

2. Housing

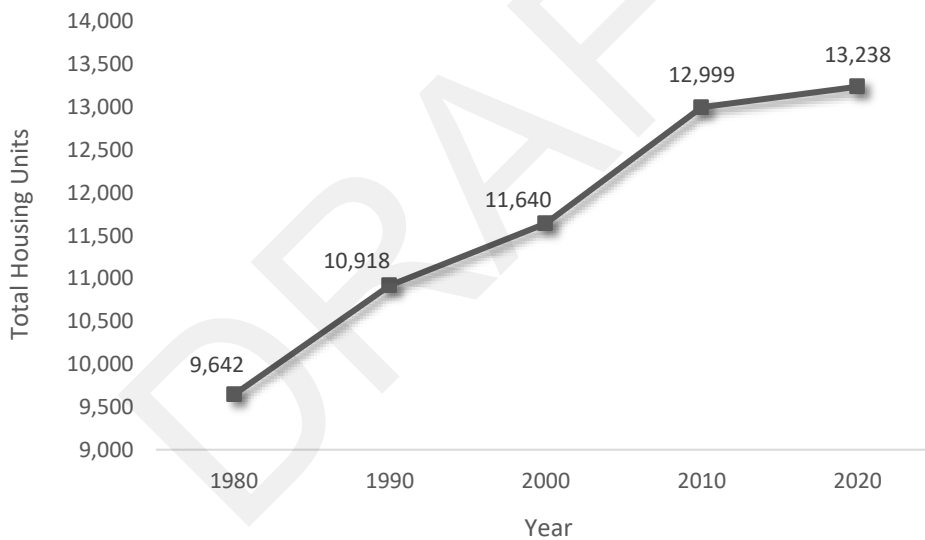
Introduction

This Element describes Bayfield County's current housing stock and assesses the future housing needs for the County. Based on these trends, countywide goals, policies, and programs are established to maintain or rehabilitate the existing housing stock and to promote the development and redevelopment of housing for all income levels and age groups.

Total Housing Units

Total housing units in Bayfield County have been steadily increasing since 1980. According to the US Census Bureau, total housing units in 1980 were recorded at 9,642 units. In 2020, the total number of housing units was 13,238, a 2.1% increase over the last decade (2010-2020), and a 21.2% increase in the 40-year period (Figure 2.1).

Figure 2.1: Bayfield County Total Housing Units 1980-2020



Source: US Census Bureau

Countywide, 27 of the 28 municipalities saw increases in housing units between 1980 and 2020. As indicated in Table 2.1, the largest increases in housing units were in the Towns of Orienta and Russell. The Village of Mason was the only municipality to decline in the number of housing units (-4.3%) in the 40-year period.

Table 2.1: Housing Units by Municipality 1980-2020

Municipality	1980	1990	2000	2010	2020	% Δ 2010-2020	% Δ 1980-2020
T. Barksdale	284	319	353	371	376	1.3%	32.4%
T. Barnes	1,049	1,313	1,486	1,564	1,417	(-9.4%)	35.1%
T. Bayfield	364	355	491	644	667	3.6%	83.2%
T. Bayview	192	214	283	310	339	9.4%	76.6%
T. Bell	343	364	412	514	506	(-1.6%)	47.5%
T. Cable	537	738	697	778	819	5.3%	52.5%
T. Clover	255	263	364	416	428	2.9%	67.8%
T. Delta	253	358	328	378	388	2.6%	53.4%
T. Drummond	645	627	645	693	658	(-5.1%)	2.0%
T. Eileen	239	268	275	308	329	6.8%	37.7%
T. Grand View	449	502	529	587	580	(-1.2%)	29.2%
T. Hughes	311	380	343	373	402	7.8%	29.3%
T. Iron River	857	928	973	1,011	1,063	5.1%	24.0%
T. Kelly	141	163	168	221	230	4.1%	63.1%
T. Keystone	145	150	186	202	210	4.0%	44.8%
T. Lincoln	150	187	191	226	222	(-1.8%)	48.0%
T. Mason	137	144	151	165	169	2.4%	23.4%
T. Namakagon	536	628	532	596	649	8.9%	21.1%
T. Orienta	101	151	201	256	253	(-1.2%)	150.5%
T. Oulu	237	267	267	304	313	3.0%	32.1%
T. Pilsen	85	86	104	135	133	(-1.5%)	56.5%
T. Port Wing	282	313	356	365	366	0.3%	29.8%
T. Russell	319	416	506	574	712	24.0%	123.2%
T. Tripp	96	111	130	159	168	5.7%	75.0%
T. Washburn	156	192	227	254	279	9.8%	78.8%
V. Mason	46	41	35	43	44	2.3%	(-4.3%)
C. Bayfield	392	446	403	482	458	(-5.0%)	16.8%
C. Washburn	906	994	1,004	1,070	1,059	(-1.0%)	16.9%
Bayfield County	9,642	10,918	11,640	12,999	13,238	2.1%	37.3%

Source: US Census Bureau

Projected Change in Housing

Table 2.2 details the projected total housing units for Bayfield County by municipality through the year 2040.

Table 2.2: Housing Units by Municipality Projections 2020-2040

Municipality	2020	2025	2030	2035	2040	# Δ 2020- 2040	% Δ 2020- 2040
T. Barksdale	376	400	406	412	422	46	12.3%
T. Barnes	1,417	1,613	1,597	1,588	1,603	186	13.2%
T. Bayfield	667	728	794	829	859	192	28.7%
T. Bayview	339	365	386	398	418	79	23.4%
T. Bell	506	547	576	597	607	101	19.9%
T. Cable	819	865	865	908	928	109	13.3%
T. Clover	428	470	500	511	533	105	24.4%
T. Delta	388	414	412	434	440	52	13.4%
T. Drummond	658	677	687	687	681	23	3.5%
T. Eileen	329	339	349	364	373	44	13.3%
T. Grand View	580	616	628	641	649	69	12.0%
T. Hughes	402	406	406	426	432	30	7.5%
T. Iron River	1,063	1,090	1,109	1,133	1,160	97	9.1%
T. Kelly	230	244	257	273	279	49	21.1%
T. Keystone	210	224	235	239	248	38	18.0%
T. Lincoln	222	241	245	255	258	36	16.2%
T. Mason	169	174	179	184	186	17	10.3%
T. Namakagon	649	637	639	677	682	33	5.0%
T. Orienta	253	295	310	323	335	82	32.5%
T. Oulu	313	325	333	345	351	38	12.0%
T. Pilsen	133	145	155	161	164	31	23.4%
T. Port Wing	366	391	397	399	409	43	11.8%
T. Russell*	712	741	790	842	899	187	26.2%
T. Tripp	168	181	191	200	207	39	23.4%
T. Washburn	279	299	312	325	340	61	21.9%
V. Mason	44	41	43	45	44	0	0.0%
C. Bayfield	458	478	481	498	491	33	7.2%
C. Washburn	1,059	1,102	1,108	1,126	1,133	74	7.0%
Bayfield County	13,238	14,006	14,366	14,790	15,089	1,851	14.0%

Source: US Census 2020, Northwest Regional Planning Commission

Housing Occupancy Characteristics

Occupied Housing Units

Of the 13,205 total housing units identified in the American Community Survey 5-Year Estimates 2017-2021, 55.7% were occupied housing units. Of the 7,358 occupied housing units in Bayfield County, 82.9% were owner-occupied and 17.1% were renter-occupied.

Vacant Housing Units

Of the 13,205 total housing units identified in the American Community Survey 5-Year Estimates 2017-2021, 5,847 (44.3%) were vacant housing units. Of the vacant housing units, 91.4% were for seasonal, recreational, or occasional use (Table 2.3).

Table 2.3: Bayfield County Vacancy Status

Vacancy Status	#	%
For Seasonal, Recreational, or Occasional Use	5,342	91.4%
Other Vacant	279	4.8%
For Sale Only	114	1.9%
For Rent	85	1.5%
Rented, Not Occupied	14	0.2%
Sold, Not Occupied	13	0.2%
Total Vacant	5,847	100.0%

Source: American Community Survey 5-Year Estimates 2017-2021

Age of Housing Stock

According to the American Community Survey Estimates 2017-2021, 22.9% of all housing units in Bayfield County were built in the year 2000 or later, while 77.1% were built between 1999 or earlier. Nearly 15% of the housing stock was built in the year 1939 or earlier (Table 2.4).

Table 2.4: Bayfield County Age of Housing Stock

Year Structure Built	# of Structures	% of Structures
2020 or later	7	0.1%
2010 to 2019	637	4.8%
2000 to 2009	2,380	18.0%
1990 to 1999	2,099	15.9%
1980 to 1989	1,667	12.6%
1970 to 1979	2,034	15.4%
1960 to 1969	1,051	8.0%
1950 to 1959	736	5.6%
1940 to 1949	638	4.8%
1939 or earlier	1,956	14.8%
Total	13,205	100.0%

Source: American Community Survey 5-Year Estimates 2017-2021

Housing Types

Of the 13,205 total housing units identified in Bayfield County, 11,527 (87.3%) were identified as 1-unit detached structures and 698 (5.3%) were identified as structures with 2 units or more (Table 2.5).

Table 2.5: Units in Structure

Units in Structure	#	%
1-Unit, Detached	11,527	87.3%
1-Unit, Attached	158	1.2%
2 Units	222	1.7%
3 or 4 Units	135	1.0%
5 to 9 Units	122	0.9%
10 to 19 Units	157	1.2%
20 or More Units	62	0.5%
Mobile Home	813	6.2%
Boat, RV, Van, etc.	9	0.1%

Source: American Community Survey 5-Year Estimates 2017-2021

Housing Value

According to the American Community Survey 5-Year Estimates 2017-2021, 78.4% of owner-occupied housing units were valued at \$299,999 or less. The median value of owner-occupied housing units was \$187,000 (Table 2.6).

Table 2.6: Housing Value

Housing Value	#	%
Less than \$50,000	385	6.3%
\$50,000 to \$99,999	822	13.5%
\$100,000 to \$149,999	982	16.1%
\$150,000 to \$199,999	1,096	18.0%
\$200,000 to \$299,999	1,492	24.5%
\$300,000 to \$499,999	989	16.2%
\$500,000 to \$999,999	280	4.6%
\$1,000,000 or more	54	0.9%
Total	6,100	100.0%

Source: American Community Survey 5-Year Estimates 2017-2021

Housing Programs

The Wisconsin Comprehensive Planning legislation requires that all local governments completing Comprehensive Plans compile a list of programs available to help provide an adequate supply of housing that meets existing and forecasted housing demand in their jurisdiction. Currently, Bayfield County provides an array of housing loan programs through the State of Wisconsin. The following is a partial listing of programs that are also available.

Community Development Block Grant (CDBG) Housing Rehabilitation

Housing rehabilitation funds are made available through the federal Department of Housing and Urban Development (HUD). The CDBG program and associated funds provides grants to local governments for housing rehabilitation initiatives that primarily benefit low- and moderate-income households. Funding can be used to assist homeowners and landlords in making essential improvements to properties and can also assist rental households in purchasing homes.

Community Development Block Grant Emergency Assistance Program (CDBG-EAP)

Emergency assistance funds are available to assist local governments in responding to emergency housing needs. The funds are provided to low- and moderate-income families who are homeless due to natural disasters, as well as family groups who meet the state definition of homeless.

Community Options Program (COP)

COP helps people who need long-term care to stay in their own homes and communities. The program provides cost-effective alternatives to expensive health care in institutions and nursing homes. Elderly people and people with serious long-term disabilities receive funds and assistance to find services they are not able to get through other programs. The Wisconsin Department of Health and Family Services administers this program through the Bayfield County Department of Health and Human Services.

Historic Homes Tax Credit Program

A 25% Wisconsin investment tax credit is available for people who rehabilitate historic or non-income-producing personal residences, and who apply for and receive project approval before beginning physical work on their projects. This program is administered by the Wisconsin Historical Society.

Home Investment Partnership Program (HOME)

HOME is a federal housing program to support the provision of low-cost housing. Affordable housing activities supported by federal HOME awards including down payment assistance to homebuyers, rental rehabilitation, weatherization-related repairs, accessibility improvements, and rental housing development.

Impact Seven

Impact Seven is a private nonprofit community development corporation dedicated to increasing the economic opportunity for residents of Wisconsin. Impact Seven develops and finances affordable housing in coordination with communities or other non-profit organizations.

Property Tax Deferred Loan Program (PTDL)

This state program provides loans to low- and moderate-income elderly homeowners to help pay local property taxes so that the elderly can afford to stay in their homes. To be eligible, individuals must be at least 65 years old with a spouse that is at least 60 years old, unless one is disabled.

Section 8 Program

This federal program provides rent assistance to eligible low-income households based on family size, household income, and fair market rents. Typically, a tenant's share of the total rent payment does not exceed 30% of his/her annual income.

Wisconsin Community Action Program (WisCAP)

WisCAP and its member agencies are dedicated to advancing safe and affordable housing by developing resources, providing training, and housing opportunities. The organization serves as an advocate for policy and program development and provides technical assistance on housing issues.

Wisconsin Home Energy Assistance Program (WHEAP)

The Energy Services Bureau oversees Wisconsin's Low Income Home Energy Assistance Program. This includes the federally funded Low Income Home Energy Assistance Program (LIHEAP) and other related programs. Households with incomes at or below the federal poverty level may be eligible for energy supply assistance. Many households with income from farms, offices, factories, and other workplaces receive LIHEAP assistance.

Wisconsin Housing and Economic Development Authority (WHEDA)

The WHEDA serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

Wisconsin Rural Development, Rural Housing Service

The mission of the Rural Housing Service is to enhance the quality of life of rural people through the creation of safe, affordable, housing where people can live, work, and prosper as part of a community. The Wisconsin Rural Housing Service offers housing preservation grants, loans and grants for farm labor housing, loans and grants for home improvement and repairs, loans for financing housing site development, loans for home purchase or construction, loans on apartment buildings, and self-help technical assistance grants.

USDA-Rural Development

Rural Development administers federal funds to help secure loan options to assist low- and moderate-income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

Assessment of Future Needs

Bayfield County's abundant access to natural amenities, combined with early extensive broadband infrastructure, has contributed to a significant population increase over the last decade. A recent influx of higher-wage, remote workers to the community, combined with a booming second home market, and a sharp increase in property conversions to short-term-rentals, has put significant upward pressure on the cost of available housing. According to a 2021 study, homeownership has slipped out of reach for most median-income earners across the region, with affordability gaps greater than \$40,000 per unit and still rising. The combination of the high cost of building, coupled with a persistent workforce shortage in the area, has made new, affordable construction nearly impossible. According to a 2021 study, between 2010 and 2020, Bayfield County's population increased by 8% with a net gain of only 11 housing units in the same time period. Without new construction, many low- and median-income earners are unable to find affordable options near their places of employment. The County's demographics add additional complexity to this challenge, with more than 40% of the area's residents over the age of 65, and a median age of 52, as compared to the state median age of 39. Bayfield County is on track to become the "eldest county" in Wisconsin in short order. In this destination retirement area, a shortage of funding to develop appropriate senior housing options has created further bottlenecks and challenges in healthy housing turnover. Taken together, these factors have led to overcrowding, exceptionally long commutes, forced relocation, deferred maintenance, and general housing instability as many renters and buyers are forced to spend beyond their means for appropriate accommodations. Lack of available housing is consistently cited as a barrier to workforce recruitment efforts, causing negative ripple effects throughout our regional economy. Chronic understaffing in critical sectors threatens the stability of the region's core services and thwarts capacity-building efforts across the region that are needed to face the challenges of the future.

Housing Policies

To address these challenges, Bayfield County has taken a proactive approach to housing development to increase the availability of affordable housing opportunities that are accessible to residents across the spectrum of age and ability. Bayfield County will continue to encourage policies that support new development, increased density of housing development, and support development of affordable units. Additionally, Bayfield County will encourage housing initiatives that utilize green technologies, support universal access, and align with best practices to support aging-friendly communities, including aligning development efforts along primary transportation corridors and near core amenities.