

Chippewa Valley Regional Housing Task Force

Momentum West 2019 Housing Forum

August 15, 2019



Joshua Clements, AICP
City Planner

Scott H. Allen, AICP
Community Development Director



Chippewa Valley Housing Task Force

Overview:

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

Key Findings

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

Income

Inventory

Investment

Recommendations

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

Current Status

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

Chippewa Valley Housing Task Force

Brief History:

- 2018 Feb 16 – Momentum West Housing Forum (New Richmond)
 - Attended by Mayor Pratt, Mike Golat & Josh Clements
 - Not a “new” issue - increasing in attention & urgency
- 2018 Mar/Apr – Study potential approaches, housing studies, etc.
 - Co/Facilitators: Scott Allen (E.C.) & Josh Clements (Altoona)
- Task Force assembled Apr/May 2018 – First Meeting June 29 (Altoona)
 - Assemble stakeholders, key partners, determine direction

Chippewa Valley Housing Task Force

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

Chippewa Valley Housing Task Force

- **Goal Statement:**

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

Chippewa Valley Housing Task Force

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

Chippewa Valley Housing Task Force

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

Chippewa Valley Housing Task Force

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

Concurrent Efforts

- Eau Claire Housing Coalition (service providers & agencies)
- JONAH Affordable Housing Task Force
- Dunn County Community Forum on Housing (2018 Oct 2)
- Joint Homelessness Initiative – Erin Healy (2018 Oct 25)

A.L.I.C.E.

ALICE is an acronym for:

Asset

Limited,

Income

Constrained,

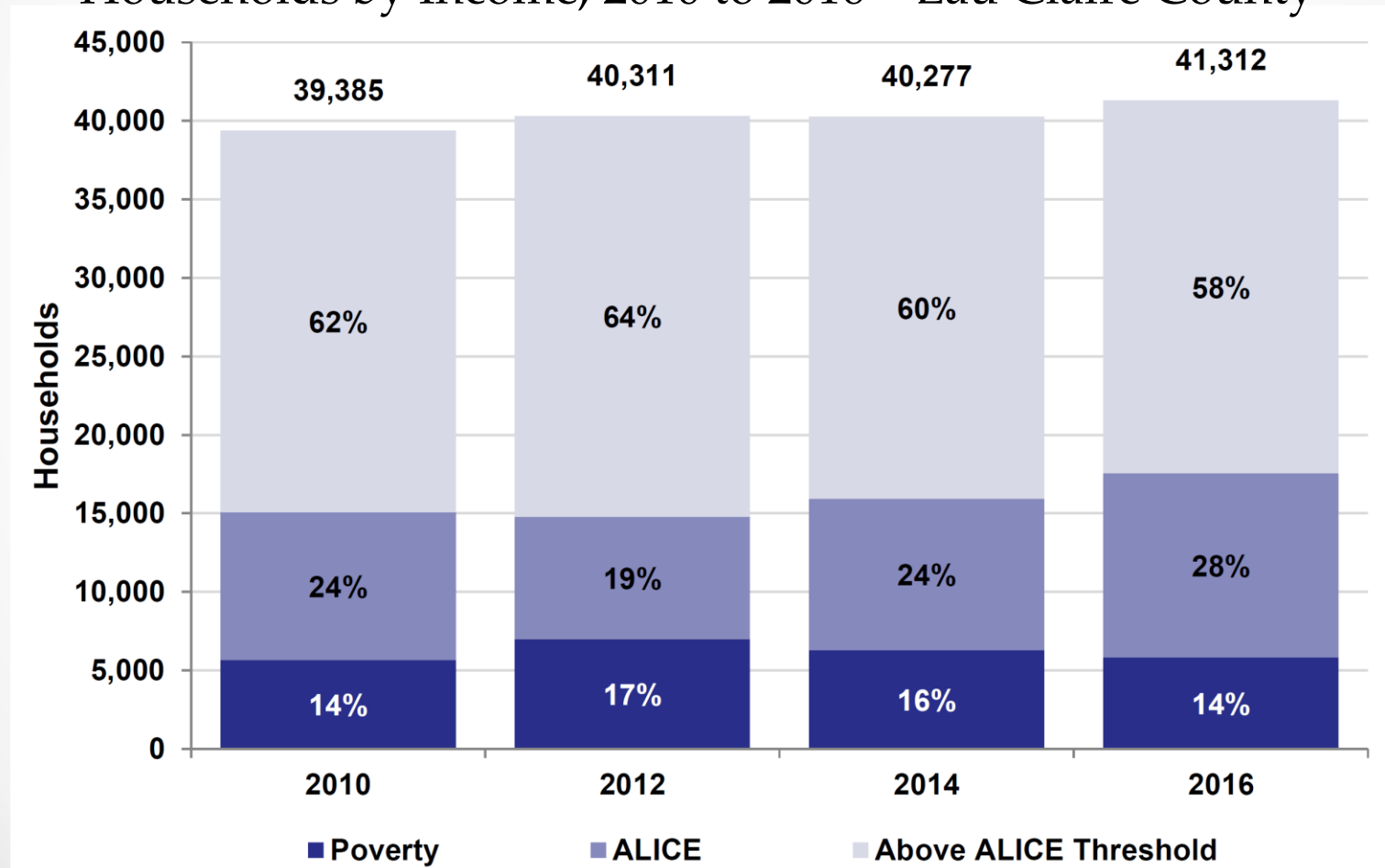
Employed.



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

Eau Claire County Data

Households by Income, 2010 to 2016 – Eau Claire County



Household Survival Budget, Eau Claire County

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

Eau Claire County Data

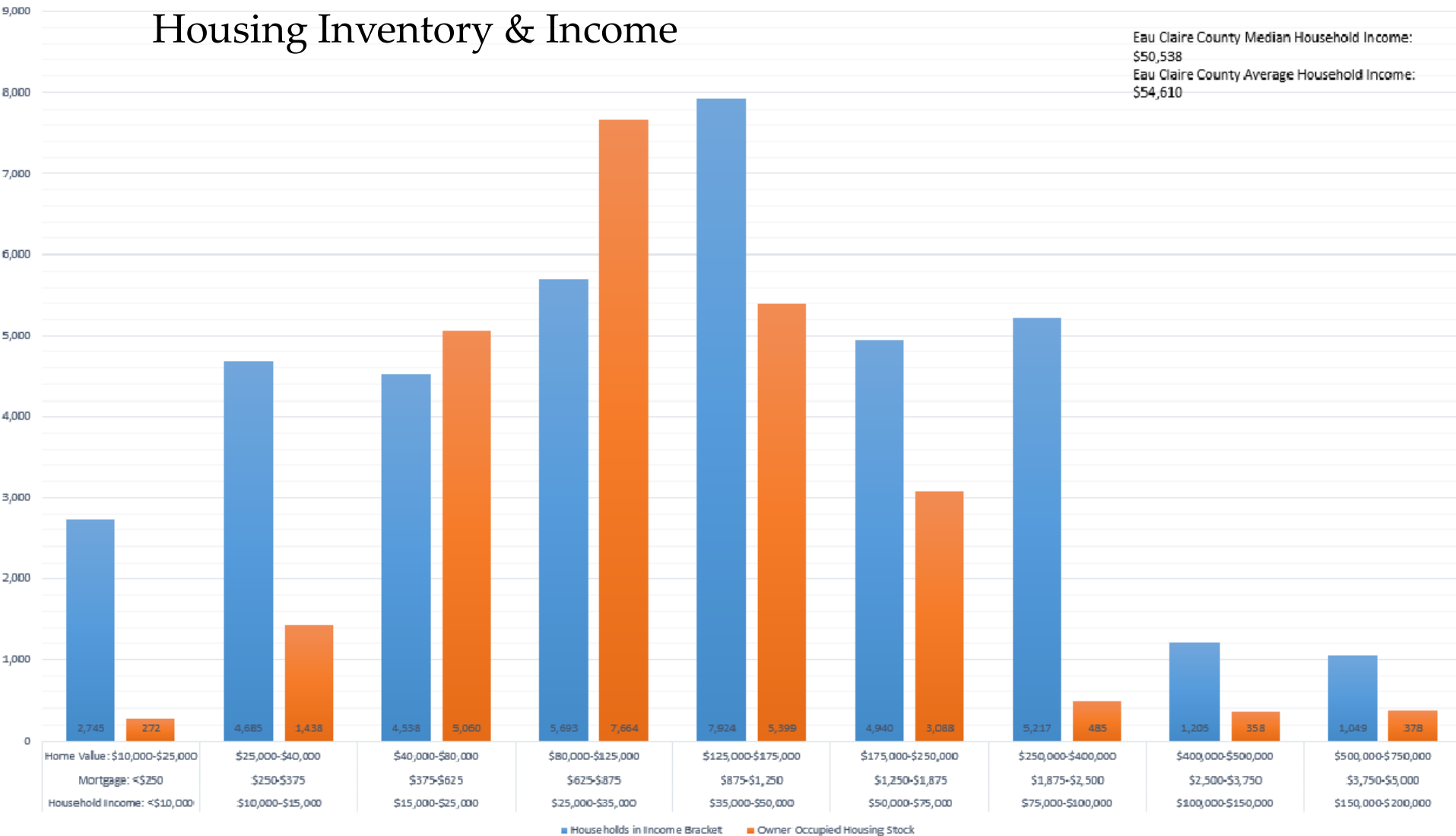
- Wisconsin Counties (72 Counties total):
 - Eau Claire County is 41st in median income
 - Eau Claire County = \$49,821
 - State of Wisconsin = \$56,811
 - Eau Claire County is 22nd in housing costs and equals the State average
 - Eau Claire County = \$735/month
 - State of Wisconsin - \$735/month
 -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

Eau Claire County Data

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

Housing Inventory & Income

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



Eau Claire County Data

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

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

Wages & Home Affordability

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

Source: JobsEQ®

Data as of 2017



Eau Claire County Data

Housing Costs – Renters

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

Eau Claire County Data

Housing Cost Burden – Renters

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

Other Factors

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

Recommendations

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

Recommendations

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

Recommendations

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

Recommendations

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

Recommendations

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

Recommendations

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

Chippewa Valley Housing Task Force

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