

CHAPTER 4: HOUSING

INTRODUCTION

This chapter provides housing information for Door County, including historical housing unit levels; the existing housing stock's age, structural, and occupancy characteristics; potential future housing demand, based on demographic projections; and current housing costs. Since housing issues are integrated with population, economic development, and land use issues, readers may also want to review Chapter 2, Issues and Opportunities, Chapter 5, Economic Development, and Chapter 10, Land Use of this Resource Report, which contain information related or relevant to the housing information found in this chapter. Also note that housing data is collected by multiple agencies at different times and using different methods, so figures in these chapters serve only as guides, pointing out trends or issues, rather than as definitive counts or statistics.

U.S. Census Bureau (Census) data provided in this chapter is given at both the county and sub-county levels, with the municipalities grouped into three sub-county areas. As described in more detail in Chapter 5, Economic Development, Door County's economy has traditionally depended on the agricultural, manufacturing, and tourism industries, which are largely split into three general geographic areas: manufacturing in the city, agriculture in the south, and tourism in the north. It is useful to look at housing in the context of where and what type of employment exists, because healthy communities have income-appropriate housing close to employment. For the purpose of this chapter and Chapter 10, Land Use, individual municipalities within Door County are grouped together into Northern Door, Southern Door, and the City of Sturgeon Bay (City) categories. The Northern Door area consists of the Towns of Baileys Harbor, Egg Harbor, Gibraltar, Jacksonport, Liberty Grove, Sevastopol, and Washington; and the Villages of Egg Harbor, Ephraim, and Sister Bay. The Southern Door area consists of the Towns of Brussels, Clay Banks, Forestville, Gardner, Nasewaupee, Sturgeon Bay, and Union; and the Village of Forestville. The City is its own area. Although the Town of Sturgeon Bay lies both north and south of the City, it is categorized under Southern Door, because it is primarily agricultural in character.

Note: General definitions for housing terms are given throughout this chapter; detailed definitions can be found at the Census website listed in the Resources and Further Information section at the end of this chapter.

HOUSING CHARACTERISTICS

TOTAL HOUSING UNIT LEVELS

A "housing unit" is defined by the Census as a single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as separate living quarters or, if vacant, is intended for occupancy as separate living quarters. Per Census counts, between 1970 and 2010, the total number of housing units within Door County increased by 13,187 units, or approximately 122%. (See Table 4.1.) Comparatively, the county's year-round population increased by only 7,679 people, or 38%, for the same timeframe. This much lower population growth rate, as compared to the housing unit growth rate, highlights the prevalence of the seasonal housing market in Door County. The county's 122% growth rate far exceeded the state's housing growth rate of 78% for the same timeframe.

The largest decadal growth in population happened between 1970 and 1980 when there was an increase of 4,923 people, but even this big bump in year-round population (25%) did not keep pace with the housing unit growth rate. For the same decade, 4,545 housing units were added, an increase of approximately 42%. While housing growth slowed to 18% between 1980 and 1990, and 9% growth between 1990 and 2000, it again picked up between 2000 and 2010 when the number of housing units in the county grew by 4,379, or 22%. Between 2000 and 2010, the county's population actually decreased by just over one-half percent, a fact that underscores the strength of the

seasonal housing market even as year-round population becomes smaller. In comparison, between 2000 and 2010, the state’s population grew by 6% and the number of housing units grew by 13%. Wisconsin, similar to Door County, is a popular seasonal home destination, thus its housing unit growth rate is also quite a bit higher than its population growth rate.

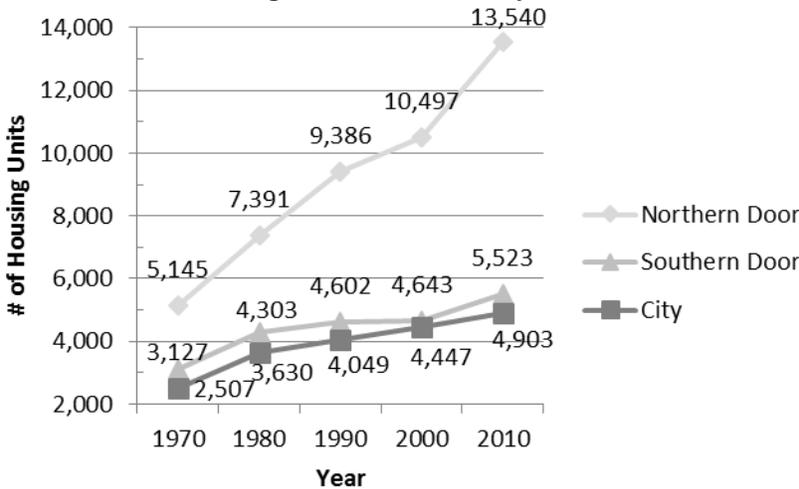
Table 4.1: Total Housing Units, Door County

Year	Door County	% Change	Wisconsin	% Change
1970	10,779	--	1,472,466	--
1980	15,324	42%	1,863,897	27%
1990	18,037	18%	2,055,774	10%
2000	19,587	9%	2,321,144	13%
2010	23,966	22%	2,624,358	13%
1970-2010	13,187	122%	1,151,892	78%

Source: U.S. Bureau of the Census, 1970 Census of Population and Housing, Series 100, Table 2; 1980 Census of Population and Housing, Table 45; 1990 Census of Population and Housing, STF 1A; 2000 SF1 100% Data, Table ID QT-H1; and 2010 SF1 100% Data, Table ID QT-H1. See American Fact Finder Table ID QT-H1 (2000 and 2010 only) for municipal-level data.

Comparing sub-county areas, Northern Door has long been more developed and grown at a faster rate than the other areas. (See Figure 4.1 and Table 4.2.) Starting with 5,145 housing units in 1970, Northern Door grew over 163% to 13,540 housing units in 2010. For the same timeframe, the City started with 2,507 units and grew over 95% to 4,903 units, while Southern Door started with 3,127 units and grew 76% to 5,523 units.

Figure 4.1: Total Housing Units, Door County Areas



Source: U.S. Bureau of the Census, 1970 Census of Population and Housing, Series 100, Table 2; 1980 Census of Population and Housing, Table 45; 1990 Census of Population and Housing, STF 1A; 2000 SF1 100% Data, Table ID QT-H1; and 2010 SF1 100% Data, Table ID QT-H1. See American Fact Finder Table QT-H1 (2000 & 2010 only) for municipal-level data.

All areas of the county experienced high growth in housing units from 1970 to 1980, increasing between 37% and 45%. Through the 1980s, strong growth continued for Northern Door, increasing by 27%, while the City and Southern Door both slowed to below 12%. Growth for all sub-county areas was less than 12% through the 1990s, but then picked up again for both Northern and Southern Door starting in 2000. Between 2000 and 2010, both the Northern Door and Southern Door areas experienced significant increases, with Northern Door growing by 29%

and Southern Door growing by 19%. The City has had the steadiest growth, ranging from between 9% and 12% per decade, between 1980 and 2010.

Table 4.2: Change in Total Housing Units, Door County Areas

Area	1970	2000	2010	1970 - 2010		2000 - 2010	
				# Change	% Change	# Change	% Change
Wisconsin	1,472,466	2,321,144	2,624,358	1,151,892	78%	303,214	13%
Door County	10,779	19,587	23,966	13,187	122%	4,379	22%
Northern Door	5,145	10,497	13,540	8,395	163%	3,043	29%
Southern Door	3,127	4,643	5,523	2,396	77%	880	19%
City of Sturgeon Bay	2,507	4,447	4,903	2,396	96%	456	10%

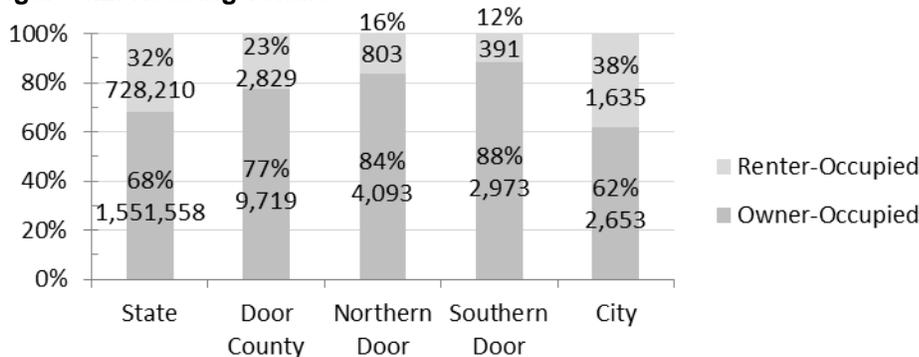
Source: U.S. Bureau of the Census, 1970, Series 100, Table 2; 1980 Census of Population and Housing, STF 1A, Table 4; 1990 Census of Population and Housing, STF 1A; 2000 SF1 100% Data, Table ID QT-H1; and 2010 SF1 100% Data, Table ID QT-H1. See American Fact Finder Table ID DP-1 (2000 & 2010) for municipal-level data.

The economic recession that began in December 2007 continues to impact development, greatly affecting the number of new homes built in the county. According to the Census data, the average number of homes built in the county on an annual basis between 1970 and 2010 was 330 units per year. The Wisconsin Department of Administration - Demographic Services Center estimates for Door County that only 116 new homes per year were built between April 2010 and April 2013.

HOUSING TENURE

Housing tenure statistics are for occupied housing units only and refer to whether the occupant owns the unit or is renting the unit. Of the 12,548 occupied units in Door County in 2010, 9,719 (77%) were owner-occupied while 2,829 (23%) were renter-occupied. (See Figure 4.2.) Owner-occupancy rates for Wisconsin and the United States are considerably lower; in 2010, 68% of the state’s housing units were owner-occupied and 65% of the nation’s housing units were owner-occupied. Looking at sub-county areas, Southern Door has the highest owner-occupancy rate at 88%, followed by Northern Door at 84%, and the City at 62%.

Figure 4.2: Housing Tenure



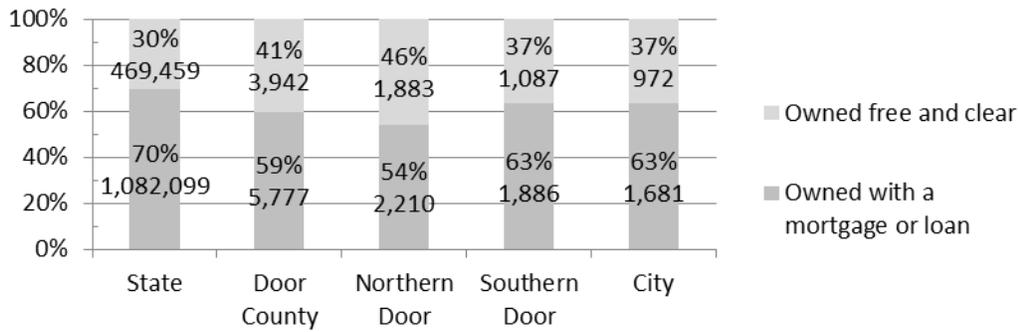
Source: U.S. Bureau of the Census, 2010 SF1 (100% Data), Table ID QT-H1. See American Fact Finder Table ID QT-H1 for municipal-level data.

Except for the City of Sturgeon Bay, Door County is considered a rural area by the Census. According to the Housing Assistance Council, a non-profit located in Washington, D.C., homeownership rates are generally higher in rural areas and small communities because greater numbers of older people live in rural areas than in urban areas. Also, older people, overall, are wealthier than younger people and more often can afford to buy a home rather than renting a home. In 2010, 72% of homes in rural and small communities at the national-level were owned and

75% of homes in rural and small communities at the state-level were owned. Both Door County and Wisconsin are higher than the national rate, likely at least in part because the county and the state are older on average than the nation.

Within the “owner-occupied” category, there are two sub-categories of homeownership: households that have a mortgage or loan and households that have no mortgage or loan and own their home “free and clear.” The latter is often referred to as the “true” homeownership rate. Figure 4.3 shows homeownership status for the state, Door County, and sub-county areas. Door County has a much higher true homeownership rate, at 41% of all owner-occupied housing units, compared to the state at 30%. Within Door County, Northern Door has the highest true homeownership rate at 46%, followed by Southern Door and the City, both at 37%.

Figure 4.3: Homeownership Status



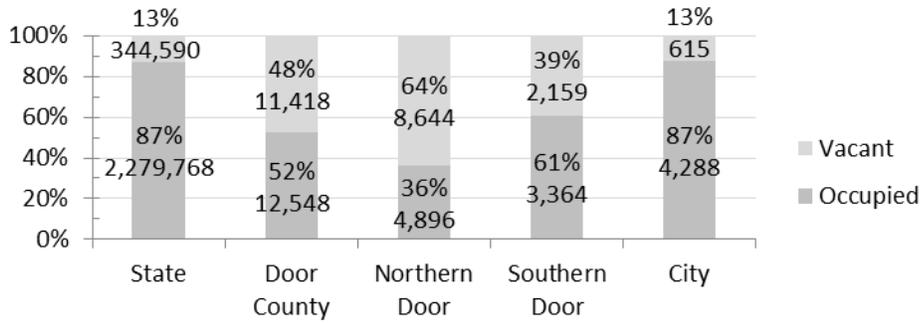
Source: U.S. Bureau of the Census, 2010 SF1 100% Data, Table ID QT-H1. See American Fact Finder Table ID QT-H1 for municipal-level data.

HOUSING OCCUPANCY

“Housing occupancy” refers to whether a housing unit is occupied or vacant. As defined by the Census, a housing unit is *occupied* if it is the usual place of residence of the person or group of people living in it at the time of enumeration or if the occupants are only temporarily absent. A housing unit is *vacant* if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are classified as vacant. Vacancy status includes units for rent; for sale only; rented or sold, not occupied; for migrant workers; and for seasonal, recreational, or occasional use. Note that housing occupancy status can easily change from seasonal to year-round residence (or vice-versa) due to factors such as retirement of the homeowners or a change in ownership.

According to the 2010 Census, Door County had 23,966 housing units, with 12,548 (52%) of those classified as occupied. In comparison, the state had an 85% occupancy rate in 2010. The remaining units in the county consisted of 11,418 (48%) vacant units, including those used for seasonal, recreational, or occasional purposes. Housing occupancy figures for the state, Door County, and sub-county areas for the year 2010 are shown in Figure 4.4 below. Northern Door has the lowest occupancy rate, at 36%, followed by Southern Door, 61%, and the City, 87%.

Figure 4.4: Housing Occupancy



Source: U.S. Bureau of the Census, 2010 SF1 100% Data, Table ID QT-H1. See American Fact Finder Table ID QT-H1 for municipal-level data.

Table 4.3 below shows occupied and vacant housing units by county and sub-county area for 2000 and 2010. Comparing the growth rate of year-round units versus seasonal units, the number of year-round units in Door County grew over 6%, while the number of vacant/seasonal units grew over 47%. Southern Door had the highest growth rate of year-round units at almost 8%, followed by Northern Door at over 6%, and the City at 5%. Northern Door had the highest growth rate of seasonal units, at 56%, followed by the City, at over 54%, and Southern Door, at over 42%.

Table 4.3: Change in Housing Occupancy, Door County Areas

Area	Occupied				Vacant			
	2000	2010	# Change	% Change	2000	2010	# Change	% Change
Door County	11,828	12,548	720	6.1%	7,759	11,418	3,659	47.2%
Northern Door	2,870	3,054	184	6.4%	3,789	5,911	2,122	56.0%
Southern Door	4,171	4,502	331	7.9%	2,026	2,880	854	42.2%
City of Sturgeon Bay	4,084	4,288	204	5.0%	399	615	216	54.1%

Source: U.S. Bureau of the Census, ACS, 2007 - 2011, 5-Year Estimates, Table ID QT-H1.

HOUSING TYPE - UNITS IN STRUCTURE

According to the 2010 Census, one-unit, detached structures – i.e., single-family residences – made up nearly 78% of the total housing units in Door County. (See Table 4.4.) The second largest housing type found in the county was mobile homes, comprising about 7% of the total housing stock. Over 13% of the housing units in the county are in buildings configured with two or more units.

Table 4.4: Units in Structure, Door County

Units	Door County	
	Number	Percent
1 unit, detached	10,528	77.6%
1 unit, attached	312	2.3%
2 units	543	4.0%
3 or 4 units	421	3.1%
5 to 9 units	421	3.1%
10 to 19 units	434	3.2%
Mobile home	909	6.7%
Total	13,567	100.0%

Source: U.S. Bureau of the Census, ACS, 2008 - 2010, Three-Year Estimates, Table ID S2504. See American Fact Finder Table ID B25024 (5-year est.) for municipal-level data.

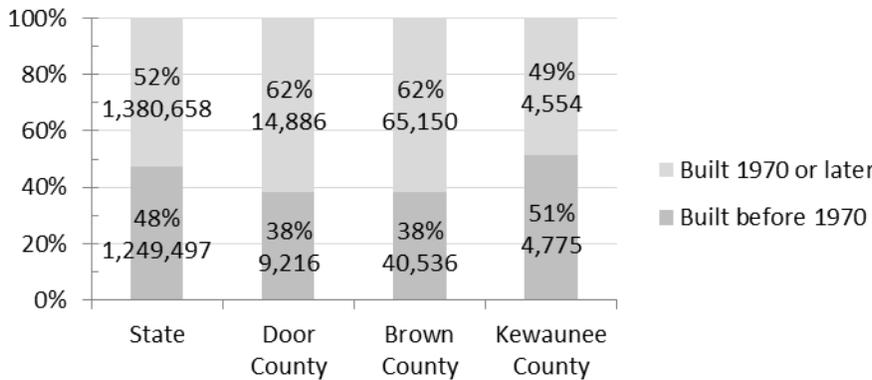
Note: “1 unit, detached” dwelling units can be either typical single-family homes with open space on all sides or dwelling units attached to a non-residential use, but where the entire building has open space on all sides. “1 unit, attached” dwelling units are those that have one or more walls extending from the ground to the roof separating it from adjoining, attached structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is counted as an individual, attached structure if the dividing or common wall goes from ground to roof.

AGE OF HOUSING

The age of an area’s housing stock is an indicator of the type and quality of homes. While well-maintained older homes can be an important part of local history and often help preserve historic character, older homes also tend to have more problems such as asbestos and lead-based paint. The age of housing stock also represents new construction and growth in a community, or a lack thereof.

Compared to Kewaunee County and the state, Door County has a newer housing stock; Brown and Door counties have equally new housing stocks. (See Figure 4.5.) Approximately 62% of all the housing units in Brown and Door counties were built in 1970 or later, compared to 49% for Kewaunee County and 52% for the state.

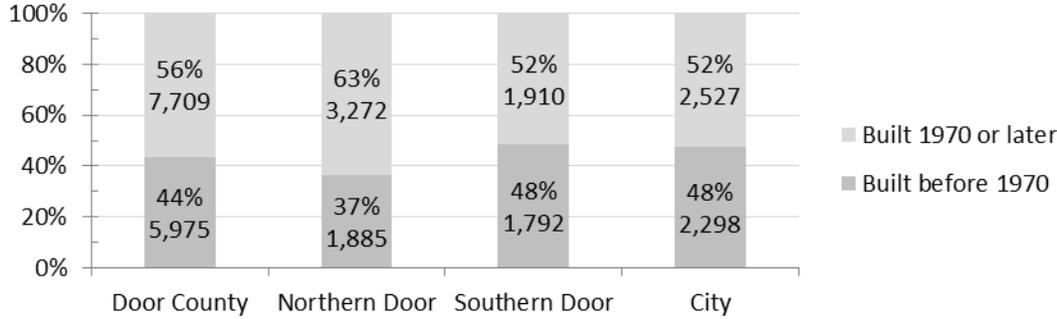
Figure 4.5: Housing Units by Year Structure Built, Door County & Selected Areas



Source: U.S. Bureau of the Census, 2011 - 2013, ACS, 3-Year Estimates, Table ID B25034. See American Fact Finder Table ID B25034 (5-Year Estimates), for municipal-level data.

Figure 4.6 below shows the age of occupied housing units. Out of Door County’s 13,684 occupied housing units, 7,709 (56%) of those were built in 1970 or later. Northern Door has the newest housing stock, at 63% of its occupied units built in 1970 or later. Southern Door and the City have an older housing stock, at 52% of each area’s occupied units built in 1970 or later.

Figure 4.6: Occupied Housing Units by Year Structure Built, Door County Areas



Source: U.S. Bureau of the Census, ACS, 2006-2010, 5-Year Estimates, Table ID B25126. See American Fact Finder Table ID B25034 (5-year est.) for municipal-level data.

SUBSTANDARD HOUSING

A substandard housing unit is defined by the Census as a housing unit lacking a complete kitchen or bathroom facility. According to the 2010 - 2012 Census 3-year estimate, Door County had a total of 171 substandard housing units. Of the 171 units, 51 units were lacking complete plumbing facilities and 120 units were lacking complete kitchen facilities.

Note that according to the Wisconsin Department of Commerce, a substandard housing unit is one in need of major repair or replacement in three or more of the following areas: roof, electrical, heating, plumbing, foundation/structure (including interior walls/floors/ceilings), siding, doors/windows, and well/septic or water/sewer laterals. Housing units that require only cosmetic work, correction of minor livability problems, or maintenance work do not fit into the substandard housing category. If the Wisconsin Department of Commerce’s definition were applied to the county’s housing stock, it is likely that many more units than those reported by the Census would qualify as “substandard.”

CENSUS HOUSING VALUES

Note: All dollar values are inflation-adjusted to 2011.

Door County’s estimated median housing value for all owner-occupied housing units in 2011 was \$190,000 compared to \$169,000 for the state, \$158,500 for Brown County, and \$151,700 for Kewaunee County. (See Table 4.5.) Note that these housing values are based on what the homeowner perceives the housing unit to be worth, which may or may not be close to the actual assessed value. Between 2000 and 2011, Door County had the highest dollar amount increase in median value, at \$29,460 (18%), and Brown County had the lowest increase, at \$6,843 (5%).

Table 4.5: Median Value of Owner-Occupied Housing Units, Door County and Selected Areas

Area	Median Value		Change	
	2000*	2011	\$	%
State	\$143,558	\$169,000	\$25,442	18%
Door County	\$160,540	\$190,000	\$29,460	18%
Brown County	\$151,657	\$158,500	\$6,843	5%
Kewaunee County	\$123,050	\$151,700	\$28,650	23%

Source: U.S. Bureau of the Census: Census 2000, SF3, Table ID H085; ACS, 2009 - 2011, 3-Year Estimates, Table ID B25077.

See American Fact Finder Table IDs H085 and B25077 for municipal-level data.

*Inflation-adjusted to 2011.

Table 4.6 below shows Census median values of owner-occupied housing units for Door County and its sub-areas between 2000 and 2011. Southern Door had the highest increase in median home value, at \$32,680 (22%), followed by the City, \$29,345 (26%), and Northern Door, \$20,200 (8%).

Table 4.6: Median Value of Owner-Occupied Housing Units, Door County Areas

Area	Median Value		Change	
	2000*	2011	\$	%
Door County	\$160,540	\$189,400	\$28,860	18%
Northern Door**	\$246,100	\$266,300	\$20,200	8%
Southern Door**	\$146,857	\$179,537	\$32,680	22%
City	\$111,555	\$140,900	\$29,345	26%

Source: U.S. Bureau of the Census: Census 2000, SF3, Table ID H085; ACS, 2007 - 2011, 5-Year Estimates, Table ID B25077.

See American Fact Finder Table IDs H085 and B25077 for municipal-level data.

*Inflation-adjusted to 2011.

** Average of municipal median values for Northern and Southern Door areas.

The values of all owner-occupied housing units for the county and sub-county areas are displayed in Table 4.7 below. The largest number and percentage of units in Northern Door are valued at over \$300,000, while the largest number and percentage of Southern Door's and the City's housing units are valued in the \$100,000 - \$199,999 range. Only 28% of Northern Door's units are in this range, compared to 45% for Southern Door and 56% for the City. The \$100,000 - \$199,999 range is important because people earning median salaries are more likely to be able to afford homes in this range, as discussed later.

Table 4.7: Value of Owner-Occupied Housing Units, Door County Areas

Unit Value (\$)	Door County	% of Total	Northern Door	% of Total	Southern Door	% of Total	City	% of Total
0 - 99,999	1,298	13%	309	7%	438	14%	551	20%
100,000 - 199,999	4,170	41%	1,215	28%	1,442	45%	1,513	56%
200,000 - 300,000	1,826	18%	966	22%	644	20%	216	8%
300,000+	2,970	29%	1,891	43%	655	21%	424	16%
Total	10,264	100%	4,381	100%	3,179	100%	2,704	100%

Source: U.S. Bureau of the Census, ACS, 2007 - 2011, 5-Year Estimates, Table ID B25075. See American Fact Finder Table ID B25075 for municipal-level data.

MULTIPLE LISTING SERVICE HOUSING MARKET VALUES

The REALTORS® Association of Northeast Wisconsin administers the Northeast Wisconsin Multiple Listing Service (MLS), the largest database listing of properties for sale and sold in northeast Wisconsin, including Door County. While the Census figures represent homeowners' perceptions as to what their homes are worth, the Door County MLS numbers in Table 4.8 below summarize prices at which homes actually sold in 2011.

Another reason the Census figures and MLS figures are not directly comparable is because the Census collects data on owner-occupied homes only, whereas the MLS is for occupied and vacant units. Lastly, the Census figures are an estimate for the five-year period between 2007 and 2011 and the MLS figures are for 2011 only.

Table 4.8 displays MLS home sales records by four market categories: 1) all housing units; 2) inland homes, no water view or waterfront; 3) inland single-family homes, no water view or waterfront, no condominiums, no mobile homes, no businesses, and on less than 10 acres; and 4) manufactured and modular homes. In 2011, northern Door County had the highest median sales price for inland homes (no waterfront or water view) at \$210,000, and the highest number of inland homes sold, at 145. For the same year, the median price of inland homes was \$121,750 in Southern Door and \$115,000 in the City.

Table 4.8: Housing Sales Statistics, Door County Areas

Market Category	Number of Sales	Average Price	Median Price	Price Range
All housing units				
Door County	368	\$270,382	\$193,500	\$9,900 - 3,500,000
Northern Door County	216	\$344,500	\$252,000	\$44,900 - 3,500,000
Sturgeon Bay	104	\$152,562	\$124,950	\$7,200 - 850,000
Southern Door	48	\$192,124	\$158,000	\$25,300 - 1,100,000
Inland housing units, no waterview, no waterfront				
Door County	273	\$181,768	\$164,000	\$7,200 - 620,000
Northern Door County	145	\$224,985	\$210,000	\$44,900 - 620,000
Sturgeon Bay	92	\$125,827	\$115,000	\$7,200 - 420,000
Southern Door	36	\$142,263	\$121,750	\$25,350 - 410,000
Inland single family housing units, no waterview, no waterfront, no condos, no mobile homes, no business, less than 10 acres				
Door County	187	\$168,450	\$152,000	\$7,200 - 565,000
Northern Door County	76	\$229,604	\$195,950	\$65,200 - 565,000
Sturgeon Bay	83	\$128,159	\$115,000	\$7,200 - 420,000
Southern Door	28	\$121,895	\$108,825	\$25,350 - 350,000
Manufactured and modular homes				
Door County	29	\$132,833	\$117,500	\$53,000 - 324,000
Northern Door County	16	\$149,649	\$149,050	\$53,000 - 324,000
Sturgeon Bay	6	\$103,810	\$103,000	\$72,400 - 136,250
Southern Door	8	\$117,250	\$107,000	\$68,000 - 185,000

Source: Door County MLS, 2011.

HOUSING COSTS - RENTS AND MORTGAGE

RENTAL AFFORDABILITY

The National Low Income Housing Coalition assesses rental housing affordability in all counties of the United States. The Coalition defines housing affordability based on the generally accepted standard of paying no more than 30% of gross income on gross housing costs. Housing in a community is considered affordable if people of median income can rent or purchase a home for no more than 30 percent of gross household income, exclusive of other debt such as student loans, car payments, child support, credit cards, etc. In order to assess housing affordability, the Coalition compares county wage income against Fair Market Rent (FMR), as estimated by the Department of Housing and Urban Development (HUD). Fair market rent is the cost to rent a unit, plus the cost of all utilities, heat, etc., except for telephones, for a “modest apartment in the conventional marketplace.”

The Department of Housing and Urban Development estimated the 2012 FMR for a two-bedroom apartment in Door County to be \$647. In order to afford this level of rent and utilities, without paying more than 30% of gross income on housing, a household must earn \$25,880 annually, or \$12.44 per hour, assuming a 40-hour work week, 52 weeks per year. Again, this assumes no other debt such as student loans, car payments, etc. In 2012, the Coalition estimated an average wage for renters in Door County to be \$8.25 an hour. In order to afford the FMR of \$647 for a two-bedroom

apartment at \$8.25 an hour, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 worker(s) earning the average renter wage in order to make the two-bedroom FMR affordable.

At the state level, HUD estimated the 2012 FMR for a two-bedroom apartment to be \$740. Without paying more than 30% of gross income on housing, a household must earn \$29,603 annually, or \$14.23 per hour. The Coalition estimated the 2012 average wage for renters in the state to be \$11.05 an hour. In order to afford the state FMR of \$740 for a two-bedroom apartment at \$11.05 an hour, a renter must work 52 hours per week. Or, working 40 hours per week, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom state FMR affordable. Table 4.9 shows the rental affordability figures side-by-side for Door County and Wisconsin.

Table 4.9: Rental Affordability, Door County

	Door County	Wisconsin
2-BDR FMR	\$647	\$740
Annual income needed to afford 2-BDR @ FMR	\$25,880	\$29,603
Hourly wage needed to afford 2-BDR @ FMR	\$12.44	\$14.23
Estimated renter ave. hourly wage	\$8.25	\$11.05
Work hours/week to afford 2-BDR @ FMR	60	52
Full-time job equivalent	1.5	1.3

Source: National Low-Income Housing Coalition, 2012.

A look at Census Bureau data regarding income and percent of income spent on housing indicates how many renter-occupied households earning \$25,880 or less in Door County are spending more than 30% of their income on housing. Between 2009 and 2011, the Census Bureau estimates there were 716 renter-occupied households earning less than \$20,000 and 345 renter-occupied households earning \$20,000 - \$34,999 spending 30% or more of income on housing expenses. Extrapolating to the annual income of \$25,880 needed to afford a two-bedroom FMR apartment in Door County, there are roughly 851 households living in unaffordable units. This figure is just a rough estimate because of the extrapolation and the fact that there may be households in need of only a one-bedroom unit, as well as households in need of a three-bedroom or more unit.

HOMEOWNER COSTS AND MEDIAN HOUSEHOLD INCOME COMPARISON

The Census Bureau estimated a median household income of \$48,680 for Door County between 2009 and 2011. Household income measures the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. The median household income is the income of the household located exactly in the middle of an ordered list of all household incomes, so that there are two equal segments with the first half of households earning less than the median household income and the other half earning more. If there is an even number of households, then the median is an average of the two household incomes in the middle.

Census Bureau data regarding income and percent of income spent on housing again gives an indication of how many owner-occupied households earning \$48,680 or less are spending more than 30% of their income on housing. Between 2009 and 2011, the Census Bureau estimated there were 1,125 owner-occupied households with an income up to \$34,999 and 716 owner-occupied households earning between \$35,000 and \$49,999. Extrapolating to the county median household income of \$48,680, there are roughly 1,778 households living in unaffordable units.

Table 4.10 below shows estimates of the percentage of income that a household making the median household income would be required to spend on a median-priced home in Door County

and by sub-county areas. Annual and monthly median household income estimates for 2007 - 2011 are shown for Door County and the sub-county areas, followed by the value of a median-priced home, and the mortgage principal, interest, taxes, and (homeowners') insurance (PITI). The PITI figures assume a 30-year conventional loan at a 4.25% fixed interest rate, a 20% down payment, \$3,000 in property taxes, \$1,500 in homeowner's insurance, and that the household has no other debt. An average of \$.14 per square foot in utilities and maintenance costs applied to an 1,800 square foot home are also factored in to come up with the total monthly housing costs.

Table 4.10: Housing Affordability, Door County Areas

Home Location	Annual Median Household Income	Monthly MHI	Median Sales Price, 2011 (inland homes)	Monthly PITI**	Estimated Utilities & Maint.***	Total Monthly Housing Costs	% of 2011 Monthly MHI***
Door County	\$48,680	\$4,057	\$164,000	\$1,020	\$250	\$1,270	31%
Northern Door*	\$51,498	\$4,292	\$210,000	\$1,201	\$250	\$1,451	34%
City of Sturgeon Bay	\$43,112	\$3,593	\$115,000	\$828	\$250	\$1,078	30%
Southern Door*	\$56,598	\$4,717	\$121,750	\$854	\$250	\$1,104	23%

Source: U.S. Census Bureau, ACS, 2007-2011, 5-Year Estimates, Table ID B19013; Door County Multiple Listing Service, 2011; Mortgage calculator, <http://www.mlcalc.com> (30 year loan, 20% down payment, 4.25% interest rate, \$3,000 taxes, \$1,500 insurance).

* Annual Median Household Income is an average of municipal median values located within this area.

** Principal, Interest, Taxes, and Insurance

***Estimated at \$.14 per square foot applied to an average home size of 1,800 sq. ft.

Per the standard definition of affordable housing as that costing no more than 30% of household income, Northern Door is the only area of the county considered unaffordable, at 34% of median income spent on housing costs. A median-priced home in the City would consume 30% of monthly median household income and a median-priced home in Southern Door would consume 23% of monthly median household income.

LOW-INCOME, SUBSIDIZED, AND SPECIAL NEEDS HOUSING

There are a variety of agencies working within Door County that help locate, finance, develop, and provide housing assistance for all persons, including senior citizens, low-income residents, and persons with various physical and mental disabilities or other special needs. The Door County Housing Authority (DCHA), funded by HUD, provides both rental and homeownership assistance to families, senior citizens, the disabled, and individuals who qualify based on household income. Another agency that provides assistance to all special housing is the Door County Weatherization Program, which helps reduce energy cost by making homes more energy-efficient.

Below are general descriptions of the types of special needs housing available in Door County. Please see the Resources and Further Information section at the end of this chapter for more information on specific agencies mentioned in this section.

HOUSING FOR SENIOR CITIZENS AND THOSE WITH PHYSICAL DISABILITIES AND MENTAL/EMOTIONAL DISABILITIES

Subsidized housing for senior citizens is available through both the DCHA Section 8 Rental Voucher Program (see description below) and through apartments that have their own subsidy programs. Other types of housing for senior citizens, the physically disabled, and mentally/emotionally disabled include assisted living apartments, Community-Based Residential Facilities (CBRF), nursing homes, and Residential Care Apartment Complexes (RCAC). See Chapter 9, Community Facilities and Utilities, for more information on these types of housing.

INCOME-BASED HOUSING

The DCHA administers the Section 8 Rental Voucher Program housing program for Door County, which promotes affordable housing choices for very low-income households by allowing families to choose privately-owned rental housing. The DCHA generally pays the landlord the difference between 30% of household income and the DCHA-determined payment standard (about 80 to 100 percent of the FMR). For an apartment to "qualify" for the program it has to pass housing quality standards inspection, the landlord has to be willing to participate in the program, and it has to be affordable based on the family's income. An apartment is considered unaffordable if rent is over 40% of household income. The maximum number of units DCHA can assist in any month is 255, or not more than their HUD funding; in 2011, up to 248 families were assisted due to limited funding from HUD. As of January 2012, the wait time for assistance was 12 months.

HOMEOWNERSHIP ASSISTANCE

There are a variety of resources available to help people become homeowners and to maintain their homes. Agencies that provide homeownership assistance in Door County are listed below.

- Door County Housing Authority
- Downpayment Plus®
- Door County Habitat for Humanity
- FISC Consumer Credit Counseling (<http://www.fisc-cccs.org/index.htm>)
- Lakeshore-CAP (<http://www.lakeshorecap.org/>)
- Wisconsin Housing and Economic Development Authority (WHEDA)
- USDA Rural Development

These agencies provide a variety of homeownership services and funding, including:

- down payment, closing cost, and mortgage assistance
- credit counseling and homebuyer education
- grants and direct loans
- savings programs
- assistance with home repair, weatherization, and removal of health hazards
- development of homes at a lower cost than conventional homes

More detailed information regarding specific programs and contact information can be found in the Resources and Further Information section at the end of this chapter.

PROJECTED HOUSEHOLDS AND HOUSING UNITS

This section attempts to quantify the potential number of new housing units likely to be built in Door County between 2013 and 2040. Although the DOA does projections for population and number of year-round households, they do not do projections for other types of housing uses. In terms of the Census, from which the DOA bases its projections, a housing unit may be used as a year-round residence (a "household"), as a seasonal residence, or it may be left vacant. Since seasonal and vacancy uses are exceptionally difficult to predict, no state or regional agency projects number of seasonal housing units, nor, as discussed previously in Chapter 2, do any project seasonal population. Thus, as is typical of any projection, the figures in this section provide only a very rough idea of what the future household and housing unit inventory might look like.

YEAR-ROUND HOUSEHOLD PROJECTION

After each decadal Census, the DOA publishes projections for household population, average household size, and number of households at the state, county, and town-levels. Table 4.11 below shows the actual household population, average household size, and number of households for Door County in 2010. Below that are DOA's projections for household population, average size, and number, based on 2010 Census data, for five-year increments between 2015 and 2040.

Table 4.11: Projected Households, Door County

Year	Actual/Proj. HH Pop.	Actual/Proj. Ave. HH Size	Actual/Proj. # HH
2010	27,437	2.19	12,528
2015	27,430	2.13	12,900
2020	27,517	2.09	13,175
2025	27,896	2.06	13,536
2030	27,888	2.04	13,656
2035	27,207	2.02	13,444
2040	26,028	2.01	12,948
Change			
2010 - 2040	-1,409	-0.18	420

Source: Wisconsin Department of Administration, Population Projections (Vintage 2013) and Average Household Size Projections (Vintage 2008); U.S. Census Bureau, 2010.

For municipal-level 2010 Census population and DOA population projections, see <http://www.doa.state.wi.us/divisions/intergovernmental-relations/demographic-services-center/projections#preliminary> for municipal-level population projections and click on the “MCD and Municipal Population Projections, 2010-2040” spreadsheet link; for municipal-level average household size, click on the “Household Projections for Wisconsin Municipalities: 2010-2040” spreadsheet link.

Table 4.11 shows that Door County will have a projected population loss of 1,409 people and an average household size decrease of 0.18 between 2010 and 2040. Between 2010 and 2030, the number of households in the county is projected to grow by 1,128 and hit its peak at 13,656 total households in 2030; by 2040, the number of households is projected to drop by 708 to 12,948. The net household increase between 2010 and 2040 is projected to be 420.

SEASONAL HOUSING UNIT PROJECTION

One method for projecting the total number of seasonal housing units for Door County through the end of the planning period is to look at historical vacant/seasonal housing growth and apply that same trend to the future. Between 1990 and 2010, the number of vacant/seasonal housing units in the county grew by 3,447 (43%), from 7,791 units to 11,418 units, or an average of 172 units per year. (See Table 4.12.) Applying this annual number to the 2013 - 2040 planning period, there could potentially be 4,644 new seasonal housing units built in the county through the year 2040.

Table 4.12: Historical Vacant/Seasonal Housing Units, Door County

Year	Vacant/Seasonal
1990	7,971
2000	7,759
2010	11,418
# Change	3,447
Units/Year (1990 - 2010)	172
% Change	43%

Source: U.S. Bureau of the Census, for the years cited. See Amercian Fact Finder Table ID QT-H1 for municipal-level data (2000 and 2010, only).

TOTAL HOUSING UNIT PROJECTION

Note: For assistance in developing municipal-level projections, please call the Door County Planning Department.

Year-Round Housing Units

As discussed previously and shown in Table 4.11, the number of households in Door County is expected to peak in 2030, growing by 1,128 households between 2010 and 2030. These new households will be established through some unknown combination of new construction and conversion of seasonal units into year-round units. Since it would be extremely difficult to predict what this combination will be, the assumption is made for the purpose of this plan that all 1,128 new households will require a new housing unit. Prorating these 1,128 new year-round units to the year 2013, there will be 959 new year-round units constructed between 2013 and 2030. (See Table 4.13.) After 2030, as discussed previously, there is a projected loss of 420 households through the year 2040, so no new housing units will be constructed for year-round purposes after 2030.

Seasonal Housing Units

Applying the historical trend of 172 new seasonal units built annually between 1990 and 2010 (see Table 4.12) to the 2013 - 2030 time frame, there is a projected need for 2,924 new seasonal units (172 units per year multiplied by 17 years). Between 2030 and 2040, there is a projected need for 1,720 new units (172 units multiplied by 10 years), however, there will be the surplus of 420 year-round units, as described above. It is reasonable to assume that most of these units will be converted into seasonal use, rather than torn down or converted to some other use. Assuming that all of these units will be converted to seasonal use, 420 fewer new seasonal units will be needed for the 2030-2040 time frame. So, there will be a demand that decade for 1,720 seasonal units, but a total of only 1,300 new seasonal units [(172 units multiplied by 10 years) - 420 units] will need to be constructed. In total, between 2010 and 2040, 4,224 (2,924 + 1,300) new seasonal units are projected to be constructed. (See Table 4.13.)

Table 4.13: Projected Year-Round and Seasonal Housing Units, Door County

Type	2013 - 2030	2030 - 2040	2013 - 2040
Year-Round Units	959	0	959
Seasonal Units	2,924	1,300	4,224
Total # (new units)	3,883	1,300	5,183
Ave. # Per Year*	228	130	192

Projections (Vintage 2013).

**Numbers are rounded; totals shown in Table 4.14 use the unrounded average number per year.*

Total Housing Units

As shown in Table 4.13, between 2013 and 2030, a total of 3,883 (959 year-round units + 2,924 seasonal units) are projected, for an average of 228 new units per year. Between 2030 and 2040, a total of 1,300 (0 year-round units + 1,300 seasonal units) are projected, for an average of 130 new units per year. In total, between 2013 and 2040, there is a projected 5,183 (3,883 + 1,300) new housing units, averaging 192 new units per year.

Table 4.14 shows the projected number of housing units between 2013 and 2040, by decade, based on the "Ave. # Per Year" projections shown in Table 4.13. In 2040, the county is projected to have a total of 29,497 housing units.

Table 4.14: Projected Total Housing Units, Door County

Year(s)	Projected Total Housing Units	
	New	Total
2013	--	24,314
2020	1,599	25,913
2030	2,284	28,197
2040	1,300	29,497
Total 2013 - 2040*	5,183	5,183

Source: Wisconsin Department of Administration and U.S. Census Bureau.

*2030 - 2035 estimate of 650 new units, for a total of 28,847 units in 2035.

ACCOMMODATION OF PROJECTED HOUSING UNITS

According to Door County’s Real Property Listing Department database, the county has roughly 7,420 vacant properties (parcels and condominium “envelopes”) where the entire property, or portions of the property, are assessed as residential for tax purposes. Vacant properties are herein defined as those assessed as having less than \$5,000 in improvement values (meaning that the properties nearly certainly do not contain a residential housing unit of any kind). Approximately 74% of these roughly 7,420 vacant residential properties are in Northern Door, 18% in the City and Town of Sturgeon Bay, and 18% in Southern Door.

Conceivably, the 5,183 projected new housing units anticipated by 2040 could be built on the 7,420 available properties described above, supplying at least on a county level more than sufficient parcels to accommodate the projected increase in housing units over the planning period. Furthermore, the total acreage of these vacant or minimally developed residentially assessed properties is approximately 30,591 acres, allowing for an average of 5.9 acres per housing unit, if all 5,183 projected housing units are built; this significantly exceeds the current estimated housing density of approximately 3.4 acres for every housing unit. (See “Note” below.) Hence, by both a vacant property count and by an average acres of land “designated” per housing unit count, the county has more than sufficient land already assessed for residential purposes to accommodate its projected growth in housing units over the planning period.

Note, however, that it is probable a certain number of these vacant parcels will not or cannot be developed, for regulatory reasons – zoning or otherwise – or for reasons of personal preference or circumstance, such as owners who simply will not develop the lots during the planning period, or who may have purchased lots specifically to prevent their development (such as people who bought lots as a buffer to their home/lot). It is also possible that the demand for housing unit development may not exactly match the geographic distribution of currently available properties. However, considering the fact that 64% of the growth in total number of housing units in the county between 1970 and 2010 happened in Northern Door (see Table 4.1), this imbalance of available land is not likely to be a major problem.

Ultimately, though, it is certain that there are or will be enough properties in the county that can be developed in order to accommodate projected increases in the number of housing units, given:

- the large number of currently residentially assessed vacant properties over and above the projected number of new housing units;
- the many thousands more currently vacant properties assessed in other land use categories, many of which could accommodate at least duplex construction if not larger multi-family buildings; and

- new lots created in the county every year that allow and are intended for residential development.

Further analysis of supply and demand for residential land is provided in Chapter 10, Land Use, of this volume. That analysis looks at the supply of available land within the context of the future land use map and its associated land use categories.

Note: Since the WDOA does not estimate the amount of land associated with its estimated number of housing units, the Door County Real Property Listing database was used to estimate the current housing density of approximately 3.4 acres per housing unit. This was done by querying the number of residentially assessed properties that have an improved value greater than or equal to \$5,000, and which also have a fire number. The query result was 20,257 properties, totaling 68,829 acres in parcel size; dividing the 68,829 acres by the 20,257 properties results in the 3.4 acres per housing unit density.

Note that the 20,257 properties is only a rough estimate, however, as some properties included will meet all query criteria, but may have no housing unit, and some multi-family rental properties do not meet the query criteria, thus do not get included. Multi-family rental properties that have less than four units are included because they are typically assessed residentially, but properties with four or more rental units are typically assessed commercially; there is no way to distinguish within the database the commercially-assessed residential properties from other types of commercial uses.

The difference between the WDOA estimate of 24,314 housing units currently and the county data query of 20,257 properties is 4,057. This is largely due to the fact that the WDOA estimate includes all residential units, even in buildings assessed commercially. See Chapter 10, Land Use, for more discussion on how property is assessed and a more in-depth analysis of residential land use projections.

RESOURCES AND FURTHER INFORMATION

LOCAL, REGIONAL, AND STATE HOUSING-RELATED AGENCIES

Bay-Lake Regional Planning Commission (<http://www.baylakerpc.org>)

The Bay-Lake Regional Planning Commission (BLRPC) was created in 1972 by Governor Lucey under s. 66.945, Wis. Stats., as the official area-wide planning agency for northeastern Wisconsin. It currently encompasses eight counties: Brown, Door, Florence, Kewaunee, Manitowoc, Marinette, Oconto, and Sheboygan. BLRPC provides planning services on area-wide issues, represents local interests on state and federal planning program activities, and provides local planning assistance to communities in the Bay-Lake Region.

Door County Board of REALTORS® (DCBR) (<http://www.dcbr.org>)

The DCBR is the local professional association for real estate agents working in Door and Kewaunee Counties. The DCBR collects a variety of information related to housing sales and listings.

Door County Economic Development Corporation (<http://www.doorcountybusiness.com>)

The Door County Economic Development Corporation (DCEDC) is a public/private partnership dedicated to improving the economic vitality of the county and its residents. Founded in 1989, DCEDC has a variety of programs and initiatives working to attract new businesses to the area and helping existing businesses create and retain jobs. The Door County Economic Development Corporation heads an Attainable Housing Committee comprised of local agency and business representatives to address issues related to affordable housing in Door County.

Door County Land Information Office (LIO) (<http://www.maps.co.door.wi.us>)

The LIO office manages and coordinates Door County's Geographic Information System (GIS), which includes parcel mapping for the entire county.

Door County Real Property Listing Department (<http://www.co.door.wi.gov>)

Real Property Listing processes all information recorded in the Register of Deeds Office, pertinent to the transfer of land, including property owners, parcel numbers, addresses, acres, fire numbers, and assessed and equalized values on all parcels of land in the county.

Northeast Wisconsin Multiple Listing Service (<http://www.ranw.org>)

The Northeast Wisconsin MLS serves over 2,100 real estate agents in a jurisdictional area which includes the counties of Adams, Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Oconto, Outagamie, Portage, Shawano, Sheboygan, Waupaca, Waushara, Winnebago, and Wood.

Wisconsin Department of Commerce - Division of Housing and Community Development (DHCD) (<http://www.commerce.wi.gov>)

The DHCD helps expand local affordable housing and support services to people without housing. DHCD works closely with local governments and non-profit housing organizations to deliver financial and technical housing assistance and to strengthen the capabilities of housing organizations.

FEDERAL HOUSING-RELATED AGENCIES

Bureau of Labor Statistics - Office of Economic Analysis and Information

(<http://www.bls.gov>) The Bureau of Labor Statistics is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics.

National Low Income Housing Coalition (<http://www.nlihc.org>)

The National Low Income Housing Coalition was established in 1974 and is dedicated solely to ending America's affordable housing crisis. Advocacy is focused on the lowest-income households.

U.S. Bureau of the Census (<http://www.census.gov>)

The Census Bureau serves as the leading source of quality data about the nation's people and economy. The Census Bureau is the largest statistical agency of the federal government. While best known for the decennial census, it conducts numerous surveys and censuses that measure changing individual and household demographics and the economic condition of the nation.

U.S. Department of Housing and Urban Development (<http://www.hud.gov>)

HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination.

USDA Wisconsin Rural Development Programs (<http://www.rurdev.usda.gov/wi>)

Programs for qualifying applicants include guaranteed or direct home purchase loans with no down payment or private mortgage insurance, long-term fixed-rate mortgages with payment subsidies based on income level, and low interest loans or grants for home repair or improvements.

HOMEOWNERSHIP AND RENTAL ASSISTANCE AGENCIES

Door County Habitat for Humanity (<http://www.doorhabitat.org>)

Door County Habitat for Humanity (DCHFH) is a Christian organization that builds homes for partners who otherwise could not obtain a mortgage or acquire a home of their own and who meet criteria of need, income, and credit history. DCHFH extends a no-interest mortgage and forgives, over time, the value of the labor that volunteers have provided. Partners also help with the building of their homes, providing "sweat equity."

Door County Housing Authority

Phone: (920) 743-2545

The Door County Housing Authority administers the Section 8 Homeownership Program. Monies that had been paid by the Housing Authority for rent can be applied toward a mortgage payment.

Downpayment Plus® (<http://www.wphd-dpp.org>)

The Downpayment Plus® program is a down payment and closing cost assistance program for low and moderate income homebuyers, funded as a set-aside through the Affordable Housing Program of the Federal Home Loan Bank of Chicago. Income-qualified homebuyers can receive grants of up to \$4,000 towards a down payment, closing costs, reserves, homeownership counseling, or other expenses related to home purchase. The Wisconsin Partnership for Housing Development is the state-wide administrator for this program.

FISC Consumer Credit Counseling (<http://www.fisc-cccs.org>) FISC provides the following services for potential homeowners:

- Homeownership budget, credit counseling, and education for applicants to the Lakeshore CAP Homebuyer Program;
- Counseling for the Downpayment Plus® program;
- Consumer credit counseling service; and
- Comprehensive, individualized, confidential, and self-determined spending plan and system of money management for homeownership, debt repayment, and other financial challenges and changes.

Lakeshore-CAP (<http://www.lakeshorecap.org>)

Lakeshore-CAP is a non-profit organization that serves Door County, Kewaunee County, Manitowoc County, and Sheboygan County. Lakeshore-CAP has a homebuyer program that allows qualifying persons to obtain low- or no-interest loans for down payment, closing costs, acquisition, rehabilitation, weatherization, and new construction, as well as a two-year, matched savings program designed to help income-eligible households accumulate funds toward home purchase.

USDA Rural Development (<http://www.rurdev.usda.gov/wi>)

Rural Development helps very low- to moderate-income customers purchase homes through guaranteed or direct home loans. Through the Guaranteed Rural Housing Program, buyers do not need a down payment or private mortgage insurance, creating more affordable monthly payments. Rural Development also provides 33 - 38 year fixed rate mortgages with payment subsidies based on income level; 504 Home Repair loans to very low-income customers to improve or modernize their home, make it safer or more sanitary, or to remove health hazards; and grants for elderly households who are unable to repay a loan to remove health hazards.

Wisconsin Housing and Economic Development Authority (WHEDA®) (<http://www.wheda.com>)

WHEDA serves Wisconsin residents and communities by partnering to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. The WHEDA Foundation, Inc. is responsible for receiving and administering housing grant funds. Qualifying applicants can get grants or low-interest loans for home purchase, down payment or closing costs, home repairs and improvements, and more. Most banks in Door County offer WHEDA® Home Mortgage Program, which includes services such as:

- 30-year fixed-rate mortgage at below market interest rate for eligible borrowers.
- Down payment as low as 3%.
- Low closing costs.
- Option to finance home improvements up to \$10,000 at time of purchase.
- \$4,000 Easy Close Loan for down payment and closing costs.
- \$5,000 FHLB Grant available for down payment and closing costs for households under 80% median income.
- Fast loan application review – answer within 24 hours.