

Housing Market Analysis Village of Marathon City, Wisconsin

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Introduction and Community Background

The Village of Marathon City is located in the west-central area of Marathon County and is bordered by the Towns of Stettin, Marathon, Cassel, and Rib Falls. Located along the banks of the Big Rib River, the Village has abundant scenic qualities and natural resources. Marathon City has good access to transportation routes, with State Highway 29 running east-west along the northern border and County Highway 107 running north-south through the village center.

Marathon City has a large employment base of 2,224 jobs with a large number (2,118) of people commuting to Marathon City to work. Commercial development is dispersed throughout the community. The Business Park and Industrial Park can be accessed from the Highway. The Business and Industrial Park has several large employers as well as space to expand and develop. Six major employers; Marathon Cheese Corporation, County Materials Corporation, Menzner Lumber & Supply Co., Hurtis Heating & Air, and the Marathon School District are accessible via the Main Street and close to downtown, thus generating the most traffic downtown. The originally platted section of the Village is to the south of the River and consists of the historic downtown area, commercial uses, and smaller single-family residential lots.

In addition to being a great place to work, the Village is a great place to live. Local housing options include a range of homes in the original central area of the Village as well as housing options in other areas. Having a varied and strong housing stock is an important factor in supporting a strong sense of community, attracting new residents, keeping existing residents as their needs change, and attracting and retaining employers.

In order to ensure the current local and future housing stock accomplishes these ideals, The Village has undertaken an important step of working with residents and housing partners to prepare this study. This study will assess the local housing market and develop actions to meet current and future housing needs. This study seeks to identify and capitalize on local assets and opportunities as well as overcome any constraints or challenges to meeting current and future housing needs.

The Village has numerous opportunities for new development within the current village boundaries, which include strong neighborhoods and larger tracts of land, which can accommodate housing development. Specifically, recently annexed lands present great opportunities for new housing development.

The Village does have a significant amount of wetlands and floodplain areas along the River, which has limited development to some extent. Fortunately, there are additional opportunities to annex adjacent properties to accommodate continued future growth. Unlike most municipalities in the nearby Wausau metropolitan area, the village is not bounded by any other incorporated municipalities.

In addition to the physical assets of the community, The Village has also engaged in other planning efforts with local and regional partners to identify and address housing opportunities and challenges. The following section contains a summary of these efforts.

Defining Affordable Housing and Workforce housing

Affordable Housing

Affordable housing is normally defined as one that a household can obtain for 30 percent or less of its gross income, which varies from community to community.

Households earning less than 80 percent of the Area Median Income (AMI) are considered low-to moderate-income households. These precise thresholds are a bit arbitrary. One problem is that many families try to reduce their housing costs by moving further away from job centers. But this increases their transportation costs.

However, financial institutions suggest that an affordable home should not cost more than 2.5 times the annual household income. The table below uses 2019 data shown later in the study. In 2019, the median sales price for a single family home of \$187,336 was more than three times the median household income (\$60,509). The table used the sales price, but that does not consider down payment. A single family home priced at 187,336.00 is affordable to households with a gross income of over \$78,000. When comparing affordability for rental housing units, a majority of the households cannot afford the rent without paying more than 30% of their household income. The 30% is used for rental properties because a rental is not financed like a home.

Workforce Housing

Workforce housing is in essence affordable housing for households with earned income that is insufficient to secure quality housing in reasonable proximity to the workplace. The Urban Land Institute defines workforce housing as "Housing that is affordable to households earning 60% to 120% of the area median income."

The housing affordability crisis, which began because of the housing bubble burst in 2008, keeps residents as renters instead of home owners. Rent in cities has risen to an unaffordable percentage for the majority of the workforce. The National Association of Home Builders has recognized the affordable housing issue, in particular. "Housing affordability" has spread to those not traditionally perceived as seeking 'affordable housing'. More importantly, these households receive little or no public assistance. A new term has been coined to address these emerging households: workforce housing. This group includes: teachers, police officers and fire fighters as well as health care workers, retail clerks, administrative personnel and other moderate income workers, all essential to the economic vitality of an area and its success."

Percentage of AMI		60% AMI	80% AMI	100% AMI	120% AMI
Marathon City Household Median Income	\$60,509	\$36,305.40	\$48,407.20	\$60,509.00	\$72,610.80
Median Sales Price Single Family Home		\$187,336.00	\$187,336.00	\$187,336.00	\$187,336.00
Affordable Mortgage (2.5 times income)		\$90,763.50	\$121,018.00	\$151,272.50	\$181,527.00
Affordability Gap - Owner Occupied		(\$96,572.50)	(\$66,318.00)	(\$36,063.50)	(\$5,809.00)
Median Annual Rent	\$1,261x12=	\$15,132	\$15,132	\$15,132	\$15,132
Affordable Rent (30% of income)		\$10,891.62	\$14,522.16	\$18,152.70	\$21,783.24
Affordability Gap - Renter Occupied		(\$4,240.38)	(\$609.84)	\$3,020.70	\$6,651.24

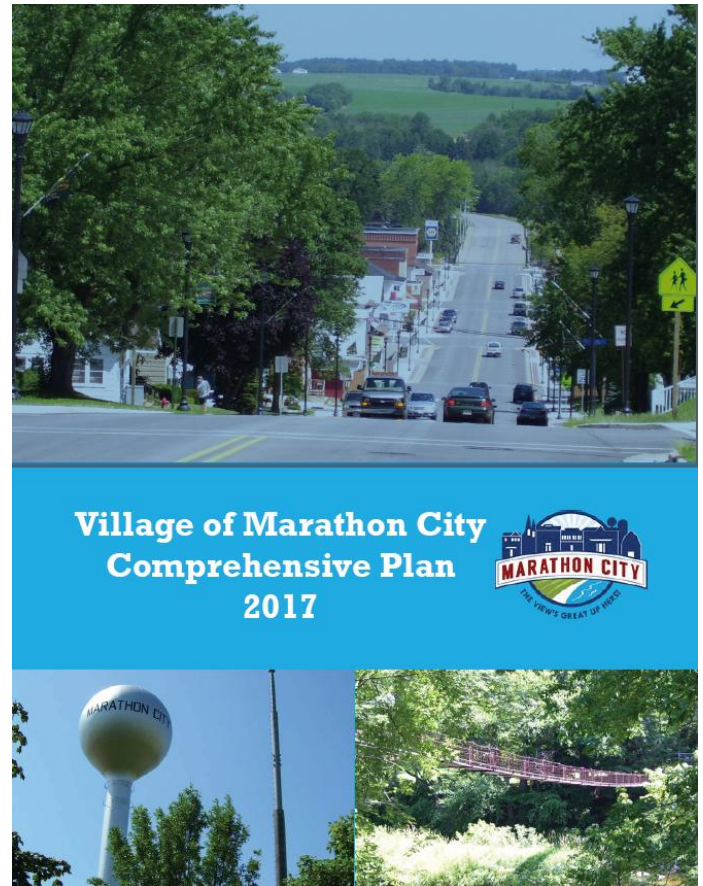
Recent Local and Regional Housing Related Plans

Village of Marathon City Comprehensive Plan 2017

In late 2015, the Village initiated a process to update its 2005 plan. This plan provided goals, objectives, and actions in response to identified issues and opportunities. Housing was seen as a crucial component of livability. Understanding the dynamics in the market likely to affect housing development in the future was seen as necessary for forming policies to coordinating housing with economic development and transportation. The connection between home and work was seen as fundamental, and understanding the factors affecting people's housing decisions provided a basis for strengthening community ties, economic development, and environmental sustainability. Specifically identified housing issues included;

- Lack of Buildable Sites - Few improved, available lots for infill residential development were found.
- Steep Topography - In some areas, topography was seen as a constraint on construction, although the issue was lessened by recently annexations and the potential for future annexation.
- Diversity in Housing Options - Very limited multi-family zoning within the Village was seen as limiting housing options. However, Marathon's actions to amend the zoning code to accommodate multi-family zoning developments were seen as positive.
- Housing Condition – The current housing stock was identified as fairly old, with over one-quarter of the housing in the Village built before 1949.

- Available Housing – The Village was seen as needing more quality, family housing as few housing options were identified.
- Absentee Landlords – There were several buildings identified as being owned by absentee landlords. These properties were seen to often host less than favorable activities due to lack of oversight and a need for rehabilitation.



In order to address these identified issues, the following goals and actions were proposed;

- Encourage a greater diversity of housing types.
- Develop a housing plan to inventory the supply of affordable housing and identify programming to ensure proper upkeep.
 - Encourage the development of multi-family housing units and senior living facilities.
 - Utilize the planning unit development (PUD) ordinance to allow for greater flexibility in residential development.
- Improve the condition of the existing housing stock.
 - Encourage enforcement of building code requirements.
 - Explore additional program development for home improvements, such as a revolving loan fund, for exterior repairs and code enforcement.
- Locate new residential development in appropriate areas.
 - Discourage development in natural, sensitive areas.
 - Guide new housing to locations where the extension of service provision will be easiest to deliver.
 - Observe the Future Land Use plan when siting new residential developments.

Regional Livability Plan

The 2015 Regional Livability Plan (RLP) was written by the North Central Wisconsin Regional Planning Commission and addresses issues of livability in the areas of housing, transportation, economic development, and land use. The RLP identifies a number of issues affecting community livability related to housing, including; the presence of an aging

population, smaller household sizes, a lack of housing options, and an increase in housing costs related to incomes.

The Housing Assessment Report is one (1) of four (4) reports prepared as part of the overall Regional Livability Plan effort and examines housing on a regional scale and include the following housing-related goals;

- Provide an adequate supply of affordable housing for individuals of all income levels throughout each community
- Encourage compact housing development patterns, where appropriate.
- Encourage the production of new units and the rehabilitation of existing units, including the development of family units and elderly housing with accompanying support services.



Study Summary

This study identifies current and future housing needs to be based upon resident input as well as Village staff, Plan Commission, and Village Board guidance. This study also analyses the local and regional housing market and housing stock based on available data.

Study Process and Document Format

Resident input was derived from a public online survey which surveyed households on their current housing status, household composition, housing condition, owner or rental status, and housing location and preferences. The results of this survey can be found in Appendix A. A summary of the results is listed below.

The local and regional housing market and housing stock analysis are located in Chapter 2. This chapter contains demographic and household market current estimates and 5, 10, and 15-year projections. This chapter also assesses the local housing stock to identify housing conditions, affordability, and availability.

The goals, objectives, and recommended actions, derived from public and Village input, as well as the housing market analysis, are listed in an implementation matrix found in Chapter 3. A summary of the goals, objectives, and recommended actions are listed below and are organized into by the five (5) themes;

1. Support Downtown Living and Infill Development,
2. Promote Housing Rehabilitation as an Important Key to Successful Economic Development,
3. Promote Creation of New Housing Development,
4. Provide More Options for Senior Living; and
5. Increase Family-Friendly Amenities.

Survey Highlights

An important input to this study was a public electronic survey that was distributed to village residents and workers at the beginning of the study process. The survey gauged respondent opinion on current housing description, current household characteristics, owner and renter housing conditions, housing location and preferences, preferred housing amenities, and community needs. One hundred thirty-eight respondents started the survey and 82 respondents who completed the survey. The full summary of responses can be found in the Appendix. The following is a brief description of the results.

Regarding current housing and household characteristics, most respondents were full-time residents who lived in the village, many of which for over 20 years. However, there were also several new resident respondents. Most lived in single-family homes with three (3) bedrooms. Household income ranged from \$25,000 to \$124,999, with a smaller percentage making between \$150,000 and \$199,999. However, the majority paid less than 30% of their income on housing. This does not indicate a serious need for affordable housing, but a need for workforce housing for a range of household types and incomes.

Half of the respondent households have been at their current place of employment for seven (7) or more years. Most were employed in manufacturing, agriculture, healthcare, or research and management industries. For those who live in the village, yet work somewhere else, they generally worked either very close or 10, 20, or more miles away. For those who lived outside of the village, most lived within five (5) miles. This shows people are willing to live in the village even if they have to commute to work. However, some workers are living just beyond the municipal boundary.

Most respondents are generally satisfied with the overall condition and size of

their home. Most are generally satisfied with their neighborhood and school district. However, some respondents were dissatisfied with their proximity to commercial and entertainment options. These respondents may be interested in living closer to the downtown area where more options can be found. Almost a third of owner-occupied households had children present, and some felt they were not close enough to recreational amenities. These households might also be willing to live closer to downtown to take advantage of downtown amenities. Renters had higher percentages of older household members, with the highest percentage between 45 and 64 years of age. This indicates a need for senior rental housing. Also, half of all renters were not satisfied with the repair response, indicating a possible need for rental housing rehabilitation. Owner respondents indicated a desire to renovate their homes shortly as well, indicating an additional need for housing renovation.

Additionally, survey respondents indicated a need for all housing types. A majority of respondents felt there is a need for more affordable homes for first-time homebuyers. A majority of respondents also felt there is a need for more single-family homes in new subdivisions. Just over half felt more traditional-style neighborhoods is needed. Almost half felt more townhomes were needed and a majority of respondents felt more apartments and senior housing is needed.

Finally, several survey respondents noted that there is a need for amenities to support the growing community such as a grocery store. Nine respondents mentioned grocery store in the open-ended questions out of the 34 respondents that provided answers to the open-ended questions. Several respondents indicated that multi-family units should be built near or in the downtown area, thus close to other amenities such as the library.

Housing Objectives and Recommended Actions

Theme: Support Downtown Living and Infill Development

Objective: City Center project site

- Prepare Preliminary Site Analyses addressing characteristics such as topography, soil types, utility access, wetland presence, endangered species presence, etc.
- Continue to seek a developer for this site.
- Encourage a mixed-use project with a grocery store as the anchor, ancillary retail, and multi-family housing.
- Encourage a private/public partnership.

Objective: Support redevelopment of the Heartland Co-op mill property located between Walnut and Pine Street on 4th Street:

- Incentivize and/or proactively encourage the demolition of the existing structures.
- Incentivize and/or proactively encourage the excavation and disposal of contaminated materials, backfilling the excavation area, and any needed utility buildout.
- Seek to form a public/private partnership to obtain grant funding for clean-up and redevelopment of the site.
- Support the development of a combination of senior living units and multi-family units on the property.

Objective: Encourage mixed-use development on vacant parcels in the downtown area:

- Amend the zoning code to allow for multifamily dwellings as a permitted use in the C-2 zoning district.
- Amend the zoning code to allow for a reduction in required parking for shared complementary uses without requiring a conditional use permit.

Theme: Promote Housing Rehabilitation as an Important Key to Successful Economic Development

Objective: Utilize TID Affordable Housing Extension:

- Plan and utilize the TID Affordable Housing Extension option with TIDs.

Objective: Build relationships with local employers and relevant housing organizations to seek residential rehabilitation funding and support:

- Seek assistance from housing organizations, such as Impact 7 and Commonbond, for rehabilitation technical guidance and funding.
- Attend sponsored workshops for or site visits to funding agencies and organizations, such as WHEDA and FHL Banks, to build organizational capabilities and capacity for program management and long-term funding.
- Build relationships with housing organizations, such as Volunteers of America and Habitat for Humanity, and regional developers to assist with implementation efforts.

- Work with the Central Wisconsin Community Action Council to prepare a local market survey to establish median home pricing for use with potential HUD rehabilitation funding opportunities.
- Expand existing commercial rehabilitation programs or develop new rehabilitation programs for deteriorated housing on Main Street and/or the downtown area.

Objective: Build relationships with area real estate professionals to advertise the village rehabilitation opportunities and funding;

- Encourage area realtors to advertise available rehabilitation funding programs (State and local) along with for-sale opportunities within Village.
- Work with area community development financial institutions (CDFIs), such as Marathon Bank, to promote awareness of any new local rehabilitation funding programs.

Objective: Establish a rehabilitation fund(s) and program(s) to assist persons and families with special needs:

- Establish a weatherization grant program for workforce housing, seniors living alone, or persons with disabilities.
- Establish a rehabilitation grant or forgivable loan program for veterans.
- Establish a rehabilitation grant program for residents with disabilities to provide exterior and/or interior accessibility upgrades.
- Establish a rehabilitation or forgivable loan program for home conversion for the conversion of duplexes and triplexes to single-family housing units or former single-family homes back to single-family homes.

Objective: Establish a purchase and re-sell program to encourage non-profit and developer participation in rehabilitating deteriorated properties;

- Utilize partnerships between for-profit developers, not-for-profit housing organizations, and community development financial institutions (CDFIs), such as Marathon Bank, to buy, rehabilitate and re-sell deteriorated houses.

Objective: Consider periodic assessments, as opposed to improvement-driven reassessments, to lower the tax burden of home renovations, rehabilitations, and additions.

Theme: Promote Creation of New Housing Development

Objective: Encourage new mixed housing type developments in annexed areas;

- Amend the future land use plan to change "Residential" and "Multi-Family Residential" designations north of State Highway 29 and south along State Highway 107 to "Mixed Housing Type Residential."
- Amend the future land use plan to define "Mixed Housing Type Residential" as areas compatible with R-1, R-2, or R-3 zoning.
- Amend the Zoning Code to allow for zero lot line homes as permitted uses in the R-3 zoning district.
- Amend the Zoning Code to allow for detached single-family dwellings as a permitted use in the R-3 zoning district.
- Amend the Zoning Code to allow for single-family attached dwellings, on separate lots, as permitted uses, regardless of the number of units.
- Amend the Zoning Code to allow for all multifamily dwelling units as permitted uses in all districts.

Theme: Provide More Options for Senior Living

Objective: Encourage and incentivize the development of more senior housing;

- Amend the Zoning Code to allow adult daycare and senior living facilities as permitted uses in the R-3 zoning district.
- Identify vacant lots or undeveloped properties that are potentially suitable for the development of senior housing.

- Prepare Preliminary Site Assessments (PSAs) for suitable identified properties.
- Identify potential incentives to assist potential senior housing developers.
- Market the village to senior housing organizations to attract developer interest.

Theme: Increase Family-Friendly Amenities

Objective: Encourage families to move to Marathon City through the provision of family-friendly amenities;

- Incentivize a grocery store development in the downtown.
- Incentivize multi-family living in the downtown close to amenities.
- Organize recreational sports leagues, movie or game viewings, game nights, or other programs to encourage civic engagement.

Objective: Promote the establishment of additional daycare facilities;

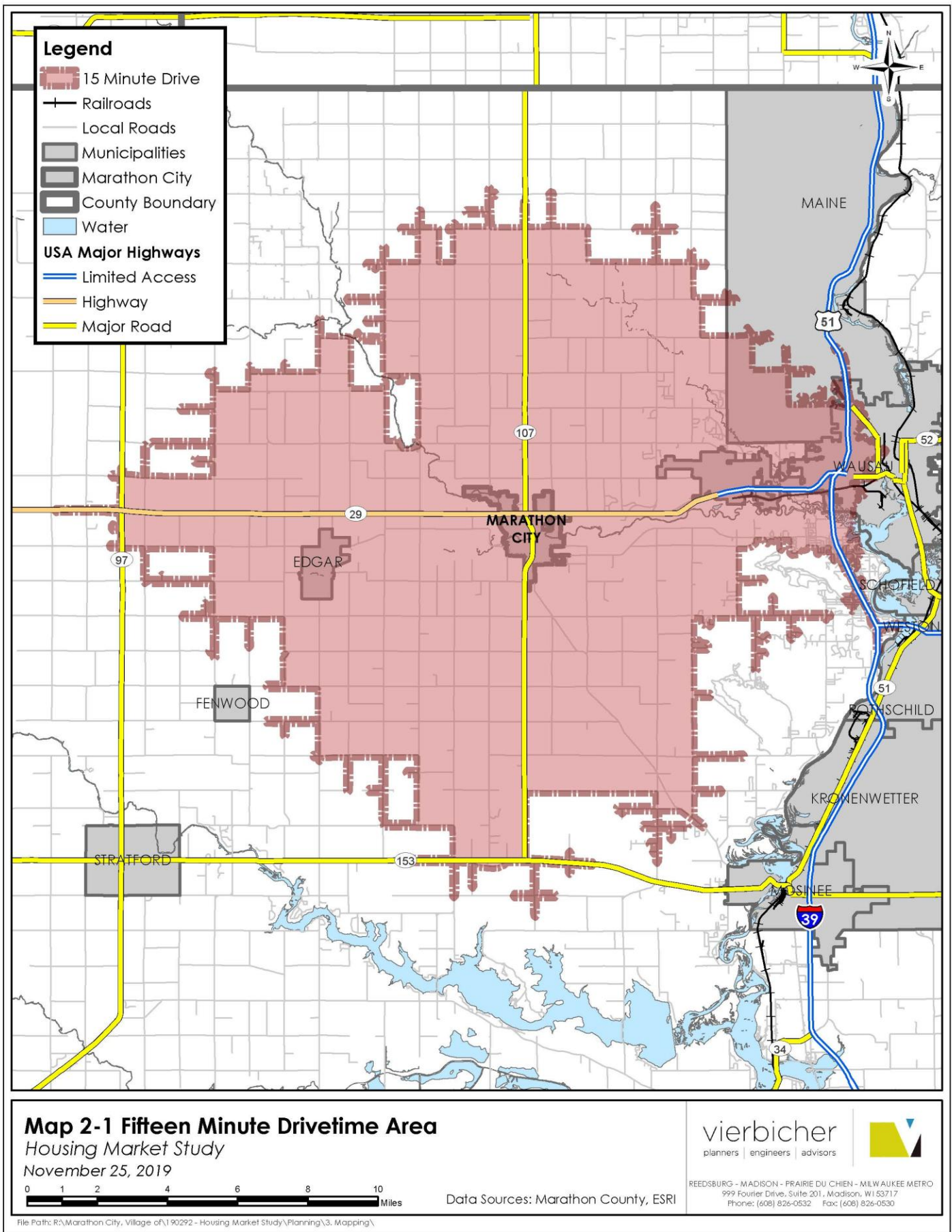
- Build relationships with relevant public and non-profit economic development organizations to seek funding and support for daycare facilities as a workforce retention strategy.
- Contact major local employers to seek support for a potential public-private partnership to establish a daycare facility responsive to their employees.

Local and Regional Housing Market Analysis

This analysis examines demographic and household conditions for the Village of the village, the regional market, and the State of Wisconsin. Demographic conditions include current and past population trends and age, sex, and race characteristics. Household conditions include household size and income and household member education, employment, and commuting patterns.

Study Area

This analysis studies market conditions for the village, Marathon County, and the State of Wisconsin to gauge the village market conditions in comparison to general market trends of larger relevant populations. Also studied are the comparable markets of the Village of Kronenwetter and the Town of Rib Mountain. The study of these jurisdictions offers the opportunity to see how the village housing market compares to similar communities in the area. Finally, a 15-minute drivetime analysis is included to capture the market for housing in the nearby live-work commuting area. Map 2-1 shows this area as a 15-minute drive area from the center of the village and represents a realistic market for people and households which could choose to live and/or work in the Village.



Population Trends

Figure 2-1 shows regional and state population estimates for the years 2000, 2010, and 2019. The village experienced a 7.65% decline in population from 2000 to 2010; however, growth rebounded from 2000 to 2019 to 1,573 residents. The drivetime area population in this area rose by 6.14% from 2000 to 2010 and slowed to just .64% growth through 2019. Kronenwetter has experienced strong growth since 2000, and Rib Mountain followed similar trends to the village.

Age and Sex

Figure 2-2 shows the population by age bracket for the region and State. The village's largest percentage of residents, 8.1% are in the 55 to 59 age bracket. This is a higher percentage than for the drivetime area and the other jurisdictions in the region, except for Rib Mountain. This figure also shows the median age for the region. The village has a median age of 44.0 years, compared to lower median ages in the drivetime area, Kronenwetter, the County, and the State. Only Rib Mountain has a higher age.

Figure 2-1 Current and past population

Year	Village of Marathon City		15 Min. Drivetime*		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change
2000	1,650	-	20,563	-	5,556	-	7,556	-	125,834	-	5,363,675	-
2010	1,524	-7.64%	21,825	6.14%	7,210	29.77%	6,825	-9.67%	134,063	6.54%	5,686,986	6.03%
2019	1,573	3.22%	21,942	0.54%	7,826	8.54%	6,981	2.29%	136,517	1.83%	5,843,443	2.75%

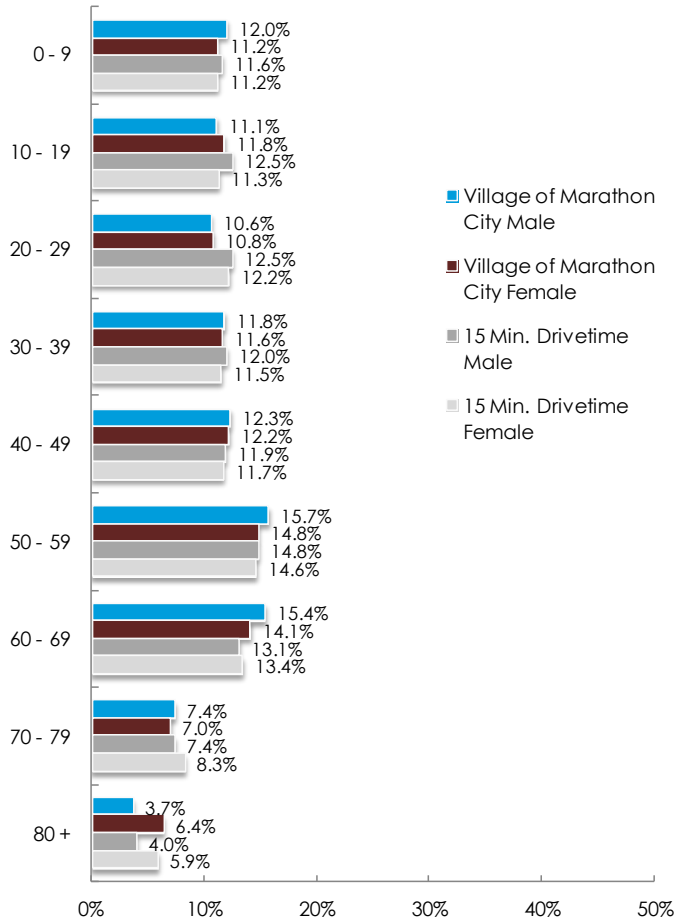
Source: US Census, *ESRI, DOA

Figure 2-2 Population by Age - 2019

Age	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
0 - 4	80	5.60%	1,237	5.60%	477	6.10%	320	4.60%	8,177	5.90%	335,208	5.70%
5 - 9	87	6.10%	1,260	5.70%	509	6.50%	343	4.90%	8,446	6.10%	346,293	5.90%
10 - 14	90	6.30%	1,300	5.90%	543	7.00%	401	5.80%	8,741	6.40%	362,305	6.20%
15 - 19	75	5.20%	1,319	6.00%	496	6.40%	401	5.80%	8,134	5.90%	375,329	6.40%
20 - 24	67	4.70%	1,213	5.50%	398	5.10%	312	4.50%	7,594	5.50%	405,620	6.90%
25 - 29	86	6.00%	1,497	6.80%	491	6.30%	361	5.20%	9,106	6.60%	393,632	6.70%
30 - 34	72	5.00%	1,315	6.00%	453	5.80%	347	5.00%	8,293	6.00%	362,367	6.20%
35 - 39	96	6.70%	1,264	5.80%	509	6.50%	339	4.90%	8,561	6.20%	370,186	6.30%
40 - 44	82	5.70%	1,234	5.60%	509	6.50%	327	4.70%	8,138	5.90%	342,555	5.80%
45 - 49	94	6.50%	1,353	6.20%	581	7.40%	435	6.30%	8,798	6.40%	362,396	6.20%
50 - 54	102	7.10%	1,536	7.00%	554	7.10%	584	8.40%	9,450	6.90%	386,627	6.60%
55 - 59	117	8.10%	1,683	7.70%	595	7.60%	648	9.30%	10,300	7.50%	428,871	7.30%
60 - 64	113	7.90%	1,561	7.10%	541	6.90%	592	8.50%	9,603	7.00%	399,167	6.80%
65 - 69	99	6.90%	1,354	6.20%	414	5.30%	551	7.90%	8,069	5.90%	336,074	5.70%
70 - 74	65	4.50%	1,017	4.60%	344	4.40%	456	6.60%	6,133	4.50%	255,390	4.30%
75 - 79	39	2.70%	710	3.20%	201	2.60%	251	3.60%	4,062	3.00%	169,846	2.90%
80 - 84	31	2.20%	487	2.20%	100	1.30%	145	2.10%	2,765	2.00%	115,643	2.00%
85+	42	2.90%	601	2.70%	87	1.10%	125	1.80%	3,266	2.40%	133,935	2.30%
Median Age	44.0	-	42.3	-	40.2	-	48.7	-	41.1	-	39.9	-

Source: 2019 ESRI

Figure 2-3 Percent Population by Age by Sex - 2019



Source: 2019 ESRI

Figures 2-3 and 2-4 show the current population by age and by sex for the village and the drivetime area. The 50 to 59 age bracket is the largest bracket for the village for both males and females. The 60 to 69 age bracket also has higher percentages of both males and females, when compared to the younger age brackets. Drivetime area age distribution shows a slightly lower percentage of males and females in the older age brackets and slightly higher percentages in the 10-19 and 20-29 age brackets than the village. This is likely due to the presence of the Medical College of Wisconsin (MCW), UW Stevens Point, Northcentral Technical College, and other institutions of higher learning in or adjacent to the drivetime area.

Figure 2-4 Population by Age by Sex - 2019

	Village of Marathon City				15 Min. Drivetime			
	Estimate		% of Total		Estimate		% of Total	
	Male	Female	Male	Female	Male	Female	Male	Female
0 - 9	92	91	11.98%	11.28%	1,270	1,227	11.63%	11.14%
10 - 19	85	95	11.13%	11.82%	1,372	1,248	12.56%	11.33%
20 - 29	81	86	10.56%	10.73%	1,368	1,342	12.53%	12.18%
30 - 39	91	93	11.84%	11.55%	1,317	1,262	12.06%	11.45%
40 - 49	94	99	12.27%	12.23%	1,295	1,292	11.86%	11.73%
50 - 59	120	119	15.69%	14.81%	1,618	1,601	14.82%	14.53%
60 - 69	118	114	15.41%	14.13%	1,432	1,482	13.11%	13.45%
70 - 79	57	57	7.42%	7.07%	815	912	7.46%	8.28%
80 +	28	51	3.71%	6.39%	434	653	3.97%	5.93%
Total	767	806			10,921	11,019		

Source: 2019 ESRI

Race and Ethnicity

Figure 2-5 shows the population by race and ethnicity for the village in 2010 and 2019. White alone represented the largest percentage of residents by race, at 96.9% in 2010. This percentage decreased by a small amount, just 0.83%, by 2019. The second-largest percentage is the number of residents of Hispanic origin, which increased from 1.8% to 2.4% in 2010.

Figure 2-5 Percent Population by Race and Ethnicity the village

	2010	2019	% Change
White Alone	96.90%	96.10%	-0.83%
Black Alone	0.10%	0.10%	0.00%
American Indian Alone	0.10%	0.10%	0.00%
Asian Alone	1.30%	1.40%	7.69%
Pacific Islander Alone	0.00%	0.00%	-
Some Other Race Alone	1.20%	1.60%	33.33%
Two or More Races	0.40%	0.70%	75.00%
Hispanic Origin	1.80%	2.40%	33.33%

Source: ESRI, US Census

Households and Household Size

Figure 2-6 illustrates the growth or decline in households since 2010 for the region and the State. The village lost 4.39% of the Village's households from 2010 to 2019. The drivetime area experienced a slight, 1.7% increase, while Kronenwetter saw a substantial, 9.69%, increase. The rest of the region and the State all saw increases in the number of households as well. Looking at the household size, Figure 2-6 shows the village and the rest of the region, including the State, all experienced shrinking household sizes. The village's 2019 average household size of 2.35 is the smallest in the region.

Figure 2-6 Households and Household Size

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Count/ Estimate	% Change	Count/ Estimate	% Change	Count/ Estimate	% Change	Count/ Estimate	% Change	Count/ Estimate	% Change	Count/ Estimate	% Change
Households												
2010	638	-	9,032	-	2,652	-	2,650	-	53,176	-	2,279,768	-
2019	610	-4.39%	9,186	1.71%	2,909	9.69%	2,730	3.02%	55,153	3.72%	2,373,777	4.12%
Ave. HH Size												
2010	2.39	-	2.4	-	2.71	-	2.57	-	2.49	-	2.43	-
2019	2.35	-1.67%	2.37	-1.25%	2.67	-1.48%	2.54	-1.17%	2.47	-0.80%	2.42	-0.41%

Source: ESRI, US Census

Educational Attainment

Figure 2-7 shows the highest level of educational attainment for residents in the region and the State. Marathon has a higher percentage of those with high school education, 42.2%, than for the drivetime area, 30.5%, and the rest of the region. Conversely, the village has a lower percentage of those with a Bachelor's Degree, 18.1%, than those in the drivetime area and Kronenwetter.

Employment and Commuting

Figure 2-8 shows employment by industry for the region and the State. The highest percentage of workers, 37.1%, in the village is working in the Services industry. This percentage is lower than for the drivetime area, 41.2%, and the rest of the region and the State. The second-highest percentage of workers, 27.9%, in the village is working in the Manufacturing industry. This is a higher percentage than those in the drivetime area, 18.4%, and those in the rest of the region and the State.

Figure 2-7 Educational Attainment - 2019

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Population 25+ years	1,039		15,613		5,379		5,169		96,544		4,056,689	
Less than 9th Grade	33	3.20%	546	3.50%	22	0.40%	52	1.00%	2,896	3.00%	97,361	2.40%
9th - 12th Grade, No Diploma	26	2.50%	500	3.20%	102	1.90%	26	0.50%	3,958	4.10%	198,778	4.90%
High School Graduate	438	42.20%	4,762	30.50%	1,452	27.00%	1,235	23.90%	30,122	31.20%	1,095,306	27.00%
GED/Alternative Credential	5	0.50%	406	2.60%	124	2.30%	93	1.80%	3,089	3.20%	137,927	3.40%
Some College, No Degree	138	13.30%	2,576	16.50%	947	17.60%	910	17.60%	17,571	18.20%	815,394	20.10%
Associate Degree	155	14.90%	2,389	15.30%	1,027	19.10%	729	14.10%	13,227	13.70%	450,292	11.10%
Bachelor's Degree	188	18.10%	3,107	19.90%	1,226	22.80%	1,292	25.00%	16,895	17.50%	815,394	20.10%
Graduate/Professional Degree	56	5.40%	1,343	8.60%	484	9.00%	827	16.00%	8,689	9.00%	446,236	11.00%

Source: 2019 ESRI

Figure 2-8 Employment by Industry - 2019

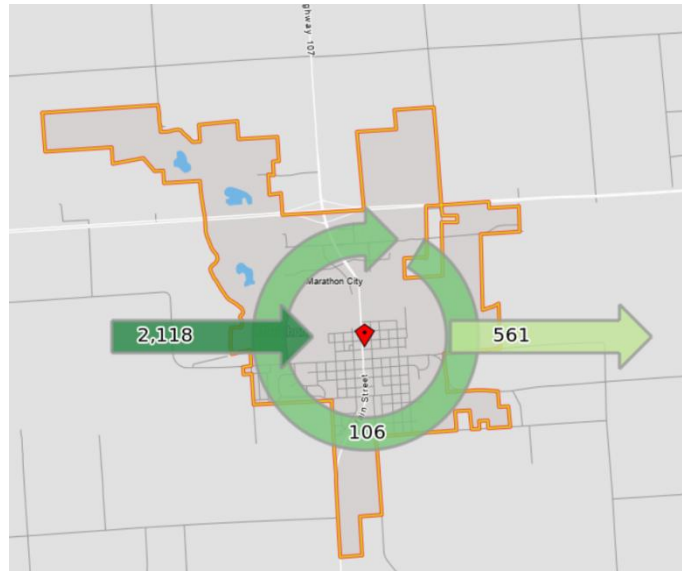
	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Population 16+ years	768		12,111		4,800		3,867		75,059		3,042,890	
Agriculture/Mining	27	3.50%	339	2.80%	43	0.90%	0	0.00%	2,402	3.20%	63,901	2.10%
Construction	42	5.50%	666	5.50%	269	5.60%	166	4.30%	4,278	5.70%	191,702	6.30%
Manufacturing	214	27.90%	2,228	18.40%	888	18.50%	441	11.40%	14,712	19.60%	532,506	17.50%
Wholesale Trade	42	5.50%	436	3.60%	211	4.40%	209	5.40%	3,002	4.00%	94,330	3.10%
Retail Trade	49	6.40%	1,151	9.50%	475	9.90%	360	9.30%	7,806	10.40%	310,375	10.20%
Transportation/Utilities	33	4.30%	751	6.20%	370	7.70%	228	5.90%	3,828	5.10%	146,059	4.80%
Information	10	1.30%	85	0.70%	34	0.70%	15	0.40%	676	0.90%	48,686	1.60%
Finance/Insurance/Real Estate	54	7.00%	1,151	9.50%	523	10.90%	534	13.80%	6,155	8.20%	185,616	6.10%
Services	285	37.10%	4,990	41.20%	1,829	38.10%	1,717	44.40%	30,174	40.20%	1,360,172	44.70%
Public Administration	11	1.40%	315	2.60%	158	3.30%	197	5.10%	1,952	2.60%	112,587	3.70%

Source: 2019 ESRI

Figure 2-9 shows commuter inflow and outflow for the village, with 2,118 workers driving to the village for work and 561 village residents driving outside the village for work each day. There are 106 workers who both live and work in the village. This shows strong potential housing demand for those inbound commuters who might want to live in the village.

Figures 2-10 and 2-11 illustrate commuting times for the village and the drivetime area. The highest percentage of workers in the village, 22.1%, drove between 15 and 19 minutes to work. Those in the drivetime area had the highest percentage of commuters in the 10 to 14-minute area, 23.3%, and had the second-highest percentage of commuters, 19.3%, in the 15 to 19-minute range. This shows the 15-minute drivetime area coincides with the amount of time the highest percentage commuters are willing to travel. This also shows those in the drivetime area could live in the village and still experience a similar commute to work.

Figure 2-9 the village Commuter Inflow and Outflow - 2019



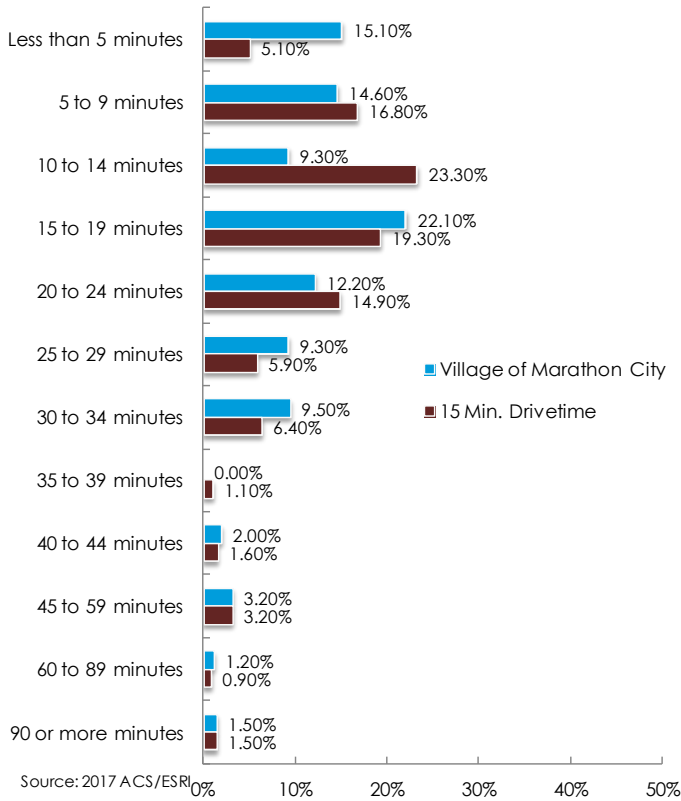
Source: <https://onthemap.ces.census.gov>

Figure 2-10 Commuting Time Comparison - 2019

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Less than 5 minutes	104	15.10%	551	5.10%	118	2.80%	89	2.60%	3,096	4.60%	121,910	4.40%
5 to 9 minutes	100	14.60%	1,829	16.80%	386	9.00%	559	16.60%	9,403	14.10%	380,739	13.80%
10 to 14 minutes	64	9.30%	2,532	23.30%	1,064	24.90%	1,190	35.30%	14,267	21.40%	459,490	16.60%
15 to 19 minutes	152	22.10%	2,099	19.30%	1,083	25.40%	964	28.60%	14,040	21.10%	458,605	16.60%
20 to 24 minutes	84	12.20%	1,623	14.90%	727	17.00%	198	5.90%	10,470	15.70%	408,150	14.70%
25 to 29 minutes	64	9.30%	641	5.90%	120	2.80%	27	0.80%	3,886	5.80%	187,153	6.80%
30 to 34 minutes	65	9.50%	699	6.40%	234	5.50%	100	3.00%	4,927	7.40%	297,752	10.80%
35 to 39 minutes	0	0.00%	119	1.10%	76	1.80%	62	1.80%	1,144	1.70%	78,264	2.80%
40 to 44 minutes	14	2.00%	173	1.60%	39	0.90%	45	1.30%	1,223	1.80%	87,476	3.20%
45 to 59 minutes	22	3.20%	343	3.20%	217	5.10%	67	2.00%	2,041	3.10%	156,753	5.70%
60 to 89 minutes	8	1.20%	99	0.90%	65	1.50%	40	1.20%	942	1.40%	85,476	3.10%
90 or more minutes	10	1.50%	165	1.50%	140	3.30%	29	0.90%	1,158	1.70%	45,463	1.60%
Average Travel Time to Work	17.9	-	-	-	23.5	-	-	-	19.5	-	22	-

Source: 2017 ACS/ESRI

Figure 2-11 Commuting Times by Percent- 2019



Income

Figure 2-12 lists the number of households in each income bracket and the percentage of those households compared to the total number for the region and the State. This figure also includes the average and median household income. This figure shows there to be 610 households in the village. The highest percentage of households, 22.1%, is in the \$50,000 to \$74,999 income range. The median household income is \$60,509 for the village. This is higher than for the drivetime area, County, and State, yet lower than the incomes for Kronenwetter and Rib Mountain.

Figure 2-12 Household Income - 2019

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Households Total	610		9,186		2,908		2,729		55,153		2,373,763	
<\$15,000	56	9.20%	762	8.30%	177	6.10%	87	3.20%	4,909	8.90%	220,760	9.30%
\$15,000 - \$24,999	56	9.20%	928	10.10%	125	4.30%	104	3.80%	5,350	9.70%	220,760	9.30%
\$25,000 - \$34,999	57	9.30%	1,020	11.10%	204	7.00%	158	5.80%	5,957	10.80%	216,012	9.10%
\$35,000 - \$49,999	65	10.70%	1,341	14.60%	195	6.70%	317	11.60%	7,115	12.90%	320,458	13.50%
\$50,000 - \$74,999	135	22.10%	1,672	18.20%	459	15.80%	488	17.90%	9,928	18.00%	451,015	19.00%
\$75,000 - \$99,999	103	16.90%	1,405	15.30%	683	23.50%	472	17.30%	8,880	16.10%	329,953	13.90%
\$100,000 - \$149,999	93	15.20%	1,185	12.90%	762	26.20%	508	18.60%	8,107	14.70%	367,933	15.50%
\$150,000 - \$199,999	26	4.30%	468	5.10%	233	8.00%	251	9.20%	2,482	4.50%	135,304	5.70%
\$200,000+	19	3.10%	395	4.30%	70	2.40%	341	12.50%	2,316	4.20%	109,193	4.60%
Average Household Income	\$74,780		\$76,160		\$89,425		\$114,702		\$76,556		\$79,170	
Median Household income	\$60,509		\$56,049		\$83,429		\$84,138		\$58,297		\$59,087	

Source: 2019 ESRI

Concluding Analysis

The following is a summary of the conclusions drawn from the Housing Market analysis section above. These conclusions are meant to clarify understanding of the market and to guide development interest to the most prevalent housing needs and characteristics of the village housing market.

The village's population has stabilized from a decline during the 2000 to 2010 time frame with recent gains in this past decade. The drivetime area and County experienced population growth during that time, but have since stabilized to slower growth. Median ages for the village and the drivetime area are higher than State and County averages and can be expected to increase. However, this does represent an opportunity to encourage and potentially incentivize the development of senior housing to meet the needs of this market segment. In addition, University and College students in the drivetime area will help to keep the median age stable, especially if the students stay in the area for employment. Therefore, there could also be an opportunity to develop owner-occupied homes for first-time homebuyers and rentals for young professionals and/or young families.

The number of households declined in the village during this past decade; however, there was household growth in the drivetime area and stronger household growth in the County and the other regional communities. Household sizes declined across the region and the State. This represents an opportunity to capture the growth in the number of households throughout the drivetime area and the County as a whole, with smaller owner-occupied housing units and rentals needed to serve this market.

The local labor force is comprised of skilled workers with high school degrees and associate degrees as well as professionals with higher degrees. The drivetime area, however, has more

college graduates, due to the presence of local Colleges and Universities. The labor force generally works in the service, retail, transportation, and manufacturing industries; although, drivetime area does have a labor pool working in the finance, insurance, and real estate industry. The highest percentages of households had incomes in the \$50,000 to \$100,000 per year range, reflective of work in the prevalent local industries.

Most daytime workers in the village live outside of the Village and commute in, with the highest percentage commuting between 15 and 19 minutes, well within the drivetime area. There is an opportunity to house both the skilled workers working at the village manufacturing firms and younger professionals working in the drivetime area who may be looking for more affordable housing while still being able to commute to work in a reasonable amount of time.

Housing Stock Analysis

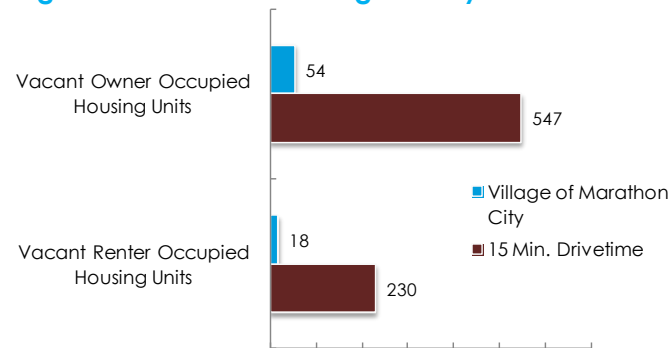
Housing Tenure and Occupancy

Figures 2-13 and 2-14 shows the total housing units as well as owner-occupied, renter-occupied, and vacant housing units for the region and the State. The village has 682 housing units, with 66.9% of those as owner-occupied, 22.6% renter-occupied, and 10.6% vacant. These percentages are similar to those in the drivetime area, with the overall vacancy rate of 10.6% being higher than the rest of the region, yet lower than the State. However, the overall vacancy rate does not take into account housing, which is dilapidated or not otherwise on the market. Actual vacancy rates for the owner and renter-occupied units are best obtained by taking a snapshot analysis of local market availability. This analysis is shown later in this chapter.

Housing Type and Age

Figure 2-15 shows housing by type for the village for 2019 and the region and State for 2017. The village had 672 houses, with 71.9% of those as single-family detached houses. This is a lower percentage than for the rest of the region, although higher than for the State. The second-highest percentage, 7.3%, is made up of 10 to 19 unit structures. The 3 to 9 unit structure makes up most of the remainder.

Figure 2-13 Vacant Housing Units by Tenure



Source: 2019 ESRI/Vierbicher

Figure 2-14 Tenure and Vacancies - 2019

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Total Housing Units	682		9,959		3,070		2,849		60,016		2,745,075	
Owner Occupied Housing Units	456	66.90%	6,463	64.90%	2,361	76.90%	2,373	83.30%	39,611	66.00%	1,572,928	57.30%
Renter Occupied Housing Units	154	22.60%	2,719	27.30%	550	17.90%	356	12.50%	15,544	25.90%	801,562	29.20%
Vacant Housing Units	72	10.60%	777	7.80%	160	5.20%	120	4.20%	4,861	8.10%	370,585	13.50%

Source: 2019 ESRI

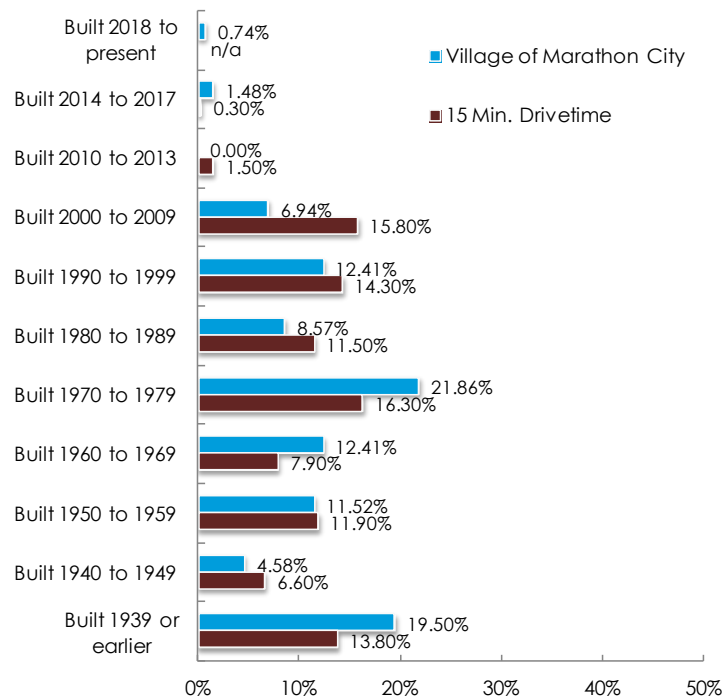
Figure 2-15 Housing Type

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Total	677		9,924		2,999		2,701		58,817		2,668,692	
1, detached	488	71.90%	7443	75.00%	2485	82.90%	2412	89.30%	43752	74.40%	1776970	66.60%
1, attached	9	1.30%	195	2.00%	33	1.10%	235	8.70%	1913	3.30%	114444	4.30%
2	21	3.10%	299	3.00%	21	0.70%	23	0.90%	3136	5.30%	173245	6.50%
3 or 4	36	5.40%	269	2.70%	14	0.50%	0	0.00%	1318	2.20%	99396	3.70%
5 to 9	35	5.20%	588	5.90%	145	4.80%	11	0.40%	2711	4.60%	130296	4.90%
10 to 19	49	7.30%	588	5.90%	246	8.20%	0	0.00%	2256	3.80%	91393	3.40%
20 to 49	9	1.30%	213	2.10%	38	1.30%	20	0.70%	1204	2.00%	101443	3.80%
50 or more	0	0.00%	88	0.90%	0	0.00%	0	0.00%	945	1.60%	86876	3.30%
Mobile home	30	4.50%	240	2.40%	17	0.60%	0	0.00%	1570	2.70%	94013	3.50%
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0	0.00%	12	0.00%	616	0.00%

Source: 2017 ESRI, 2019 Village of Marathon City

Figures 2-16 and 2-17 show the number and percentage of housing units built by decade and by three (3) year brackets since 2010. The highest percentage of housing units in the village, 22%, was built between 1970 and 1979. The second-highest percentage, 12.5%, was built between 1990 and 1999. There were no housing units built between 2010 and 2013 and 15 units since 2014. These figures show housing construction to have slowed in the past two decades in the village and the region and the State.

Figure 2-16 Year Built



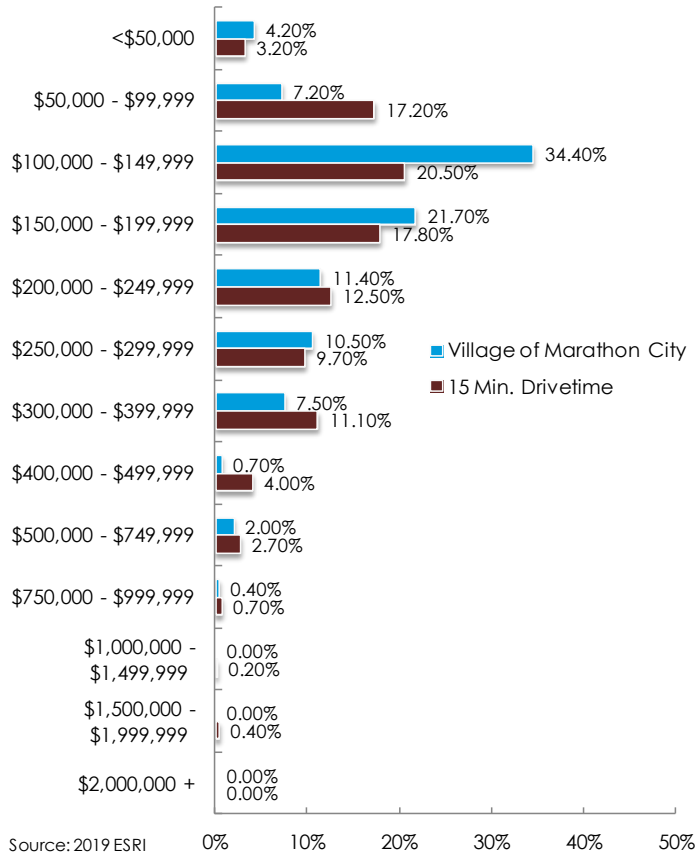
Source: 2017 ESRI, 2019 Village of Marathon City

Figure 2-17 Year Built

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Total	677		9,924		2,999		2,701		58,817		2,668,692	
Built 2018 to present	5	0.74%	n/a	-	n/a	-	n/a	-	n/a	-	n/a	-
Built 2014 to 2017	10	1.48%	34	0.30%	92	3.10%	13	0.50%	301	0.50%	16,160	0.60%
Built 2010 to 2013	0	0.00%	151	1.50%	92	3.10%	13	0.50%	1,194	2.00%	44,377	1.70%
Built 2000 to 2009	47	6.94%	1,572	15.80%	901	30.00%	226	8.40%	8,533	14.50%	344,660	12.90%
Built 1990 to 1999	84	12.41%	1,422	14.30%	581	19.40%	681	25.20%	8,154	13.90%	371,125	13.90%
Built 1980 to 1989	58	8.57%	1,138	11.50%	261	8.70%	583	21.60%	5,933	10.10%	265,382	9.90%
Built 1970 to 1979	148	21.86%	1,621	16.30%	615	20.50%	543	20.10%	9,397	16.00%	393,850	14.80%
Built 1960 to 1969	84	12.41%	785	7.90%	162	5.40%	228	8.40%	5,114	8.70%	261,254	9.80%
Built 1950 to 1959	78	11.52%	1,179	11.90%	65	2.20%	302	11.20%	6,012	10.20%	297,380	11.10%
Built 1940 to 1949	31	4.58%	657	6.60%	47	1.60%	13	0.50%	3,362	5.70%	151,579	5.70%
Built 1939 or earlier	132	19.50%	1,365	13.80%	183	6.10%	99	3.70%	10,817	18.40%	522,925	19.60%
Median Year Structure Built	1971		1976		1993		1983		1974		1973	

Source: 2017 ESRI, 2019 Village of Marathon City

Figure 2-18 Owner occupied home value by Percent - 2019



Housing Cost and Affordability

Figures 2-18 and 2-19 show the value of owner-occupied housing units by value bracket for the region and the State. The highest percentage of housing units in the village, 34.4%, are valued between \$100,000 and \$149,000. The second-highest percentage of homes, 21.7%, are valued between \$150,000 and \$199,999. The drivetime area has a different value profile, with higher percentages in both the lower value ranges and the higher value ranges. Looking at average home values, the village had a \$187,336 average home value, and the drivetime area had a higher value of \$214,206. The rest of the region and the State all had higher average values than the village. Median values are not available for 2019; however, the village does not have a significant number of higher value homes, which might artificially boost average values. Therefore, median home values are likely the same or even higher than the average values shown.

Figure 2-19 Owner occupied home value - 2019

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Total	456		6,463		2,362		2,373		39,600		1,571,850	
<\$50,000	19	4.20%	207	3.20%	35	1.50%	31	1.30%	1,228	3.10%	62,874	4.00%
\$50,000 - \$99,999	33	7.20%	1,112	17.20%	97	4.10%	83	3.50%	5,861	14.80%	179,191	11.40%
\$100,000 - \$149,999	157	34.40%	1,325	20.50%	465	19.70%	427	18.00%	9,662	24.40%	289,220	18.40%
\$150,000 - \$199,999	99	21.70%	1,150	17.80%	820	34.70%	451	19.00%	7,484	18.90%	290,792	18.50%
\$200,000 - \$249,999	52	11.40%	808	12.50%	234	9.90%	406	17.10%	4,356	11.00%	213,772	13.60%
\$250,000 - \$299,999	48	10.50%	627	9.70%	324	13.70%	275	11.60%	4,039	10.20%	180,763	11.50%
\$300,000 - \$399,999	34	7.50%	717	11.10%	281	11.90%	413	17.40%	3,920	9.90%	190,194	12.10%
\$400,000 - \$499,999	3	0.70%	259	4.00%	26	1.10%	149	6.30%	1,426	3.60%	75,449	4.80%
\$500,000 - \$749,999	9	2.00%	175	2.70%	76	3.20%	107	4.50%	1,228	3.10%	59,730	3.80%
\$750,000 - \$999,999	2	0.40%	45	0.70%	0	0.00%	28	1.20%	198	0.50%	17,290	1.10%
\$1,000,000 - \$1,499,999	0	0.00%	13	0.20%	7	0.30%	0	0.00%	119	0.30%	6,287	0.40%
\$1,500,000 - \$1,999,999	0	0.00%	26	0.40%	0	0.00%	0	0.00%	40	0.10%	1,572	0.10%
\$2,000,000 +	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	3,144	0.20%
Average Home Value	\$187,336		\$214,206		\$218,914		\$257,027		\$209,590		\$237,097	

Source: 2019 ESRI

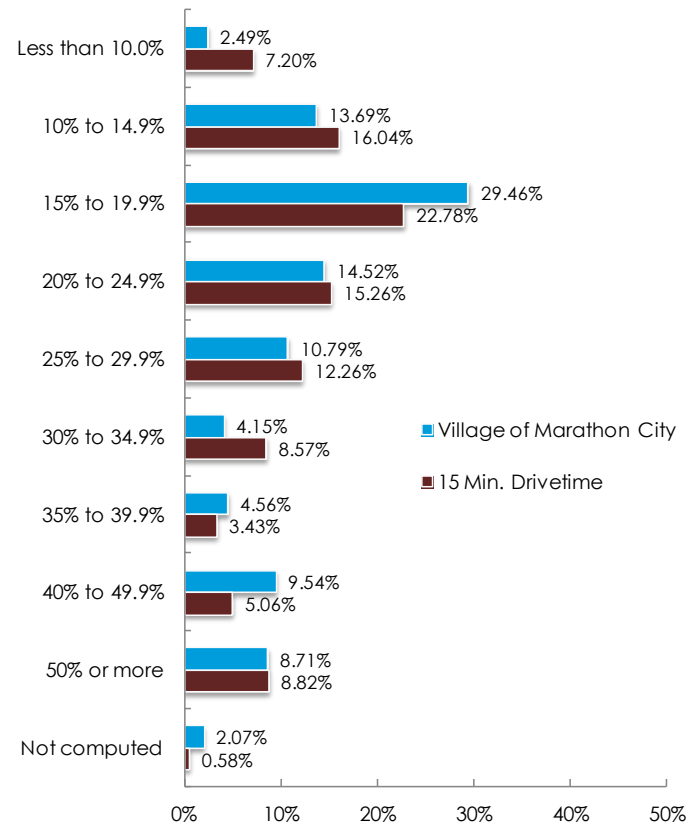
Figure 2-20 shows the percentage of owner-occupied households by those with a mortgage and those without in the village for 2019 and the drivetime area for 2017. This figure shows 50.85% of owner households in the village had a mortgage in 2019, lower than for the drivetime area. Figures 2-20 and 2-21 show housing costs as a percentage of owner household income for those with a mortgage in the village and the drivetime area. The highest percentage of the village homeowners with a mortgage, 30.08%, spent between 15% and 19.9% of their income on housing costs. Only 27.54% of owners with a mortgage spent 30% or more of their monthly income

Figure 2-20 Housing Cost as a Percentage of Income

	Village of Marathon City		15 Min. Drivetime	
	Estimate	% of Total	Estimate	% of Total
Total Owner-Occupied	469		6,890	
Total Without a Mortgage	228	48.61%	2,957	42.92%
Total With a Mortgage	241	51.39%	3,933	57.08%
Less than 10.0%	6	2.49%	283	7.20%
10% to 14.9%	33	13.69%	631	16.04%
15% to 19.9%	71	29.46%	896	22.78%
20% to 24.9%	35	14.52%	600	15.26%
25% to 29.9%	26	10.79%	482	12.26%
30% to 34.9%	10	4.15%	337	8.57%
35% to 39.9%	11	4.56%	135	3.43%
40% to 49.9%	23	9.54%	199	5.06%
50% or more	21	8.71%	347	8.82%
Not computed	5	2.07%	23	0.58%
Less than 30%	171	70.95%	2,892	73.53%
30% or more	65	26.97%	1,018	25.88%

Source: 2017 ESRI, 2019 Village of Marathon City

Figure 2-21 Housing Cost as Percent of Income by Percentage



Source: 2017 ESRI, 2019 Village of Marathon City

Figure 2-22 shows contract rents for the region and the State by rent bracket. The highest percentage of renters in the village, 23.7%, paid between \$500 and \$549 in rent per month in 2017. The second-highest percentage, 23%, paid between \$330 and \$349 in rent. However, the third-highest percentage, 9.4%, paid between \$1,000, and \$1,249 per month. The drive time area had higher percentages of renters in many of the other higher rent brackets. Median rent for the village was \$505 per month, the lowest in the region. However, this figure does show there is a substantial rental market in the village for the \$1,000 to \$1,249 range, as well as higher rent markets in the drive time area.

Figure 2-22 Contract Rent - 2017

	Village of Marathon City		15 Min. Drivetime		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Total	139		2,512		528		338		14,909		769,446	
With cash rent	133	95.70%	2,396	95.40%	499	94.50%	338	100.00%	14,106	94.60%	736,236	95.70%
Less than \$100	0	0.00%	27	1.10%	0	0.00%	0	0.00%	52	0.30%	4406	0.60%
\$100 to \$149	0	0.00%	0	0.00%	0	0.00%	0	0.00%	42	0.30%	4150	0.50%
\$150 to \$199	3	2.20%	18	0.70%	0	0.00%	0	0.00%	117	0.80%	8263	1.10%
\$200 to \$249	6	4.30%	78	3.10%	0	0.00%	0	0.00%	300	2.00%	16625	2.20%
\$250 to \$299	0	0.00%	50	2.00%	0	0.00%	0	0.00%	319	2.10%	12563	1.60%
\$300 to \$349	32	23.00%	149	5.90%	24	4.50%	0	0.00%	413	2.80%	17221	2.20%
\$350 to \$399	3	2.20%	123	4.90%	0	0.00%	0	0.00%	819	5.50%	20643	2.70%
\$400 to \$449	7	5.00%	91	3.60%	0	0.00%	0	0.00%	1237	8.30%	31298	4.10%
\$450 to \$499	12	8.60%	73	2.90%	0	0.00%	0	0.00%	1041	7.00%	36,240	4.70%
\$500 to \$549	33	23.70%	131	5.20%	35	6.60%	0	0.00%	1229	8.20%	55,645	7.20%
\$550 to \$599	0	0.00%	183	7.30%	45	8.50%	38	11.20%	1131	7.60%	52,886	6.90%
\$600 to \$649	0	0.00%	473	18.80%	13	2.50%	49	14.50%	1662	11.10%	68497	8.90%
\$650 to \$699	9	6.50%	263	10.50%	17	3.20%	22	6.50%	1262	8.50%	61114	7.90%
\$700 to \$749	9	6.50%	150	6.00%	73	13.80%	14	4.10%	1139	7.60%	59127	7.70%
\$750 to \$799	0	0.00%	143	5.70%	79	15.00%	67	19.80%	821	5.50%	50742	6.60%
\$800 to \$899	3	2.20%	247	9.80%	110	20.80%	75	22.20%	1090	7.30%	78179	10.20%
\$900 to \$999	0	0.00%	111	4.40%	56	10.60%	0	0.00%	750	5.00%	49005	6.40%
\$1,000 to \$1,249	13	9.40%	67	2.70%	0	0.00%	41	12.10%	471	3.20%	59383	7.70%
\$1,250 to \$1,499	0	0.00%	15	0.60%	47	8.90%	32	9.50%	105	0.70%	24058	3.10%
\$1,500 to \$1,999	3	2.20%	3	0.10%	0	0.00%	0	0.00%	22	0.10%	16421	2.10%
\$2,000 to \$2,499	0	0.00%	0	0.00%	0	0.00%	0	0.00%	56	0.40%	5,601	0.70%
\$2,500 to \$2,999	0	0.00%	0	0.00%	0	0.00%	0	0.00%	26	0.20%	1,610	0.20%
\$3,000 to \$3,499	0	0.00%	0	0.00%	0	0.00%	0	0.00%	2	0.00%	1,274	0.20%
\$3,500 or more	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1,285	0.20%
No cash rent	6	4.30%	116	4.60%	29	5.50%	0	0.00%	803	5.40%	33,210	4.30%
Median Contract Rent	\$505		\$629		\$777		\$784		\$611		\$682	
Average Contract Rent	\$549				\$787		\$826		\$621		\$735	

Source: 2017 ACS/ESRI

Concluding Analysis

The following is a summary of the conclusions drawn from the Housing Stock analysis section above. These conclusions are meant to clarify understanding of the current housing stock and to recognize any gaps and opportunities for supplementing the current mix current housing types in the village.

The percentages of owner-occupied units in the village and the drivetime area are similar to the County, yet lower than for other regional communities. The percentage of rental structures is also similar for the village, and the drivetime area and the size of rental structures are evenly distributed. However, the village housing stock is older than the housing stock in the drivetime area, with the largest percentage of housing units built before WWII or between 1960 and 1980. Housing units in the drivetime area are newer, with a significant number of housing units built between 1990 and 2009. However, recent construction has slowed for both markets. This represents an opportunity to encourage the rehabilitation of owner-occupied units, including the conversion of older rentals, such as duplexes, into owner-occupied units. This also represents an opportunity to build newer apartments with modern upgrades that may not be available in older units. Only Kronenwetter has seen strong recent housing development in the past decade, with higher incomes and home values the likely reason.

Average home values for owner-occupied homes are lower in the village and represent good value for first-time homebuyers. Housing values in the drivetime area are comparable to the surrounding communities and the County, with some housing valued in the higher price brackets. This could be an opportunity to build a mixture of both workforce for-sale housing units at prices local workers can afford and higher-priced homes that appear to be in-demand in local housing markets. Median rents are lower in the village

compared to the drivetime area and surrounding communities; however, much of the rental stock is likely older, and there is a percentage of households living in moderate to higher rent units. With the presence of older housing stock and younger professionals in the area, there likely is demand for rental units in the village at the higher regional market rates.

Current and Future Housing Demand

The following is an analysis of market characteristics and the provision of the data needed to make housing investment decisions for both current housing demand and housing demand through 2035. This analysis serves to illustrate the demand for housing types, potential rents, and price points for new units.

Current Housing Demand

Figure 2-23 shows a snapshot of available housing units in the village and the drivetime area. The snapshot was developed through a search using the Zillow service and comparing the results to the 2019 ESRI estimate. In the village, there were a total of 10 units for sale, all of which were single-family houses. There were only three (3) units for rent, one (1) of which was a unit on top of commercial space, one (1) an apartment in a multi-unit building, and a single-family home. Manufactured homes and foreclosures were not included. Figure 2-23 also shows a snapshot of the real estate market for the drivetime area. For this area, there were 421 homes for sale, 379 of which were single-family homes, 11 were condominiums, and 31 were duplexes or triplexes. There were 38 rental units available.

Estimated total owner-occupied and rental housing stock were calculated by dividing the number of vacant units, as estimated by ESRI, in half and assigning those vacant units to the total owner and renter-occupied units in the village and the drivetime area. The vacant units were divided in half because the percentage of for-sale vacancies and the percentage of rental vacancies are not available for these areas. The real estate availability for each area was then compared to the total for-sale homes and total for rent homes to determine current owner-occupied and rental available vacancy rates.

Figure 2-23 Current Available Housing

	Village of Marathon City		15 Min. Drivetime	
	Estimate	% of Total	Estimate	% of Total
Total Housing Units	682		9,959	
Owner-occupied Total*	492	72.14%	6,849	68.77%
For Sale Total	10	2.03%	421	6.15%
Houses	10	2.03%	379	5.53%
Condos	0	0.00%	11	0.16%
Duplex/Triplex	0	0.00%	31	0.45%
Rental Units Total*	190	27.86%	3,106	31.19%
For Rent	3	1.58%	38	1.22%

* Includes vacant units

Source: 2019 ESRI, Zillow, Vierbicher

Figure 2-24 estimates the number of units that would be needed to achieve a “healthy” vacancy rate. A “healthy” vacancy rate can be considered to be 5% for both for sale and rental real estate markets. At a 2.03% vacancy rate for the village for sale market, another 15 for-sale units would need to be constructed to bring this market to a 5% vacancy rate. For the drive time area, the 6.15% for sale vacancy rate is higher than 5%, so no new for-sale units are needed for this area.

Looking at rental units, eight (8) new units would need to be built for Marathon to achieve a 5% rental vacancy rate, and 117 units would be needed for the drivetime area to achieve a 5% vacancy rate.

Population Projections

Figure 2-25 shows population projections for the region and the State. The population projections were derived by the Department of Administration for each of the jurisdictions for 2030 and 2035. The 2024 population projections for each jurisdiction were then derived by taking the 2025 DOA projection (not shown) and applying an annual growth rate from 2019 to 2025 to the 2019 estimate. The total population projection for the drivetime area for 2024 was derived by ESRI and used to derive the 2030 and 2035 projections. Additionally, the North Central Wisconsin Regional Planning Commission (NCWRPC), completed a population projection for the 2017 Comprehensive Plan update considering the DOA projections were not consistent with the growth being experienced. The NCWRPC projections indicate that the population will grow to 1,810 by 2035, which is a 3.49% growth from 2030, and 10.89% growth since 2010.

Figure 2-24 Current Housing Units Needed

Village of Marathon City			15 Min. Drivetime			
	Estimate	% of Total	Units Needed	Estimate	% of Total	Units Needed
Total Housing Units	682			9,959		
Owner-occupied Total*	492	72.14%		6,849	68.77%	
For Sale Total	10	2.03%	15	421	6.15%	0
Rental Units Total*	190	27.86%		3,106	31.19%	
For Rent	3	1.05%	8	38	1.22%	117

* Includes vacant units

Source: 2019 ESRI, Zillow, Vierbicher

Figure 2-25 Population Projections

Year	Village of Marathon City		Village of Marathon City (NCWRPC)		15 Min. Drivetime*		Village of Kronenwetter		Town of Rib Mountain		Marathon County		Wisconsin	
	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change	Count/Estimate	% Change
2010	1,524		1,524		21,825		7,210		6,825		134,063		5,686,986	
2019	1,573	3.22%	-		21,942	0.54%	7,826	8.54%	6,981	2.29%	136,517	1.83%	5,843,443	2.75%
2024**	1,546	-1.75%	-		22,007	0.30%	8,609	10.00%	7,118	1.96%	144,915	6.15%	6,143,782	5.14%
2025	1,540		1,690	10.89%			8,765		7,145		146,595		6,203,850	
2030	1,530	-1.00%	1,749	3.49%	22,086	0.36%	9,295	7.97%	7,190	1.02%	150,130	3.60%	6,375,910	3.78%
2035	1,505	-1.63%	1,810	3.49%	22,152	0.30%	9,730	4.68%	7,165	-0.35%	152,120	1.33%	6,476,270	1.57%

Source: US Census, DOA, *ESRI, **Vierbicher

Households by Income Projections

Figure 2-26 shows household and income projections for the village. DOA derived household projections for 2030 and 2035. The household projection for 2024 was then derived by taking the 2025 DOA projection (not shown) and applying an annual growth rate from 2019 to 2025 to the 2019 estimate. Percentage distribution of households by income was derived by ESRI for 2019 and 2024 and applied to the 2030 and 2035 projections. The village is shown to need an additional 44 housing units by 2024 and an additional 11 housing units by 2030. No units are needed for 2035 as the number of households is projected to decline.

It is important to note that even though the population is projected to decline through these periods, the number of households can increase if household sizes are declining faster than the population.

Figure 2-27 shows household projections for the drive time area. The total household projection for 2024 was derived by ESRI and used to derive projections for 2030 and 2035. The percent of households by income from 2019 to 2024 was applied to the 2030 and 2035 totals for the household income bracket projections. This area will need an additional 154 housing units by 2024, an additional 348 units by 2030, and an additional 162 units by 2035.

Figure 2-26 Households by Income Projections – Marathon City

	2019		2024				2030		2035			
	Estimate	% of Total	Projection	% of Total	Additional HHs 2019 to 2024	% Change	Projection	Additional HHs 2024 to 2030	% of Total	Projection	Additional HHs 2030 to 2035	% of Total
Total Households	610		654		44	7.24%	665	11		662	0	
<\$15,000	56	9.20%	45	6.90%	-11	-2.30%	44	1	6.56%	42	0	6.40%
\$15,000 - \$24,999	56	9.20%	51	7.80%	-5	-1.40%	50	1	7.56%	49	0	7.46%
\$25,000 - \$34,999	57	9.30%	51	7.80%	-6	-1.50%	50	1	7.54%	49	0	7.43%
\$35,000 - \$49,999	65	10.70%	61	9.40%	-4	-1.30%	61	1	9.13%	60	0	9.01%
\$50,000 - \$74,999	135	22.10%	132	20.20%	-3	-1.90%	129	2	19.36%	126	0	19.00%
\$75,000 - \$99,999	103	16.90%	116	17.70%	13	0.80%	120	2	18.01%	120	0	18.16%
\$100,000 - \$149,999	93	15.20%	126	19.30%	34	4.10%	140	2	21.08%	145	0	21.94%
\$150,000 - \$199,999	26	4.30%	43	6.60%	17	2.30%	46	1	6.94%	47	0	7.10%
\$200,000+	19	3.10%	28	4.30%	9	1.20%	29	0	4.41%	30	0	4.47%

Source: ESRI/DOA/Vierbicher

Figure 2-27 Households by Income Projections – 15 Minute Drive time Area

	2019		2024				2030		2035			
	Estimate	% of Total	Projection	% of Total	Additional HHs 2019 to 2024	% Change	Projection	Additional HHs 2024 to 2030	% of Total	Projection	Additional HHs 2030 to 2035	% of Total
Total Households	9,186		9,340		154	1.68%	9,688	348		9,850	162	
<\$15,000	762	8.30%	626	6.70%	-137	-1.60%	626	22	6.47%	627	10	6.36%
\$15,000 - \$24,999	928	10.10%	841	9.00%	-87	-1.10%	851	31	8.78%	856	14	8.69%
\$25,000 - \$34,999	1,020	11.10%	934	10.00%	-86	-1.10%	945	34	9.76%	951	16	9.65%
\$35,000 - \$49,999	1,341	14.60%	1,298	13.90%	-43	-0.70%	1,326	48	13.69%	1,339	22	13.59%
\$50,000 - \$74,999	1,672	18.20%	1,635	17.50%	-37	-0.70%	1,669	60	17.23%	1,685	28	17.11%
\$75,000 - \$99,999	1,405	15.30%	1,494	16.00%	89	0.70%	1,574	56	16.25%	1,612	27	16.36%
\$100,000 - \$149,999	1,194	13.00%	1,420	15.20%	226	2.20%	1,545	55	15.94%	1,605	26	16.30%
\$150,000 - \$199,999	468	5.10%	635	6.80%	167	1.70%	684	25	7.06%	707	12	7.18%
\$200,000+	395	4.30%	458	4.90%	63	0.60%	481	17	4.96%	492	8	4.99%

Source: ESRI/Vierbicher

Housing Units by Price Projections

Figures 2-28 and 2-29 take the projected number of units shown in the previous section and distribute those units into potential owner-occupied and rental unit projections for the village and the drivetime area. These figures also illustrate projected household income, affordable monthly rent, and affordable housing prices.

Figure 2-28 shows the number of projected housing unit demand for 2024 and 2030. However, as the number of households is projected to decline from 2030 to 2035, no projected units are shown as needed. Average and median household incomes are projected to rise at the current wage growth rate for Wisconsin of 3.0%. Projections based upon past higher wage growth rates are determined to be unrealistically high; therefore, the 3.0% rate is used instead.

Affordable monthly rent is based upon households spending 25% of their income on rent. This percentage is used instead of the standard 30% since tax and other deductions are not included in the income figures, and some discount is necessary to project realistic rates. Median affordable housing prices are projected by using a multiple of the 25% of monthly income, which is consistent with lower 3.5% to 5% down payments and 4% interest rates.

Figure 2-29 uses the same projection methodology for the drivetime area. The number of households, however, is expected to grow through 2035 and, therefore, additional units are shown for that time. As the village is within a reasonable commuting distance to the employers in the specific drive time area, the household, income, rent, and housing price projections can be considered applicable to the village.

Figure 2-28 Housing Unit, Income, and Cost Projections – Marathon City

	2019		2024		2030		2035	
	Estimate	% of Total	Projection	Additional Units 2019 to 2024	Projection	Additional Units 2024 to 2030	Projection	Additional Units 2030 to 2035
Total Housing Units	677		721	44	732	11	732	0
Owner-occupied	488	72.14%	520	32	528	8	528	0
Rental	189	27.86%	201	12	204	3	204	0
Average Household Income	\$74,780		\$85,997		\$98,897		\$113,731	
Median Household Income	\$60,509		\$69,585		\$80,023		\$92,027	
Median Affordable Monthly Rent	\$1,261		\$1,450		\$1,667		\$1,917	
Median Affordable Housing Price	\$163,879		\$188,460		\$216,729		\$249,239	

Source: ESRI/Village of Marathon City, Vierbicher

Figure 2-29 Housing Unit, Income, and Cost Projections – 15 Minute Drive

	2019		2024		2030		2035	
	Estimate	% of Total	Projection	Additional Units 2019 to 2024	Projection	Additional Units 2024 to 2030	Projection	Additional Units 2030 to 2035
Total Housing Units	9,924		10,078	154	10,426	348	10,588	162
Owner-occupied	462	68.77%	568	106	807	239	919	112
Rental	210	31.19%	258	48	366	108	417	51
Average Household Income	\$76,160		\$87,584		\$100,722		\$115,830	
Median Household Income	\$56,049		\$64,456		\$74,125		\$85,244	
Median Affordable Monthly Rent	\$1,168		\$1,343		\$1,544		\$1,776	
Median Affordable Housing Price	\$151,799		\$174,569		\$200,755		\$230,868	

Source: ESRI/Vierbicher

Implementation Guidance

This chapter is intended to provide a framework to carry out the recommendations of this plan and to provide potential funding resources for the Village municipal government, partners, local stakeholders, and developers. Following an implementation matrix and having a readily available list of potential funding sources are critical components to successfully addressing the Village's housing issues.

Implementation matrices connect actions to defined time frames, activities, budgets, and agencies; reports the plan progress; and revises the plan based on the outcomes. Additionally, the most successful housing studies reach outside the local government to engaged partners in the public, private, and nonprofit sectors for implementation. Communicating implementation progress to the public is another great way to ensure completion. The Village should establish and regularly publish metrics that report on progress. One way to accomplish progress reporting is to choose the top five to eight items that the Village will work on for the next year. Present these five to eight items to the public at a Village Board meeting and provide an annual update on each item during the budgeting process. When an item is accomplished, another priority recommendation should be added to the progress report.

Furthermore, the Village should connect the recommendations to the capital planning process. A Capital Improvement Plan provides communities with information on the capital improvements needed during the upcoming planning period (typically five years) and the proposed method of financing these expenditures. By having a Capital Improvement Plan, the potential funding sources can also be listed.

PARTNERS

The following provides a small list of partners and resources for implementing the recommended actions. The Village should look to work with local and state partners on implementation.

Connect Communities

The Village has been part of the Wisconsin Economic Development Corporation's Connect Communities Program since June of 2014. The program is an initiative that works with communities to advance downtown and urban corridor revitalization efforts. The Connect Communities Program provides access to resources and training to help communities pursue revitalization and redevelopment efforts. Promotion of downtown activity can include new housing development, existing housing redevelopment, and rehabilitation of dilapidated properties.

Marathon City Center Project

The Marathon City Center project is an effort to promote mixed-use development on a City-owned vacant block located between 3rd & 4th Streets and Main & Market Streets. The Village is committed to working with the development community to form a private/public partnership required to redevelop the site as a mixed-use facility with a grocery store anchor, ancillary retail, and multi-family housing.

Marathon City 2020 Ltd.

Marathon City 2020 Ltd. is a community-based, non-profit organization focused on identifying, developing, and implementing effective and creative strategies to promote the village's assets. They help to recruit and retain businesses and support residential development. This organization will remain a prominent partner in supporting residential development as implementing some of the goals and recommendations identified in this study.

Senior Housing

Two organizations provide senior housing and assisted living options, the Copperleaf Assisted Living community, and the Parkview Apartments. Copperleaf Assisted Living and Parkview Apartments are facilities that provide trained staff, personal services, and social activities for residents. Additionally, Copperleaf provides dementia care, hospice, and rehabilitation services.

North Central Community Action Program (NCCAP)

The mission of NCCAP is to act as an advocate, provider, and facilitator of programs and services for low-income individuals in Lincoln, Marathon, and Wood Counties (WI). NCCAP seeks to create opportunities for people and communities to obtain skills, identify and utilize resources, and explore innovative options necessary to reduce poverty and increase self-sufficiency. NCCAP provides programs for housing, weatherization, and skills enhancement.

Marathon City Implementation Matrix						
Support Downtown Living and Infill Development						
	Priority Level	Timeframe	Responsibility	Funding	Funds	
Objective 1: City Center Project Site Action: Prepare Preliminary Site Analyses addressing characteristics such as topography, soil types, utility access, wetland presence, endangered species presence, etc. Action: Continue to seek a developer for this site.	High	Ongoing	Village/Consultants	WEDC Community Development Investment	\$2,000-\$5,000 annually	
Action: Encourage a mixed-use project with a grocery store as the anchor, ancillary retail, and multi-family housing.		1-2 Years	Village/Redevelopment Authority	n/a	Staff Time	
Action: Encourage a private/public partnership.		Ongoing	Village/Redevelopment Authority	n/a	Staff Time	
		Ongoing	Village/Redevelopment Authority	TID Funding WEDC Community Development Investment	Staff Time	
Objective 2: Support redevelopment of the Heartland Co-op mill property;	Priority Level High	Timeframe	Responsibility	Funding	Funds	
Recommended Action: Incentivize and/or proactively encourage the demolition of the existing structures.		3-5 Years	Village/Redevelopment Authority	WEDC Brownfields Grant	Staff Time	
Recommended Action: Incentivize and/or proactively encourage the excavation and disposal of contaminated materials, backfilling the excavation area, and any needed utility buildout.		3-5 Years	Village/Redevelopment Authority	WEDC Brownfields Grant	Staff Time	
Recommended Action: Seek to form a public/private partnership to obtain grant funding for clean-up and redevelopment of the site.		3-5 Years	Village/Redevelopment Authority	WEDC Brownfields Grant	Staff Time	
Recommended Action: Support the development of a combination of senior living units and multi-family units on the property.		3-5 Years	Village/Redevelopment Authority	TID Funding WEDC Community Development Investment	Staff Time	
Objective 3: Encourage mixed-use development on vacant parcels in the downtown area;	Priority Level High	Timeframe	Responsibility	Funding	Funds	
Recommended Action: Amend the Zoning Code to allow for multi-family dwellings as a permitted use in the C-2 Zoning District.		1-2 Years	Plan Commission/Village Board	n/a	Staff Time	
Recommended Action: Amend the Zoning Code to allow for a reduction in required parking for shared complementary uses without requiring a conditional use permit.		1-2 Years	Plan Commission/Village Board	n/a	Staff Time	

Marathon City Implementation Matrix					
Promote Housing Rehabilitation as an Important Key to Successful Economic Development					
Priority Level	Timeframe	Responsibility	Funding	Funds	
High	1-2 Years	Village/Consultant	TID Funding	Staff Time, \$14,000- \$30,000 for consultant	
High	Ongoing	Village/Village Board	n/a	Staff Time	
	Ongoing	Village/Village Board	n/a	Staff Time	
	Ongoing	Village/Village Board	n/a	Staff time	
Medium	1-2 Years	Village/Village Board	n/a	Staff Time	
	Ongoing	Village	n/a	Staff time	
	Ongoing	Village	n/a	Staff time	
Medium	< 1 Year	Village/Village Board	Local Investment	Staff time, \$10,000- \$20,000	
	1-2 Years	Village Staff/Village Board	Local Investment	Staff time, \$40,000- \$80,000	
	1-2 Years	Village Staff/Village Board	Local Investment	\$40,000-\$80,000	
	1-2 Years	Village Staff/Village Board	Local Investment	\$40,000-\$80,000	
Medium	1-2 Years	Village/Redevelopment Authority	Local Investment	\$25,000 initial investment + \$15,000 annually	
	Ongoing	Village/Village Board	Local Investment	Staff Time	
Medium	Ongoing	Village/Village Board	Local Investment	Staff Time, \$35,000 - \$50,000 for consultant	

Marathon City Implementation Matrix					
Promote Creation of New Housing Development					
Priority Level	Timeframe	Responsibility	Funding	Funds	
Medium					
Objective 10: Encourage new mixed housing type developments in annexed areas: Recommended Action: Amend the Future Land Use Plan to change "Residential" and "Multi-Family Residential" designations north of State Highway 29 and south along State Highway 107 to "Mixed Housing Type Residential." Recommended Action: Amend the Future Land Use Plan to define "Mixed Housing Type Residential" as areas compatible with R-1, R-2, or R-3 zoning. Recommended Action: Amend the Zoning Code to allow for zero lot line homes as permitted uses in the R-3 zoning district. Recommended Action: Amend the Zoning Code to allow for detached single-family dwellings as a permitted use in the R-3 Zoning District. Recommended Action: Amend the Zoning Code to allow for single-family attached dwellings on separate lots, as permitted uses, regardless of the number of units. Recommended Action: Amend the Zoning Code to allow for all multifamily dwelling units as permitted uses.	< 1 Year < 1 Year < 1 Year < 1 Year Ongoing < 1 Year	Village Village Village/Plan Commission/Village Board Village/Plan Commission/Village Board Village/Plan Commission/Village Board Village/Plan Commission/Village Board Village/Plan Commission/Village Board	Local investment Local investment Local investment Local investment Local investment Local investment	Staff time, or ~\$4,500 for a consultant Staff Time Staff Time, or ~\$3,000 for a consultant Staff Time, or ~\$3,000 for a consultant Staff Time, or ~\$3,000 for a consultant Staff Time, or ~\$3,000 for a consultant	

Marathon City Implementation Matrix					
Provide More Options for Senior Living					
Priority Level	Timeframe	Responsibility	Funding	Funds	
High					
Objective 11: Encourage and incentivize the development of more senior housing: Recommended Action: Amend the Zoning Code to allow adult daycare and senior living facilities as permitted uses in the R-3 zoning district. Recommended Action: Identify vacant lots or undeveloped properties that are potentially suitable for the development of senior housing. Recommended Action: Prepare Preliminary Site Assessments (PSAs) for suitable identified properties. Recommended Action: Identify potential incentives to assist potential senior housing developers. Recommended Action: Market Marathon City to senior housing organizations to attract developer interest.	1-2 Years 1-2 Years 3-5 Years Ongoing Ongoing	Village/Plan Commission/Village Board Village/Plan Commission Village/Consultants Village Village	Local investment WEDC Community Development Investment Local investment Local investment Local investment	Staff Time Staff Time Staff Time \$2,000 - \$3,500 for consultant Staff Time Staff Time	

Marathon City Implementation Matrix
Increase Family-Friendly Amenities

Priority Level	Timeframe	Responsibility	Funding	Funds
Medium	< 2 Years	Village/ Redevelopment Authority	WEDC Community Development Investment TID Funding CDBG READI Grant	\$2,500-\$8,000 (can be partially offset by fundraising proceeds)
	< 2 Years	Village/ Redevelopment Authority	WEDC Community Development Investment TID Funding	\$2,500-\$8,000 (can be partially offset by fundraising proceeds)
	Ongoing	Village	Local investment	\$2,500-\$8,000 (can be partially offset by fundraising proceeds)
High				
	Ongoing	Village	Local investment	Staff Time
	3-5 Years	Village	Local investment	\$50,000 initial investment + \$25,000 annually

Objective 12: Encourage families to move to Marathon City through the provision of family-friendly amenities

Recommended Action: Incentivize a grocery store development in the downtown.

Recommended Action: Incentivize multi-family living in the downtown close to amenities.

Recommended Action: Organize recreational sports leagues, movie or game viewings, game nights, or other programs to encourage civic engagement. The Marathon County Public Library and service clubs are ideal partners.

Objective 13: Promote the establishment of additional daycare facilities;

Recommended Action: Build relationships with relevant public and non-profit economic development organizations to seek funding and support for daycare facilities as a workforce retention strategy.

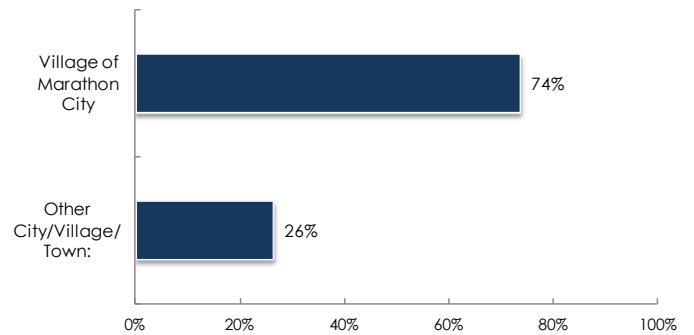
Recommended Action: Contact major local employers to seek support for a potential public-private partnership to establish a daycare facility responsive to their employees.

Community Survey Summary

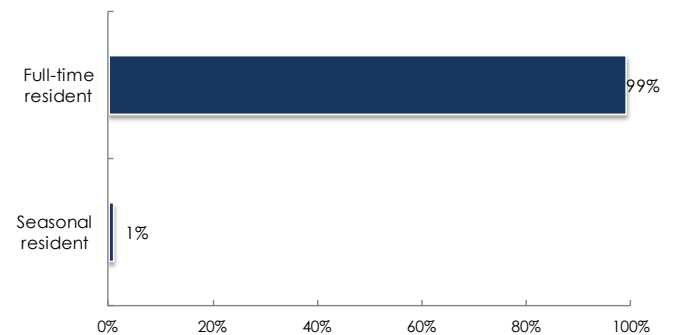
Current Housing Description

A majority of respondents, 74%, currently live in the village, and almost all, 99%, are full-time residents. The highest percentages, 30%, have lived in the village for more than 20 years.

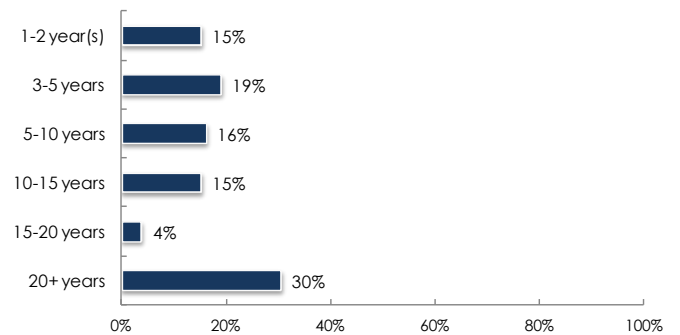
Jurisdiction of your residence.



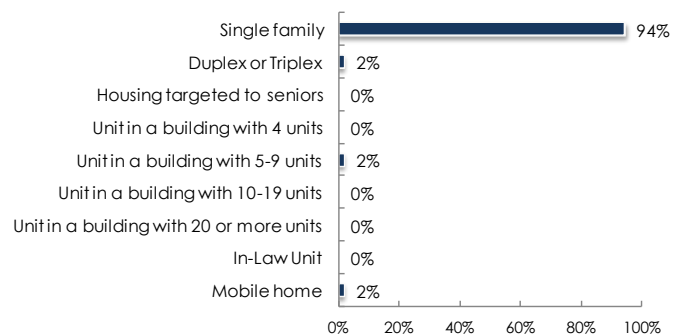
Indicate your residency status.



How long have you been at your current residence?

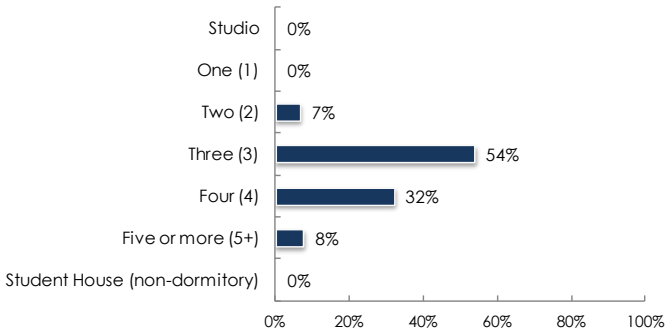


Indicate current housing type.

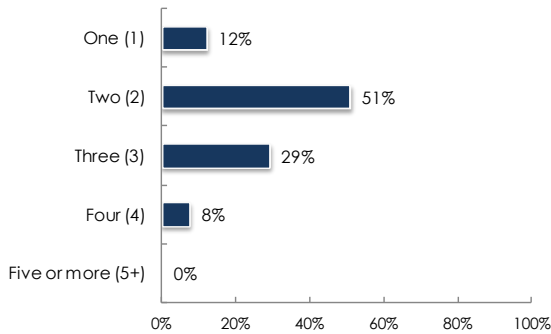


Most respondents, 62%, have annual incomes between \$25,000 and \$124,999. Most respondents, 77%, spent less than 30% of their income on housing costs.

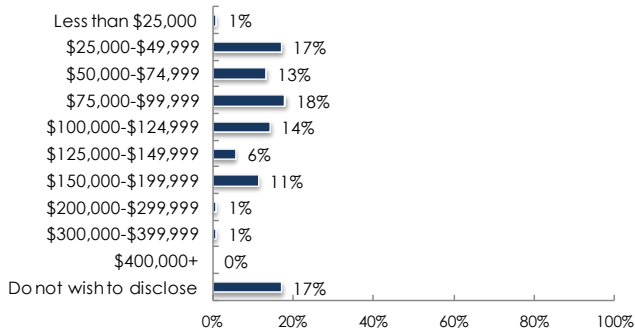
Indicate current number of bedrooms.



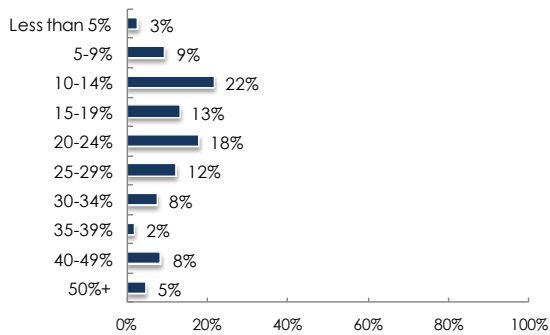
Indicate current number of bathrooms.



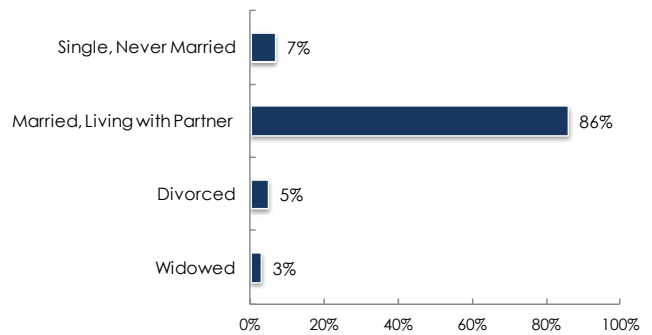
Please list your estimated gross annual household income (not including roommates).



What portion of your annual gross household income is spent on rent/housing costs? (rent, mortgages, taxes, insurance, utilities, etc.)

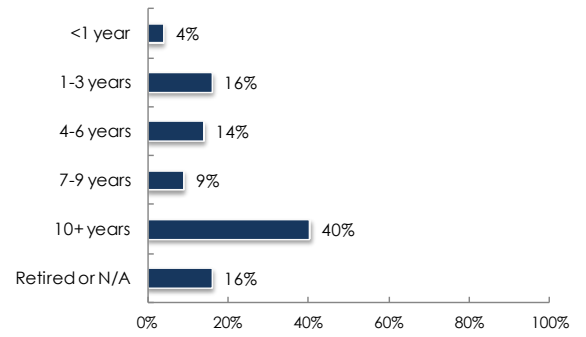


What is the household marital status (check most recent)?

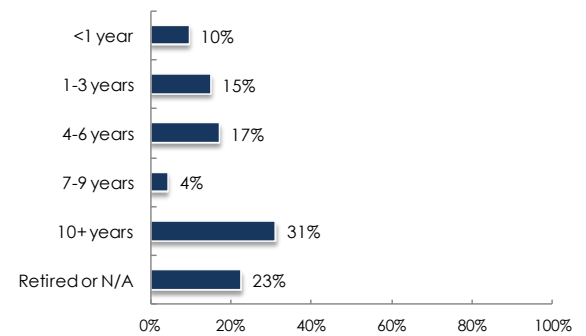


Nearly half of all household member 1 respondents, 40%, have been at their current employer for more than ten years. Thirty-one percent of household member two respondents have been at their current employer for more than ten years.

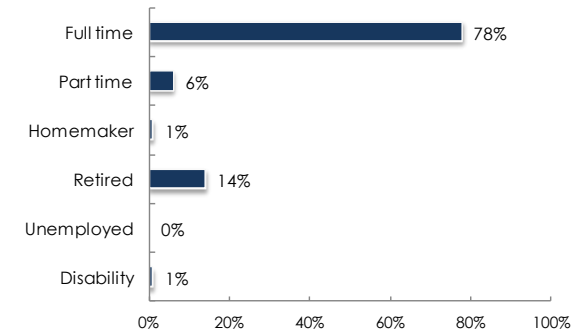
Household Member 1: how long have you been at your current employer?



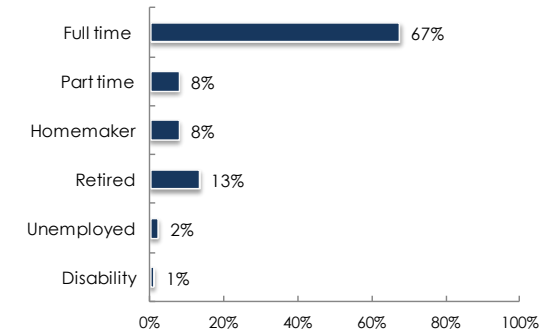
Household Member 2: how long have you been at your current employer?



Household Member 1: what is your employment status?



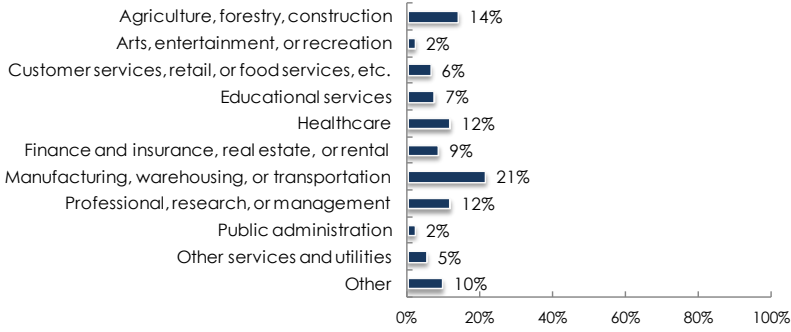
Household Member 2: what is your employment status?



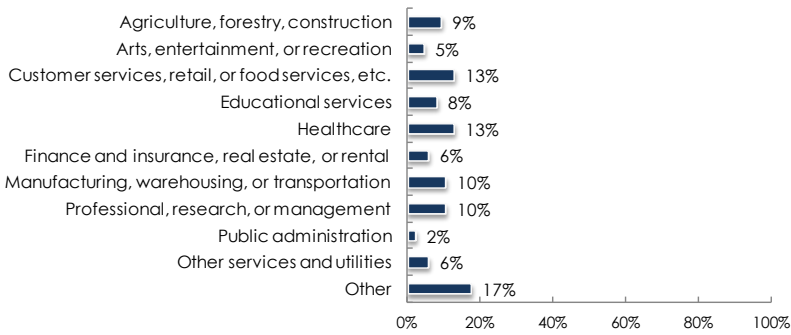
Current Household Description

Household member one respondents had the highest percentage of workers in the manufacturing, warehousing, and transportation industry, with the second-highest percentage, in agriculture, forestry, and construction. Over half, 64% of household member one respondents either drove only 0 to 5 miles for work or between 11 and 20 miles.

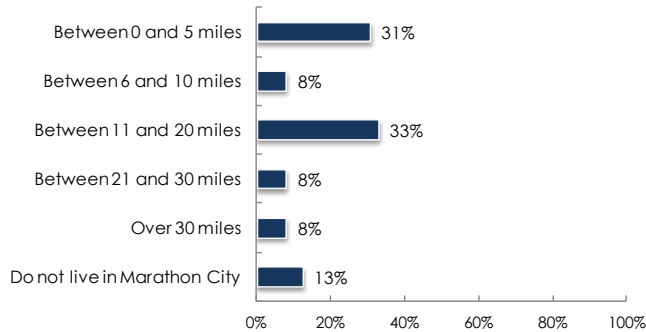
Household Member 1: what is your employment sector?



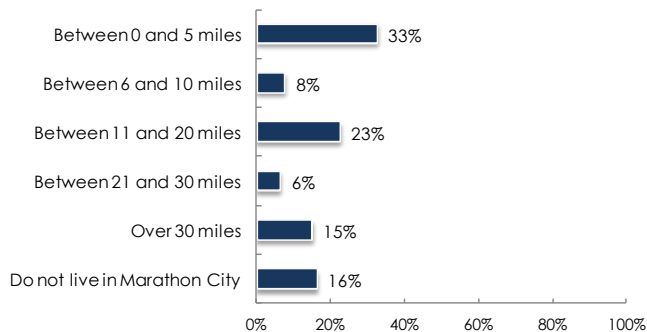
Household Member 2: what is your employment sector?



Household Member 1: how far do you travel to work if you live in Marathon City, but work elsewhere?

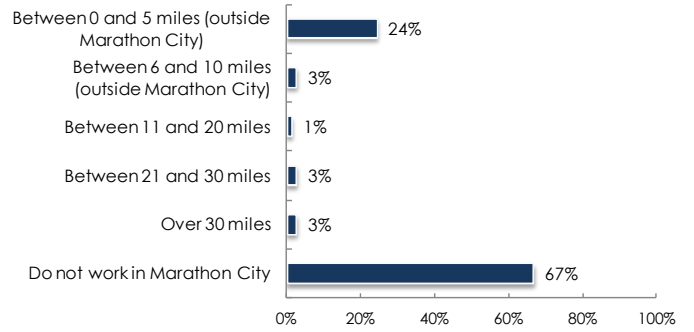


Household Member 2: how far do you travel to work if you live in Marathon City, but work elsewhere?

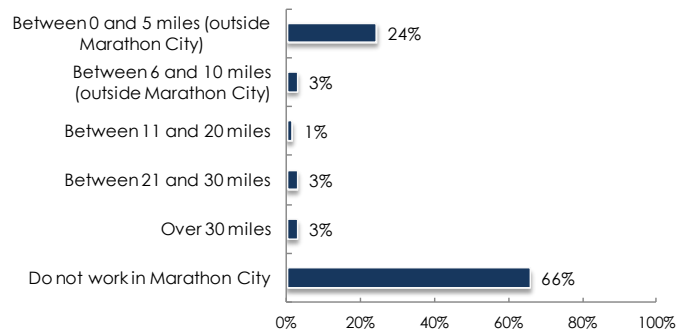


The highest percentages of workers, both household members 1 and 2, who worked in the village, yet did not live there, traveled less than 5 miles to work.

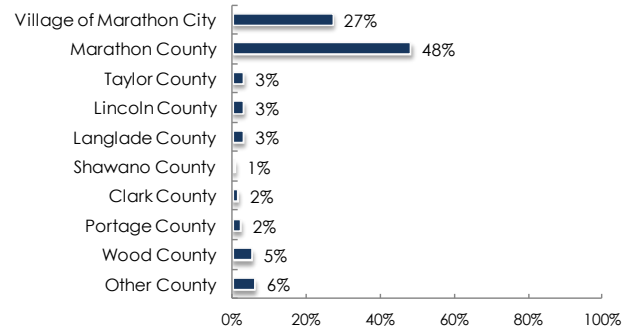
Household Member 1: how far do you travel to work if you work in Marathon City, but live elsewhere?



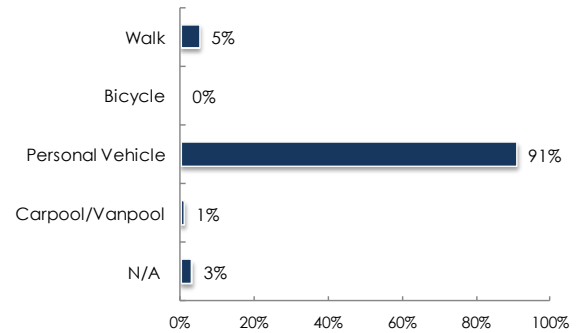
Household Member 2: how far do you travel to work if you work in Marathon City, but live elsewhere?



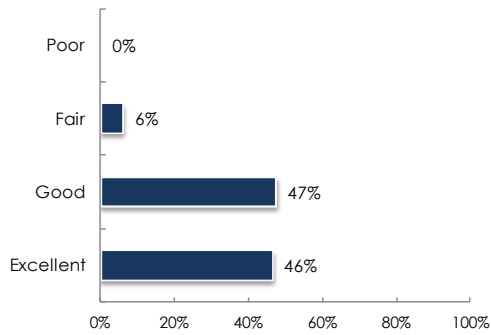
Where are your current employers located for all employed household members? (Check all that apply)



What mode of transportation do you use to travel to your place of employment? (Check all that apply)



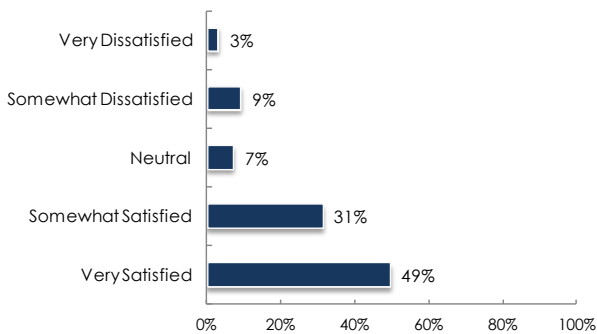
What is the overall condition of your home or apartment?



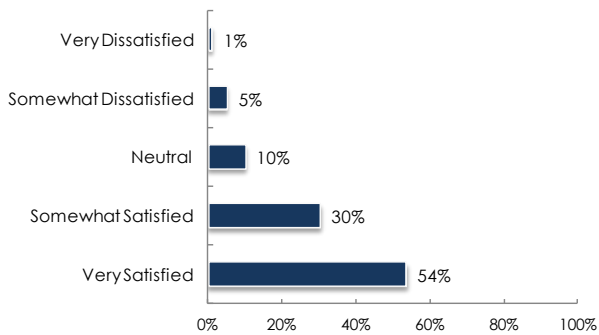
Self-Reported Housing Condition

Most respondents, 93%, felt the overall condition of their home was good or excellent. Almost half were very satisfied with the size and quality of their homes.

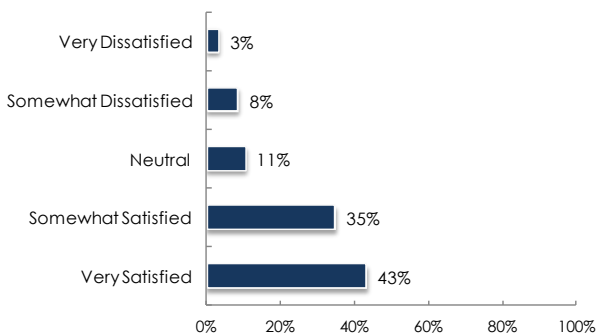
How satisfied are you regarding the size of your home?



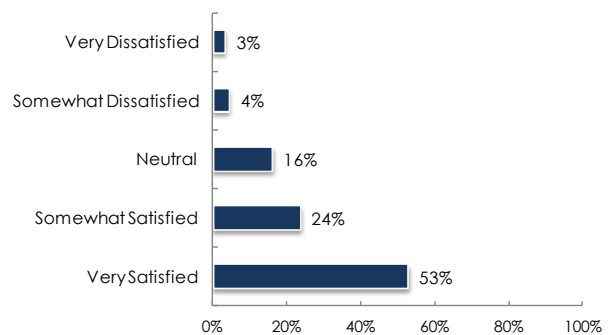
How satisfied are you regarding the quality of your home?



How satisfied are you regarding the composition of your neighborhood?

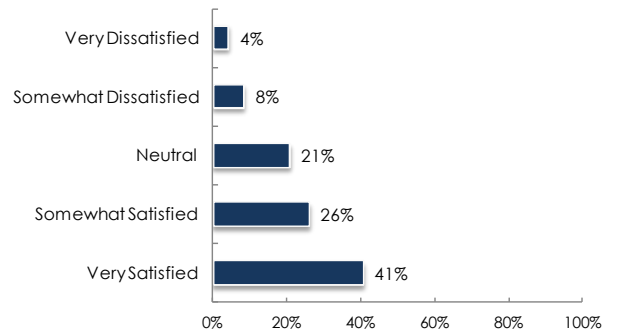


How satisfied are you regarding your school district?

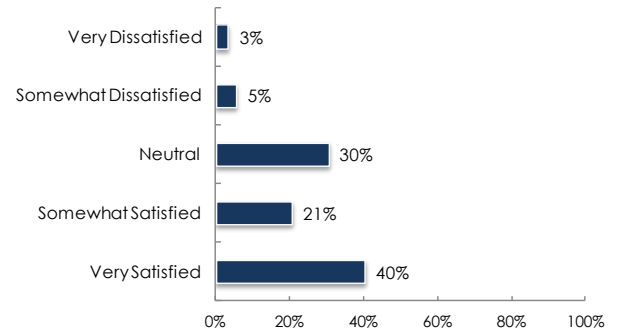


Almost half of the respondents, 41%, are satisfied with the walkability of their neighborhood. Almost half, 40%, are very satisfied with their proximity to work; however, 30% are neutral. Also, 54% of respondents are either neutral or somewhat dissatisfied with their proximity to commercial/entertainment options.

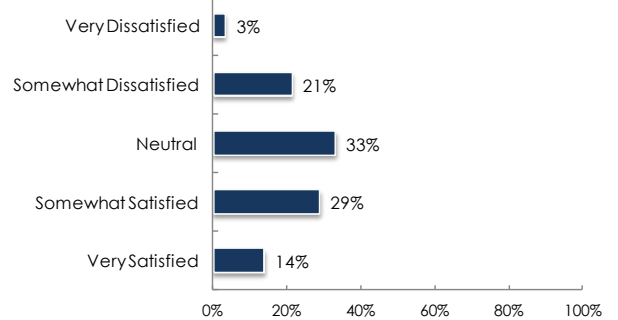
How satisfied are you regarding the walkability of your neighborhood?



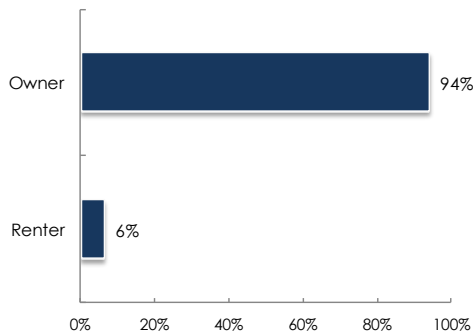
How satisfied are you regarding your proximity to work?



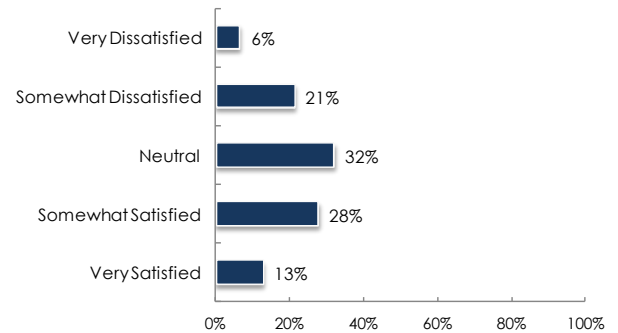
How satisfied are you regarding your proximity to commercial/entertainment options?



Are you an owner or renter of your residence?



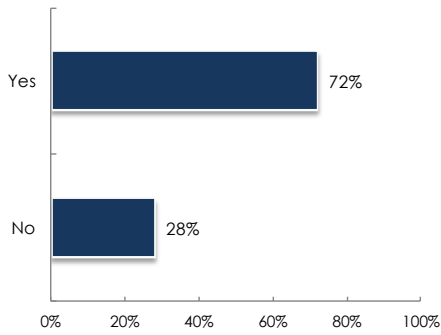
How satisfied are you regarding your proximity to amenities/recreation?



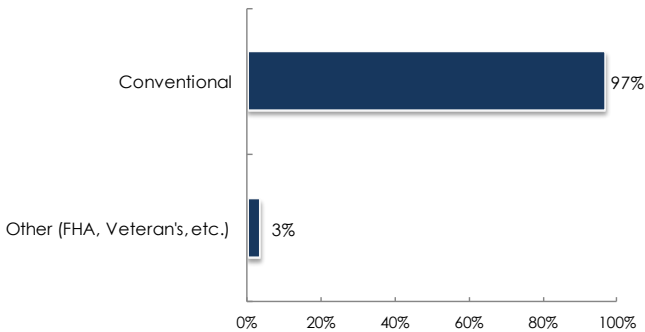
Owner-Occupied Self-Reported Housing Characteristics

Seventy-two percent of homeowners currently have a mortgage, and the majority, 83%, have between \$500 and \$1,999 in monthly housing costs. Most homes are assessed between \$100,000 and \$199,999. Almost a fourth, 23% have a second mortgage or equity line of credit on their home.

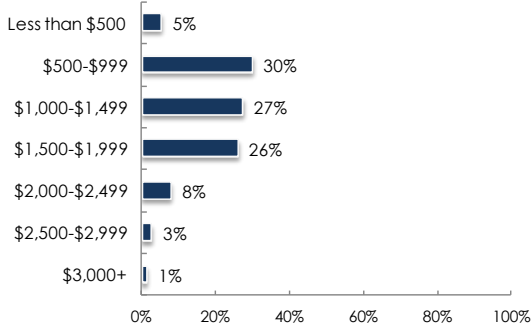
If OWNER, do you currently have a mortgage?



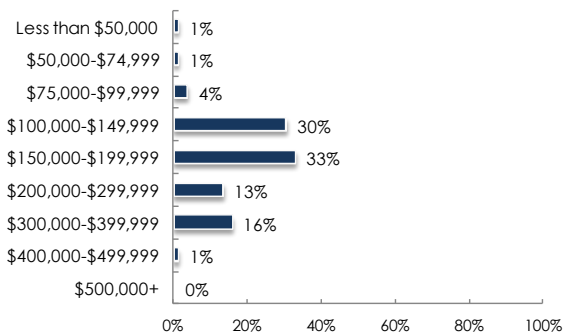
If OWNER, what type of mortgage do you currently have?



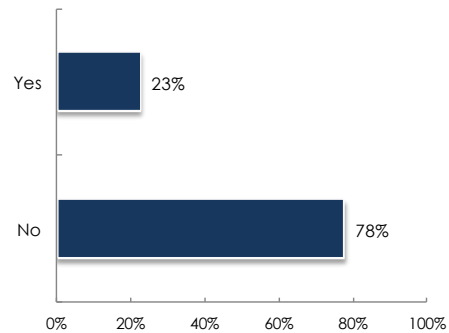
If OWNER, what are your typical monthly housing expenses? (mortgage, taxes, insurance, utilities, fees, etc.)



If OWNER, what is the approximate assessed value of the home?

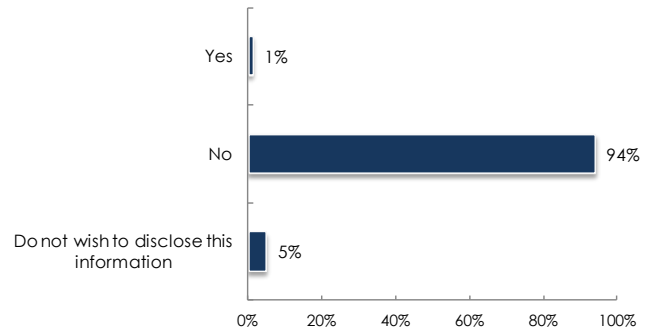


If OWNER, do you have a second mortgage or Home Equity Line of Credit (HELOC)?

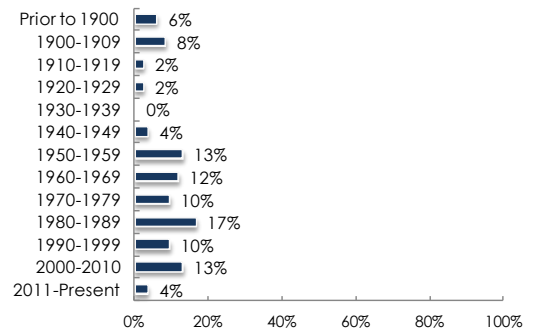


Most respondents, 54%, live in a house built after 1970. Over a third, 33% have children living at home.

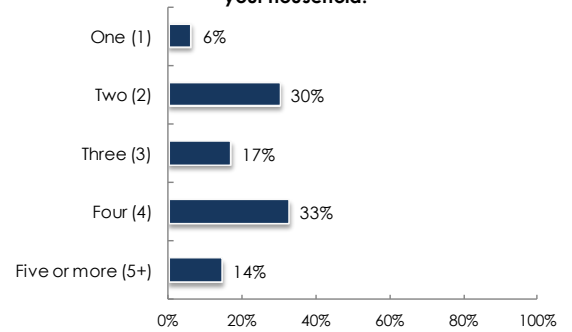
If OWNER, did you receive down payment assistance from a government or non-profit agency?



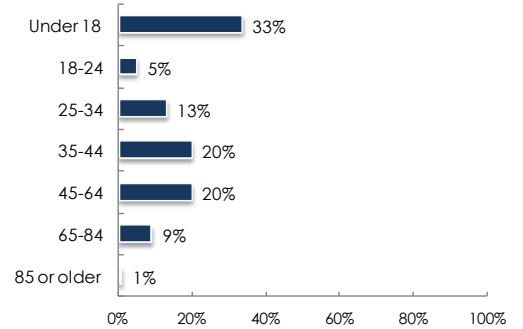
If OWNER, what year was your house built?



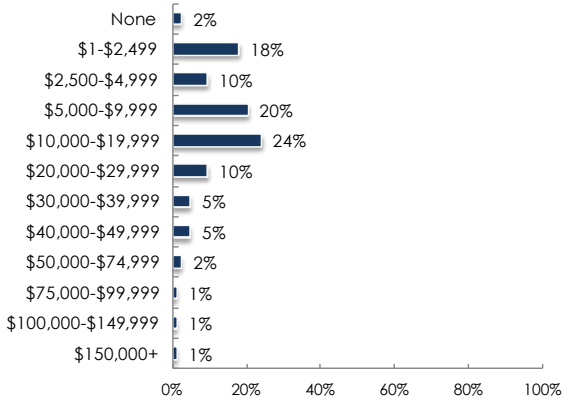
If OWNER, please list the number of household members in your household.



If OWNER, please list the number of household members by age (please list the number of household members in each category - NOT their age).

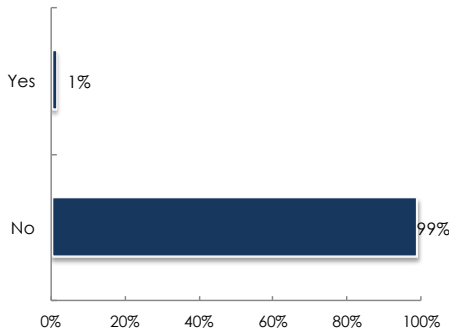


If OWNER, how much money have you spent on your home for maintenance and improvement over the past 5 years, not including replacement costs from an emergency or storm damage?

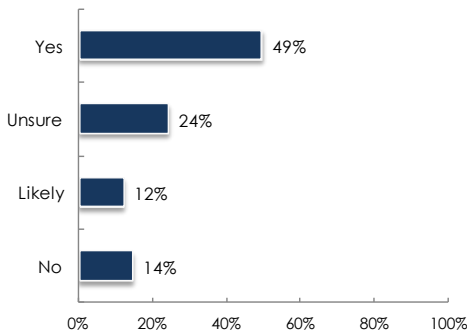


Almost half of all respondents, 44%, have spent between \$5,000 and \$19,999 on home maintenance and improvements in the past five years. Almost half, 49%, plan on investing additional funds into their home in the next five years, and most plan on renovations and remodels.

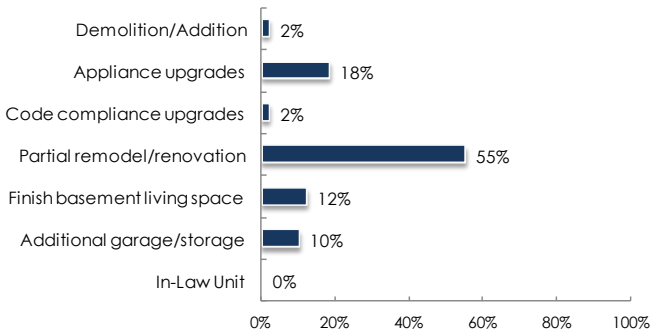
If OWNER, are you currently renting a room to a non-family member?



If OWNER, do you plan to invest additional funds into your home in the next 5 years?



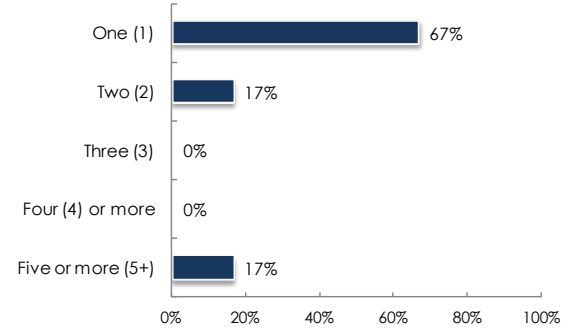
If you plan to invest additional funds, what level of work do you anticipate?



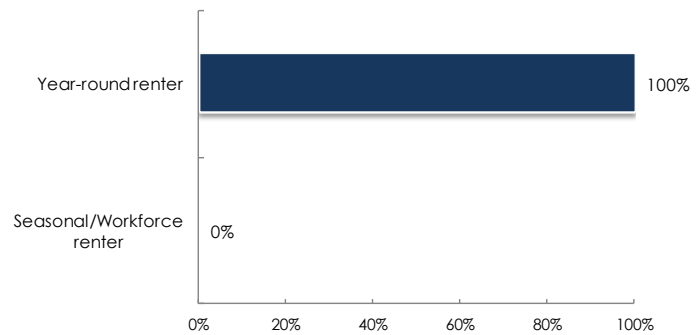
Renter-Occupied Self-Reported Housing Characteristics

Most renters, 67%, have only one individual paying rent, and most, 67%, have two individuals living in the household.

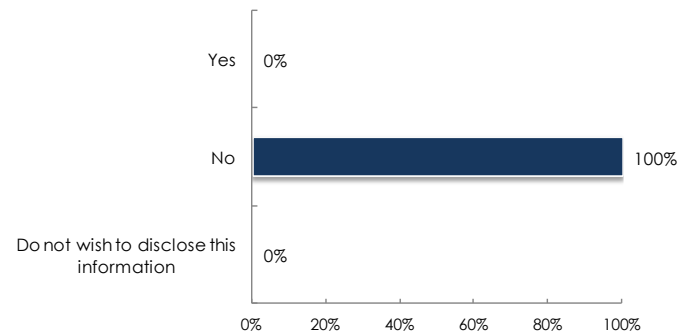
If RENTER, how many individuals in your housing unit pay rent to the landlord?



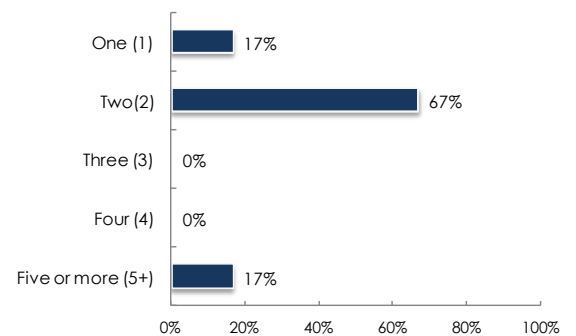
If RENTER, please indicate your rental status.



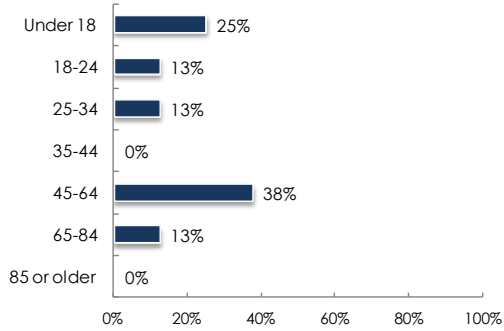
If RENTER, do you receive rental assistance from a government or non-profit agency?



If RENTER, please list the number of household members in your renting household.

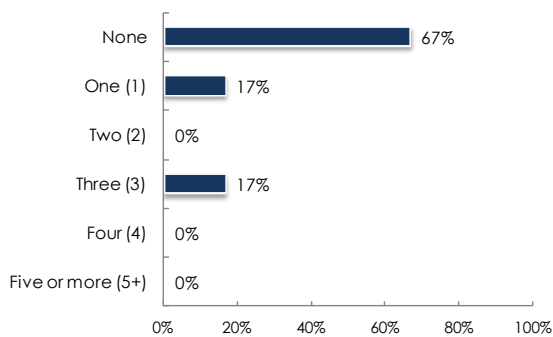


If RENTER, please list the number of household members by age (please list the number of household members in each category - NOT their age).

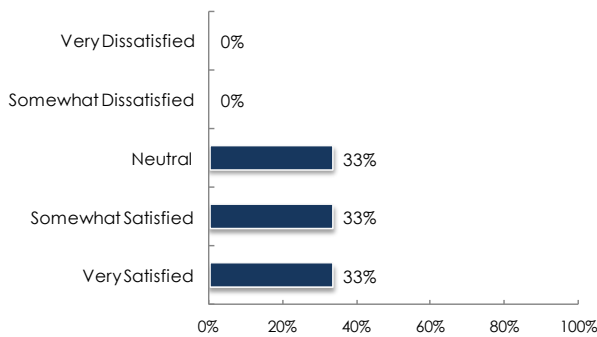


For renters, households are older than for owners, with 38% between 45 and 64 years of age and 25% below 18.

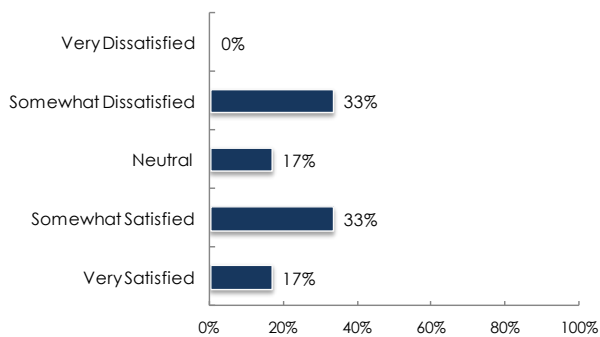
If RENTER, how many times have you relocated to another unit within the last 5 years?



If RENTER, how satisfied are you with your leasing process

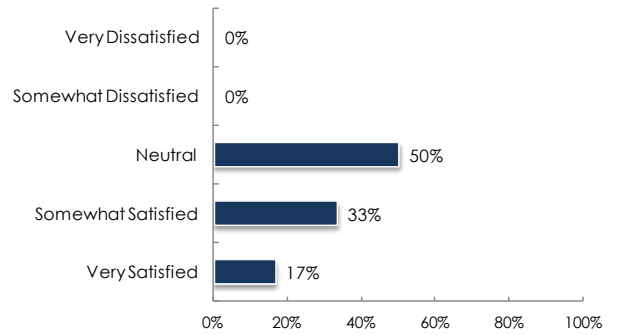


If RENTER, how satisfied are you with landlord communication?

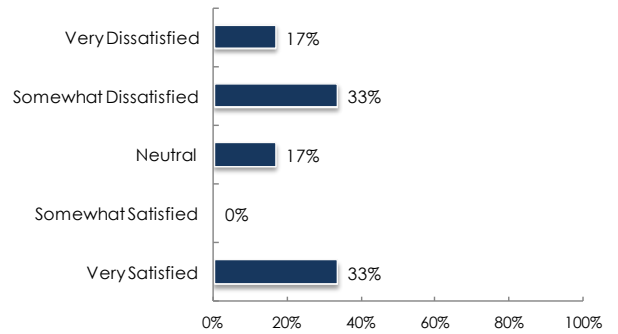


Renters are either satisfied or neutral about the security deposit they had to pay. However, half of all renter respondents were dissatisfied with property repairs. The highest percentage of respondents, 33%, paid between \$800 and \$899 per month.

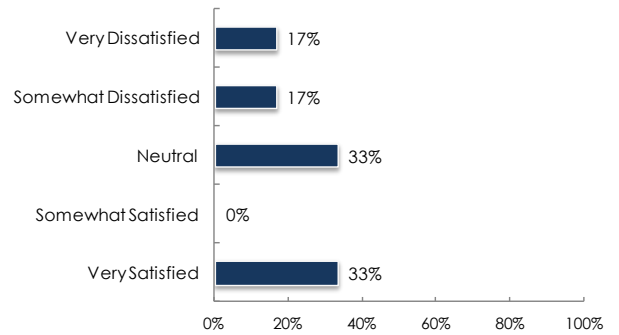
If RENTER, how satisfied are you with the amount of security deposit you were required to pay?



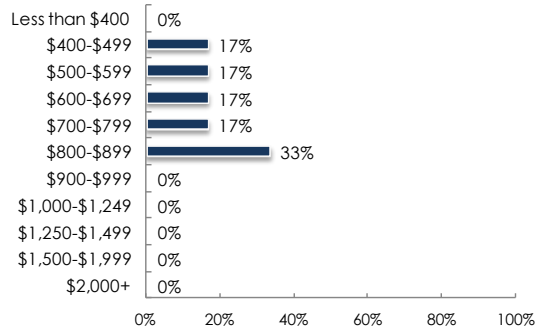
If RENTER, how satisfied are you with property repair response?



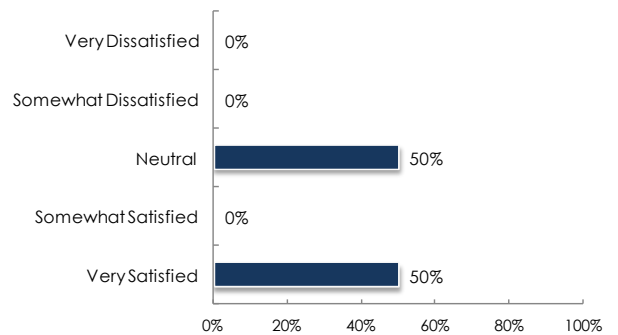
If RENTER, how satisfied are you with management professionalism?



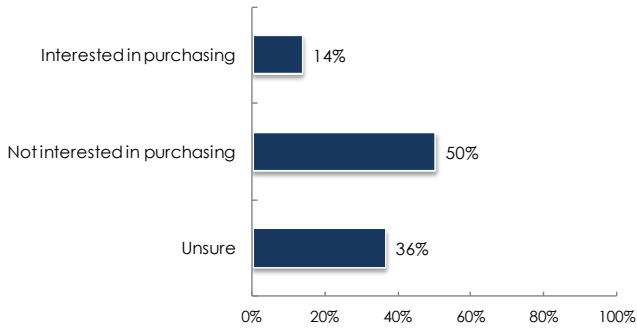
If RENTER, what does your household typically pay for housing expenses per month, not including roommates (rent, insurance, utilities, etc.)?



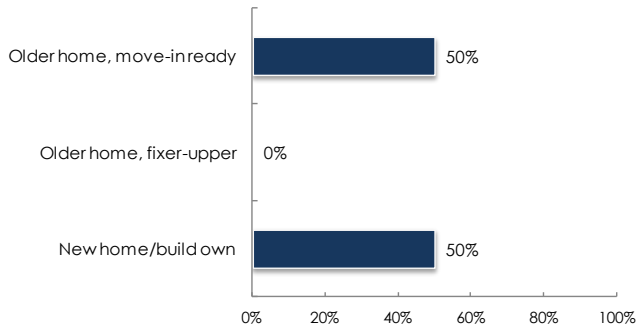
If RENTER, how satisfied are you with rental rates?



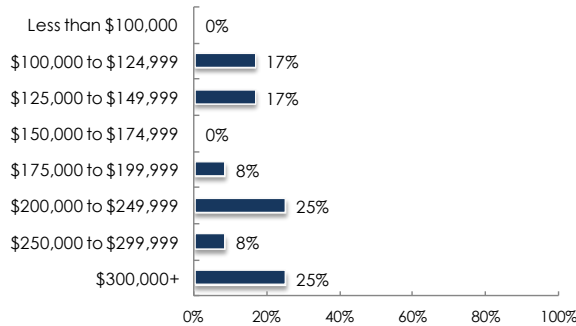
Are you interested in purchasing a home in the next two years (renter) or selling your current home and purchasing another (owner)?



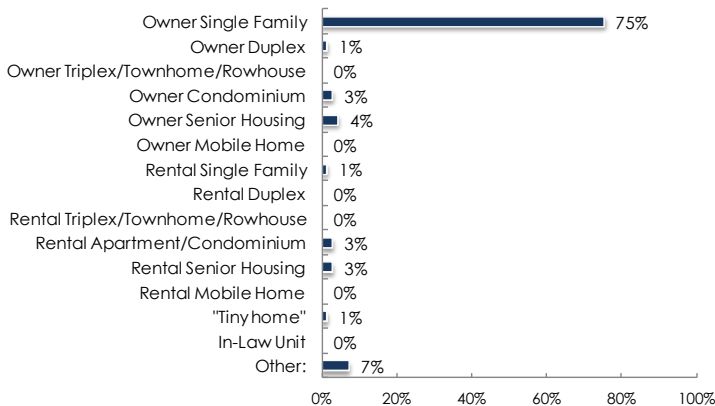
If you are interested in purchasing, please indicate the type of planned purchase.



If you are interested in purchasing, please indicate your desired purchase price range.



If you were to move to or within the Village of Marathon City, what type of housing would you prefer?

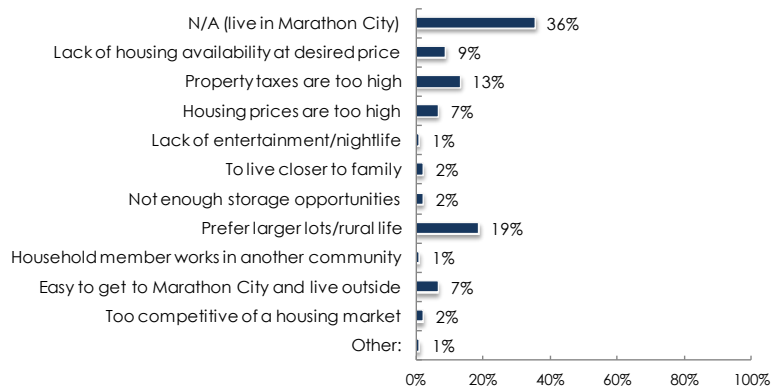


Housing Location and Preferences

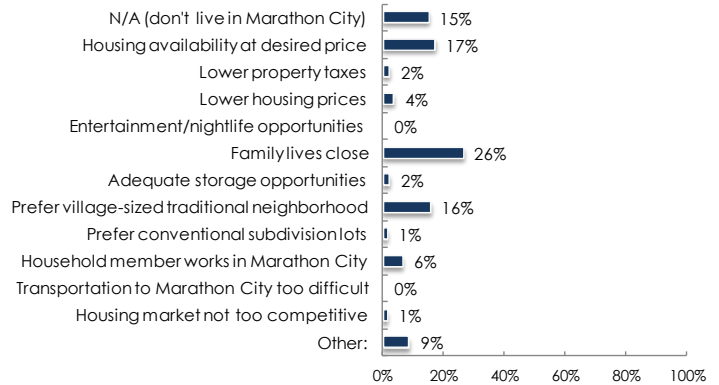
Half of all respondents are either interested in purchasing a home in the next two years or are unsure. Of those interested in purchasing, they are equally split between wanting a move-in ready home and a new home. None wanted a fixer-upper. Of those interested in purchasing, 34% were looking for homes between \$100,000 and \$149,000, and 50% were looking for homes \$200,000 and above.

The highest percentage of respondents who do not live in Marathon City, 19%, indicated they prefer larger lots or rural life. Of those who already live in the village, 26% do so because of the proximity of family, and 17% feel there is housing availability at the desired price. Almost half 42% prefer three-bedroom homes.

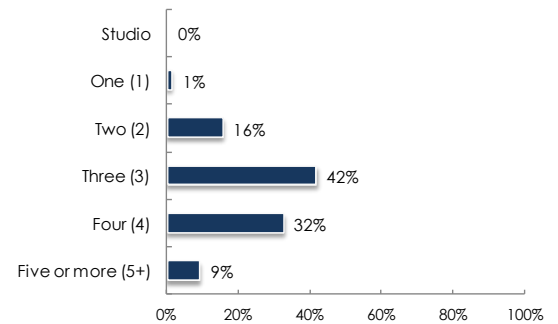
If you do not live in the Village of Marathon City, please indicate why (check all that apply).



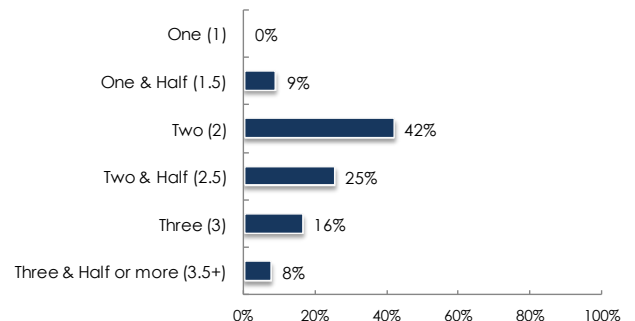
If you live in the Village of Marathon City, please indicate why (check all that apply).



What size of home is preferred (number of bedrooms)?



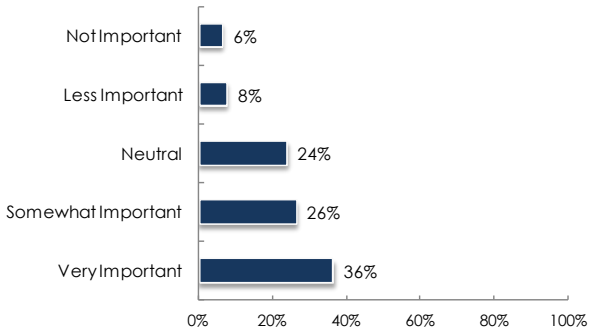
How many bathrooms are preferred?



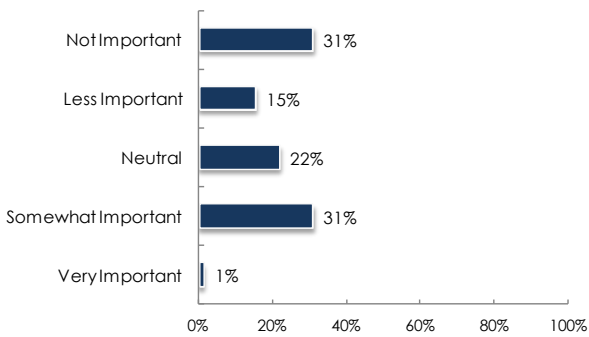
Housing Amenities and Preferences

The following are summaries of the housing amenities and preferences considered to be the important features of single-family detached housing. Preferences for condominiums, townhomes, and apartments are not included because responses for these housing types were not received.

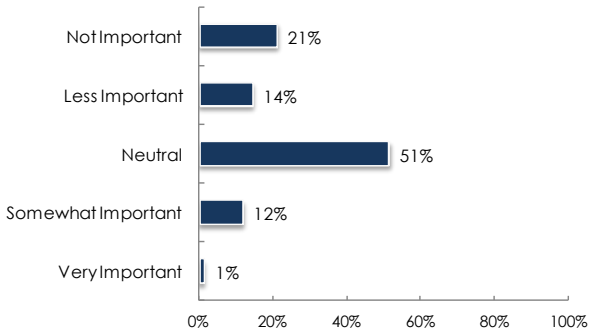
How important is a large yard to you?



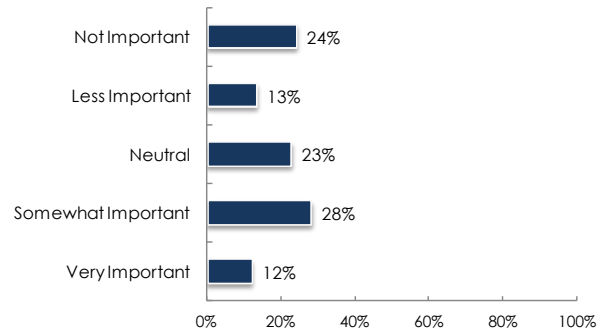
How important is a small/low maintenance yard to you?



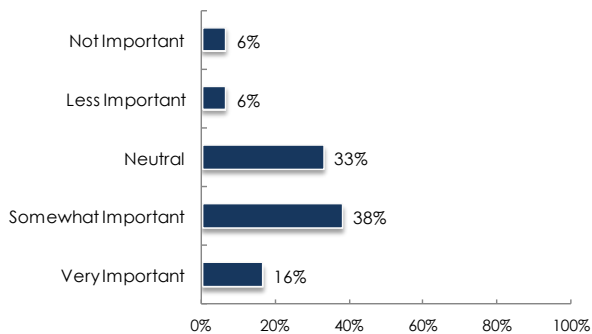
How important is an unfinished basement for build-out to you?



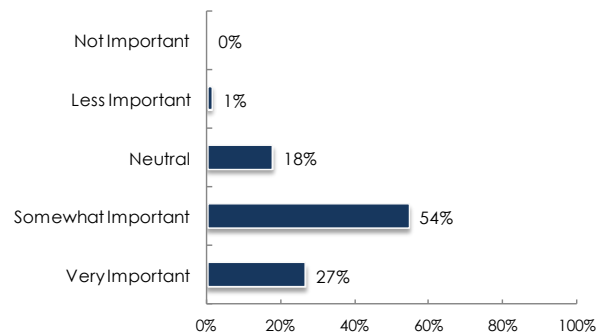
How important is a home office to you?



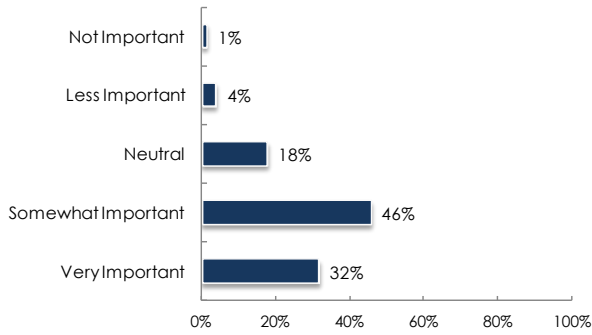
How important is finished basement to you?



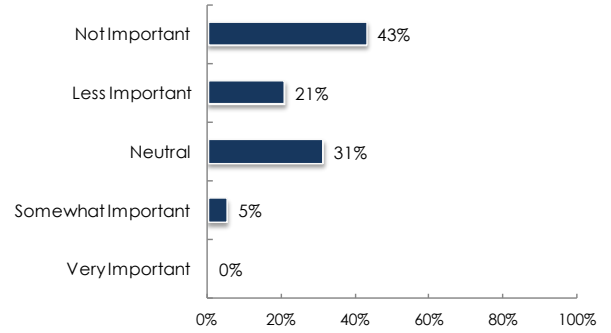
How important are high quality kitchen/bath finishings to you?



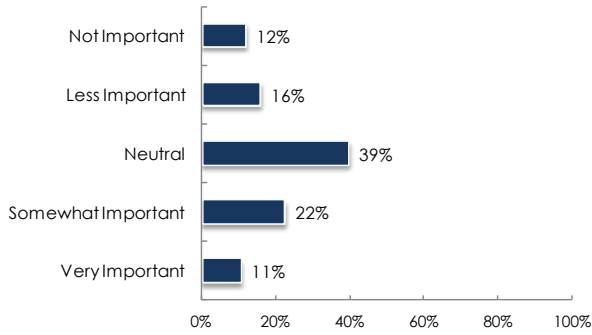
How important is a high quality exterior to you?



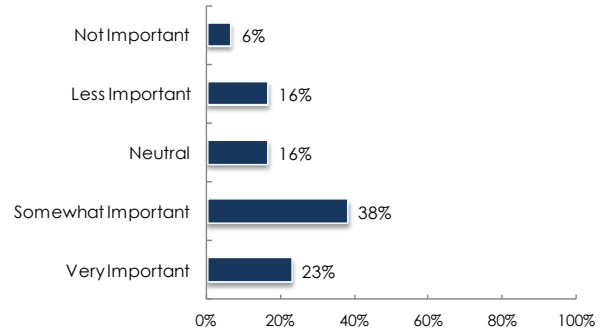
How important is a historic home to you?



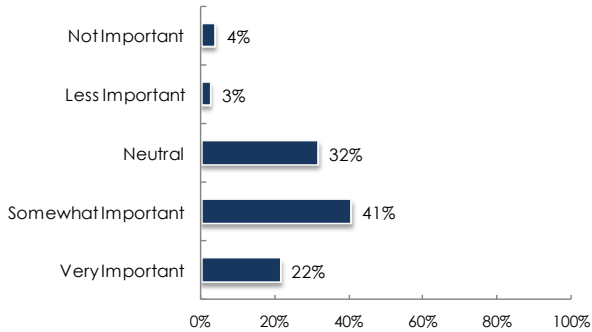
How important is a front patio to you?



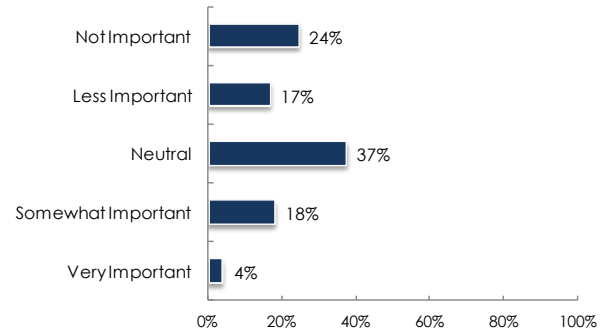
How important is a large (3+ cars) attached garage to you?



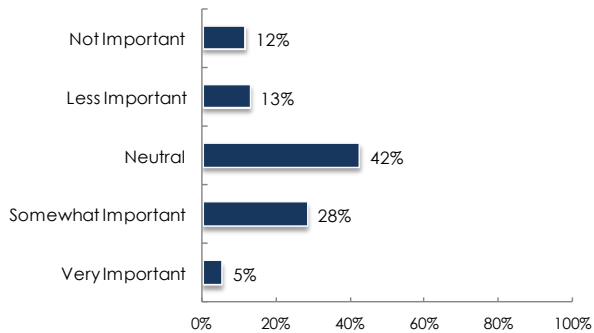
How important is a front deck to you?



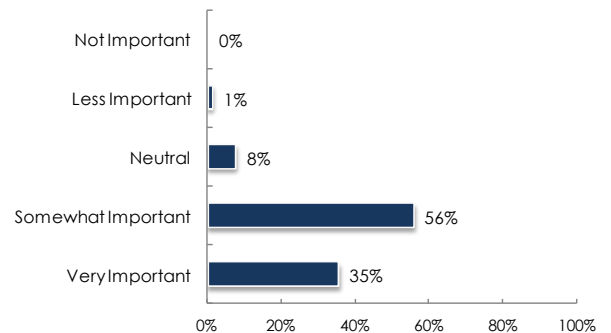
How important is a large (3+ cars) detached garage to you?



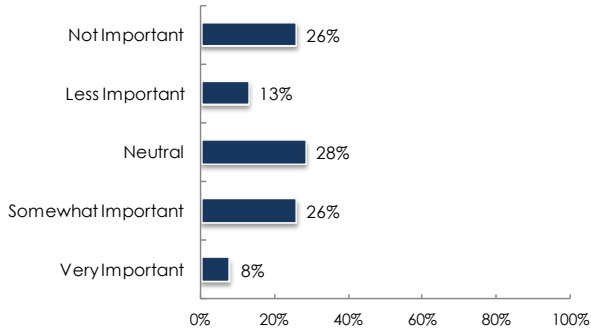
How important is a new home to you?



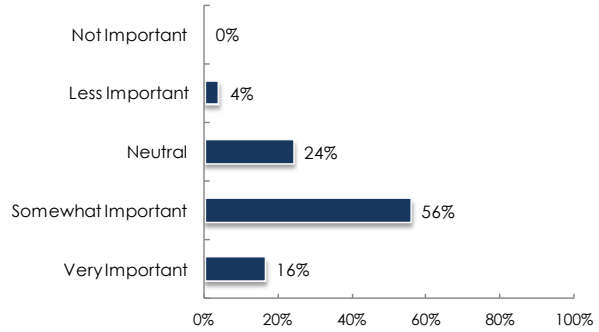
How important is energy efficiency to you?



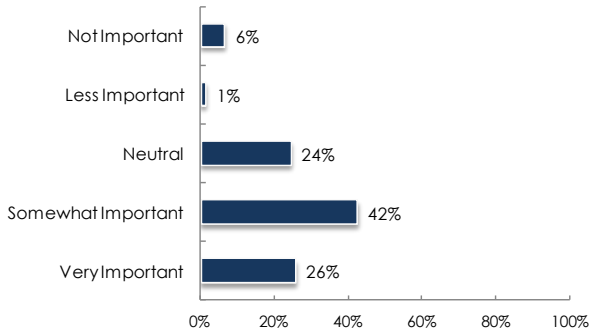
How important is a fireplace to you?



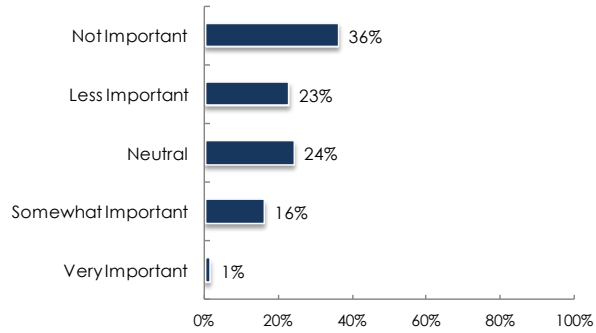
How important are high quality floor finishings to you?



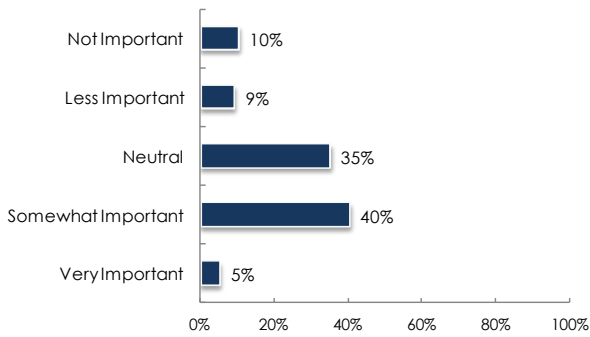
How important is an open concept floor plan to you?



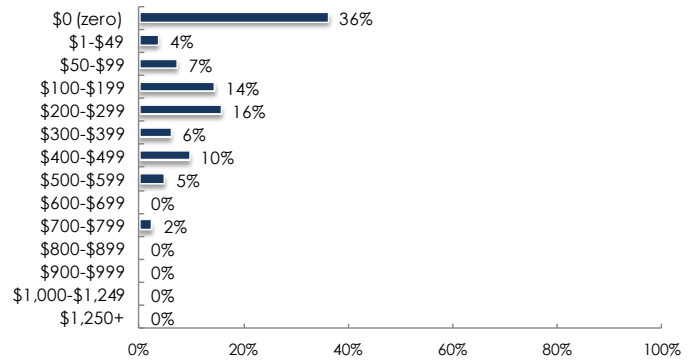
How important is a formal dining room to you?



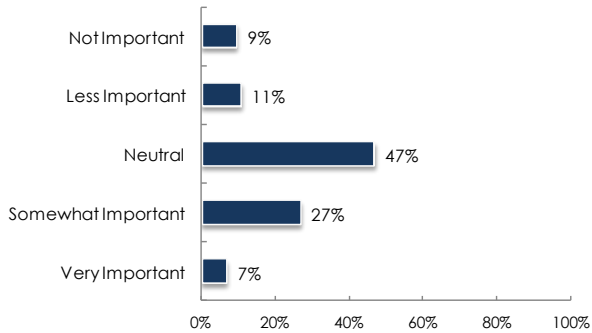
How important are high ceilings to you?



How much additional cost per month above what you are already paying would you be willing to spend for the housing unit you prefer?



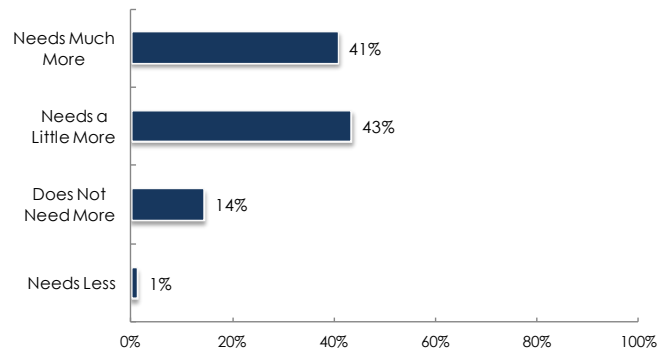
How important is a zero-barrier entry/accessible unit to you?



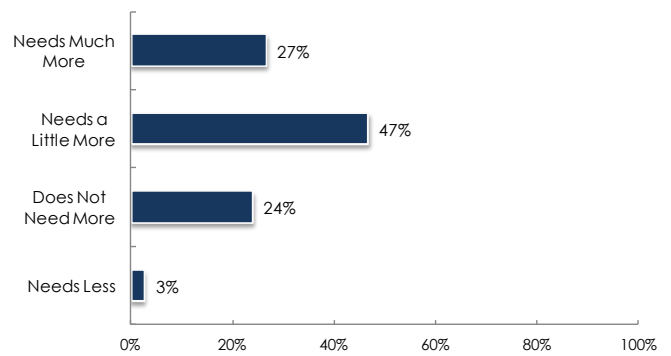
Marathon City Community Needs

Eighty-four percent of respondents felt the village needs more affordable homes for first-time buyers. Seventy-four percent felt the village needs for single-family homes in new subdivisions. Forty-three percent felt more townhomes and multi-family units were needed.

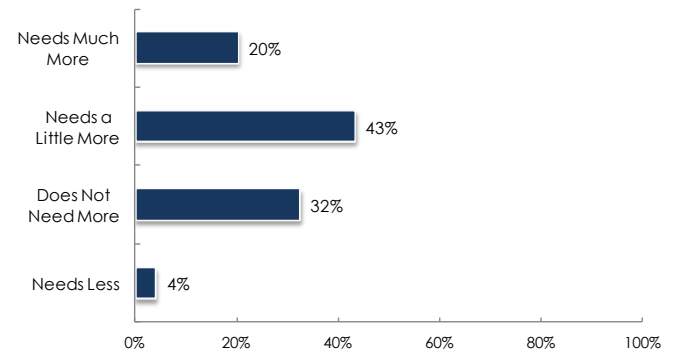
Does Marathon City need more affordable homes for first-time buyers?



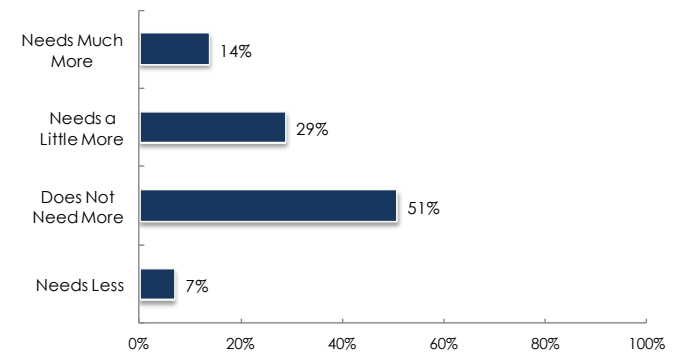
Does Marathon City need more single family homes in new subdivisions?



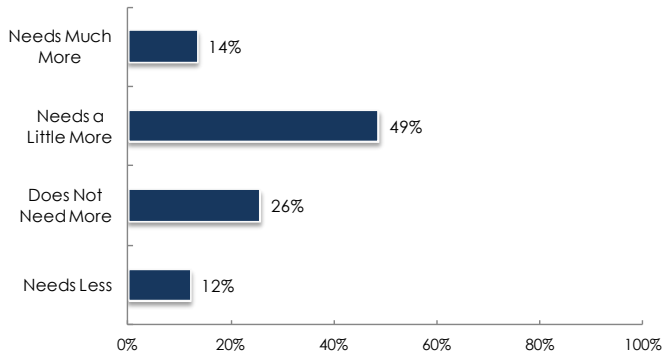
Does Marathon City need more single family homes in traditional neighborhoods (grid streets, alleys, & sidewalks)?



Does Marathon City need more multifamily townhomes/rowhouses?

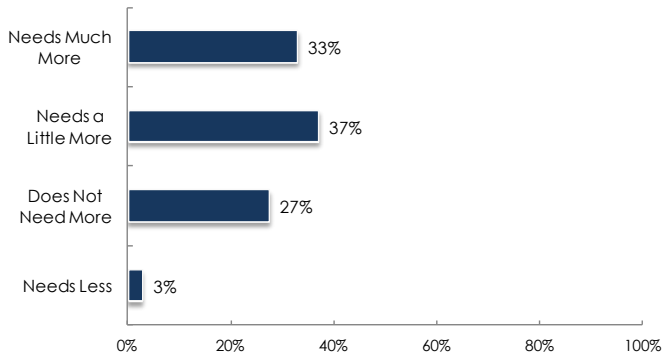


Does Marathon City need more apartments?

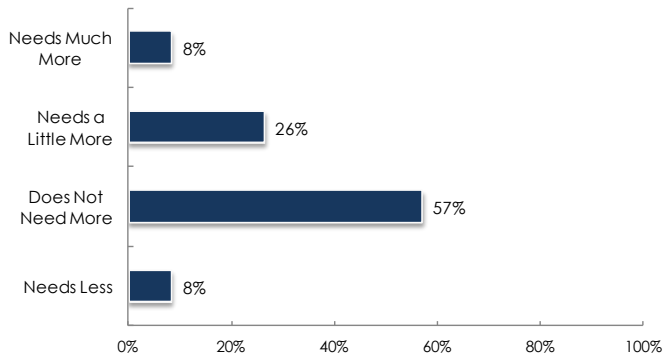


Almost half, 49%, of respondents, felt a few more apartments are needed and 14% felt much more are needed. Seventy percent felt more senior housing was needed, yet just over half, 57%, felt the village does not need more condominiums.

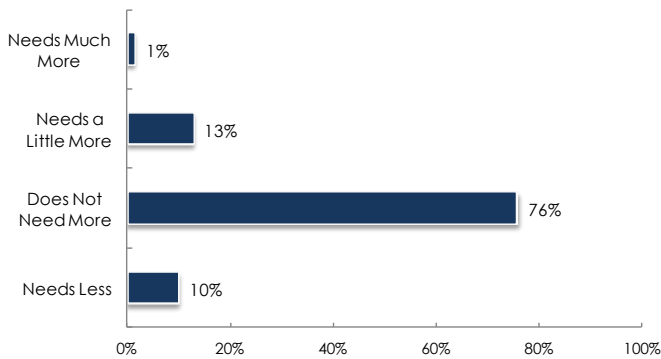
Does Marathon City need more housing targeted to seniors?



Does Marathon City need more condominiums?

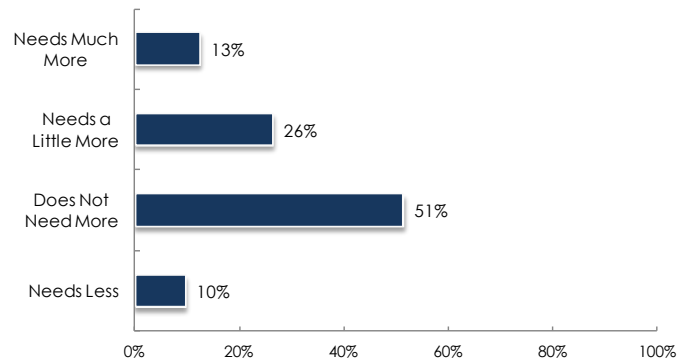


Does Marathon City need more executive housing?

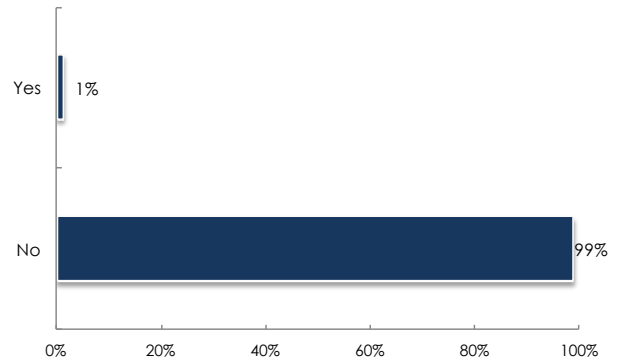


Considering none of the respondents indicated preferences for condominiums, townhomes, or apartments reflects the attitude towards not needing more downtown/above retail housing in the downtown. However, the local and national trends indicate a strong preference for downtown living and being close to work.

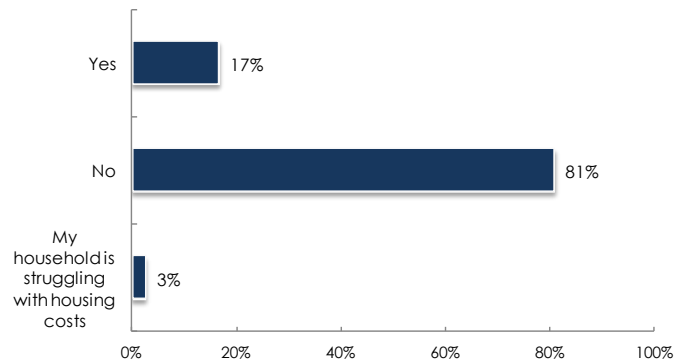
Does Marathon City need more downtown/above-retail housing downtown?



Is there anyone living in your residence who does not have a permanent place to live?



Do you personally know someone in the region who is struggling with housing costs, and may be in danger of becoming or is currently homeless?



35. Please comment on any barriers that are preventing investment into your home. (Lack of qualified contractors, cost, government regulation, etc.)

Cost

Cost

Cost

Cost

Cost and available funds and affordable good contractors

Cost is the primary factor at this point and our need for an addition doesn't out weigh the cost yet

Cost of project, increased taxes as a result of renovation, continued increases in school property taxes

cost

Fear of increased taxes as is anticipated.

Hoping to move in the next couple of years. Making do.

Lack of qualified contractors and cost

Neighborhood/ may not get financial return if I sell because of condition of neighbors homes

Nobody wants your taxes to raise more than they already cost in this town by doing home improvements you need permits for so we can have taxes rise

Priorities - Other things becoming more important such as supporting our young adult children.

Tax increases

Taxes

taxes

Taxes in this village suck. Way too much for the services provided. I would be better off to shovel my street. Then to top it off, I pay 240' dollars every quarter for brown water that taste like shit. Time to move.

taxes to high for small town water bill not fair with side walk care no property lines from house to land

We would like to add onto our home, but with the location of our house within our lot, there is nowhere to expand to.

If you answered Other in Question 45, please explain.

School (Most important)

Cost

Family

Number of rooms and bathrooms

Also, size of yard

Rent 55 plus living center, duplexes attached garage, no steps, no maintenance, snow removal, or lawn care.

why two police cars to not help out of town or please call Wausau man y times

Desirable school district

Desirable school district

proximity to work

School District

School District

School district and the location of my house within town.

Schools

Water and sewer rates too high. Schools robbing residents blind

55. Based on your experiences, indicate where new single-family housing should be constructed in your community.

Another subdivision
Any direction very close to town
anywhere possible
Best option would be to flip older homes and make them reusable and appealing to single families.
East and or north of town
East side
East side and north side
Expanding the outter boundaries of the village
Fields by the bowling center and North of hwy 29
Grow community and create new homes on out skirts as well as cleabing up old houses abd using empty lots. NOT where grocery store ia supposed to go though!
In the country
In the rural areas
Just on the edges of the village
Near MAES/MVA
New subdivision
new sub-divisions
North of hwy 29
North, South and East of Village
On the edges of town in any direction
Outskirts of village
Outskirts of village
Property that has been annexed into the village
south of marathon and and just south of 8th street homes on the west side of main street
South west.
South, east of town
The main area would be towards the east of town where a few more homes are going up.
South road area
The outskirts of town.
West or south ends of town
West side of Marathon
Where the city already owns property so we aren't wasting tax dollars buying up more undeveloped property as if we have money to keep spending
South Road to the south
Mason addition to the West

56. Based on your experiences, indicate where new multifamily housing should be constructed in your community.

Any direction close to town
anywhere possible
Closer to downtown
Downtown
In the outskirts of town
Maratech area
Maratech ave - keep it in one area if town
Multi family would be more appropriate near the schools or in the downtown area
Near Center of community
New housing needs to be built in the downtown area, within walking distance of businesses. A sense of convenience needs to be created.
new sub-divisions
None, nowhere. We have enough of that
North of town
north side
North side (possibly actual affordable apartments), or downtown area
Not sure
Possibly 4th St where the co-op buildings are now
Property that has been annexed into the village
same
Subdivision
The nasty apartments on Main St would be a great starting spot - demolish the ones on the East side of the street -and build townhomes similar to the new ones built in Wausau when you head South off of Bridge Street towards downtown.
Trailer park
West or east
Where space is available
Where the city already owns property
Within the village
Close to library or pool
Where grocery store was
Across from ball park on 4th street
Either Brills or Georges
Downtown
Business Park

57. Based on your experiences, indicate areas of your community most in need of housing stock improvement (rehabilitation, aesthetic improvements).

1st street, apartments on main & 4th 5th
1st-5th streets
A few houses on Main Street need a little upkeep. The Mobil home park also needs improvements
A lot of old houses could use assistance in making more energy efficient and curb appeal
an actual downtime environment, accessible/usable parks, ball fields, ice rink
Downtown
Downtown □
Housing between downtown and the high school needed improvements
Just the places with a lot of junk that can be seen from the road and overgrown yards.
Main St
Main st
Main street
Main street
Main street
Main Street
Main Street apartment buildings -need to be majorly updated on the outside (probably inside as well).
main street apartments
Main Street apartments
Main street houses
Mobile home park has gotten better but it still shouldn't have taken them this long. Still needs much more work. Perhaps apartments could go in its place or a park
Rental properties and trailer park
renting places on main street needs to be updated and kept better. full dumpsters, broken steps and junk laying everywhere
Senior living housing
The few rentals off 107.
The nasty apartments on Main St would be a great starting spot - demolish the ones on the East side of the street -and build townhomes similar to the new ones built in Wausau when you head South off of Bridge Street towards downtown.
The trailer court—looks worse than any of the Wausau or surround area trailer courts...yet we are the highest tax rate
The whole village - lower taxes - give grants - village stop spending
Trailer park, apartments by trailer park, along main Street
Trailer park, main street apartments need to improved or removed.
West of Main Street

58. Based on your experiences, indicate where housing seems out of place and should be redeveloped into other uses.

400 block-do not put homes in this valuable place.
Apartments on Main Street need to be tore down and rebuilt.
Around marathon cheese/ schools
Block between market and main 3rd and 4th. Grocery store only
Build something in the wasted block retail, housing complexes, old coop proportions along 4th street.□
Another wasted space.
Downtown
Near the school
No comment
None
Nowhere
One block east or west of Main Street in the downtown area
Retirement home next to softball field
Some of the buildings on Main Street are very very old and aren't a business or a very aesthetically pleasing to look at.
The apartment buildings on both sides of main Street.
The main 6 blocks downtown from 4th street to 1st street on both sides of main street
The mobile home park has been an eye sore for way too long. This town needs more parks!!
The nasty apartments on Main St would be a great starting spot - demolish the ones on the East side of the street -and build townhomes similar to the new ones built in Wausau when you head South off of Bridge Street towards downtown.
Trailer park
Was hopeful that the apartments in the industrial park could have built in town where there are empty or unsightly current apartments

61. Based on your experiences, what other items should your community be concerned with regarding future housing demands (Too many houses converted to rental units, not enough new subdivisions, not enough workforce housing, etc.)?

Amenities to support a growing community such as a grocery store

Apartments not kept up well

Apartments, sub-division for single family, zero lot line single family(i.e. row house) and senior living

Clean up the apartment complexes on Main Street and rebuild those. They look terrible. Get stricter houses regulations for people to keep yards etc

Grocery Store

homes for young families

housing the is affordable for all, including single and elderly residents

I don't see a village that is inviting to anyone wanting to live here. There's no place to shop for a quick meal, no place to find a hammer, no park where kids can play ball, swing on swings or ice skate in the winter. We have manufacturing, but what entices the employees to live here? Expensive apartments, high taxes, a village board that does nothing, but offer empty promises.

Is the school district equipped to handle enrollment surge if subdivisions are created

Marathon already has higher taxes so if added additional housing will help to lower the cost to the tax payers, that would be wonderful!

Need a grocery store

Need grocery store!

Limit # of bars.. there are plenty.

Daycare and after school options to attract young families.

Walking-hiking/biking trails possibly connecting to Wausau to keep bikers safer (off roads).

Have plenty parks.. River Park, Tower park, post office park, legion/fun days area. Combine the other parks into Fundays park for maintenance savings & opportunity for more swings, etc like Doepeke recreation area.

Needs new subdivisions/ needs grocery store

Not enough affordable bigger apartments for families that can't afford a house. I also hope the village doesn't go down the road of cookie cutter subdivisions.

Not enough new subdivisions

Not enough play space for kids (playground)

Not enough quality apartment buildings with garage parking.

Not enough subdivisions

Not enough subdivisions

Not enough zero entry 2 and 3 bedroom units.

Not housing really, but Marathon really needs a daycare center. Trustworthy reliable daycare is so hard to find and for this size city, a center is needed.

Property taxes are too high (especially school). This can be combatted with an increase in population. But the housing for the increase does not exist. But even if the housing did exist, there are too few amenities (such as a missing grocery store or group daycare) and too high of taxes to begin with. But this is a no win scenario. More people would have the school again overloaded for which they would again need more money. Ugh!!!!

Rental properties not being kept up

Slow growth, not inviting too inexpensive of housing and drawing the wrong crowd.

Subdivision options and economical housing

The commercial buildings located in residential areas... Specifically Marathon Cheese Plant #3... The trucks are constantly blocking traffic and posing a safety issue to residents walking bicycling and driving in the area.

The elementary and middle school is not large enough to support an increased population in our town. Even with the current upgrades it will not be enough to handle our current volumes. It is a shame how those children are packed in that school.

61. Based on your experiences, what other items should your community be concerned with regarding future housing demands (Too many houses converted to rental units, not enough new subdivisions, not enough workforce housing, etc.)?

There needs to be a range of quality housing options for all classes and socio-economic classes that are well kept on the exterior.

Utilities and taxes are too high

We need workforce housing

workforce housing not enough

yes

Need more apartments & new subdivisions