and young professionals to buy a home and in turn, they’ll plant roots in the community. Loans through Live It Up Wausau start at \$10,000 and are repaid over five years without interest. The last year's payment can be forgiven if improvements are made on the home. Local businesses participate by financially supporting the fund and promoting it with their employees. The City's part of the funding comes from a special tax district, which has funding set aside for housing programs. To date, 12

loans have been awarded and over 20 businesses are financially supporting the program.

➤ **Consider ensuring land availability or providing land for housing at a reduced or no cost.**

Some communities have taken a more hands-on role in development and sale of the land, including providing land at a no or reduced-cost option to the developer. Some communities such as Rice Lake and Hayward have executed land contracts with developers that included a non-transferable credit towards the land value for every housing unit that is developed. For example, a developer could receive a \$6,000 credit/unit towards a \$100,000 property; with 16 units developed, the developer would essentially pay only \$4,000 for the land. Another example would be similar to a Business Park where the village provides sewer, water and the roadway to attract new businesses, but instead the Village might assemble the land and provide the infrastructure to lure new residential development.

➤ **Creation of a Housing Rehabilitation Program.**

This program would assist in maintaining existing homes. Although most housing in the Village was constructed in 1980 or after, there is still some housing in need of rehabilitation. Upkeep of existing units is important for the Village, both from an aesthetic and valuation perspective. As structures age, maintenance is needed to keep them looking attractive and to maintain their value. Local programs can be created and funded via state low and moderate income focused grant programs. It is recommended that the Village explore the Community Development Block Grant (CDBG) program and other state and federal sources to fund a local program. Usually these funds would be lent to qualified applicants for repair of owner and rental properties.

➤ **Make placemaking and quality of life part of your housing strategy.**

People make a decision to live where they do for many reasons, not just the affordability of land or availability of a home. This may be especially true of the millennial generation as well as the baby boomer populations that value walkability, amenities, and proximity to public transportation. There are many different placemaking approaches and tools available (e.g. Project for Public Spaces, Better Block Foundation, First Impressions, UW-Extensions Community Placemaking Guide, Creative Placemaking, to name a few). Consider a community-wide placemaking exercise and integrating these principals into your comprehensive plan, site planning, and community volunteerism efforts. Unique neighborhoods and communities attract people.

➤ **Evaluate opportunities for and encourage infill development and adaptive reuse.**

An initiative identified in the comprehensive plan was related to infill development. Infill development is the process of developing vacant or under-used parcels within existing urban areas that are already largely developed. Ideally, infill development involves more than the piecemeal development of individual lots. Instead, a successful infill development program should focus on building complete, well-functioning neighborhoods. Infill development takes advantage of assets of land, infrastructure, or buildings that a community already possesses and repurposes them for future uses that will benefit local residents. Adaptive reuse involves rehabilitating a building to be used in a way that was not originally intended. This also reduces the environmental impacts associated with new construction.

➤ **Consider implementing policies that encourage the development of “missing middle” housing.**

The “missing middle” refers to the range of housing options that fall between traditional single-family homes and traditional multi-unit apartment buildings. These could be duplexes, triplexes, or fourplexes. They could be older large single-family homes that have been converted to two or three units, but still appear to be a single-family residence from the outside. The units have higher density, but lower perceived density due to their design and smaller building footprint.

Planning and Zoning Tools

➤ **Amend Comprehensive Plan**

Within the housing component of the plan there are a variety of initiatives identified. See the previous planning effort in Chapter One for a summary. Some of these are still valid, but two should be revised. The first is the “Emphasis as a Place to build and Buy Single- Family Homes.” Current and future housing demand suggests the need for a more diverse housing stock. Single-Family homes have been and are currently an important component of the housing market, but as consumer desire change, other options are needed for the community to be competitive.

The second is the “Desirable Mix of New Housing.” This suggests that 65 percent of new construction should be single-family homes and limiting multi-family to only 35 of new construction. These dated benchmarks should be eliminated or revised. Let market demand determine the needed housing mix. In any given year multi-family in terms of total units might outnumber single-family homes. The overall housing stock in the community is more important. Providing a diversity of housing options will keep the Village competitive for existing and new residents.

➤ **Amend Future Land Use Map**

The existing Future land Use Map might be revised to indicate areas for higher density single-family, multi-family, and mixed use housing. Corridor plans have been completed for Schofield Avenue and Camp Phillips areas. Both of the efforts recommend infill and higher density housing.

Further, the recent Water Utility Master Plan has identified areas where sewer and water will be extended in the future. As these utilities are extended, higher density housing would be advantageous to add more customers per mile of line to reduce costs per unit. Based on the utility plan phased expansions, the Future Land Use map might be amended to show mixed use housing development concentrated near the Camp Phillips Center area, in the southwest portion of the Village reflect higher density single family homes, and in the northeast area of the Village and into the town of Weston identify higher density single-family residential and clustered subdivisions. As utilities are extended in these areas higher density residential is key to financing that infrastructure.

➤ **Modify subdivision standards to allow smaller lots.**

Design standards can encourage smaller lot sizes, which tend to provide more affordable homeownership opportunities (e.g. smaller housing units). The Village could consider “lot size averaging” whereby lots are subdivided into unequally sized lots that have an overall average that is still greater than the minimum lot size required for the respective zoning district. Other options include creating narrow lot widths or flexible setback requirements to encourage biking or pedestrian activity.

➤ **Modify zoning to encourage higher density housing.**

The Village is encouraged to consider higher density zoning not only in areas that are buffer zones between traditional single-family zoning and commercial, but also in other areas of the community. In addition, the Village should encourage subdivision proposals that include higher density zoning, maybe provide a bonus for these types of development. Higher density housing attracts young adults new to the community as well as aging adults that are looking for “downsizing” opportunities without moving away.

➤ **Decrease minimum dwelling size requirements**

The Village has a range of minimums based on current zoning districts. These range from 1,000 square foot single-family homes to 500 square foot multi-family units. Building material costs are a major factor in the cost to develop new units. A decrease in minimum dwelling size can help reduce costs. A range of 900 to 400 square feet might provide incentives for home builders and developers. Additionally, there are lower costs for maintenance and less time needed for lawn work and snow removal.

➤ **Allow for alternative housing types in order to meet a greater variety of housing needs.**

If carefully planned and sited, alternative housing options can be both affordable and consistent with the surrounding uses and overall Village goals. Such alternative housing options could include:

a) Mixed use options including live/work space - Typically the work space is first level street side and the housing space is beside or above. This potentially includes allowing for home-based businesses and provides options for transitional space between residential and commercial corridors.

b) Tiny homes – These single-family housing structures are much smaller than a traditional home. Many tiny homes have square footage between 200 and 500 feet. These might fit well as accessory dwelling units or in a new zoning district with smaller lots than currently available. Smaller sized units are very desirable with some market segments, especially with single person households.

c) Granny flats – The Village of Weston currently allows Accessory Dwelling Units with a Conditional Use Permit in some zoning districts. These units create affordability, ease for multi-generational households, and create a wider range of housing options. It is recommended that the Village promote this option for homeowners and consider it in other zoning districts as well. These types of units provide for housing for extended family or additional income for homeowners.

Financial Tools

➤ **Workforce housing tax increment finance districts (TIF)**

Utilize “mixed use” tax-increment financing (TIF) for: the construction of the infrastructure – roads, sewer, and water – necessary to service new workforce housing developments in conjunction with other development projects. It is critical to identify creative financing options for future residential infrastructure.

➤ **Explore state law allowing one year extra tax increment financing (TIF) district revenue.**

Under 2009 state law, municipalities can keep TIF districts open an extra year if most tax revenues from growth are used for affordable housing. Affordable housing can be created anywhere in the municipality and there is no limit on when the money can be spent. Establishing a policy to utilize an additional year of each TIF district to establish a housing fund should be considered.

➤ **Homebuyer Program – Regional and Local Community Development Block Grant (CDBG) Housing Programs**

Homebuyer assistance is available through Regional and Local CDBG Programs. Funds can be provided as loans to income-eligible homebuyers with deferred payments and at no interest “for down payment and closing cost assistance.”

➤ **WHEDA Home Loans, First Time Homebuyer Programs, and Tax Advantage Programs**

WHEDA provides programs to first time home buyers to assist with low mortgage payments, down payment and closing-cost assistance, and low 30-year fixed interest rates. WHEDA also offers first time homebuyers rates that are below the standard conventional interest rates. Additionally, they offer programs that reduce federal taxes by claiming a portion of mortgage interest as a tax credit.

➤ **Habitat for Humanity of Wausau**

Habitat for Humanity of Wausau is headquartered in Weston, Wisconsin. This is a non-profit organization that builds and improves homes in partnership with individuals and families in need of decent and affordable housing. This program has been utilized along with DC Everest School District, but could be expanded to create more units, especially infill projects.

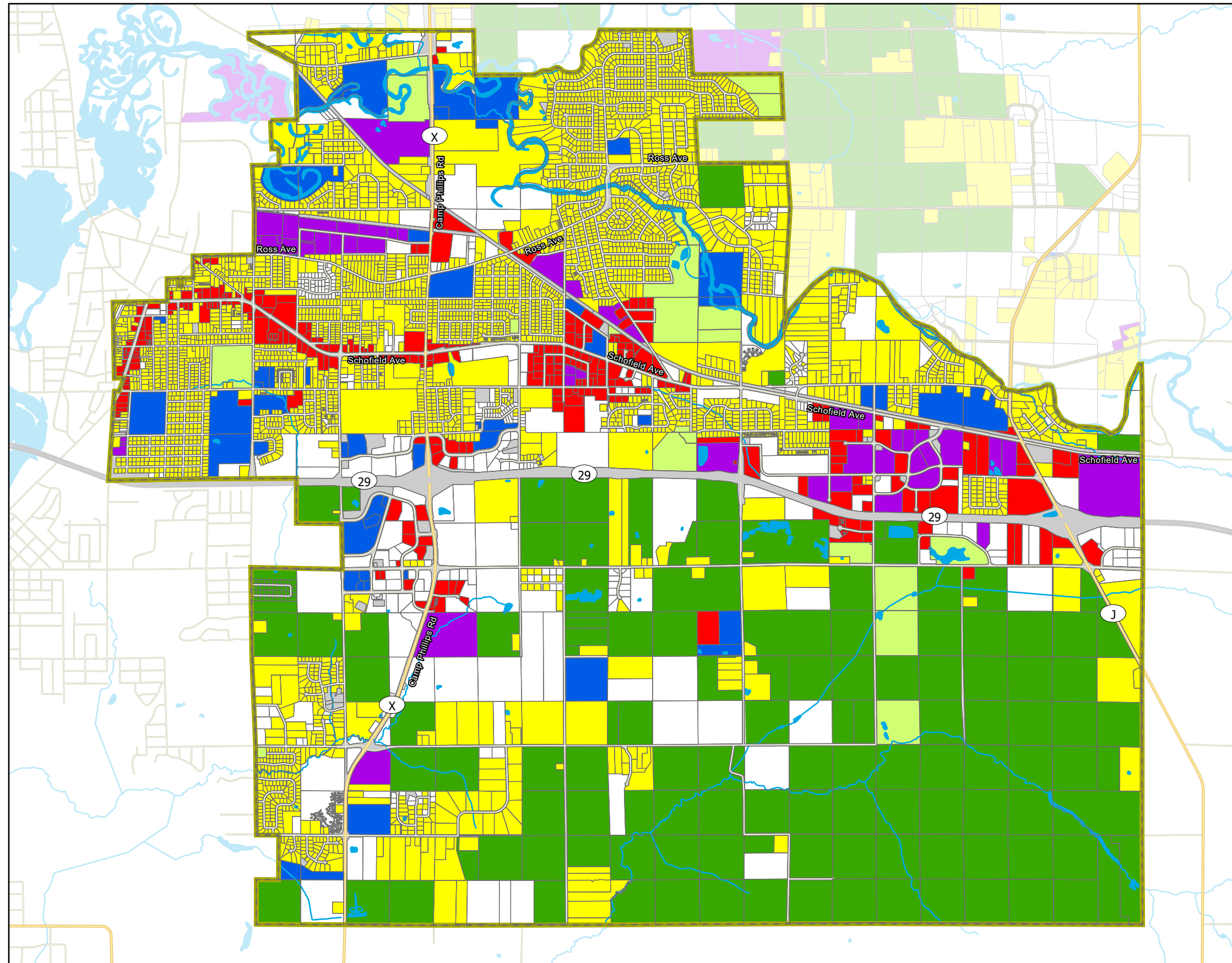
Summary

The lack of housing availability, particularly that which meets the needs of a broad range of residents both in terms of style and price, is an issue facing nearly every community. One issue is that residential developers and speculative home builders are focusing on higher income and higher-value markets which typically generate a higher return on their investment and contain less inherent risk. This has become especially true after the Great Recession where many developers were greatly impacted by the dramatic market swings that occurred. Another issue is the high cost of housing materials and labor, which add cost and further limit supply. As a result, very few affordable “middle” new units are being added to the housing stock. These are issues that local governments have little control over. As a result the state government is considering various legislative efforts to help address workforce housing. There are multiple bills being circulated related to housing.

Fortunately, affordability is not a major concern for the Village in the Metro housing market. The Village is attracting a cohort of younger working adults that on the whole are capable of owning or renting homes at mid-range price points. The Village’s land use controls are adequate and allow for a range of housing options, and these controls do not contain unnecessary requirements that arbitrarily increase housing costs. The issue in the Village of Weston appears to be availability of housing stock, particularly in the mid-range price point category. Current zoning has identified areas for substantial single-family residential development. Expanding the number of higher density and multi-family areas would facilitate meeting market demands. The Village of Weston is making a concerted effort to address the issue of housing through the 2016 Comprehensive Plan Update and this Housing Assessment Report. They are presently working to identify next steps in light of the considerations presented in this report.

Finally, the Housing Assessment Report needs to be updated annually. This provides an opportunity for decision makers to monitor change and implement new policies related to housing. The update should include both data collection and discussion of progress made toward the considerations included in this report. At minimum Tables 8, 11 and 13 should be updated and compared with the data in this report. This information reviews total housing units, types of units and percentage of income spent on rent and ownership. Discussion and review of the considerations contained in this report should focus on the items being implemented and the status of those efforts, including increasing density within zoning, and amendments to the Comprehensive Plan and Future Land Use map. Any future guidance provided by the state should be incorporated into annual updates as well.

Maps



Existing Land Use

Legend

Land Use

- Agriculture/Forestry
- Commercial
- Industrial
- Infrastructure
- Institutional
- No Activity
- Recreation
- Residential
- Water
- State Highway
- County Highway
- Local Roads

Note that this Existing Land Use Map is from the 2016 Village of Weston Comprehensive Plan.

Source: Village of Weston 2016 Comprehensive Plan, NCWRPC, Marathon County, WI DNR, WisDOT



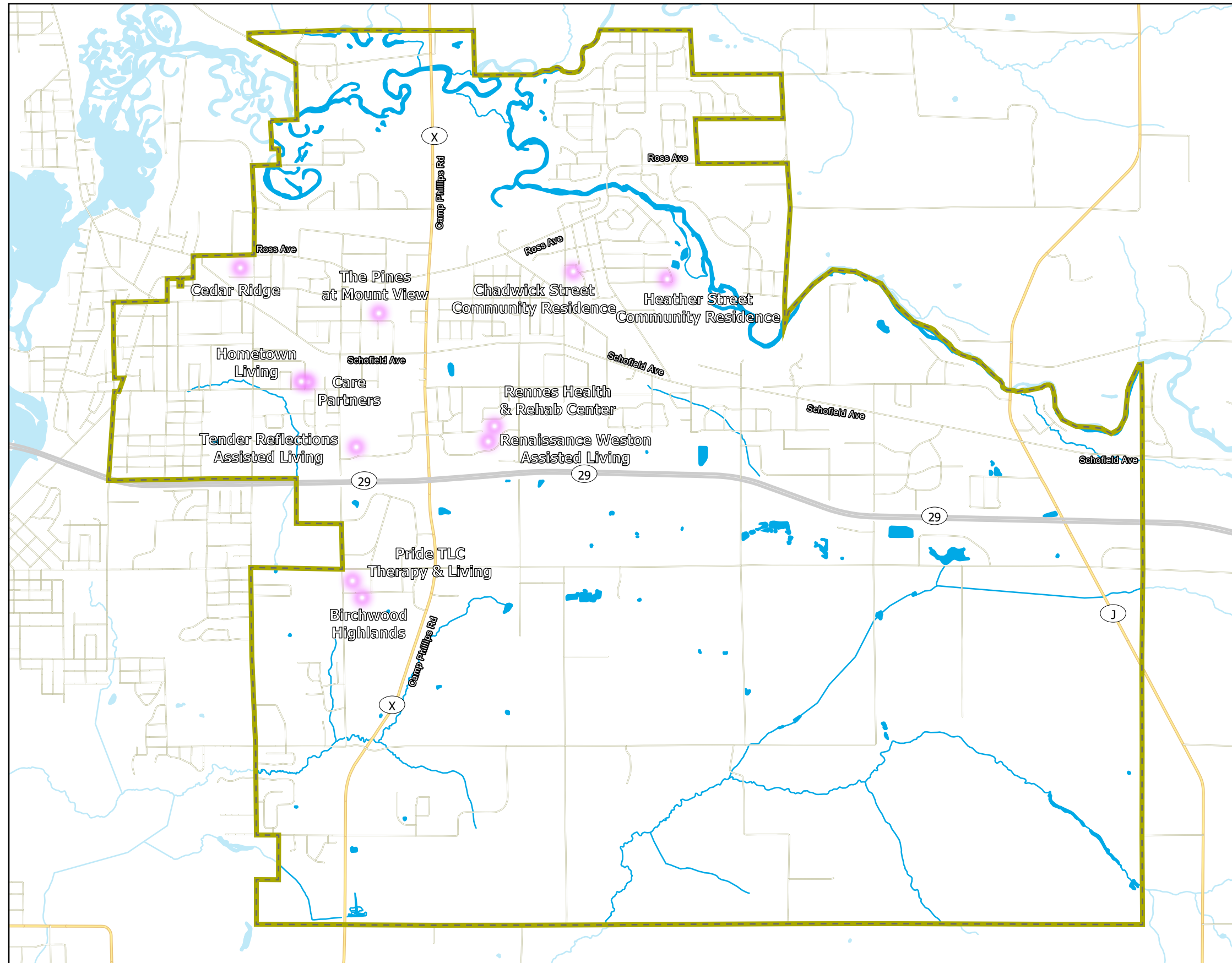
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Specialized Housing

Legend

- Specialized Housing Facility
- Water
- State Highway
- County Highway
- Local Roads

Source: Village of Weston, NCWRPC, Marathon County, WI DNR, WisDOT

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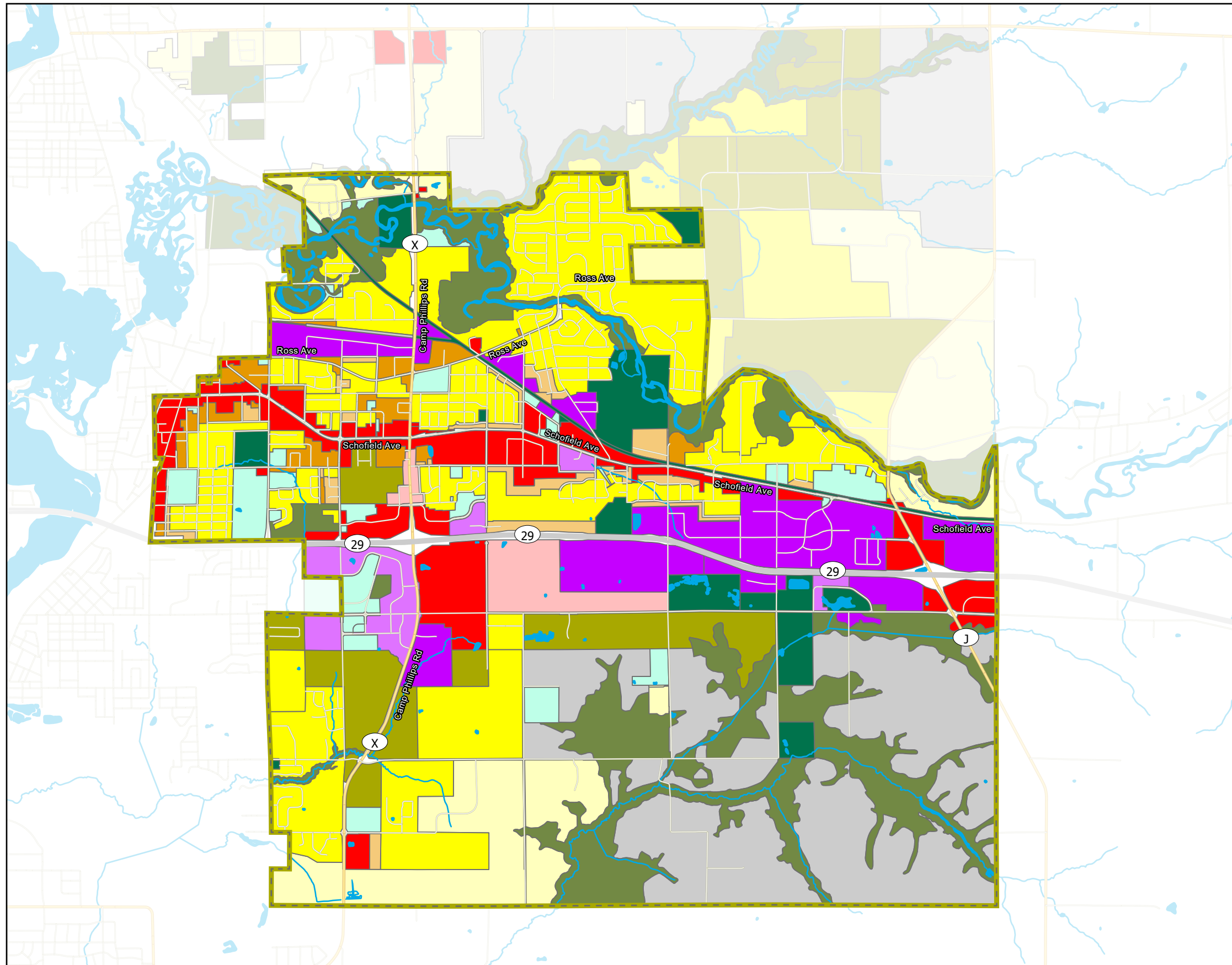


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Future Land Use

Legend

- State Highway
- County Highway
- Local Roads
- Water
- Future Land Use
 - Agriculture
 - Business/Office Park
 - Commercial
 - Environmental Corridor
 - Industrial
 - Institutional
 - Mixed Use
 - Multifamily Residential
 - Park and Recreation
 - Planned Neighborhood
 - Single Family Residential - Sewered
 - Single Family Residential - Unsewered
 - Two Family Residential

Note that this Future Land Use Map is from the 2016 Village of Weston Comprehensive Plan.

Source: Village of Weston 2016 Comprehensive Plan, NCWRPC, Marathon County, WI DNR, WisDOT



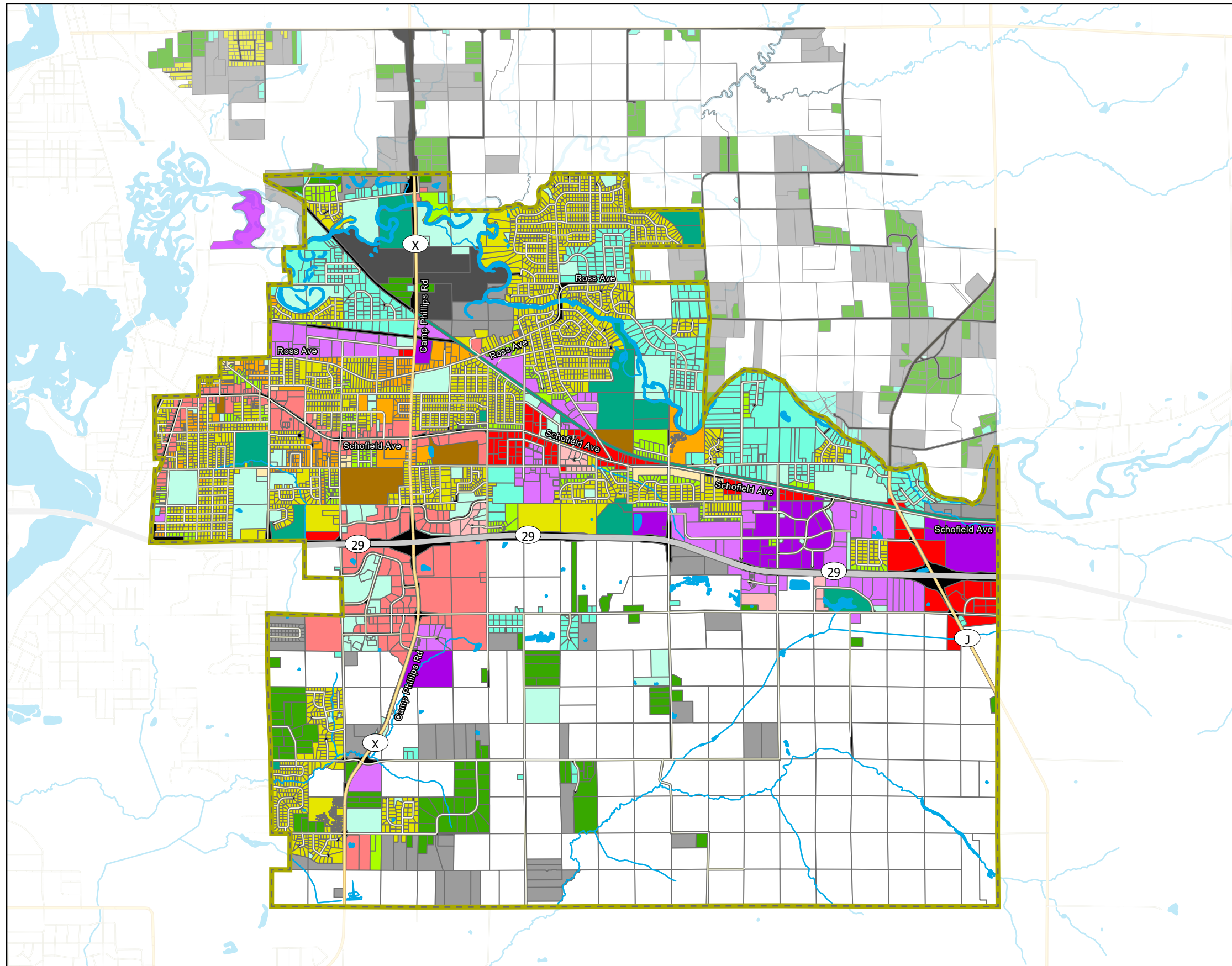
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Zoning

Legend

Zoning District	
2F	PR
AR	RM
B-1	ROW
B-2	RR-2
B-3	RR-5
BP	RVR
GI	SF-L
INT	SF-S
LI	State Highway
MF	County Highway
MH	Local Roads
	Water

ETZ Zoning

AR	RR-2
GI	RR-5
INT	SF-L
ROW	SF-S

Source: Village of Weston 2019, NCWRPC, Marathon County, WI DNR, WisDOT



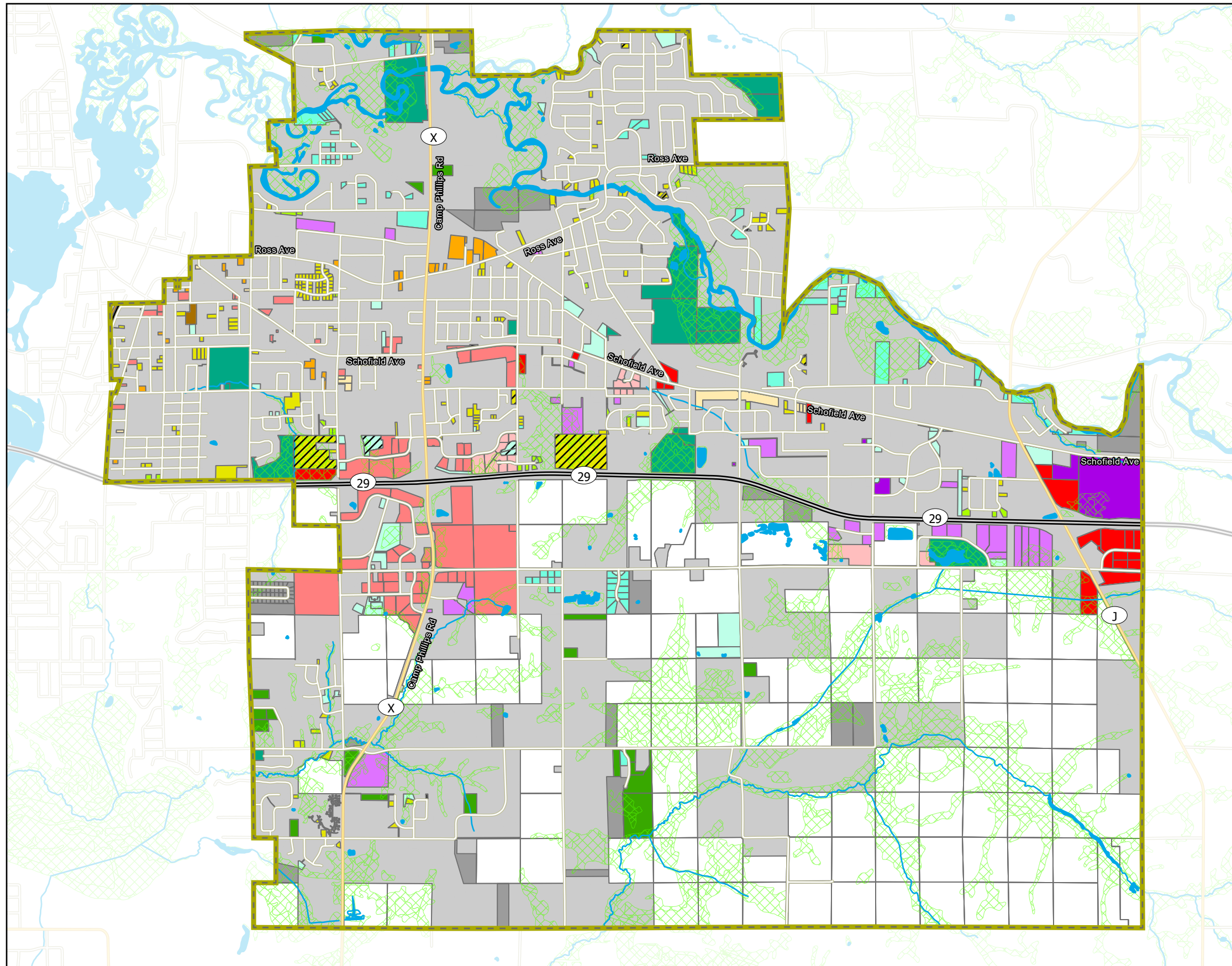
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Vacant Parcels

Legend

Zoning District	ROW
2F	RR-2
AR	RR-5
B-1	RVR
B-2	SF-L
B-3	SF-S
BP	Wells/Stormwater Utilities
GI	Developed
INT	State Highway
LI	County Highway
MF	Local Roads
MH	Water
PR	Wetlands
RM	

Source: Village of Weston, NCWRPC 2018 GIS, Marathon County, WI DOR, WI DNR, WisDOT

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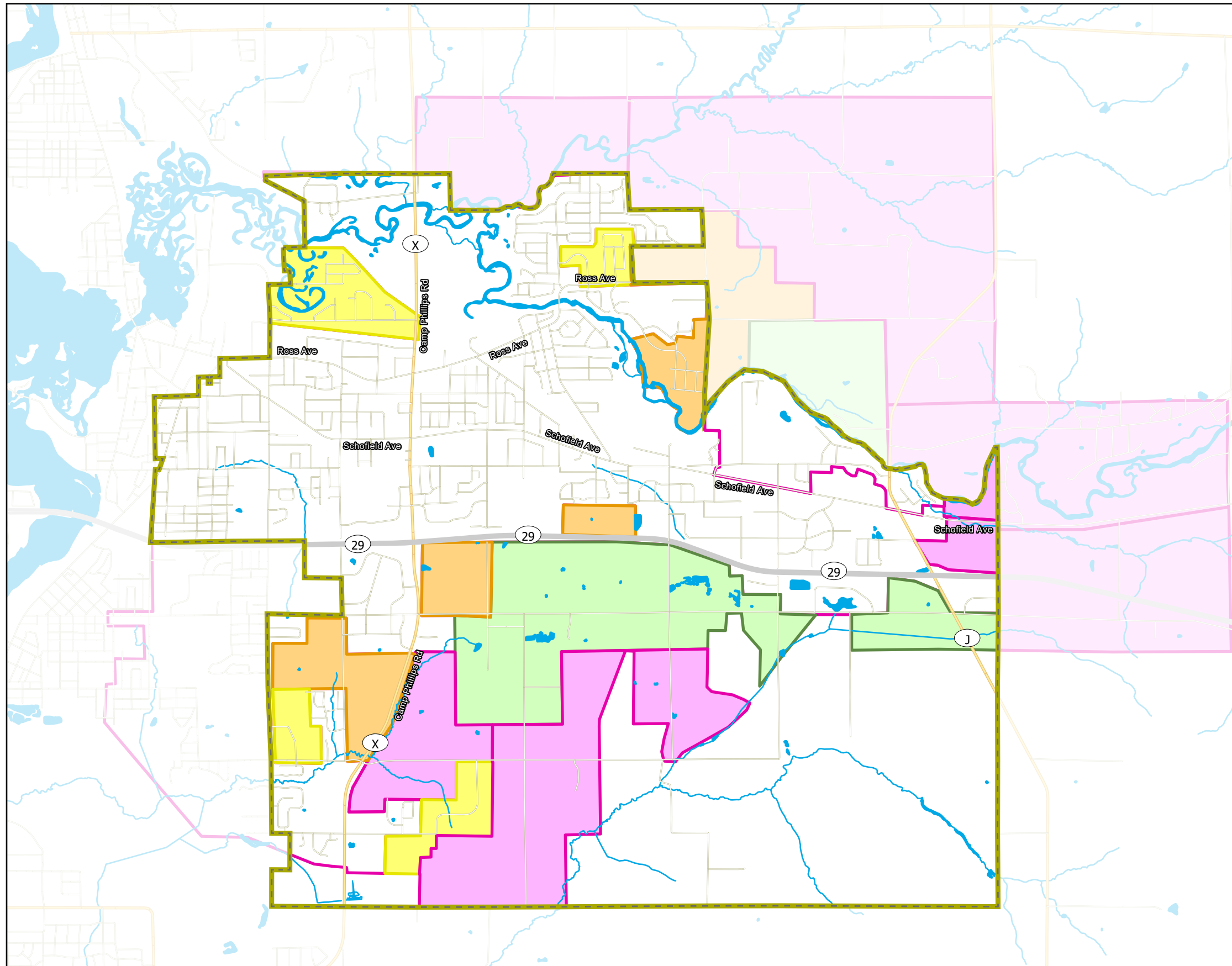
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Future Utility Expansion Areas

Legend

- Areas for Development
- Unsewered Developed Areas
 - 2025
 - 2030
 - 2040
 - 2040 Estimated Boundary
 - State Highway
 - County Highway
 - Local Roads
 - Water



Source: Village of Weston Water Utility Master Plan
This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.

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**2019 Village of Weston
Housing Affordability Report
2021 Update**