



2017 CITY OF STEVENS POINT HOUSING STUDY

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Prepared for the City of Stevens Point
By MSA Professional Services, Inc.



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CHAPTER 1 - INTRODUCTION

This study was commissioned by the City of Stevens Point in late 2016, through the City's Redevelopment Authority. The Redevelopment Authority has identified housing as a critical issue that needs to be addressed to improve Stevens Point and grow its economy based on feedback from various stakeholders. The purpose of this study is to help the City better understand its housing market and to craft targeted strategies to improve housing options.

There are two parts to the Stevens Point housing supply. The first is all of the housing in Stevens Point and the second is all of the housing outside Stevens Point for people who go to school or work in the City. The housing in Stevens Point is the easiest to measure and analyze, and is the part that the City has the most control over. The housing outside the City is a bit harder to quantify and qualify, but it is nevertheless important to our understanding of the overall market. This report attempts to document conditions and trends in the overall market, including an understanding of why people are choosing to live where they live.

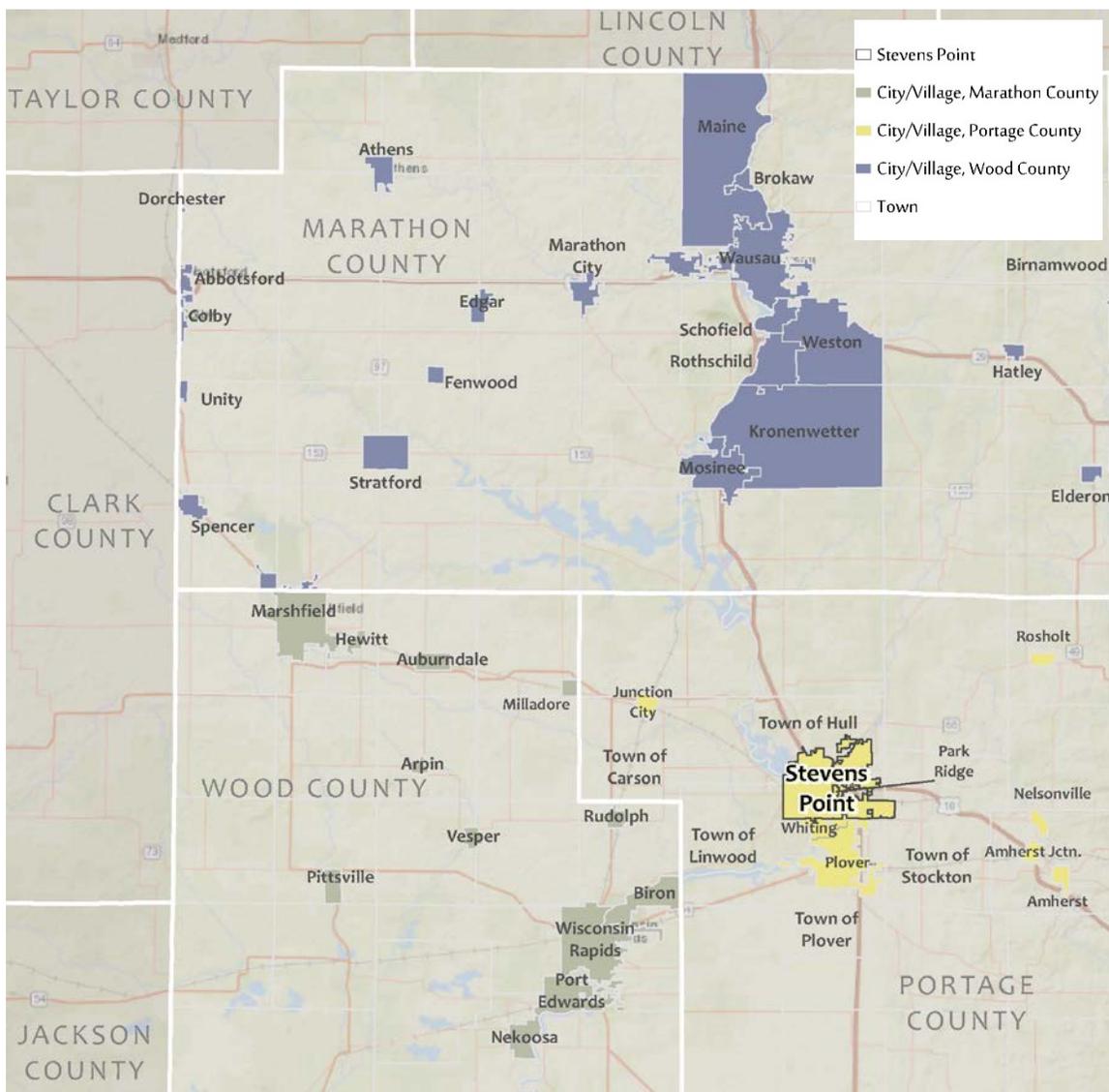
One of the defining characteristics of the Stevens Point housing market is the University of Wisconsin – Stevens Point. The student population makes up approximately one-third of the total population of the City (9,255 out of 27,600 in 2015). This impacts housing needs for the City as many students live in off-campus housing, which is typically rental housing.

Another defining feature of Stevens Point's market is the age of its housing supply – about 43% of all owner- and renter-occupied housing units in the City were built prior to 1950. Units built prior to 1950 tend to have poor energy performance, higher maintenance costs, and they sometimes lack things that homebuyers desire such as attached garages. As of now, construction from 2010-2015 in Stevens Point accounts for only 2% of total housing stock.

These aspects of Stevens Point's housing market and other data will be described and analyzed further in Chapter 3. This study evaluates the supply of housing in and around the city, demand for housing in the same area, the current relationship between supply and demand (price) and gaps between supply and demand. For those gaps identified, recommendations are offered to enable the City to help close those gaps. Recommendations will include three cohesive alternative approaches presented as methods to expand housing options within the City.

To provide context to discussions about other communities frequently references in this study, see Figure 1.1.

Figure 1.1 – Regional Reference Map



CHAPTER 2 - STUDY PROCESS

This study uses a variety of methods and data to understand the housing market. Objective, measurable data were collected from the City, Portage County, the Multiple Listing Service (real estate listings and sales), the State of Wisconsin, and the U.S. Census Bureau. The City is compared to its regional peer communities, university peer communities, and wider context (county, state, nation) in a variety of ways, and also compared to itself in the form of time-series data that reveal trends. This study also incorporated a series of interviews with people familiar with the housing market, and a community survey of area residents and employees.

2.1 PROJECT OVERSIGHT

The study was initiated by the Redevelopment Authority of the City of Stevens Point, with support from the City's Community Development Department. The Portage County Business Council (PCBC) convened its New ERA group (Employee Retention and Attraction) to serve as a sounding board for the study, first in December 2016 for a kickoff discussion of issues and opportunities facing the City and region, and then in April for a review and discussion of the initial findings.

2.2 INTERVIEWS

We met and interviewed a variety of people with knowledge and insight about the local housing market, including realtors, lenders, builders, landlords, students and employers. These interviews, conducted in January and March 2017, included people representing the following organizations, as identified by City staff with input from the New ERA group:

- Portage County Business Council
- UW Stevens Point
- UW Stevens Point students
- Sentry Insurance
- Blenker Building Systems, Inc.
- Community First Bank
- Ellis Stone Construction Co.
- United Way of Portage County
- Skyward
- Candlewood Property Management
- Coldwell Banker Real Estate Group
- First Weber Realtors
- CAP Services

The feedback collected in these interviews often gravitated to similar topics and viewpoints, reflecting a strong shared understanding of how the local housing market functions. This feedback is described in Chapter 3, under each topic (Supply, Demand, Demand vs. Supply, Location, Regulatory Practices, and Other Issues). In a few cases the interviewees were not in agreement on a topic – these differing viewpoints are noted.

2.3 COMMUNITY SURVEY

A community survey was conducted January-February 2017. The survey was offered online, with paper copies available at City Hall. In total the survey had approximately 1,200 responses. The survey was promoted via published notices in the paper, an article in the paper, and through email. The full responses are provided in Appendix B. Relevant findings are featured throughout Chapter 3.

When considering the opinions and experiences indicated in the survey, it is important to understand the bias of the survey sample. Respondents were older, wealthier, and more often homeowners than the overall population of the City of Stevens Point. Approximately 22% of survey respondents were age 35-44, but this cohort only comprises 8% of the population of Stevens Point. Those under age 18 represented 0.1% of survey respondents but make up 16% of the City. Approximately 62% of survey respondents identified as homeowners while 49% of housing units are owner-occupied according to 2010-2014 ACS data. University of Wisconsin-Stevens Point students were also underrepresented. Students accounted for approximately 15% of survey respondents but comprise as much as one-third of the City population. When appropriate, the responses of renters are reported separate from and compared to the responses of homeowners. The responses from UW-Stevens Point students are also separated when appropriate.

CHAPTER 3 – FINDINGS

A NOTE ABOUT US CENSUS AND AMERICAN COMMUNITY SURVEY DATA

These indicators utilize a mixture of local, county, state, and federal data sources. The U.S. Census has historically been a key source of data for many community indicators. Much of the information previously collected by the decennial U.S. Census is now collected only by the American Community Survey (ACS). The ACS is an ongoing survey that collects sample data every year and reports estimates of population and housing characteristics. For communities smaller than 20,000 people, the best available estimates are reported as rolling averages over 5-year periods – they indicate average conditions over the reporting period rather than a snapshot of a single point of time. Because the ACS estimates are based on a sample of the population, they include some error. The margin of error is reported for each estimate, and is an indication of how reliable the estimate is. As a general rule, the ACS data is quite reliable at the state level, generally reliable at the county level, and less reliable at the municipal level. The margin of error makes the data much more difficult to interpret. To simplify tables in this plan, the reliability of each value is indicated simply by the formatting of the text. For each ACS estimate, the margin of error is divided by the estimate. If the error exceeds 10% of the estimate, the value in the table is ***bolded and italicized***. In graphs, the ACS data exceeding this 10% error threshold will be denoted at the bottom of the graph.

The second important note when using ACS estimates is that they cannot be compared to decennial census data because they are measured in different ways. While some of the tables in this report show both decennial census data and ACS data, caution should be used when trying to draw conclusions about trends by comparing the two sets of numbers.

This chapter presents the findings from analysis of data from various sources. These findings are organized by topic – supply, demand, leakage and gaps. Findings from the survey and interviews are reported with the relevant topic. While no single data point or opinion offers much insight, when combined these data create a useful portrait of the market.

A NOTE ABOUT THE MAPS

Many of the maps used in this report include detail that is hard to discern at small scale. Each map is repeated in Appendix A at a larger scale.

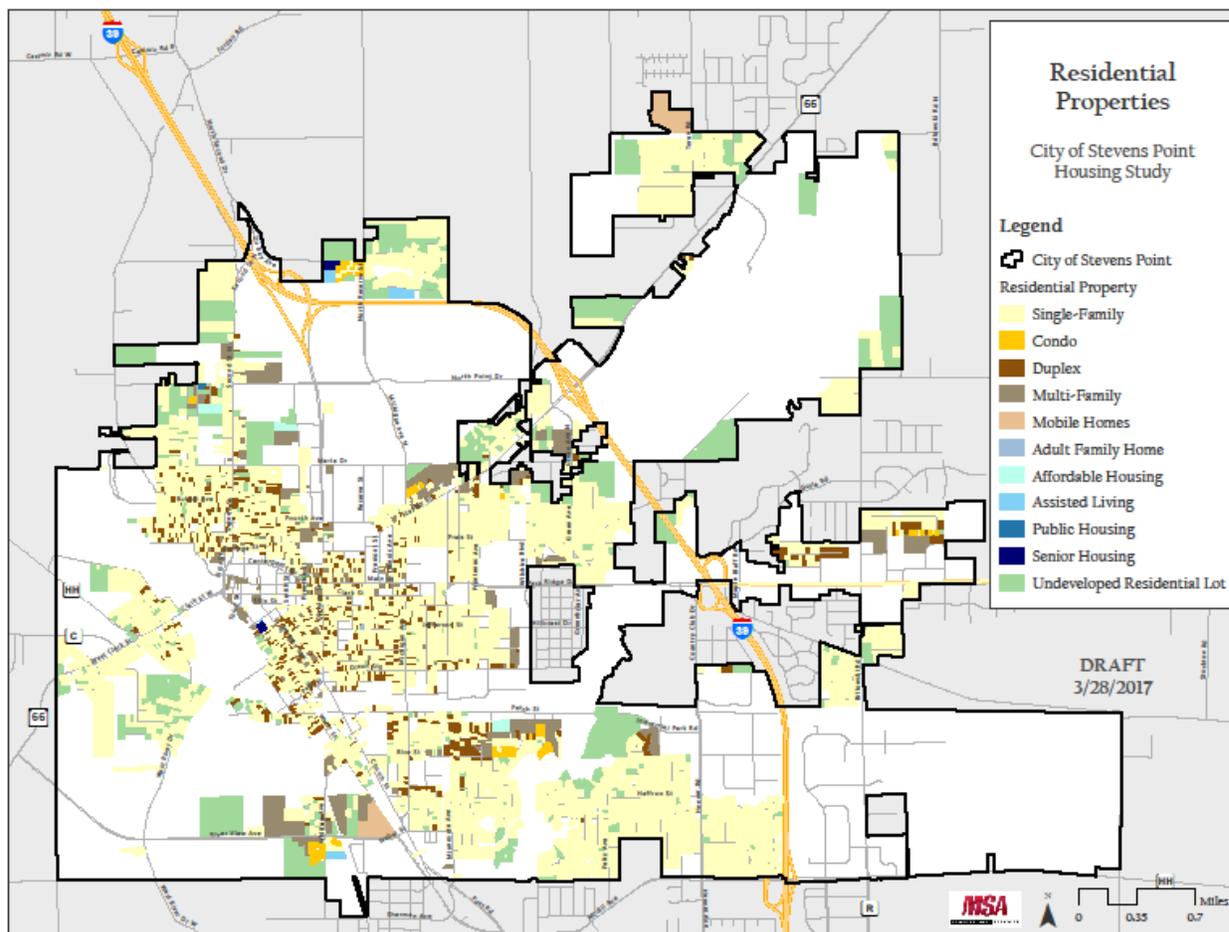
3.1 HOUSING SUPPLY

This section describes the current housing stock in Stevens Point – quantity, type, size, age, condition, location, restrictions on rental units and cost/value.

Housing Quantity

Stevens Point has a variety of residential properties including single-family, condos, duplex, multi-family, mobile homes, public housing, senior housing, etc. The distribution of residential properties is shown in Figure 3.1. According to 2010-2014 ACS estimates, there are approximately 11,260 housing units in Stevens Point.

Figure 3.1 – Residential Properties in Stevens Point

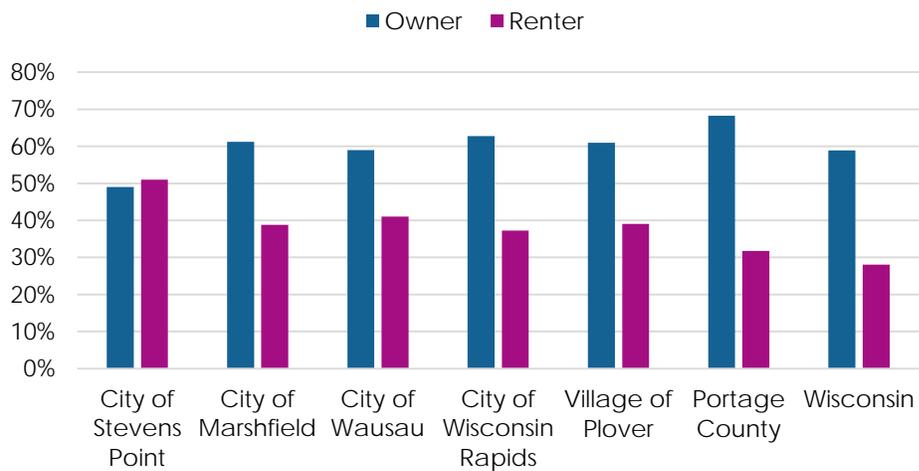


Occupancy

Figure 3.2 compares the percentage of owner-occupied units in the City as compared to surrounding communities and counties. Within this context, the City's housing stock is disproportionately weighted toward rental units, at a roughly 50/50 split between owner- and renter-occupied. This is due to the presence of the University. It may be more helpful to compare Stevens Point against other college towns. Figure 3.3 compares Stevens Point to other small to mid-size communities across Wisconsin that have four-year colleges. In this context, Stevens Point is similar to its peers, most of which are close to a 50/50 split.

According to 2010-2014 ACS data, there are approximately 5,164 owner-occupied units (49% of occupied housing stock) and approximately 5,365 renter-occupied units (51% of occupied housing stock) in the City. Figures 3.4 and 3.5 show rental units listed on the City's rental registry (discussed further in Section 3.5).

Figure 3.2 – Percent Owner vs. Renter Occupancy (Regional Peer Communities)



Source: 2010-2014 ACS

*error exceeds 10% for Village of Plover renter occupancy

Figure 3.3 – Percent Owner vs. Renter Occupancy in Wisconsin Communities with Four-Year Colleges



Source: 2010-2014 ACS

Figure 3.4 – Registered Rental Properties by Number of Units

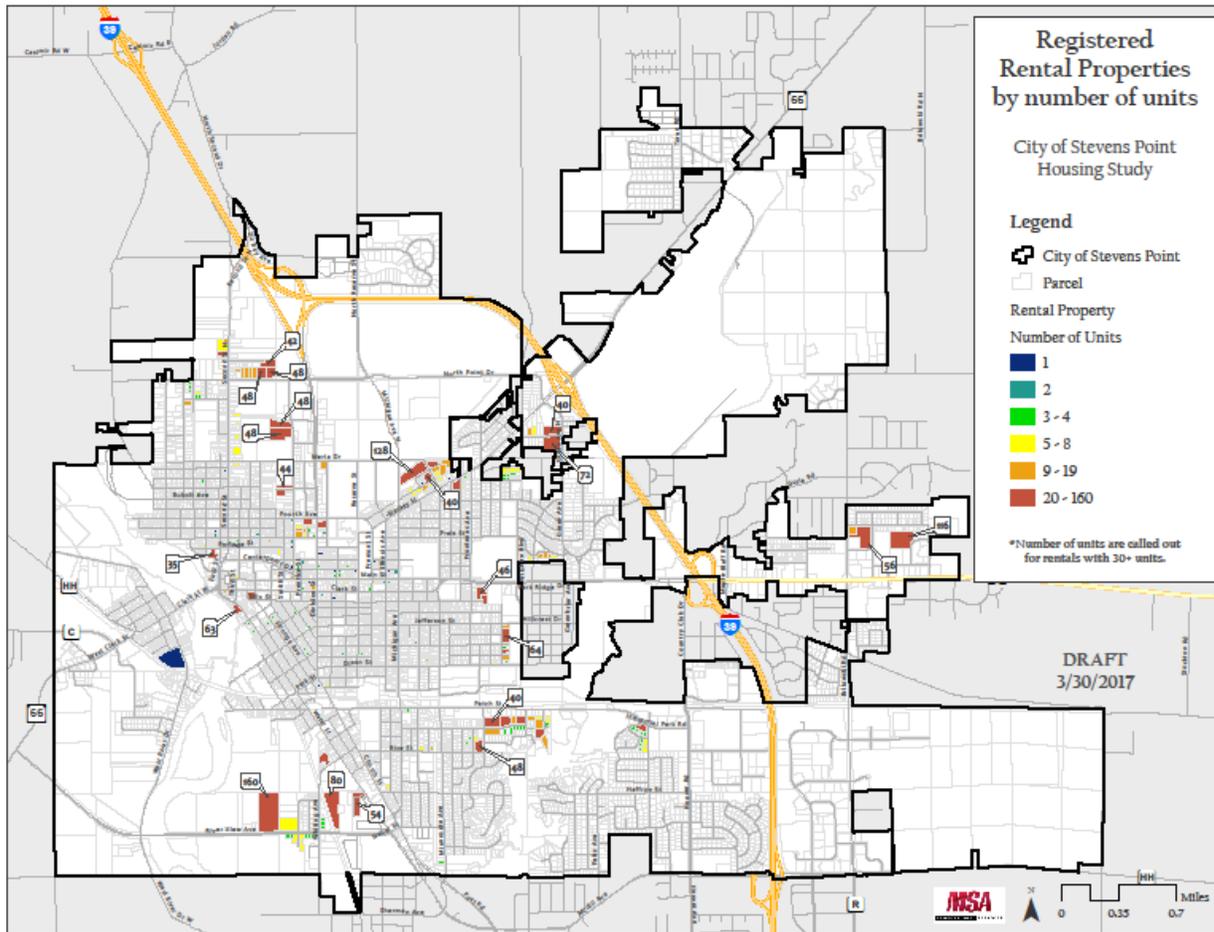
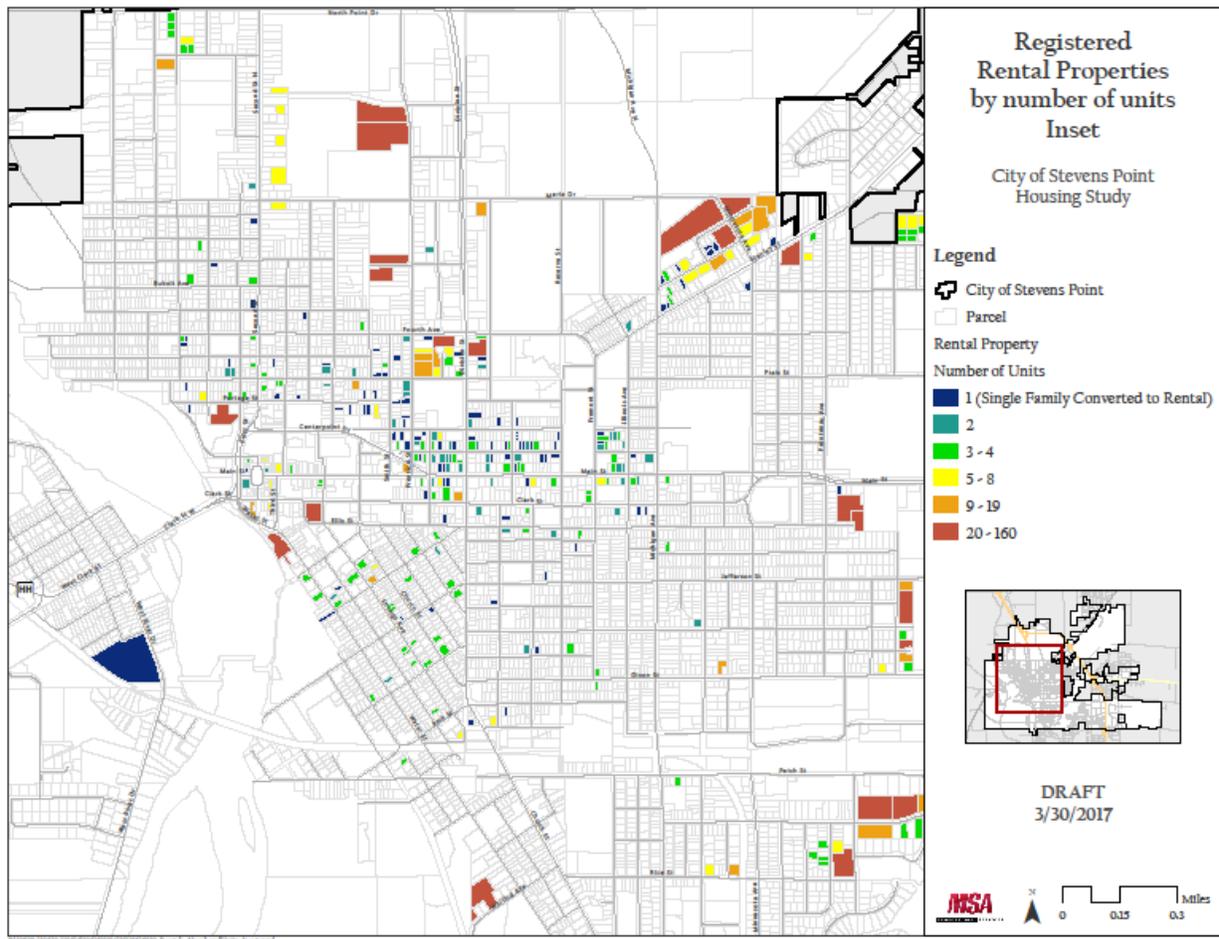


Figure 3.5 – Registered Rental Properties by Number of Units (Inset)



TYPE

Table 3.1 indicates the distribution of housing units in the City, by type and occupancy, and compares the distribution to regional peer communities and the County. Of note is that the percentage of Stevens Point's renter-occupied units that are in buildings with 10 or more apartments (21%) is similar to Wausau (29%), Wisconsin Rapids (25%), Plover (22%) and the County (21%) (but is approximately half of the 43% found in Marshfield). It is also worth noting that the percentage of renter-occupied single-family detached homes in Stevens Point (24%) is similar to Wisconsin Rapids (27%) and Portage County (24%) but is nearly double that in Marshfield (13%) and more than double that in the Village of Plover (9%).

It is difficult to track condominiums and townhomes using the ACS because they are an ownership structure, not a building form, and are not tracked by ACS. However, they tend to be designed in a "1-unit attached" format, such that the walls separating units extend from ground to roof. Table 3.1 indicates that approximately 2% of owner-occupied units are 1-unit attached which is similar to regional peer communities, although Plover is slightly higher at 6%.

Table 3.1 – Housing Units by Type and Occupancy (Regional Peer Communities)

	City of Stevens Point		City of Marshfield		City of Wausau		City of Wisconsin Rapids		Village of Plover		Portage County		Wisconsin	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
1, detached	92%	24%	89%	13%	93%	20%	95%	27%	92%	9%	92%	24%	88%	21%
1, attached	2%	5%	3%	4%	2%	5%	2%	8%	6%	8%	2%	5%	4%	6%
2 units	1%	14%	2%	15%	2%	24%	1%	11%	0%	6%	1%	14%	2%	16%
3 or 4 units	0%	15%	0%	4%	1%	8%	0%	10%	0%	19%	0%	15%	1%	10%
5 to 9 units	0%	18%	0%	20%	0%	14%	0%	16%	0%	36%	0%	18%	1%	14%
10 or more apartments	0%	21%	0%	43%	1%	29%	0%	25%	0%	22%	0%	21%	1%	30%
Mobile home or other type of housing	4%	3%	5%	1%	2%	0%	2%	3%	2%	2%	4%	3%	3%	2%

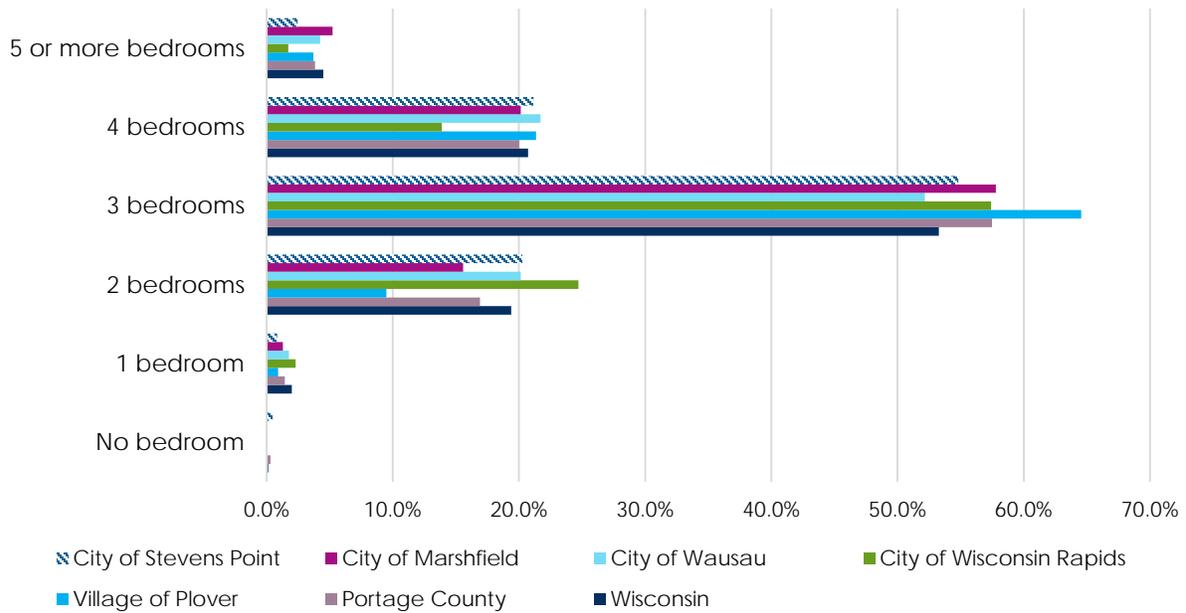
Source: 2010-2014 ACS

UNIT SIZE

When looking for housing, a basic criterion is size, especially the number of bedrooms. We have a couple sources of data to indicate the size of units in Stevens Point's housing stock, including ACS estimates and the community survey.

Figure 3.6 indicates the number of bedrooms available in Stevens Point's owner-occupied housing units. Over half of owner-occupied units in Stevens Point (55%) are 3 bedrooms which is similar to all regional peer communities, with the exception of Plover where 65% of owner-occupied units have 3 bedrooms. As illustrated in Figure 3.7, close to half of renter-occupied units in Stevens Point (44%) have 2 bedrooms, which is similar to all other regional peer communities except Plover (52%). This is similar to results from the Community Survey shown in Figure 3.8. Stevens Point is an outlier in the region regarding its share of large units with four or more bedrooms. Such units make up 11% of all rental units here, while the peer communities range from 2% to 7%.

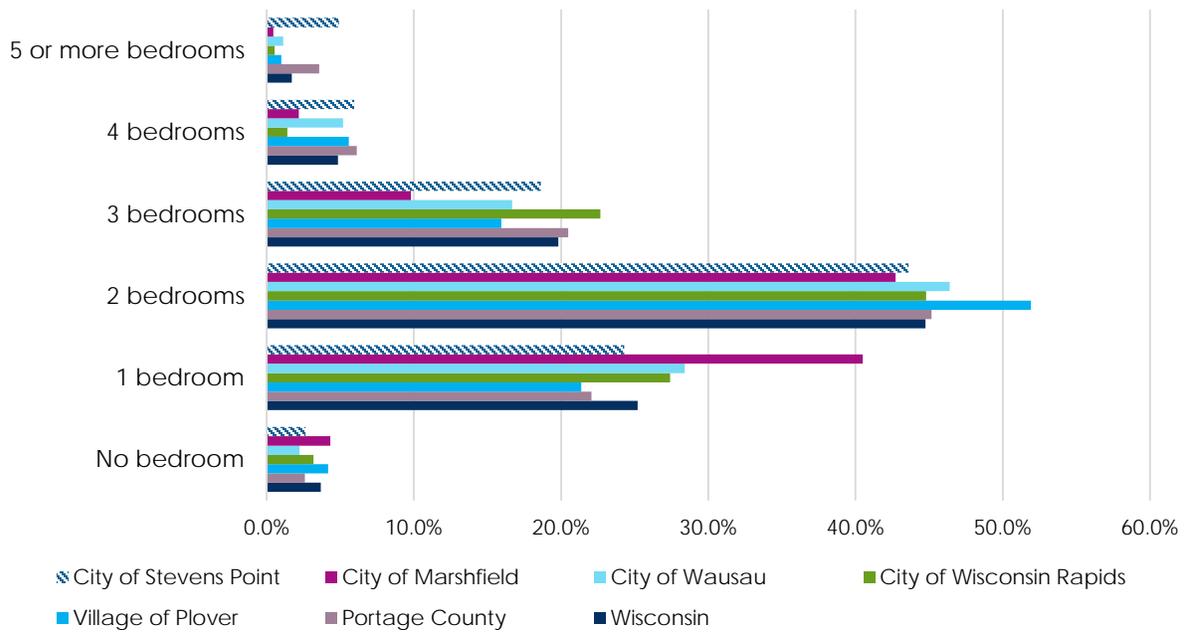
Figure 3.6 –Number of Bedrooms for Owner-Occupied Units (Regional Peer Communities)



Source: 2010-2014 ACS

*error exceeds 10% for all of Stevens Point with the exception of 3 bedrooms; all of Marshfield with the exception of 3 and 4 bedrooms; all of Wausau with the exception of 3 bedrooms; all of Wisconsin Rapids with the exception of 3 bedrooms; all of Plover; all of Portage County with the exception of 2,3 and 4 bedrooms; and no bedroom units in the State.

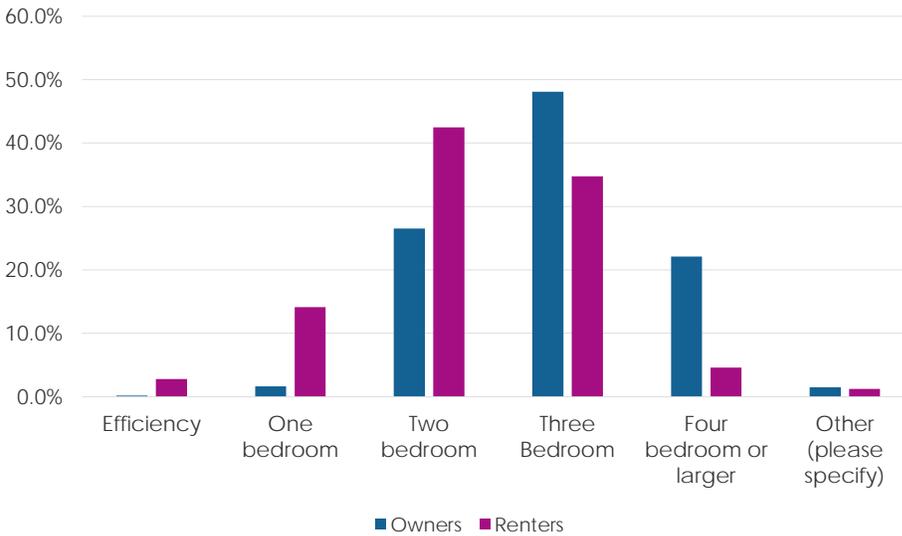
Figure 3.7 –Number of Bedrooms for Renter-Occupied Units (Regional Peer Communities)



Source: 2010-2014 ACS

*error exceeds 10% for all of Stevens Point; all of Marshfield; all of Wausau; all of Wisconsin Rapids; all of Plover; and all of Portage County with the exception of renter-occupied 2 bedrooms.

Figure 3.8 –Number of Bedrooms for Owner- and Renter-Occupied Units, Community Survey



Source: 2017 Stevens Point Housing Survey

HOUSING QUALITY

The quality of housing in a community is difficult to measure objectively. This section considers several data sources to understand the quality and condition of Stevens Point's housing stock.

UNIT AGE

The age of a home or apartment building is not, by itself, an adequate measure of quality or condition but can be used as an indicator. Older homes, especially those built before 1950 tend to have poor energy performance, higher maintenance costs, and they sometimes lack things that homebuyers desire such as attached garages.

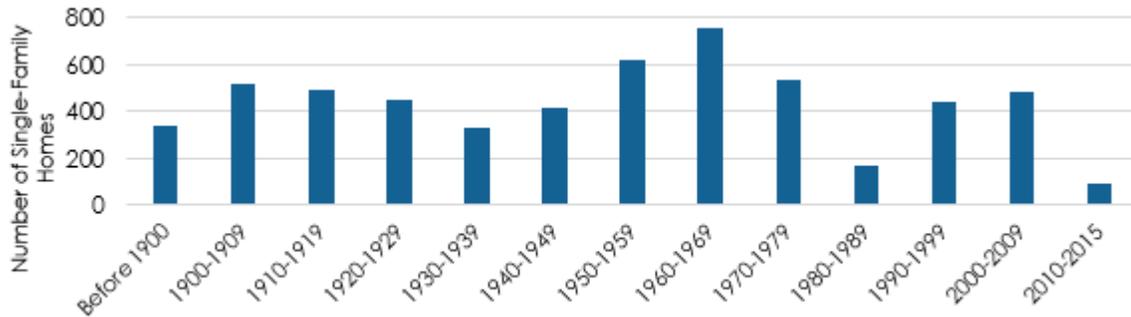
Figure 3.9 is taken from the City's parcel data and shows year of construction for single-family homes. Approximately 45% of the 5,638 homes in the City were built before 1950 and 6% were built prior to 1900. Eleven percent (11%) of the City's housing stock was built 2000 or later.

Home construction appears cyclical in Stevens Point. Single-family home construction reached its peak in the 1960s during which 13% of the City's current stock was built. There was a large drop in single-family home construction during the 1980s (during which only 3% of the City's current housing stock was built) and an increase during the 1990s. The City currently appears to be experiencing another large drop in construction. As of now, single-family construction from 2010-2015 in Stevens Point accounts for 2% of its total housing stock.

Figure 3.10 shows that multi-family home construction reached its peak in the 1900s during which 22% of the City's current multi-family buildings were built. There was a drop in multi-family construction during the 1930s-1960s (during which only 5% of the City's current multi-family housing stock was built) and an increase during the 1960s-1970s. The City is currently

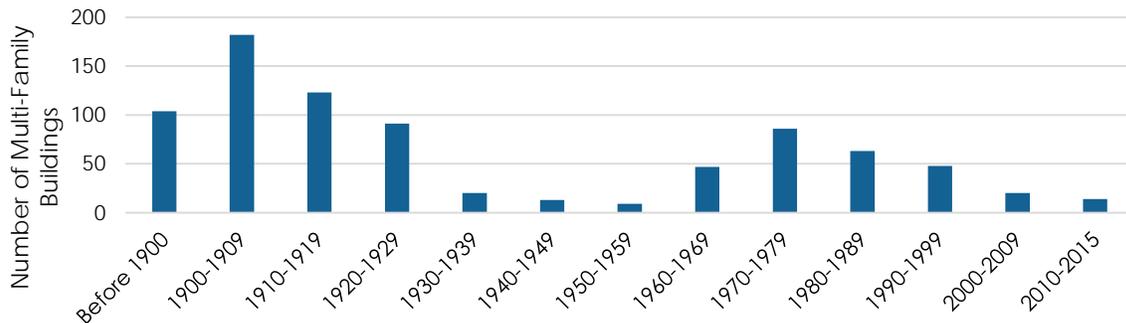
experiencing another large drop of multi-family construction. Construction from 2010-2015 only accounts for 2% of Stevens Point's multi-family buildings.

Figure 3.9 – Single Family Units by Date of Construction



Source: City of Stevens Point Parcel Data

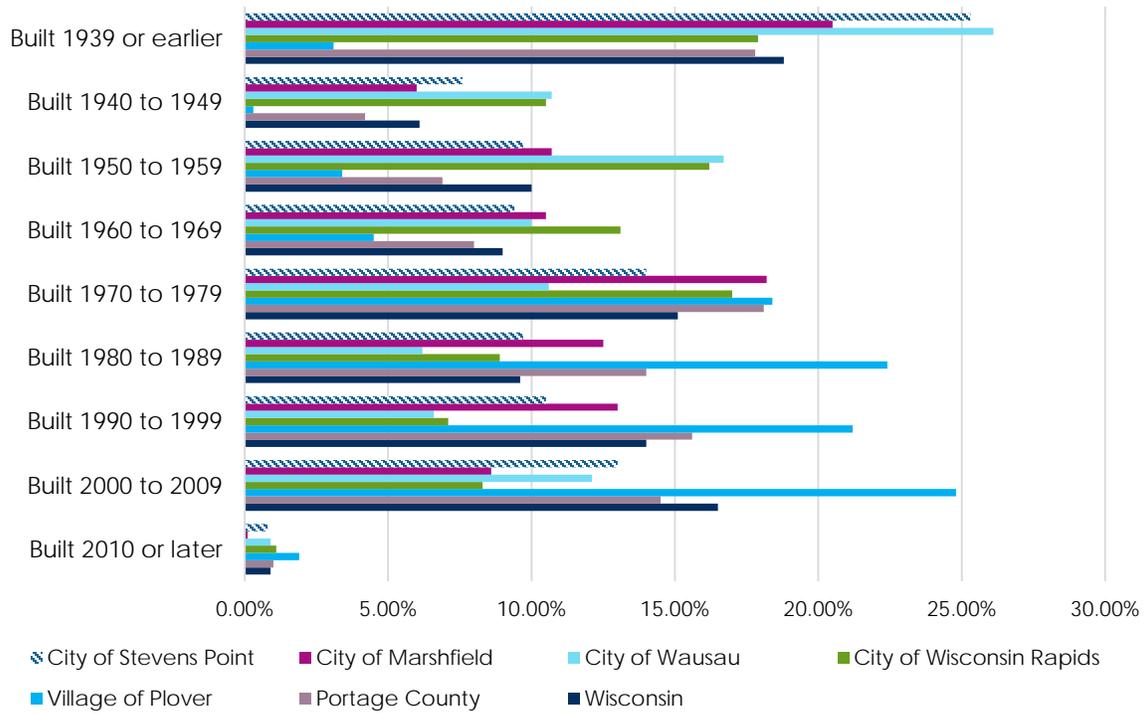
Figure 3.10 – Multi-Family Buildings by Date of Construction



Source: City of Stevens Point Parcel Data

Figure 3.11 indicates the decade of construction for both single-family and multi-family units as estimated by the ACS. A quarter of all residential units (25%) in Stevens Point were built in 1939 or earlier, which is similar to Wausau (26%), but higher than Marshfield (20%), Wisconsin Rapids (18%), Plover (3%), Portage County (18%) and the State (19%). According to these data, there were housing construction booms between 1970 and 1979 (14% of the City's current housing stock was constructed) as well as 2000 to 2009 (13% of the City's current housing stock was constructed). Since 2009, construction appears to have stagnated, a finding that is consistent across all of the peer communities except Plover. Approximately 70% of Plover's housing stock was constructed 1980 or later as compared to 34% of Stevens Point's housing stock during the same period. It is also of note that just over 25% of Plover's housing stock was built 2000 or later, which is higher than all other regional peer communities.

Figure 3.11 – Year Structure Built for Single-Family and Multi-Family Units (Regional Peer Communities)

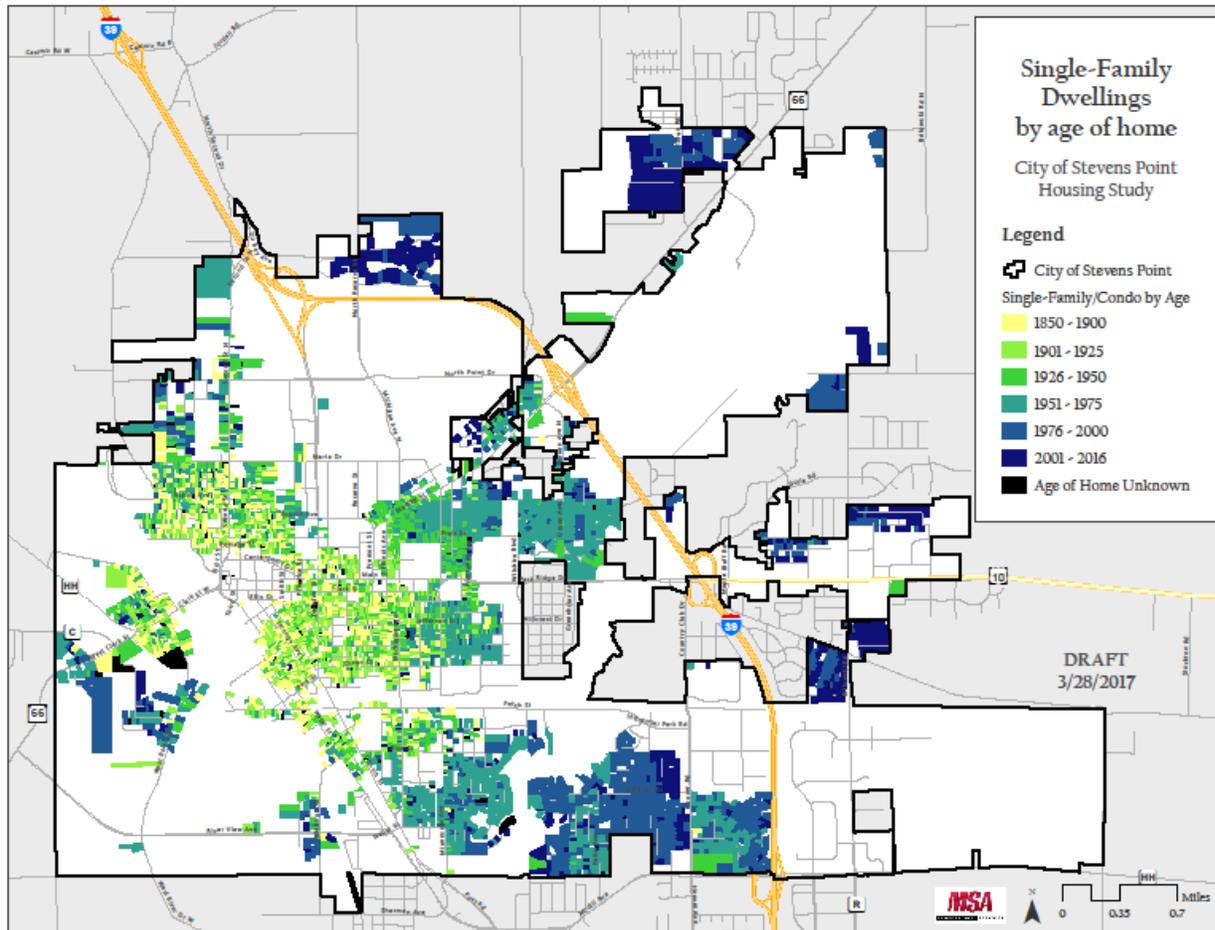


Source: 2010-2014 ACS

*error exceeds 10% for all of Stevens Point with the exception of built 1939 or earlier; all of Marshfield; all of Wausau with the exception of built 1939 or earlier; all of Wisconsin Rapids; all of Plover; and all of Portage County with the exception of built 1970 through 2009; and Wisconsin built 2010 or later.

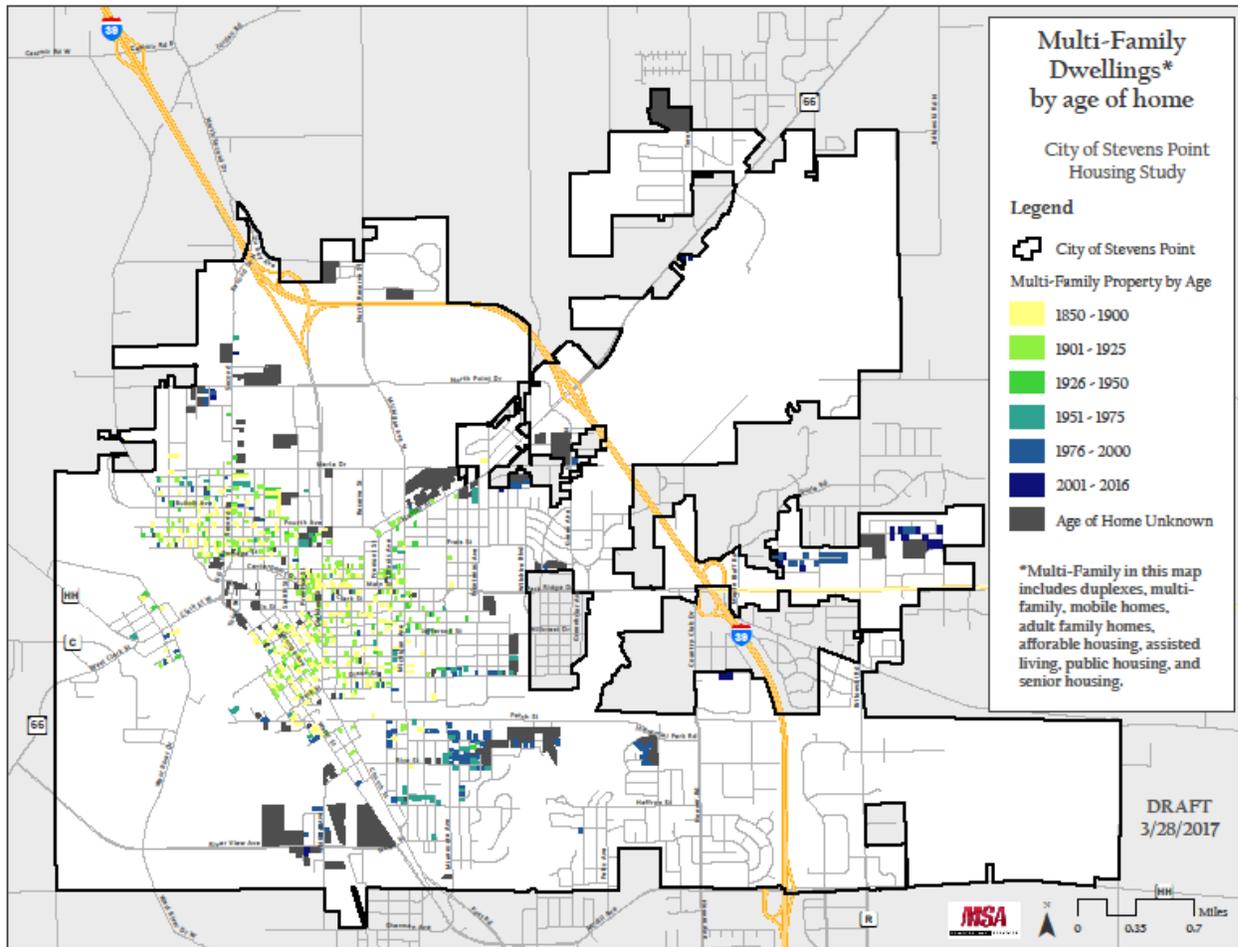
Figure 3.12 shows a map of single-family dwellings by age of home. The oldest homes in the City (built prior to 1951) are located near the center of the City while newer homes are located at the edges. The same can be said for multi-family dwellings as shown in Figure 3.13.

Figure 3.12 – Single-Family Dwellings by Age of Home



Note: Parcels considered condominiums were broken into approximate building footprints to show units.

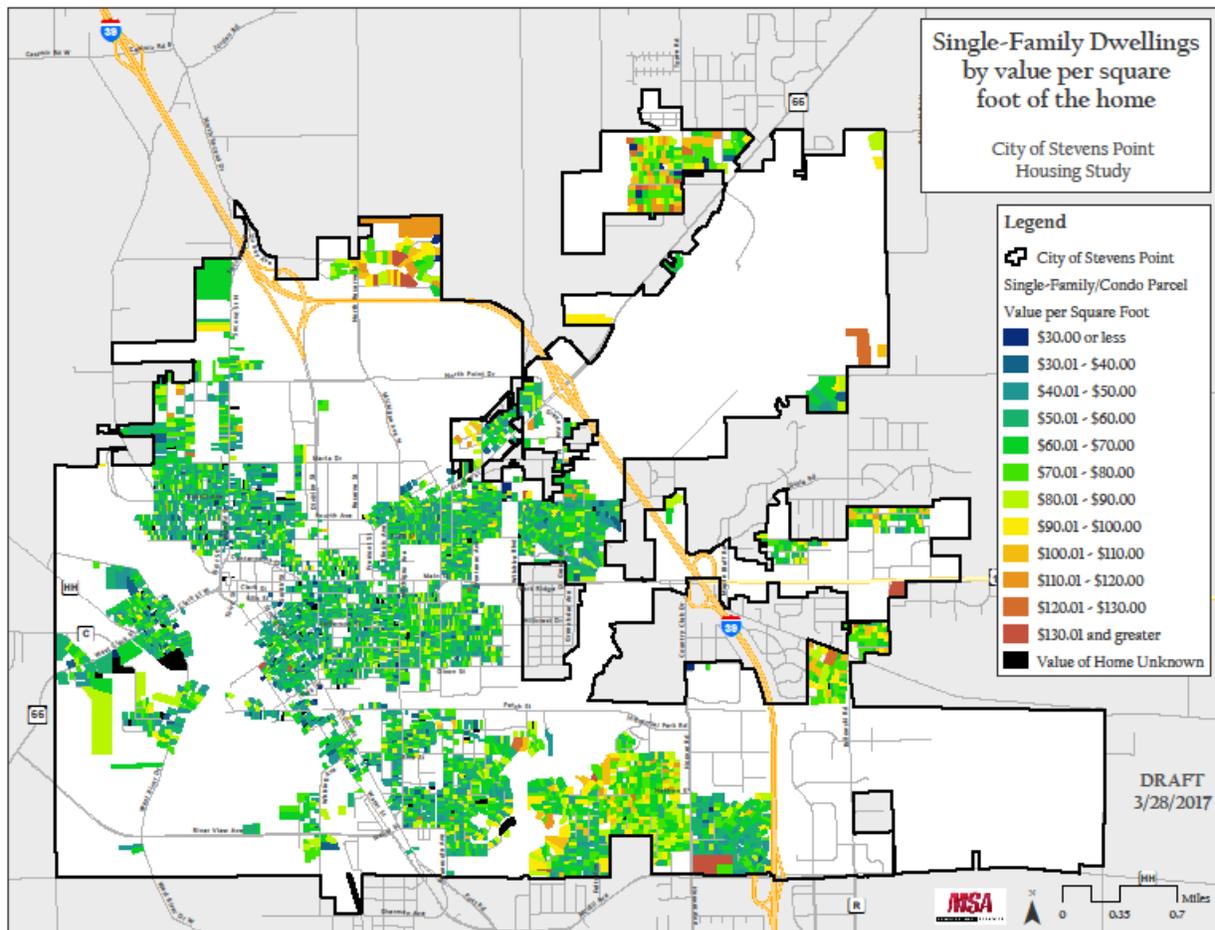
Figure 3.13 – Multi-Family Dwellings by Age of Home



UNIT VALUE

Another method of evaluating housing conditions is to consider the value per square foot of homes. Figure 3.14 illustrates the value per square foot of single-family homes. In general, home values near the edges of the City are more varied while homes near the center of the City appear to have similar values as shown by the concentration of green shading on the map. Homes with values above \$90 per square foot tend to be found near the edges of the City. The average value per square foot of single-family dwellings in Stevens Point is \$67.

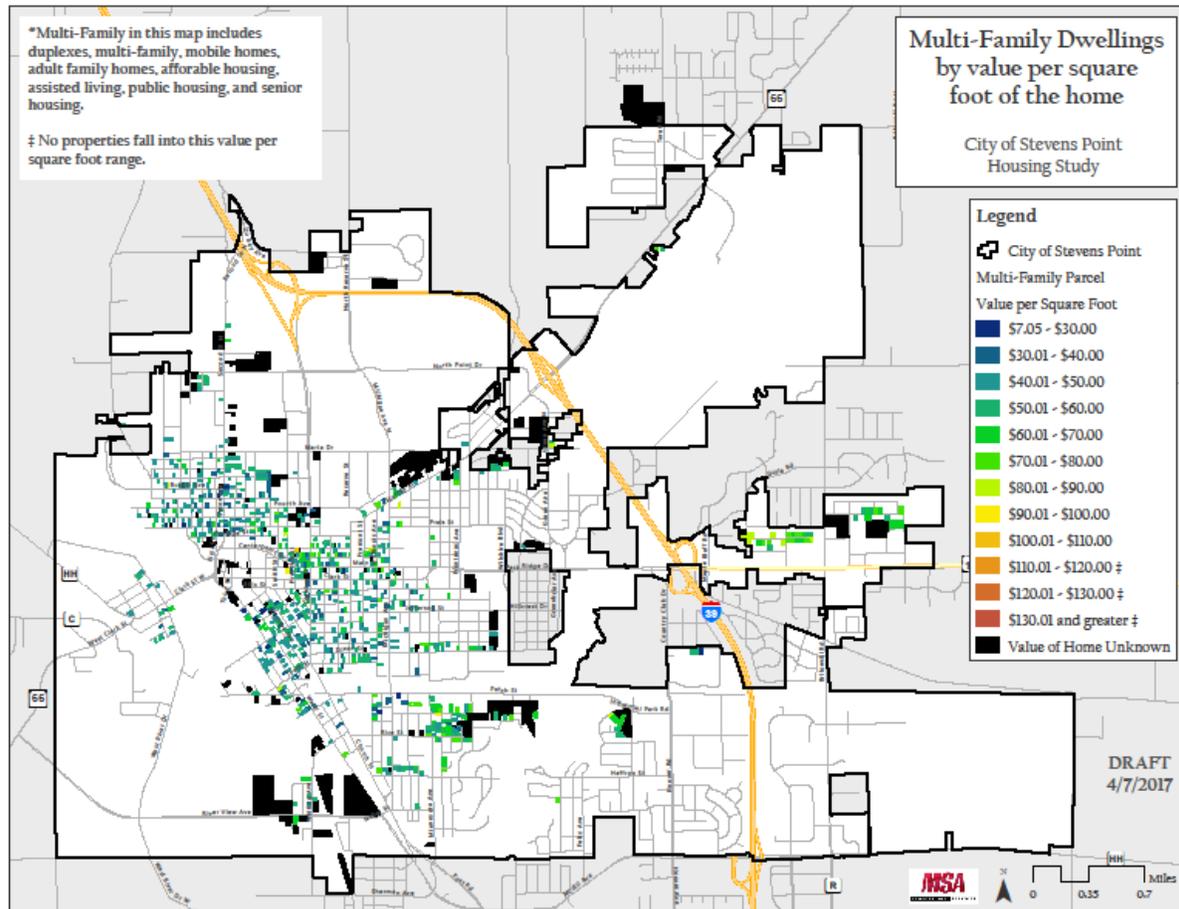
Figure 3.14 – Single-Family Dwellings by Value per Square Foot of the Home



Note: Parcels considered condominiums were broken into approximate building footprints to show units.

Figure 3.15 illustrates the value per square foot of multi-family homes. In general, value per square foot of multi-family dwellings is lower than that of single-family homes. The average value per square foot of multi-family dwellings is approximately \$53 in Stevens Point. There are no multi-family dwellings within the City that have values over \$130 per square foot.

Figure 3.15 – Multi-Family Dwellings by Value per Square Foot of the Home

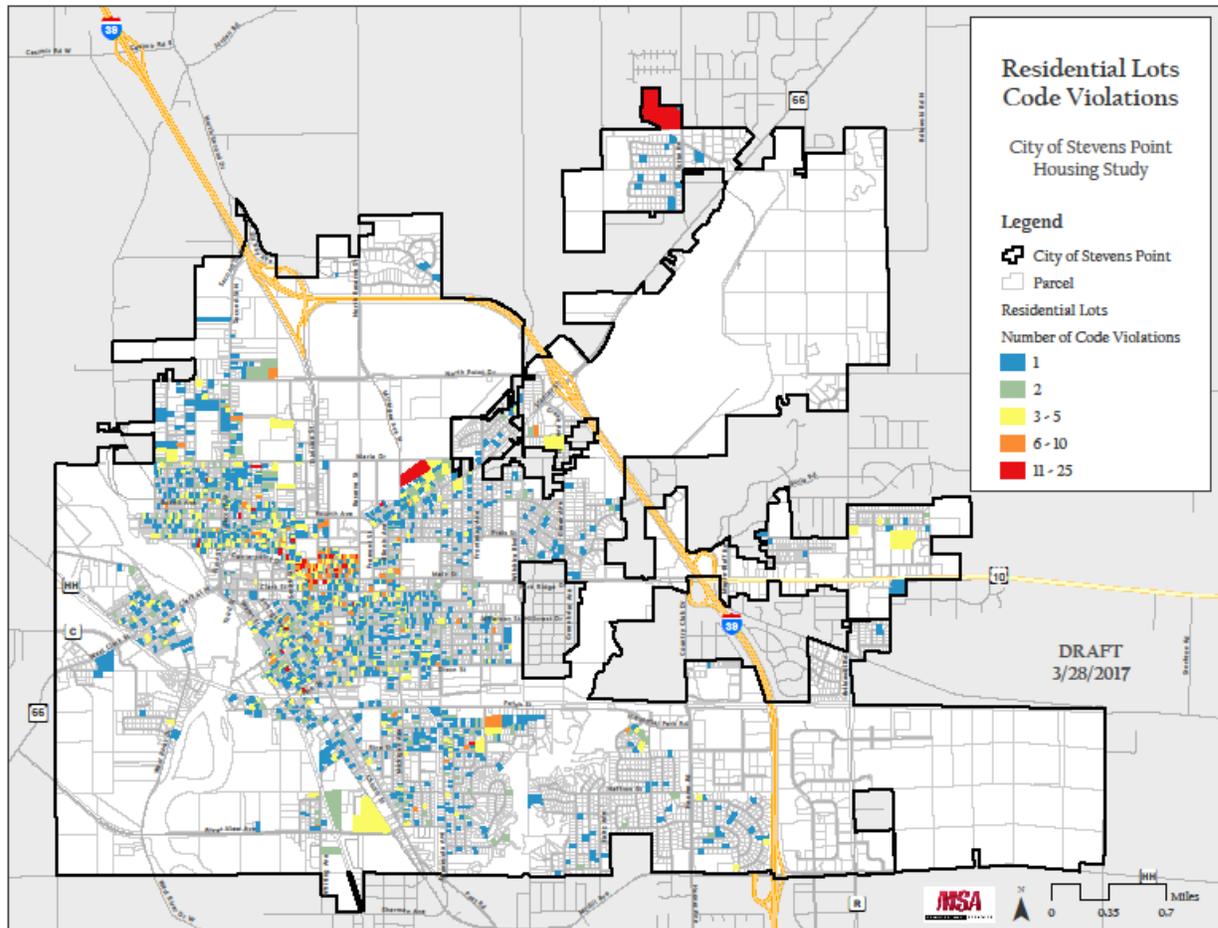


CODE VIOLATIONS

The City of Stevens Point has an Ordinance Control Officer who responds to complaints of code violations, works with property owners to find solutions to correct any violations, and issues orders to correct confirmed violations as appropriate. Figure 3.16 shows the number of interior and exterior code violations for all residential parcels 2012 - 2016. The most common code violations during this time period were Improper Parking of Vehicles, Grass or Weeds, Multiple Exterior Property Violations, Refuse or Refuse Carts on Curb, and Lack of Snow/Ice Removal. Many of the properties with the greatest number of complaints are located around the University. It should be noted that the majority of the code violations are for exterior conditions, reflecting the relative ease of direct observation and anonymous complaints regarding exterior maintenance. Only 1% of code violations from 2012 to 2016 were related to interior structural conditions. These

exterior violations are a poor indicator of the interior quality of housing, however they are a reasonable indicator of neighborhood quality.

Figure 3.16 –Residential Lot Code Violations 2012 - 2016

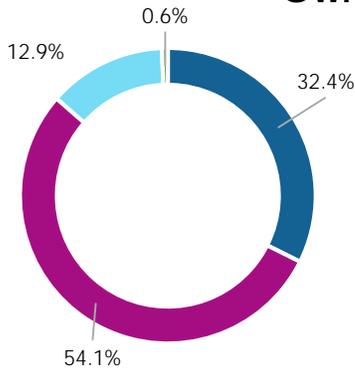


PUBLIC OPINION ABOUT HOUSING QUALITY

The housing survey asked residents to rate the quality of their own housing. Eighty-seven percent (87%) of owner respondents (excluding students) stated their housing is in “Excellent” or “Good” condition while 57% of renters (excluding students) said the same. Thirteen percent (13%) of owners stated their housing is in “Fair” condition and 34% of renters said the same. Only 1% of owners and 7% of renters said their housing condition is “Poor”. For student respondents, 9% stated their housing condition as “Excellent”, 37% stated their housing condition is “Good”, 47% stated their housing condition is “Fair” and 8% stated their housing condition is “Poor”. See Figure 3.17.

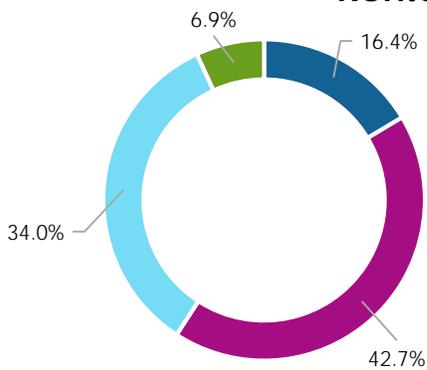
Figure 3.17 –Self Reported Housing Condition: Owners, Renters and UW Students

Owners (excluding students)



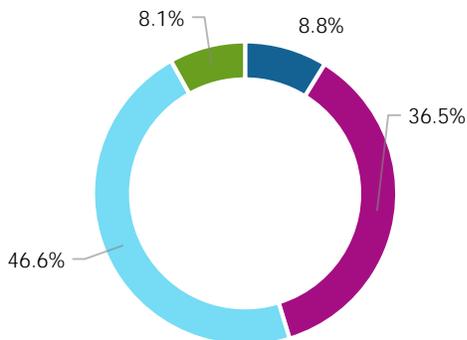
- EXCELLENT - all systems and finishes in good repair
- GOOD - all systems in good repair, but finishes are showing some signs of age and/or wear
- FAIR - systems all functional but with recurring or impending repair needs, but the unit is safe; some finishes are visibly worn or dated
- POOR - systems have current or frequent repair needs, some finishes are significantly worn and unsightly, there are building code violations and/or safety concerns

Renters (excluding students)



- EXCELLENT - all systems and finishes in good repair
- GOOD - all systems in good repair, but finishes are showing some signs of age and/or wear
- FAIR - systems all functional but with recurring or impending repair needs, but the unit is safe; some finishes are visibly worn or dated
- POOR - systems have current or frequent repair needs, some finishes are significantly worn and unsightly, there are building code violations and/or safety concerns

UW Students



- EXCELLENT - all systems and finishes in good repair
- GOOD - all systems in good repair, but finishes are showing some signs of age and/or wear
- FAIR - systems all functional but with recurring or impending repair needs, but the unit is safe; some finishes are visibly worn or dated
- POOR - systems have current or frequent repair needs, some finishes are significantly worn and unsightly, there are building code violations and/or safety concerns

HOUSING SATISFACTION

Respondents were also asked to rate their satisfaction with various aspects of their current housing including location, quality, size and amenities (e.g. parking). Generally respondents are "Very Satisfied" or "Satisfied" with location (82%), size (75%), amenities (71%) and quality (73%). Table 3.2 below shows responses from owners, renters and UW Students regarding satisfaction with location, quality, size and amenities. Generally owners are "Very Satisfied" or "Satisfied" with location, quality, size and amenities. Renters and UW Students are least satisfied with Quality, Size and Amenities of their housing. Twenty-four percent (24%) of renters and 28% of students are "Dissatisfied" or "Very Dissatisfied" with their housing amenities. Twenty percent (20%) of renters and 21% of UW Students are "Dissatisfied" or "Very Dissatisfied" with their housing quality. Twenty-one percent (21%) of renters and 14% of students are "Dissatisfied" or "Very Dissatisfied" with their housing size.

Table 3.2 –Self Reported Housing Satisfaction: Owners, Renters and UW Students

	Owners (excl. students)	Renters (excl. students)	UW Students
Location			
Very satisfied	57%	36%	28%
Satisfied	32%	36%	43%
Neutral	7%	18%	20%
Dissatisfied	4%	8%	8%
Very dissatisfied	1%	2%	0%
Quality			
Very satisfied	43%	17%	13%
Satisfied	43%	40%	39%
Neutral	10%	23%	27%
Dissatisfied	4%	16%	18%
Very dissatisfied	1%	4%	3%
Size			
Very satisfied	48%	23%	25%
Satisfied	35%	36%	43%
Neutral	10%	20%	18%
Dissatisfied	6%	14%	11%
Very dissatisfied	1%	7%	3%
Amenities (e.g. parking)			
Very satisfied	48%	21%	19%
Satisfied	34%	34%	33%
Neutral	12%	21%	21%
Dissatisfied	5%	17%	20%
Very dissatisfied	1%	7%	8%

Several select comments from renters as to why they are dissatisfied are listed below. These are themes that were mentioned by multiple respondents:

"I would like to park within a block of the apartment, not six blocks away."

"The landlord doesn't respond to issues. Takes weeks to get things fixed."

"Too small but can't afford anything that is in Stevens Point and allows cats."

"The quality of the apartments are sub-par considering what we pay in rent, and rent keeps rising each year without updates to the property. The property has just gotten too small for my husband and I. We are hoping to purchase a home in the next six months."

"Every apartment I have lived in has been drafty and cold in the winter. Resulting in excessive heating costs."

There were also comments about housing quality in the stakeholder interviews. Like the preceding comments from the survey, the following sentiments are individual and anecdotal.

- One of the realtors noted that some buyers have expressed frustration with the quality of available houses relative to the price, meaning that houses in an acceptable price range are in need of too much repair and remodeling work.
- One of the interviewees noted the quality of rental units seems to be in decline because the market is strong but there is limited development of new rental units and therefore little pressure or motivation for owners of existing units to invest in those units.
- Consistent with the survey results, student interviewees offered critical opinions about the quality of rental properties. They described safety concerns and cited a series of fires during the preceding 18 months, most of which they understand to have been caused or enabled by unsafe conditions and inadequate maintenance. Students were particularly focused on the poor quality of the homes with many rooms and occupants, which they attributed to neglect by both landlords and occupants.

HOMEOWNER INVESTMENT

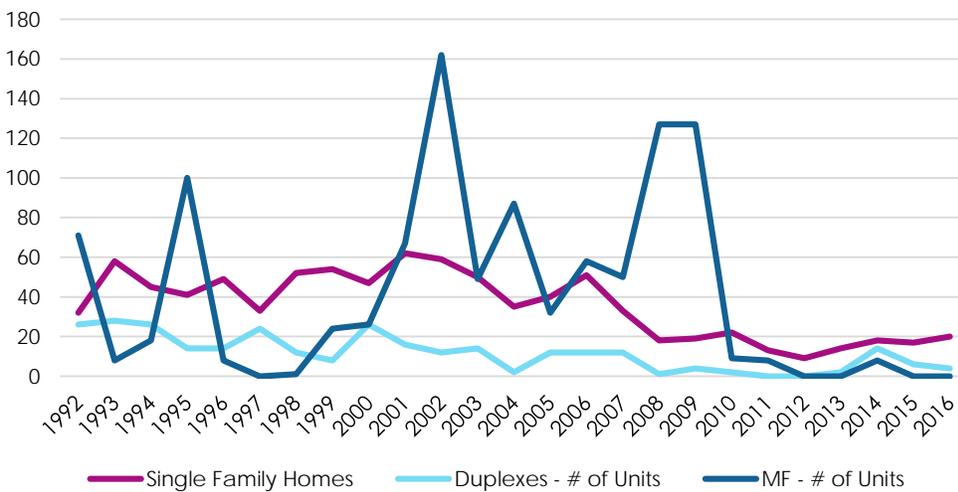
The community survey asked homeowners if they have invested \$2,500 or more in home improvements in the last 5 years. Approximately 53% had invested at least \$2,500 in the past 5 years, and approximately 9% have invested \$20,000 or more. The relatively high number of respondents who have invested recently in their homes signals both that people care to improve their homes and also that homes require such investment. Common responses from respondents about what type of improvements were made included flooring, new roof and paint. Respondents were also asked if they were planning to invest \$2,500 or more in home improvements over the next 5 years. Approximately 62% of respondents said they would be doing so, common improvements included flooring, windows and basement.

SUPPLY TRENDS

NEW CONSTRUCTION

Figure 3.18 below is building permit history from the City, it shows single-family, duplex and multi-family unit construction between 1992 and 2016. Both single-family and duplex unit construction have declined since about 2001. Construction of single-family homes peaked at 62 units in 2001 and hit a low of 9 units in 2012. Most recently, in 2015 there was an increase in construction bringing the total to 20 units. Construction of duplex units hit a high in 1993 at 28 units and a low of 0 in 2011-2012. In 2016 the construction of duplex units in Stevens Point was only at 4 units. Construction of multi-family units had several spikes; in 1995 (100), 2002 (162), 2008 (127), and 2009 (127), however there have been just 25 units constructed in the seven full years since 2009.

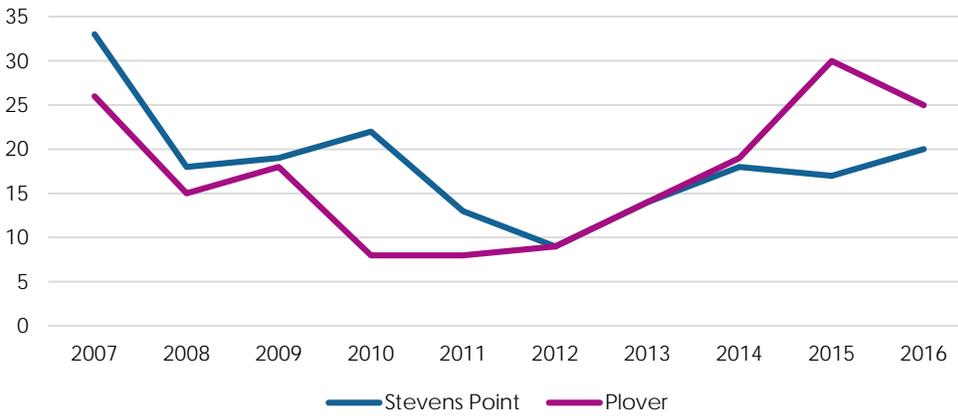
Figure 3.18 – New Single-Family, Duplex and Multi-Family Unit Construction in Stevens Point



Source: City of Stevens Point

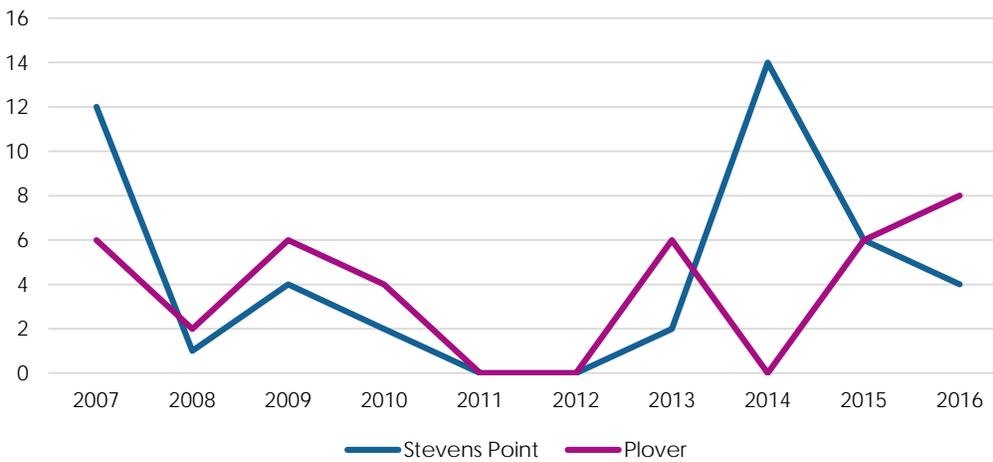
The following three figures show new single-family, duplex and multi-family construction for Stevens Point as compared to the Village of Plover. Over the past ten years Stevens Point and Plover have both seen construction of similar numbers of single-family and duplex homes. Where the two communities differ drastically is in multi-family construction. Over the same period Stevens Point has seen construction of 329 multi-family units (including 25 in the past seven years) while Plover has seen 632 new units.

Figure 3.19 – New Single-Family Construction in Stevens Point and Plover



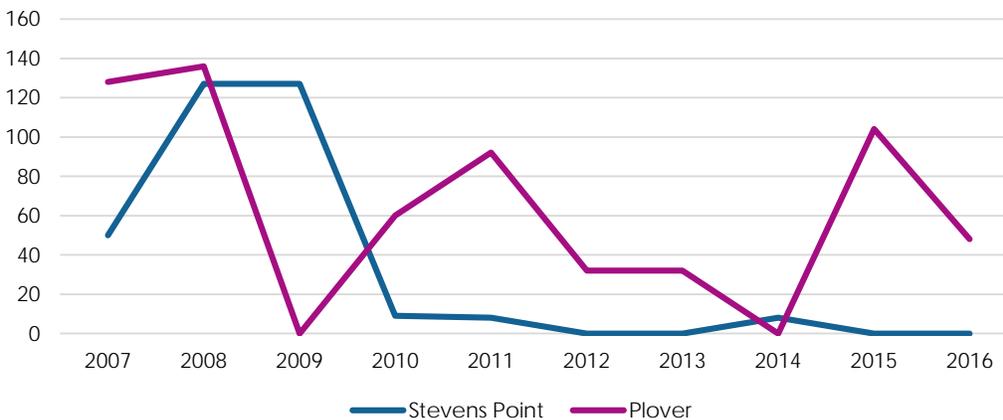
Source: City of Stevens Point, Village of Plover

Figure 3.20 – New Duplex Construction in Stevens Point and Plover (by # of units)



Source: City of Stevens Point, Village of Plover

Figure 3.21 – New Multi-Family Construction in Stevens Point and Plover (by # of units)



Source: City of Stevens Point, Village of Plover

VALUE AND COST

An important aspect of any market study is the cost of supply. Table 3.3 indicates the median value for owner-occupied units as estimated by the 2010-2014 ACS. While cost and value are not strictly synonymous, in the housing market they are typically aligned. This table shows that compared to other regional peer communities, housing in the City is priced relatively low. The median value of housing in Stevens Point is lower than all regional peer communities with the exception of Wisconsin Rapids. The City's current parcel data show that median value for single-family and condo homes is \$95,200, which is somewhat lower than the ACS estimate of \$113,600 (though, for comparison purposes, it is appropriate to rely on the ACS data as a reliable representation of housing value in these communities).

Table 3.3 – Median Value of Owner-Occupied Units (Regional Peer Communities)

	Median Value
Wisconsin	\$165,900
Village of Plover	\$165,100
Portage County	\$147,600
City of Marshfield	\$128,400
City of Wausau	\$113,800
City of Stevens Point	\$113,600
City of Wisconsin Rapids	\$85,900

Source: 2010-2014 ACS

3.2 HOUSING DEMAND

Housing demand is about the people seeking housing. This section describes the people and households in the area, including quantities, ages and incomes.

POPULATION

The current population of the City of Stevens Point is 26,778 according to 2010-2014 ACS estimates, which is up slightly from 26,717 in the 2010 Census. The City of Stevens Point's population has been increasing over the past 30 years at rates between 0% and 9% per decade. The Wisconsin Department of Administration (WI DOA) has projected that Stevens Point's population will continue to increase through 2040, albeit at a continually slowing rate. Between the 2010 Census and WI DOA's 2040 projection, the City is projected to add 3,433 people during this time period, for an increase of 13%. The projected rate of increase is nearly identical to that of the State (14%), and is higher than the projections for Marshfield (-6%), Wausau (5%), Wisconsin Rapids (-5%) and Portage County (10%) but lower than the growth projected in the Village of Plover (22%) (see Table 3.4).

Table 3.4 – Historical and Projected Population (Regional Peer Communities)

	City of Stevens Point	City of Marshfield	City of Wausau	City of Wisconsin Rapids	Village of Plover	Portage County	Wisconsin
1980	22,970	N/A	N/A	N/A	5,310	57,420	4,705,642
1990	23,002	N/A	N/A	N/A	8,176	61,405	4,891,769
2000	24,551	18,800	38,404	18,348	10,520	67,182	5,363,675
2010	26,717	19,118	39,106	18,367	12,123	70,019	5,686,986
2015 (Projection)	27,600	19,020	39,440	18,330	12,710	71,905	5,783,015
2020 (Projection)	28,420	18,975	40,460	18,300	13,270	73,680	6,005,080
2025 (Projection)	29,110	18,930	41,100	18,280	13,770	75,130	6,203,850
2030 (Projection)	29,640	18,785	41,490	18,160	14,200	76,175	6,375,910
2035 (Projection)	29,980	18,585	41,450	17,990	14,530	76,750	6,476,270
2040 (Projection)	30,150	18,030	41,070	17,470	14,770	76,865	6,491,635
Total Change 2010 to 2040	3,433	(1,088)	1,964	(897)	2,647	6,846	804,649
% Change 2010 to 2040	13%	-6%	5%	-5%	22%	10%	14%

Source: US Census, WI DOA Projections

UNIVERSITY OF WISCONSIN – STEVENS POINT ENROLLMENT AND HOUSING

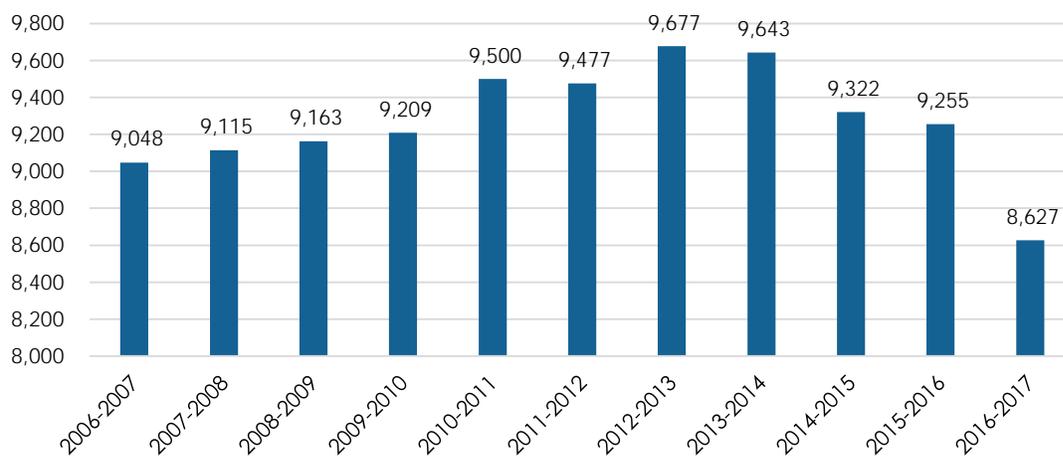
Stevens Point is home to the University of Wisconsin – Stevens Point, one of eleven four-year, comprehensive universities in the University of Wisconsin system. The University is an integral part of the City and also an important factor in Census and ACS data, because students are “counted” wherever they spend the greatest portion of their time in a given year, which is at school. Figure 3.22 shows enrollment totals over the past ten years. It illustrates the surge in enrollment in 2010, after broad awareness of the Great Recession, and it also shows a decline in recent years. The drop in enrollment is mostly attributable to an initiative to help more students graduate in four years. Based on the student population for the 2015-2016 school year (9,255 students), UWSP students could comprise roughly one-third of the total population of the City.

Of the 9,255 students, close to 40% live on campus. The University can house about 3,525 students, and requires first-year and second-year students to live on campus. While this requirement was often waived for second-year students due to a lack of rooms when enrollment spiked, it is again in force, to ensure that on-campus housing is adequately utilized.

The other 5,730 students live off-campus, though the University has no good way of knowing where because they often have on file only a “home” address. The percentage of those 5,730

off-campus students who live within the City is unknown, though a sizable majority is presumed. Exploring age data from the US Census (see the Age section later in this chapter), we see that 33.3% (8,917) of the City population is between the age of 15 and 24. The statewide share for that age range is 13.7%. If we assume that the number of residents in that age range above the typical share are UWSP students, then there are about 5,250 UWSP students living in the City. This is about 4,000 fewer students than are enrolled, and it suggests that only about 1,725 of the 5,730 students (30%) who live off campus live in the City. By comparison, of the 169 students who took the Community Housing Survey for this study, nearly 90% who live off campus said they live in the City. This number strikes us as more accurate, leading to an estimate of roughly 5,000 UWSP students in need of private, off-campus housing within the City.

Figure 3.22 – University of Wisconsin – Stevens Point Student Population



Source: University of Wisconsin - Stevens Point

HOUSEHOLDS

Although total population has been increasing in the City, owner- and renter-occupied household size has been declining. The average of persons per household is projected to fall from 2.21 in 2010 to 2.14 in 2040 (-3%). This decline is consistent with nationwide trends that can be attributed to smaller family sizes, increased life expectancy and increases in single parent households. The result of this change in household size, if it continues as projected, is that it will accelerate demand for additional housing – as the population grows, the number of households will grow at a higher rate. As indicated in Table 3.5, projections show the need for 1,771 additional units in the City between 2010 and 2040, an increase of 17%. This is higher than increases projected for Marshfield (2%), Wausau (10%), Wisconsin Rapids (3%) and Portage County (14%) during the same time period. Plover (26%) however is projected to surpass Stevens Point's and the State's (18%) household growth rates during the same time period.

Table 3.5 – Historical and Projected Households (Regional Peer Communities)

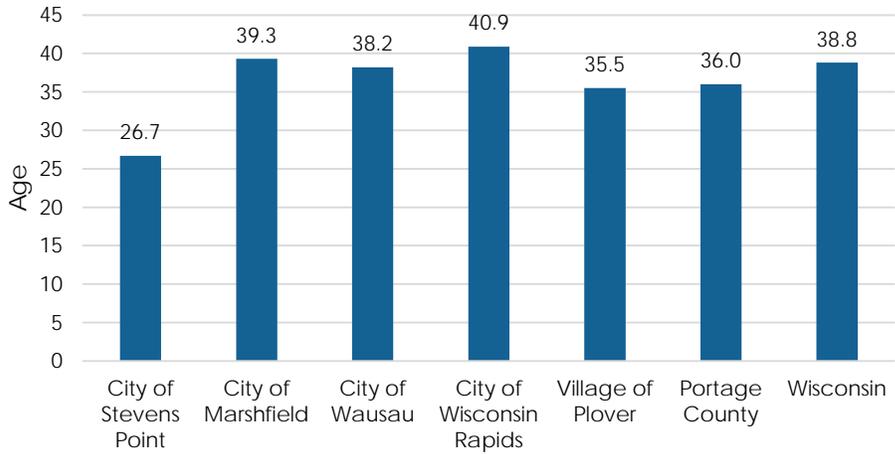
	City of Stevens Point		City of Marshfield		City of Wausau		City of Wisconsin Rapids		Village of Plover	
	#	Persons Per	#	Persons Per	#	Persons Per	#	Persons Per	#	Persons Per
2000	9,305	2.29	8,245	2.28	15,678	2.37	7,970	2.26	3,985	2.63
2010	10,598	2.21	8,777	2.14	16,487	2.31	8,296	2.17	4,948	2.44
2015	11,096	2.20	8,887	2.13	16,790	2.30	8,430	2.16	5,233	2.43
2020	11,523	2.19	8,990	2.12	17,371	2.29	8,536	2.15	5,506	2.42
2025	11,846	2.18	9,075	2.11	17,774	2.28	8,630	2.14	5,746	2.40
2030	12,105	2.17	9,101	2.10	18,064	2.26	8,666	2.13	5,962	2.39
2035	12,278	2.16	9,110	2.09	18,198	2.25	8,686	2.12	6,135	2.38
2040	12,369	2.14	8,920	2.08	18,143	2.24	8,514	2.11	6,253	2.37
% Change 2010 to 2040	17%	-3%	2%	-3%	10%	-3%	3%	-3%	26%	-3%

	Portage County		Wisconsin	
	#	Persons Per	#	Persons Per
2000	25,040	2.54	2,084,544	2.50
2010	27,814	2.39	2,279,768	2.43
2015	28,868	2.38	2,329,913	2.42
2020	29,817	2.37	2,431,538	2.41
2025	30,555	2.35	2,524,646	2.39
2030	31,139	2.34	2,607,704	2.38
2035	31,517	2.33	2,662,061	2.37
2040	31,637	2.32	2,681,786	2.36
% Change 2010 to 2040	14%	-3%	18%	-3%

AGE

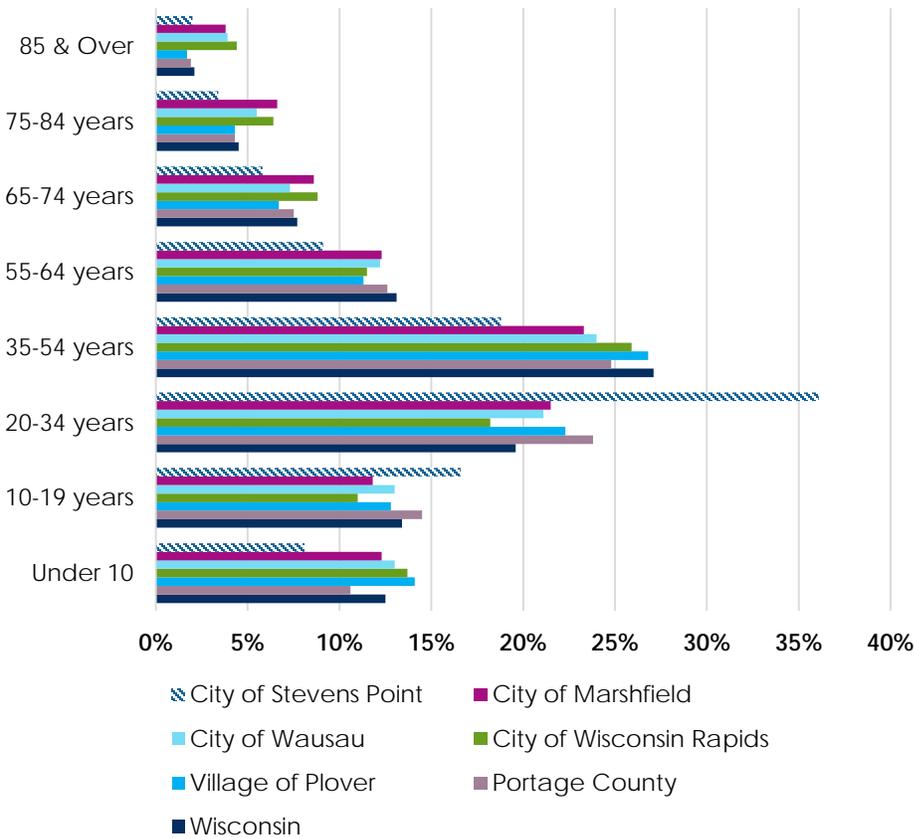
According to recent ACS estimates, the City of Stevens Point's population is much younger than comparable communities, the County and State (see Figure 3.23). Its population between the ages of 20 and 34 years old (36.1%) is much higher than its regional peer communities (see Figure 3.24). Also, the percentage of population age 65 and older in Stevens Point is lower than in those communities. These numbers reflect the influence of University of Wisconsin-Stevens Point. Exploring the age statistics in more detail, we see that 33.3% (8,917) of the City population is between the age of 15 and 24. The statewide share for that age range is 13.7%. If we assume that the number of residents in that age range above the typical amount are UWSP students, there are about 5,250 UWSP students living in the City. This is about 4,000 fewer students than are enrolled, and it suggests that only about 1,725 of the 5,730 students (30%) who live off campus live in the City.

Figure 3.23 – Median Age (Regional Peer Communities)



Source: 2010-2014 ACS

Figure 3.24 – Population by Age (Regional Peer Communities)



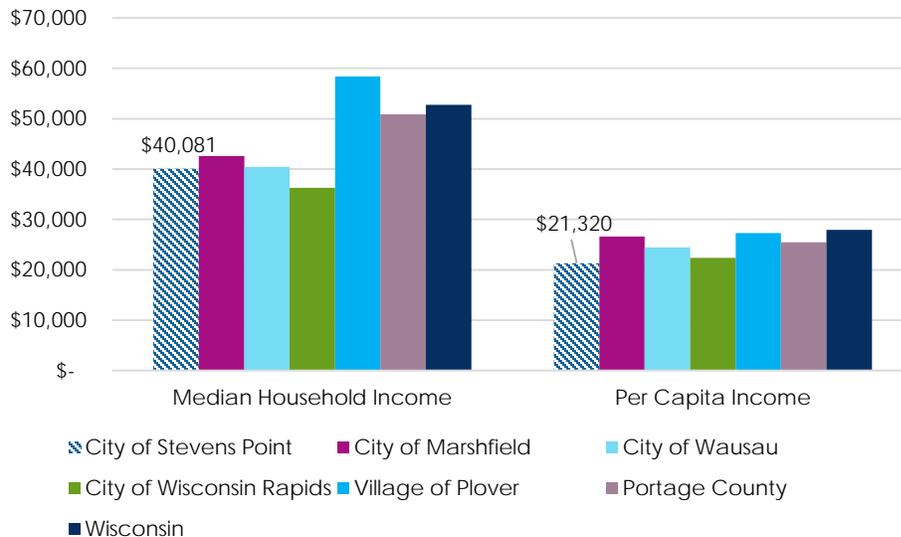
Source: 2010-2014 ACS

*error exceeds 10% for Stevens Point, Marshfield, Wausau, Wisconsin Rapids and Plover, with the exception of median age and 75 years and older for Portage County.

INCOME AND AFFORDABILITY

As compared to the State and County, Stevens Point residents have relatively low median household and per capita incomes (see Figure 3.25). When compared to regional peer communities, Stevens Point has the lowest median household income, with the exception of Wisconsin Rapids, and the lowest per capita income overall. These data primarily reflect the large student population in the City.

Figure 3.25 – Income (Regional Peer Communities)



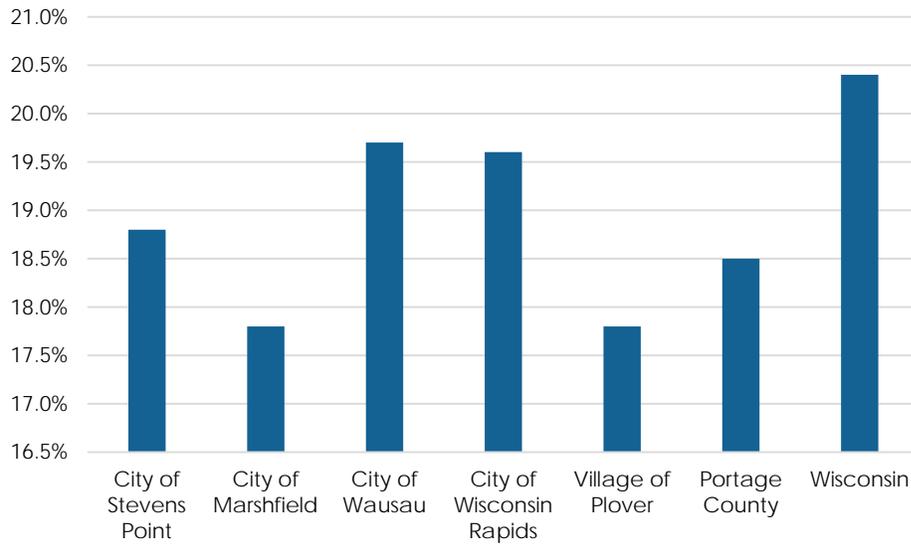
Source: 2010-2014 ACS

*error exceeds 10% for Wisconsin Rapids median household income.

The percentage of income that people are paying on mortgages and rents is another important factor in affordability. The critical “affordability” threshold is 30% of income – housing is generally considered affordable when it consumes 30% or less of household income. The ACS reports the percentage of people exceeding this threshold within various income brackets. Figure 3.26 compared Stevens Point with its peers on median monthly owner costs as a percentage of monthly income. Stevens Point homeowners, on average spend approximately 18.8% of their income on mortgage. This is higher than Marshfield (17.8%), Plover (17.8%) and Portage County (18.5%), but lower than Wausau (19.7%), Wisconsin Rapids (19.6%), and the State as a whole (20.4%).

Figure 3.27 shows households by income that are paying 30% or more of their incomes as mortgage. Compared to peer communities, the County and State, Steven’s Point has the lowest percentage of renter-occupied units paying 30% or more of their income towards mortgage (19.5%). Stevens Point also has the lowest percentage of households paying 30% or more of their income as mortgage who earn less than \$35,000 in income (9.7%). The income bracket with the highest percentage of households paying 30% or more of their income as mortgage in Stevens Point is those earning \$35,000 to \$49,999 (7.5%).

Figure 3.26 – Median Monthly Owners Costs as a Percentage of Monthly Income (Regional Peer Communities)



Source: 2010-2014 ACS

Figure 3.27 – Households with Median Monthly Owners Costs ≥30% of Yearly Income (Regional Peer Communities)



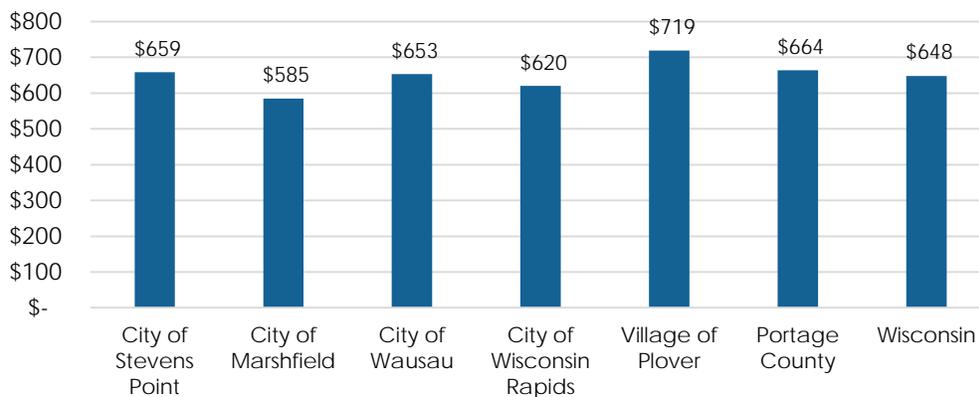
Source: 2010-2014 ACS

*error exceeds 10% for all locations with the exception of Wisconsin

When looking at rents in regional peer communities, Stevens Point’s median rent falls somewhere in the middle. Stevens Point’s gross rent is higher than Marshfield, Wausau, Wisconsin Rapids and

the State (see Figure 3.28). The number of renters paying 30% or more of their incomes as rent in Stevens Point (57%) is higher than in the regional peer communities, the County and the State. Figure 3.29 shows the amount of rent households are paying as a percentage of annual income. Of all its regional peers, Stevens Point has the highest percentage of renters paying 30% or more of their incomes as rent (57%), Marshfield has the lowest at 46.7%. The City of Stevens Point also has the highest number of people paying 35% or more of their income as rent (44.8%). This again is likely due to the large student population in the City. According to University of Wisconsin-Stevens Point, approximately 3,403 students live in the residence halls at full capacity. This means that of the current student enrollment (9,255), about 5,850 are living in off-campus housing either in Stevens Point or another community.

Figure 3.28 – Gross Rents (Regional Peer Communities)



Source: 2010-2014 ACS
 *error exceeds 10% threshold for Village of Plover

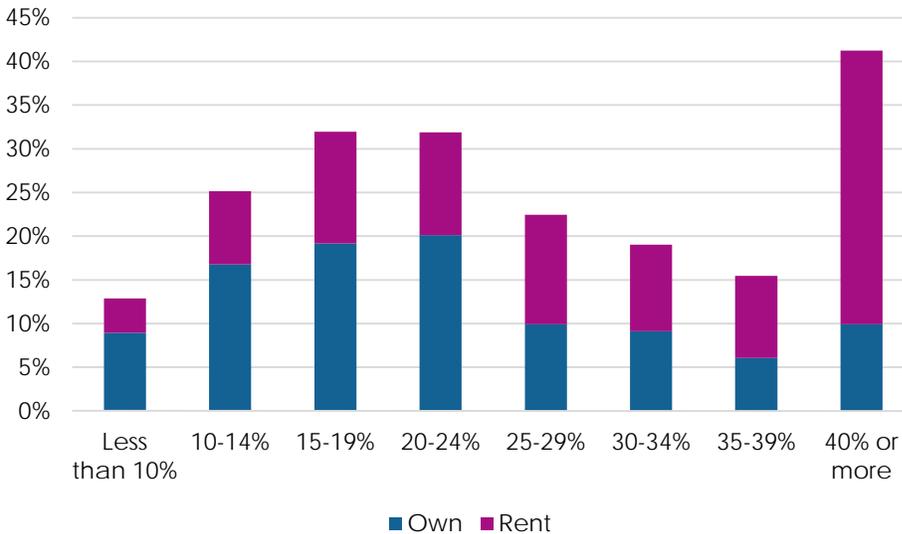
Figure 3.29 – Gross Rent as a Percentage of Household Income



Source: 2010-2014 ACS
 *error exceeds 10% threshold for all with the exception of the State of Wisconsin

The housing survey is another source to look at affordability. Overall, approximately 65% of respondents estimate they are paying less than 30% of their gross household income on housing costs. Eighteen percent estimate they are paying 40% or more. When broken into renters and owners, 24% of owners and 51% of renters believe they are paying 30% or more of their income on housing (see Figure 3.30).

Figure 3.30 – Self Reported Estimate of Gross Household Income Spent on Housing Costs, Renters vs Owners



PUBLIC AND SUBSIDIZED HOUSING

In 2012 the City of Stevens Point hired American Marketing Services, Inc. to conduct a Public Housing Study and Needs Analysis. The findings concluded that there is a potential need for additional affordable housing for families, seniors and the special needs populations in the City. Assuming no new affordable rental housing has been built in the City since the 2012 study, the affordable rental housing need is projected to increase to 1,674 additional units by 2017, 1,713 by 2022 and 1,752 by 2027. The Study suggests that the addition of these units would make available a sufficient number of units for non-senior households with incomes below \$35,000 (approximately 50% of the area median income) in Stevens Point. Assuming the same lack of construction of affordable senior rental housing since 2012, the projected number of affordable senior units needed is 379-533 units by 2017 and 348-502 units by 2027. The Study suggests that the addition of these units would make available a sufficient number of units for senior (65+) households with incomes below \$35,000. Specific recommendations include:

- **Family Housing (Highest Priority):** promote development of more Low Income Housing Tax Credit (LIHTC) housing, with a significant portion of the units designated for households below 30% or 40% Area Median Income (AMI), with project-based vouchers, if that option is available.
- **Disabled/Special Needs Housing:** partner with private developers and not-for-profit groups to generate development of additional supportive housing to serve clearly identifiable special needs populations in the City. Development could be funded

through HUD's Section 811 program, using tax credits, or through other programs. Edgewater could be converted to housing for those with disabilities.

- **Senior Housing (Lowest Priority):** could include a tax-credit development with some number of project-based vouchers, as discussed for families, a Section 202 development, targeted to a more frail low-income elderly population, could be an option.
- **Edgewater Manor:** currently 1-bedroom independent-living senior apartments. There are several options, including: updating units and improving the marketing and leasing program; major redevelopment including creating some larger units; converting the building to public housing for very-low income seniors.

ALICE HOUSEHOLDS

United Way provides another measure of affordability for people who aren't always captured as low-income, but are not financially secure. United Way calls this group "ALICE" – Asset Limited, Income Constrained, Employed. These households are working but struggle to afford housing, child care, food, transportation and health care. United Way has calculated an ALICE threshold for each municipality in Wisconsin to identify households above the federal poverty level, but below the basic cost of living. The threshold takes into account the current cost of basic necessities and geographic variation.

According to the report, the % below the ALICE threshold in Stevens Point (30%) falls somewhere in between all of the comparable and surrounding communities. The percentage below ALICE is highest for Marshfield at 47% and lowest for the Village of Park Ridge at 19%.

The ALICE report also lists Gini Coefficient, which is a measure of inequality, (where 0%=perfect equality and 100%=perfect inequality, when one person has all the income). Stevens Point's Gini Coefficient (0.4475) is on the higher end of comparables and surrounding villages/towns. The highest coefficient is in Wausau at 0.4710 and the lowest is Town of Stockton at 0.3528 (see Table 3.6).

Table 3.6 – ALICE Statistics (Regional Peer Communities)

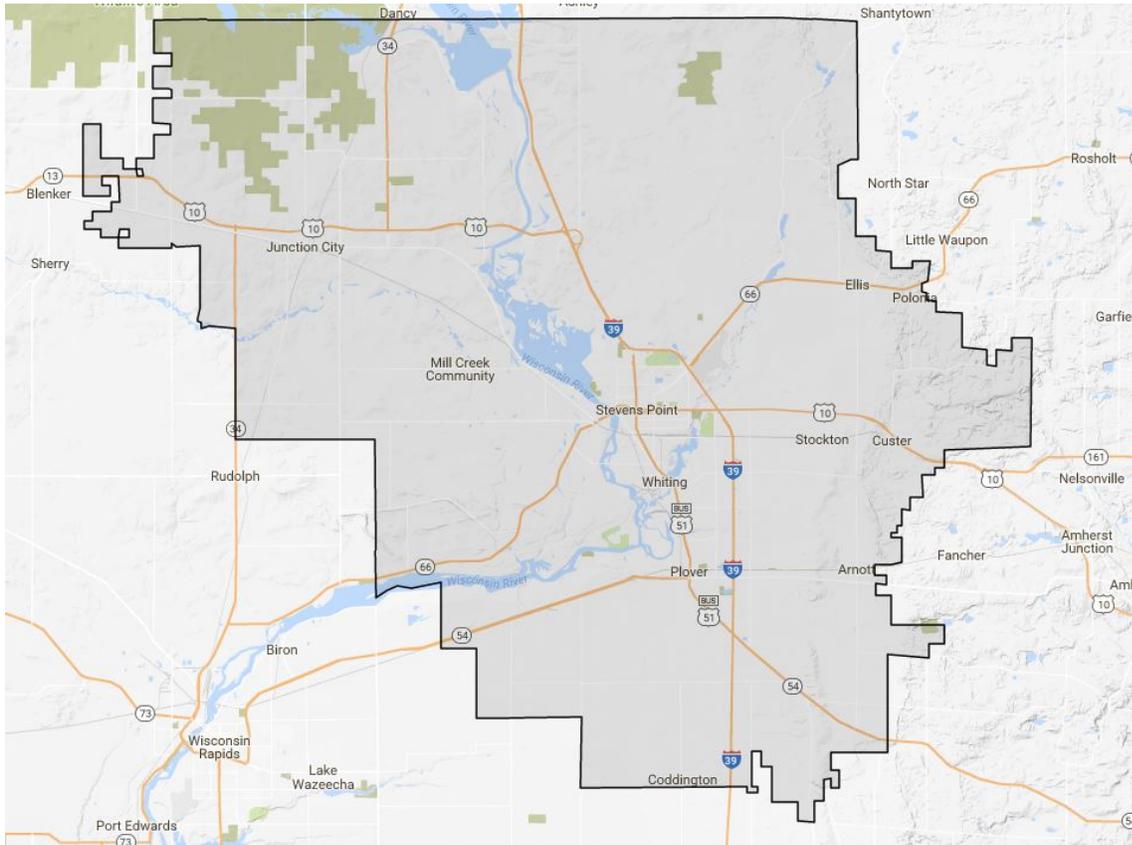
Municipality	Pop.	HH	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %
Wisconsin Rapids	18,162	8,558	13%	39%	48%	0.4020	7.8%	92%
Wausau	39,209	16,562	17%	36%	47%	0.4710	9.3%	90%
Marshfield	17,990	8,137	11%	34%	55%	0.4415	5.5%	95%
Village of Whiting	1,653	751	12%	34%	54%	0.3972	4.0%	94%
Town of Linwood	1,058	445	9%	33%	58%	0.3771	6.1%	94%
Stevens Point	26,778	10,529	24%	30%	46%	0.4475	9.7%	91%
Town of Carson	1,274	492	7%	26%	67%	0.4685	5.0%	95%
Town of Hull	5,390	2,170	2%	26%	72%	0.3543	7.3%	95%
Town of Plover	1,742	654	8%	24%	68%	0.3729	7.2%	92%
Town of Stockton	2,934	1,101	7%	23%	70%	0.3528	7.9%	94%
Village of Plover	12,195	4,898	15%	20%	65%	0.4044	7.3%	92%
Village of Park Ridge	563	227	2%	19%	79%	0.3608	5.3%	98%

Source: 2010-2014 ACS, United Way Alice Report
<http://www.unitedwaypoco.org/sites/unitedwaypoco.org/files/ALICE%20Report.pdf>

HOMELESSNESS

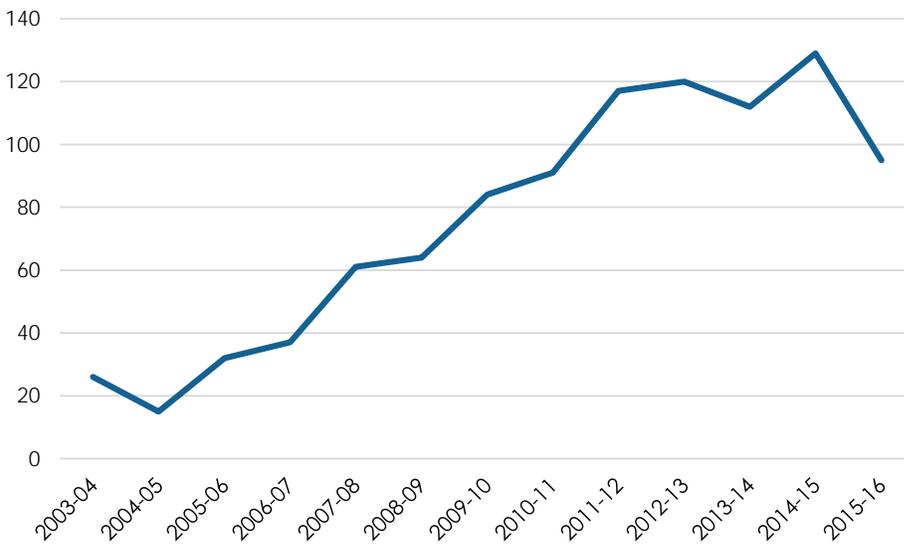
There are a variety of reasons that a person may be homeless, many of which are not directly tied to housing availability, such as poverty, unemployment, poor physical or mental health, drug or alcohol abuse, domestic violence and abuse. However, lack of affordable housing can contribute to homelessness, so it is important to consider the homeless population in the area. While Stevens Point does not directly track the number of homeless in the City, there are other measures that can be used to help identify the homeless population in the area. One of these resources is the Stevens Point Area School District's homeless enrollment count. Figure 3.31 shows the Stevens Point Area School District boundary, which does cover a wider area than the City. Figure 3.32 shows the number of homeless students enrolled in the School District. This number climbed from 26 during the 2003-2004 school year to 95 during the 2015-2016 school year.

Figure 3.31 – Stevens Point Area School District



Source: MapTechnica 2017

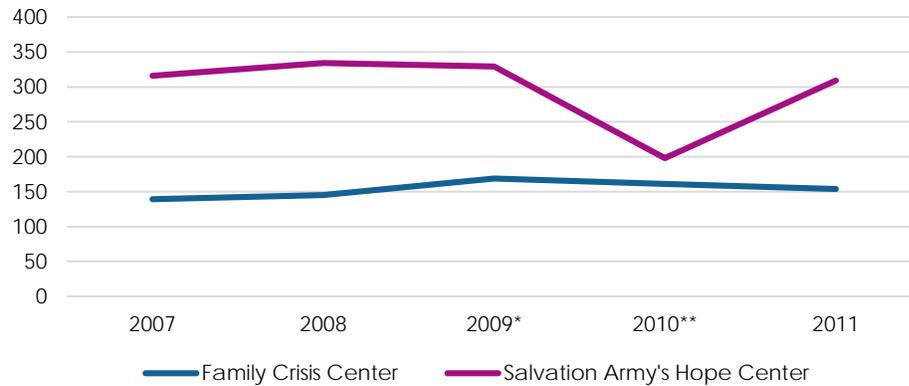
Figure 3.32 – Homeless Enrollment in Stevens Point Area School District



Source: DPI Elementary & Secondary Education Act (ESEA) Consolidated Applications

Another measure worth noting is the number of homeless sheltered in County. United Way's LIFE (Local Indicators for Excellence) report shows a count of the number of individuals sheltered in Portage County's homeless shelters: Family Crisis Center and Salvation Army's Hope Center. Portage County's most recent LIFE report from 2012 and shows that the number of individuals sheltered between 2007 and 2011 has remained relatively stable with the exception of 2010 when the Salvation Army's Hope Center was under construction (see Figure 3.33).

Figure 3.33 – Number of Individuals Sheltered at Portage County's Homeless Shelters



Source: United Way 2012 LIFE in Portage County: Local Indicators for Excellence

*Salvation Army's Hope Center nightly capacity reduced to a max of 35 individuals per night.

** Salvation Army's Hope Center building was under construction.

Although homelessness is not purely a housing policy issue, it is important to continue providing resources that support the City's most vulnerable residents, especially in their housing needs.

DEMAND FOR AMENITIES

We asked our interviewees to identify those features of housing that are often or always required with housing units in this market. The most frequent answers were covered parking, a washer and dryer in the unit (or, for student housing, on the same floor), and the availability of adequate private storage. A couple of the interviewees advocated for contemporary architectural design as a feature that, while not essential, would help to attract tenants and buyers in this market.

3.3 DEMAND VERSUS SUPPLY

This section considers the balance between supply and demand in the housing market as revealed by vacancy rates, real estate sales and listings, and interviewee observations.

VACANCY RATES

Vacancy rates are an important measure of the balance between housing demand and supply in a community. Table 3.7 shows both rental and homeowner vacancy rates for regional peer communities.

Table 3.7 – Vacancy Rates (Regional Peer Communities)

	City of Stevens Point	Village of Plover	Stevens Point & Plover	City of Marshfield	City of Wausau	City of Wisconsin Rapids	Portage County	Wisconsin
Occupied Units	10,529	4,898	18,968	8,439	16,562	8,558	27,954	2,293,250
Vacant Units	731	262	1,069	338	1,783	449	2,270	342,352
Homeowner Vacancy	1.3%	2.3%	1.7%	0.6%	2.8%	3.1%	1.4%	1.9%
Rental Vacancy	6.5%	1.4%	5.2%	4.8%	5.3%	3.9%	5.4%	5.2%

Source: 2010-2014 ACS

Table 3.8 – Vacancy Rates and Change in Campus Enrollment in Wisconsin Communities with Four-Year Colleges

	City of Stevens Point	City of La Crosse	City of Oshkosh	City of Platteville	City of Superior	City of Whitewater
Occupied Units	10,529	20,749	25,987	3,553	11,669	4,833
Vacant Units	731	1,482	2,144	168	973	486
Homeowner Vacancy	1.3%	3.3%	2.7%	0.0%	2.6%	1.8%
Rental Vacancy	6.5%	2.7%	6.9%	6.1%	6.2%	4.2%
Change in Campus Enrollment (2010-2014)	-695	529	913	973	-267	602
% Change in Campus Enrollment (2010-2014)	-8.1%	5.0%	6.3%	10.9%	-10.3%	5.0%

Source: 2010-2014 ACS, <https://www.wisconsin.edu/accountability/access/>

For owner-occupied housing, vacancy rates are a weak measure of demand for housing. A typical healthy vacancy rate for homeowners is around 2%. This low number takes into account the fact that owners tend to continue living in homes that are on the market, and vacancy between owners is typically brief. Extended home vacancy that shows up in the vacancy statistic is typically due to circumstances such as job relocation or foreclosure. A vacancy rate of 1.3% is healthy for the City of Stevens Point.

A typical healthy vacancy rate for renters is around 5%. This number is typically higher than the homeowner vacancy rate because rental units are more likely to sit vacant between renters. A rental vacancy rate around 5% is an appropriate balance between supply and demand, with enough available units to offer renters choices and the ability to move in somewhere right away. If the rental vacancy rate falls, it is harder for renters to find units, and easier for landlords to raise rents. The rental vacancy rate in Stevens Point is slightly higher than regional peer communities at 6.5%, indicating that some rentals may not be renting well.

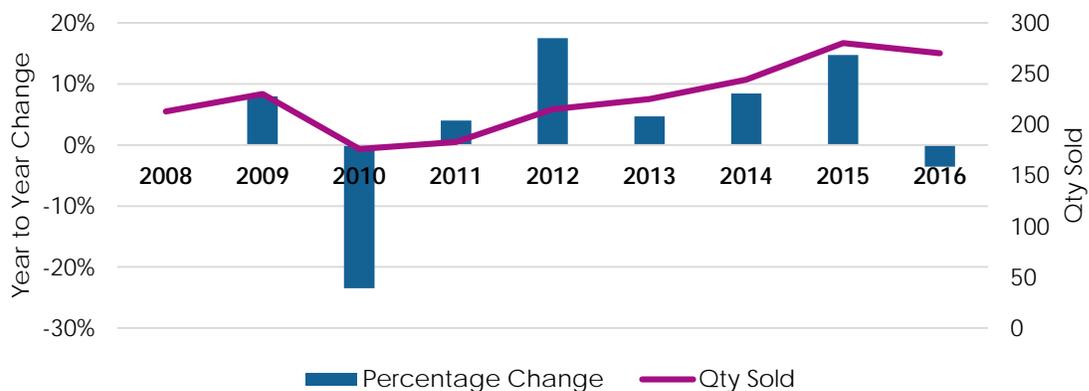
Stevens Point's rental vacancy rate is higher when compared to regional peer communities, however when compared to other communities in Wisconsin with four-year colleges, Stevens Point's rental vacancy rate is similar to Oshkosh (6.9%), Platteville (6.1%) and Superior (6.2%). See Table 3.8. Stevens Point's rental vacancy rate is higher than both Whitewater (4.2%) and La Crosse (2.7%). Compared to the communities in Wisconsin with four-year colleges that have similar rental vacancy rates, enrollment has decreased in Stevens Point by 8.1% between 2010 and 2014 and by 10.3% in the City of Superior. Both the City of Oshkosh (6.3%) and City of Platteville (10.9%) saw increases in enrollment during the same time period. This indicates that a drop in enrollment is in and of itself not creating high rental vacancy rates.

REAL ESTATE SALES AND LISTINGS

To evaluate the real estate market in Stevens Point we looked at data from the Multiple Listing Service (MLS) that was provided by the Central Wisconsin Board of REALTORS. These data describe listings in Stevens Point as well as Portage County as a whole. It should be noted that data for 2016 was pulled on December 1, 2016 so several weeks of data are missing.

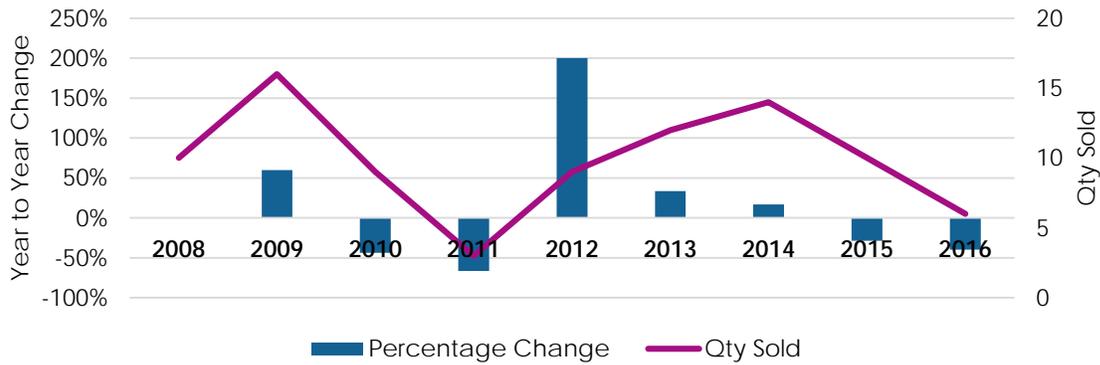
The data shows that single family home sales in Stevens Point drastically decreased during the Great Recession and have since increased each year, with the exception of 2016 (see Figure 3.34). From 2011-2012 Stevens Point saw its largest increase in single family home sales (an increase from 183 sales to 215). Condo sales also declined after the Great Recession, but increased from 2011-2012 (an increase from three sales to nine) (see Figure 3.35). Since then sales have fluctuated. From 2008 to 2010 there were no zero lot line properties sold in Stevens Point. During 2011-2013 the City had an increase from one zero lot line property sold to nine. Since then, the number of zero lot line sales has stayed more or less around 10 per year (see Figure 3.36).

Figure 3.34 – Stevens Point Single Family Home Sales, Year to Year Change and Quantity Sold, 2008 - 2016



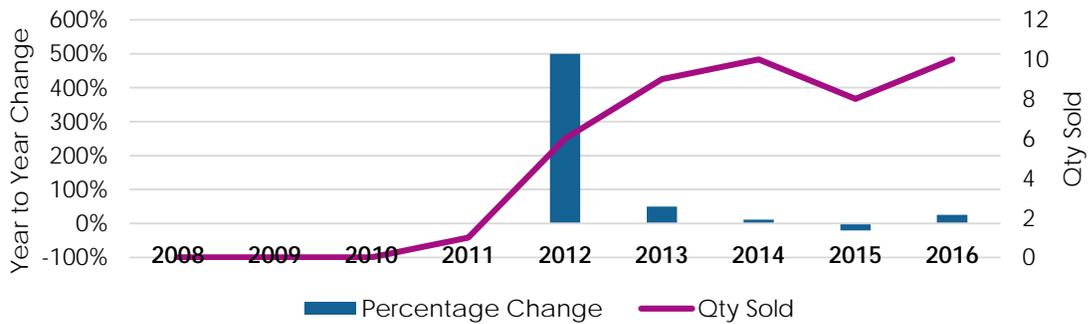
Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

Figure 3.35 – Stevens Point Condo Sales, Year to Year Change and Quantity Sold, 2008 - 2016



Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

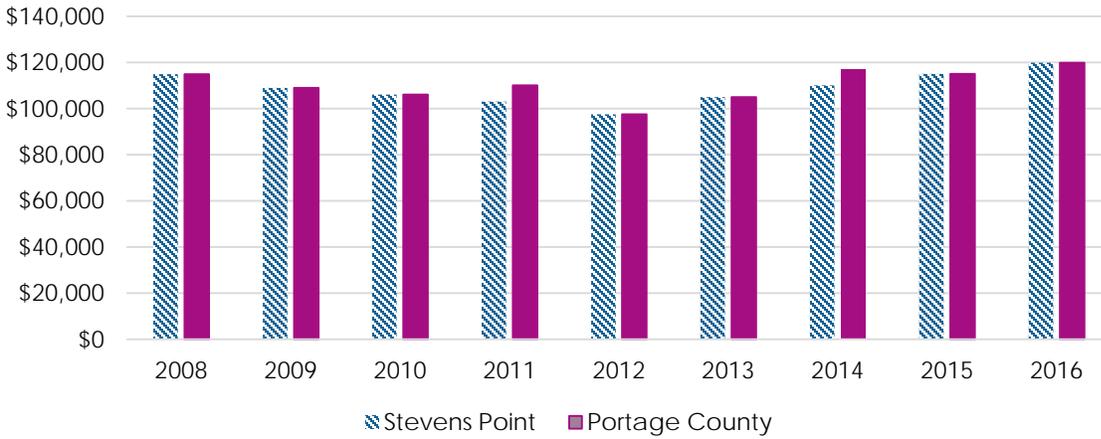
Figure 3.36 – Stevens Point Zero Lot Line Sales, Year to Year Change and Quantity Sold, 2008 - 2016



Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

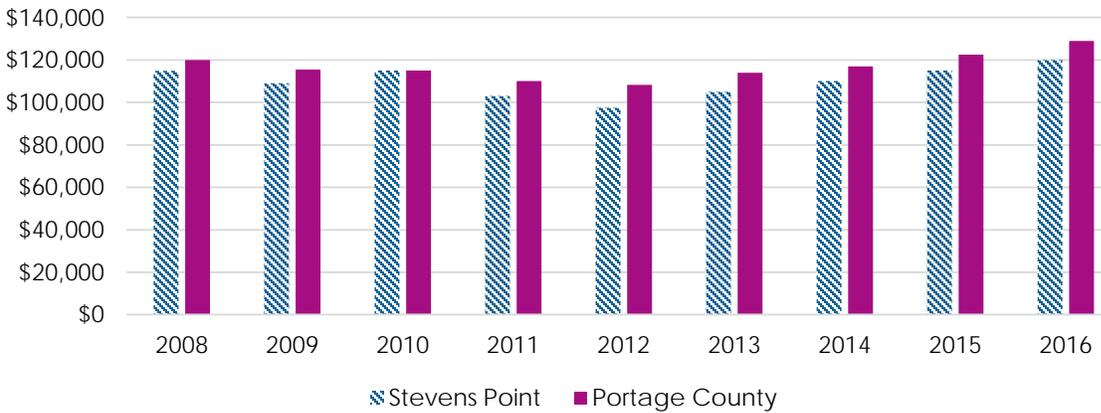
The median sale prices for all single family, condo, and zero lot line homes decreased each year relative to 2008 prices, through 2012. In 2013, all three types of homes in both Stevens Point and Portage County began to see median prices increase again and have been increasing each year since then. 2016 was the first year that median sale prices in the City exceeded 2008 prices across all housing types. Actual median sale prices are shown in Figure 3.37-3.39.

Figure 3.37 – Single Family Home Price, 2008-2016



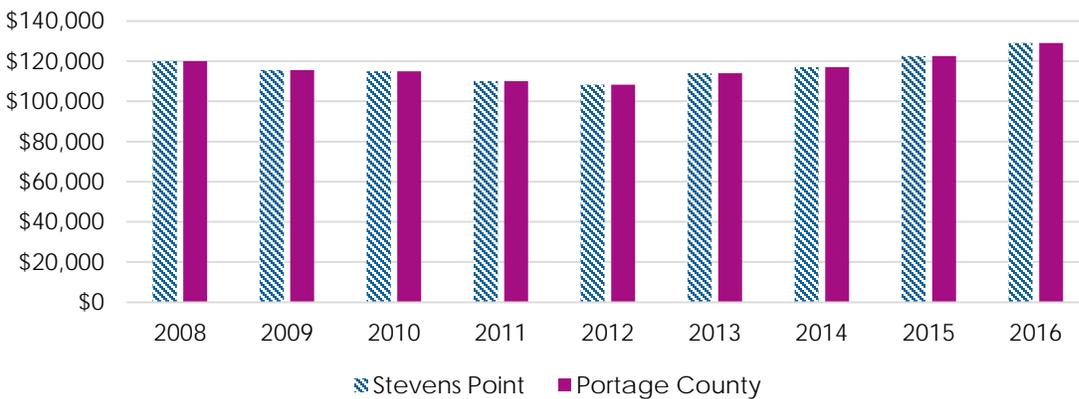
Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

Figure 3.38 – Condo Home Price, 2008-2016



Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

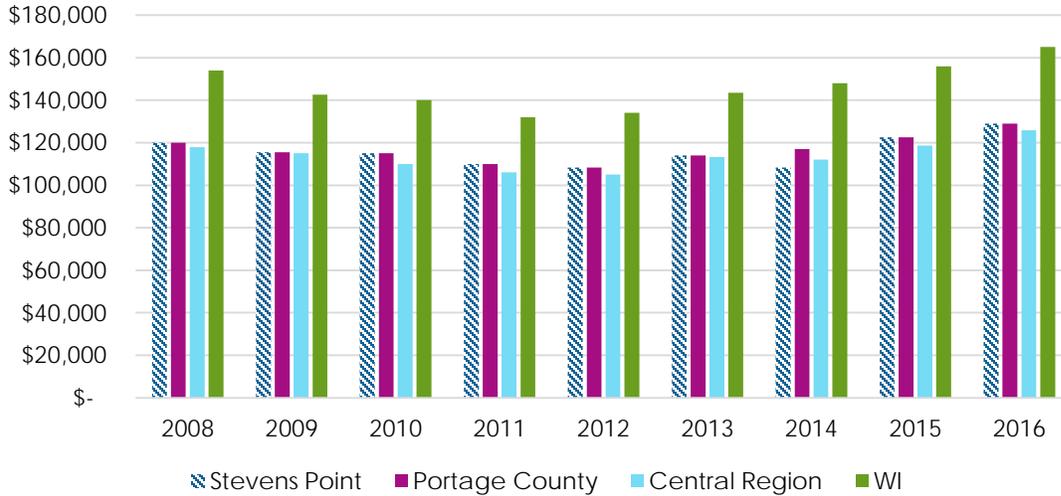
Figure 3.39 – Zero Lot Line Home Price, 2008-2016



Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

Figure 3.40 below shows median home prices (all residence types) for Stevens Point, Portage County, the Central Region (Adams, Clark, Juneau, Marathon, Marquette, Portage, Waushara, Wood), and the State. Median Prices in Stevens Point have generally followed the direction of movement of the trends, however median home prices in Stevens Point are approximately 28% lower than in the State of Wisconsin as a whole.

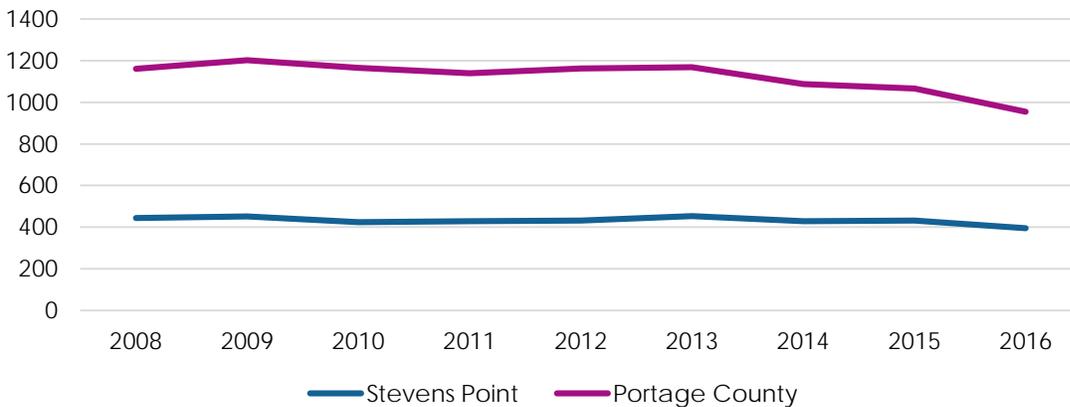
Figure 3.40 – Median Home Price Comparison, 2008-2016



Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS and Wisconsin REALTORS Association

Stakeholders have noted that the supply of single family homes on the market is limited. Figure 3.41 shows the quantity of homes that were for sale in a year (but not necessarily sold). In 2016 both Stevens Point and Portage County had a lower supply of single-family homes on the market than either did in 2008 (pre-Great Recession). This appears to support stakeholders' remarks.

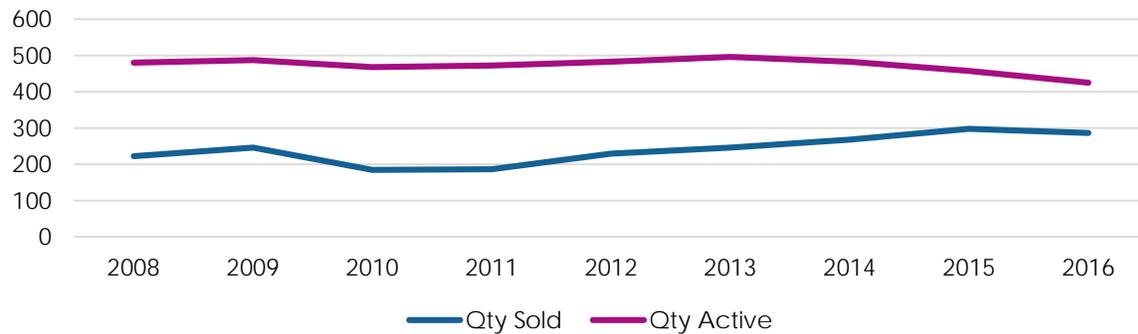
Figure 3.41 – Single Family Homes for Sale, City of Stevens Point and Portage County, 2008-2016



Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS and Wisconsin REALTORS Association

Figure 3.42 below shows that the difference between the total number of active residential listings each year and total number of residential properties sold has decreased during 2008-2016 from 258 to 138 (47% decline). These data are a more salient indicator of a tightening housing market, and they are consistent with the increases in prices in 2015 and 2016 – as supply falls and sales increase, buyers will, by necessity, provide higher prices to get desired homes.

Figure 3.42 – Quantity of Active Residential Listings vs. Quantity of Residential Properties Sold, City of Stevens Point, 2008-2016



Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS and Wisconsin REALTORS Association

When taking a closer look at the total single-family sales for Stevens Point in Table 3.9, quantity sold has increased from 2008 levels, as have most other metrics with the exception of the number of houses actively for sale. The year with the greatest quantity sold was 2015, 2016 had the greatest volume sold, greatest average sale and median sale, while 2009 had the greatest quantity active.

Table 3.9 – Single Family Home Sales, City of Stevens Point, 2008-2016

	Qty Sold	% Change	Volume Sold	% Change	Average Sale	% Change	Median Sale	% Change	Qty Active	% Change
2008	213		\$27,794,450		\$130,490		\$114,900		444	
2009	230	8%	\$28,211,521	2%	\$122,659	-6%	\$109,000	-5%	452	2%
2010	176	-23%	\$21,621,157	-23%	\$122,847	0%	\$106,000	-3%	424	-6%
2011	183	4%	\$22,131,544	2%	\$120,937	-2%	\$103,000	-3%	428	1%
2012	215	17%	\$24,582,699	11%	\$114,338	-5%	\$97,500	-5%	432	1%
2013	225	5%	\$28,771,652	17%	\$127,874	12%	\$105,000	8%	453	5%
2014	244	8%	\$31,101,723	8%	\$127,466	0%	\$110,000	5%	429	-5%
2015	280	15%	\$37,318,745	20%	\$133,281	5%	\$114,975	5%	431	0%
2016	270	-4%	\$38,101,594	2%	\$141,117	6%	\$119,900	4%	395	-8%

Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

Table 3.10 below shows a snapshot in time (12/1/2016) of active single family home listings. It is notable that average days on market is lower in Stevens Point than in Portage County.

Table 3.10 –Active Single Family, Condo and Zero Lot Line Residential Listings, City of Stevens Point and Portage County, December 1, 2016

Area	Qty Active	Avg Price	Med Price	Avg Days on Market
Stevens Point	81	\$ 158,292.00	\$ 119,900.00	105 days
Portage County	215	\$ 202,847.00	\$ 164,900.00	127 days

Source: Multiple Listing Service (MLS), Central Wisconsin Board of REALTORS

It is also worth noting that the median price of zero lot line properties in Stevens Point has been higher than that of single-family homes and condos. Zero lot line properties are typically duplexes on two separate parcels (usually duplexes are located on one parcel) or they can be townhomes which are rows of identical or mirror image homes that share side walls. The median prices for condos and zero lot line properties in Portage County are also higher than for single-family homes. In Stevens Point, 10 zero lot line homes were sold in 2016 and in Portage County, 21 zero lot line homes were sold.

LOCAL EXPERT PERSPECTIVES ON THE OWNER-OCCUPIED MARKET

The people we interviewed, including lenders, realtors, developers, builders, and others offered well-informed opinions about the current state of the owner-occupied market. Consistent with the preceding real estate listing and sales data, they described a tight, “seller’s” market in which desirable homes often sell immediately, sometime before they can be formally shown by realtors. More specifically, they described a strong market for homes above the median price but below the “luxury” tier, which starts at about \$300,000 in this area. Descriptions of the “sweet spot” for quick sales included, variously, \$150,000-\$250,000, \$175,000-\$200,000, and “anything under \$300,000”.

Many of the interviewees noted the difficulty selling homes in this market valued above \$300,000. In this market it is routinely possible to have a new home built at that cost, with control over the amenities and finishes, and so “used” homes are less desirable by comparison. It is common for buyers coming from more urban markets in other states to start looking at houses in this price range because they like how much they can get for their money, but then get sticker shock over the property taxes because they came from a place with a different tax structure. In those cases it is the taxes that causes them to revise their budget downward, not the purchase price of the home.

LOCAL EXPERT PERSPECTIVES ON THE RENTAL MARKET

Our interviewees familiar with the rental market described a healthy market in which supply and demand are balanced, with limited vacancies and limited waitlists. The student panel complained about the lack of flexibility in when leases start and end, and complained about the condition of some rental housing, but reported no difficulty finding acceptable housing if looking for housing at the beginning of the school year when most leases are scheduled to begin.

3.4 LOCATION

This section considers a fundamental question of this study – why do people choose to live where they live, geographically, and how can the City influence those decisions to attract more people to be residents of the City of Stevens Point?

It is worth noting that the most important decision to be made by potential residents, from the City's perspective, is the decision to live anywhere in central Wisconsin. As noted by several interviewees for this study, Stevens Point is competing for residents not just with Plover and Hull and other neighbors, but also with the rest of the country. People who choose to live in the region, and the City of Stevens Point, typically appreciate the high quality schools, outdoor recreation opportunities, low crime rates and friendliness. At the same time, residents are choosing to accept things that some view negatively, including property taxes, winter weather, cultural uniformity, limited entertainment events, and limited selection and availability of retail and services.

While most of those positive and negative traits are outside the City's control, multiple interviewees noted the opportunity to offer a more vibrant and cosmopolitan downtown area by facilitating the development of more downtown housing, retail and entertainment uses. This is one improvement that the City could work on as a strategy to attract and retain workers, especially young professionals.

The balance of this section describes the various trends and perspectives regarding where people choose to live once they have decided to be in the region. From the City's perspective, housing for people who work in the City but live outside it should be considered "leakage", meaning that those are potential residents who have "leaked" out to other jurisdictions.

STEVENS POINT AS EMPLOYMENT CENTER

Employment is a significant factor in deciding where to live, and Stevens Point is one of several major employment centers in central Wisconsin. Table 3.11 shows the companies in the Stevens Point area that employ the greatest number of people.

Table 3.11 – Top Employers in Stevens Point

Company Name	Industry	Employees	Location
Sentry Insurance Group	Insurance	2,000	Stevens Point
UW - Stevens Point	Schools-Universities & Colleges Academic	1,200	Stevens Point
Mc Cain Foods USA Inc	Frozen Food Processors (mfg.)	700	Plover
Lands' End	Vending Machines	700	Stevens Point
AIG/Travel Guard	Travel Insurance	600	Stevens Point
Skyward, Inc.	Software	515	Stevens Point
Associated Bank	Banks	475	Stevens Point
H O Wolding Inc	Trucking-Motor Freight	450	Amherst
Donaldson Co	Filtration Equipment-Manufacturers	400	Stevens Point
Copps Food Ctr	Grocers-Retail	360	Stevens Point
Verso Corp	Paper-Manufacturers	350	Stevens Point
Worzalla Publishing Co	Printers (mfg.)	350	Stevens Point

Source: City of Stevens Point

According to 2010-2014 ACS data, approximately 13,994 of the City population age 16 years and over (61%) was employed during this time. However, according to 2006-2010 ACS data about transportation trends, the total number of people working in the City is 23,213, of which 9,450 live in the City too (see Table 3.12). This means that City is home to roughly 4,500 people who commute to a workplace outside the City, and there are about 14,000 people who live elsewhere and commute into the City. In other words, the workday population of the City increases by about 9,500 people.

The importing of workers from homes in other jurisdictions appears to be increasing, too. The City is aware of 2016/2017 increases in employment at the following companies in Stevens Point (though numbers are uncertain):

- **Service Cold Storage:** recently hired additional employees
- **Stevens Point Brewery:** recently hired additional employees
- **Marshfield Clinic:** recently added a Cancer Center
- **Ministry Saint Michael's Hospital:** recently hired additional employees
- **Aspirus Urgent Care:** adding an Emergency Room (expanding current facility size from 40,000 to 80,000 SF)
- **Cobblestone Hotel:** 61-room hotel being built downtown

WHERE DO STEVENS POINT'S WORKERS LIVE?

There are two sources of data to answer the question of where Stevens Point's workers live. Census Transportation Planning Products (CTPP) maintains data on where workers commute to and from. The most recent data available from CTPP is based on 2006-2010 ACS data. According to this data, approximately 41% of employees live within the City and another 15% live in the Village of Plover. The remainder live in surrounding towns, villages and cities (see Table 3.12).

Table 3.12 – Top Ten Places of Residence for All Workers

Community	Number of Workers	Percentage
City of Stevens Point	9,450	40.71%
Village of Plover	3,405	14.67%
Town of Hull	1,700	7.32%
Town of Stockton	765	3.30%
City of Wisconsin Rapids	610	2.63%
Town of Sharon	575	2.48%
Village of Whiting	435	1.87%
Town of Plover	400	1.72%
Town of Linwood	375	1.62%
Town of Dewey	285	1.23%
Other Places of Residence	5,213	22.46%
TOTAL	23,213	100%

Source: ACS 2006-2010. Special Tabulation: Census Transportation Planning Products.

Another source that can be used to identify where workers live is the community housing survey, which asked respondents to indicate their specific place of residence. Table 3.13 lists the top ten places people who took the survey live. Just over two-thirds of survey respondents reported that they are from Stevens Point. Another nearly 10% live in the Village of Plover, 6% live in the Town of Hull, 2% live in the Village of Whiting and 2% live in the Town of Stockton.

Table 3.13 – Community Survey Respondents' Place of Residence

Community	Percentage
City of Stevens Point	67.6%
Village of Plover	9.4%
Town of Hull	5.6%
Village of Whiting	1.9%
Town of Stockton	1.7%
Village of Park Ridge	1.4%
Town of Sharon	1.3%
Town of Carson	0.8%
City of Wisconsin Rapids	0.7%
Town of Linwood	0.7%
Other Places of Residence	8.9%
TOTAL	100%

Source: 2017 Stevens Point Housing Survey

WHY DO PEOPLE LIVE OUTSIDE THE CITY OF STEVENS POINT?

SURVEY RESPONSES

Survey respondents were asked to rank certain issues in order of importance when it comes to selecting housing. The most important issues to respondents were “Cost/Value” and “Safety” while “Proximity to UWSP” was the least important (see Figure 3.43). Survey respondents who do not live in Stevens Point were asked why they do not live in the City. The most common responses were “I couldn’t find the housing I wanted in Stevens Point” and “Other”. Common “Other” responses included “want to live in Plover-it is more prosperous and has more development potential”, “want to live in a more rural location”, “houses for the same price we are paying are in much worse shape in the City of Stevens Point”, and “too crowded – rental space available is more suited for students than working professionals” (see Figure 3.44).

Figure 3.43 – Community Survey Responses: “Please rank the following issues in order of importance to you in selecting housing.”

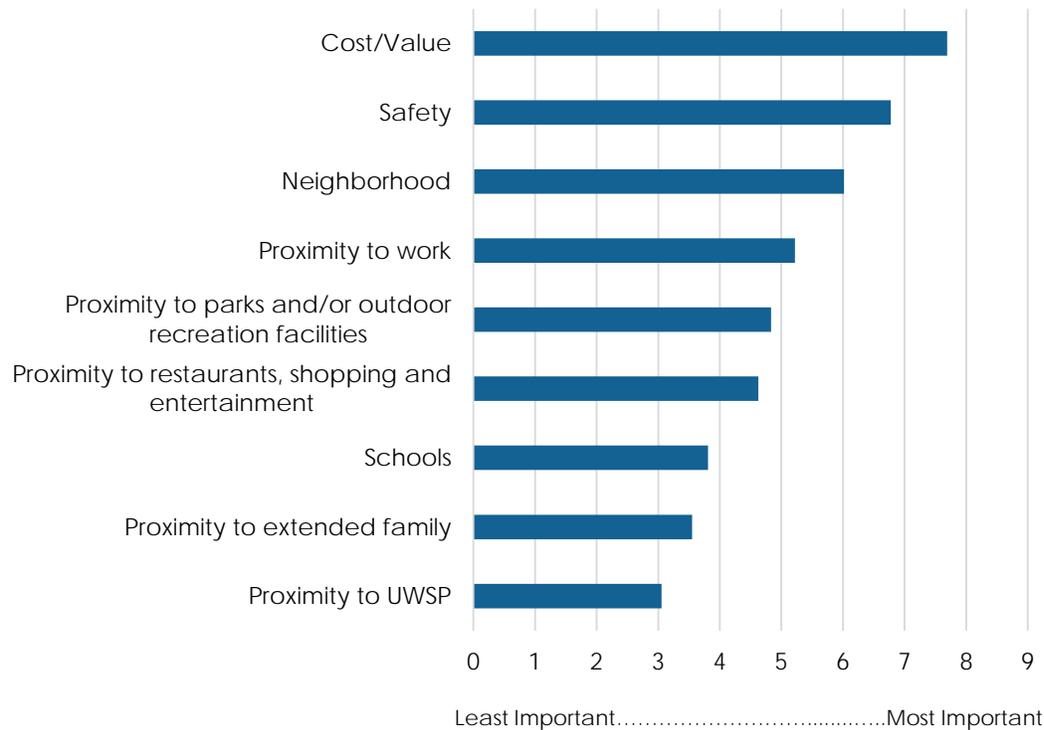
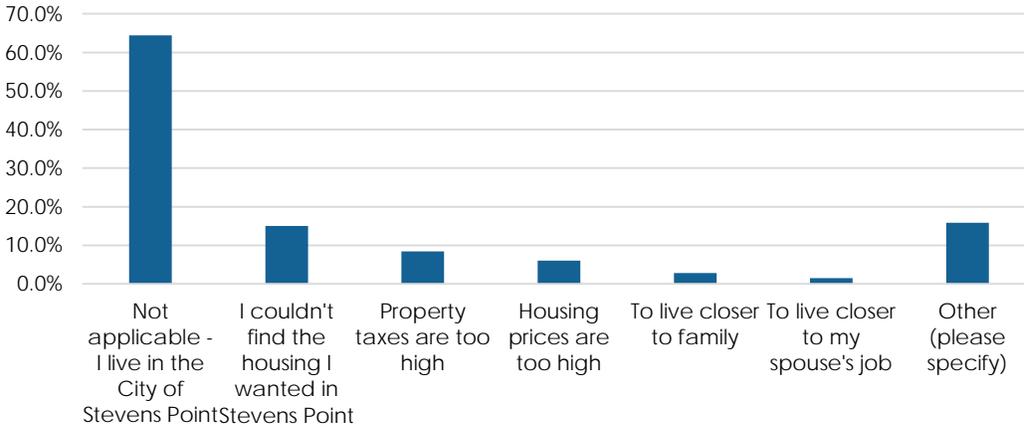


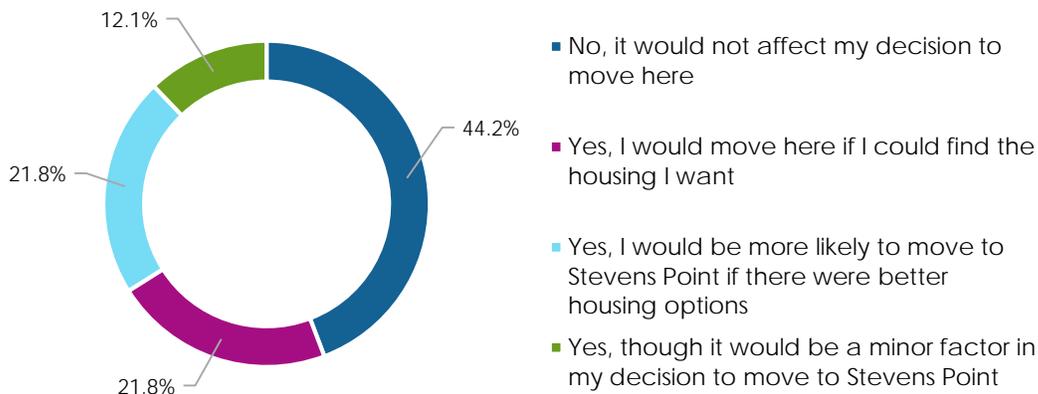
Figure 3.44 – Community Survey Responses: “If you do not live in the City of Stevens Point, please indicate why.”



Approximately 65% of respondents strongly agree or agree that there are appropriate and adequate housing options available within Stevens Point. Approximately 43% disagree or strongly disagree. Common responses for why respondents disagree or strongly disagree include “not enough affordable options,” “housing is in poor condition,” “need more variety of housing” and “there are too many rentals for college students.”

The survey also asked respondents if better housing options in Stevens Point would affect their decision to move to Stevens Point. For those respondents not already living in the City, 44% said it would not affect their decision to move to the City. Twenty-two percent (22%) said they would move here if they could find the housing they want. Twenty-two percent (22%) said they would be more likely to move to Stevens Point with better housing options and 12% said better housing would only be a minor factor in their decision to move to Stevens Point (see Figure 3.45).

Figure 3.45 – Community Survey Responses: “Would better housing options affect your decision to move to the City of Stevens Point?”



PROPERTY TAXES

Based on 2015 data from the Wisconsin Department of Revenue, Stevens Point's effective tax rate is lower than regional peer communities, but is still higher than the selected nearby towns and villages (see Table 3.14). It is generally expected that towns will have lower tax rates than cities and villages because they maintain far less infrastructure and services. Among cities and villages, those jurisdictions that experienced most of their population growth within the past 40 years have a built-in advantage over older communities: their infrastructure is younger and they have not yet needed to replace many pipes and roads installed during that period.

Out of all of the selected communities, Wisconsin Rapids has the highest effective tax rate at 0.02623 and the Town of Linwood has the lowest at 0.01537. Stevens Point's effective tax rate is approximately 21% lower than Wisconsin Rapid's and approximately 29% higher than Linwood's. An important comparison is with the Village of Plover, because it is, to many residents, effectively indistinguishable from Stevens Point. Homebuyers and owners will see an annual property tax savings of about \$250 per \$100,000 of home value when choosing Plover instead of Stevens Point.

Table 3.14 – 2015 Effective Tax Rate Comparison

Community	County	2015 Effective Tax Rate	Taxes on \$113,600 home	Difference vs. Stevens Point	2015 Population
Town of Linwood	Portage	0.01537	\$1,746	-\$708	1,122
Town of Plover	Portage	0.0156	\$1,772	-\$682	1,724
Town of Stockton	Portage	0.01579	\$1,794	-\$660	2,987
Town of Carson	Portage	0.01609	\$1,828	-\$626	1,313
Town of Hull	Marathon	0.01648	\$1,872	-\$582	744
Village of Park Ridge	Portage	0.01668	\$1,895	-\$559	497
Village of Whiting	Portage	0.01784	\$2,027	-\$427	1,685
Town of Plover	Marathon	0.01857	\$2,110	-\$344	682
Village of Plover	Portage	0.01915	\$2,175	-\$278	12,515
City of Stevens Point	Portage	0.0216	\$2,454	--	27,037
City of Marshfield	Wood	0.0228	\$2,590	\$136	18,244
City of Wausau	Marathon	0.02568	\$2,917	\$463	39,063
City of Wisconsin Rapids	Wood	0.02623	\$2,980	\$526	18,577

Source: Wisconsin Department of Revenue (including 2015 population estimates)

*The median home value in Stevens Point based on 2010-2014 ACS estimates

SUPPLY OF AVAILABLE LOTS

Figure 3.46 below shows that there are nearly 360 undeveloped, residentially-zoned lots in Stevens Point. It should be noted that many of these lots are not on the market. Some contain wetlands and/or floodplain that constrain development, but most are simply owned as long-term investments, or even as a means to expand an adjacent lot, and the owners are not motivated to sell. The City is somewhat limited by the location of floodplain and wetlands as shown in Figure 3.47. Wetlands primarily limit development in the northern part of the City while floodplains primarily limit development on the west side of the City. Even with these limitations, there still appear to be undeveloped residential lots scattered throughout the City.

Figure 3.46 – City of Stevens Point Available Residential Lots

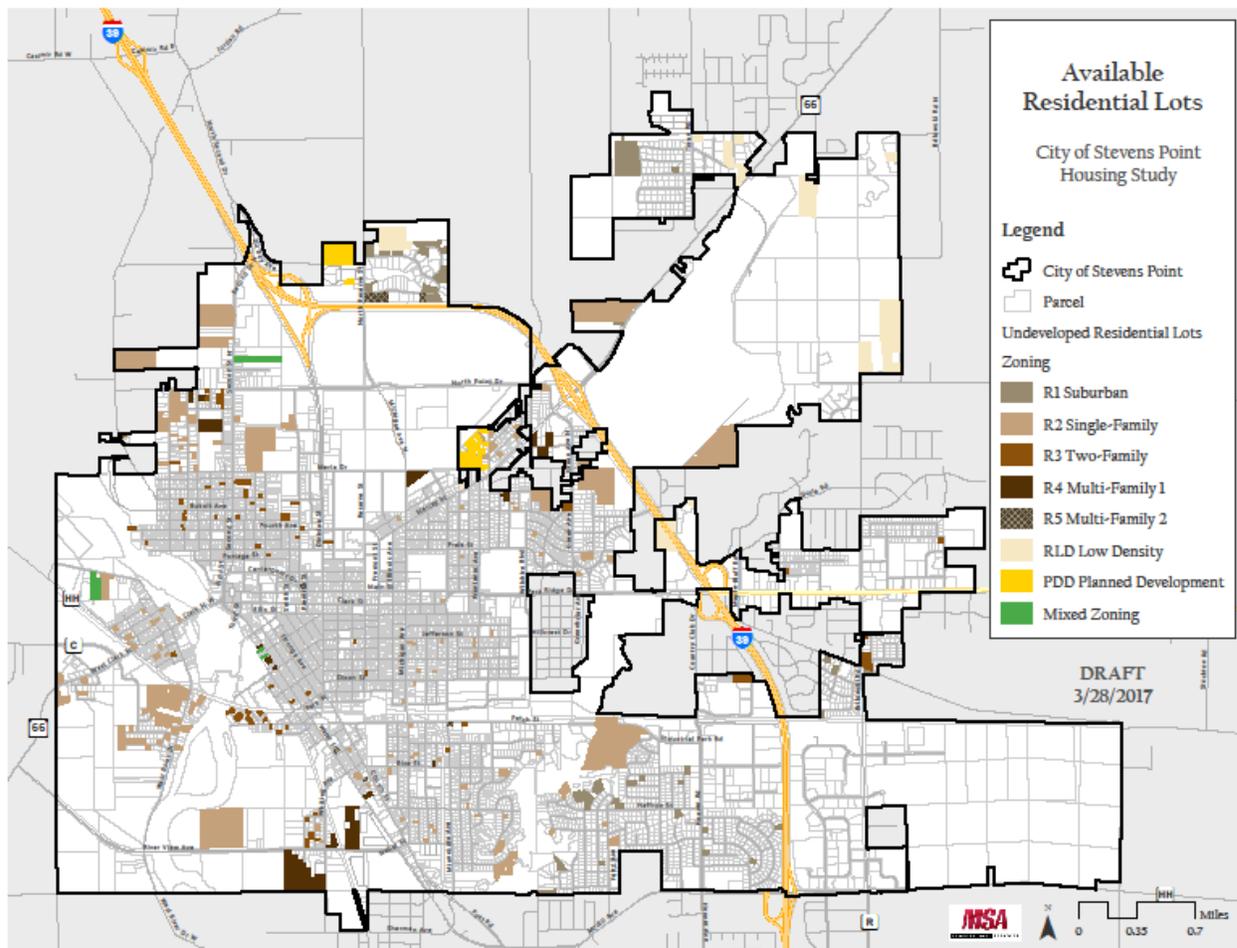
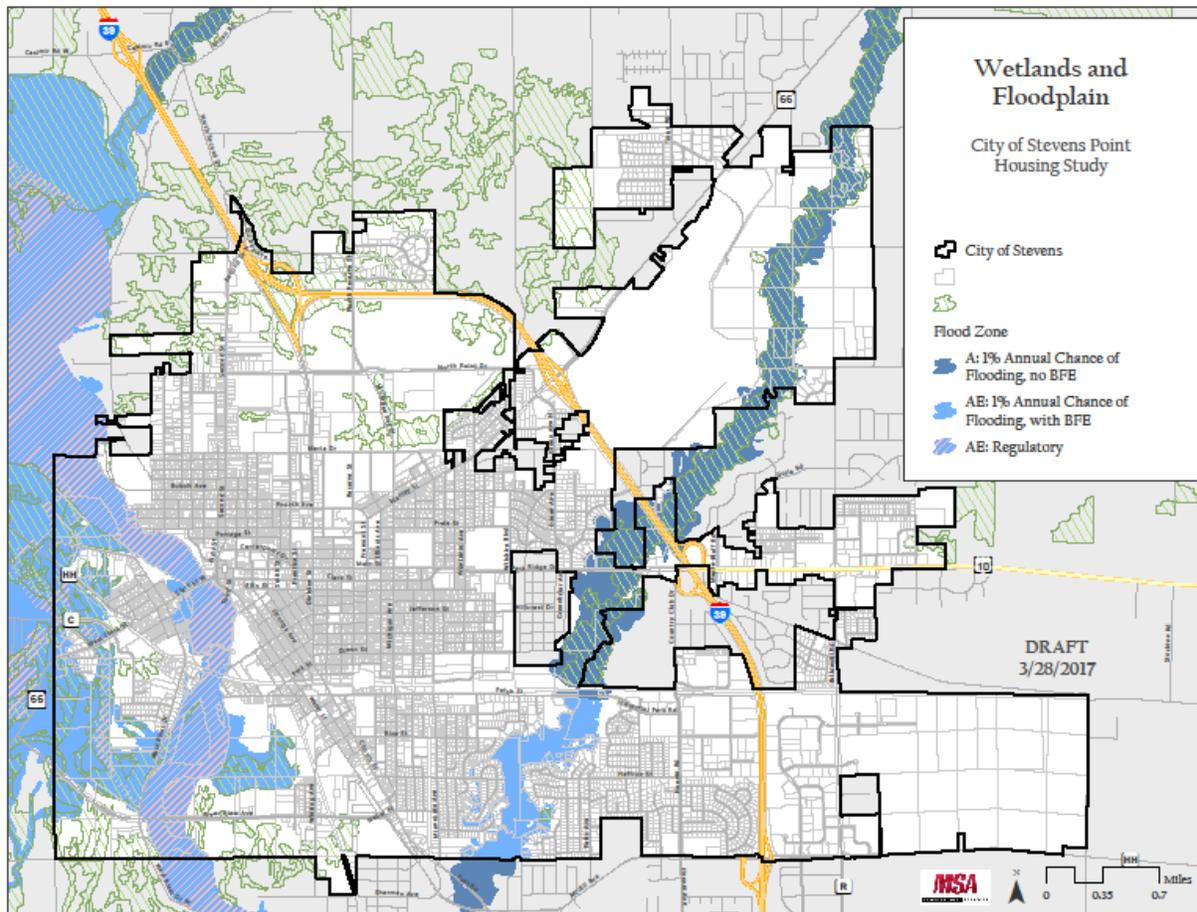


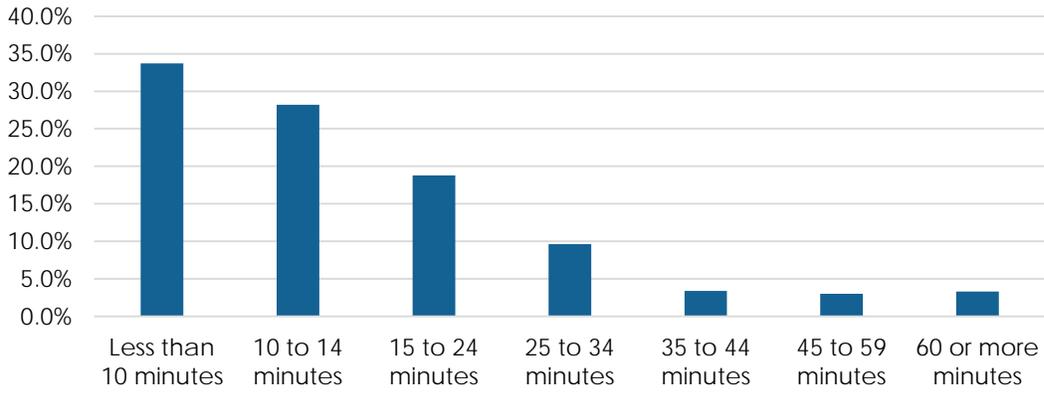
Figure 3.47 – Floodplain and Wetlands in Stevens Point



COMMUTING

According to ACS data, approximately 62% of the City's population has a daily commute that is less than 15 minutes (see Figure 3.48). Figure 3.49 shows a drive time map of the City of Stevens Point (red= 15 minutes and green=20 minutes) that shows all of the Villages and Towns within each driving distance. Many communities surrounding Stevens Point are included in the 15- and 20-minute drivesheds.

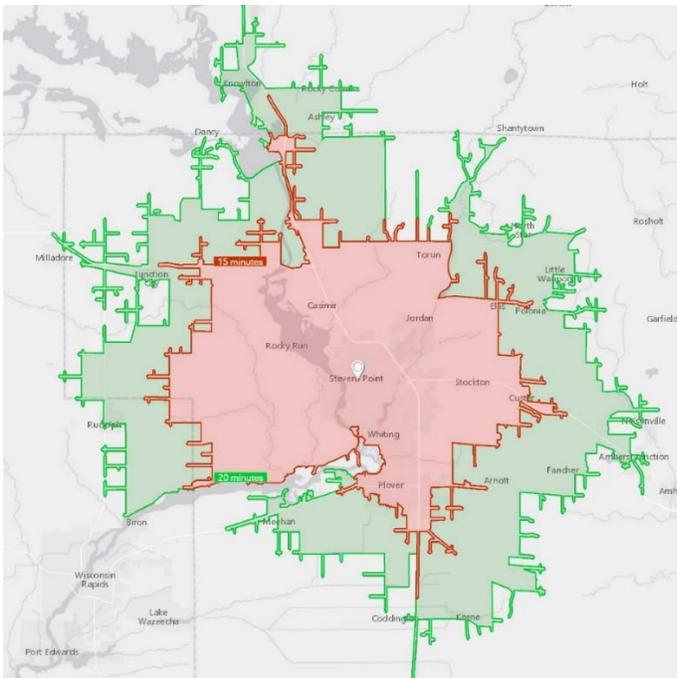
Figure 3.48 – City of Stevens Point Commute Times



Source: 2010-2014 ACS

*error exceeds 10% threshold for all estimates

Figure 3.49 – City of Stevens Point Drive Time Map



Source: ESRI Business Analyst Online

LOCAL EXPERT PERSPECTIVES ON HOME LOCATION

We asked all of the interviewees to identify the factors affecting choices about where to live in the Stevens Point area. Most identified one or more of the following items:

- Buyers and renters are attracted to new or “newer” construction. Plover, by virtue of geography and more permissive development practices, has a majority of the new units in the local market. Buyers and renters are drawn to these units.
- The quality of the local schools is a factor that attracts people to the area, but it does NOT seem to be an important factor in decisions about choice of community within this area.
- The distinction between Plover and Stevens Point is NOT important to most residents. When deciding where to live, people are focused on the type of unit and neighborhood environment that they want and most who want to live in “the city” don’t really care whether they are in Stevens Point or Plover.
- Some residents just prefer to be in a rural area with a larger lot.

3.5 REGULATORY PRACTICES

The City has two basic tools to manipulate the housing market in the interest of residents: financial incentives and regulatory requirements. This section documents several of the City’s regulatory practices.

DEFINITION OF “FAMILY” IN ZONING CODE

Many communities, including most university towns in Wisconsin, regulate the number of related people that can live together in the same unit, in order to prevent a concentration of adult residents in units intended for families and associated issues such as excess parking and activity. Stevens Point defines “family” as *“an individual, or two or more persons related by blood, marriage, adoption, foster child arrangement, or similar legal relationship and functioning as a single housekeeping entity, or such individual or person plus one individual not having such similar legal relationship but functioning as a part of the single housekeeping entity”* (Chapter 23). This definition prohibits more than two unrelated individuals from living in a home together in all residential districts in Stevens Point, unless a home is listed on Stevens Point’s rental registry (see below).

Other communities in Wisconsin have similar standards that regulate housing occupancy. Wausau (home to UW-Marathon County) limits a “family” to no more than three unrelated people. Whitewater (home to UW-Whitewater) has the same limit. La Crosse (home to UW-La Crosse) limits a “family” to no more than four unrelated people.

Platteville (home to UW-Platteville) takes another approach and sets minimum standards for residential rental properties in a Rental Code. This code states that no more than four unrelated persons may live together and units located in a Limited Occupancy Residential Overlay district may be limited to no more than two unrelated persons.

RENTAL UNIT OPERATING LICENSES

The City of Stevens Point issues licenses for operation of rental units with 3 or more units, or units that have 4 or more unrelated individuals within a single unit. These licenses are sometimes referred to as “student licenses” and allow owners/operators to legally rent to more than 2 unrelated adults. They are available only for those units that were being rented to more than two unrelated occupants at the time that that regulation was approved (they are “grandfathered”). Licenses are issued and renewed on an annual basis. As part of the license, the owner/operator of each rental unit has to agree to inspection by the City’s Building Inspector and to fix any violations that Stevens Point’s ordinance deems the operator as responsible for (Sec. 21.11).

As of December 2016 there were 3,112 rental units listed in Stevens Point’s Rental Registry Program. This number is lower than reported in the ACS data because the City only requires landlords to register if they operate a multi-family property that has three or more units or four or more unrelated persons in a unit. Thus, the list does not include the approximately 43% of rental units that have two or fewer units and two or fewer unrelated persons per unit.

Rental programs such as Stevens Point’s are designed to ensure the health and safety of tenants. Based on interview feedback, most stakeholders (landlords, tenants, neighborhood residents) are appreciative of the City’s efforts to regulate student housing. Some landlords/property management companies have experienced frustrations with inconsistent or overzealous inspections, but City staff and elected leadership have been good about communicating with property managers and resolving frustrations. Some student survey respondents noted that the units in the registry program that allow more than 2 unrelated renters are generally of lower quality than other units in the City, and so people who want to share housing with two or more roommates are limited to those units.

Of the 3,112 units in the Rental Registry Program, 1,136 (36%) are known to be occupied by more than two people (presumably unrelated), and they accommodate 4,400 renters, or about 2,130 more than if those units all complied with the “2 unrelateds” rule. Conversely, there are about 4,200 rental units in the City that are not allowed more than two unrelated residents. It is difficult to know how many units might accommodate more residents if this rule were relaxed or eliminated. With that caveat, it is noteworthy that if 20% of those units were to be occupied by three people instead of two, those existing units would accommodate an additional 840 people.

Several interviewees identified this rule as an impediment to a healthy housing market, because they believe it restricts living arrangements that are not problematic, such as an unmarried couple and a friend choosing to live together.

CONDITIONAL USE PERMITS FOR ALL MULTI-FAMILY HOUSING

Multifamily housing, defined in the City Zoning Code as having three or more units, can be approved only in the R-4 Multiple Family I Residence District and R-5 Multiple Family II Residence District, *and only as a conditional use* (23.02(1)(f-g)). The requirement for a conditional use permit (CUP) triggers a public hearing for any such development and opens development

proposals to the possibility of unique and potentially onerous conditions. This unusual requirement grants neighbors and market competition (other landlords) the opportunity to comment on and object to every new multifamily project.

Many of the interviewees for this study identified this ordinance as an unnecessary impediment to new investment in the City's housing market.

3.6 OTHER ISSUES

SPECIAL NEEDS HOUSING AND SUPPORT SERVICES

There are two residential properties in Stevens Point targeted to disabled populations. The property operated by CAP Services is located at 2748 Frontenac Avenue and provides housing for eight adults with development disabilities. CAP Services is a private, non-profit corporation that offers over 30 programs in five counties in Wisconsin in the areas of job skills & economic security; business coaching & lending; community & real estate development; housing & transportation; child & family development; health, wellness & safety; and advocacy and community engagement. The John Slaby Villa property, managed by Impact Seven, is located at 449 Frederick Street North and serves individuals with physical disabilities through three 1-bedroom units, four 2-bedroom units and one 3-bedroom unit. The property uses HUD Section 811 subsidies. Both properties typically have long wait lists indicating that the City could use more of this type of housing.

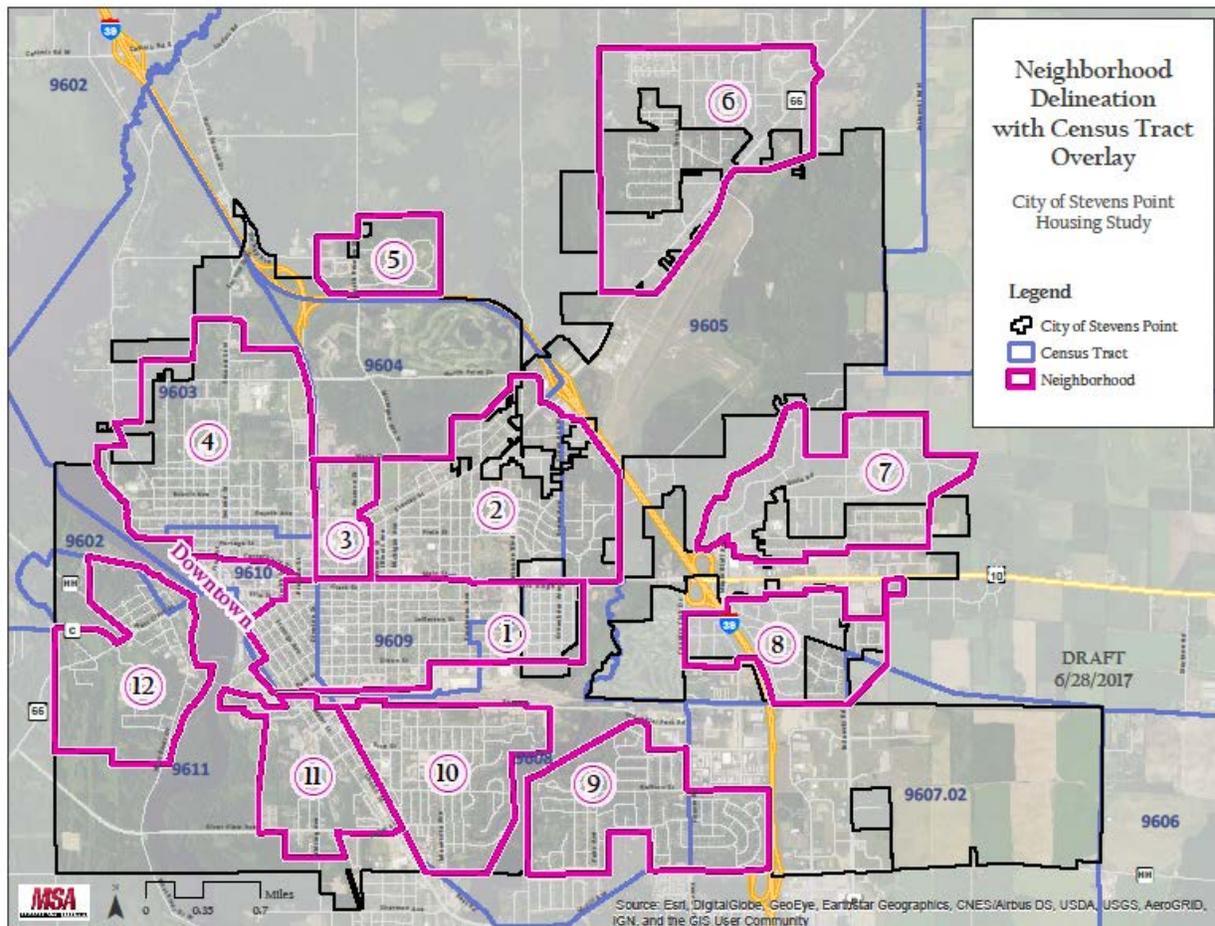
NEIGHBORHOOD DELINEATION AND DISTRESSED NEIGHBORHOOD ANALYSIS

NEIGHBORHOOD DELINEATION

Neighborhoods and neighborhood-based organizations are an important part of everyday life in a healthy city. Within a neighborhood, residents share common experiences around housing, schools, parks and access to healthcare and retail services. They also share in the negative impacts of crime or dilapidated properties, which affect property values and perceptions about the neighborhood. Neighborhoods are an important anchor for the social fabric of a larger community, and the City has indicated a desire to identify neighborhoods and foster the creation of neighborhood associations throughout the City. We strongly endorse this initiative.

Figure 3.50 shows potential neighborhoods within the community based on geographical and economic features, and input from City staff.

Figure 3.50 – City of Stevens Point Neighborhood Delineation

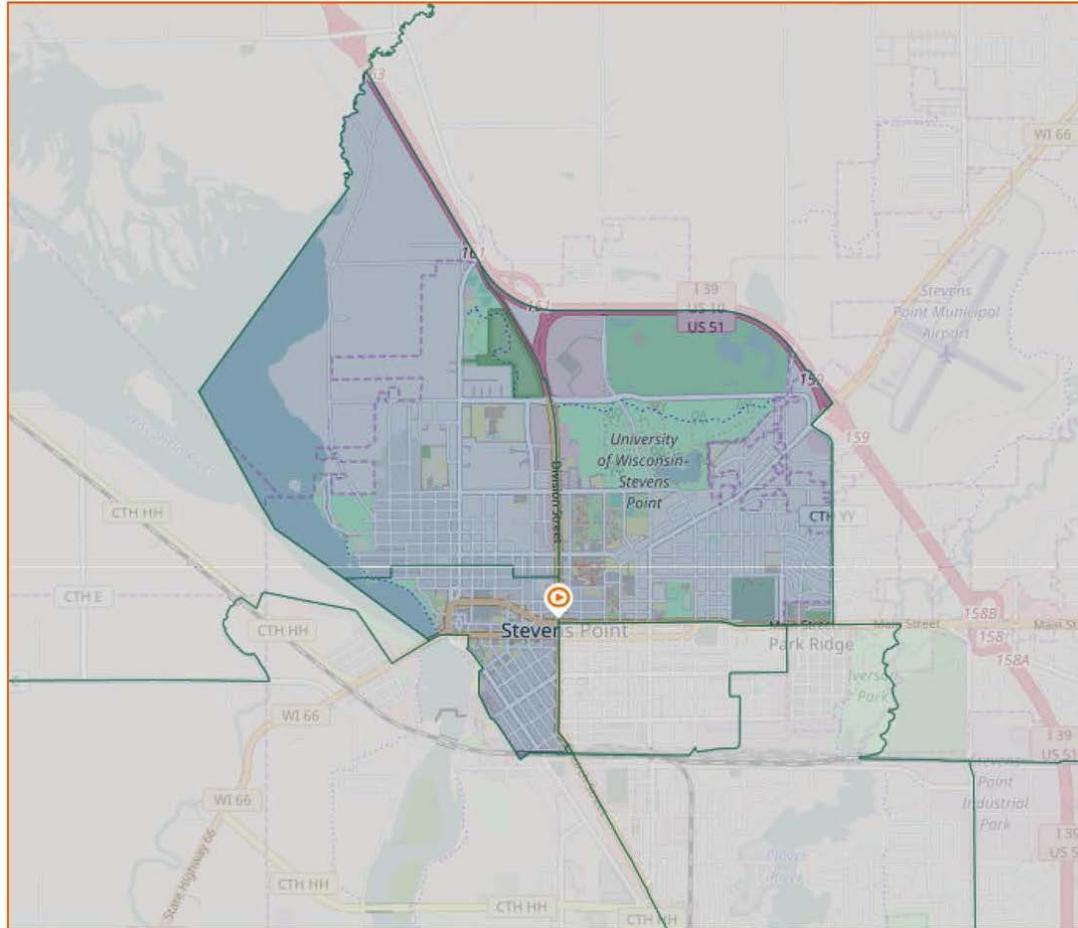


NEW MARKET TAX CREDITS

New Market Tax Credits (NMTTC) provide investors with a federal tax credit for investments made in businesses or economic development projects located in distressed communities in the nation. NMTTC can be used for real estate projects, provided that not more than 80% of the income from the projects comes from rental housing.

Stevens Point has three "Qualified" census tracts under the NMTTC program. These census tracts are considered "Severely Distressed" and qualify for the program because they have poverty rates greater than 30% (33% in 9610, 36% in 9604 and 40% in 9603 according to ACS data) and census tract 9604 also has an unemployment rate at least 1.5 times the national average of 7.9% (12.2% according ACS data) (see Figure 3.51). The City should consider promoting NMTTC for use within these three census tracts for real estate projects and other commercial projects that could benefit a neighborhood or the entire community.

Figure 3.51 – NMTC Eligibility Map



Source: cohnreznick.com

REDEVELOPMENT/REHAB PROGRAM FUNDING AND VIABILITY

COMMUNITY DEVELOPMENT BLOCK GRANT

Stevens Point Community Development Block Grant (CDBG) has funds available to assist income-eligible homeowners make repairs to their homes. The funds are available as a 0% simple interest 30-year deferred loan, which is due upon sale of home or if it is no longer a person's primary residents. Funds are also available to landlords renting to income-eligible tenants as a 0-3% interest monthly payment 10 year loan. The landlord must commit to rent to income-eligible tenants for at least 5 years and rent and utilities must be kept within local rental limits.

TAX INCREMENTAL FINANCING

The City of Stevens Point currently has five active tax increment financing (TIF) districts. As of 2016 the districts' combined value increment was \$95,357,200. TIF is a finance tool that the City uses to provide funds to construct public infrastructure, promote primarily commercial and industrial development opportunities and expand the future tax base of the City. Existing TIF districts can be held open an extra year beyond their expected closure to provide funds that improve the City's housing stock. Wis. Stats. 66.1105(6)(g) states that:

1. After the date on which a tax incremental district created by a city pays off the aggregate of all of its project costs, and notwithstanding the time at which such a district would otherwise be required to terminate under sub. (7), a city may extend the life of the district for one year if the city does all of the following:
 - a. The city adopts a resolution extending the life of the district for a specified number of months. The resolution shall specify how the city intends to improve its housing stock, as required in subd. 3.
 - b. The city forwards a copy of the resolution to the department of revenue, notifying the department that it must continue to authorize the allocation of tax increments to the district under par. (a).
2. If the department of revenue receives a notice described under subd. 1.b., it shall continue authorizing the allocation of tax increments to the district under par. (a) during the district's life, as extended by the city, as if the district's costs had not been paid off and without regard to whether any of the time periods specified in par. (a) 2. To 8. would otherwise require terminating the allocation of such increments.
3. If a city receives tax increments as described in subd. 2., the city shall use at least 75 percent of the increments received to benefit affordable housing in the city. The remaining portion of the increments shall be used by the city to improve the city's housing stock.

The City's districts are all planned to close between 2028 and 2037. While the City will not be able to use this "extra year" tool to capitalize a housing fund for another ten years, it should plan for this option in the future. The money can be used to support housing anywhere in the City, not just within the original TID.

INFRASTRUCTURE CHALLENGES

There are few infrastructure-related impediments to the growth of the City, including residential growth. The City's wastewater treatment and water supply facilities have the capacity to support growth, and there are good transportation corridors through the City. For infill development that would add new units within existing neighborhoods, the infrastructure systems are ready to support that growth.

The one notable impediment to growth is related to the outward growth of the City into undeveloped lands. Such development requires the extension of water and wastewater pipes – in many places there are gaps of hundreds or thousands of feet between developable land and the nearest sewer and water mains. To service those lands, pipes need to be extended past existing, low-density development or other features that do not need the service. Though

development is commonly expected to cover the cost of the infrastructure that serves it, whatever those costs may be, developers may and sometimes already have concluded that they can't or won't risk carrying the added cost of major pipe extensions, especially if they have easier opportunities in other communities. If desiring to attract more new-home, single-family development, the City may need to help cover the cost to bring sewer and water to the edge of development land.

On a related note, the City should consider the long-term costs of outward growth. All infrastructure requires maintenance and, eventually, replacement. While most new infrastructure is built by developers and then accepted by the City, future maintenance is a public liability shared by all City taxpayers and utility ratepayers. The City should pause to consider whether the density of taxable land improvements is high enough to cover the future costs for the roads and pipes that serve those improvements. While there are no widely accepted benchmarks or methods to calculate what constitutes a sustainable balance between infrastructure costs and development density, we suggest as a simple metric the ratio of all taxable, *improved* property value to the acreage of all developed lands. New development areas should at least meet that City-wide ratio, or exceed it if the City wants to improve its long-term cost structure (and property tax rate).

ADAPTIVE RE-USE REDEVELOPMENT HOUSING OPPORTUNITIES

Stevens Point does not have many vacant or underutilized structures that would be adaptable for housing use. The City's greatest challenge with vacant buildings is medium- and big-box retail buildings. While those buildings themselves usually aren't suitable for residential use, the sites could be redeveloped as mixed-use nodes that retain most of the original big box structure but then use some of the parking lots for new housing, either standalone or in a mixed-use format over retail. The obvious question – where does the parking go? – can be solved through a combination of structured parking (underground or above), on-street parking, near the site, shared parking among uses with different peak parking demand times, and/or the strategic limitation of commercial uses to those that generate less traffic.

The City has several sites like this now and could continue to face challenges with vacant big boxes due to the volatility of retail and the transition to on-line purchasing. These sites are along major transportation corridors. Planning for the improvement of these sites should occur with the involvement of nearby residents and should be coordinated with wider neighborhood planning efforts.

HISTORIC HOUSING PROPERTIES AND PRESERVATION PROGRAMS

The City of Stevens Point has two Historic Districts that include housing: the Clark Street Historic District (see Figure 3.52) and the Downtown Historic District/Design Review District (see Figure 3.53). These districts exist to ensure new construction and remodeling projects are consistent with the historic character of the existing buildings ([Chapter 22 of the City's Municipal Code](#)). Those requirements are a long-term benefit to the character and quality of the community but they can also become a short-term impediment to investment.

Figure 3.52 – Clark Street Historic District

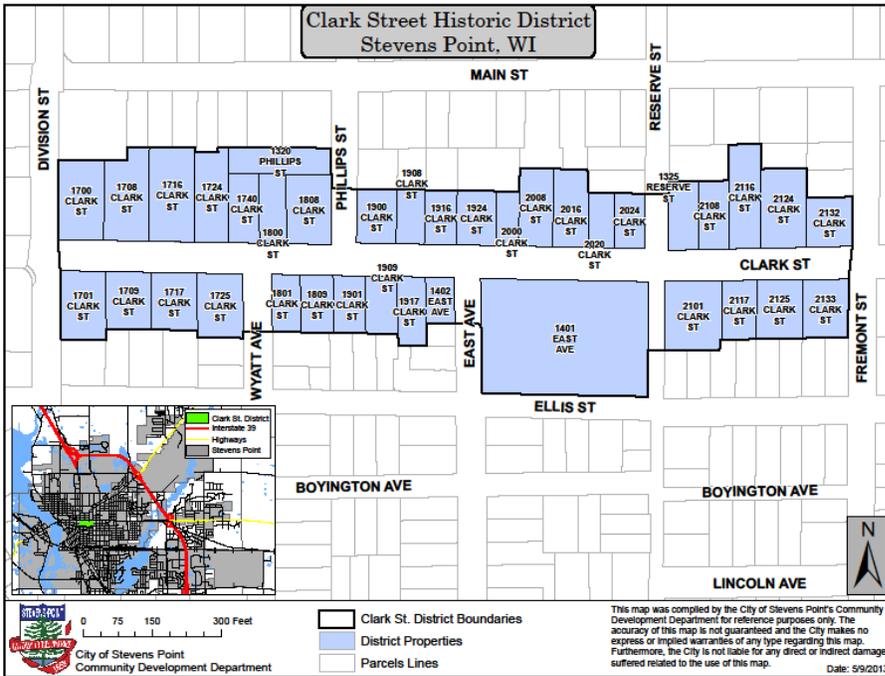
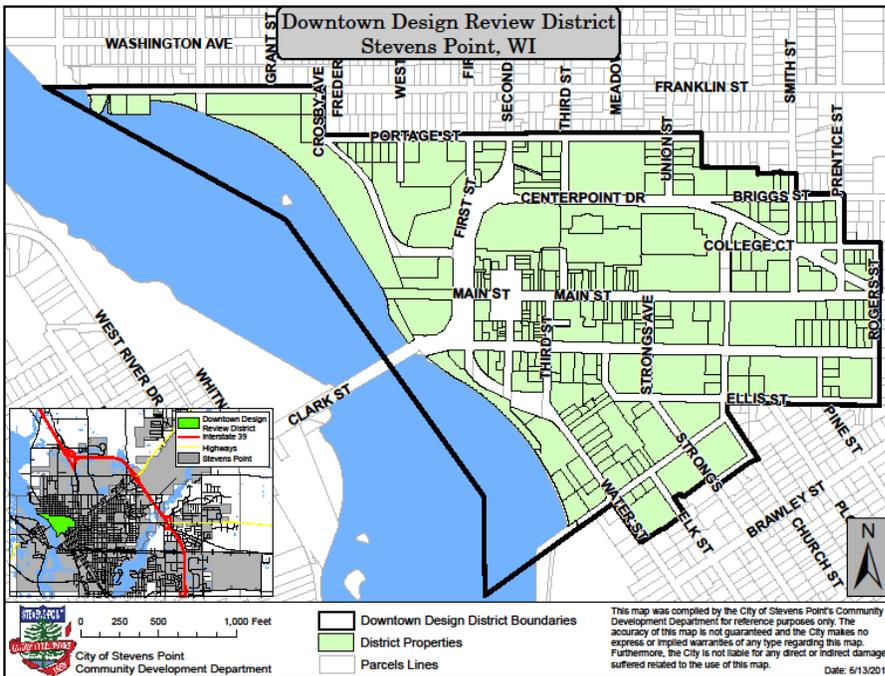


Figure 3.53 – Downtown Design Review District



GREEN BUILDING COST/BENEFIT AND PROGRAMS

Stevens Point has a reputation as a place that values sustainability and “green” development. This is due, in our opinion, to the City’s Eco-Municipality efforts initiated about 10 years ago, and

also to the reputation of UW-Stevens Point, known for its College of Natural Resources and a strong student-supported sustainability ethic. However, “green” development techniques that are resource and energy efficient did not often come up in the survey results or interviews for this study as a high priority for local housing. We observe that this is likely due to several factors, including the relatively low cost of energy at this time and a common perception and expectation that most new development will be energy and efficient.

NATIONAL TRENDS AFFECTING STEVENS POINT’S HOUSING MARKET

HOUSEHOLD SIZE AND HOUSE SIZE

Household size – the number of people living together – has been in decline for more than 50 years due to multiple related trends. In 1960 the average US household size was 3.35 people, and by 2010 it was 2.59. Causes include declining birthrates, declining marriage rates and increasing age of first marriage, as well as increased longevity.

Although household size has been shrinking, the median square footage of new single-family homes constructed in the United States increased from 1,525 SF in 1973 to 2,467 SF in 2015¹. According to ACS data, 55% of owner-occupied units in Stevens Point contain three bedrooms. The median square feet of new multi-family housing constructed for rent in the United States has also increased from 1,012 SF in 1999 to 1,057 SF in 2015². According to ACS data, nearly 50% of rental units in Stevens Point contain two bedrooms. So while households are getting smaller, new housing is getting larger.

HOME OWNERSHIP PREFERENCES

The US Census shows that homeownership rates have fluctuated (particularly from the late 1990s to the late 2000s) over the past 26 years, but the current rate is very similar to where it was 30 years ago (64.8% in 1977Q1 and 63.7% in 2016Q4) (see Figure 3.54). Though we have not yet seen the homeownership rate stabilize, there is reason to believe that homeownership is still a very common aspiration, even among Millennials (born early 1980s to early 2000s). When comparing millennials’ housing location preferences (i.e. downtown, older suburbs, newer suburbs), their choices are not very different from where their parents chose to live. Though many millennials are renting longer than previous generations and delaying homeownership due to economic issues (e.g. student loan debt prevents saving up for a down payment)³.

The types of neighborhoods millennials and other generations desire to live in are changing. The dominant trend in community planning and development after World War II was the segregation and concentration of uses and housing types – stores here, single family homes there, apartments somewhere else. This trend has been shown to weaken neighborhoods and communities by isolating people. It is not generally recognized that healthy neighborhoods are those that people can stay in over time as their needs and interests change. Healthy neighborhoods include a mix of housing types, sizes and price points, and they often include or are near stores and restaurants. Healthy neighborhoods are also walkable, enabling anyone

¹ <https://www.census.gov/construction/chars/completed.html>

² Ibid.

³ <http://uli.org/wp-content/uploads/ULI-Documents/Gen-Y-and-Housing.pdf>

unable to drive – kids, seniors – the ability to get around safely. Walkable neighborhoods with a mix of housing types and nearby retail are desirable for millennials and baby boomers – two of the largest cohorts in the US. This is an important trend, especially in communities with older neighborhoods and housing stock.

Figure 3.54 – US Census Non Seasonally Adjusted Homeownership Rate for United States



Source:

<https://www.census.gov/econ/currentdata/dbsearch?program=HV&startYear=1977&endYear=2017&categories=RATE&dataType=HOR&geoLevel=US¬Adjusted=1&submit=GET+DATA&releaseScheduleId=>

LENDING REGULATIONS

Lender underwriting requirements are still strict in the wake of the housing crisis that caused the Great Recession. Provisions of the Dodd-Frank Act have raised anxiety about access to home loans at times, including a rule that became effective in 2014 compelling banks to verify that borrowers' debt-to-income ratio doesn't exceed 43 percent of their gross income. However, despite these regulations, local lenders, realtors and borrowers are not reporting much difficulty getting loans. This is not a critical housing impediment in Stevens Point.

3.7 GAPS BETWEEN SUPPLY AND DEMAND

For the purposes of this study, "gaps" are gaps between supply and demand *within the regional housing market*, such that people who work, go to school or want to live in the area are unable to find what they consider to be appropriate housing. This section identifies and describes the

gaps in the regional housing market. It builds upon the data of the prior sections and features more interview and survey results that document breakdowns and shortcomings of the market.

It is worth noting here that this study did not find strong evidence of one core issue of concern at the outset of this study: housing issues do not appear to be a significant problem for employee attraction and retention. The critical external issues that affect recruitment and retention are mostly related to the size and location of Stevens Point. Stevens Point is a relatively small city in a cold climate with a nice but modest downtown. Some applicants, especially younger people, prefer a bigger, more urban place to live. The one important link to housing investment is the opportunity to spur downtown commercial vibrance and diversity with more downtown housing units.

INADEQUATE SUPPLY OF DESIRABLE, MODERATELY-PRICED SINGLE FAMILY HOMES

When survey respondents were asked what types of housing the City needs, the top two responses were single family homes for first-time homebuyers (35%) and moderately-priced homes (34%). This was consistent with what was discussed during stakeholder interviews and what was found during the analysis of MLS data.

The median sale price of single-family homes in 2016 in Stevens Point was \$119,900. 2010-2014 estimates suggest that the median monthly housing costs for homeowners was \$1,115. In order for this to be considered affordable (meaning a household pays no more than 30% of its gross income towards housing costs), a household would need to make \$44,600. 2010-2014 ACS estimates show that household median income in Stevens Point was \$40,081. An affordable monthly housing costs for households making \$40,081 is \$1,002. This demonstrates that although housing cost may be lower as compared to some of the regional peer communities, the housing in Stevens Point can still be considered higher than desired when looking at household incomes within the City.

While that affordability analysis suggests a need for more housing below \$120,000, interview and survey feedback more consistently point to a need to housing in the \$150,000-\$200,000 range. This likely reveals a problem with the quality of many of the units on the market around that median price

Stevens Point has a relatively high number of homes that were built before 1950 (45%) making them more likely to have poor energy performance and higher maintenance costs, and they sometimes lack things that homebuyers desire such as attached garages. According to community survey respondents, approximately 54% of homeowners have invested \$2,500 or more in home improvements in the last five years and 62% of respondents said they would or would be likely to invest \$2,500 or more in home improvements over the next year. Survey respondents were asked what these improvements were and top responses included flooring, new roof, paint, windows and basements. Even with that detail provided, it is difficult to know whether those investments are generally just basic maintenance to prevent deterioration, or improvements that could increase the value of a home. That being said, the high costs associated with owning an older home can be undesirable to some homeowners.

INADEQUATE SUPPLY OF DESIRABLE, MODERATELY-PRICED, RENTAL UNITS FOR THE NON-STUDENT POPULATION

Another common response from the Community Survey is that more rental housing is needed, in particular for non-student households. When asked what types of housing the City of Stevens Point needs, the third most popular response in the survey was rental housing (23%). Figure 3.10 shows that many of the multi-family buildings in Stevens Point were built prior to 1950 (65%). These older apartment units present the same challenges that older single-family homes do.

The median contract rent in Stevens Point is \$577 per month according to 2010-2014 ACS data. In order for this to be considered affordable (a household pays no more than 30% of its gross income towards housing costs), a household would need to make \$23,080. The median household income is well above this in the City (\$40,081), however the per capita income is only \$21,320. Thus an individual person renting an apartment is more likely to be cost burdened. An affordable monthly rent for a person making \$21,320 is \$533.

Feedback from the community survey on the topic of rental housing indicated that over 70% of current renters would be looking for a two or three bedroom unit should they choose to move. Respondents also expressed the feeling that too many rentals are for college students and that there are not enough apartments directed towards other types of households, for both size and location. This sentiment was reinforced in the interviews, in which we heard about the need for rental units for young professionals that are small (to manage cost, and because these residents don't yet have families), but of a higher quality than most current existing small rental units.

Interviewees noted a need for all unit sizes except 2-bedroom units, which are in ample supply. Efficiency/studios, one-bedroom and 3-4 bedroom units are all needed.

Also noted was the lack of supply of higher-end units for higher-income residents. People who live in the area for a limited time period, or who are working on selling a home somewhere else and unable to carry two mortgages, are candidates for these units.

INADEQUATE QUALITY OF STUDENT HOUSING/APARTMENTS

Students make up roughly one-third of the population in the City, which impacts housing needs for the City as many students live in off-campus housing, typically rental housing. Survey feedback from students revealed that a majority of those respondents (83%) believe their housing is in "Good" or "Fair" condition, but twenty-two percent (22%) of student respondents are dissatisfied with the quality of housing and 28% are dissatisfied with the amenities of their housing. Generally, comments from the survey focused on the desire for better quality, more affordable housing for students. Students tended to agree that the amount of rent charged is too high for the quality they are receiving.

Interviews with students also reinforced that the quality of student housing in Stevens Point may be an issue. Interviews revealed that students are concerned about the safety of rental units, citing six fires in the last 18 months, including 5 believed to be due to unsafe conditions. A majority of student respondents who took the survey (70%) believe the City should focus on rehabilitation of older housing units instead of construction of new units.

INADEQUATE SUPPLY OF DOWNTOWN AND RIVERFRONT HOUSING

The interviews revealed a consistent call for new units in two specific places: downtown and along the riverfront. The downtown is doing well right now, and the upper-story apartments are favorably viewed and in high demand. But people compare Stevens Point to other cities, such as Wausau, and note that there are relatively few such desirable apartments. A supply of new units within easy walking distance of the downtown core, especially with a contemporary, loft-style design, would offer something not currently available in this market. Further, an influx of residents in the downtown area would support the continued growth and diversification of downtown retail and restaurants, which would benefit the entire community.

The other frequent opportunity cited (or “gap” depending on your perspective) is waterfront housing. Despite more than a mile of urban waterfront along the Wisconsin River, there are very few residential units located near to or oriented toward the river. As communities across the country have been rediscovering their waterfronts as value-adding amenities. Multifamily or mixed-use developments with views of the river should be encouraged, and would likely occur as redevelopment of waterfront parking lots and/or low-density, single family homes.

CHAPTER 4 - RECOMMENDATIONS

About These Recommendations

It is not the responsibility of City government to provide housing for City residents. Market forces do a reasonably good job of meeting housing demand with housing supply, at least at a regional level. The purpose of this study is to identify gaps between supply and demand, especially within the City of Stevens Point, and to offer strategies for the City to influence the function of the private housing market so that more people will choose to live here, in Stevens Point.

The recommendations that follow are focused on spurring housing investment and promoting balanced, attractive neighborhoods within the City of Stevens Point. But these initiatives also serve the interests of the regional economy and community, and the various employers and institutions located here. The perceived and actual vitality of Portage County is tied to the vitality of its largest city, and the vitality of that city depends upon a healthy housing market.

All of these recommendations are valid opportunities to improve the local market, but the City will be challenged to pursue them all at the same time. To help the City prioritize its limited resources, the end of this chapter features a set of three Alternative Approach Packages that describe different “big-picture” outcomes and explain how these recommendations would be prioritized to achieve one of those outcomes.

Finally, keep in mind that these are a consultant’s recommendations, and not a plan adopted by the City. It is up to City Council, housing developers and other local stakeholders to apply the data and ideas in this study.

The Most Important Finding

A fundamental conclusion of this study is that population growth will continue in Portage County.

This is based on growth projections by the State and reinforced by the continued growth and optimistic outlook of a diverse local employment market. These projections suggest the need for about 2,800 housing units in the County over the next 25 years. **The share of that growth that will occur in the City of Stevens Point is dependent on the City’s efforts to attract residents.**

These are modest numbers (averaging about 110 units per year, county-wide), but even this modest rate of growth will allow Stevens Point to make changes to its housing market through growth. It is far easier to leverage private sector investment for community benefit when that investment is occurring somewhere in the market.

4.1 WHAT HOUSING IS NEEDED IN STEVENS POINT, BY TYPE, PRICE POINT AND AMENITIES?

Single-Family, Detached

Stevens Point needs more new single-family homes. Market conditions are strong right now for continued growth of this housing type, both nationally and locally. Widely-observed trends among Millennials toward rental housing in urban settings are real, but likely represent simply a delay in the typical progression of major life events due to a difficult economy for young workers

over the past 10 years. Millennials want single-family houses too, and the City can capture more of that part of the market by planning for the growth of new neighborhoods at its eastern edge.

A diversity of unit sizes and price points is most desirable, within a range from \$150,000 to \$300,000 in current dollars. The lower end of this price range is not easily achieved in new construction, and will require the commitment and creativity of developers, and/or public subsidy of some sort. A selection of smaller units on small lots is encouraged within a mix of unit sizes and price points. Homes priced above \$300,000 are generally outside the budget capacity of most County residents, are harder to sell when that time comes, and should neither be a priority of City initiatives nor make up a large portion of new neighborhood development in the City.

Stevens Point also needs to improve the quality of its existing single family homes. Strategies to achieve this are offered in a later section, but this point deserves repeating. One of the reasons that average incomes are low in Stevens Point is the aging, deteriorating housing stock. Anecdotal and statistical data confirm that there are lots of potential residents able and willing to pay more for housing than the average cost in Stevens Point, and they are selecting housing in other jurisdictions because that's where they find units they deem acceptable. Even at a modest cost, many houses in the City are viewed as too run-down and needing too much investment to justify that cost.

Regarding amenities, community survey results indicate that home buyers are looking for convenient laundry facilities, fully enclosed parking, adequate storage, and energy efficient appliances. These are all challenges for many older homes, and should be priorities for programs intended to help modernize those homes.

Student Rentals

Students comprise a sizeable (though declining) portion of the City population (roughly one-third) and there are likely more than 1,000 private rental units in the City occupied by students. When surveyed and interviewed, students reported a poor opinion of the condition of those units, especially in relation to cost. However, they also reported that they were personally able to find acceptable housing. Whereas just 45% of all survey respondents agreed with the statement that there are "appropriate and adequate" housing options available in the City, 57% of students agreed with that statement.

In terms of amenities, students (who are almost all renters) want most of the same things that other renters want, including laundry machines in the unit, energy-efficient appliances, storage space, and the ability to keep pets. Students have lesser expectations for covered or enclosed parking. It is noteworthy that more than 70% of student survey respondents consider laundry machines in their unit a "necessity". As student-oriented housing is constructed or refurbished, these amenity preferences should be considered. It is also noteworthy that the survey results indicate a willingness to spend more on housing – whereas only 35% are currently paying more than \$500 per month, about 53% are willing to pay more than \$500 per month. We see in these responses some opportunity to offer higher-quality units, either through new construction or renovation.

The critical housing issues regarding student housing are these: basic health and safety, and impacts of private student rental housing on property values and quality of life for non-student

neighbors. The City should continue its efforts, through staffing and outreach and regulation, to address these issues. Regarding health and safety, the City has been considering a program that would result in routine, voluntary inspections of all rental units, including single family and duplex units. It is our opinion that the City should wait and watch while other communities attempt this level of inspections, including Oshkosh and Wausau. In the meantime, and perhaps as a long-term solution, the City should work with the University and the Student Government Association to improve student knowledge of unsafe conditions and their options to have those conditions repaired.

Regarding negative effects on neighboring residents, we encourage the continued City investment in proactive exterior inspections for code compliance issues and the continued enforcement of the rental licensure program, including the stipulations making the owner/operator responsible for various violations, including noise.

Non-Student Rentals

Stevens Point needs to build new multifamily rental units, including more studio and one-bedroom units, and also including units with higher-quality finishes and amenities. A surprising percentage of the City's rental properties – two-thirds – were built before 1950. These buildings generally have the same challenges as older single-family homes: higher maintenance costs, low energy efficiency, and lack of desirable amenities. These conditions are pushing renters to look elsewhere for housing, especially Plover.

The most desirable amenities for renters based on survey responses, identified as "necessary" for more than half of respondents, are laundry machines in the unit, pets allowed, energy efficient appliances and storage space. Also noteworthy is the desire for enclosed parking – more than 75% consider it "important", including 41% who said it is "a necessity". For both new units and the renovation of existing units, laundry facilities, efficient appliances, storage and enclosed parking (for at least one vehicle per unit) should be prioritized.

The "amenity" of being allowed to keep pets is a complicated issue. About 62% of renter respondents identified this as a "necessity". Property owners and managers struggle with this because of the higher risk of property damage and the regulatory restrictions around service animals. We simply encourage property owners to continue exploring solutions through which they can reasonably allow pets and cover their costs, as there is strong demand from renters to have this option.

The price points for new and refurbished rental units in the City should vary. While higher-quality units are in demand, the supply of such units in Stevens Point is limited – a portion of new units in the City could be targeted to those willing to pay more than \$1,000 per month. While affordability is not a high priority concern, it will be important to approve new projects that utilize tax-credits in exchange for income-qualified units. We anticipate that some developers will seek this funding.

Townhomes/ Zero lot line

The City should encourage townhome and zero lot line formats, especially where such units can fulfill an urban design objective. Townhomes can offer density and urban character without

significant building height. While less than 4% of all units have this format right now, about 30% of survey respondents said they would consider that format for their next home. The challenge for constructing these units is the financing, because the developer typically needs to either self-finance or pre-sell the units before construction.

Senior Housing/Assisted Living

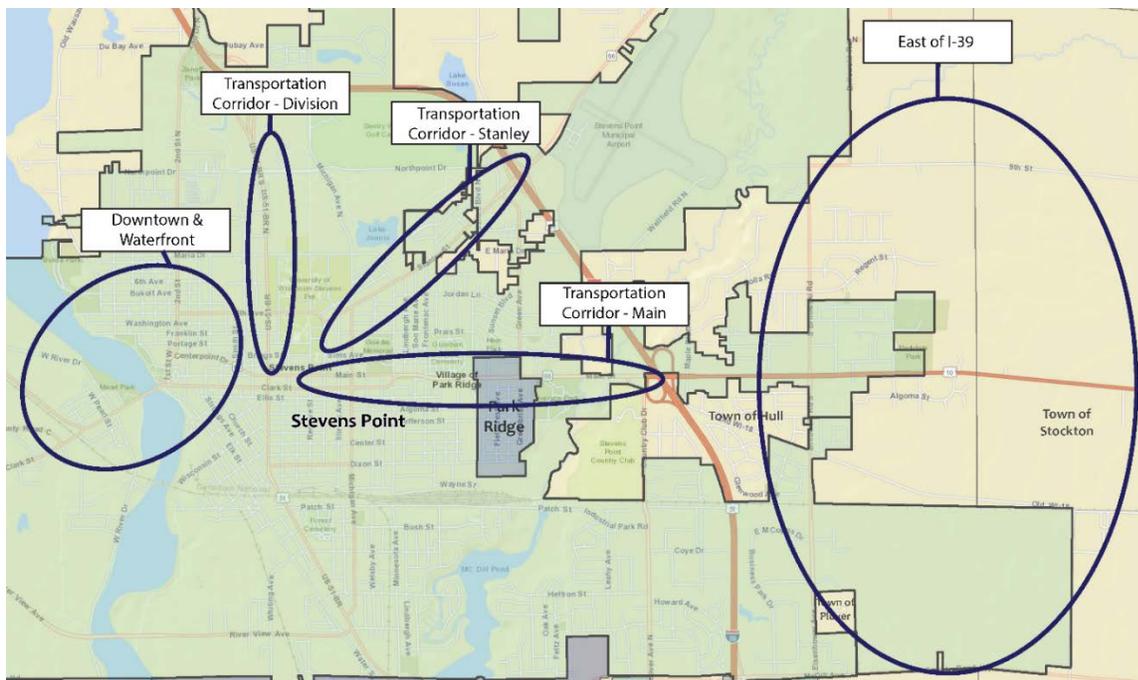
While senior housing was not frequently discussed during this process, or identified as a gap, the long-term market trend is toward growth of this housing type. The City should be receptive to new senior and assisted living housing projects. Several interviewees noted that the downtown would be an attractive location for older residents who are downsizing but still active and mobile, due to the walkable environment and opportunities for social interaction.

4.2 WHERE SHOULD NEW HOUSING BE LOCATED?

The location of new housing is dependent on a combination of market interest, landowner interest to sell or (re)develop, and City planning and zoning regulation. The City can also influence the process through active involvement in the development or redevelopment of land, including funding incentives and even land acquisition to directly facilitate the completion of a desired project.

We see three general locations for new housing within the City of Stevens Point, and we have built our “Alternatives Packages” around those location options in order to facilitate discussion about the various housing recommendations in this study. As illustrated in Figure 4.1 below, the City can attempt to direct development toward the downtown and nearby waterfront, along the three primary transportation corridors connecting downtown to I-39, and to the eastern edge of the City, east of I-39.

Figure 4.1 – Recommended areas for new housing



Downtown and Waterfront

Stevens Point has relatively few housing units downtown or within easy walking distance of downtown. An influx of residents to the downtown would continue the diversification of restaurants and retail that the City is experiencing, making downtown Stevens Point a more vibrant place. There are various sites in the downtown area that could accommodate more housing, beginning with the “Lullaby” property at Center Point and 3rd St and the riverfront site on the west side of the Wisconsin River, on the south side of Clark Street. The neighborhood on the west Side of the river (“River West”? See our neighborhood naming suggestions later in this chapter) is notably underutilized, considering its proximity to the river and the downtown.

The downtown area also has a significant amount of surface parking. It is suggested that the City work to consolidate some of that parking into one or more parking structures in order to accommodate new housing development on existing parking lots. Such structures should also serve some of the parking needs of the new housing. (Parking structure will require significant public subsidy, but should also come with the expectation of increased user costs, including both residents of downtown housing and people coming downtown to eat, shop, etc.)

The Wisconsin River waterfront is currently a missed opportunity as an asset that could add value to housing units, simply by building more units with views of the river. These units would not need to directly abut the river – the existing network of public open spaces and trails along the water’s edge should remain, undisturbed, as that is also a valuable and unique local asset. By redeveloping sites *near* the river that are currently underutilized as parking lots, or storage, or low-value single-family housing, the City could add “waterfront” housing in a way that is compatible with the City’s natural resource conservation and outdoor recreation identity.

All new downtown or waterfront housing should be in some type of multifamily format, though the specific design and density could vary depending on the site. A range from two-story, zero lot line townhomes to five-story apartment buildings is suggested.

Figure 4.2 indicates a variety of potential sites for redevelopment with housing. Most are currently parking lots, or entirely vacant, but a few would displace single family housing and require a public discussion about how multifamily housing could be integrated appropriately with the surrounding neighborhood.

Figure 4.2 – Sites Recommended for Downtown and Waterfront Housing



Along the community entrance corridors (Division, Stanley, Main)

Stevens Point's three primary entry corridors are Division Street, Stanley Street, and Main Street. Though Division Street is most frequently noted as an opportunity for investment and improved appearances, all three corridors offer sites that could accommodate redevelopment with some sort of multifamily housing. It is often preferred to locate multifamily housing within convenient walking distance of retail districts and transit routes, and such development can serve as a good transitional use between single family housing and commercial uses and/or high volume traffic corridors. New development also offers the opportunity to improve the appearance of deteriorating sites, thereby improving the appearance of the corridor.

Multifamily development and redevelopment would occur not just anywhere along these corridors, but more likely at specific nodes, or concentrations of urban activity. These nodes will be more dense and compact than the surrounding neighborhoods, as a result of the added residential uses, but not as compact as the downtown area, with building heights capping out at four stories and more surface parking (as compared to the suggested transition to structured parking in the downtown area).

East of I-39

As noted earlier, the City should look to capture and guide the development of single-family homes. Excepting the occasional single lot or small-scale infill project, the City's opportunity for growth of single-family housing units is to the east, north and south of Hwy 10. While the main point of growth in this location would be to accommodate single family units, and while the easiest approach to development is to identify lands as suitable for housing and let the private market respond, we encourage the City to plan proactively for the development of coherent, pockets of higher-density housing, and encourage a variety of unit sizes and price points among the single family homes that develop.

One important issue requiring attention to enable coherent eastward growth is a boundary agreement between the City and the Town of Hull. The City should protect its ability to grow to the east and also work to clean up the convoluted City/Town boundaries somewhat. It could offer to the Town and Town residents greater certainty about which lands may or may not be annexed, and a stronger voice in that process.

4.3 WHAT PROGRAMS SHOULD BE PROVIDED FOR HOUSING DEVELOPMENT/REDEVELOPMENT?

TIF-Funded Structured Parking for New Multifamily

The suggested locations for new multifamily housing are mostly either downtown or along the major street corridors. Both areas would likely require redevelopment of existing developed sites, and many of those sites have space constraints, especially downtown. Furthermore, we are encouraging multistory development, up to four or five stories. This combination of factors points to an important need, and also an expensive one: structured parking. The advantages of structured parking, meaning either underground or above ground structures, are several. They enable better site design and appearance because they consolidate what would otherwise be

an expansive parking lot around a building. And they enable covered parking for most users, something that residents have indicated as a priority.

By supporting the cost of structured parking in order to achieve community design goals for more walkable and attractive neighborhoods, the City can mitigate a major impediment to redevelopment.

- Implementing partners: City Council
- Estimated overall cost: high
- Possible funding sources: TIF

TIF Incentives for New Neighborhoods

As an incentive to encourage the development of new neighborhoods, including single-family homes, the City could establish a new Tax Increment Finance district with a variety of eligible project costs. Eligible costs might include street and utility infrastructure, or gap funding for items that are difficult to pay for or finance such as underground parking or mixed use buildings at activity nodes.

We offer a note of caution regarding incentives to promote outward expansion of the City. One of the reasons that the City of Stevens Point has a higher tax rate than other cities in the area, including Plover, is the age of its street and utility infrastructure. As an older community, Stevens Point is now routinely replacing existing infrastructure that has reached the end of its useful life. Other communities that have seen their significant growth occur within the last 40 years have not yet been faced with this problem, though they will eventually. The problem is this: the costs of replacing infrastructure are a huge burden, made worse when the ratio of taxable building square footage to mile of infrastructure is low. City's that find ways to remain compact, with more taxable improvements per mile of street and pipe, will be more successful over time due to the improved capacity to maintain public infrastructure.

- Implementing partners: City Council
- Estimated overall cost: varies
- Possible funding sources: TIF (self-funded)

4.4 WHAT REGULATORY CHANGES WOULD IMPROVE HOUSING CONDITIONS?

Allow three unrelated occupants to live together

Right now the City allows only two unrelated occupants in most housing units. Regulating the number of unrelated people that can live together in the same housing unit prevents the concentration of non-related adults in units intended for families. Interviewees noted that this regulation can unnecessarily limit housing options in situations that should not be a problem to this City, for example an unmarried couple who purchase a house and cover their costs by renting a room to a friend. This ordinance is more restrictive than most Wisconsin communities, and it is difficult to enforce, but it has some value in the area around the university. We are concerned that a change to this ordinance could work against efforts to manage and reverse the conversion of single family homes to rental units. We recommend an approach similar to the City of Platteville, wherein the family definition of two unrelated occupants is retained only in a

specific geographic area around the University, perhaps up to ½ mile from the campus, while the standard applying to the rest of the city can be relaxed to three unrelated occupants. This would expand housing options and bring Stevens Point into closer alignment with other cities in the region and state.

- Implementing partners: City Council
- Estimated overall cost: low
- Possible funding sources: N/A

Eliminate the multifamily CUP requirement

In Stevens Point, multifamily housing is considered a conditional use in the R-4 Multiple Family I Residence and R-5 Multiple Family II Residence Districts. A conditional use automatically triggers a public hearing and can open development proposals to onerous criticism and conditions. This can make it unusually difficult for new multi-family units to win approval. Interviewees commented that this ordinance is unnecessary and impedes the development of new multi-family housing in the City, and we concur. The City should make multifamily housing a “by right” permitted use in both the R-4 Multiple Family I Residence and R-5 Multiple-Family II Residence Districts.

- Implementing partners: City Council
- Estimated overall cost: low
- Possible funding sources: N/A

Comprehensive Plan amendment

The existing Comprehensive Plan designates a relatively small amount of area to residential uses east of I-39. This restricts outward growth of the City which is already bounded by the Wisconsin River to the west and the Village of Plover to the south. In much of the north and northeast portion of the City development is restricted due to the airport and other limitations such as wetland and flood zones. There is opportunity for residential development in several areas north and south of Hwy 10. Coordination with the Towns of Plover and Stockton is recommended.

The City should amend its Future Land Use map to show additional land reserved for neighborhood development to the east of I-39.

- Implementing partners: Plan Commission, City Council, City staff, Towns of Plover and Stockton
- Estimated overall cost: low
- Possible funding sources: N/A

Allow Overnight Parking

One of the notable issues with the older housing in the City, and especially near the University, is excessive parking with cars parked in yards, well beyond the bounds of existing drive areas. This is a multi-faceted problem related to the number of people in the units, the inadequate size of existing driveways, and weak regulation and enforcement. It is also related to the City's prohibition on overnight parking, which forces people to find off-street parking wherever they can. As an immediate and low-cost change that could improve this situation, we recommend

that the City should allow overnight parking. To allow for snow removal, you can require alternate side parking throughout the winter months.

- Implementing partners: City Council, Police Department
- Estimated overall cost: low
- Possible funding sources: N/A

4.5 HOW DO WE IMPROVE THE CONDITION OF EXISTING HOUSING UNITS?

There are many indicators of the poor condition of existing housing in the City, including low values (which correlate with age), resident opinions, and our own windshield survey. A majority of survey respondents (73%) believe that the City should focus its efforts on rehabilitation of older housing units as opposed to the construction of new housing. We concur that rehabilitating or replacing low-value housing units should be one of the City's top housing priorities, both because it will improve the supply of available units within the City and because it will improve perceptions about the quality of the City's neighborhoods.

Waive Permit Fees for Work on Low-Value Homes

As an incentive to help homeowners pursue remodeling projects, consider waiving all permit fees for properties valued at less than \$100,000. In order to make this change cost-neutral, consider increasing all fees to compensate for the waived fees.

- Implementing partners: City Council
- Estimated overall cost: low, or none
- Possible funding sources: increased permit fees

City-Sponsored Preliminary Design Assistance

Many homeowners have difficulty visualizing how their home could be remodeled to accommodate contemporary wants and needs, and they lack the funds or inclination to find an architect or skilled designer to explore the options. We recommend creating a Design Assistance Program with several local architects and designers whereby the City would pay those professionals a modest fee to visit with homeowners, discuss their wants and some potential solutions, and provide a basic sketch, ballpark cost estimate and suggested next steps for the owner's further consideration.

- Implementing partners: Local design professionals
- Estimated overall cost: low, perhaps \$20,000 per year
- Possible funding sources: N/A

Housing Modernization Loan Program

City residents currently have access to a revolving loan fund managed by CAP Services and funded by Community Development Block Grant funding that offers 0% or low interest loans to income qualified households (80% of the county median income) for rehab projects such as siding, roofing, windows, plumbing, water system replacement, etc. We suggest creation of a new program with local funds that is not tied to federal program requirements and does not have income requirements. The intent is to more aggressively promote investment in homes.

Eligible applicants could include contractors and investors who explicitly buy a home for the purpose of renovating it and selling it at a profit (flipping), with the understanding that loan repayment is due at time of sale.

Case Study: Cuyahoga County Heritage Home Program

Cuyahoga County, Ohio, in partnership with several local cities and the Cleveland Restoration Society, offers low interest loans providing funds to modernize and make energy efficiency improvements to older homes through its Heritage Home Program. The only conditions for participation in the program are that the home is in a participating community, is at least 50 years old, is residentially zoned and contains three occupancy units or less. The loan amounts for owner-occupied residences range from \$3,000-\$150,000, have a term of 5-15 years, and fixed interest rates between 1.4% and 2.4% (depending on which bank the loan is from). The loan amounts for non-owner occupied residences range from \$3,000 - \$150,000 with a fixed interest rate of 2%. Funds cannot involve new or repair of vinyl siding or vinyl windows, luxury items such as hot tubs or swimming pools, new decks and patios, incompatible additions and landscaping. Stevens Point could consider implementing a similar program that is not income restricted.

Website: <http://www.heritagehomeprogram.org/>

Contact: Maraaret Lann at 216-426-3116 or mlann@clevelandrestoration.org

We suggest the following program elements in Stevens Point:

1. Loans are available to all homeowners of single-family or duplex units built before 1950 (no income restriction, no owner occupancy requirement)
2. Assessed value of the home needs to be less than \$120,000.
3. Funds may be used for a wide range of repair, modernization or energy efficiency projects, provided the total project amount (for loan calculation purposes) includes no personal property, landscaping or furnishings.
4. Maximum loan of 30% of total project costs. Minimum amount of \$5,000, maximum amount of \$20,000.*
5. 0% interest, repayment over 10 years, or at time of sale. Not forgivable.*
6. Initial Program budget of \$100,000, supplemented at a lesser amount in future years until loan repayments make it sustainable.*

*Items 4-6 assume the creation of a City-funded revolving loan program. Alternatively, the City could collaborate with local banks per the Cuyahoga County example.

- Implementing partners: City Council, Redevelopment Authority, CAP Services (for administration) and/or local banks
- Estimated overall cost: \$100,000 (unless implemented through local banks), plus administration
- Possible funding sources: TIF, general fund

Rental Conversion Program

The conversion of owner-occupied homes to renter-occupied homes is a common occurrence in college towns across Wisconsin. Not all instances of this conversion are undesirable, but these conversions can create concerns among nearby owner-occupants, including noise and excessive parking. Therefore it can be desirable for these renter-occupied homes to be converted back to owner-occupied units. The City of Madison, WI and the City of Elgin, IL both have programs that offer funds to convert rental-occupied properties to owner-occupied properties and neither are restricted by income.

Case Study: City of Madison Rental Conversion Program

The City of Madison, Wisconsin's Small Cap TIF Loan Programs in the Greenbush and Mansion Hill-James Madison Park Neighborhoods offer funds for conversion of renter-occupied housing to owner-occupied housing for the cost of renovations plus up to 10% of the purchase price of a home, not to exceed \$80,000 for a single unit property, \$90,000 for a two-unit property, and \$100,000 for a three unit property. There is a requirement that 10% of the funds go towards exterior renovations and funds cannot be used for demolition. Loans are available to homeowners who will owner-occupy or contractors and developers who will sell the property to an owner-occupant. These loans are 0% interest, with no debt service payments, and are forgiven after completion of the renovation work. A Land Use Restriction Agreement (LURA) must also be signed to ensure the property is owner-occupied for ten years.

Website: <https://www.cityofmadison.com/dpced/economicdevelopment/home-loans/228/>

Contact: 608-266-4223 or homeloans@cityofmadison.com

Case Study: City of Elgin Residential Conversion Grant Program

The City of Elgin's Residential Conversion Grant Program makes grants available for the conversion of non-conforming multi-family housing back to original conforming residential uses. Properties must be in a residential-zoned district and currently registered/licensed as a rental property by the City of Elgin. Property owners can receive a grant of \$25,000 for a two-unit building and \$30,000 per unit removed for buildings with three or more units. An additional \$3,000 per dwelling units removed is available for properties located within low-income census tracts. Unlike the City of Madison, these funds are distributed upon completion of the conversion. However start-up funds up to \$10,000 can be requested prior to conversion for materials and/or securing a contractor. Eligible participants are individuals, corporations and not-for-profit organizations.

Website: <http://www.cityofelgin.org/index.aspx?NID=326>

Contact: 847-931-5920 or elginDCA@cityofelgin.org

Stevens Point should consider a similar program to what is offered by the Cities of Madison and Elgin, limited to homes within a certain distance of the UWSP campus, perhaps ½ mile.

Suggested program elements include:

1. Property must be existing renter-occupied unit that borrower is converting to owner-occupied unit, located within ½ mile of the UWSP campus.

2. No income restriction.
 3. Maximum loan of 30% of total project costs, not to exceed \$50,000.
 4. 0% interest, repayment over 10 years, or at time of sale. 30% of the original loan amount forgivable, convertible to a grant, if the property remains owner-occupied after 7 years.
 5. Demolition is allowed, if a new home is constructed and is owner-occupied.
 6. Funds may be used for a wide range of repair, remodeling, modernization or energy efficiency projects, provided the total project amount (for grant calculation purposes) includes no personal property, landscaping or furnishings. Popular owner amenities will be eligible projects and are required whenever a new home is constructed, including 2-car attached garages and moving laundry facilities to a main living floor.
 7. Initial program budget of \$200,000, supplemented at a lesser amount in future years.
- Implementing partners: City Council, Redevelopment Authority, CAP Services (for administration)
 - Estimated overall cost: \$200,000, plus administration
 - Possible funding sources: TIF, general funds

Remove and Replace Some of the Worst Homes

Stevens Point has some homes that are in very poor condition and have limited value, historic or otherwise. For these homes, it would be more cost effective to demolish the home and rebuild instead of investing in rehabilitation.

Case Study: City of La Crosse Housing Replacement Program

The City of La Crosse has created an award-winning program called the Housing Replacement Program. The program is aimed at restoring the residential character of its older neighborhoods where homes have been neglected and no longer meet the needs of changing demographics. Some of this neglect was due to the fact that owner-occupied units had been converted to student renter-occupied housing, similar to what Stevens Point has experienced. The program is designed to remove and replace the poorest-quality housing, thereby increasing home values immediately and also encouraging reinvestment by others. La Crosse's program was funded through CDBG and HOME funds. The program maintains funding by selling the new homes and returning funds to the City. Much of the work to rebuild the homes is accomplished with donated labor and materials from different sources, including various City departments. The City also partners with the local technical college to use the home sites as learning projects for students involved in wood technology courses.



Example of housing that could be eligible for a Housing Replacement Program

Along with the Housing Replacement program, the City of La Crosse has a Homebuyer Assistance Program which is open to people purchasing the new homes. Also, buyers are often eligible for low interest mortgages through the Wisconsin Housing and Economic Development authority (WHEDA).

Website: <https://www.cityoflacrosse.org/replacementhousing>

Contact: Caroline Gregerson at 608-789-7393 or gregersonc@cityoflacrosse.org

We recommend that Stevens Point create a Housing Replacement Program focused on its oldest neighborhoods. Because the City does not have access to HOME funds, and CDBG Revolving Loan Funds are targeted to housing rehab rather than demolition and replacement, a local housing replacement program will require local funds. The advantage of this approach is that the City will be able to use its discretion about whether and when to target low-income buyers for the new homes.

Suggested Program Elements include:

1. Program focus will be single family and duplex properties south of Maria Dr., north of Patch St., and west of Michigan Ave with a total assessed value of less than \$40,000.
 2. The Redevelopment Authority (RDA) will acquire properties via purchase from willing sellers, or through other processes if the owner has stopped paying taxes and/or the property has been condemned as unsafe for habitation.
 3. Properties may be sold to private developers or contractors or Habitat for Humanity for redevelopment, either before or after they have been razed.
 4. As feasible, properties redeveloped by the RDA will utilize City staff and resources, volunteer organizations, and Mid-State Technical College students in need of building services skill training.
 5. The target buyer could be low-income or any-income, though the assistance of volunteers and non-profit assistance should come with the expectation that the home will be sold to low-income residents (e.g. 80% of County median income).
 6. Properties will be targeted to owner-occupants, with purchasers agreeing not to rent the home or sell it as a rental for a certain period of time, perhaps 10 years. The purchase price can be discounted a bit in exchange for that commitment, which could be established as a deed restriction.
- Implementing partners: Redevelopment Authority, City Council, City staff, developers/builders, Habitat for Humanity, volunteers, etc.
 - Estimated overall cost: \$200,000 in the first year, less thereafter
 - Possible funding sources: TIF, general fund

Student Renter Outreach

A fundamental concern with the quality of housing is the risk of unsafe, even life-threatening conditions, such as decayed or improvised electrical wiring. In lieu of or in addition to direct City inspections of rental units, the City should participate in a robust outreach program to students to prepare them, generally, for off-campus independent living, and especially to help them recognize, report, and resolve unsafe conditions in their units. The City's Neighborhood Improvement Coordinator should work with various partners to provide both online and print

resources on the topic of off-campus living. These materials should include examples of common health/safety risks, explanation of how unsafe conditions should be resolved, and contact information for who they should notify if their landlord fails to address health and safety complaints (i.e. Health Department, City Neighborhood Improvement Coordinator).

- Implementing partners: City staff, UW-Stevens Point, Student Government Association, Central Wisconsin Apartment Association, Tenant Resource Center
- Estimated overall cost: low
- Possible funding sources: General funds, rely on partner organizations to cover most costs.

4.6 WHAT STRATEGIES SHOULD BE IMPLEMENTED TO ADDRESS SHORTCOMINGS OF THE CITY (E.G. LIVABILITY, MARKETABILITY, AND QUALITY OF LIFE)?

Based on interview and survey feedback, residents of Stevens Point and the surrounding area generally have a high opinion of the quality of life here. Many point to the abundance of natural resources and outdoor recreation opportunities, especially the trail system. There was one item that came up consistently as a shortcoming that may influence decisions to move here, or to move away after living here for a while: the quality of the downtown business district. We also observed, in the course of this study, the lack of neighborhood designations or organizations. Strategies to address these shortcoming are recommended.

Continue Efforts to Make Downtown More Vibrant

A common idea expressed by interviewees was that Stevens Point could be more attractive as a place to live if the downtown were more vibrant than it currently is, with more housing, retail and entertainment opportunities. A vibrant downtown can help attract and retain workers, especially young professionals who are drawn to more urban environments, even if they aren't living downtown themselves. Downtown housing has already been recommended, and will likely serve as the most effective catalyst for other retail, restaurant and entertainment amenities. However, the City should also find ways to make other downtown development easier, including remediation of site contamination or blighted buildings, and development of more public parking to prevent the need for onsite parking with new development.

- Implementing partners: Redevelopment Authority, City Council
- Estimated overall cost: high
- Possible funding sources: TIF, general funds

Identify Neighborhoods and Create Neighborhood Associations

A healthy community has healthy neighborhoods in which people feel safe, are socially connected to their neighbors, and residents are actively involved in promoting the success of the neighborhood in various ways. Stevens Point does not currently designate neighborhoods, and has just one active neighborhood association (Old Main). We encourage the designation of neighborhoods and the development of grassroots neighborhood associations in order to foster more social connections and neighborhood improvement initiatives. This study suggests what those neighborhoods might be, geographically. The suggested boundaries are based on

various factors, including commonalities such as the age/era of housing development and existing features that separate housing areas, such as major roads, natural areas, and large areas of non-residential use.

Figure 4.3 below delineates and numbers those neighborhoods (see the appendix for a larger version, and for maps of each neighborhood). Table 4.1 suggests names for each neighborhood, based mostly on street names. Eventually the name of a neighborhood should be selected in cooperation with neighborhood residents as part of the effort to create a neighborhood association. In many cases that name may reflect an original plat name or other historic feature of the area.

The other information about these neighborhoods, indicated in both the table and the map, is property values, expressed as the value per square foot of homes. This is a helpful reference for the relative quality of housing across each neighborhood.

Figure 4.3 – Proposed Neighborhoods

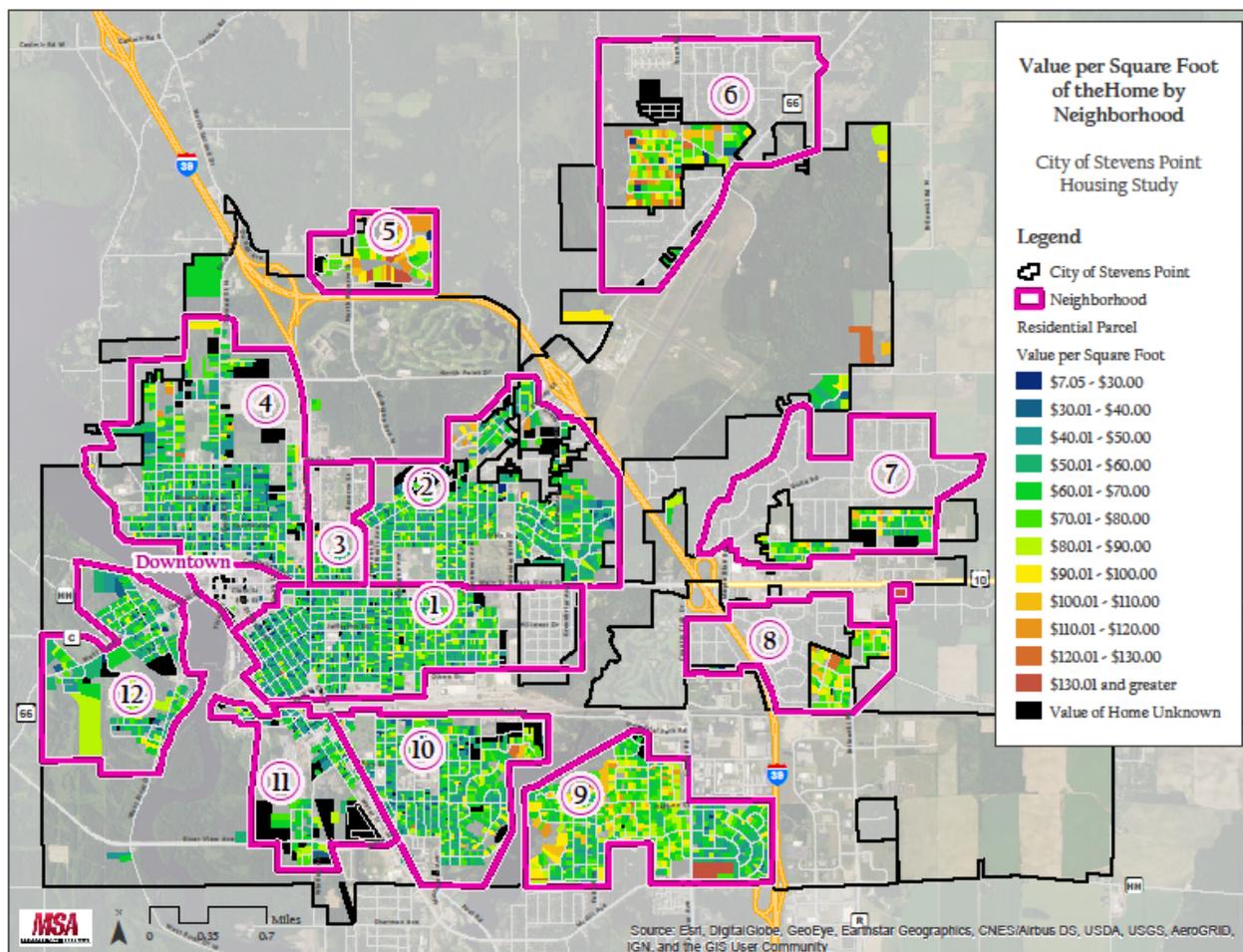


Table 4.1 – Proposed Neighborhoods

Map ID Number	Neighborhood Name	Average Value per Square Foot of the Home
1	Jefferson-Dixon	\$58
2	Stanley	\$60
3	Old Main	\$61
4	Northpoint	\$58
5	Eagle Summit	\$88
6	Skyline	\$84
7	Commercial North	\$71
8	Commercial South	\$81
9	Hoover	\$71
10	Patch	\$62
11	River East	\$62*
12	River West	\$61
Downtown	Downtown	\$51*

**Neighborhoods where residential parcels with an unknown value per square foot exceeds 10%*

CHAPTER 5 - PRIORITIZATION

This chapter takes the various recommendations of Chapter 4 and organizes them into a set of three alternative scenarios describing how the City may choose to close market gaps, improve housing choice and attract residents. The scenarios are described below, and then presented in a table format to suggest how various actions and outcomes would be prioritized in each scenario. Implicit in this presentation is the idea that the scenarios are not mutually exclusive – they could all occur. The objective of this presentation is prioritization for the use of limited resources available to influence the housing market.

A fundamental point of this study bears repeating: all signs point to continued population growth in Portage County, but the destination of those new residents and households depends upon a combination of market forces and local development policies and programs. All of the scenarios that follow presume that the City of Stevens Point is willing to spend money to influence the market in some way, and they presume that those investments should generally result in investment, tax base and residents within the City of Stevens Point.

Though three alternative scenarios are offered, there is one opportunity that rises above the others.

5.1 HOUSING REHABILITATION: DO THIS FIRST

It is our opinion that one important issue trumps all others as the first priority for City influence on the housing market: rehabilitation and replacement of low-value homes. The poor condition and low value of many homes in the older, central part of the City is a pervasive problem that the marketplace and existing housing rehab programs are not fixing. We encourage the City to focus on this issue first, and then to proceed to other initiatives requiring City investment of staff and funding resources as they become available.

Chapter 4 describes three programs intended to address this issue that would all draw from the same sources of funding, including general funds and, eventually, TIF funding. We offer a few thoughts on each here in order to aid the decision about which to pursue first.

Housing Modernization Loan Program

- Main Advantage: Flexible – could be used in many ways by “permanent” homeowners and/or investors.
- Main disadvantage: Less focused – the flexibility of the program, as proposed, could dilute its impact on the quality of neighborhoods.

Rental Conversion Program

- Main Advantage: Dual purpose - addresses the need for housing stock improvement and could help reverse the trend of single family conversion to rental.
- Main disadvantage: Limited to a smaller set of homes and requires some sellers willing to give up on their rental and also buyers willing to take on a challenging project.

Home Replacement Program

- Main Advantage: Biggest Neighborhood Impact – by focusing on the worst homes, and replacing them with new homes, this program is likely to result in the most dramatic catalyst to encourage other investments by surrounding landowners.
- Main disadvantage: High Level of City Effort – This program would require the RDA and others associated with the City to do quite a bit of work, including property acquisition and possibly contracting and coordination of home construction.

5.2 ALTERNATIVE #1 – CREATE A MORE VIBRANT DOWNTOWN AND WATERFRONT

New multifamily housing in the downtown area and with views of the waterfront could fill several gaps in the market while also spurring a greater diversity of retail, service, restaurant and entertainment offerings downtown.

RECOMMENDATIONS

1. Location

Downtown and waterfront views on both sides of the river

2. Housing Types and Prices

High-end rentals and condominiums (as feasible)

Smaller units such as efficiency and one-bedroom units for both young professionals and older adults

3. Regulatory Changes

Remove the CUP requirement

4. Public Investment Priorities

Parking

Land aggregation

5. Timing

Smaller projects first, to avoid dealing with significant parking issues, then larger projects when the resources can be assembled to help tackle major parking investments

IMPACTS

1. Fiscal

Could require significant funding to make difficult projects happen, but then also result in significant investment with greater potential to generate tax revenue than development in other parts of the City. Expect a long term financial gain due to the efficient use of existing public infrastructure and the increase in the value of other property that will likely occur around this development.

2. Quality of Life

Could enliven the downtown area by attracting more retail and restaurants and entertainment, resulting in a more vibrant downtown with more to do, filling what many people feel is a missing element in Stevens Point.

5.3 ALTERNATIVE #2 – IMPROVE THE ENTRY CORRIDORS AND SURROUNDING NEIGHBORHOODS

By focusing on infill, redevelopment, and improvement of the City's three main entry corridors, the city can encourage multifamily housing, but at a lesser cost as compared to downtown.

RECOMMENDATIONS

1. Location

The entry corridors (Division, Stanley, Main)

2. Housing Types and Prices

Smaller units such as efficiency and one-bedroom units for both young professionals and older adults

Larger units such as three- and four-bed units

3. Regulatory Changes

Remove the CUP requirement

4. Public Investment Priorities

Parking

Good urban design

Neighborhood plans to show how redevelopment relates to the surrounding area

6. Timing

TBD. As projects are proposed

IMPACTS

1. Fiscal

The City may or may not need to provide incentives to make these projects happen, depending on site and market conditions. Expect a long term financial gain due to the efficient use of existing public infrastructure and the increase in the value of other property that will likely occur around this development.

2. Quality of Life

Could enliven neighborhoods by driving the improvement of commercial nodes that serve the surrounding neighborhood. The high traffic counts on these corridors equate to many eyes on these sites and opinions about the City based on that exposure. Investment and improvements could have an impact on perceptions about the City.

5.4 ALTERNATIVE #3 – CREATE NEW NEIGHBORHOODS

A focus on outward growth may be the quickest and most effective way to compete with Plover and other communities for new investment and residents, especially for single-family housing.

RECOMMENDATIONS

1. Location

Undeveloped lands east of I-39

2. Housing Types and Prices

Mostly single family, between \$150,000 and \$300,000, with some duplex and multifamily to ensure balanced neighborhoods

3. Regulatory Changes

None required

4. Public Investment Priorities

Infrastructure extensions

Parking or mixed use incentives

Boundary agreement efforts with the Town of Hull

7. Timing

Could begin to happen right away

IMPACTS

1. Fiscal

The short-term fiscal impact could vary, depending on the site. The City may find it necessary to subsidize utility extensions to enable development. The long-term fiscal impact of this development could be problematic to the City if land values are too low compared to the cost of infrastructure to serve the lands.

2. Quality of Life

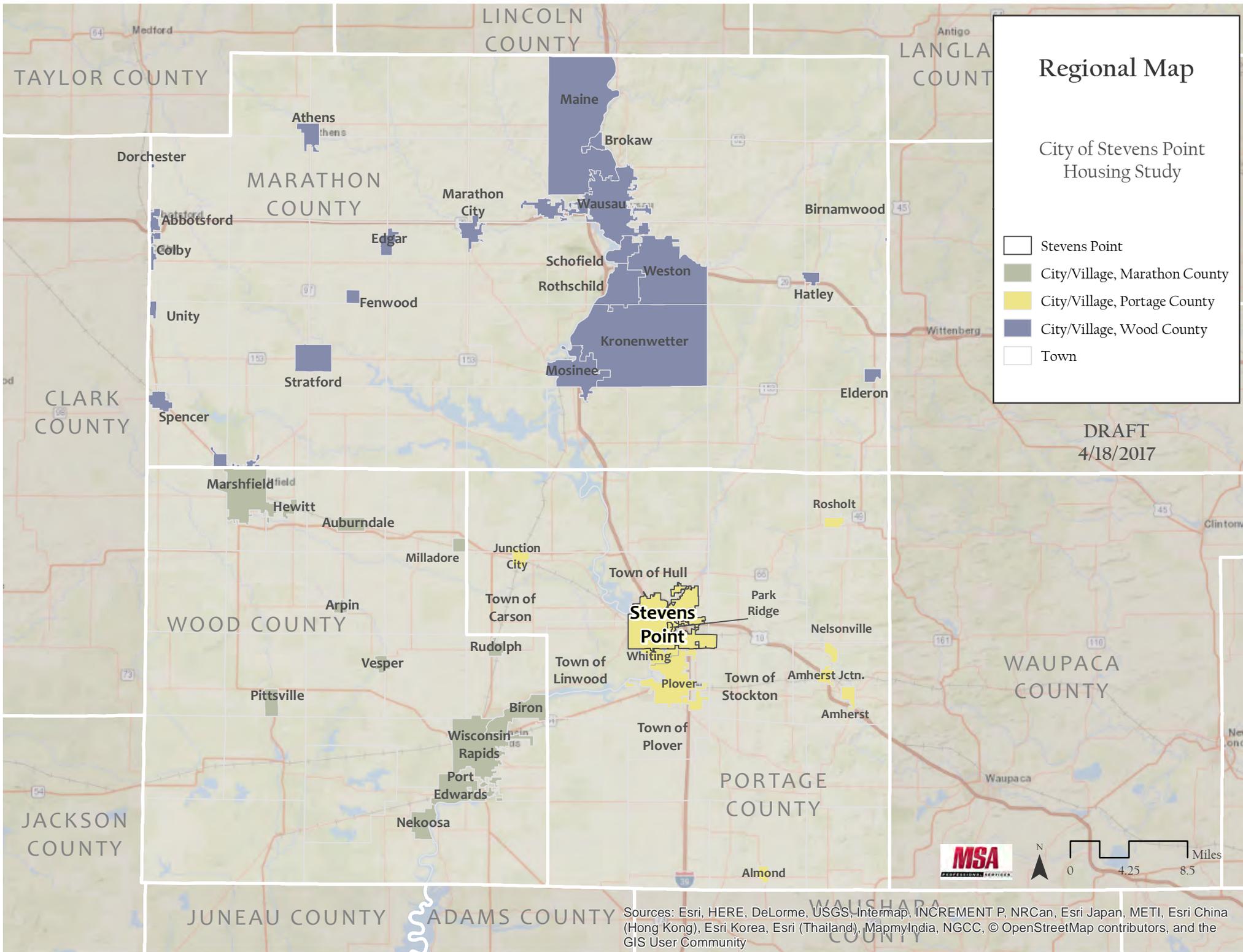
Though it wouldn't add much to the quality of life in other parts of the City, new neighborhood development can influence perceptions about the City as a desirable place to live.

Table 4.1 – Three Recommended Scenarios

	Scenario #1: Create a More Vibrant Downtown and Waterfront	Scenario #2: Improve the Entry Corridors and Surrounding Neighborhoods	Scenario #3: Create New Neighborhoods
Priority Location of New Housing Units			
Downtown, Waterfront	ΔΔΔ	ΔΔ	Δ
Transportation Corridors (Division, Stanley, Main)	ΔΔ	ΔΔΔ	Δ
East of I-39	Δ	Δ	ΔΔΔ
Regulatory Changes			
Allow 3 Unrelated Occupants	Δ	Δ	Δ
Eliminate the Multifamily CUP Requirement	ΔΔΔ	ΔΔΔ	Δ
Comprehensive Plan Amendment	ΔΔ	ΔΔ	ΔΔΔ
Priorities for Public Investment			
Improve existing homes	ΔΔΔ	ΔΔΔ	ΔΔΔ
Increase the supply of single family homes	Δ	Δ	ΔΔΔ
Make housing in S.P. more affordable for more people	Δ - ΔΔΔ	Δ - ΔΔΔ	Δ - ΔΔΔ
Attract other investment to Downtown	ΔΔΔ	Δ	Δ
Enhanced environmental performance (Green Design)	Δ - ΔΔΔ	Δ - ΔΔΔ	Δ - ΔΔΔ
Transit Compatibility	ΔΔ	ΔΔΔ	Δ
Housing Types Most Likely to Increase/Improve			
Single-Family	Δ	Δ	ΔΔΔ
Student Multifamily	ΔΔ	ΔΔ	Δ
Non-student Multifamily	ΔΔΔ	ΔΔΔ	ΔΔ
Townhomes/Duplexes/Zero lot line	ΔΔΔ	ΔΔΔ	ΔΔ
Condominium Ownership	Δ	Δ	Δ
Senior Housing/Assisted Living	Δ - ΔΔΔ	Δ - ΔΔΔ	Δ - ΔΔΔ

Δ = Low Priority, ΔΔ = Medium Priority, ΔΔΔ = High Priority

APPENDIX A: MAPS

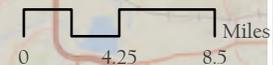


Regional Map

City of Stevens Point
Housing Study

-  Stevens Point
-  City/Village, Marathon County
-  City/Village, Portage County
-  City/Village, Wood County
-  Town

DRAFT
4/18/2017



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), MapmyIndia, NGCC, © OpenStreetMap contributors, and the GIS User Community

Residential Properties

City of Stevens Point
Housing Study

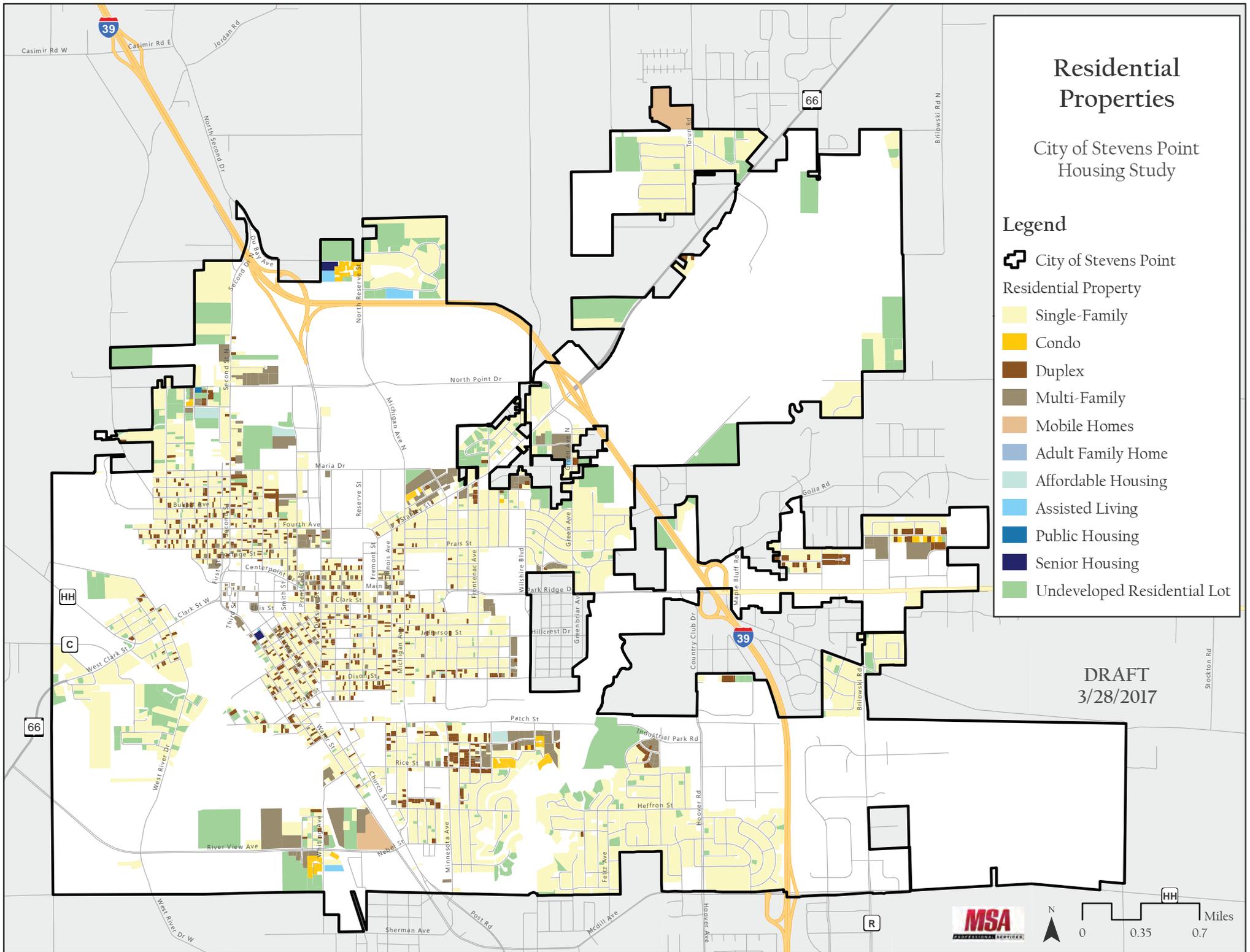
Legend

-  City of Stevens Point
- Residential Property**
 -  Single-Family
 -  Condo
 -  Duplex
 -  Multi-Family
 -  Mobile Homes
 -  Adult Family Home
 -  Affordable Housing
 -  Assisted Living
 -  Public Housing
 -  Senior Housing
 -  Undeveloped Residential Lot

DRAFT
3/28/2017



0 0.35 0.7 Miles



Registered Rental Properties by number of units Inset

City of Stevens Point
Housing Study

Legend

 City of Stevens Point

 Parcel

Rental Property

Number of Units

 1 (Single Family Converted to Rental)

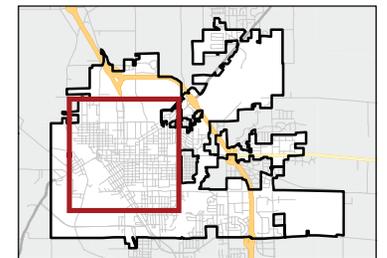
 2

 3 - 4

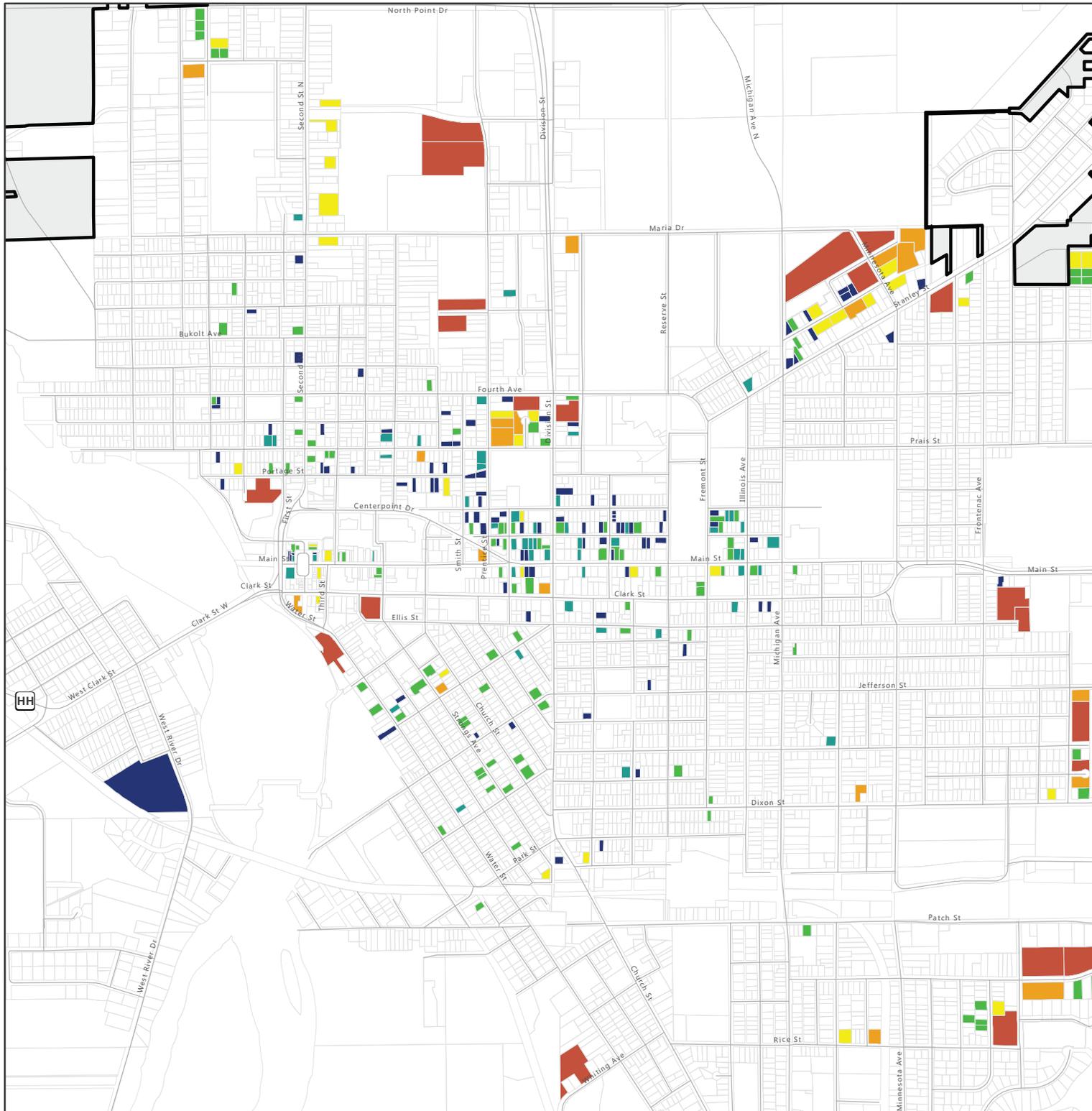
 5 - 8

 9 - 19

 20 - 160



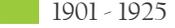
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3/30/2017



Single-Family Dwellings by age of home

City of Stevens Point
Housing Study

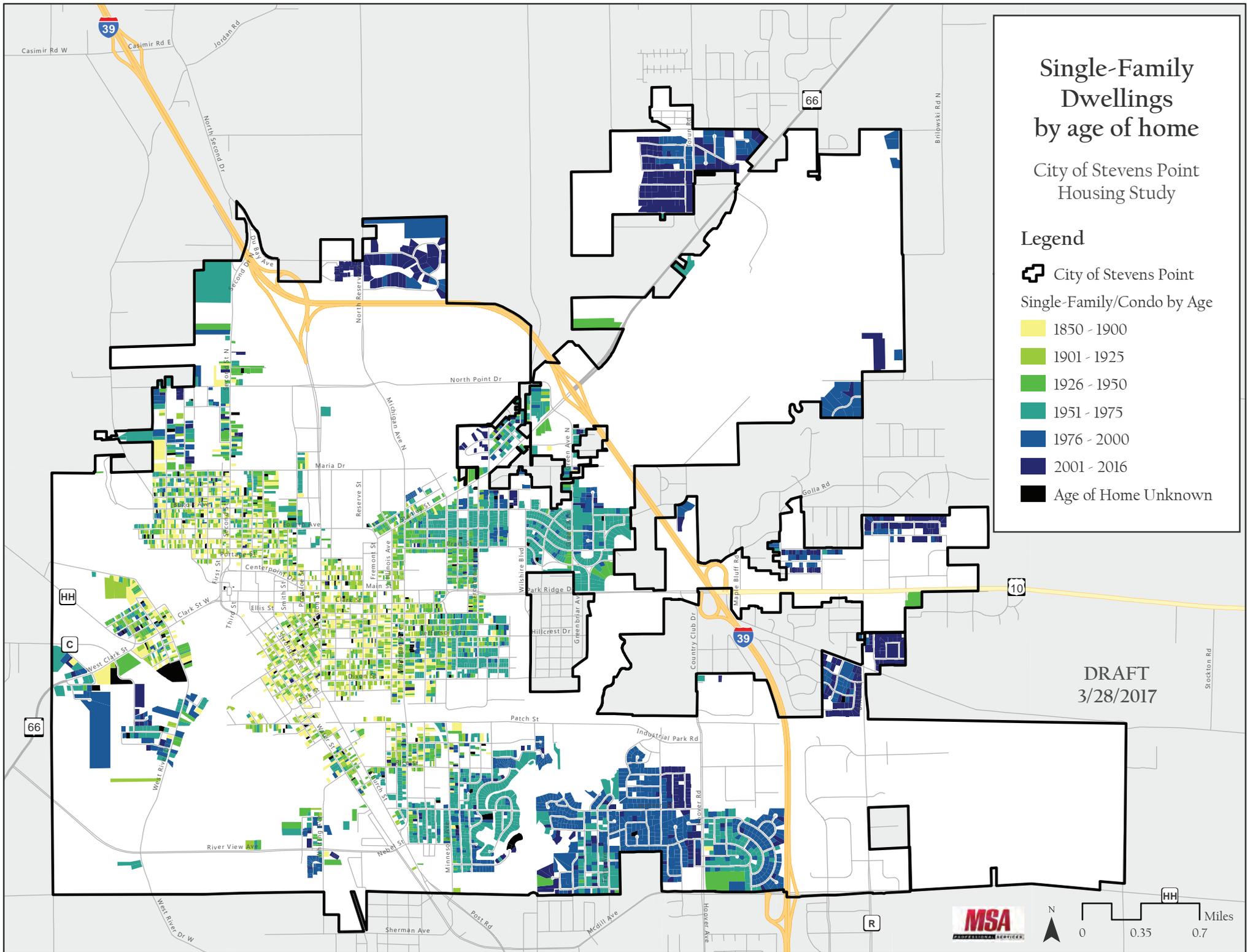
Legend

-  City of Stevens Point
-  Single-Family/Condo by Age
-  1850 - 1900
-  1901 - 1925
-  1926 - 1950
-  1951 - 1975
-  1976 - 2000
-  2001 - 2016
-  Age of Home Unknown

DRAFT
3/28/2017



0 0.35 0.7 Miles



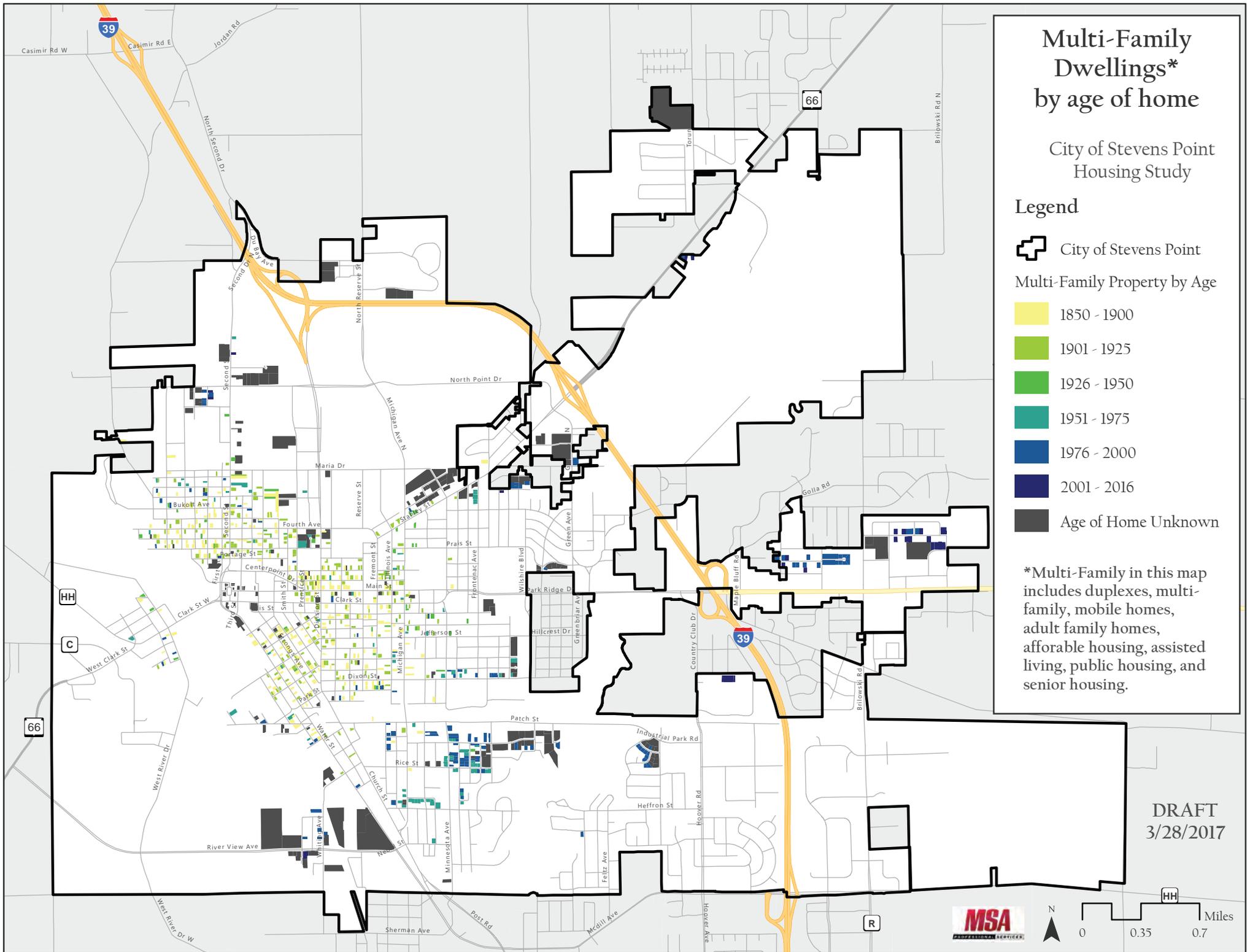
Multi-Family Dwellings* by age of home

City of Stevens Point
Housing Study

Legend

-  City of Stevens Point
- Multi-Family Property by Age
 -  1850 - 1900
 -  1901 - 1925
 -  1926 - 1950
 -  1951 - 1975
 -  1976 - 2000
 -  2001 - 2016
 -  Age of Home Unknown

*Multi-Family in this map includes duplexes, multi-family, mobile homes, adult family homes, affordable housing, assisted living, public housing, and senior housing.



DRAFT
3/28/2017



0 0.35 0.7 Miles

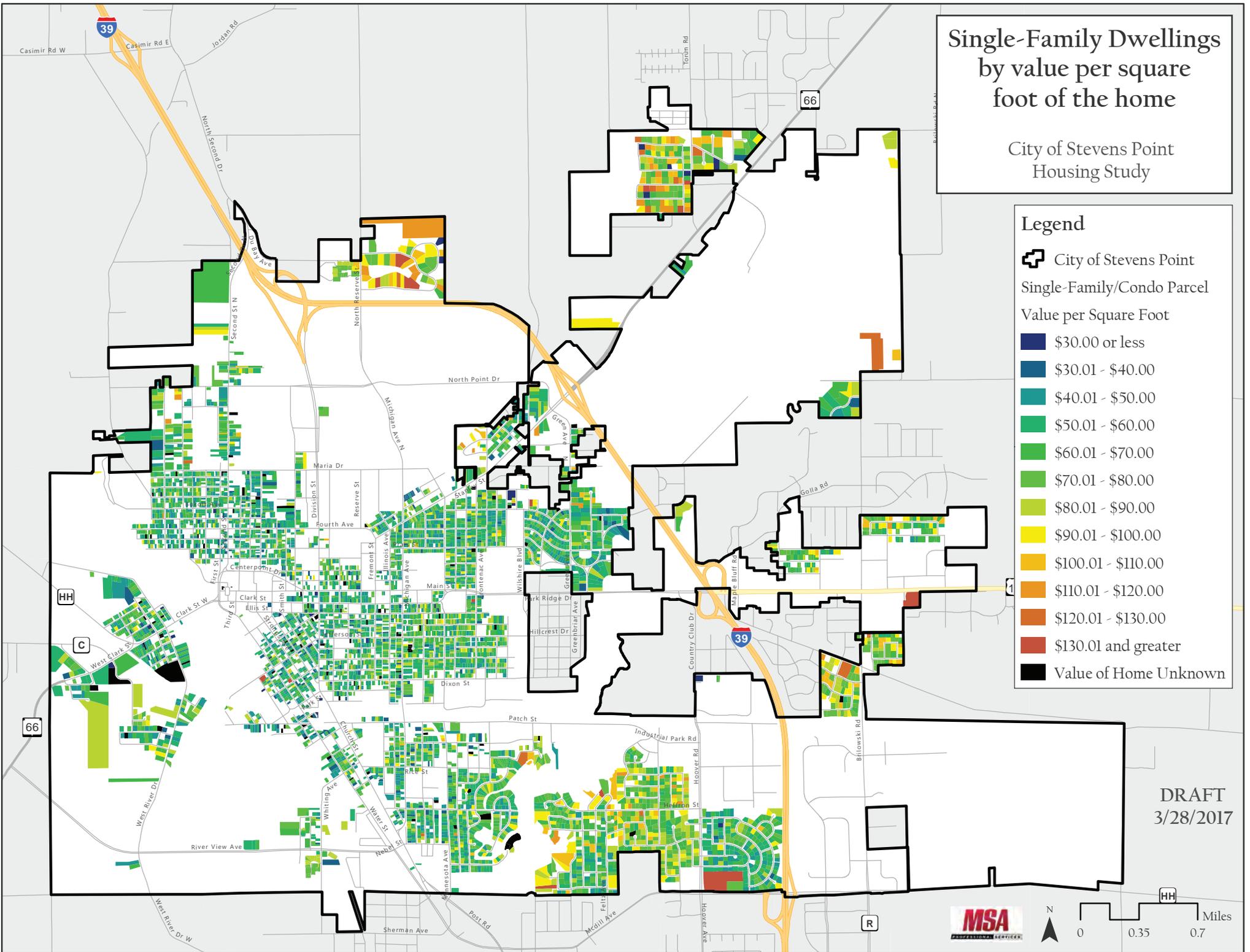
R

Single-Family Dwellings by value per square foot of the home

City of Stevens Point
Housing Study

Legend

-  City of Stevens Point
-  Single-Family/Condo Parcel
- Value per Square Foot
 -  \$30.00 or less
 -  \$30.01 - \$40.00
 -  \$40.01 - \$50.00
 -  \$50.01 - \$60.00
 -  \$60.01 - \$70.00
 -  \$70.01 - \$80.00
 -  \$80.01 - \$90.00
 -  \$90.01 - \$100.00
 -  \$100.01 - \$110.00
 -  \$110.01 - \$120.00
 -  \$120.01 - \$130.00
 -  \$130.01 and greater
 -  Value of Home Unknown



DRAFT
3/28/2017

Residential Lots Code Violations

City of Stevens Point
Housing Study

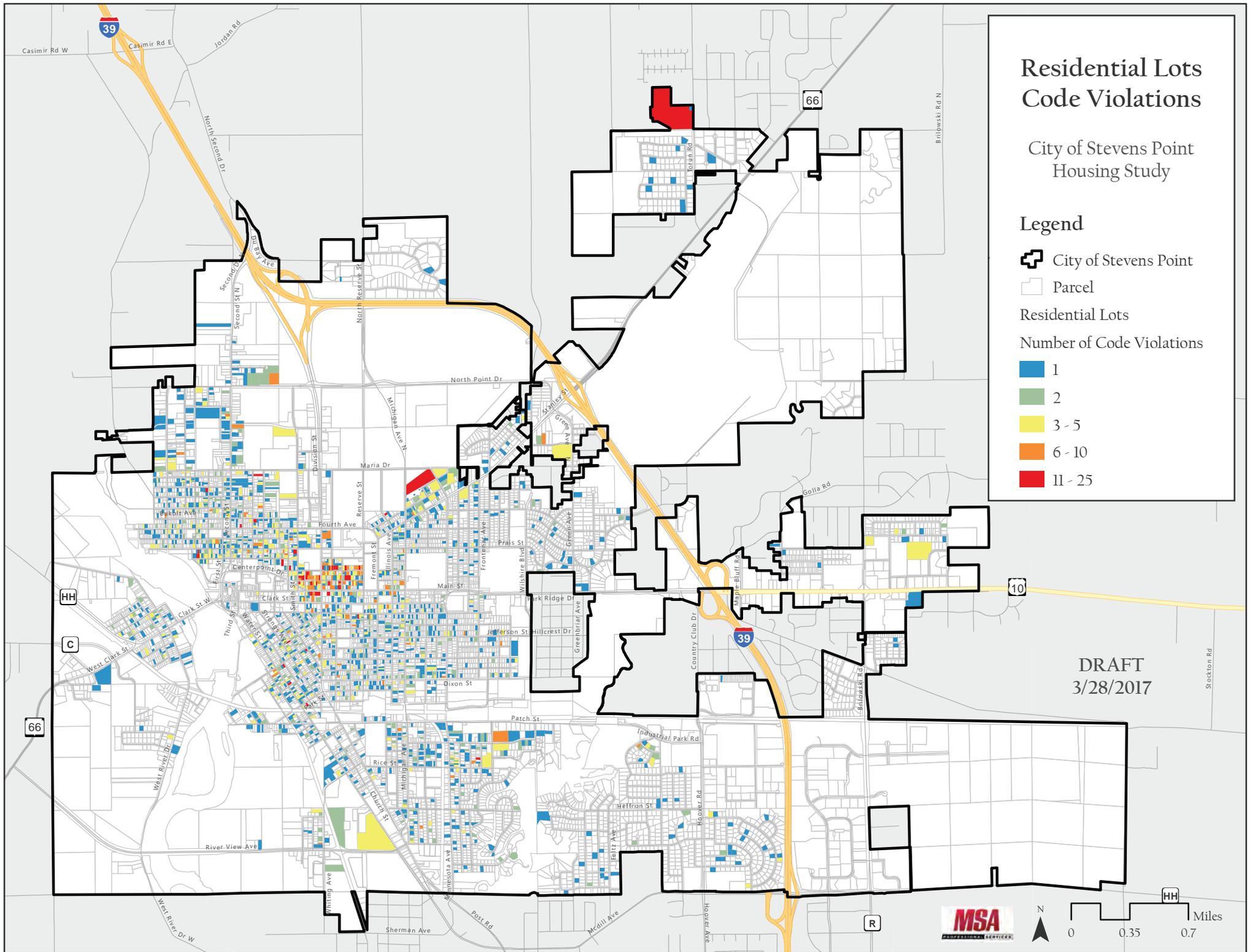
Legend

-  City of Stevens Point
-  Parcel
- Residential Lots
- Number of Code Violations
 -  1
 -  2
 -  3 - 5
 -  6 - 10
 -  11 - 25

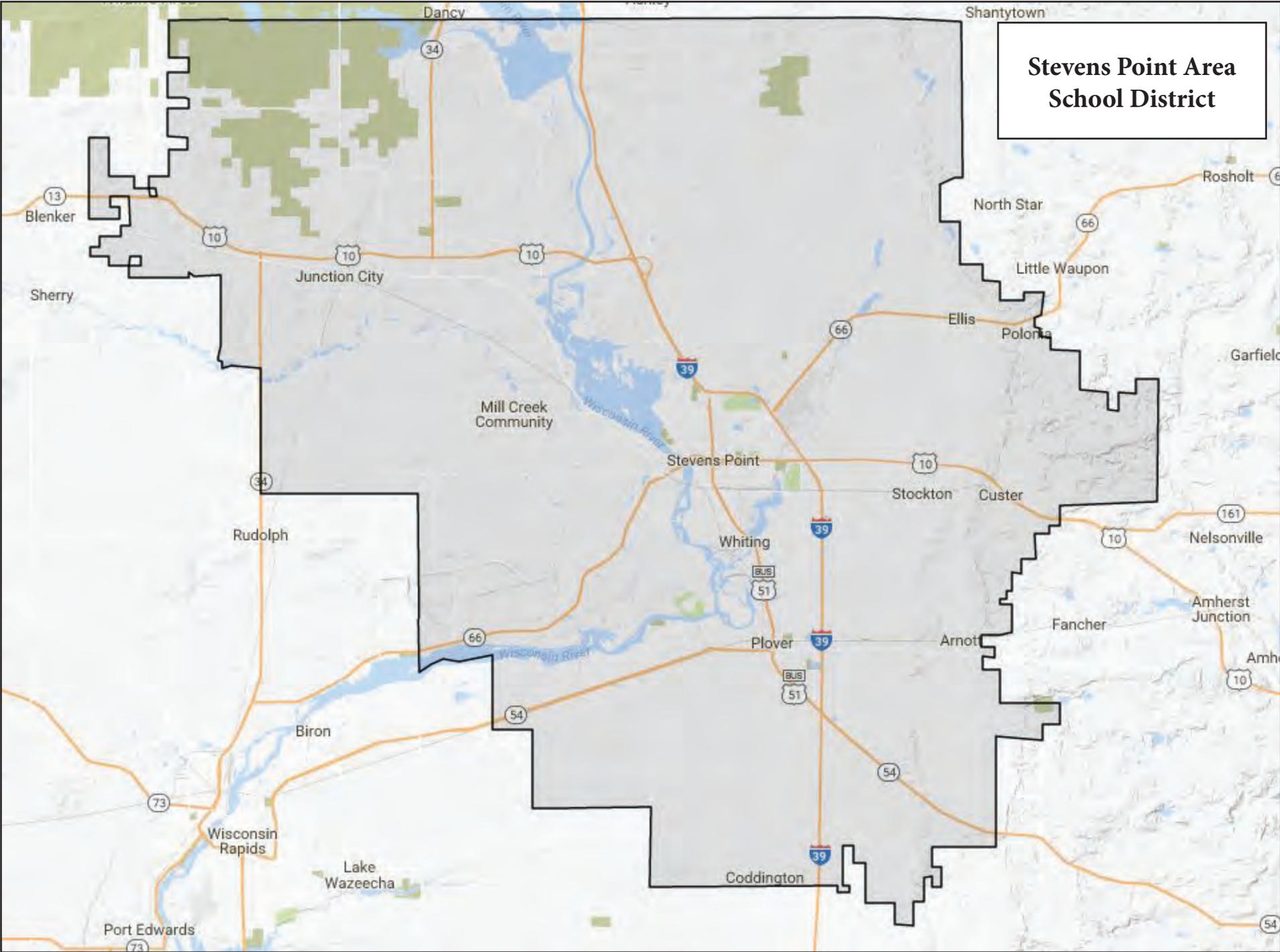
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3/28/2017



0 0.35 0.7 Miles



Stevens Point Area School District



Available Residential Lots

City of Stevens Point
Housing Study

Legend

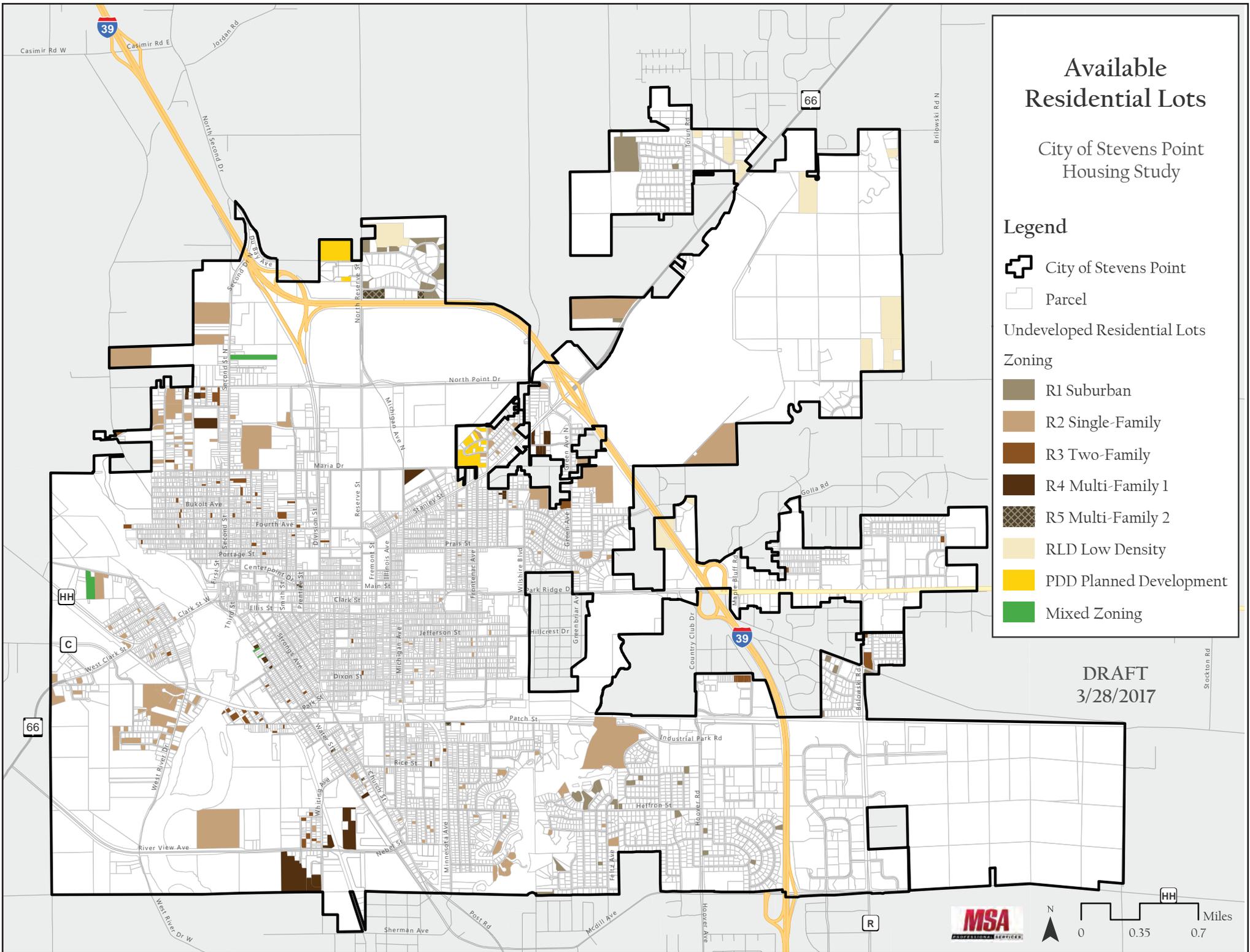
-  City of Stevens Point
-  Parcel

Undeveloped Residential Lots

Zoning

-  R1 Suburban
-  R2 Single-Family
-  R3 Two-Family
-  R4 Multi-Family 1
-  R5 Multi-Family 2
-  RLD Low Density
-  PDD Planned Development
-  Mixed Zoning

DRAFT
3/28/2017



0 0.35 0.7 Miles

R

HH

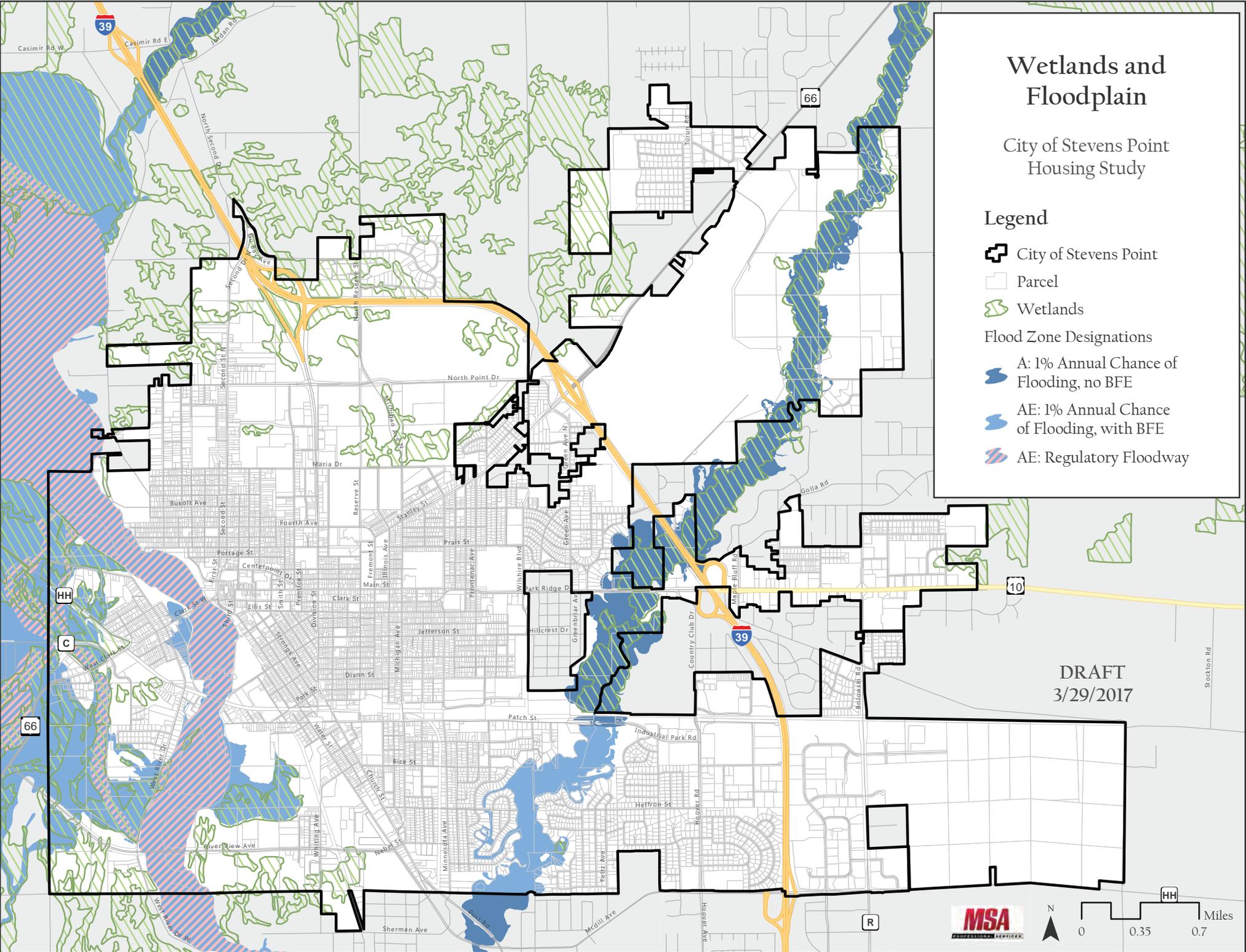
Wetlands and Floodplain

City of Stevens Point
Housing Study

Legend

-  City of Stevens Point
-  Parcel
-  Wetlands
- Flood Zone Designations**
-  A: 1% Annual Chance of Flooding, no BFE
-  AE: 1% Annual Chance of Flooding, with BFE
-  AE: Regulatory Floodway

DRAFT
3/29/2017

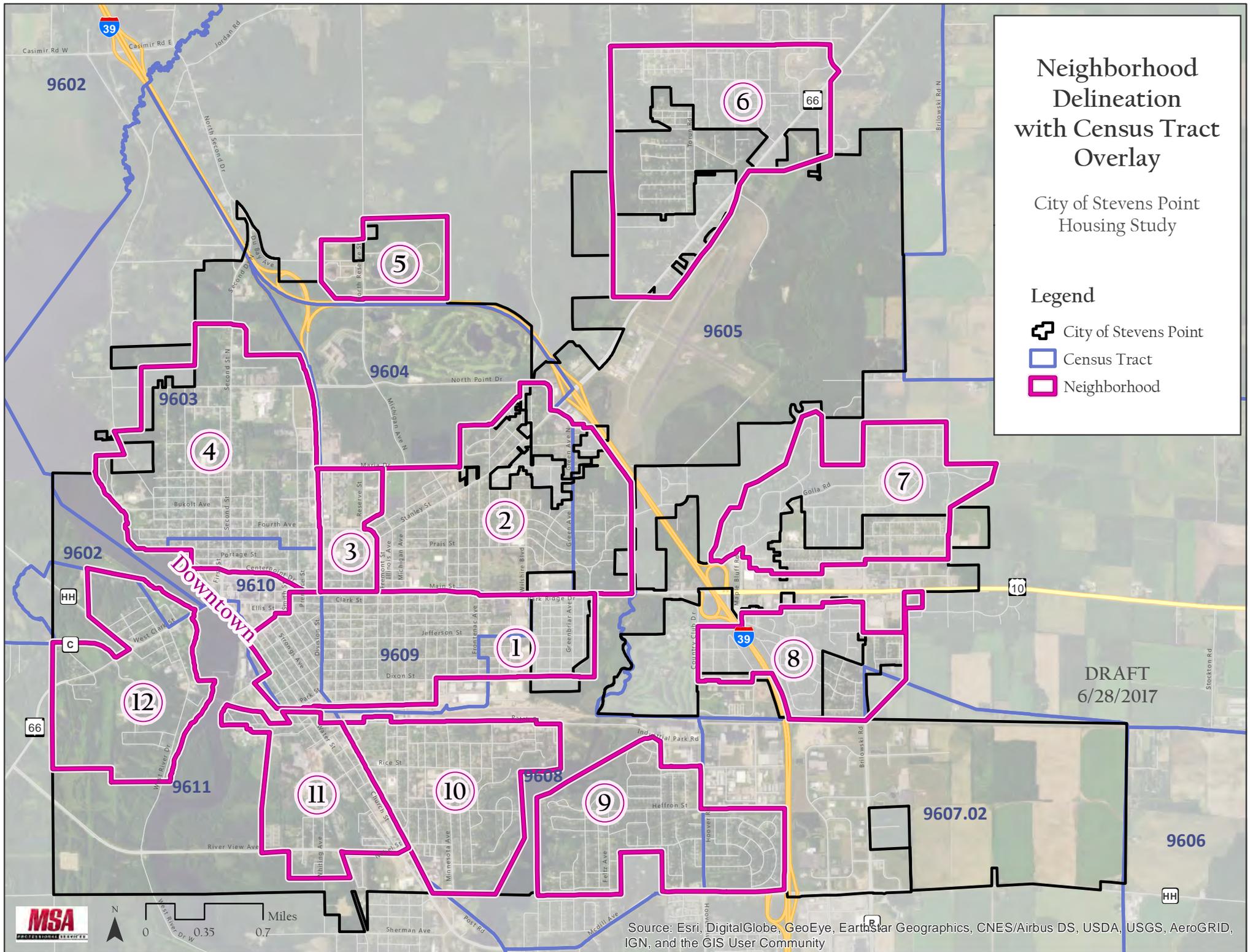


Neighborhood Delineation with Census Tract Overlay

City of Stevens Point
Housing Study

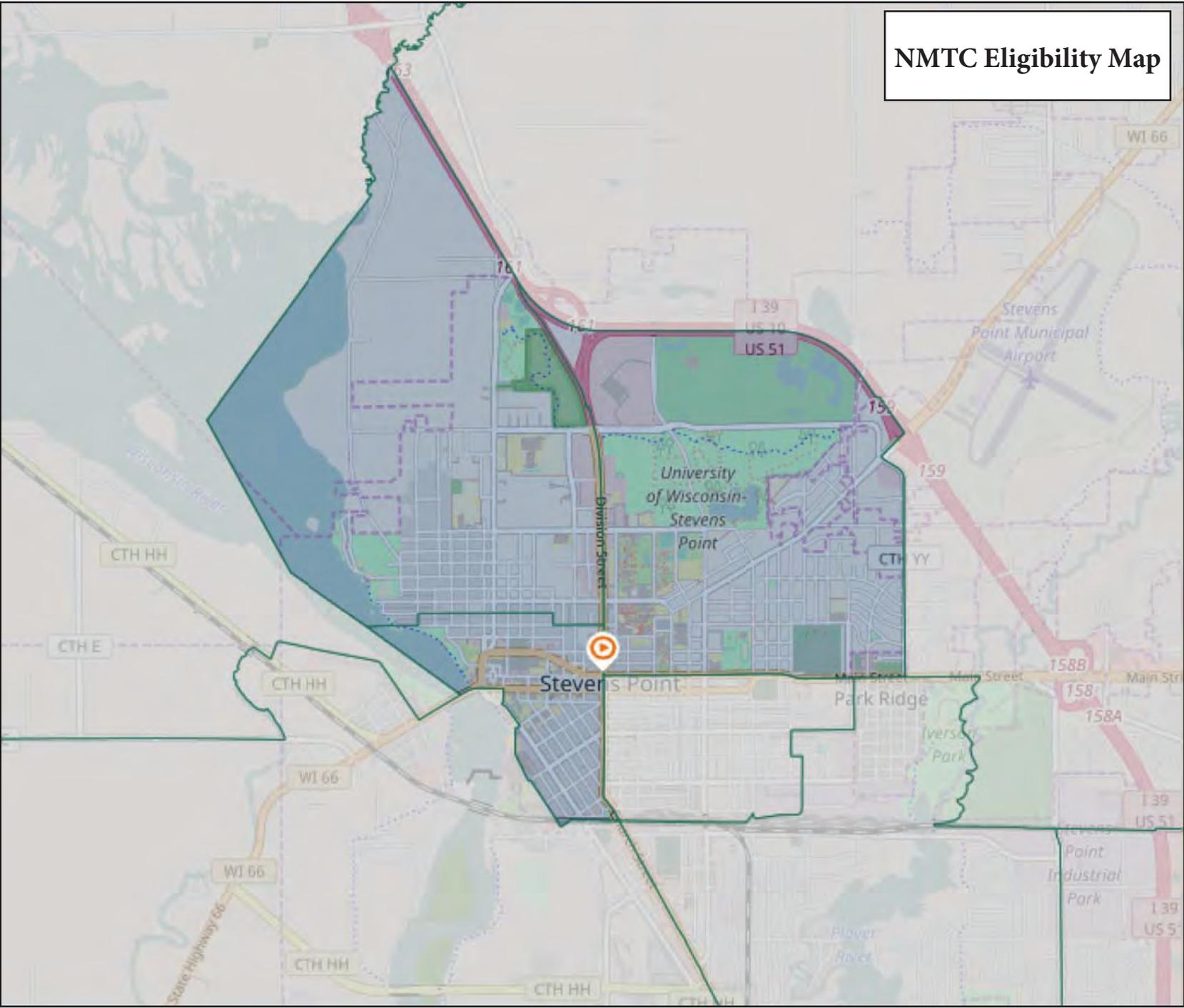
Legend

-  City of Stevens Point
-  Census Tract
-  Neighborhood

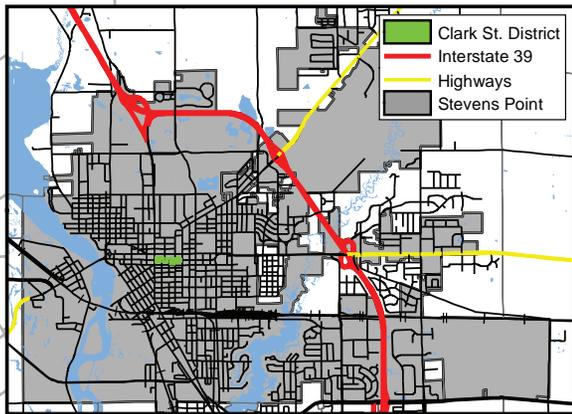
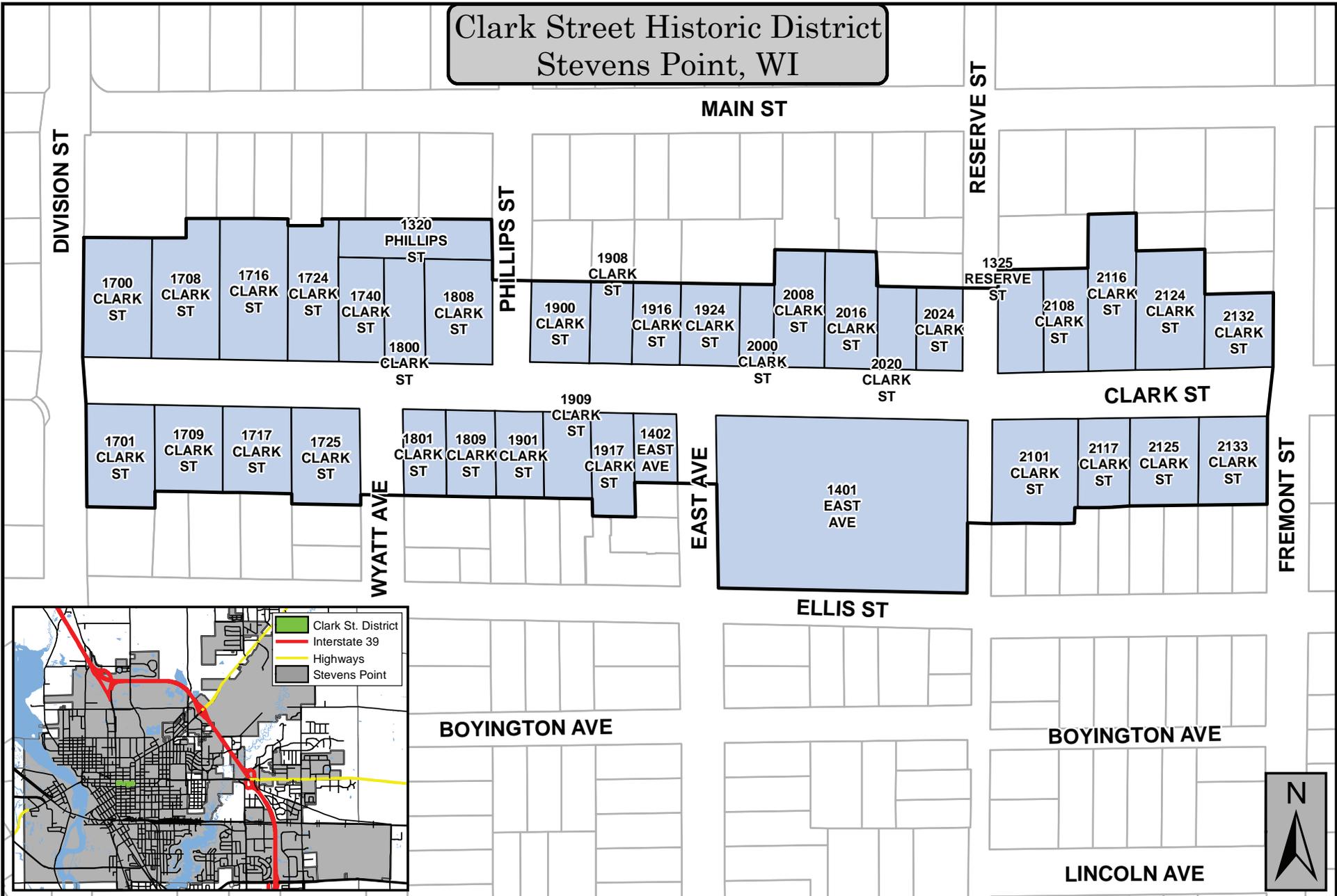


Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community

NMTC Eligibility Map



Clark Street Historic District Stevens Point, WI



City of Stevens Point
Community Development Department

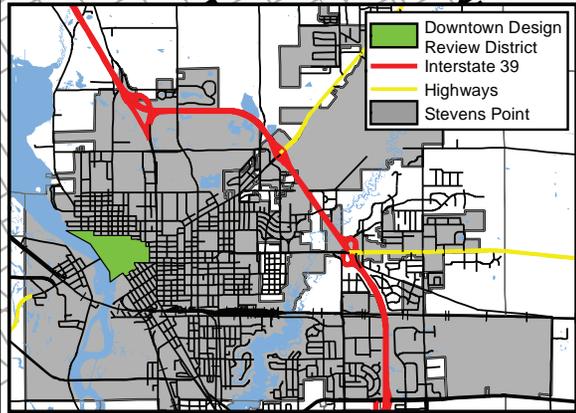
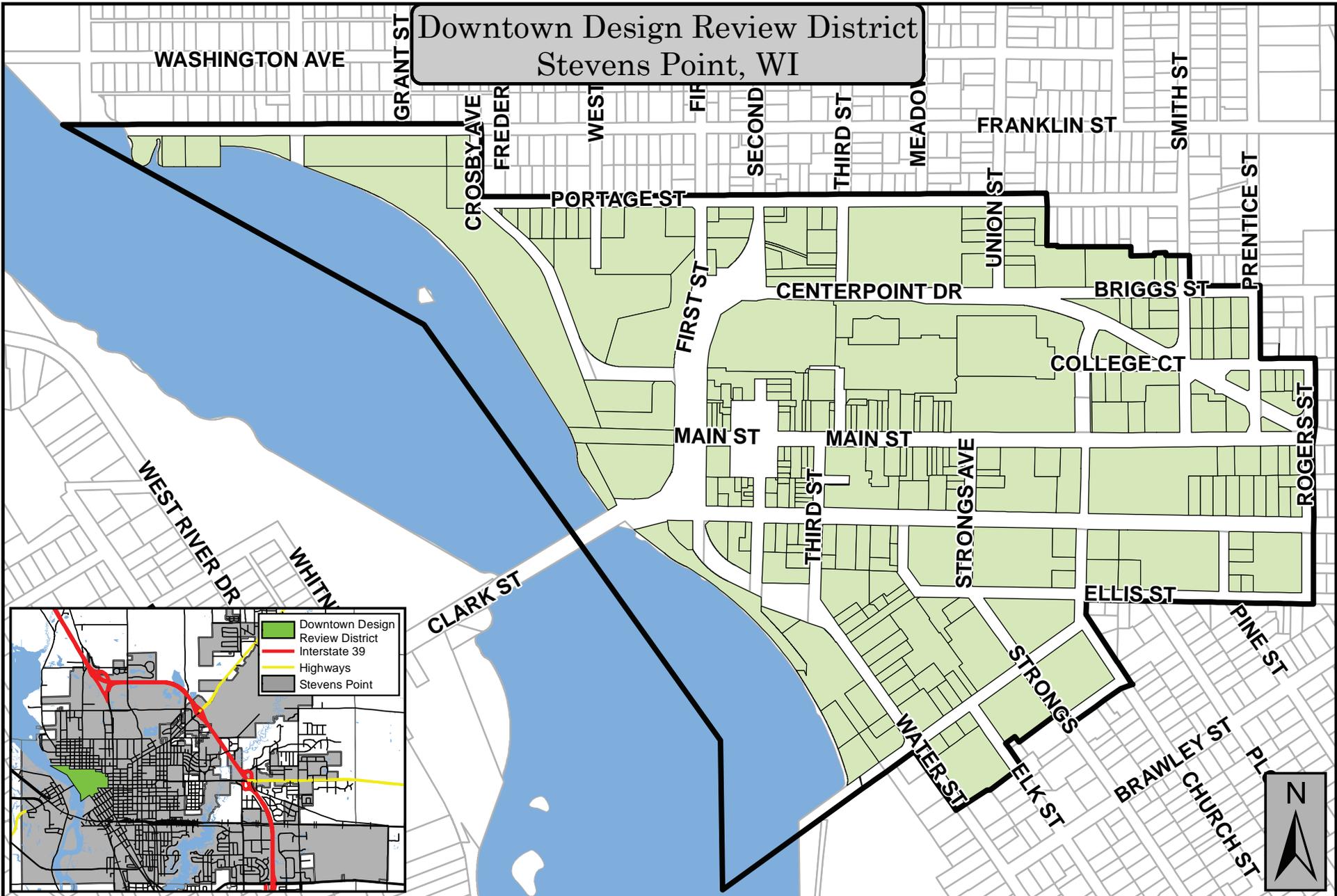


- Clark St. District Boundaries
- District Properties
- Parcels Lines

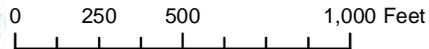
This map was compiled by the City of Stevens Point's Community Development Department for reference purposes only. The accuracy of this map is not guaranteed and the City makes no express or implied warranties of any type regarding this map. Furthermore, the City is not liable for any direct or indirect damages suffered related to the use of this map.

Date: 5/9/2013

Downtown Design Review District Stevens Point, WI



City of Stevens Point
Community Development Department



-  Downtown Design District Boundaries
-  District Properties
-  Parcels Lines

This map was compiled by the City of Stevens Point's Community Development Department for reference purposes only. The accuracy of this map is not guaranteed and the City makes no express or implied warranties of any type regarding this map. Furthermore, the City is not liable for any direct or indirect damages suffered related to the use of this map.

Date: 6/13/2013

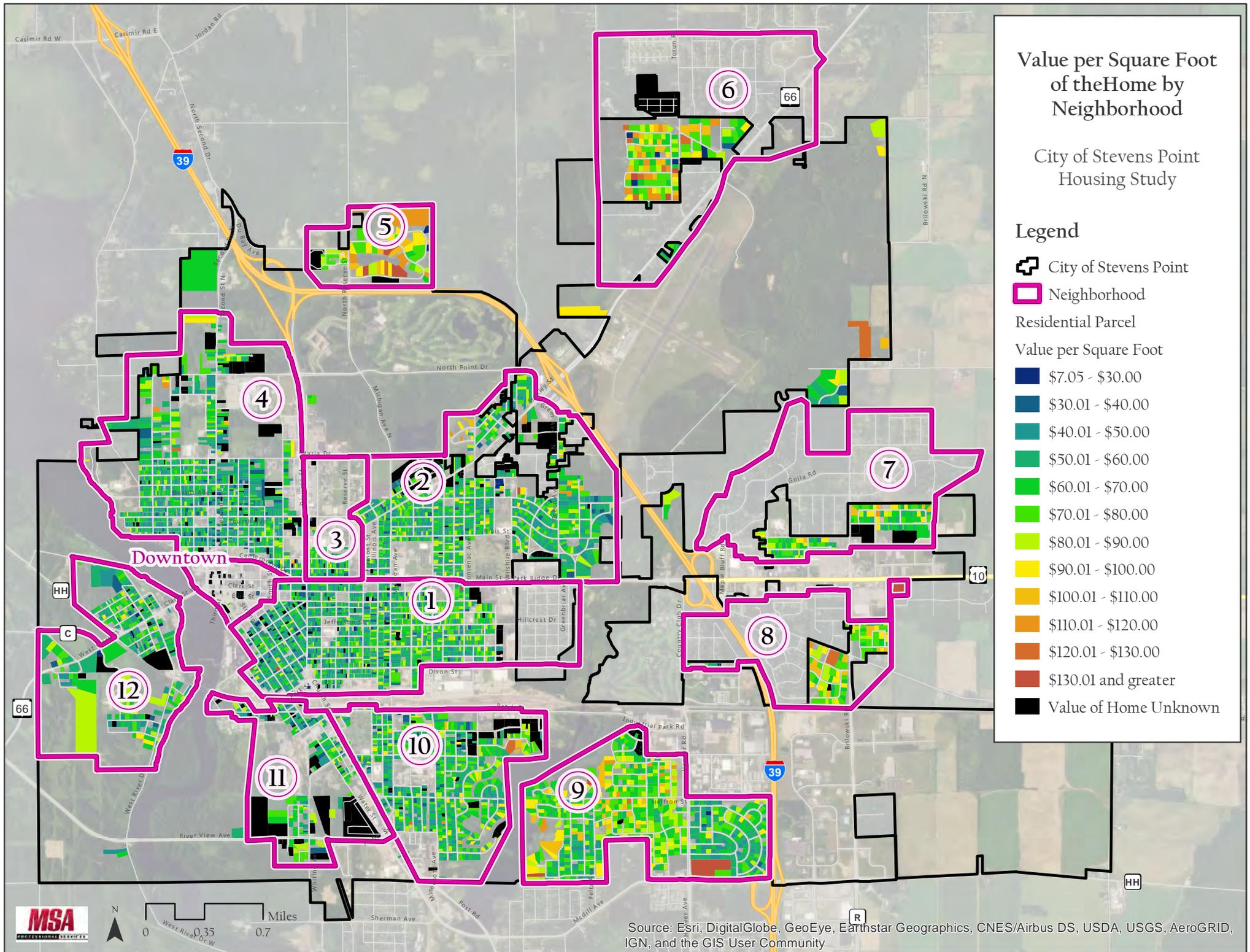


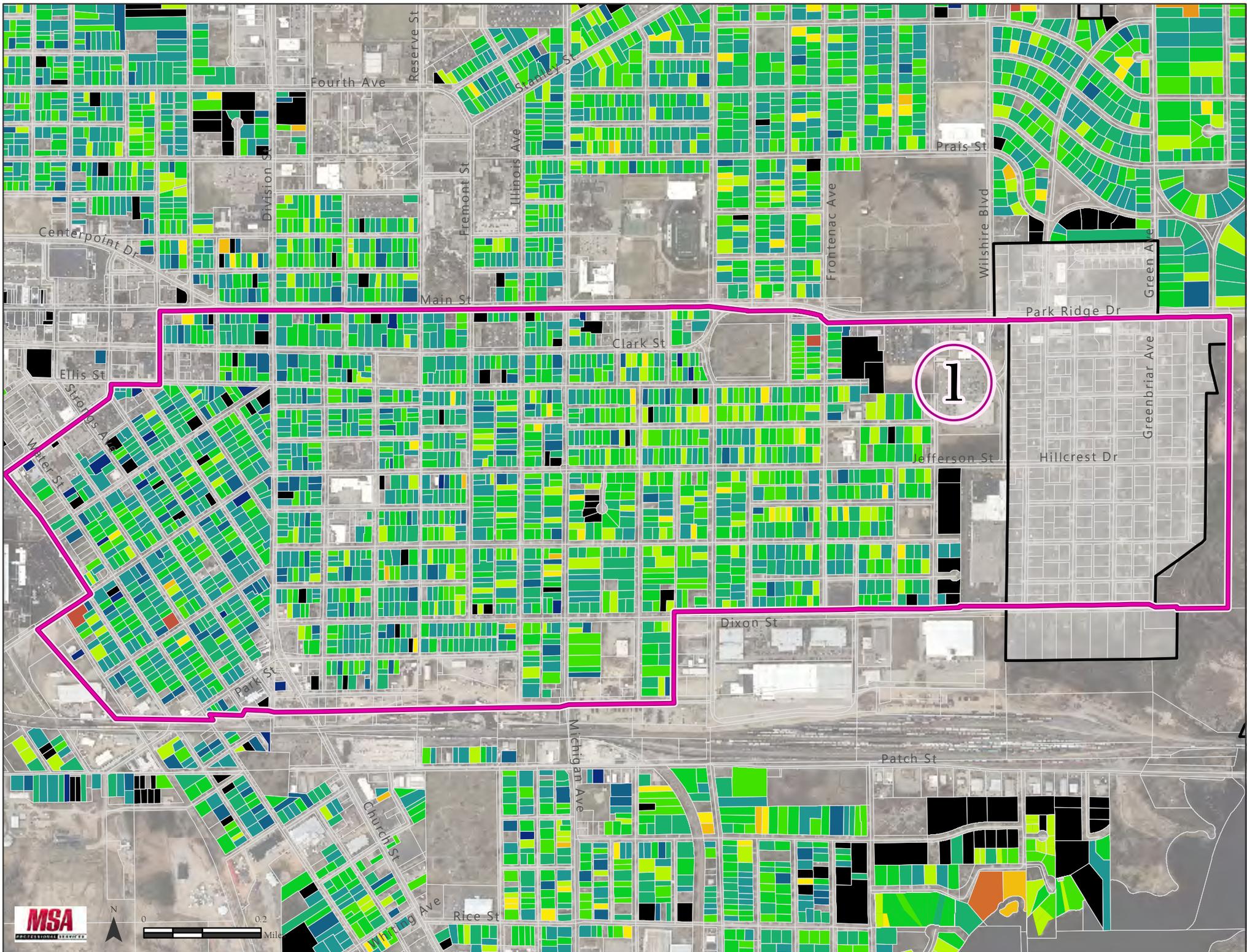
Value per Square Foot of the Home by Neighborhood

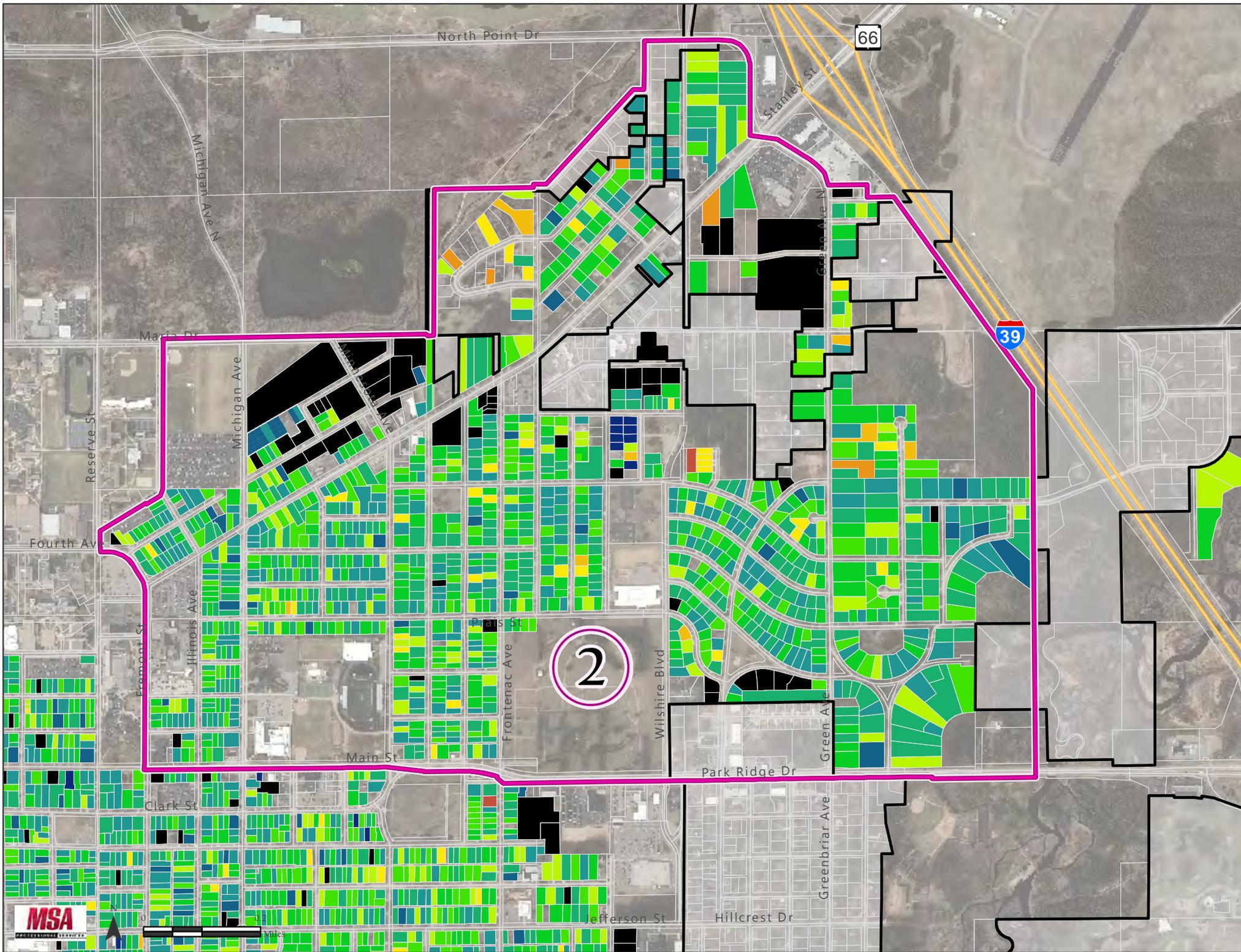
City of Stevens Point
Housing Study

Legend

-  City of Stevens Point
-  Neighborhood
-  Residential Parcel
- Value per Square Foot
 -  \$7.05 - \$30.00
 -  \$30.01 - \$40.00
 -  \$40.01 - \$50.00
 -  \$50.01 - \$60.00
 -  \$60.01 - \$70.00
 -  \$70.01 - \$80.00
 -  \$80.01 - \$90.00
 -  \$90.01 - \$100.00
 -  \$100.01 - \$110.00
 -  \$110.01 - \$120.00
 -  \$120.01 - \$130.00
 -  \$130.01 and greater
 -  Value of Home Unknown







North Point Dr

66

Stanley St

Michigan Ave N

Reserve St

Fourth Ave

Illinois Ave

Frontenac Ave

2

Wilshire Blvd

Main St

Park Ridge Dr

Clark St

Greenbriar Ave

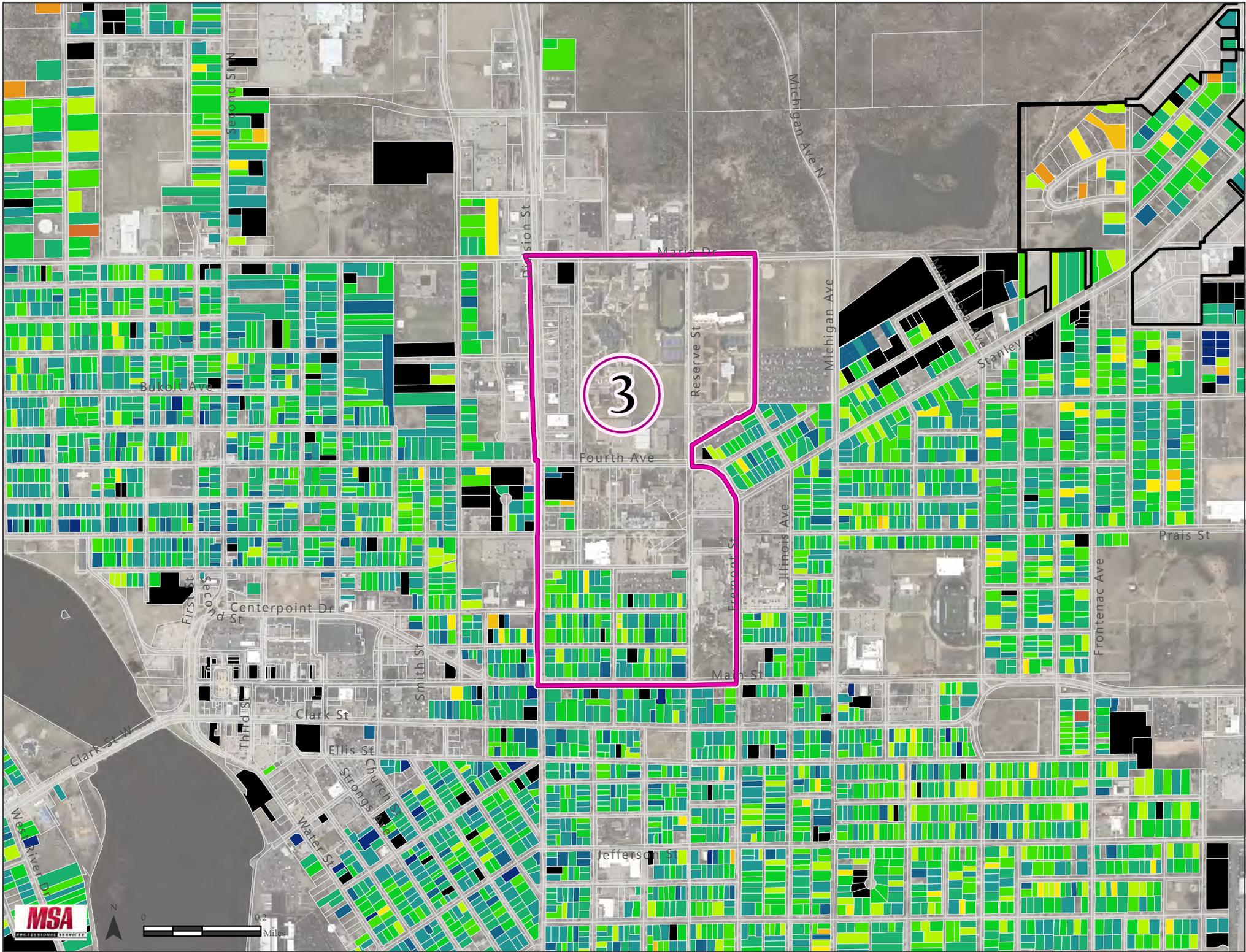
Jefferson St

Hillcrest Dr

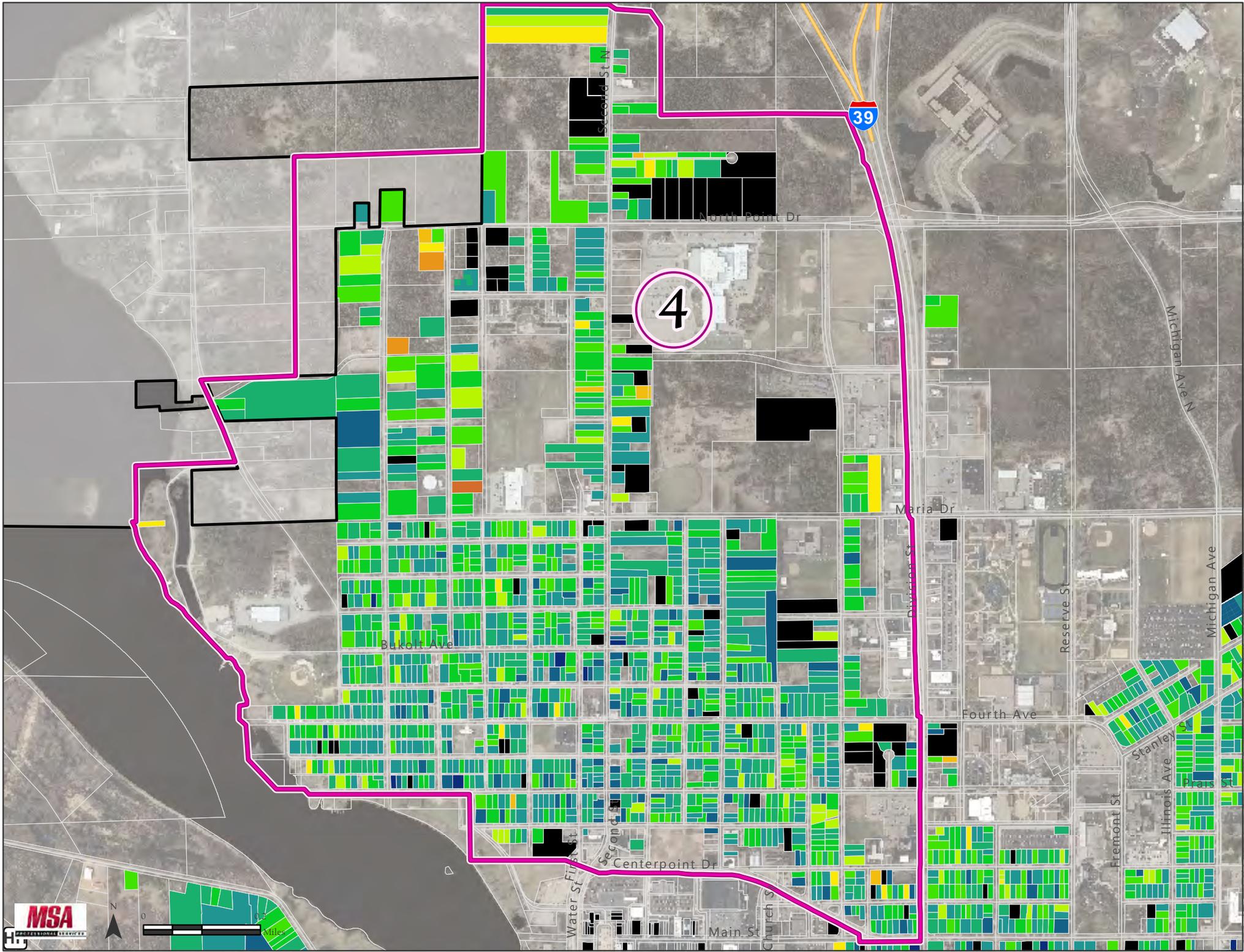
39

MSA
PROFESSIONAL SERVICES





3



4

39

Second St N

North Point Dr

Michigan Ave N

Maria Dr

Division St

Reserve St

Michigan Ave

Fourth Ave

Stanley Ave

Illinois Ave

Fremont St

Centerpoint Dr

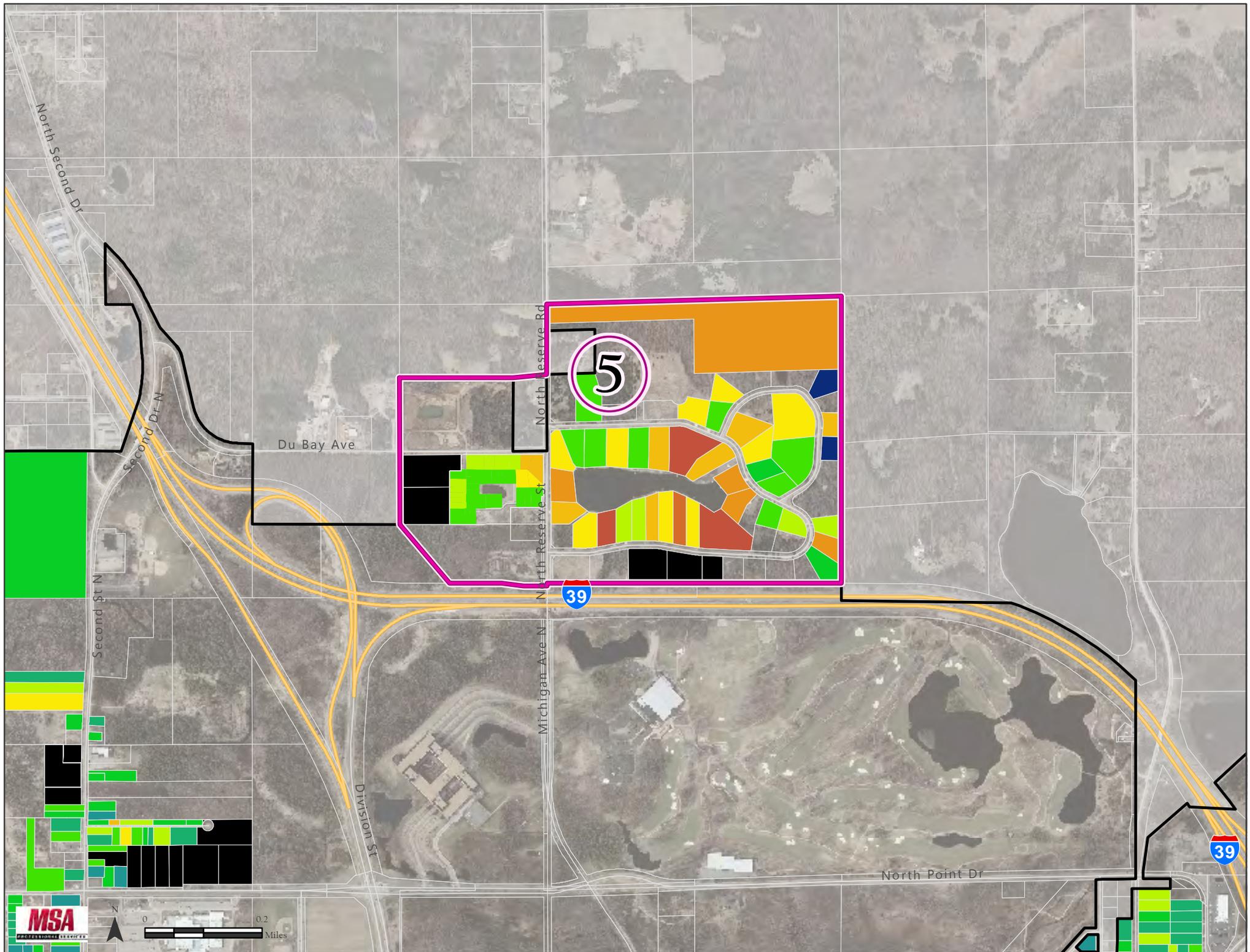
Main St

Church St

Water St

Second St

Bukoff Ave



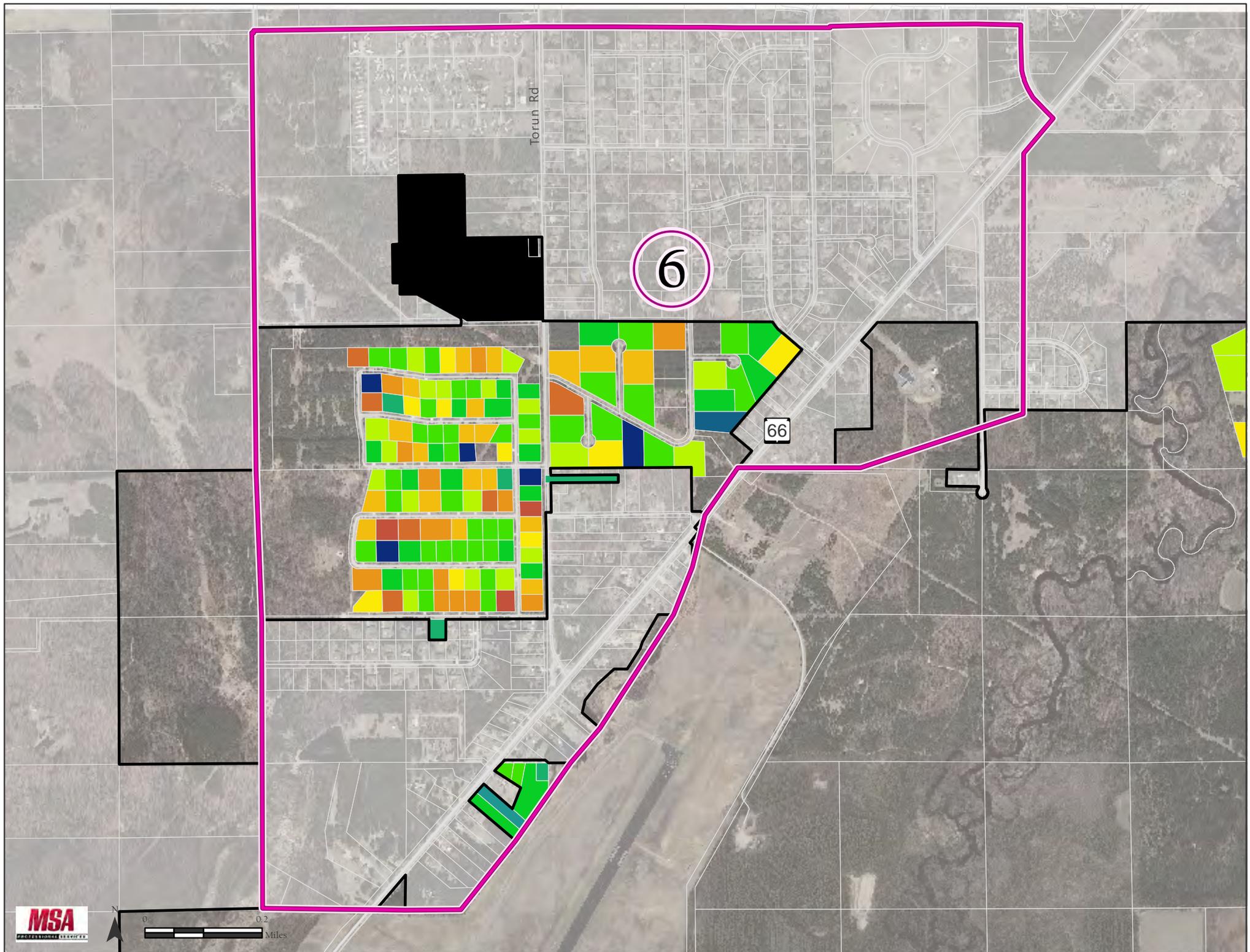
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39

39

MSA
PROFESSIONAL SERVICES

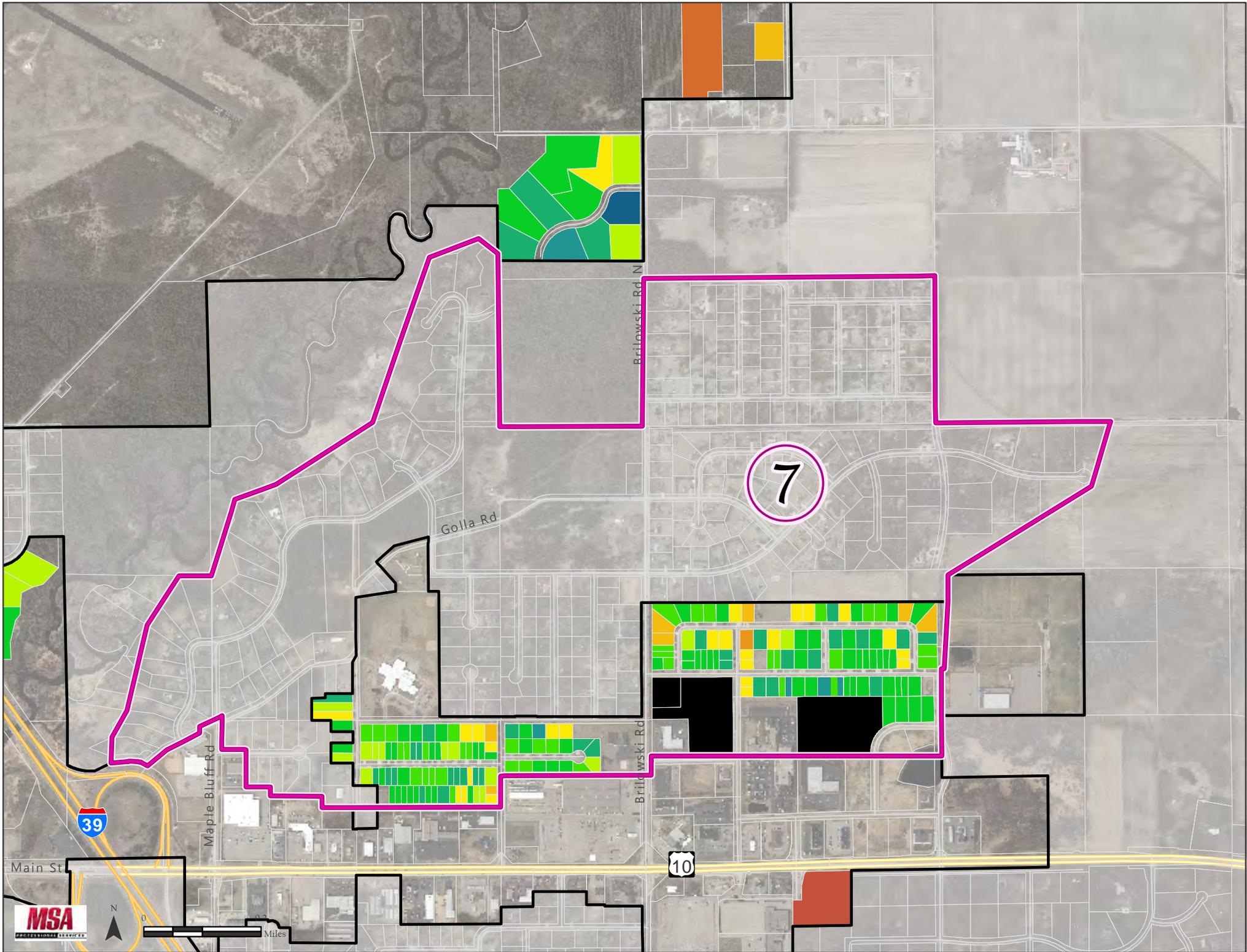
0 0.2
Miles



Torun Rd

6

66



7

Golla Rd

Brilowski Rd N

Maple Bluff Rd

Main St

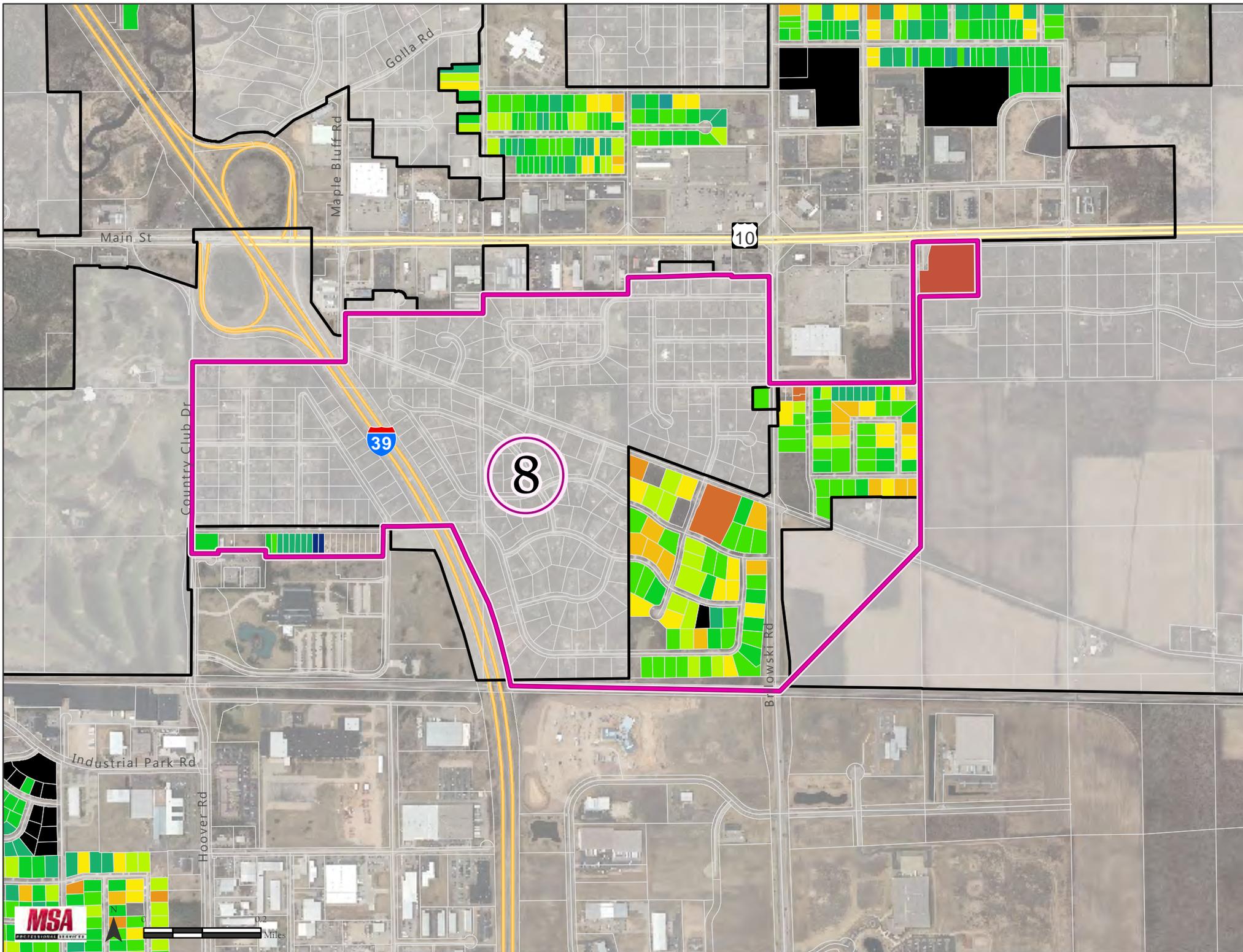
39

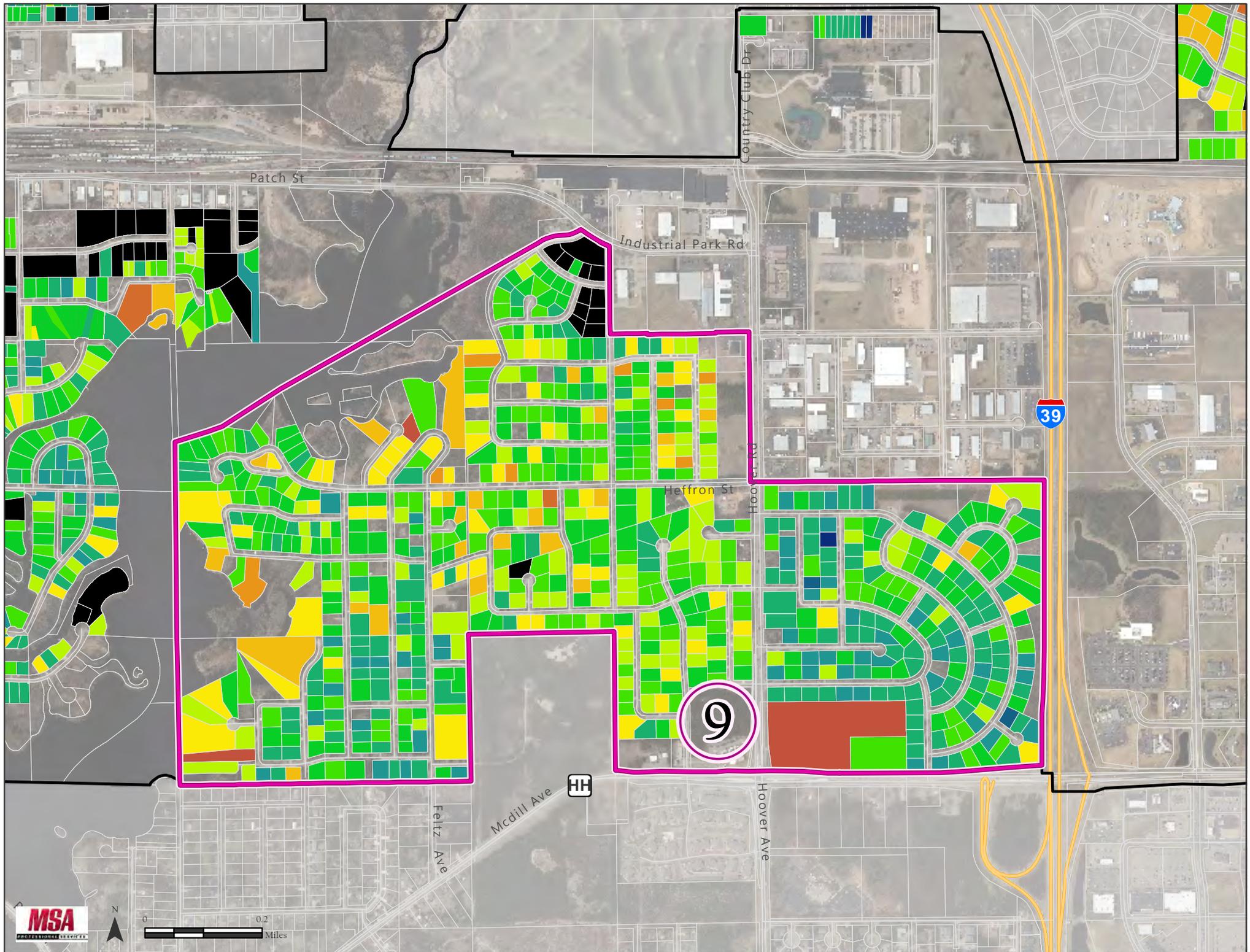
10

MSA
PROFESSIONAL SERVICES



0 0.2 0.4 Miles





Patch St

Industrial Park Rd

Country Club Dr

39

9

Hoover Rd

Heffron St

Feltz Ave

McDill Ave

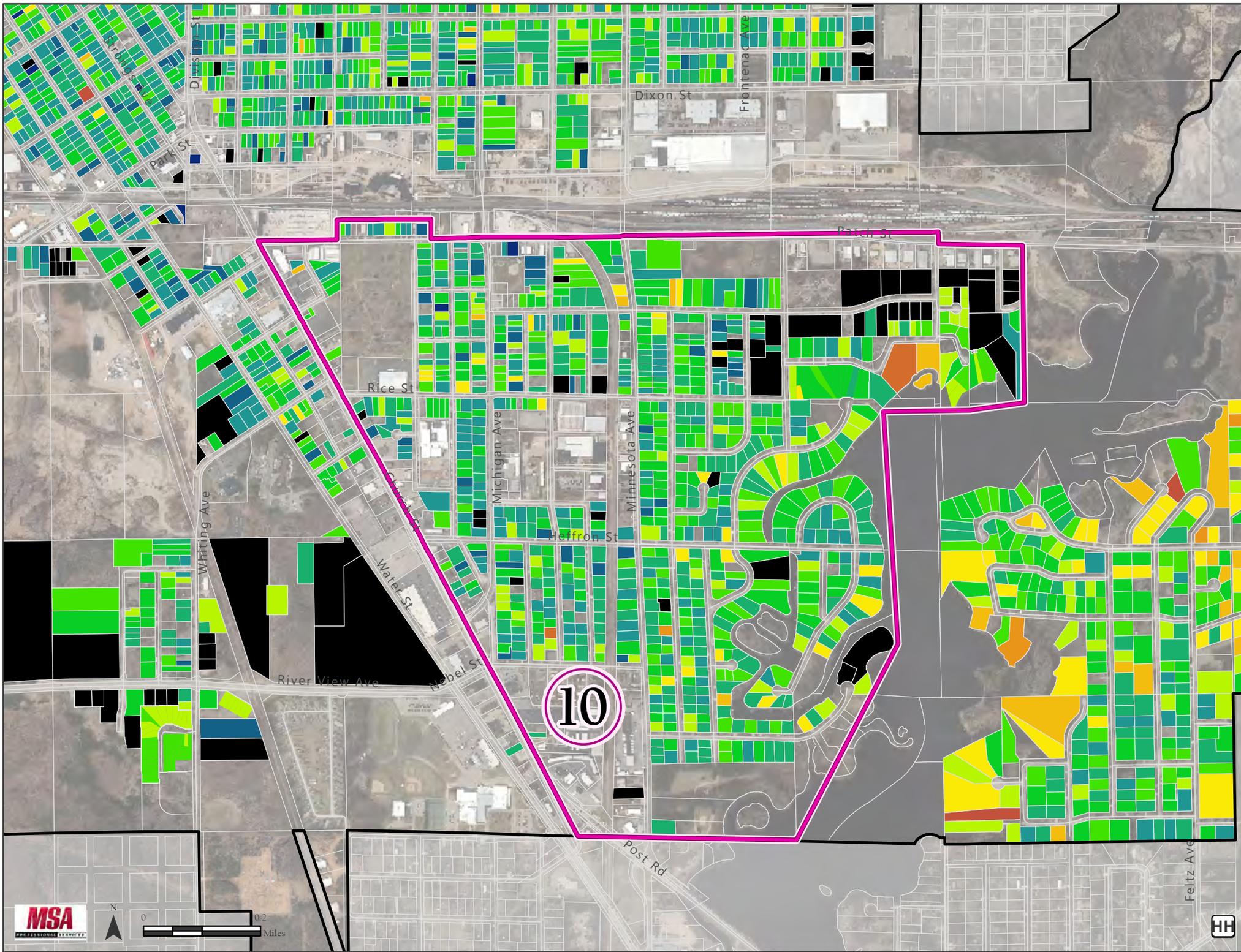
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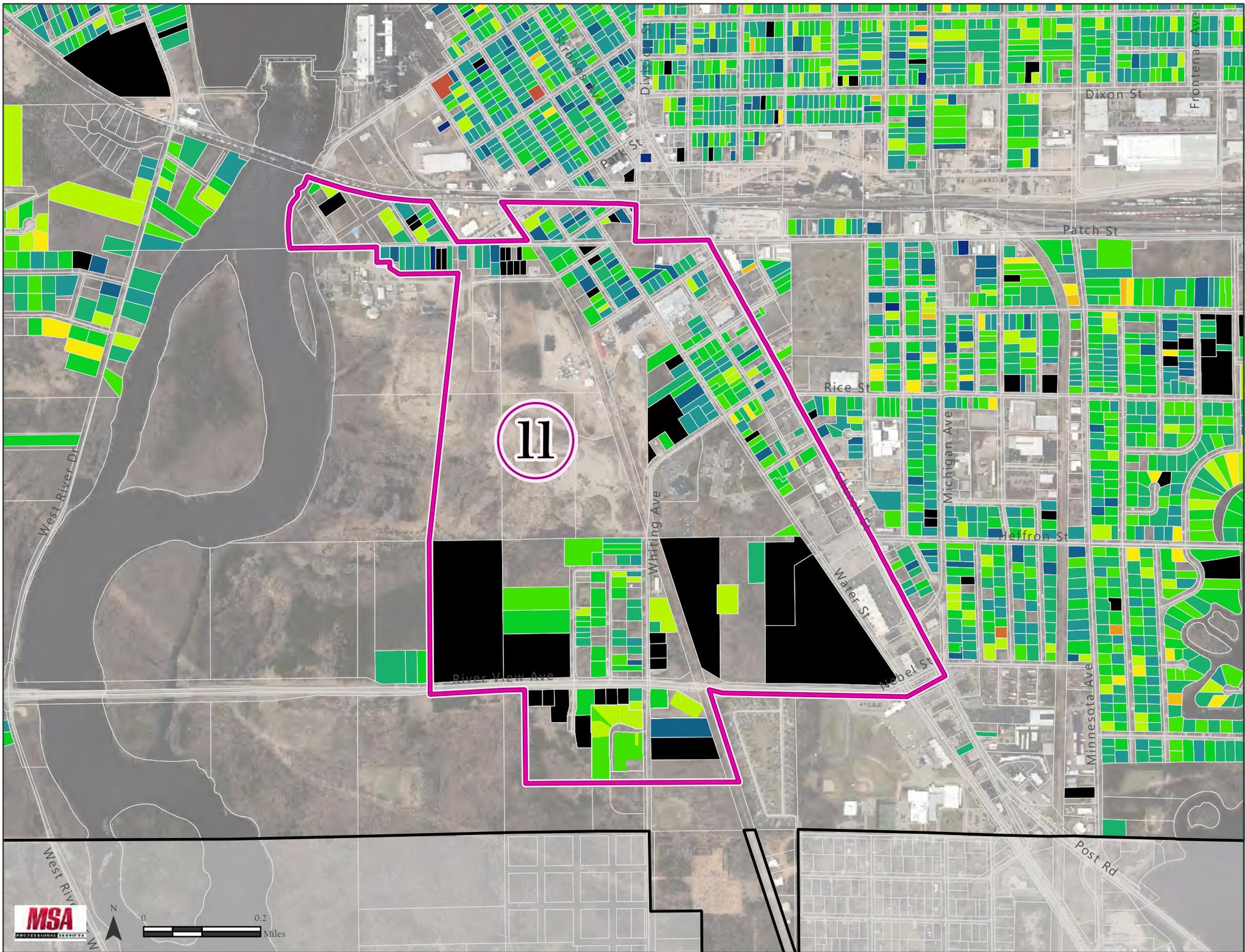
Hoover Ave

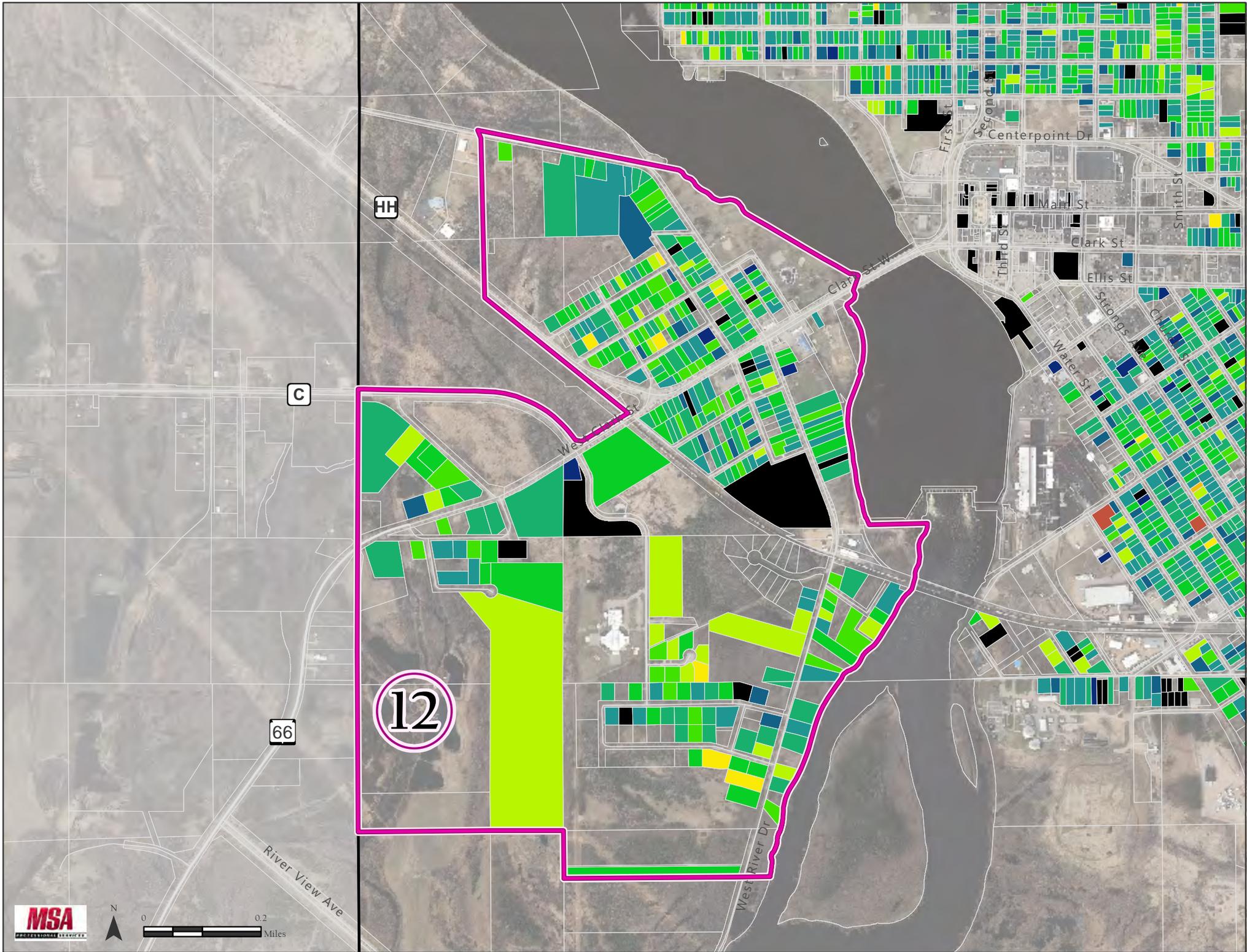
MSA
PROFESSIONAL SERVICES



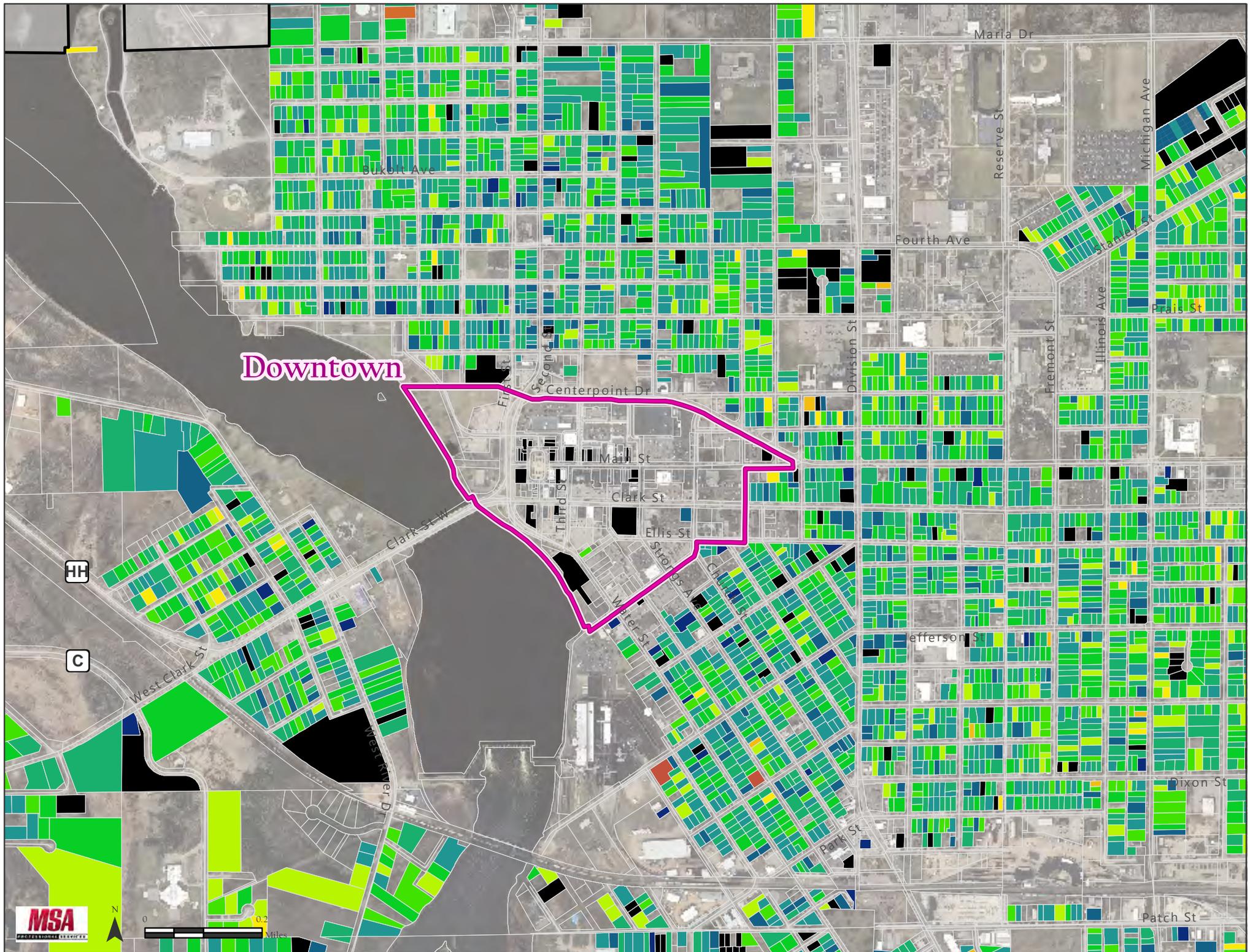
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Miles







Downtown



APPENDIX B: SURVEY SUMMARY REPORT

Background

As part of the 2017 Stevens Point Housing Study, a survey was conducted for people who live or work in the City, to gather their input on housing choices, needs and preferences.

The survey was conducted January-February 2017. In total, 1,192 individuals started the survey and 860 individuals responded to questions through the end of the survey.

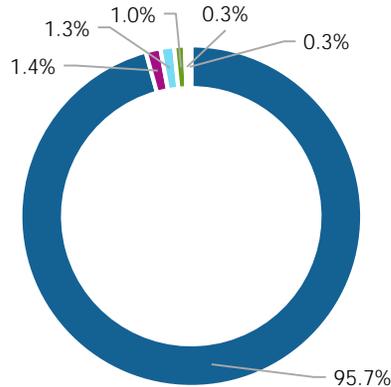
Approximately 96% of respondents were from Portage County, and nearly 68% from Stevens Point. The other 32% were primarily from the Village of Plover, Town of Hull, Village of Whiting, Town of Stockton, Village of Park Ridge and Town of Sharon.

The survey represents a diverse group demographically, though certain groups were under- and over-represented. Generally older and younger members of both communities were under-represented and those categorized as middle-age were over-represented. For instance, those under 18 represented 0.1% of survey respondents but make up 15.5% of the population of Stevens Point. Those age 35-44 represented 21.7% of survey respondents but only make up 8.0% of the population of Stevens Point. The figure depicting respondents' answers to their corresponding age group compared to 2010-2014 American Community Survey (ACS) data is shown under question 11.

Responses were filtered by renter, owner and UW student to identify any differences between the different viewpoints. Any differences considered important are reported in the following pages.

A comprehensive list of open-ended comments follows at the end of this appendix. Questions with additional comments/open-ended responses will be marked with an asterisk (e.g. Q2).

Q1* In what COUNTY do you currently live?



Common "Other" Responses

- Milwaukee Co.
- Florida

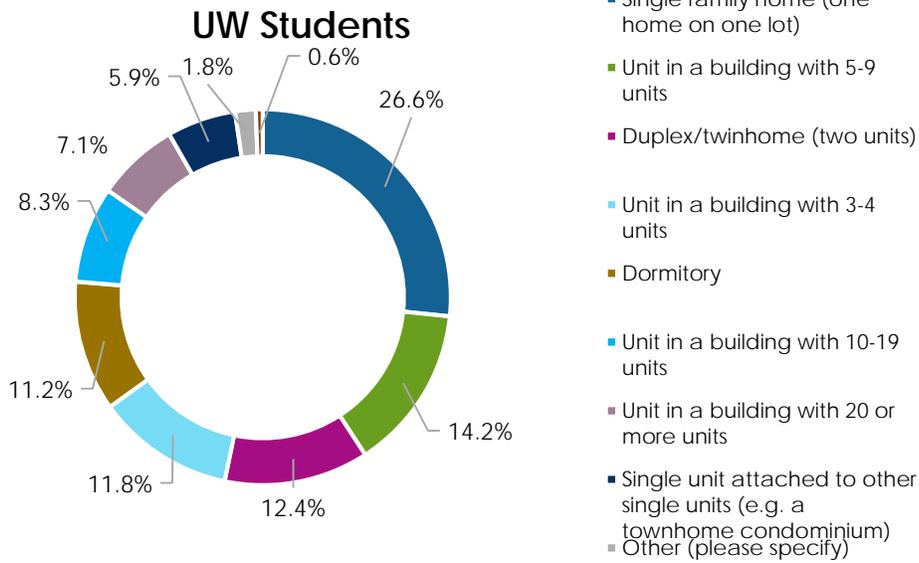
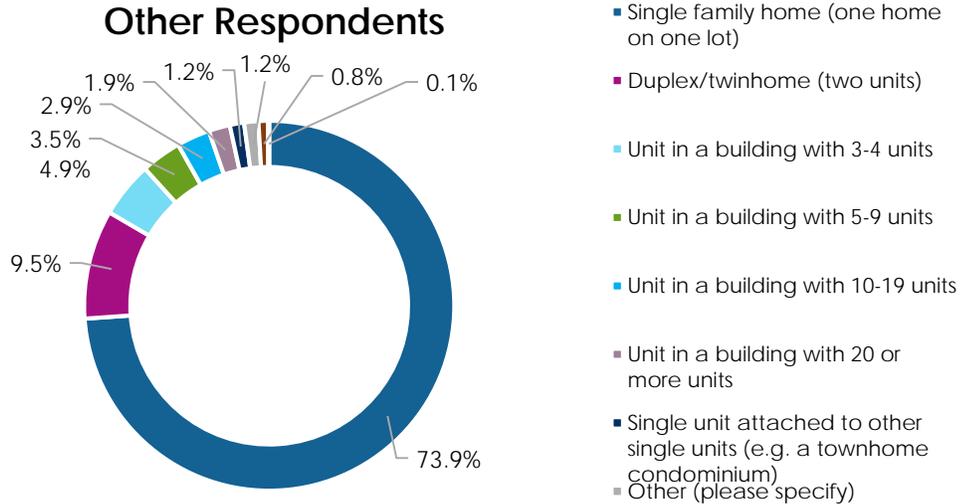
- Portage County
- Other (please specify)
- Wood County
- Marathon County
- Waupaca County
- Waushara County

Q2*-Q8* In which CITY, VILLAGE or TOWN do you live in Portage, Marathon, Wood, Waupaca, Shawano, Waushara and Adams Counties?

Top Responses Included:

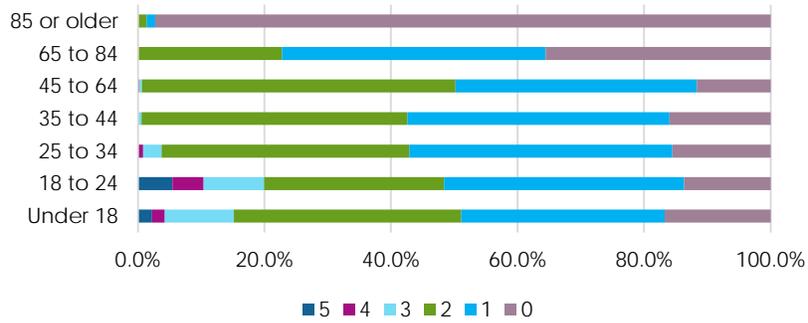
Community	County	Percentage
City of Stevens Point	Portage	67.6%
Village of Plover	Portage	9.4%
Town of Hull	Portage	5.6%
Village of Whiting	Portage	1.9%
Town of Stockton	Portage	1.7%
Village of Park Ridge	Portage	1.4%
Town of Sharon	Portage	1.3%
Town of Carson	Portage	0.8%
City of Wisconsin Rapids	Wood	0.7%
Town of Linwood	Portage	0.7%

Q9* Please identify your current housing type.

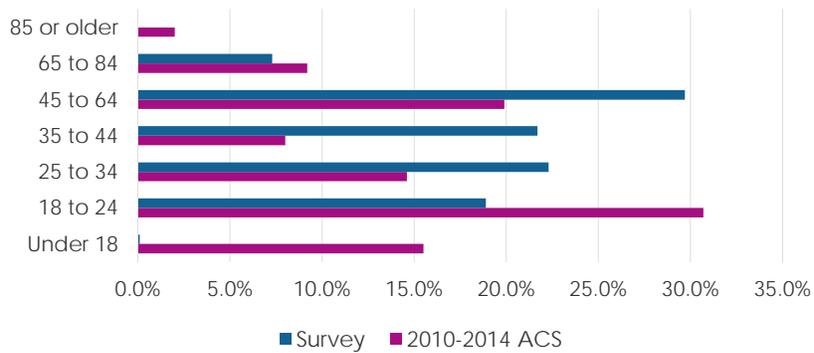


- Common "Other" Response
- Rooming House
 - Apartment

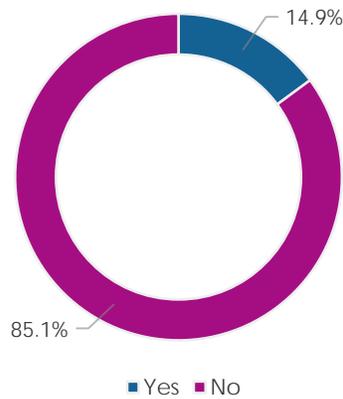
Q10 Including yourself, please indicate the number of people in your household, by age.



Q11 Please indicate your age.



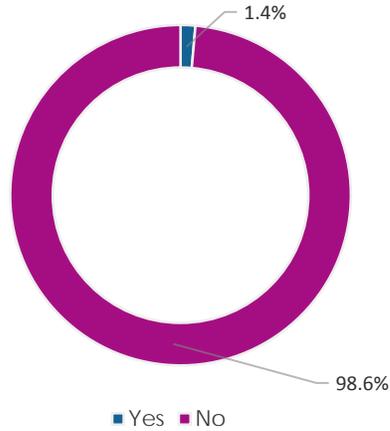
Q12 Are you a current student at the University of Wisconsin-Stevens Point?



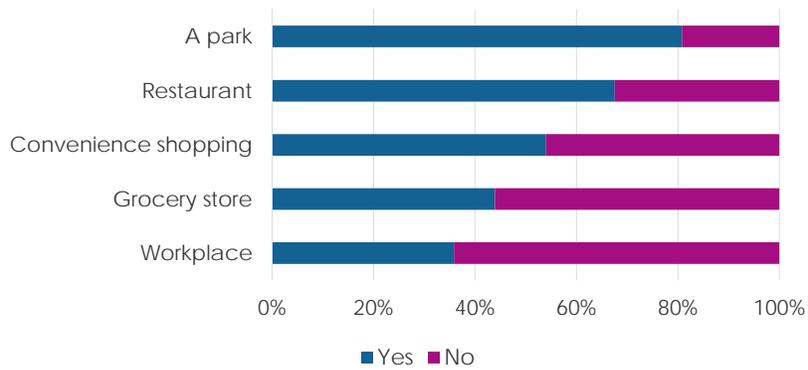
Q13 How many bedrooms does your current home have?



Q14 Do you currently live in subsidized housing (i.e. you live in low income or public housing or receive Section 8 vouchers/some kind of rental assistance)?



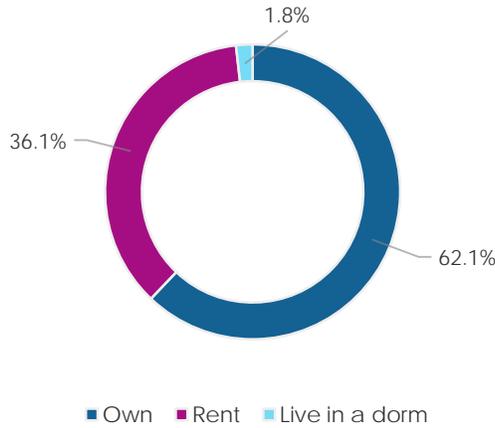
Q15* Are any of these within reasonable walking distance of your home?



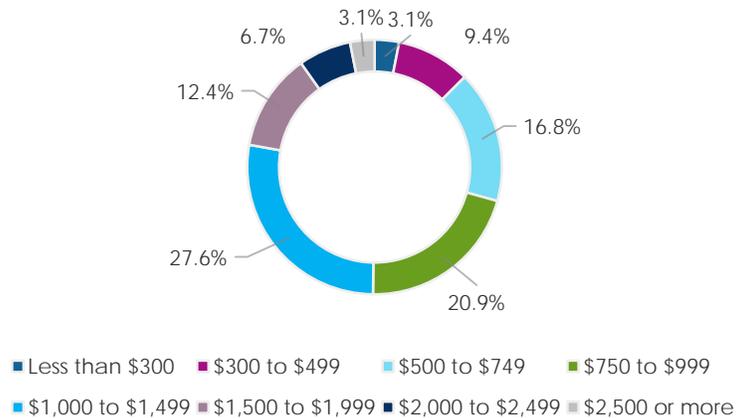
Q16* What do you consider to be a reasonable walking distance to these locations?



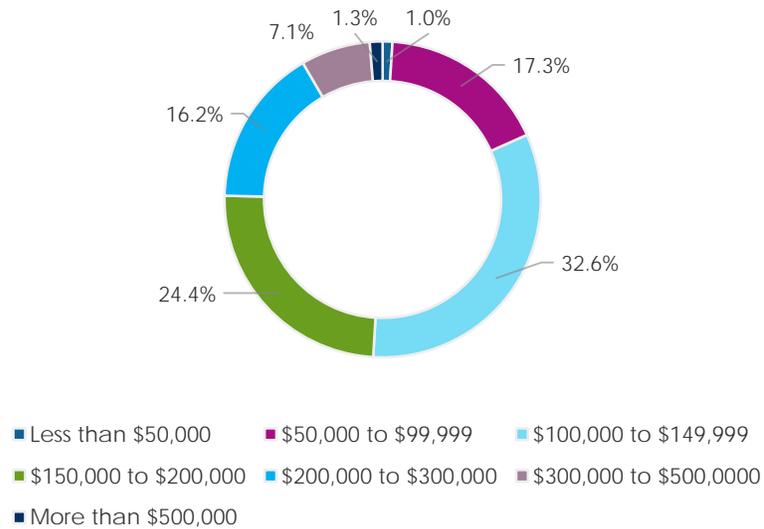
Q17* Do you own or rent your current housing?



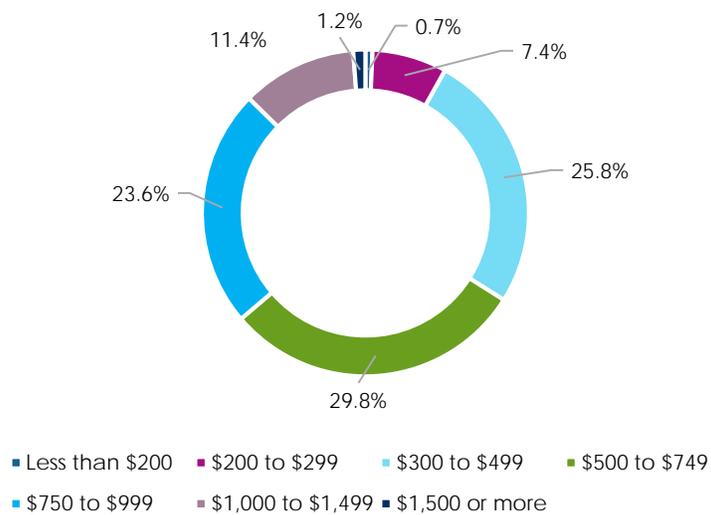
Q18* Approximately how much do you currently pay for your housing each month, including mortgage, taxes, insurance, utilities (water, heat, electricity, etc.) and any condo fees? (HOMEOWNERS ONLY)



Q19* What is the approximate assessed value of your home? (HOMEOWNERS ONLY)

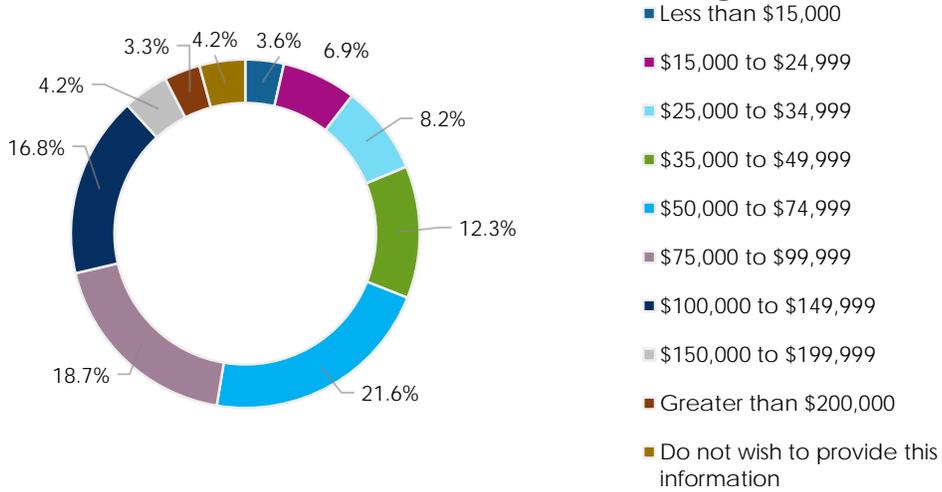


Q20* Approximately how much do you currently pay for your housing each month, including rent, insurance and utilities (water, heat, electricity, etc.?) (RENTERS ONLY)

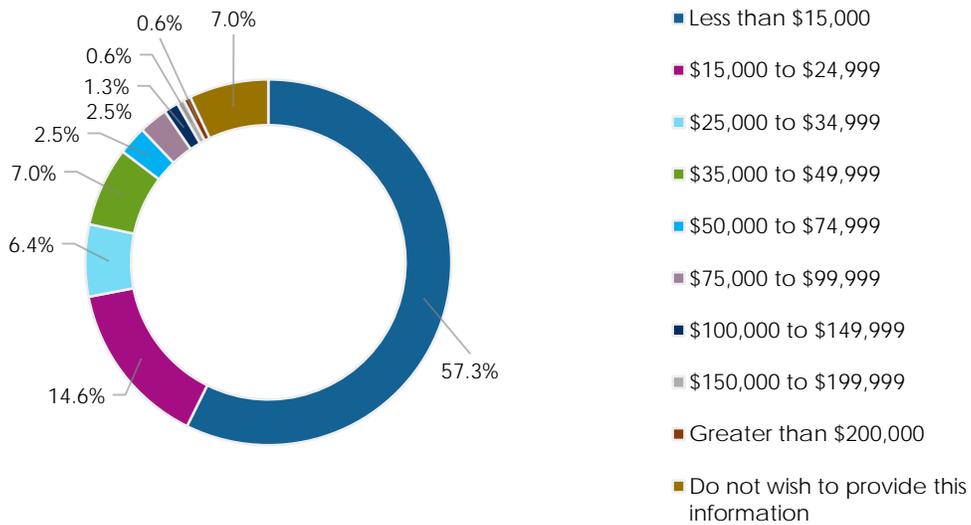


Q21* Please estimate your gross annual household income (this helps us estimate housing affordability).

Owners & Renters (excluding students)

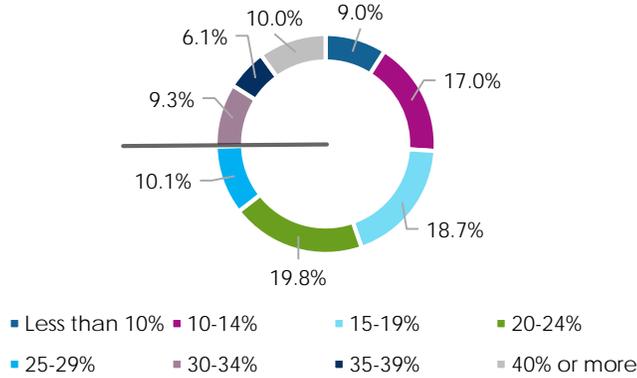


UW Students

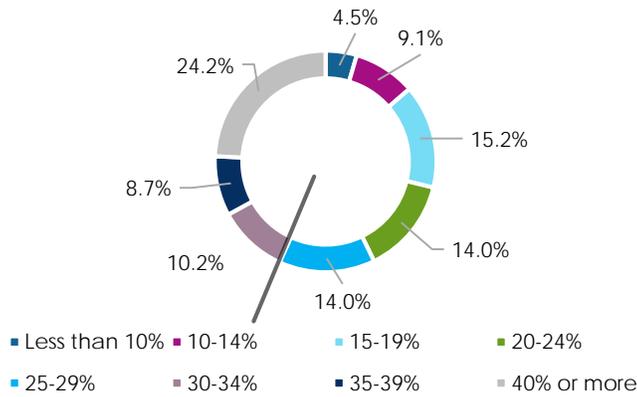


Q22* Please estimate the percentage of your gross household income spent on housing costs, including mortgage/rent, taxes, insurance, utilities (water, heat, electricity, etc.) and any condo fees?

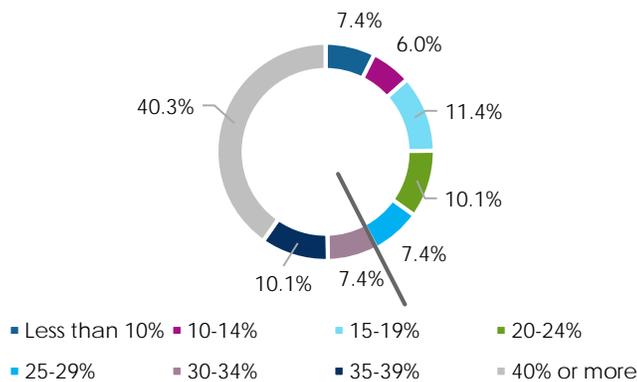
Owners (excluding students)



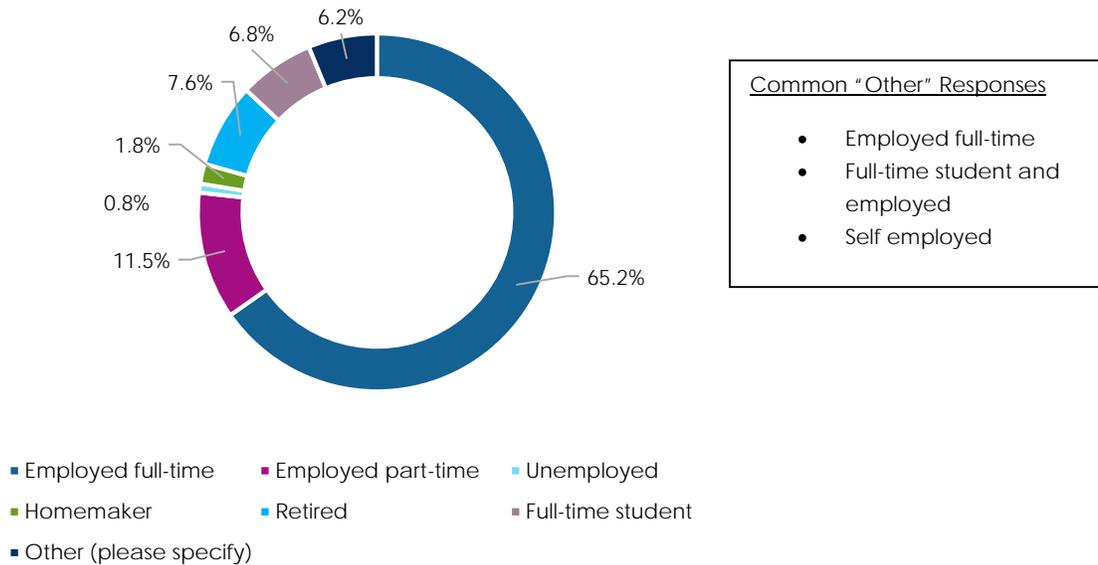
Renters (excluding students)



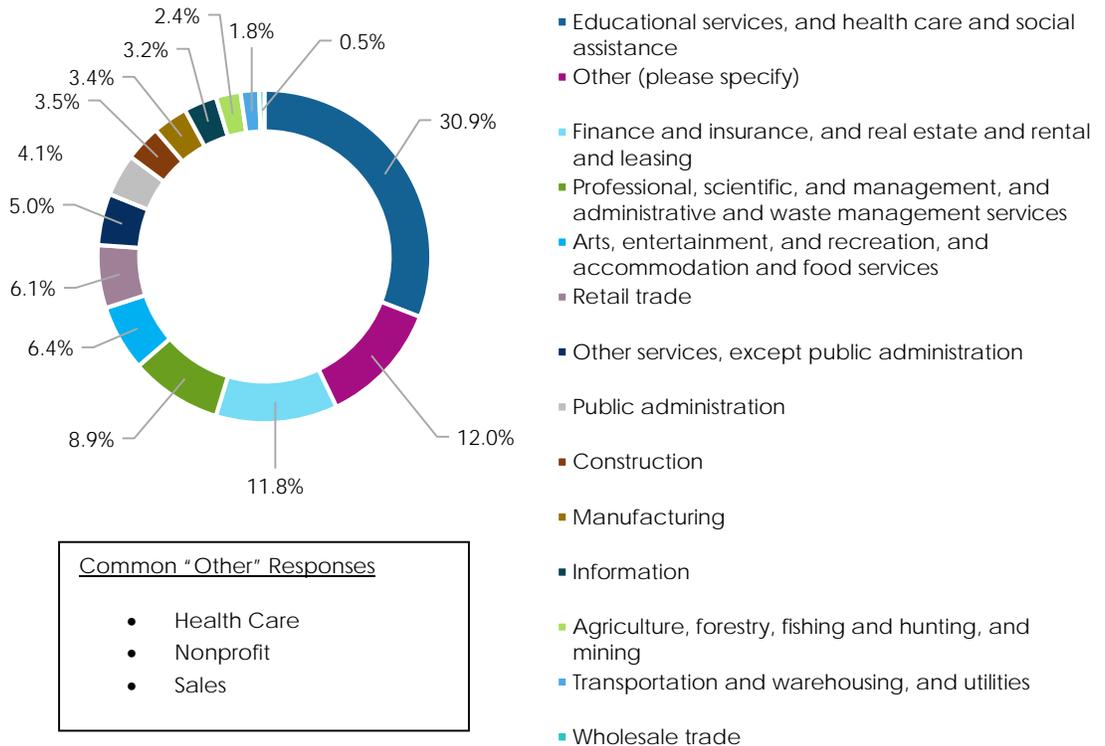
UW Students



Q23* Please indicate your employment status.

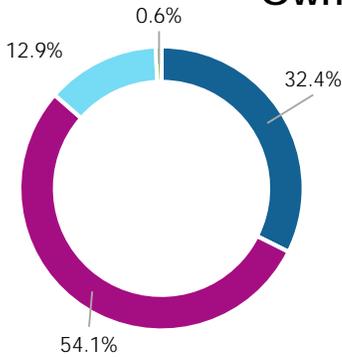


Q24* In which industry are you primarily employed (greatest number of hours) or seeking work?



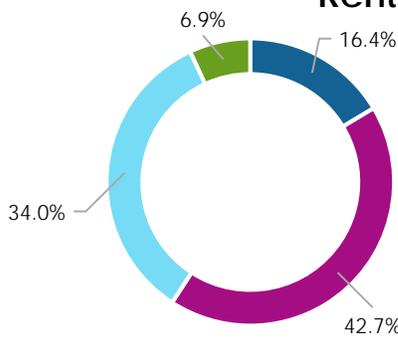
Q25* What is the condition of your home or apartment? Consider both the building systems (plumbing, heating, electrical) and the interior and exterior finishes (roofing, siding, paint, flooring, counter tops, etc.).

Owners (excluding students)



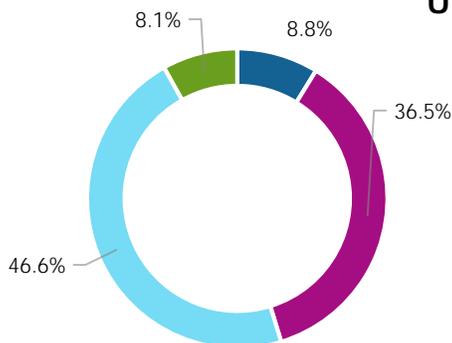
- EXCELLENT - all systems and finishes in good repair
- GOOD - all systems in good repair, but finishes are showing some signs of age and/or wear
- FAIR - systems all functional but with recurring or impending repair needs, but the unit is safe; some finishes are visibly worn or dated
- POOR - systems have current or frequent repair needs, some finishes are significantly worn and unsightly, there are building code violations and/or safety concerns

Renters (excluding students)



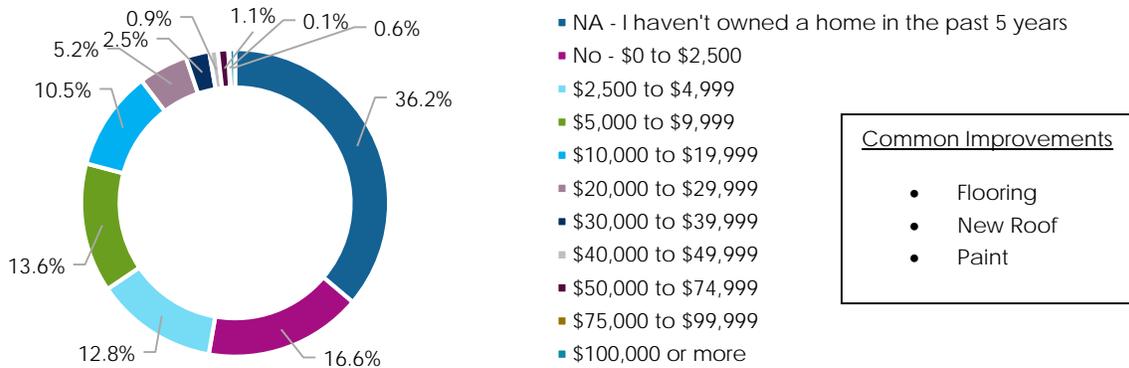
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UW Students

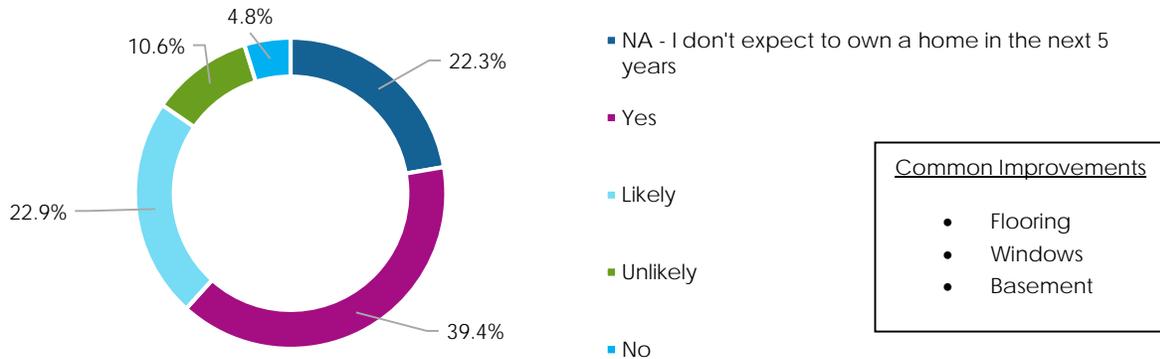


- EXCELLENT - all systems and finishes in good repair
- GOOD - all systems in good repair, but finishes are showing some signs of age and/or wear
- FAIR - systems all functional but with recurring or impending repair needs, but the unit is safe; some finishes are visibly worn or dated
- POOR - systems have current or frequent repair needs, some finishes are significantly worn and unsightly, there are building code violations and/or safety concerns

Q26* In the past 5 years, have you invested more than \$2,500 in improvements to an existing home, not including storm damage repair? If so, approximately how much have you invested? Please summarize the improvements made if you spent more than \$2,500.

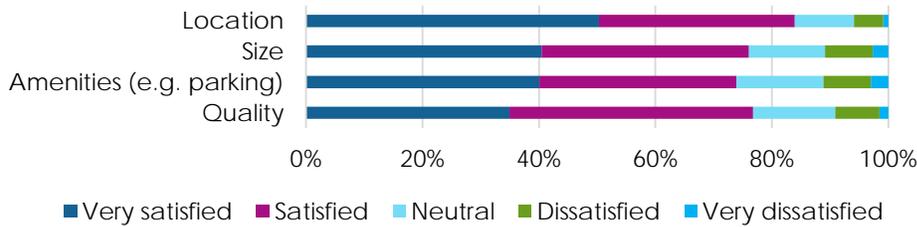


Q27* In the next 5 years, do you intend to invest more than \$2,500 in home improvements? If you intend to invest more than \$2,500 in home improvements in the next 5 years, please summarize the likely improvements.



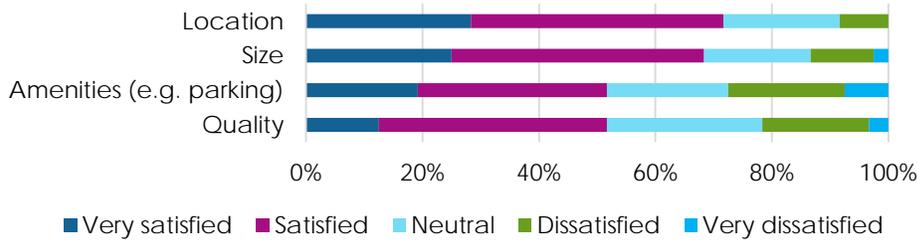
Q28* How satisfied are you with your current housing? If you are not satisfied, please indicate what you would change about your housing.

Owners & Renters (excluding students)

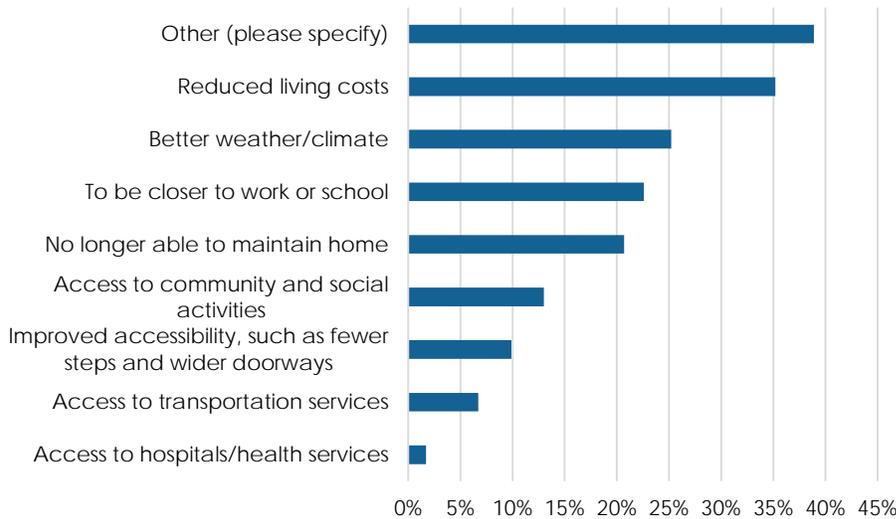


- Common Responses
- Parking allowed on streets at night
 - Better quality units
 - More space
 - Would like a driveway

UW Students

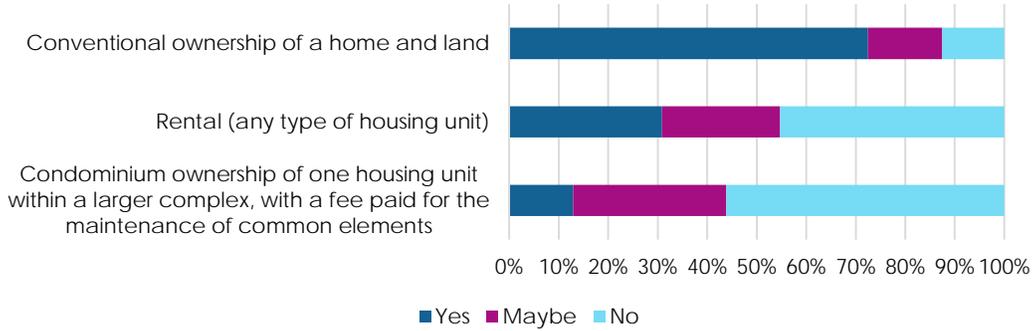


Q29* Please select all of the reasons why you would want to move from your current home.

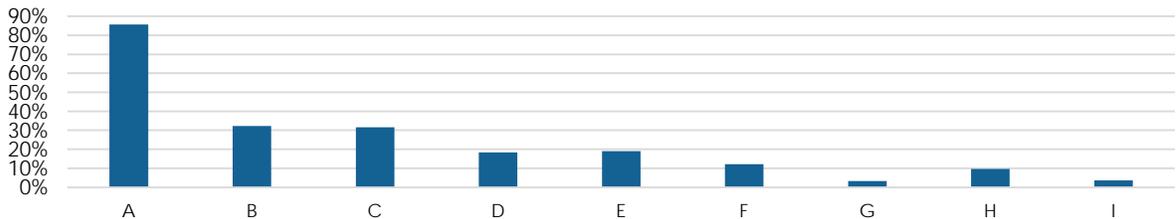
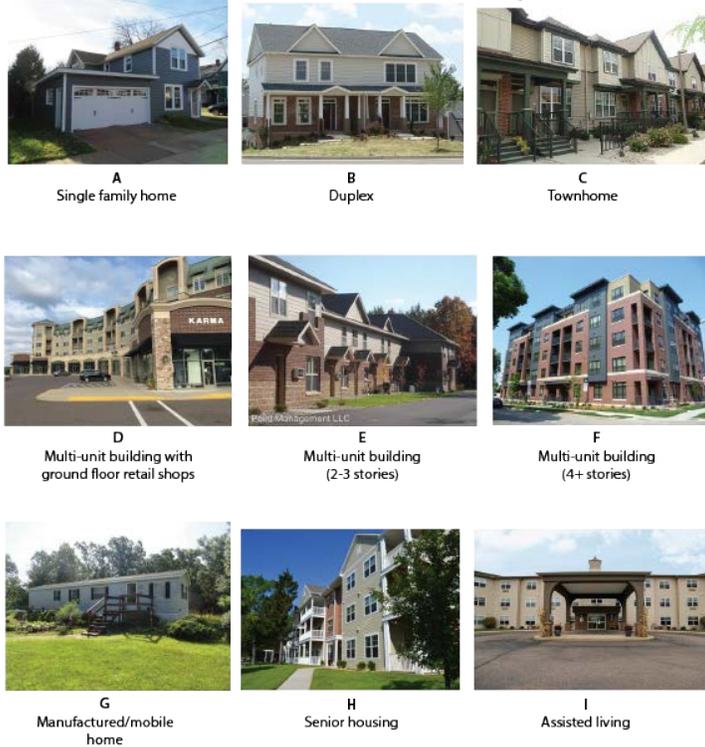


- Common "Other" Responses
- More parking
 - More space
 - More land
 - Downsizing
 - Job

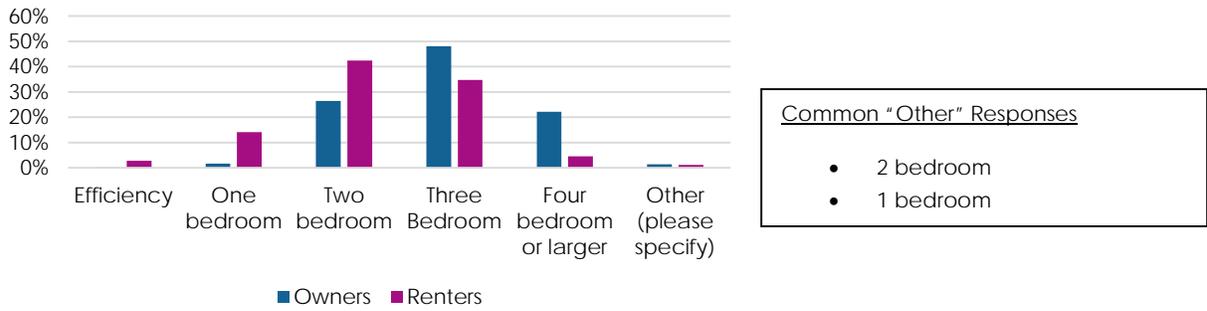
Q30* If moving to or within the Stevens Point area, which method of paying for your home would you consider?



Q31* If moving to or within the Stevens Point area, what type of housing would you look for (see sample pictures below)? You may select more than one type.

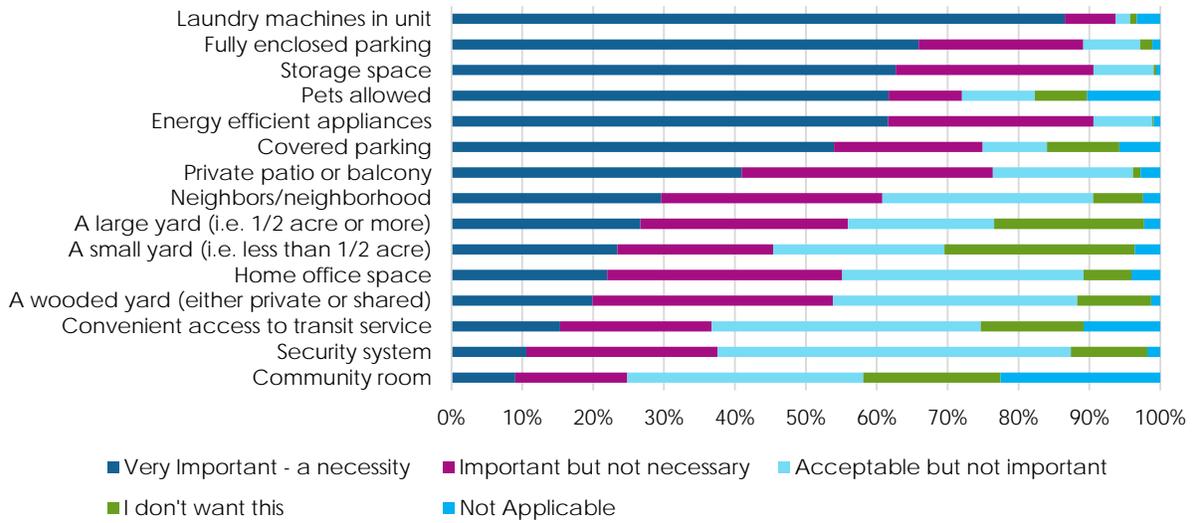


Q32* *If moving, what size of home would you likely need?*

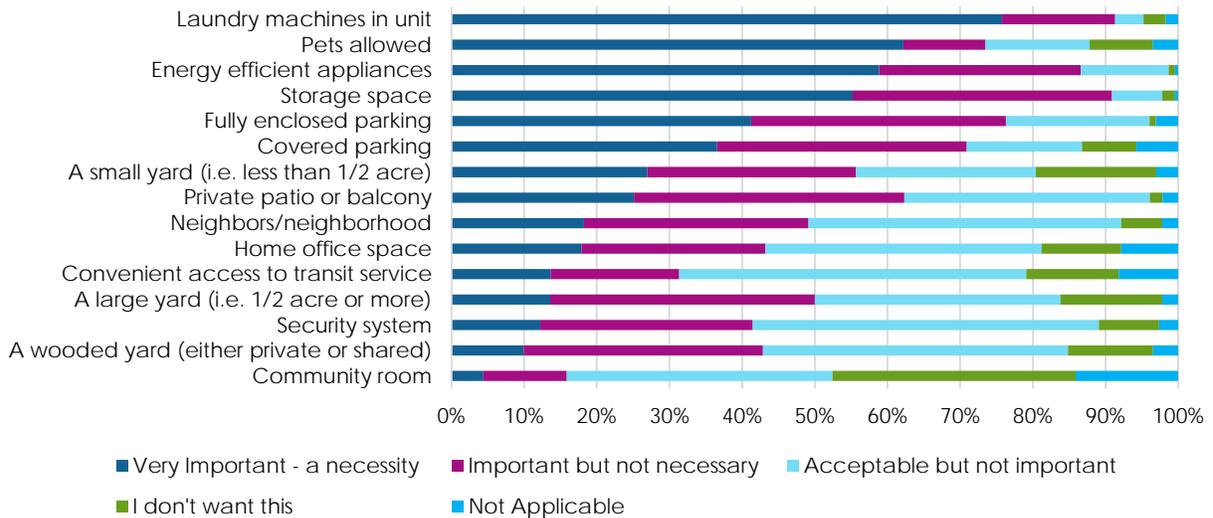


Q33* *How important to you are the following house features?*

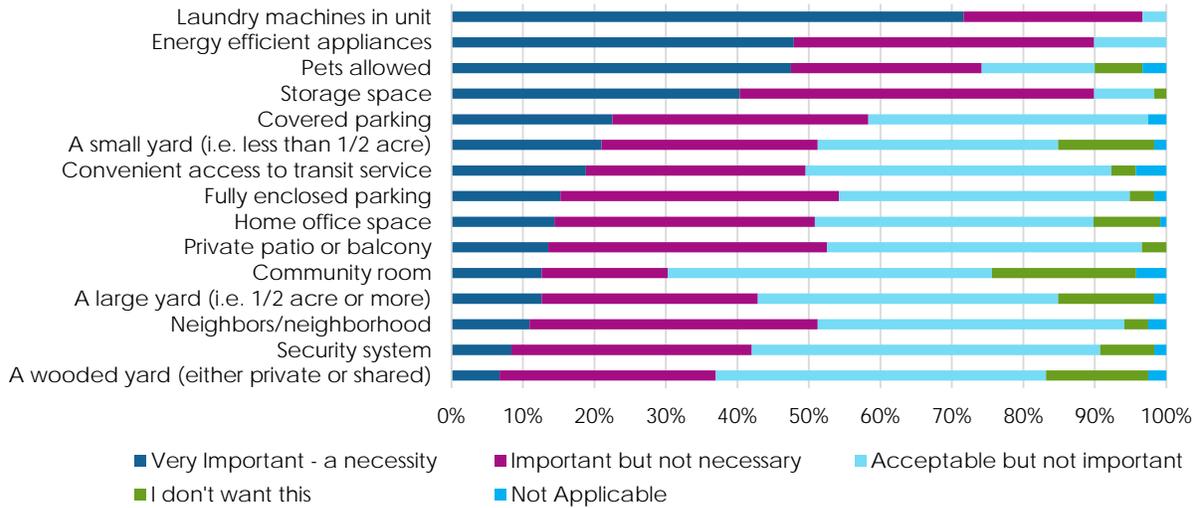
Owners (excluding students)



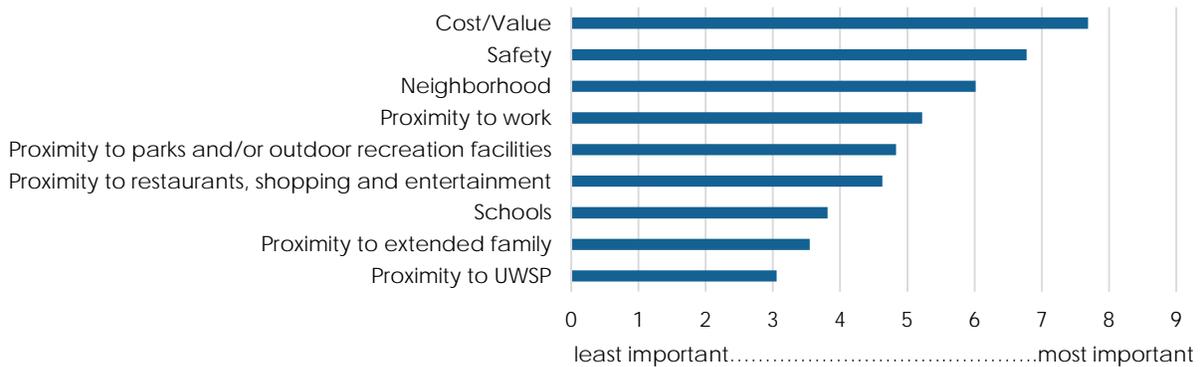
Renters (excluding students)



UW Students



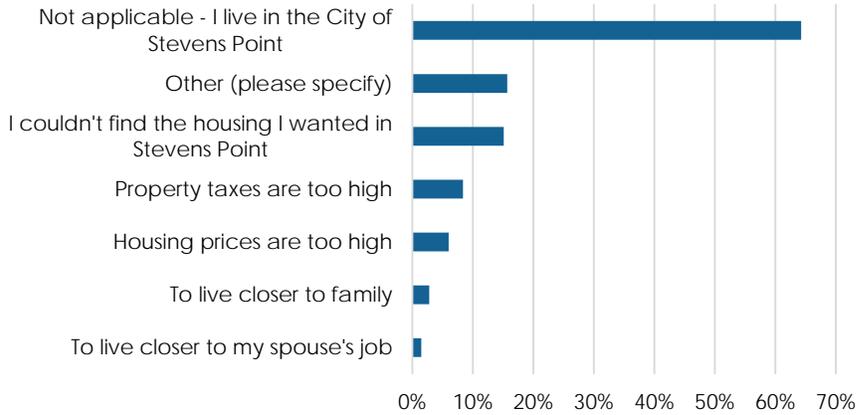
Q34 Please rank the following issues in order of importance to you in selecting housing, where 1 is "least important" and 9 is "most important".



Q35* Approximately how much are you willing to spend on housing per month for the housing you want? Please consider and include taxes, insurance and utilities.

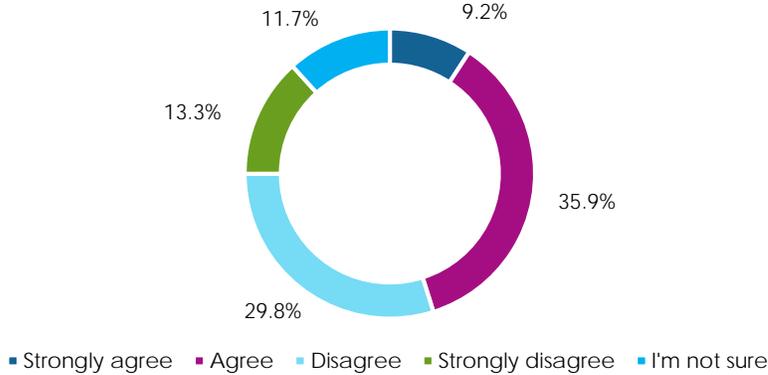


Q36* If you do not live in the City of Stevens Point, please indicate why (select all that apply).



- Common "Other" Responses
- Like Plover
 - Enjoy rural living
 - Prefer housing options elsewhere

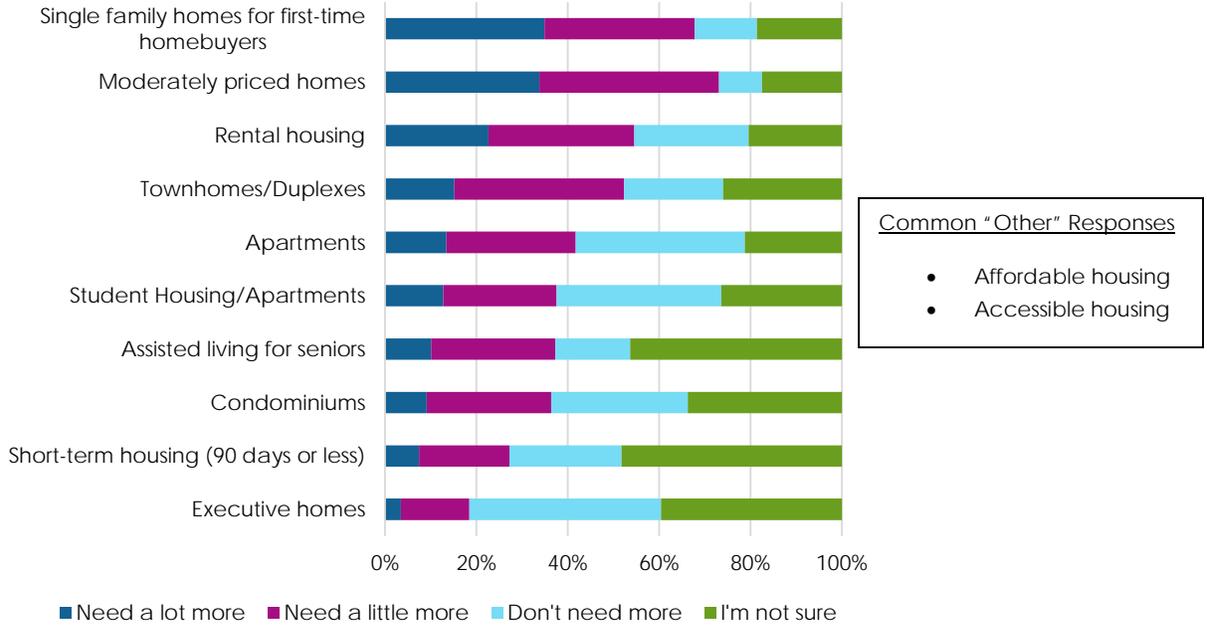
Q37* Do you agree or disagree with the following statement: "There are appropriate and adequate housing options available within the City of Stevens Point." If you disagree or strongly disagree, please state why.



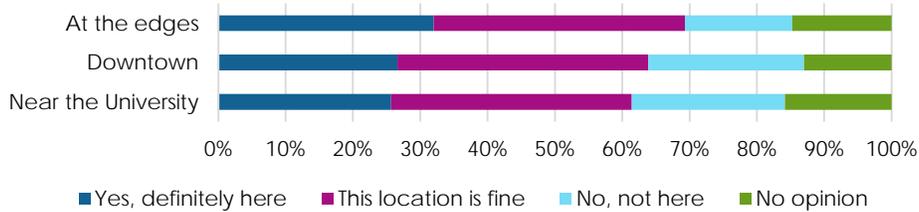
- Common Responses
- Not enough affordable options
 - Housing in poor condition - old
 - Need more variety
 - Too many rentals are for college students

When responses to this question are filtered to only show responses from UW-Stevens Point students, 8.6% "strongly agree", 47.9% "agree", 23.1% "disagree", 6.8% "strongly disagree" and 13.7% stated "I'm not sure".

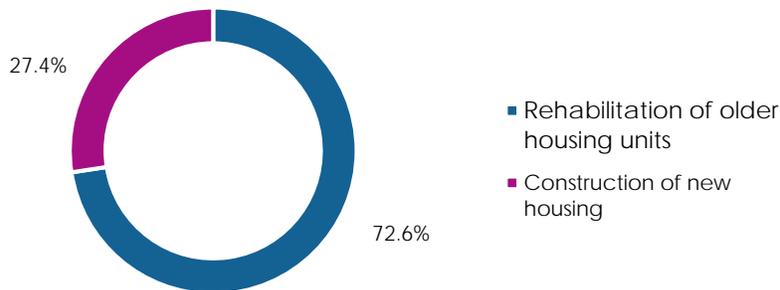
Q38* In your opinion, what housing types does the City of Stevens Point need? List "Other" types you believe are needed.



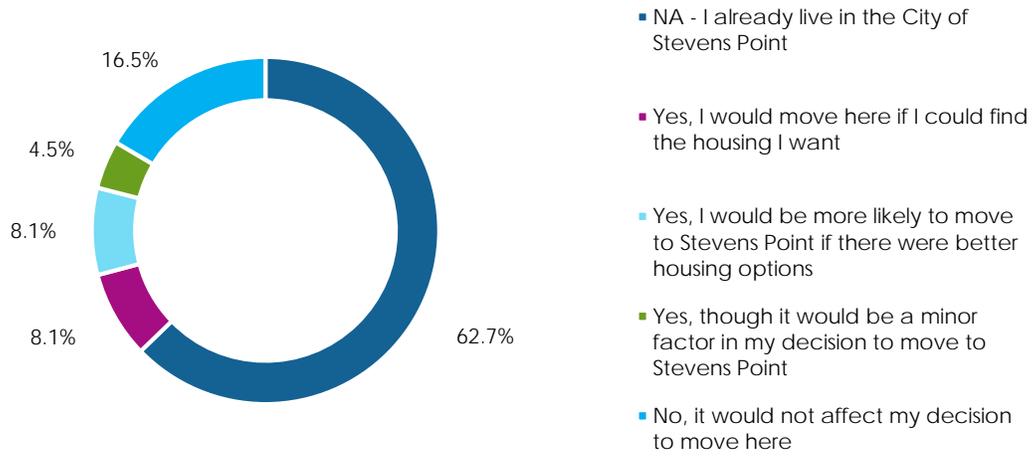
Q39* In your opinion, where in the City of Stevens Point should new housing be located?



Q40* Which do you believe the City should focus on?



Q41* *Would better housing options affect your decision to move to the City of Stevens Point?*



Q42* *Is there anything else you would like us to know about housing in Stevens Point?*

(see open ended responses)

Open Ended Responses

Q1 In what COUNTY do you currently live?

- Portage County
- Milwaukee County (Portage County Native and frequently visit family)
- Dane
- Milwaukee
- Winnebago County
- Estero, Florida
- Estero, Florida
- Estero, Florida
- Columbia
- Rock county
- Lincoln county
- Kenosha
- Brown
- Oneida
- Milwaukee
- Waukesha
- Outagamie

Q2 In which CITY, VILLAGE, or TOWN do you live in Portage County?

- Town of Lanark
- Town of lanark
- Town of Sharon
- Town of Grant
- Blaine
- Town of Sharon
- Town of Stockton
- Village of Amherst Junction
- Town of New Hope
- Town of Linwood
- Town of Grant
- Stockton
- Town of Stockton
- Town of Linwood
- Town of Almond
- Town of Plover
- Town of New Hope
- Lanark
- Town of Sharon
- Town of Sharon
- Town of Custer
- Town of Stockton
- Town of Grant
- Town of Sharon
- Town of Stockton
- Town of Linwood
- Town of Amherst
- Town of Grant
- Linwood
- Sharon
- town of Sharon
- Town of Sharon
- Town of Stockton
- Town of Alban
- Stockton
- Grant
- stockton
- Custer
- Stockton
- Town of Stockton
- town of carson
- town of sharon

- Lanark
- Town of Stockton
- Town of Stockton
- Town of Stockton
- Town of Stockton
- town of amherst
- Plainfield
- Town of Stockton
- Almond (Blaine)
- Buena Vista
- Buena Vista
- Town of Linwood
- Linwood
- Town of Stockton
- Town of Sharon
- Town of Plover
- Town of Plover
- Town of Sharon
- Town of Plover
- town of plover
- Town of Alban
- Town of Lanark
- Amherst
- Stockton
- Village of Amherst
- Town of Sharon
- Alban
- Custer
- Stockton
- town of Lanark
- Nelsonville
- Town of Amherst
- Town of Pine Grove
- Sharon
- Town of Lanark
- Town of stockton
- Village of Amherst
- Town of Linwood
- Town of Sharon
- Town of New Hope
- Town of Linwood
- Town Sharon
- Town of Plover
- Town of Amherst
- Town of Stockton

Q3 In which CITY, VILLAGE, or TOWN do you live in Wood County?

- Town of Seneca

Q4 In which CITY, VILLAGE, or TOWN do you live in Marathon County?

- mosinee
- Town of Rib Falls
- City of Mosinee (Town of Knowlton)
- City of Marathon

Q6 In which CITY, VILLAGE, or TOWN do you live in Waupaca County?

- town of helvetia

Q7 In which CITY, VILLAGE or TOWN do you live in Waushara County?

- Village of Hancock

Q9 Please identify your current housing type.

- rooming house
- rooming house
- rooming house
- single private room with shared facilities
- city of Stevens point
- Single family on farm
- Living with parents
- single family home on 2 lots
- A room in a house that I rent with 6 others
- Campus apartment
- Lived in Stevens Point for 28 years until 8/2016
- Apartment unit attached to a house
- 1 home on 5 acres
- associate member
- Apartment above bar 1 unit

Q15 Are any of these within reasonable walking distance of your home?

- Love, love, love Park Ridge for all these reasons
- 40 acres of DNR land
- we have structured our lives to minimize driving
- Retired, no workplace
- Restaurant, grocery store, convenience shopping, a park
- Retired
- Having all of these things and some others at walkable/bikeable distance was the main decision for where we live.
- work is about 2.5 miles from my residence
- rural
- I would like to build an energy efficient house with these types of places within walking distance.
- but very close to the Green Circle which allows for more convenient biking.
- These responses take into consideration inclimate weather.
- Sidewalks and safe pedestrian traffic to these areas is sorely lacking.
- My workplace is not: but many workplaces are near my home.
- I am disabled and I cannot walk for more than one block before I am in extreme pain.
- Grocery store is needed downtown
- everything is a short drive - the way we like it
- On bus line
- More reasonable to bike than walk, as the closest shop/park is 1+ mile away
- We could not afford to live near our work places in Stevens Point, due to the cost of property taxes. When we rented we could not find a

- home or apartment that fit the size of our family because we really truly need a four bedroom home or larger
- I bought this house because of its convenient location. I am retired.
- am retired however home close enough to walk to UWSP, Sentry on Dixon, Worzella's, and other businesses
- I used to live downtown SP and I appreciated the above aspects of living in a high density area. Moving out to the Town of Hull I knew I'd be giving these things up but it has been counterbalanced by the other features our property provides that cannot be available downtown
- We used to when EconFoods was still open. When is something going on that lot?
- They all are within 1-3 miles which I personally consider walkable during good weather.
- I have 2 work places. One is within walking distance, the other is 30 miles away.
- I live out in the country so would not expect to have these within walking distance.
- Hwy 10 needs a pedestrian bridge. Hwy 10 is usually unsafe to cross, esp by Target.
- Workplace - N/A
- I live 2-3 miles away from those places.
- a School is within three blocks
- We chose our home and neighborhood so as to be within walking distance of campus, downtown, parks, library, the YMCA, etc. . .
- I am retired
- Fast food not my thing: gorcery & convenience store high prices & out dated food. Not clean.
- Unless you count schmeekle as a park the yes, and on campus jobs as workplace, but if not then my answer would be no
- Retired
- Was a resident of Stevens Point until 8/2016. Am answering questions regarding my current address
- I answered yes to four of the five categories above, which gives the appearance of walkability, but the walkability of my neighborhood (between Belts and downtown) is not nearly as good as I would like. With regard to workplace, I can get there completely on sidewalk, which is great. The restaurants downtown serve my household well and are walkable for us. The grocery

store is not walkable at all. Convenience shopping exists in the form of Shopko, but they often lack basic household items, suprisingly. I truly wish there was a downtown hardware store. As for parks, Piffner is walkable for a longer outing, such as a weekend morning or afternoon, but the neighborhood south of downtown really needs a pocket park for weekday evenings. The park near the railroad station really does not count, as it is often a site of public intoxication. A pocket park would be a great neighborhood gathering spot for families. Currently my family uses the city parking lot in front of the courthouse as our neighborhood park.

- I'm retired, therefore "workplace" question is not-applicable.
- I live in a terrific location.
- One of the things I love about living in Stevens Point. I grew up in the country and never thought I would like living in the city, but being able to bike and walk everywhere is fabulous!
- I assume "reasonable walking distance" to meanless than 1 mile; that is true in my case, but that walk is somewhat not safe due to traffic/not designed with sidewalks.
- I don't consider the Save A Lot store to be a grocery store
- The amenities available to me are in park ridge. The grocery store being two blocks away is incredibly unsafe to walk to.
- I live near the highway and bigger roads where there are not many sidewalks.
- Very convinience with a vehicle
- retired so "workplace" not applicable. What do you mean by "Convenience" shopping?
- Si have no workplace as I am retired.
- It depends on the season
- A park is within walking distance but crossing the busy street to get there is nearly impossible, and no crosswalk or lights!
- Co-op is the closest grocery store. Wish a meat market existed downtown.
- I don't consider Plovers Express to be a restaurant.
- Yoga studio and bed and breakfast
- Biking (Home to work is 2 miles)
- We have schools near us which act like parks.
- Also have a library within walking distance

- I live in the country (not in a subdivision)
- I live in the country (not in a subdivision)
- We live in a rural area.
- The restaurants, grocery and convenience stores are 1.5 miles away at the closest (convenience is relative)
- walking to work is just a bit far but easy access on bike or by public transportation
- I live in Country
- Would enjoy new housing options in a duplex/fourplex close to dining.
- Although a grocery store is within 5 minutes driving distance, it would take about 25 minutes (almost 1.5 miles) to walk to the store.
- Recent graduates of uwsp
- Library=Yes
- Would like to see a gas station on HH and Hoover.
- none of the above
- live in rural area
- Live in country
- What about biking to work? That distance is reasonable
- If able to walk directly over I-39 via the Hwy HH bridge
- 2 miles home to work, restaurants & shopping in between.
- I live in downtown
- I do not work
- We purposely chose a home within walking distance of downtown. We are also within walking distance of the public library.
- My work is split between downtown and a location 30 miles away.
- I live within the city center

Q16 What do you consider to be a reasonable walking distance to these locations?

- you forgot entertainment like bars
- 1 mile
- These responses take into consideration inclimate weather.
- I am only receiving disability, and I am reliant on the city bus.
- Biking is an option
- Carrying bags is why I would walk farther
- Workplace - N/A
- Due to health conditions, ability to walk is limited. Generally drive. I need my vehicle for work, so always would drive.
- We are retired and all of these destinations are available within 1 mile
- I'm really just guessing on these.

- I live near down town and there's really no 'grocery store' down there. Market on Strongs is great but man if there were a small grocery store that'd be great.
- In our area, any of these places are located on a State or County Highway with no sidewalks. Bike lanes are available, but the traffic is heavy at times and fast.
- The number of blocks matters, but so does the number of busy streets that must be crossed. Division Street is a major barrier. So is the Water Street and Clark Street intersection. Centerpoint Drive is another. Finally, large open parking lots repel pedestrians. Unfortunately, our downtown is surrounded by parking lots.
- See workplace comment to question #9.
- Stevens Point is very walking or biking friendly!
- According to a study done about ideal times for walkable access to these places it is recommended that the walk be around 5-10 minutes away.
- More parks the better!
- Even if something was within walking distance, there are no safe walking routes on the side of town where I live
- Grocery store really depends. Usually I purchase too much to be able to walk with it.
- Up to 3 miles on a normal day.
- I prefer living in a walkable neighborhood, but there aren't many in the area. It's a car community.
- When purchasing items to carry would not want to walk too far.
- but if I hop on a bike, which I do I would at least double my response
- Walking is governed by weather.
- More than a mile = max. 2 miles
- Bukolt Park & Piffner both hold amazing children's playgrounds, which are both reasonable walking distances for our family.
- We dont want them close by
- Longer distances are also acceptable via bike
- You have to take into consideration when you go shopping you have to carry everything home when you walk.
- I think 3/4 mile is a better breakpoint for walking distances
- If you have to carry things, 3 blocks is enough. In winter, 3 blocks is enough. You try

carrying a sack of groceries 6 blocks. See if you make it.

Q17 Do you own or rent your current housing?

- won
- Previously rented and the plover area and owned a home and Stevens Point. Housing cost were to high in Stevens Point/Plover.
- Rent a room from parents
- During the fall and spring semester, I live within the dorm at UW-Stevens Point, and during break I live outside of the dorm.
- My parents own this house.
- I also own a house (because of divorce I do not reside there) that we intend to sell.
- Own mobile home, rent the lot
- I live in a rectory---church owned housing
- Which sucks. He's cashing in
- Took a very long time to find a good spot. My last house rental got my roommate and I sick from black mold. Luckily the landlord terminated our lease (so she could list the property for sale) and we were forced to move out (the last month we were there is when we discovered the mold).
- I currently rent a room from a older couple. I found this arrangement through my new job in the area. I looked at apartments to rent, and all were either too expensive! or very run down for a single person.
- I bought my house so I could walk/ride my bike as much as possible to work, shopping, activities
- rent is expensive!

Q18 Approximately how much do you currently pay for your housing each month, including mortgage, taxes, insurance, utilities (water, heat, electricity, etc.) and any condominium fees?

- mortgage satisfied long ago leaving taxes
- \$2500 or more
- Mortgage paid up.
- Mortgage paid off
- mortgage is paid in full
- Our home is now paid in full. Fees paid are taxes and insurance
- we do not have a mortgage
- Our mortgage payment nearly always had additional added to allow the loan to be paid off early. We forewent many of

- the "extras" and "fun" to pay the additional.
- Own property. Am paying association fees
- Own property. Am paying association fees
- "I" don't pay anything. I don't know what my parents pay.
- I do not pay for my housing; it is part of my employment package
- not cretain
- Mortgage is paid off
- unknown
- My monthly housing is low because I have no mortgage payment
- I do not have a mortgage this is only taxes, insurance & utilities
- No mortgage on property. Monthly expenses would be much higher if there was.
- No mortgage
- own
- Our mortgage is paid off, but our taxes, insurance, and utilities are extremely affordable.
- these are a lot of variables to consider. The question for costs should be more detailed to provide useful information.
- Our water bill is outrageous. It is \$275- \$300 per quarter.
- No rent or mortgage as house is paid off
- No mortgage.
- before it was paid of I paid -\$800/mt. now I pay nothing

Q19 What is the approximate assessed value of your home?

- \$100,000 to \$150,000
- I do not know our new assessment.
- Complete educated guess here. I thought my parents told me this a long time ago, but I dunno for sure.
- More like 90,000-120,000
- question is not clear if the value of the home includes land value as well?

Q20 Approximately how much do you currently pay for your housing each month, including rent, insturance and utilities (water, heat, electricity, etc.)?

- I applied and am currently receiving housing assistance
- Pay \$200 to parents for my room
- We have well water
- I split these costs with my boyfriend so my portion is approximately 400.
- I split rent with my boyfriend so my portion is approximately 400.
- I find that rent prices are very high in Stevens Point, and

- many houses for rent go towards the college students
- For the rent I pay : on RR tracks; no garage; must shovel
- Some months in the winter may be a little over 300 due to heat
- \$10 a day minus the days that I house sit and take care of the cats and chickens. About \$2700/yr
- Per person. \$975 total
- 350
- Way too much for renting!!
- Way too much.

Q21 Please estimate your gross annual household income (this helps us estimate housing affordability).

- \$100,000 to 150,000
- we live within our means, work hard and never expect handouts
- Previously, within a year our annual income was \$25,000
- My husband makes almost all the household income
- Approximately 25K.
- Gross income is quite different than take home which is 12,000 less.
- I don't know.
- Sometimes I make more money from consulting work. I listed the base salary of my primary job.
- Gross Income is a poor indicator of income available for housing.
- Plus Financial Aid
- I don't know
- I feel like we are drowning with housing costs, childcare costs, medical costs, and food.
- AmeriCorps living allowance is about \$11,000 a year.
- live with my mother so i do not have to pay the majority of expenses
- Per 1 income with one stay at home parent.

Q22 Please estimate the percentage of your gross household income spent on housing costs, including mortgage/rent, taxes, insurance, utilities (water, heat, electricity, etc.) and any condominium fees?

- 60%
- I am a student so I am not sure
- N/A
- Not sure
- It would be more but my landlord has been good about not raising rent for current renters. Rent has gone up for new residents.

- our income can be whatever we make it, SS plus investments
- 48%
- Monthly or annual? You don't say. Take reply to 13 & 14!!!
- Really don't know.
- Abnormally high because I both rent a duplex and pay half a mortgage (due to divorce). Once the house sells this percentage will drop to around 11%.
- :
- My utilities are part of my employment package as well
- A calculator would be helpful here for individuals that don't know how to do the math. Data might be skewed due to inaccurate estimates. Lower income typically means lower education. Add a calculator next time or change the questions so that you can calculate the percentage data yourself. (past survey designer)
- I don't know
- doesn't include extra gas to get to shopping or businesses. I would like to be able to walk.
- Not sure.
- Again, I do not have a mortgage so the number is skewed
- Not sure

Q23 Please indicate your employment status.

- student also part time employed
- disabled
- AmeriCorps-40 hours with a stipend, not a regular wage
- one employed full time, one retired
- Self employed
- Husband is employed full-time, I work two part-time jobs and stay home with the kids
- Disabled, however I am always applying for work, and I work with DVR
- Retired, employed part time
- about to retire
- Husband retired
- FT 1st job and PT 2nd job
- I am a full time student but I also have a part-time job
- Work full time 32 hours per week and part time bartending approximately 15 hours per week.
- Self employed
- Less than part time and full time student at Midstate Technical College
- Self employed
- Full time student/ Employed part time
- Self employed
- Part-time employment. Full-time student

- Full time student with part time job
- Employed part-time, but it's sort of an on-and-off thing depending on when I have to go to school.
- Full-time student / Part time work
- Full-Time student and Full-Time employment (several part times added together)
- Full time student - wmployed part time
- Full time student and part time employed
- Full-Time student AND employed part-time
- Full-time student, employed part-time
- Employed Part Time AND Full Time Student
- Full Time student, Part time employed
- Employed at 5 part time jobs which average 68 hours per week
- Full-time student with a part-time job.
- Full-time student AND Employed part-time
- Employed part-time & Full-time student
- Employed part-time and full-time student
- Full time student and employed part time
- Full time student and part time employed
- Full-time student and employed part-time
- Full time work and student
- School and work part time
- Self employed
- Full time student/part time work
- self employed
- Full time student with a part time job
- Full time student and employed full-time
- I am a full time student and work part time
- Employed part-time at two jobs and a full-time student.
- Retired but employed at another job
- disabled
- Self employed
- Full time student, employed part time
- full time student who also works part time
- Full time student while working about 35 hours
- One full-time student, one recent graduate (interviewing for a different job)
- Full time student and employee
- Part time student
- Employed part time and full time student
- Employed part time and full time student
- Full time student and part time

- Self employed
- 2 part time jobs, working full time hours without the benefits
- 3 part time jobs
- Disabled
- Homemaker, full time student, and part time employed.
- Full time student and employed part time
- self
- spouse is homemaker

Q24 In which industry are you primarily employed (greatest number of hours) or seeking work?

- NA
- restaurant
- Server
- Government
- Non-Profit
- Maintenance/Welder
- Call center or data entry
- legal
- County Government-Not Administrative
- Clerical/non-profit organization
- County government
- Government
- Assisted Living
- Investment banking
- Fast food
- Sales
- Higher education
- Higher Education (university)
- My husband- papermill-Rapids
- Sports technology administration
- Customer service
- Graduate student
- Interior Designer
- Engineer for paper mill
- supervisor of laundry working inmates in waupaca co jail
- None: not at this time.
- Software development
- potato farming
- social services
- Full time retail; part time food service.
- Non profit
- Beauty
- Banking
- medicine
- Food service
- Hairstylist (service)
- Human services
- Health care
- My job is at a warehouse. It's just a basic job to get money for college, and it's DEFINITELY not something I would want to do for the rest of my life.
- Cosmetologist
- Food service
- creative, Graphic Design/Web Design
- Aquatics
- Health care
- IT / Tech
- Retail & On Campus Jobs
- Nonprofit Foundation
- non-profit organization

- Manager of bar
- Tech-repair
- military
- Daycare
- I
- Renewable Energy
- Healthcare
- Nonprofit
- Veterinary clinic
- Customer service - In-home Appliance Repair
- Appliance repair
- advertising sales
- Hotel
- Religion
- Fire, EMS, Security
- janitorial
- On campus jobs
- Cna
- Non-profit Sales
- Stevens point school district
- Hair stylist, renting my own chair
- food service
- IT
- University
- Nonprofit
- Interior design
- AmeriCorps Volunteer Coordinator (Environmental and Education Sector)
- On Campus job
- healthcare
- Student
- Appt coordinator
- Health field
- healthcare
- Non-Profit
- Food service
- Communication and IT services
- Hospitality
- Human Resources
- Custodial
- non-profit YMCA
- disabled
- Radio Sales
- Media
- Health
- Real estate investment
- Small business
- Legal
- Non profit
- Call center
- Part time retail (interviewing for a chemical engineering job) and paid TA.
- Military
- Work part time for the State of Wisconsin during the summer.
- Quality control in food/beverage
- Banking
- Health and Wellness
- Educational Loans
- Travel insurance
- Self employed
- Fire service
- Ecommerce / Web / Software
- Pastor
- healthcare
- Service
- Legal
- Professional Services
- Renewable energy

Q25 What is the condition of your home or apartment? Consider both the building systems (plumbing, heating, electrical) and the interior and exterior finishes (roofing, siding, paint, flooring, counter tops, etc.).

- Repairs expenses keep rising but our income does not keep up with the expenses
- I think compared to most college houses we are in pretty good shape. We just need some electrical repairs
- I can tell the apartments were built as cheaply as possible, but everything is in working order
- I have invested significantly in home improvements over 15 years.
- Ventilation and efficiency are very poor. Freezing in the winter, boiling in the summer.
- Outside of apartment isn't fully completed, have been waiting for an awning for 2 years.
- I live at recre acres trailer park and the landlord will not fix anything I ask them to
- It is not insulated well
- Mold issues, doesn't hold heat, leaking water in basement, leaking pipes, holes in wall, tiles ripped, broken rail, dead tree
- My arrangement is Excellent but the apartments I saw were at most Fair or out of my budget. Met with 7 different rental managers and looked at their properties.
- Need to paint this year.
- Current living conditions are exceptional, however I recommend tighter policy's on student housing. Engum housing is not taken care of at all and the landlord takes advantage of students
- I'm lucky, the managers who are in charge of my apartment complex take good care of things.
- For what I pay in rent a month it should be in better condition
- New Construction six years old
- Heating is inadequate to keep apartment at consistent temperature. Owner unsure of which areas are insulated.
- Home is over a century old

Q26 In the past 5 years, have you invested more than \$2,500 in improvements to an existing home, not including damage repair? If so, approximately how

much have you invested. Please summarize the improvements made if you spent more than \$2,500.

- kitchen remodel, patio, basement updates
- landscaping, cabinets
- Carpet, roof, deck, windows, water heater
- I purchased this home within the last 6 months
- new roofing shingles and water heater
- Kitchen update and installed new flooring in multiple rooms.
- Had a new roof put on.
- Updated kitchen, replaced garage roof, siding, doors, window, refinished floors
- kitchen remodel, landscaping, new furnace, new central air conditioning, ceiling fans and venting fans, repairs to stoop, electrical updates
- Total downstairs rehab
- landlord does this stuff
- New Roof, painting exterior
- We added up, approx 560 sq ft. - only roughed in - additional bed/full bath/"loft"; Also added a porch; Continue to finish (drywall/carpet/trim, etc) entire house
- remodeled bathroom, remodeled attic into a bedroom
- new bathroom, new kitchen, insulation, fixing chimney, grading outside lawn, driveway work, plumbing and electrical updates, new window
- water heater, well pump, septic pump, flooring
- furnace, water heater, flooring
- Roof, plumbing replaced, some foundation work.
- Whole home renovation: Electrical, Plumbing, Exterior Roofing, Siding, Insulation, Flooring... ENTIRE HOME EVERY SQUARE INCH
- Installed backyard fence and landscaped
- Kitchen remodel, bedroom remodel
- Roof, concrete steps and sidewalks
- updated windows and siding
- master bathroom remodel, water heater, dishwasher, windows, roof, driveway resurface, entry doors, screen porch rebuild, among other small projects
- New furnace fan (\$400) & landscaping additions including slight repair to egress window masonry work.
- new garage
- New bathroom
- Put new flooring in kitchen and hallway, new carpeting in living room and 1 bedroom,

- replaced hot water heater, installed new windows and repaired roof.
 - New: siding on house and garage, front porch, front door, upstairs flooring, basement flooring and refinishing; complete bathroom remodel, chimney refinishing, painting of all interior, all new major appliances, finished off 750 sqft of basement.
 - Remodeled kitchen and dining room, built addition to house, new patio and landscaping
 - New roof on garage
 - Countertops, painting, backsplash
 - Updated electrical, leaky roof repair, exterior paint.
 - Changed the flooring in the entire house
 - garage repair
 - New roof
 - roof and more
 - Furnace, new washing machine, mold removal/wall repair
 - 75% new flooring, roof repair, painted all ceilings, walls and trim, replaced all smoke alarms and CO detectors, new water heater, plumbing repairs, replaced kitchen sink faucet and all cabinet hardware, installed new exterior doors, installing new interior doors, replaced all light fixtures and ceiling fans
 - fixed roof
 - New windows, added gutters, re-modeled bathrooms
 - Garage addition, new concrete driveway, landscaping
 - window replacement and other improvements
 - Landscaping, internal finishings
 - composite deck in backyard
 - New Drilled Well, Kitchen Appliances
 - Finished a room in basement
 - Put new windows in this past summer.
 - Repaint, some new doors and windows, new counter tops
 - Solar photovoltaic system installed on garage. Also a new metal roof on the garage.
 - new furnace, remodel bathroom, new garage, fenced yard, refinished floor
 - built a garage: repaired and sealed basement; new hot water heater; fenced yard and one porch; replaced another porch
 - exterior paint, installed fence, replaced gutters, finished 1 room in basement, replaced back door and repaired concrete walkway, repaired a
- few "leaks" in various windows including replacement of a basement window
 - Replaced all knob and tube electrical wiring, installed gutters, replaced boiler and hot water heater, insulated 2nd floor. Perhaps others I'm forgetting . . .
 - Electrical upgrades, insulation, boiler water/heater replacement, exterior paint
 - Added another building to property.
 - Flooring, plumbing, doors, bathroom
 - New roof, front porch, heating system
 - Driveway repair, tankless water heater, new whole house heating system
 - Addition built onto garage.
 - addition to the house
 - Renovated bath rooms, replaced entry doors, interior painting, new kitchen appliances, new washer/dryer, new water heater, replacement of front steps and walk way, chimney repairs
 - New composite deck; new flooring; new interior painting
 - Replaced Roof
 - New roof on garage, new hot water heater, new furnace.
 - new roof; new driveway; new windows and siding
 - New roof, wood flooring in 2 rooms, electrical updates
 - Renovated basement, Kitchen, laundry
 - Refaced kitchen and bath cabinets, new kitchen appliances, lighting, paint, window treatments, new storm door, patio and front door repair, stain deck
 - New concrete driveway
 - Steel Roof
 - Roof, appliances, fixtures
 - Replaced all carpeting with 3/4" oak hardwood flooring.
 - New driveway and sidewalk
 - New carpet, new paint, new fixtures
 - Roof
 - New HVAC
 - Re-painted the house and refurbished the porch.
 - General upkeep, replaced water heater, carpeting, paint, added cabinets, fixed exterior foundation to keep neighbors mice/vole problem from becoming my problem
 - New roof
 - Kitchen remodeling, replacement windows..
 - New roof
 - Roof, windows, kitchen remodel
 - House remodeling, including replace floor, appliances, kitchen, bathroom and interior
- doors. Replace windows and other repair
 - New roof, new furnace and air-conditioning, new electrical box, plumbing improvements
 - Added bathroom and bedroom
 - Roof, border fence
 - Water softener. Paint. Carpet.
 - Flooring, exterior doors, privacy fence
 - All new windows, hot water heater & furnace.
 - New garage, cement driveway, new furnace, spa, landscaping
 - Built a new garage, added a cement driveway, installed a new furnace, installed a spa, landscaped yard
 - Room remodeling, back patio, furnace
 - kitchen upgrade, new windows
 - This includes a previous home as we have lived in this one about 2 years.
 - carpet, paint, electrical work, plumbing work, replacing built in appliances
 - New roof, painting (lead paint in home owned prior to this one), ceiling repair for plumbing leak requiring lead abatement specialist due to risk of lead paint in home, new water heater, whirlpool tub repair, placing bar/cabinetry in entertainment space.
 - New windows
 - Bathroom upgrade, water heater, chimney rebuild, tuck pointing, refinishing floors, new roof.
 - siding paint and Windows
 - Roof, interior stairs, all electrical, all plumbing, all drywall, hot water heater
 - New driveway, added spray foam insulation in basement, added blow in insulation in attic, fixed fire wall in garage, redid garage walls and insulation, redid deck and entire yard renovation and landscaped.
 - Custom blinds, fixing venting/moving venting, wiring, garage door, landscaping, new sprinkler system, expanded laundry cabinet
 - New flooring counters in kitchen, some new Windows, electrical work, cosmetic updates.
 - Kitchen
 - Installed solar array, new porch, replaced barn door, replaced roof
 - Repairing flooring, putting carpet in basement, cleaning mold, re painting walls, and much more
- new furnace, complete bathroom remodel, new water and sewer lines from house to city, new hot water heater, new windows, and other misc remodel items
 - Kitchen remodel
 - kitchen and den updates
 - New furnace, windows, roof, removed carpeting, refinished wood floors, installed laminate, remodeled bathroom.
 - Insulation, furnace, windows, doors
 - Replaced heating system, remodel kitchen
 - Bathroom and kitchen remodel.
 - new steel roof
 - New septic system plus minor repairs and improvements.
 - new stove, new dishwasher, landscaping, paint of exterior, paint of interior, replaced glass in windows that had broken seals, new roof, brought well up to village code, installed proper duct work for dryer, repaired several leaks inside of home, replaced cedar siding, installed new flooring
 - New floor and wall coverings, new kitchen cabinets, new interior doors, new water fixtures, additional insulation, replace furnace, replacement windows
 - Gutters, roof, paint, lawn care
 - paved the driveway & re-sided house
 - Concrete driveway and custom patio
 - furnace and A/C, roof
 - Remodeled a couple of rooms within the house.
 - Roof, air conditioning, hot water heater
 - \$9200 for a new roof, and repairs to a water pump
 - new roof
 - I'm working on renovating the home, so there are lots of smaller projects.
 - Finished basement (added living area including full bath and bedroom); replaced flooring throughout house; updated deck; added yard fencing and dog kennel
 - furnace update, water softener, landscaping
 - Complete replacement of all mechanicals in historic home including new electrical, HVAC, and plumbing. Interior remodeling including new kitchen and first floor laundry.
 - Roof, painting and laminate flooring
 - finished basement, new windows, remodel bathroom, poured concrete (patio and driveway), new furnace

- bathroom remodel, general updates like flooring, windows, doors
- new roof, flooring, plaster, paint, kitchen appliances, water system, counter tops, bathroom and kitchen fixtures, new siding
- Paved Driveway, Remodeled Bathroom, Walk-in Closet, Painted the House
- Re did kitchen-appliances, floor, paint.
- New roof, repainted, extensive remodeling, new insert in fireplace, new furnace & hot water heater.
- Put on an addition
- Windows, insulation, shingles, paint, flat work
- Roofing, new electrical, new hvac, new appliances, new flooring, refinished wood, 3 bathroom remodels, full kitchen remodel, new attached garage, landscaping, etc
- Wood floors, landscaping, finished part of basement
- The summer before last the city reconstructed our street, sidewalks, and sewage. A large portion of our home improvements and investments came from those updates.
- new roof
- Rent but I've put a lot of improvements in including new appliances some flooring working on a new sink and toilets now
- roof
- new roof, air conditioning, fireplace, new well, updated plumbing
- New Septic System, New Boiler, New Water Heater, Finished an Unfinished Basement, New Windows
- New a/c furnace, replacement windows and doors, all appliances, new well (Park ridge has private water, but public sewer). When we moved into the house we realized the previous owner sabotaged all appliances.
- Remodeled basement, landscaping
- appliance replacement/repair, new gutters & downspouts, new flooring, plumbing.
- chimney repair
- New windows, siding and insulation and furnace
- New Furnace & Oven, Flooring (wood & carpet), Paint, Landscaping and other misc. items.
- new steel roof
- New roof, driveway and furnace
- New roof, siding, new windows, bathroom remodel
- New garage roof, walls, doors, window. New house roof.
- We installed solar panels
- Roof, room revampservice, three rooms
- Windows landscaping
- concrete basement finishes
- Covered an attached one stall garage into a carport.
- Replaced flooring, walls, electrical work stabilized the floor from collapsing.
- New furnace, new kitchen hood, new stove, new refrigerator, new clothes washer/dryer, substantial landscaping, a few new light fixtures
- Flooring, windows, new furnace
- New water heater, new bathroom, partial finished basement
- Reframing, flooring, electric, plumbing, heating, roof.
- Replaced roof, finished room in basement
- Cottage improvements this year
- Concrete and asphalt, refinished basement, refinished bathroom.
- Added a bathroom
- Vinyl siding, concrete patio, replaced 3 bedroom windows, bay window, patio door
- Replaced bathroom, bedroom flooring, and sub pump/water heater
- add gutters, installing vapor barrier in crawl space
- \$7700 paint job, paint, minor repairs, landscaping.
- Furnace, roof, woodstove, paint, fencing,plumbing
- Solar electric array, solar water heating system, woodstove
- Kitchen, Master Bath, Furnace, Water Heater, A/C
- New windows and siding
- "Replace water line
- possibly a new water heater
- Fix wood trim"
- Bathroom updates
- It's built in 1911.. Things tend to need repair.
- Replace some fencing, new driveway, new flooring, interior paint
- Garage finishing
- Renovate bathroom, electrical, New flooring
- I'd like to own soon. Costs come with that.
- furnace and air
- replace all windows, finish replacing all new interior doors, new carpet in the living room, redo entire half bath and likely redo full bath
- furnace and water softener replacement; also possibly reside house if finances allow
- siding, seal foundation from air leaks
- new flooring
- Addition of bedroom and bathroom in the basement level, updating stair railings, removal of deck and replace with concrete patio.
- Adding a fence, drywalling and adding furniture to laundry room, redoing first-floor flooring, adding new cabinets, paint, and appliances to kitchen.
- new windows, flooring
- update bathroom
- attach the garage
- Replace garage and driveway, flooring, drywall, siding, etc
- update basement
- New windows and lower level finish
- porch
- New flooring and interior doors
- Updating kitchen and basement.
- Our hope is to buy a home, we would love to stay in the Stevens Point area but houses are expensive and there aren't many options for getting help with buying a home for the first time. The programs that are out there are basically for people who choose to have a lot of kids and stay home or have one person work in the house hold to get those benefits
- Roof, master bathroom, laundry room and powder room remodel
- Plan to add siding to the home as well as fix the basement due to leaks
- garage roof, siding, landscaping
- Two bathroom upgrades (flooring, shower/tub, sink/counter) and fireplace insert for more efficient
- sidewalk, new tree, refinish wooden floors on stairs,
- possibly a new water heater
- Roofing, siding, addition to kitchen, roof on garage, add another level to garage
- landlord does this stuff
- Kitchen, bath updates
- Similar to previous answer - finishing the home's interior
- solar panels/array for hotwater/electricity, furnace replacement, water heater replacement
- general improvements
- new floor, bathroom, basement work, new window, electrical and plumbing, new exterior paint
- remodeling
- remodel kitchen
- my furnace and central air are aging. Also need to look at roof and see if it needs replacing.
- electrical, flooring...
- siding, roof
- Electrical, exterior, foundation, front steps.
- Exterior improvements.
- Finish out basement area creating a 1/2 bath, bedroom and living space
- Exterior paint; build a deck or porch; repair garage
- remodel some rooms, insulate
- Flooring, siding, appliances
- Bath remodel, refinish floors
- kitchen and bath
- Basement sealed and finished
- The landlord does expect to invest more to put on a new roof and doors (possibly windows as well).
- Landscaping, kitchen, bath remodel, driveway resurfacing, electrical upgrade
- Siding, Windows, mudroom addition
- remodels/updating, other entry doors, windows, flooring
- Planning to purchase a home in the next 5 years.
- Overhaul the house
- Finishing basement and adding a bathroom.
- exterior patio enhancements (~\$2000-4000?); basement finish (\$10-15,000?);
- "windows and related insulation
- Painting, carpeting, updating electrical system
- Replace kitchen sink and dishwasher, new washing machine and/or dryer, paint outside basement walls.
- It could be anything, we plan on spending roughly 5% of the value of our home on updates/improvement every year. Our hope is to update the kitchen in five years.
- Paint

Q27 In the next 5 years, do you intend to invest more than \$2,500 in home improvements? If you intend to invest more than \$2,500 in home improvements in the next 5 years, please summarize the likely improvements.

- floors
- shed, additional landscaping
- "Additional carpet, painting, furnace
- Bathroom update.
- Hope to replace some windows and get new carpeting once last child is out of college
- update electrical systems, remodel bedroom
- new garage door and opener, replace portions of concrete

- heating. Also, new sliding glass door and new front door.
 - new garage and paint in and out
 - boiler needs to be replaced. will finish the rest of the basement, some stucco patches need repair on exterior of home, will likely reseal blacktop driveway
 - Finishing additional sections of our basement (laundry room with pantry), replacing front steps and walkway to home, replacing side entry door to insulated door, adding full bathroom to basement.
 - Finishing parts of basement, insulating basement, additional full bathroom
 - add another garage
 - Finishing basement
 - Redo "new" roof. Furnace, A/C, kitchen
 - Roof replacement, update insulation/drywall, update wiring, remodel
 - Doors, windows, siding
 - New windows, kitchen update
 - Assuming that we move to a larger condo, I would
 - If we move to a somewhat larger space then yes I would.
 - Windows, Patio Doors, Water Softner
 - Update carpets and/or flooring. Interior painting.
 - "exterior landscaping, HVAC replacement, wood flooring resurfacing, energy efficiency upgrades, driveway replacement
 - New exterior and interior doors
 - heating, paint/finishes
 - Painting, windows, flooring
 - Foundation work. Window repair.
 - New furnace, water heater and new flooring.
 - New Oven, New Stove Top, New Kitchen Fan, Lube Bearings on Hot Water Heater, Paint Front Porch, Install Bathroom Ceiling Exhaust Fan, New Kitchen Flooring, New Bathroom Sink, New Living Room Furniture
 - Furnace and water heater replacement. Possibly add central air.
 - refurbish kitchen, landscape improvements
 - Roofing shingles
 - Energy efficiency improvements. Windows, insulation etc.
 - New roof on house, basement likely needs some repairs
 - replace old windows, improve garage space
 - lawn, siding
 - New flooring and windows.
 - new windows
 - New doors and windows, replace some of the siding on
- the house, landscaping, minor electrical work and updating/replacing the outdoor deck. Potentially in 5 10 year range we will be looking to make some expansions to the home for a bigger kitchen and dining area, as well as potential adding a new room (large recreation room).
- Adding limestone path/driveway and garage on the corner of the lot
 - Remodel kitchen, update bathrooms.
 - plumbing and heating upgrades
 - maintenance and upkeep
 - Deck
 - Patio, new floors
 - I recently moved into a home built in 1956. While it is in good repair overall, there are a number of small projects which I will likely need to undertake. Total costs probably will not exceed \$2500.
 - Update carpet, floors, cabinets..
 - It is my intention to purchase a home and expect to have to fix it up due to the price range of houses I can afford.
 - More window replacements, bathroom floors tiles..
 - Flooring
 - Lawn, drive way, bathroom
 - remodeling bath and building garage
 - New furnace and water heater, new roofing, new appliances.
 - Update bathroom, New roof
 - Roof, flooring, bathroom remodel
 - update the bathroom
 - Landscaping. Paint. Finish basement.
 - Many home improvement measures
 - Bathroom, laundry room and remodel basement
 - Siding, counter tops, interior doors
 - Updating/improvements for aesthetic quality.
 - windows / addition / roof
 - Bigger garage
 - Hoping to own and not rent in the next 5 years
 - Restore an enclosed porch & replace the plumbing, add a bathroom
 - Restore an enclosed porched, replace the water, replace the plumbing
 - New roof, house painted, maybe new carpet.
 - roof, room remodeling
 - bathroom upgrade
 - Kitchen upgrade.
 - Finishing a basement-adding bathroom, electrical, drywall,
- paint/carpet, new flooring on some of the main level.
- Remodeling the kitchen and master bath
- Adding Electrical to our outbuilding/shed, finishing final basement room, re-sealing cement floor in utility room (smells like cat litter boxes from prior owner), replacing carpeting.
 - Attic insulation, New furnace, basement update, finish windows
 - Insulation, electrical, plumbing, painting, windows, floors
 - roof, updating and storage
 - Windows are not insulated enough per water damage, half of the heaters don't work, lights & light fixtures, electrical
 - Found a rotted garage/house wall, New metal roof was not properly installed by Steel Shield and needs to be replaced after 14 months...the put holes in the rotten sheeting and said it was fine, flooring, new furnace, a/c
 - Possibly may finish off the basement.
 - Roof, water heater
 - New or fixes to deck, add a shed, update bathroom
 - Cabinets, counter top, flooring
 - Only if I need something (Roof, Heater, etc)
 - Kitchen island, finish basement
 - Furnace replacement
 - Possible garage, siding on house
 - Exterior - siding/windows, interior - flooring
 - improvements, lighting
 - updates
 - Gutters, siding, flooring
 - energy efficient windows in living room, dining room and front hall. We will be remodeling the master bathroom.
 - Kitchen updates
 - New siding and insulation, new windows
 - Windows, paint exterior wood work
 - I'm planning on owning a house so I'm sure there will be a ton of improvements in the future
 - I'm unsure if I'll be able to afford a home/if I want to purchase a home in Stevens Point.
 - new garage roof and finish laundry room remodel
 - roof & water heater will need to be replaced.
 - Plan to purchase a home.
 - depending. No major updates plan as we would like to build a home eventually. This may be exceeded if things such as a water heater would need to
- be replaced. We have a young child and finances are tight.
- Bathroom remodel
 - new roof, siding
 - Update kitchen, new windows
 - roof shingles, windows, siding
 - Remodeling interior & new roof
 - "Remodeling shower in master bath due to water damage because of faulty shower pan
 - Remodel master bathroom
 - "To finish the basement
 - landscaping. decorate, add additional garage"
 - Just if I buy a home of course
 - Windows, deck, driveway
 - Bathroom replacement and whatever breaks.
 - update master bath, replace refrigerator that is from the early '80's, new carpet throughout the house, replace vinyl flooring, paint interior
 - Hopefully I will own a house in the next 5 years and expect to do minor improvements such as paint, replace carpet, etc.
 - windows, roof, kitchen and bathroom upgrades, doors, flooring
 - New siding, some new windows, kitchen remodel, possible addition
 - new roof, insulation, add gutters, solar panels
 - Update electrical wiring, replace garage door, repair garage floor, replace additional windows, replace patio door, replace deck, replace air conditioner, replace kitchen countertop
 - siding, windows, furnace, patio
 - landscaping & basement re-finishing
 - "bathroom repair/remodel
 - We are remodeling the kitchen.
 - New flooring, damage to wall from a wheelchair, countertops
 - updating bathroom, siding and garage doors
 - finishing basement
 - I will be putting a new roof on and doing driveway repairs if I don't sell it and move out of the area.
 - I currently don't own a home, but have been in my apartment for 5 years so I am hoping to have a home in the next 5 years that will come with annual repairs and maintenance type expenses.
 - remodel main floor bathroom, more landscaping, update deck
 - Pave driveway
 - Possible basement finishing, attached garage, or master suite.

- new siding, new front entrance, roof
- Paint or siding -- possible roof
- kitchen remodel, redo fence, new hvac
- new flooring in other areas, adding a bedroom and exterior finishes
- Repair of front steps, possibly a re-shingle, possible new carpet/flooring
- re-model basement
- Flooring
- Interior painting, new screen doors, moving backyard fence closer to sidewalk, adding bathroom to basement, new light fixtures.
- Finishing rooms in the currently unfinished basement.
- Replace heating system
- bathroom remodeling, front door and entrance remodeling, and exterior concrete replacement
- Update interior
- Currently helping an S/O remodel his home, not primarily funding it
- "Re-paint exterior (currently lead paint) and potentially re-side.
- Insulate walls (exterior and interior)
- New windows
- New porch posts"
- Add on, remodel kitchen
- We own an older home/property that is in need of new and updated flooring, kitchen, and basement improvements. Our home has been repainted, window and trim updates, and we have purchased a new vanity and plumbing to be installed in the bathroom soon. We put on a deck addition which will hopefully soon accompany a new kitchen renovation. In the next 5 years we hope to renovate our front porch and front stairway.
- Bathroom upgrade
- Need to buy a house first.
- Floors
- I rent but will continue to improve the building
- Purchasing a home and completely necessary remodels
- addition / garage / exterior updates
- Hope to buy a house and fix it up
- patio, basement, landscape
- Kitchen, flooring, basement waterproofing
- I hope to own a home in the next 5 years and most houses I've looked at in the area for sale need kitchen and bath updates, exterior and yard improvements and home appliance updates.
- We are looking to extend/renovate our kitchen/bathroom on the main floor. We are also looking to renovate the garage and build a deck in the next 5 years.
- Buying a house currently
- Completely remodel entire floor, sun room addition, attached garage addition
- New garage door and flooring.
- new roof
- Kitchen upgrade, garage repair
- I plan to purchase a home in next 5 years
- Looking to purchase a home within the next 5 years, expect to have some expenses related to home improvements
- New furnace
- Floors
- Paint outside of home, landscaping, black top driveway, redo plumbing lines, new hot water heater, etc
- exterior painting, appliance replacement/repair, weatherization.
- interior renovation and carpeting
- The kitchen is very small and not functional. Kitchen will need to expand into dining area and will need complete remodel. Carpet torn out and hardwood floors finished.
- Water heater and air conditioner
- New Windows, New Deck, Additional Landscaping, Basement Finish
- kitchen update
- Water heater, furnace, insulation
- Replace flooring and some windows
- Siding and windows
- "New water main/ line
- Kitchen cabinets"
- Finish siding and windows
- Hope to own my own home
- "If I could buy a home, I would invest in repairs, but the prices our out of my reach.
- Bathroom remodeling, including flooring, drywall, new tub/shower.
- New concrete driveway and painting exterior
- Windows,bathroom
- More windows and flooring
- Replace roof
- Flooring, siding
- Roof
- New roof, improvements to overall insulation (may include new windows), replace and expand front stoop, interior painting, possibly new water heater
- Siding
- finished basement, gutters, paved driveway
- Kitchen remodel
- Likely updates/improvements...flooring, fixtures, grounds
- Building a detached garage.
- Will be moving into with wife in 2018, will spend money on new roof, siding, remodeling
- Exterior maintenance
- We are in the process of replacing our furnace and plan to update the appliances in our kitchen this summer. We have looking into the cost of windows and siding and that is on our 5 year plan. Our home has not had any updates for at least 15-20 years.
- flooring (replace carpets), electricity updates, bathroom updates
- We may need a new roof soon. That's about \$15,000
- New windows
- Paint, porch, windows
- Addition to solar electric array, repaint of outside of home
- We would like to finish our basement.
- Roof and siding
- would eat up much of my backyard.
- i want someplace with my own kitchen and bath at a reasonable price i can afford
- Off street parking is limited to 2 hours. There should be an exception to current home owners to have parking available on street if they own/rent on these streets. Preference should not be given to UWSP students or people employed at the Hospital. We pay taxes and deserve to have street parking as much as any resident or we should receive a tax deduction for not being allowed to utilize parking in front of our houses.
- Need a bigger house.
- Better kept home (we bought a way old house, that turned out to be way more than a fixer upper). I'm tired of living in a constant "fixing up" stage and making due (for example, our bed is in the living room, because our bedroom isn't finished). And we have no garage. I really wish I had a garage.
- I wish zoning codes would allow more flexibility with changes to property/housing, overall allowing less uniformity.
- we purchased this home as a fixer-upper. We could not have afforded a nicer home in the area that we live.
- As my wife and I get older, our current location which requires driving to everything is not as desirable as it once was.
- the amount of traffic on our road.
- Live to close to Hwy 10, too much traffic to deal with daily. The garage is too small and poorly built property
- I would like a larger place, but cannot afford it.
- The Apartment complex The Cove is right up the street. It is very unsavory. If I could move my home away from that crime infested place, I would in a second.
- The limits on overnight street parking don't work well with every house having its own long private drive. One car often gets parked-in by another. If people seriously want all parking to be off-street, there should be an off-street option that is more convenient to use and won't take up too much space. Maybe new neighborhood designs can provide an easy common-use option.

Q28 How satisfied are you with your current housing? If you are not satisfied, please indicate what you would like to change about your housing.

- One furnace for both units - no thermostat in mine. No separate bicycle storage (no garage or shed). Electrical circuits of the two units are mixed together. (My bill partly reflects my usage and partly reflects the adjacent unit's usage - making energy saving problematic. I live in an old house remodeled into two apartments.)
- "Landlord dont plow the parking lots. Dont put salt on the sidewalks or parking lots. Not enough parking spaces for tenants and visitors. Lack of storage in the apartment.
- I need a 3 bedroom so my son and daughter can have their own room. Housing assistance max is 600\$. I can afford a 3 bdrm place. I barely can afford my 2 bdrm. "
- Portage street on-street parking causes many driveway blockages each year. if the city were to adjust the spaces residents would be pleased
- Major home repairs needed
- One car garage on my home built in 1940. Would be nice to have a two car garage, but that would be expensive and

- The house was built for space efficiency, so some areas like storage and kitchen space are tight.
- a ban on all overnight street parking makes living in the old part of town very difficult sometimes. The lots were not designed to have large parking areas. Every other city I have lived in allows at least alternate side street parking. Even when I call the PD to report that a guest's vehicle will be on the street, they still get a ticket nearly every time.
- Single car garage/long narrow driveway is a damn nightmare in the winter. Parking on the street is not an option for people who actually live on my street as we are near the university and hospital so there is rarely room to park on the street, save on weekends.
- Location
- No shared driveways and would like fencing to separate yard
- In a student housing area, lot of traffic, noise and strange things going on.
- Live next to a house licensed for five students. Every year is a crap shoot. Landlord does not seem to care about quality of tenants, rarely visits the property unless I call him to complain.
- Location has too many student rentals near by.
- The house itself is large, but the electrical is dated and is not very heat efficient.
- The landlord doesn't like to respond to issues. Takes weeks to get things fixed
- There's nothing nearby that is within walking distance, not enough kids in my kids' age groups, and the square footage is too small for our family size.
- I like my current housing but it took over a year to find it. The available housing in Point is depressing.
- Buy the house next door and knock it down
- Proximity to workplace. Current traveling to/from work is about 30 miles.
- Neighborhood. I love my location and my home, but I am surrounded by rentals that impair the neighborhood experience. For some reason, there is a random apartment building two doors down.
- "Single driveway with steep incline from the road to the house.
- The street I live on is high traffic and in the truck route."
- too large for what I need
- Our home is a small ranch and we would like a slightly bigger home with an attached two car garage but that is hard to find in our neighborhood and we love our neighborhood, just east of hospital and university.
- Would like to connect house and garage but city will not approve. Lot is only 47' wide on North side
- Not applicable
- trying to make repairs, but laid off from work
- We need more storage, like a basement and bigger closets, and more work space
- Older home is livable, but in need of major repair. Previous owner was very "DIY" & no permits pulled so we are now facing the issues he caused. Better to move to a new home and sell existing home as is.
- Only thing I wish we had was more than 100amp electric
- Our neighbors seem to cause a lot of trouble with the police. People park on both sides of the streets instead of driveways and garages. Also, our street does not have proper drainage so when it rains, our street floods and we risk damage to our cars driving through it. We live on Soo Marie Ave (South of Patch St.)
- Little parking space, landlords are unresponsive
- I live downtown and do not enjoy the location after living here for a period of time.
- I wish there was more housing on campus
- I only have 1 parking spot and I live downtown where on street parking is very strict, my apartment is too small even for 1 person, my roof and gutters are not stable and I do not have 2 working exits from my home
- The landlord of the Village Apartments only cares about money and besides having terrible customer service, she allows her workers to smoke inside the non-smoking apartments, they don't tell you when they're coming in to fix things, and they leave messes everywhere. College housing or not, we deserve better conditions to live in.
- More parking; free washer and dryer rather than paying; improve on basement so it could be utilized more.
- Layout. Age of home means need for frequent improvements.
- Parking driveway is shared with next building neighbors. No garage. Shovel driveway is our responsibility. Train rail is right behind our house.
- My family needs a bigger place, but can't really afford it
- Modernize master bath, laundry room
- Just wish there old lady living next door wasn't such a winch.
- additional bedroom
- We wish there were more incentive for people to maintain and improve the older homes in our neighborhood. We live in the Jefferson Elementary school district near St. Joseph's parish, south of Clark St., east of Division. The home prices are fairly depressed here. We know of families who would like to live in this neighborhood, but can't find homes in the condition that they desire. We could have afforded a larger, newer, more expensive home, but wanted to live close to campus, downtown, and other amenities. We realize the money we put into our home, we may never get back, but we are willing to take that risk. I'm not sure how many others would make that choice.
- We would like a larger home and to be walking distance to restaurants, shopping, parks, and families with children similar in age to ours.
- updates to utilities
- More area for the price. It is extremely expensive to live in Point. I also wish we had a bigger garage. We have 3 vehicles & only a 1 car garage.
- We have a driveway so it can be inconvenient when people park me in. It would be nice if the city allowed street parking at night so I wouldn't have to call in my car every night.
- No RR horns and blocking road crossings, a garage.
- Parking that is less than a 10 minute walk away.
- Windows ice over in the winter, the parking lot is not cleared of snow completely, and the apartment is pretty dated.
- More parking.
- It's kinda small for what I end up paying for heat bill.
- Can only have one car parked in lot
- Most importantly, the rent has been increasing in this city and there are less affordable options, which is why we plan to leave upon graduation. We would consider paying more in a city with better entertainment, music, and public transit. As for our apartment, there is reoccurring mold that the landlord will not take care of on an old window that desperately needs to be replaced. In the past all windows had extensive mold growing. Due to this and other factors, the unit is not very energy efficient (we pay for heat). However, with rent seemingly increasing at other rental properties we will probably stay in this unit until we move anyway.
- Affordability, quality.
- Needs updating both inside and out. Laundry area not heated. Parking space is very limited.
- Bigger parking lot and be able to have pets. Like cats.
- Allowance of on street parking impacts access to my driveway.
- The neighborhood really needs a walkable park for families. (South of downtown, west of Division, north of the railroad tracks.)
- Every house I have lived in has been drafty and cold in the winter. Resulting in excessive heating costs.
- I need more space for my daughter and I. I hope to be closer to campus where I work. It is hard to find a lot of space for a good price that does not include college student roommates.
- Dorm rooms are way too small, and for the amount we pay it is not a good deal. Parking is also really bad.
- More stable single family neighborhoods related to single family conversion to rentals
- Parking within a block of the apartment not 6 blocks away
- Having a bigger lot with more trees would be ideal, but having many parks and the Green Circle Trail is great!
- I wish the heating and cooling systems worked appropriately. The water pressure is abysmal. I'm not allowed to use the yard to let my dog out. But places that meet my expectations for standard of living cost as much as they did in Madison.
- Encroaching student housing.
- The quality of the apartments are sub-par considering what we pay in rent, and rent keeps rising each year without updates to the property. The size has just gotten too small for my husband and I. We are hoping to purchase a home in the next six months.

- Inside of home is nice, outside needs to be complete and would prefer fencing around home or in backyard.
- currently living with family
- parking is abysmal
- The area of town isn't the greatest, it seems to be more of a low income area and living very near to a school brings a lot of traffic
- Not enough parking spaces, having to park on street
- "We have a parking spot that people have parked on for over a decade and the city told
- Us we aren't allowed on that anymore and to park on the street now"
- Location, the highway has gotten very busy, cars driving too fast in front of my house
- small yard, live in the university district with lots of multiunits. They are kept in poor condition, yards are NOT kept up, often don't shovel sidewalks making transportation difficult.
- It is in an old building with poor infrastructure. It is functional but housing costs are too high to move to a better apt.
- Need amenities compatible with aging - no stairs, support bars, no yardwork.
- Not enough parking on lot and street parking has too many hassles to it. Also no gutter drain close to my lot so plenty of standing water in big rain falls or thawing season. Lastly not enough places to move snow to with the lots being very small.
- The kitchen is very small. I would like more than 1 bedroom.
- As a pair or working adults with different schedules and a single car driveway and no real garage, I would like to be able to occasionally park overnight in front of my home without incurring a ticket.
- More space, lots size, and up dated plumbing & electrical.
- Would like to purchase an actual home in the next 5 years, not a mobile home
- I need a new garage
- We need more space
- Driveway
- Parking can be very difficult to find sometimes
- Would like garage parking. Also, electric baseboard heat is expensive.
- Bigger driveway, less city traffic (dump trucks, garbage trucks, etc)
- Parking sucks.
- More living space, better energy efficient, cosmetic up dates.
- Alternate side street parking should be legal
- New piping, walls are nasty and old, outside of home looks bad
- Traffic increased and noise unbearable. Home needs many repairs and updating, but cannot afford.
- I didn't realize how little privacy I'd have with a corner lot, plus it's dusty. Plus I will have to draw from my limited retirement savings to afford new roof and new paint.
- Flooring, cabinets, walls, and ceiling
- Limited parking. Friends or family who spend the night can only park on the street three times in a month. Also easily blow fuses and have to have landlord reset the fuse box.
- 24 hour street parking would be appreciated. Moving cars in and out of the driveway to get at a car in the garage is time consuming and dangerous on a busy street.
- It would be nice to use the street for overnight parking sometimes. This is a hassle at times.
- Too small, but can't afford anything larger that is in Stevens Point and allows cats.
- I wish we had every other side of the street overnight parking, instead of no parking. I also just bought my house in the last couple of years, and the market was very difficult. I also know multiple other well off professionals who would like to live in town and are having a hard time finding decent options to buy.
- Location is so far from campus
- Small space, old home provides terrible layout for functionality. No yard for my son. No garage or good parking. Noisy street. Poor insulation causing higher heat bills. No bathtub for my son. Limited storage space. I would change how low of quality you get because it is a college town for the price you pay.
- I pay \$600 for a one bedroom home when i know people paying \$550 for a 3-4 bedroom home.
- Ability to park on the street overnight
- I feel that there is an immense lack of parking for students who have paid for an adequate parking place.
- I live on the Plover River and the quality of the river is deplorable. Low water height, weeds choking the natural water flow, foul odors, scum and algae two to three inches on top of the water three months out of the year. The animal and fish population has declined in huge numbers. Something needs to be done and the previous options to fix this have not worked. There are no future plans except to drain it. Studies have been pursued for the last twenty years and still nothing is accomplished. Same story, same results--no action.
- Cheaper utilities rates
- The location is not convenient. The neighborhood has become trashy-not good people have moved in recently. We only have a one stall garage for 2 vehicles with no option for other parking availability.
- More bathrooms, bedrooms and garage space.
- Gradage situation
- We have a shared driveway. Our neighbors are fantastic so it's fine, but our previous residence had a horribly small shared driveway that become troublesome with the neighbors.
- The landlord doesn't keep up with the problems or doesn't get back to us so we're forced fix it ourselves
- My house is 1400 square feet. This is fine for my husband and I but my growing family it is difficult. It may be more concept.
- Not enough parking, garage is on site, but at opposite end of property. It's small for how expensive it is.
- Closer to town.
- The house is extremely old and run down. It is in need of major renovations.
- Closer to workplace. Addition of a "mud room"
- needs improvements, needs addition for space, needs larger garage or extra garage space
- 3 cars competing for space in a narrow, uncovered driveway.
- Parking is terrible for students on campus.
- We only have one outdoor parking space for two people.
- Would like better proximity (walking distance) to amenities. Stores, restaurants, bars, anything.
- The walls are not insulated so we hear EVERYTHING! and since there is no limit on how many people can live in an apartment the management put 7 people above me and it is miserable.
- We would like to move to a home instead of a duplex.
- "Sometimes I wish I lived in town,
- There are two detached garages that are aging and poorly sited on lot.
- The location is about 100 yards from access to natural gas and internet carrier making costs of heat and internet expensive and inconvenient or intermittent.
- I'm not a fan of the Stevens Point community (which includes Plover) in general. There aren't enough amenities in the community overall.
- Would like a larger garage.
- Children are grown and independent--house is too big for two people--also too much asphalt for parking--would like to remove and restore with landscaping--
- Wish my garage was attached to my apartment.
- Maintenance, siding
- Internet access is limited and very expensive.
- "The property has no garage - I would be interested in a car port.
- The exterior needs to be re-sided."
- Our home is an old farm home, although it has an amazing location (nearly next to the Bukolt Park entrance), we recognize it is an old home. The house has very small bedrooms and a small backyard. We love the location, however.
- Need more space than we have, but don't see trying to sell at this point, either.
- Need a washer and dryer.
- Wider driveway to avoid being watched by the City fine assessor
- Add dishwasher, garage, in-unit washer/dryer, air-conditioning.
- Less steep exit to division st
- More parking, larger yard
- Renting a house in town and getting out of college housing would be nice (until we can purchase a home) but the market in Stevens Point for home rental is horrible - any houses available for rent are not even close to worth the rent they ask for.
- Been in a parking war w Candlewood PM, they won't even let me out of my lease 25 days early cuz I found a house to buy due to the parking issue w the 6 other tenants. They rent too many ppl per

- building. Not enough parking spaces.
- "Quality- House needs to be remodeled
- Amenities- garage is too small"
- I wish we could afford a larger house on our \$70k a year income, but when taxes, health insurance, and 3% retirement are taken out, we only bring home around \$30k a year.
- Curb, driveway, setbacks
- Located too far out of the city, village offers very little for our family.
- Covered parking and would like outdoor space
- Lack landlord response and follow through, over priced <700sq ft, limited parking in alleyway
- Only 1 narrow driveway and constantly switching out vehicles. No parking on street until nights and weekends
- Wish I could afford something with less work to do. Also wish I could have a garage for my car since it is getting old and the cold weather is not very good for it.
- Black mold in bathroom, new roof needed, new door knob/lock needed, poor insulation, broken windows, damaged window screens, on site laundry facility needed, warped floor, need more space
- Too much rental housing on block.
- "House is on a busy street.
- Rental house next door is neglected and renters are very noisy. "
- We can not afford to pay people to fix our house so it has taken 8 years to make it somewhat livable
- My house is very old and the lot line was drawn too close to the house.
- Student noise and damage on Thursday through Saturday
- A garage door that works and a paved driveway would be nice.
- Parking for apartments in the Stevens Point downtown is TERRIBLE. We have to walk nearly a half mile to the parking lot assigned to our car. Why can't I have a street permit for my family and others that live above the downtown businesses?!
- Would like to be walking distance to the university or have closer public transportation.
- Have sufficient square footage, but not laid out efficiently for a family of our size.
- How this place ever passed inspection ever before I got suckered into buying it is beyond me.
- Quality of home is poor in terms of regulating heat. The building was a vet clinic and it is clear the building was renovated from an office to apartments. Floor is slanted, inadequate insulation, odd amenities like strange floor drains and extra faucets. The rooms are awkward shaped, making it challenging to place furniture.
- Very dated building, terrible and out of date amenities, until recently management was very poor.
- I would like to install new windows and siding, since our home is very drafty. We spend hundreds of dollars each year filling our LP tank due to this.
- Very hard to find affordable housing in Stevens Point that is not in need of significant updates, whether it be style/design updates (ie old cabinetry in kitchen) or functional updates like adding HVAC to 2nd floor.
- It is noisy on weekends, since we are near the university. Because of it the home will never have enough value to justify the repairs that we would like to do. Therefor we hold off on the repairs and live in a home with less desirable level of wear.
- There is nothing, nothing on the West side of the river. There is a bus once an hour but it will take you to work but not home because it doesn't run that late. Not a single liquor license other than the Knights of Columbus until you leave the city limits. Was this a developmental/zoning decision? Also no churches, no school (any more), nor non-gas station food.
- I live on Frontenac Ave in Stevens Point. I love the neighborhood! Great diversity, cute houses, safe, nice sidewalks, Atwell Park, Washington School, etc. I know the question read if you are NOT satisfied, but I wanted to list my positive comments. I do wish I had a 2 car garage.
- also needs his own independence.
- Bigger home
- Control of heat in Winter. New landlord would perform lawn and sidewalk maintenance (I have had two heart attacks).
- 3 bedrooms garage in unit laundry yard
- more space
- find a apartment for cheaper rent
- I do not want to move at this time.
- None at this time, but as we get older, no longer able to maintain home due to age in 10-20 years could be a factor
- Downsize
- I'm satisfied with where I live - great neighborhood. Plus I've made lots of improvements to my home.
- my own bathroom
- Larger lot/land space. Parking issues.
- Additional room.
- current home too large
- Get away from the highway noise and not have to do any more fixing up
- Change of employment
- bigger house/yard
- Don't want to move
- Don't wish to move from current home
- no desire to move - we live in an areas that feels rural but is in the city
- I wouldn't :)
- retirement
- reality of aging/driving
- noise from traffic late at night - especially after bars close
- Closer to children
- A newer, more efficient and weather-tight home.
- affordability
- The Cove is horrible and a huge problem for single family home owners in our neighborhood. Very bad place.
- Will not be able to keep up farm more than 5 years or so
- Stevens Point doesn't offer bike lanes currently or sufficient public transit. I, and my husband, are considering moving to a location that does. These are very important to us.
- to leave the toxic political climate here.
- larger lot
- Larger and newer
- To get out of the city and the ever increasing taxes for services that i don't necessarily see as commensurate to what i am paying e.g. bike lanes? seriously? how about timely snow removal from city streets, lets start there.. and the goofball libs/progressives
- running the city are driving me crazy.
- Tired of city policy.
- A more quiet street and less property tax. I pay \$2,200 for the year on a 1600 sq ft house. I had a 3000 sq ft in the town of carson and paid \$1800 in property taxes. City taxes are outrageous
- family
- To get away from student rental houses.
- Unightly neighborhood rental maintenance.
- Taxes too high
- be on city water again
- It needs an overhaul
- If I had kids, I wouldn't want them in this environment.
- more land and/or woods access/ownership
- Better living conditions
- Job transfer
- Unable to maintain house because of aging.
- larger house or rural location
- attached two car garage and more living space.
- Family
- To be on my own with my kids
- Downsizing as the kids leave.
- More bedrooms
- Slumlord bought property next door
- Larger yard
- Smaller
- More space
- Students, slumlords, and student housing
- Easier.closer access to more cultural activities (museums, public lectures, etc) and more of an urban atmosphere
- Would love to get away from student rentals
- Downsizing
- Better employment. Stevens Point job market is no good. Too many jobs here are low-paying, low-skill service/retail
- If I buy a home.
- downsize since kids have left
- Larger space, newer home
- As our kids grow, we likely will need larger bedrooms and more space
- we are in a good spot, no reason to move
- Lot size
- Better amenities
- Parents are moving in with us full time, need more space
- A more quiet location.
- home upgrade for the right cost, closer to restaurants, shopping, etc..
- Newer home
- More land (move out to Amherst area)
- Pets
- To move away from city, prefer country living
- built a home or need more space in driveway

Q29 Please select all of the reasons why you would want to move from your current house.

- Adult son with disabilities needs his own place to live in case something would happen to us, his parents. He

- moving out of state
- Better quality housing
- No plans to move
- Access to affordable High Speed internet
- Would like to own - build equity, ability to improve home myself
- To not live in this shit hole
- N/a
- No intension to move
- Larger or newer home
- Different layout
- Buy a home instead of rent. Get out of neighborhood.
- The winch next door.
- To an neighborhood that is in better shape
- Live out in the country
- Land, garage, no longer rent
- employment opportunities
- need of additional bedroom/studio space
- We would only move if my husband's job relocated to a larger, more attractive city.
- Unable to afford rent with school tuition forcing me to move home with parents to stay in school
- Garage, no RR noise, no upstairs neighbors, more room, backyard,
- For a larger piece of land and more privacy
- College students are too loud and disruptive
- Newer home, bit more space, maybe senior living community or apartment.
- Increased rental costs or higher taxes
- Parking
- Move to country feel setting
- Purchase own home
- getting bad neighbors or adjacent housing going to rental
- Poor management, disrespectful neighbors, loud train crossing
- Family home
- Downsize and sell house to our children.
- allow pets like cats
- Lower property taxes
- I would only move from my home if my family were to relocate to a different city.
- Health reasons (ie. death)
- Closer to family. And stevens point rent is outrageous!!
- newer building, fewer repairs
- To get out of town into countryside
- Better Internet, more land
- PARKING
- to live in an old house, not apartment building
- More family friendly single family home neighborhoods
- To escape HORRIBLE renters. I had planned to put my home on the market because the house next door became a rental. Fortunately, it is now owner occupied.
- more space
- more land
- change in occupation/relocation
- Leaving Stevens Point
- I wish to own my own house instead of rent.
- The beautiful character-filled older homes in the OMNA neighborhood are becoming 'slummy' due to the number which are being bought up and turned into student housing. This also is resulting in decreased value of our property and neighborhood diversity..
- Poor living conditions
- i don't want to move
- To own a home and stop renting.
- Moving father out of town, for a more scenic and quiet place to live.
- To have more land and privacy
- Fenced in backyard for dog and no longer wish to have tenants above our living space
- Reduced square footage
- retirement aspirations
- to have a place of my own
- Graduation
- Better housing quality, larger living space
- Moving out of stat
- More land
- location, proximity to family
- Traffic on the road, too busy and too fast
- Smaller living space needed when children move out
- rental units in area not kept up.
- Smaller house/greater efficiency
- downsize
- Would like a bigger house with more storage and hunting land
- Bigger home/ lot
- Bad water
- Larger yard
- To own our home
- Graduation from UWSP, Job prospects,
- Buy home
- Bigger yard
- Larger home
- Move to another city
- Want to own my own place
- This place is junk
- Larger home
- Larger apartment with bettwr accommodations
- More living space
- larger guest space, add'l bath, newer house
- N/A
- Proximity to family
- a little too big
- My roommates are too sloppy and waste too much energy
- House not built properly need larger space for family
- More rooms
- Building management, extremely close to train tracks, and quality of the unit.
- Nothing would make me move from my home
- I'd prefer more land (outside the city)
- I don't want to live in a dorm forever.
- Higher paying job market
- Too small
- Need bigger house
- Bigger home
- If rent was increased. Cannot afford to pay more thsn \$550 a month.
- Live in the country
- Prefer country living. Lot sizes are small.
- Would like a basement as we only have a crawl space and there is no storage
- Better quality of living environment
- Want to rent our own place and have room to store our boat. Plus land for some chickens and for our dogs to play.
- Own my own home
- Outgrown current home and new neighbors aren't very nice
- Leave corner lot, larger yard for dog
- Graduating & update housing
- no longer able to shovel or yard work
- I cannot think of one.
- Plan on staying for the duration
- downsize after the kids are gone
- I plan to live here forever but in the event my health declines I would consider moving.
- Want a larger place.
- If church sells the house
- Z
- space inside and outdoor space, quieter street
- more space
- This question should not be a forced response. I never indicated I wanted to move from my home. This question needs to be thrown out or filtered by a previous question indicating that "I want to move from my home".
- Will not move
- Want a nicer home without annoying neighbors so close to us. Want a larger home with more things we want in it. Maybe for a different school too.
- The Little Plover River has become a detriment to the value of my home. It is no longer an asset.
- I don't
- Stevens point lacks affordable housing
- More rooms and no Neighbors
- So im not cold
- To be away from the trashy neighbors
- Home ownership
- Would like a nicer/newer home
- More space needed
- Neighboring homes not maintained. Inspection Department doesn't seem to care.
- I really do not wish to move anytime soon like ever
- growing family
- Move further out of town
- get away from low income housing units
- It would be to purchase a house and get out of having to rent.
- To many houses being built in my rural area
- to move into the country..to have more square footage, and to build our own home if i died...
- Want something bigger
- Move to more stable neighborhood (fewer/no student rentals)
- Too urban, would prefer more rural.
- want to own rather than rent
- Hunting
- to be within walking distance of shopping, parks, activities
- needs improvements that we really cannot afford
- To live by myself
- more acreage
- Own a pet
- Closer to better parks, stores, bars, etc.
- I don't want to move.
- more land, country
- Downsize
- Better Location
- Looking for a larger house due to a larger family
- lost job and couldn't find new job in Stevens Point
- Moving out of state
- increase in the number of local incidents/activities requiring police involvement.
- Get a quieter place and one that is built better.
- No cable/internet access in Town of Linwood - would like option to work from home, so high-speed internet is critical
- If we no longer like living in Point/WI we will move away.
- downsize as kids move out
- purchase home
- More space
- Don't want to move from my location
- Want to own instead of rent

- We want property on water.
 - Move to the country.
 - Larger
 - Access to natural gas and internet
 - growing family
 - More job opportunities.
 - Looking for a house with wooded acreage.
 - Access to more gardening space
 - too big for 2 people
 - Downsize; retirement
 - larger family
 - move to the country!
 - Home may be too large for us as we get older
 - I would not want to move
 - Living with multiple families, we would like to move on our own
 - More yard space, more privacy, etc
 - Down size out to the country
 - Move to property with co-housing/cooperative living potential
 - We would would purchase/build a home directly on the river, if possible.
 - Growing kids, more room needed.
 - More features, ie dishwasher, garage, in-unit washer/dryer
 - Be further into the countryside
 - Move to house with larger yard
 - rent apt now --- eventually would like to move in to house
 - Larger space, no rent, etc.
 - Away from The raceway known as HH in Whiting
 - Be away from college students/college housing
 - Stevens Point's bloody parking restrictions. I want to be able to park on the street more often. And my neighbor and I share a driveway, so one person gets blocked in. My landlord added some gravel so that we could have more parking and more freedom with it, but the bloody City of Stevens Point now wants him to tear it out because a neighbor complained. I will be leaving the City of Stevens Point PROMPTLY after graduation (but likely staying in Portage County) because of these crazy and annoying local laws regarding renting and parking. The college students are also annoying.
 - closer to major airport
 - I'd like to own a home but they are so expensive in Point.
 - Single family home
 - Parking issues!!
 - X
 - More winterized home
 - Larger lot and home.
 - Privacy, traffic
 - not impressed with the neighborhood rentals
 - Something that doesn't need to much upkeep/repair
 - School district
 - Move to a bigger house
 - Would like to have a yard, more of a house feel not apt.
 - Who said I wanted to move?
 - If employment changed
 - Something nicer with better landlord response
 - More square footage
 - Allow Pets and garage
 - If I was relocating to another town/state
 - Move closer to family
 - Too small for three people and five pets.
 - Small size with a growing family.
 - Newer/more modern and more sq ft.
 - Not planning on moving
 - Larger living area
 - More living space
 - Safer and more comfortable living environment
 - Rental housing disrupts neighborhood, lessens quality of life, hurts home value
 - Street is too busy/not safe for child/pets and rental next door is obnoxious
 - A bigger home if we can afford it
 - More room
 - If I move it would be to own a home
 - More land and country life
 - Private country living
 - Only way is if I moved out of this area or bought a house
 - City changed our street to no parking
 - There is no reason I would want to move from my current home
 - An appropriate style of home came on the market
 - More/efficient SF
 - To be in single home
 - newer, nicer home
 - Attached garage
 - Retirement...ahhhh
 - If I won the lottery.
 - Home Owner
 - Downsize after empty nesting and reduce yard/home care
 - Change style of living (to hobby farm)
 - Needs too much work. Previous owner cut corners and we are finding this out the longer we live here.
 - Into a neighborhood where our home could expect to keep a higher value than we can ever achieve in our current neighborhood which is too close to the U. Also we want more land than a city lot, therefore we will look in the country near enough to Point to commute.
 - Not applicable
 - Control over living space (no rental rule limitations)
 - home amenities
 - We recently moved here for a number of the reasons listed above. We are not anticipating a move, unless for a job transfer, any time soon.
 - I really want a 2 car garage.
- Q30 If moving to or within the Stevens Point area, which method of paying for your home would you consider?**
- There is a real need for housing for people with special needs. Many families are asking about it for there young adult or soon to be adult children. Ideally some type of group home that is in good condition.
 - Not moving.
 - cant aford my own home
 - cant aford a home
 - Too many rentals in Stevens Point already in Stevens Point. Many are vacant for months at a time. We need to stop building more and direct our resources to existing structures and lots. The city needs to pursue options for grants for residents to purchase and improve existing single family homes. This would be especially beneficial on the North/Central side near the Bukolt/Piffner Park and the Wisconsin River and the UWSP. If these grants could help to demolish any structures not adequate for improvements, it would create large appeal to have larger lots available to remodel older homes. This could increase the desirability of this neighborhood with wonderful access to nature and downtown businesses. Much like has been done in larger cities such as Minneapolis/St. Paul.
 - Condominium ownership would be considered if it were an energy efficient building (PV panels, etc.) in a good location.
 - For me it would depend on the value proposition of any given option.
 - Condo and rental options are very limited in Stevens Point. There isn't the higher end option a younger professional would look for.
 - None I will not be move to the area.
 - Property taxes are too high here. We were looking to buy last year.
 - Rent is WAY to high, don't know how people can afford to rent in this town
 - Already own my house in Plover.
 - I'm just renting till I graduate. But then I'd like to own a home if I can afford it one day
 - The city needs to have more condominium and decent rental options. Condominium not being a duplex. A condo community with uniform residential rules/management would be an attractive housing option.
 - The ability to purchase an affordable home was a big part in my family deciding to move to the upper Midwest from a different region. I believe the city could attract more twenty- and thirtysomethings by promoting affordable real estate and a conveniently car-light lifestyle. I wouldn't/won't move, therefore the question is moot.
 - Affordable rental housing is hard to come by, in our case, owning a home is cheaper.
 - IMO, rent is far too expensive and there is no control over it-- it keeps going up and up and up!
 - Have dog and cats - thus options limited
 - would like condo within walking distance of downtown
 - renting is more expensive
 - "Conventional" should be explained for people of lower education levels.
 - It's pretty bad when renting is as much as a mortgage payment on a house
 - Maybe because the houses for sale are junk
 - Should have NA as a response.
 - There are very few places in Point/Plover that have what we want without buying something.
 - I would like to own a condo so I don't have to take care of the grass, etc. Unfortunately, the resale market for condos is terrible in this community. It makes no sense to purchase. like owning a home, more freedom
 - none of the above
 - I have renterd in the Stevens Point/Plover area for 6+years owning a home is much more rewarding and costs the same as renting. The rental prices in this area are extremely high, even on Section 8.
 - I would move to a different city.
 - I currently own some condo units, and may consider

moving into one of them seasonally.

- Very difficult for working adults to find rentals in Stevens Point that are above college quality and not an apartment complex.
- Once you own, it's really hard to consider sharing walls ever again.
- Not applicable

Q31 If moving to or within the Stevens Point area, what type of housing would you look for (see sample pictures below)? You may select more than one type.

- Some type of assisted living/group home for young adults with special needs that should feel like their home. There are many people with special needs that just need moderate supervision especially with cooking. They are not independent enough to live in their own place, but do not need 24/7 care.
- I would organize a senior housing co-op (or an intergenerational co-op) for my next home.
- something with my own bathroom and kitchen
- Ground level condo with private entrance
- I would only look for a home outside the city limits
- The housing would need to be energy efficient with PV panels, etc.
- I have a son in elementary school, and he visits me every weekend. I will need to move into a two bed room apartment, so he could have his own room.
- Smaller 2 bedroom 2 bath home
- Lake Property
- wooded acreage w/single family home
- need to i floor or an elevator
- Senior housing, eventually.
- Currently own a single family home in Plover
- Needs to be on first floor due to ambulation limitations. Once retired, I will need lower income housing due to a reduction in income.
- Wouldn't live in the city proper as there is not enough lot space.
- A neighborhood without rentals.....leaves the east side or Park Ridge or Plover
- In the long term, I am interested in building a small studio in my backyard for an elderly parent. I think that use should be allowed by the city.
- See response to question #22.

- Garaged parking is important in all considerations.
- On one level though
- Great visual examples
- Would have to accept pets without charging an astronomical fee.
- would need to accept pets
- Some of the examples are fire traps---we don't have hook and ladder trucks that could reach the upper floors.
- I have been looking for 5 mo. and have not been able to find any nice places in Point/Plover
- At this stage in my life with family and young children, I would prefer a single-family home in close proximity to schools, parks and other amenities. I'd consider other property types for investment purposes or as I age.
- Rural lot with tiny house
- Type of home by word or picture - I find all the pictured versions of housing type to be modern architectural deplorables. Multi-family properties (many families living in cooperative based building). Single family tiny homes neighborhoods. duplex.
- More housing for low income. Families living in close proximity. Multi-family units or an apartment building.
- I would not move here again.
- Would not purchase townhome or duplex due to difficult to resell based on laws for downpayments/mortgage types for zero lot lines.
- Not applicable

Q32 If moving, what size of home would you likely need?

- One bedroom with study or loft
- five bedroom with a mother-in-law suite
- One or two bedroom
- min 400 ft^2 max 1200 ft^2
- See response to question #22.
- Depends on the price and how many roommates I would have
- 2-3 bedroom
- 02/03/2017
- Not moving.
- Two tiny houses on single lot: one for self, one for guests
- 2 bedroom with large space for a art studio
- Not applicable
- Two plus studio

Q33 How important to you are the following housing features?

- Special needs housing must be near transit as bus system and walking is primary means

of transportation. It also should be near downtown, YMCA as within walking distance of activities/jobs.

- Access to transit would become important as I age and should no longer drive. I'm a master gardener and would want access to land for gardening.
- This question assumes rental or condo.
- Sidewalks to the grocery, work, post office, etc.
- Prefer a situation where I am not likely to live next to shit head college students in any given year.
- Secure locked building is a necessity.
- Finding affordable pet friendly apartment that allowed larger dogs is very difficult to find in Stevens Point.
- energy efficient overall
- Neighborhood roads ploughed and cleaned during snowy weather
- It would be nice if my place of living was close to downtown so I could walk to get food or go out to eat with friends some place within walking distance
- Affordable rent
- It is painfully hard to find rentals that accept dogs larger than 20lbs - which is smaller than the average dog!
- Walkable schools, walkable employment, walkable parks, and walkable retail are all critical.
- A 9mm Glock is the best security system.
- very important, high-speed internet
- Close access to park/trails within 1/2 mile.
- good rapport with lease-holder and co-tenants
- close proximity to downtown and parks
- Close to downtown
- In walking distance to downtown preferred
- walking distance to downtown
- This question should be a 5 point likert scale. Not Applicable does not make any sense to be used when you are figuring out importance. A mid-point increases the validity of your survey.
- Single floor living
- I don't care if there is a washer/dryer unit in the building as long as there is hookups for my current washer and dryer
- If a home purchase, ability to install solar energy on roof or land and energy efficient

windows/doors are extremely important.

- private small garden area or a private patio or balcony
- Needs to be energy efficient, not just have energy efficient appliances.
- N/A because my family and I would want to own our home so we would be responsible and/or able to update appliances, if we have pets, etc.
- Accessibility no stairs and wide doors. for wheelchair access.
- I could work with a small or large yard. More important is how the yard, buildings and natural features are sited to allow for solar access, gardening, privacy, etc.
- "Tall ceilings.
- Many windows.
- Porch (does not need to be private)"
- Heat and utilities included would be a plus.
- Fenced yard. Proximity to dog park.
- I am very dissapointed with the lack of affordable housing in our community
- View is more important to me and being able to open windows.

Q35 Approximately how much are you willing to spend on housing per month for the housing you want? Please consider and include taxes, insurance and utilities.

- SSI monthly payment is < \$900 a month. So, a group type home is needed to collectively pay rent.
- It depends on what my income is at that point in time. My answer is reflective of my current situation.
- This is a misleading question. It depends on a persons actual circumstances. Does not consider ownership and the associated costs deending on more variables than this survey question can adequately address.
- That is if it is in this area (where housing costs are lower than bigger cities, higher than many more remote rural areas)
- Don't know
- It's not about willing to spend, it's about what I can afford!
- Closer to \$700 range
- I have no mortgage so my cost of living is low. I do not wish to have a mortgage again.
- Once I finish school and we have 2 incomes, we can

afford more of a payment, but we will not stay in Point due to lack of sufficient job opportunities in my field of study.

- Closer to \$1,000 mark than the higher end of this range
- I rent right now, but I'd like to buy a house. A mortgage for something in my price range is probably going to be much lower, but this is the range of my affordability for housing.
- Split with boyfriend; if single, no more than 550-600.
- No more than \$800. The old estimate of 30 percent of gross income is way to high.
- I want the cheapest housing for the best quality as tuition goes up I don't want to have to move if I can't afford it. But at the same time I don't want to be living in a cheap crack house
- Would own property and therefore pay for association and other fees
- not at this time
- depends on value, location, etc
- If I were downsizing, I would expect to pay less than what I currently have
- I would be willing to spend more if I owned but not to rent
- This question is not working properly.
- I'm unsure what taxes and insurance would cost as I've only rented housing.
- 700-1200
- This is after college once I have a good job.
- \$1600 acceptable, but \$1999 would not be.
- I would love to trade up only slightly, therefor purchase land that is not much more expensive than our current home's selling value and build a small home on it.

neighbors, quieter neighborhood, better schools Stevens Point is the best place to live!

- to live closer to my job prior to retirement
- enjoy rural life
- larger lots size available with lower tax rate
- Just have never lived there.
- Already owned land, built on it.
- I moved to the City 5/1/2016, considering movin back out of the city because property taxes are too much
- not safe by river
- Job in another city
- City has excess of depressed housing. Infrastructure is lacking. Student/university area is over emphasized.
- privacy, older neighborhood, mature trees, near green circle trail
- Wanted lakefront
- liked home and location
- We were attracted to a property in a wonderful neighborhood with an amazing barn, outbuildings, and land.
- Housing and taxes ARE higher here than outlying areas
- I have too many dogs to live within the city limits
- Living in the home my parents purchased 25 years ago.
- Too high
- I prefer Plover over Stevens Point
- The house type I was looking for in Stevens Point and Plover were going quickly, so I bought immediately, and my house ended up being in Plover. I love both Stevens Point and Plover, though! I grew up in Stevens Point and loved it.
- Not ready to make the move
- House do not have yards
- we have a farm
- I want to live near swimming lakes
- to many restrictions, want gardens and chickens
- to live in a more rural location that is still close to amenities. We have a Stevens Point mailing address.
- prefer country
- Wanted land
- VERY expensive housing. The reason we lived elsewhere for many years before coming here. Very expensive for low quality.
- When looking at rental units in our price range inside Stevens Point they all were falling apart and had unsafe living conditions.
- Found a house I liked in the Village of Plover

- Country Living, less people
- I could not find housing with reasonable pet fees. Instead, I live in Plover where I could find a great place that allowed pets and didn't charge me an arm and a leg to have them with me.
- Inherited land and built home in 1981.
- We owned the land we built on.
- I don't enjoy living in a neighborhood where you can see into your neighbors house, from inside your own house. We like privacy and lots of land to move around
- beauty of country
- 20 years at current location based on original work place not ready yet
- Don't like city life
- Prefer country living
- City is too busy to raise kids
- Live in point
- enjoy rural life
- I live there
- My children go to DC Everest School district
- Wanted a semi-rural location
- Want to live in Plover-it is more prosperous and has more development potential.
- Rent is unaffordable
- Wanted a large yard
- prefer to live in the country
- Quality housing at affordable price - houses are cheaper outside of the city
- I wanted to live on the water and have several acres
- Enjoy country better
- Enjoy a larger yard than what is available
- It's where the house we liked was located
- Prefer rural living and opportunity to have large animals and hobby farm
- I enjoy the small town feel of Plover, and it is in perfect proximity to family, and work. I also do not like the downtown area of Stevens points housing, great for students but not growing families, houses are too close in proximity
- Too crowded. Rental space available is more suited for students than working professionals.
- live away from city center
- To be away from operating rail road tracks--too noisy
- we live in whiting
- I enjoy living outside of town
- Just like living out of the city limits
- wanted to live in the country
- wanted to live in the country
- UWSP living restrictions on Freshman/Sophomores
- we wanted to live in the country

- Wanted to live in the country
- liked the larger lot sizes out of the city
- closer to work
- location
- want a bigger yard
- Perfer more of a country setting than city but want to be close to city for conveniences/work
- Initially, we moved to Amherst to split the difference between my job (in Stevens Point) and my husband's job. Now, we've become connected to our community, the local school district, etc. We were lucky to find a high-quality older home that we've been able to update/remodel over time to fit our changing family needs and financial means. Not everyone has this.
- Wanted to be in a more rural setting
- Its where the family lived before
- I was hoping to live in downtown Stevens Point, but its hit or miss regarding living next to a college "party house." That would not be acceptable.
- Water and sewer are too expensive
- Wooded river frontage and proximity to work in Wood County
- Smaller High School
- Prefer Plover
- Plover has nicer neighborhoods and housing.
- Prefer to live in the country for personal space
- Prefer Plover area
- Want to live in Country
- Lot sizes were too small within our price range
- over governed
- I wanted to own land
- No land available to build at the time
- Ilike the quiet country no people close
- Hull has well water, fewer restrictions, large yard for gardens
- I prefer living in a country type setting.
- All the housing is to run down and they don't allow roommates in non college housing
- I prefer the newer areas of Plover more
- I was looking for classier, more up-to-date living and Stevens Point didn't have many options for high quality apartment rental at a realistic price.
- I will be leaving the City of Stevens Point PROMPTLY after graduation from UWSP due to

Q36 If you do not live in the City of Stevens Point, please indicate why (select all that apply).

- found a beautiful house in Park Ridge, would not be averse to living in Stevens Point
- My kids want to stay in their school which is in Plover.
- Prefer urban
- Have land & privacy where we are; do all our business in Stevens Point. Completed as if moving to town.
- I like Plover area
- Like Plover
- I want to live in a rural area with more property
- Quality of options
- Prefer country living
- Prefer not to live in the city and wanted a larger lot, less

- crazy parking and renting regulations.
- to be closer to my job
- Rent too high!
- like rural living
- I own a farm
- The house we could afford in the timeline needed was in Park ridge. We did not actively seek a home in this neighbors. In fact, the other 4 homes we put offers on we're in Point, but obviously our offer was not accepted.
- Wanted more than 1 acre
- Don't want to leave current school district
- Liberal city with a leftist UW running it
- Live closer to friends - lived in Wausau most my adult life
- No houses that sparked enough interest to purchase
- Prefer rural areas with private land
- Houses for the same price we are paying are in much worse shape in the city of Stevens Point.
- Areas that i could afford we not as safe as i would like
- Rural lifestyle
- I would like efficiency apartment that is NOT student housing
- Enjoy outdoor recreation. Access to river and snowmobile trails.
- Wanted acreage
- Prefer more rural location
- Want to live in the Amherst school district
- Prefer smaller town feel with access to bigger town events and offerings
- Prefer not to have neighbors so close

Q37 Do you agree or disagree with the following statement?

"There are appropriate and adequate housing options available within the City of Stevens Point." If you disagree or strongly disagree, please state why.

- Student housing is getting pushed farther and farther from campus by poorly planned zoning
- This comment is for people with special needs that need some assistance and cannot live alone in own apartment. There is a large enough population that group type home should be available.
- When I was younger, it was very difficult to find affordable housing that wasn't a dump and/or owned by a slumlord
- stevens point needs more high quality rental housing

- Rules for the city's low cost housing are too restrictive (e.g., cannot have two pets, cannot smoke).
- All housing i see is limited to college students
- But not enough appropriate and adequate housing options!
- I've only ever looked for student housing, and haven't really had a problem finding different options.
- When I moved here in 2009, I was single and the housing I saw was in very poor shape and hard to find an affordable 1 BR.
- There is housing, but due to poor land lord standards, it is "not appropriate". Secondly we have let the housing in the inner city go. We need to focus on our core and keep it strong. We pride ourselves on our parks, etc., now let's do the same for housing.
- Rental properties are not affordable for quality housing options. Especially with so many city housing options being college housing. Generally speaking they are run down and not worth the price for the quality of the apartment or college house.
- It seems like there are a lot of old houses, and not always looking in the best of condition.
- There is a shortage of low income or subsidized housing.
- I do agree, however, there needs to be more variety. There are a lot of apartments around Stevens Point, but they all vary from about 4 different floorplans/styles. More duplexes would be nice, or townhouses.
- We could use more housing in the \$100,000 to the \$150,000 range. That seems like a reasonable housing price range for our area.
- Rentals are geared toward UWSP students and also priced way too high as compared to other cities in the area
- Limited housing options.
- bullshit, nothing available unless your rich
- Very few single/one bedroom options that aren't "college housing" for 20-somethings who are no longer in school.
- Need more multi-use housing for those that don't drive and/or do prefer dense urban life.
- Safe and affordable STUDENT housing is a problem. Low-income homes are run down and not suitable. rental

- situations are not idea. I used to rent and it was a huge stresser-- you paid too much for too little. And often unsafe!
- Need buildable lots near city center
- so few homes have adequate yards!
- There is NOT enough affordable housing for lower income families to live without being in unacceptable housing. Also, the cost of students to rent units is discriminating. Their rent is unreasonable from some of the Landlords.
- Too many crap apts and houses for college kids and not enough well maintained and affordable housing options for long term residents.
- "NOT ENOUGH LOW INCOME HOUSING. WITH THE ECONOMY AND LOW MINIMUM WAGES HOUSING IS IMPOSSIBLE FOR SOME AND FAMILIES ARE HAVING TO OPEN UP TO OTHER FAMILY MEMBERS AND BE SQUISHED TOGETHER IN A HOME THAT IS TOO SMALL."
- Too few affordable AND safe options for the impoverished and less fortunate. Also, off campus housing for college students is too concentrated-- we have a fantastic and heavily subsidized bus service--we should use it more.
- Keep single family neighborhoods intact, Please.
- As far as I know there are never openings at Whiting Place. Not enough options like that in good locations.
- Lack of variety and enough options. There is a lack of enough single family homes, but the biggest issue is a lack of high end rentals and even middle of the road rentals.
- The rental properties here are poorly maintained. Before I moved in with my husband, I had few affordable options that were not either falling apart or infested. My rental was OK. My husband's (before he got the house), was so poorly maintained, that he spent a few hundred of his own money trying to fix some things prior to leaving (broken garage door, broken screens, broken lawnmower). He had communicated with the landlady who did nothing over 3 years. There's no accountability for landlords.
- Lack of equitable, quality, multi-family options within walking distance of grocery stores and parks. Most

- available rental/condo options are unattractive or in undesirable areas requiring the use of a motor vehicle. Although this is not the housing I would choose at this point in life, a growing portion of our population needs it.
- There are barely single homes and 3+ bedroom duplexes at an affordable rate for rent in the area compared to rapids and Wausau rental cost
- Higher end rental housing is needed. Fewer single family homes licensed for students are needed.
- "have a daughter that wants to move out on her own-very expensive housing-most of what is out there is student housing-there are apartments for non students but no way can afford even a one bedroom,I was shocked to see what was out there-how can an average person afford even a one bedroom, unless it is in not good condition?? I am grateful that she can live at home, but i totally understand that she wants to move on her own-but one person cannot afford 650-900 per month for a one bedroom. this is just crazy!!!!
- Not much that is centrally located is of decent quality - not enough rentals for those that are not students. Would like to downsize and live in town with quality surroundings and neighbors.
- There's lots of college housing and older apartments.
- There are not many great options for single family homes (rentals) that are not student housing.
- More affordable single family homes are needed
- To a point, depending on what you are looking for, but many large families have a tough time finding a house large enough to suit their needs and be within a school zone they want. Some neighborhoods are better than others, so many houses not kept up, too many rentals near UWSP not managed properly, many rentals too expensive that are newer.
- Student housing is overpriced and poorly maintained/unsafe. There have been several fires this year. Those prices raise the price for young professionals in the area. Also, senior housing is limited. There are few reasonable options for elderly who do not need assisted living yet.

- Affordable senior housing is in very short supply
- Stevens Point needs condos/apartments that meet the needs of professionals and early retirees. It also would benefit from better planning to save nice single family homes from the sea of derelict rentals they get lost in.
- There is not sufficient quality student housing in St Pt.
- Landlord issues plague this city, also failure to upkeep rental properties make choosing a place in Stevens point either too expensive or low quality, in my opinion
- There is not a lot of inventory and when there is a home for sale many times it needs a lot of updating and it is hard to afford the home and then \$60,000 worth of updates.
- I do wish there were more apartment high rise options, and thinking about staying here as I age, type of housing that would be nice for older years, but not necessarily senior living.
- We had a difficult time finding acceptable housing when we moved here. We wanted four bedrooms all on the same floor, close to town.
- There are not a lot of AFFORDABLE options for families, more are directed towards college students or higher income families.
- Love University area, but not well-maintained by students, love older homes historic areas, trees and landscaping
- more mixed use, higher density housing options near the university would improve quality of life tremendously for students and the rest of the city
- There is a lack of mixed housing and affordable housing in the county.
- There is not enough appropriate housing for students. They should not be occupying such a large number of what should be single family homes in the downtown core. There is also not enough upper end housing for retirees, or quality housing for young professionals.
- Too many shitty "student housing" rentals. A lot of slum lord landlords that don't seem to take care of their rentals. If buying here...You don't get a lot of house for the money.
- wish there were more single family, older, quality, inner city housing that we could downsize into
- Think housing is limited, and those available are definitely on the 'older' side.
- The one suggestion I would have, is more affordable housing for professionals who want to rent but do not want to live with a ton of students near UWSP.
- The rental market for students is difficult. Rent is very expensive and one company has a sort of monopoly over college housing. The fact that students are REQUIRED to sign a rental agreement a year in advance is ridiculous! We moved into our apartment on August 1st and we had to sign another lease on August 31st to keep our apartment from being leased to someone else. They wanted to have showings in our apartment 4 weeks after we moved in. We were forced to sign the lease for the following year without knowing what our plans were 12 months from there.
- It seems to be either overpriced or homes that would require an unreasonable amount of fixing before being able to live in the home. Apartment options aren't affordable for single parents with kids.
- Rents are way too high, owners refuse to fix up their rentals, too many slum lords, good deals for higher income folks but shakey for the poor
- There is great housing, but where I live the taxes are 1/3 a similar house in Stevens Point and I have a septic and well like many of my Stevens Point neighbors who don't reap the benefit of city water and sewer.
- It can be very hard to find a 2 to 3 bedroom home that isn't an apartment. It's also hard to find homes that allow pets.
- Not many rentals for the people that have small families
- I agree, but its currently a hot and competitive market searching for houses in the \$125-200K price range, making it some what of a challenge to buy. But, if someone really wants a house in that range, they can briefly rent and then wait for the perfect house, settle on a less expensive house, or buy land and build. There are certainly many options available!
- It was extremely difficult to find somewhere reasonably priced for 1 person in town and there are literally 0 places that will allow me to have a dog that weighs more than 35lbs
- Lack of options for "true" accessible housing options. Apartments may be listed as accessible although upon tour it is clear that apartment complex/apartment is not accessible. These also need to be affordable
- not enough low income housing; I am a social worker.
- Low income seniors that don't need assisted living but can't stay in their own homes that are way out in the country.
- Candlewood controls all of the better apartments that are somewhat affordable. Other options would be amazing! Possibly downtown Stevens Point near assisted living by the river.
- Need more handicap accessible housing,
- We need more quality low income housing for individuals, families and seniors/disabled. More universally accessible housing especially as our population ages. It seems that there are a lot of houses in town which are old and run down, as well as not accessible.
- We need more affordable and accessible housing. I serve adults with disabilities and this is a barrier.
- It's all shitty college housing with landlords that can get away with multiple code violations and general rudeness.
- Not a lot of places are pet friendly; duplexes are either expensive or they're dumpy.
- I work in the human services field, there is a severe lack of housing options for low income individuals.
- It can be difficult to find family friendly housing in the city because of the student housing.
- I do wish there were more single family rentals outside of the general campus vicinity for young families.
- All of the rental options seem to be very run down, student oriented rentals. High quality family rentals are missing.
- Why focus on one municipality within the County? The area is so integrated that looking at the City only is not appropriate and not how people would make a decision.
- Found it difficult to find housing for a middle class family that was affordable with other bills.
- I do not feel that there is enough single family homes in the downtown area.
- Affordable housing is usually not well maintained within walkable neighborhoods. When looking for housing, homes listed in same price range are "hit-or-miss" in terms of quality.
- Not many newer family size houses in city limits.
- Most houses are not well maintained.
- Too many shared walls in rentals; not enough closets, high cost of duplexes and newer apartments, too many students and people with bad shared living habits and kids. Not enough mid-level professional, single housing.
- I've been renting in Stevens Point for eleven years, moved 6 times. Rental costs have risen 50-60% from what those same rentals were only 8 years ago and they are continue to rise every year without ceasing. It's now costing 40% or more of the average working class person's income and many are struggling to stay current with rent. The homeless level of both singles adults and families was almost none 5 years ago and now it's nearly doubling every year. These are becoming out of control issues and if left unaddressed, except for some volunteer run efforts, within 2 years this will become a enormous problem and our beloved town will resemble other towns like Wausau and Rapids. This are chain reaction issues so continuing to allow these issues to worsen will also increase every other issue including drug abuse, crime, property deterioration, poor child school performance and many other areas of life. As a 30 year resident of Portage County I love this city and the people and all we have to offer. I'm proud to live in Wisconsin and in a city that continues to make multiple lists as being a top small city in America. But I am growing more and more concerned about the growing issues and the continuing denial of them by the local government and their inability to see the dark road we are quickly traveling down if these issues don't start being addressed.
- Slum lords and making so much money off poor college

students with over priced atrocious houses. The properties are losing value while the owners are extracting all wealth from the tenants without proper maintenance to the facilities, while taking it out of the city of Stevens Point. This then lowers the value of all houses around those rental and creates a ripple of economic loss for the city. Doesn't make sense how the city can condone this, unless officials are getting a cut of the money.

- There are a lot of old rentals with loud college students as neighbors or roommates the closer you get to the university. Everything is newer, nicer, quieter, and cheaper in plover but then you're far away from the university.
- There are poor options for condos and/or senior living.
- Not enough affordable housing. It seems that rents have been rising and prices are unacceptable for a small city with not many amenities.
- Not many three bedroom options. Not many high quality options with paying at least 1,000/mo. No assistance for people of my income bracket. Wish there were more duplexes so less neighbors.
- Too expensive. Doesn't allow pets.
- 2 year dorm requirement unfeasible for students given high cost
- Available properties are not very attractive or functional for those like me with good disposable income.
- Student rental houses around the UW are in chronic disrepair and appear rundown. I would not encourage anyone to live in them. These rentals have replaced what would otherwise be "starter homes" for young families.
- Housing costs are high, it's hard to find a place to live with pets
- Would like to see nicer condo developments
- They need more affordable single residential homes not more hotels.
- Many houses available are run down but yet cost more than houses in surrounding areas (including metro areas i.e. Wausau, Appleton). Apartments are extremely expensive and many around the campus should be considered dangerous to live

in, or at best, in dire need of repairs.

- Non-student rentals, especially with 3+ bedrooms, are difficult to find and are often very expensive. If they're not expensive, they are in poor condition and/or have few amenities.
- need more raw land to develop...SF not Multi-family...with covenants that allow for affordable housing i.e. 1300 square foot min allowed.
- I would like 3 bedroom duplexes with a formal dining room.
- I don't live in Stevens Point so I don't know the housing needs.
- Not many pet friendly places that are affordable.
- Looking for places to live is difficult because of landlords, lack of month to month housing, and the number of options available.
- The only housing options available within the City seem to be the shabby student and low-end housing.
- I only agree because we found a good deal on a rental but we are so far away from campus if we wanted to live any closer we could not afford it
- Quality of housing options does not match the cost landlords are requesting.
- The city has A LOT of expensive apartment housing which makes it difficult to find a decent place for an affordable price. Also, the housing market is insane, and houses are priced way above the assessed value and they're selling within a week. This has made house hunting incredibly difficult. In addition, a lot of the homes are very outdated in the Stevens Point area and would require thousands of dollars in renovations to get some of the paces livable.
- I have had limited need to search for more than a single family home in my time here, so for what I was looking for there were plenty of options in my price range.
- For rentals there feels to be only student housing or run down housing that is not the greatest for young professionals. We have been lucky to find the apartment we are currently in however it is almost impossible to find this housing in one easy space, ie online data base. We found our current housing by driving

around the city and looking for any "For Rent" signs which was a frustrating process.

- I moved from south of Milwaukee to Stevens Point this year as a transfer student. Not knowing anyone or wanting to room with anyone, I was looking for a 1 bedroom apartment and only that. I had little options. I chose "I'm not sure" because this is a general question, rather than a question regarding what I was looking for specifically to fit my needs.
- There are few apartments available that fall outside the "college housing" genre.
- Need more mixed use developments and a better range of affordable housing.
- We don't need anymore housing units built in the city.
- The availability of apartments is very limited if you are looking outside of student housing
- Not enough 3br 2bath apartments that are affordable
- Not for large dogs.
- I think we need more townhomes and condominiums for young adults who may not want to purchase a traditional home. I believe we also need more mid-range housing, ie homes in the \$180 -220,000 range.
- the homes that we are most interested in are older homes in a historic area. Most of the homes in this area have been destroyed by the university students and landlords
- Costs are artificially high for quality of housing.
- Most properties don't have a decent house plus hunting land in point. Will be looking in custer/roshort next spring
- Need senior housing. Need new, affordable starter homes.
- All apartments in this town are 1-2 bedroom, need more options in the 2-4 bedroom market. Homes in this town are aged and need work unless you want to buy in a subdivision and then all of the houses are the same and boring. Any home that is for rent is in student housing and poorly maintained.
- It was not very easy for me to find an apt with being a new resident of Wisconsin.
- So many of the rental properties near the campus are student rentals it is very hard to find rental housing for university employees near campus

- More adult condos in the downtown area.
- A lot of student housing is available, but not a lot of family housing.
- We need a larger house but the houses we look at within the city that would be acceptable for our family have ridiculously high taxes so we will most likely be moving outside the city.
- There is no option for short term leasing
- There is a large homeless population in Stevens point and plover.
- many sub-par properties that would be better off being torn down and replaced with decent housing.
- Not enough mid-range housing available.
- Rental slum lords who do not make accurate repairs with licensed electricians plumbers and carpentry.
- While there are many places to live, it's hard to find a place that's good quality and not overpriced
- there should be more studio and one bedroom apartments, especially in the \$300-\$500 range.
- Affordable rent for single people seems to be steadily decreasing.
- Most houses are overpriced and need full renovation. It is very difficult to find a turn key home under \$200k
- There are a lot of new apartments but most of them are expensive or don't allow dogs. Really we just want our own place with a few acres of land.
- Not enough quality apartments that aren't grossly overpriced. Like the ones across from Walmart or on the corner of HH and Hoover. So you're forced to live in an older place to afford it, hopefully avoiding Candlewood at the same time.
- There are very limited options for independent seniors who don't want to be in a high rise environment. We need more affordable options offering no-threshold, safe living dwellings where it is also VERY important to allow pets at NO extra cost. Most have lifelong companion pets that are important to a person's mental health.
- Central city housing stock going downhill, too many substandard rentals have taken over single family or duplex homes

- would like more condos or townhouses near downtown
- I had a very hard time finding a rental that was appropriate for a young professional. Most rentals are geared towards college students or elderly.
- Not enough single family housing and quality student housing. Formerly beautiful homes in Stevens Point that have been turned in to student housing are run down and not maintained. Lack of quality student housing is a very real problem in this community.
- There are virtually no condos here.
- See previous comments. As discussed, I know several well off people who would like to live in town and are unable to find reasonable options to buy. I think slumlording is a problem.
- Almost all of the housing is for college students.
- Lots of options are available. However, if you want a big yard or privacy it is hard to find in the city. This is similar to living in a larger city. You can trade the lot for proximity to parks. I think that people need to invest in houses and many people just don't want to. Condos could be nice. However, the demand has to be there prior to the city giving tax breaks or incentives for building additional shops and condos. Focus on the waterfront. Get rid of Chase bank. Develop like what Wisconsin Rapids is going to do. We are behind the times! The WPS cleanup sight should be condos and not a gross mess that has to sit for 10-20 years prior to development. That view is priceless and now it will just sit... Horrible choice to give WPS cleanup options. Of course the less expensive choice will be chosen!
- I was disappointed with many of the student housing options, thinking they were not in good condition, as well as thought those landlords getting away with charging high rent.
- Not many affordable condo options
- "There are some appropriate but not adequate housing options in the city of Stevens Point. Due to the college population in the residential areas the housing is run-down, over populated and many of the student housing facilities are due to much needed renovation. Some retail areas along Michigan Avenue need cleaning up and perhaps the covenant ordinances need to be revised through the Point Plan & Zone commission. Stevens Point is also land-locked to urban expansion and has no where to grow.
- "
- Would like to see more homes for rent, not just all apartments.
- A lot of expensive rentals. Even low quality units are very expensive. I feel like I can't even save up to buy a home cause rent takes to large a share of my income.
- The rent in Stevens Point and surrounding areas is highly inflated. There are increasingly more limited options for our fellow community members with low incomes and the rental market is becoming a monopoly with a few owners with strict rental restrictions. This is a HUGE problem for people with a limited/fixed income who came find affordable housing options.
- Rentals are pricey in the area. Considering what people make in the area!
- The only options that seem to be available are multi unit apartment complexes or tiny/run-down houses or the neighborhood is not one I'd want to live in.
- Appropriate is a vague term. low income housing needs to be built.
- Accommodating (safe) and affordable senior housing is a challenge to find.
- Limited number of apartments and other multi-unit options
- There aren't enough options. It's even more difficult to own animals and trying to find a rental.
- Housing for rentals is pretty old/inefficient for anything that is affordable with my income. For newer rentals, amenities are lacking, small, and not the greatest locations.
- The city lacks low-income and subsidized housing for seniors and adults with disabilities. There are also not enough programs to help keep seniors in their current homes.
- Price too for housing needed, and not enough available to choose from.
- Student housing is extremely overpriced
- We could use a wider range of options. Lots of older housing needs lots of assistance.
- Many places are run down and expensive. Those that are affordable are either in the flood plain or near railroad tracks.
- Most single family and much of the multiple dwelling housing is very old and poorly maintained within the city.
- There is a lack of quality low-income housing available in Stevens Point.
- "when looking for affordable housing for a relative.. could not locate housing with certain amenities and price that she could afford "
- Most places are overpriced
- Seems to be a lack of condominiums and zero lot properties for younger professionals.
- Yes, there are many appropriate housing options, but we also have issues with quality and affordability. It is difficult to fix up older housing stock and still get your money out. Many newer homes, which are attractive at first, quickly wear because they are not built with quality finish materials.
- Maybe for college kids it's fine. But our kids are gone and we want to live somewhere quiet, clean and well made. This town caters to college kids not the middle age person looking to rent not buy something upper class and quiet.
- Much of the newer or nicer housing is on the outskirts of the city. Closer access to downtown, entertainment, parks, University is what is important to me. If I have to drive everywhere, I might as well have the privacy of living in the country.
- Housing is very overpriced for the condition of the homes and the inventory is small.
- Limited nice housing options near downtown
- for me personally the housing options are fine but for a single income individual the options for decent housing are way too expensive. The 600 to 800 a month for rent is not affordable for individuals making 14-18 dollars an hour. The young person can't afford that type of rent and deal with the other bills they have, even with a college education
- The affordable homes are in poor condition compared to surrounding towns
- Not enough affordable housing options for low-income and senior residents.
- not enough safe housing for families without a substantial income
- When I moved here 5 years ago, it was hard to find non-student living, and non-low-income living for a single person.
- I think there should be more condo options for snow birds.
- Hardly any decent options for one bedroom apartments with flexible lease start/end options.
- Adequate is a good word. I think because it is a college town, a lot of the rent prices are ridiculous. Places should be affordable and well kept.
- When I was a student at UWSP, I was able to find ONE renter that allowed my 6 year old golden retriever, which at the time was EXTREMELY important to me. There was a lot of variety in student housing, but not a plethora of renters that allowed a well-behaved, senior canine. That bothered me given the fact that I worked at a veterinary clinic for 6 years and had a dog that I absolutely refused to part with. If you don't want my rent income because I had a canine-companion, then I don't want to live in your housing, simple as that. You can respect me as a tenant with a dog or not accept my money, whatever. Renters in this area need to realize that not all student renters are inexperienced and horrible pet owners.
- No condos or townhouses
- Needs to be more pet friendly options
- Most landlords don't accept pets, have laundry in unit or building, and there aren't many places that are 3-bedroom homes close to the downtown area. Most places also don't rent to more than two unrelated people, and many places run credit checks, which is unfortunate for people like me who messed up their credit at a young age.
- Affordability for limited income persons is almost impossible to find.
- Again I recommend veiwimg some student housing
- Some mid-range rents, \$600-700/month would be welcome.
- I feel the rental properties and local landlords are buying up a lot of the smaller houses

that younger families would be able to buy. Instead of taking care of the houses and improving them they rent them out to college kids until the houses are no longer able to be resold due to the deterioration. This effectively pushes the matured couples, families away from these areas causing urban sprawl, loss of neighborhoods due to the shorter timeframes of renters in rental homes as oppose to people living for several years in a house they buy. This due to the lack of single family households for sale, young couples are forced to rent at rates that are equal or above a mortgage keeping them from establishing equity within the household. People take pride in things they own, they do not take pride in things they rent. You can improve Stevens Point's local neighborhoods by restricting the amount of rental homes within a given area.

- As a new college graduate hard to find decent house for a good price
- Older housing that is outdated and slightly unsightly from the outside isn't sought after by young professionals. College students may be okay with this option, but young professionals who anticipate an average income in a new career need more options that are more acceptable for the stage of life that they are in. They are looking for a reasonably priced rental or home with more modern and sensible finishes. Many options that I looked at when I was planning a move to Stevens Point were old style finishes and old slightly run down structure.
- There is a lot of college housing and a lot of nice homes for purchase, not a lot of options in-between.
- Rent is expensive, the houses are old and subsidized housing is a joke. Substandard units, uncaring management that does not take of units. I have a friend living in the units on Johns drive, they have a HUGE gap in their doorframe and the issue has never been addressed in the months my friend has lived there.
- Not enough family housing rental options.
- There are not a lot of houses for rent that allow dogs.

Always allow cats, but never dogs.

- Need more mid-priced housing with larger lots in the Stevens Point area.
- Candlewood has ownership of most of the rentals in the area.
- not enough options for low income families or for single young adults
- I feel like they are on the decline though
- I moved to the area two years ago, and struggled to find reasonably-priced housing that was not student housing. I truly lucked out to find a very reasonably priced condo in a great neighborhood, close to work. I had a great realtor.
- When living in town and attending UWSP the lack of quality rentals was very apparent. Many rentals were in poor condition and charged high amounts in rent.
- Lack off. I've had friends trying to look and can only find over priced apts and over priced homes
- There is a lack of mid-to-upper scale rentals and condos. Single-family homes converted to poor-standard student housing has created a situation where young professionals and empty nesters looking for that mid-price, still-nice homes have few options. As well, affordable housing should not mean poor-quality housing.
- Most housing is student housing, senior apartments, or high-dollar apartments. Need efficiency/1 BR style apartments that are not student housing.
- Students are forced to accept low quality rentals at high rents. Landlords have no incentive to maintain or improve property beyond required minimums if at all.
- Safe housing is not affordable for those who make too much money to qualify as low income or poverty level yet not enough money to purchase a house.
- I know so many who can not afford housing
- I lived in an apartment for my first two years in Stevens Point because I could not find a single family home. My landlord is now drastically increasing my rent because he would like to find four student tenants as opposed to a family so he can make more money on the rental. I am now faced with a deadline to move and

cannot find another well maintained single family home for rent within Stevens Point.

- However, the cost is high and if you do not want to live in "student" housing, you pay a premium.
- No lots or new city subdivisions. Costs of housing is increasing significantly and homes for sale are very low.
- From my experience living in 3 different rentals in Stevens Point, the \$500 rental range is not clean, quiet, up-to-date, laundry facilities, nice neighborhood etc... We had to stretch our budget to afford the \$1000 range to get those things. That's just too bad. I think with those UWSP kids, the landlords think they can charge more expecting students to be roommates each chipping in half or a third of the rent.
- Houses are too expensive in comparison to the amount employers pay. Houses that are affordable (compared to rent) are in terrible condition.
- Seems to be a gap between student housing (often in run-down state) and mid-to-high end housing (rental values over \$800/mo). When I first moved to Stevens Point about 6 years ago, it was extremely difficult to locate a 1- or 2-bedroom apt in reasonable shape close to downtown for around \$500-600/mo. This isn't Madison - my search for such an apt should have been easier.
- Houses are old
- Prices are very high for lower income families. You either have to be very low income to get affordable housing with assistance or way above low income to afford the housing in this area without assistance.
- There is a need for nice single home rentals.
- Limited inventory in most price points along with limited higher end, twin homes and condo developments.
- Frankly I haven't looked lately, but the last time that we did, we found the perfect home for us, in which we now live.
- While there has been some development in PLOVER, the City of Stevens Point seems to have two extremes: student rentals or single family homes.
- The new apartment complexes are adequate, but in terms of single family homes that aren't "slummy," there are few.

- As stated in previous questions, lack of homes for sale with decent updates, all need significant amount of work but are priced as if the work is done. Before we bought a home, we struggled to find appropriate rentals for two working adults with two cats that were not meant for university students. Most allow pets, however charge extra (some more than others). Most difficult part was finding rentals not meant for UWSP students and that weren't an apartment complex. When shopping for houses, we found that the market was so crazy in late May/early June that most homes on the market already had an accepted offer so that out of approx 25 in our desired area, price range, etc, only 3 didn't have offers. We basically had to choose one of those three since we had already scheduled to end our lease.
- I believe there should be more condominiums as options for young professionals.
- Condo options do not exist and housing for older people downtown does not exist. Also a large block of high rise student housing does not exist to pull them out of the neighborhoods and put them around campus.

Q38 In your opinion, what housing types does the City of Stevens Point need?

- Assisted type living for young/middle aged adults with special needs.
- senior affordable housing with garages and that allow dogs
- When I moved here in 2009, it would have been nice to have more affordable 1BR options. When I looked at moving out of my 1BR into a larger place two years ago, 2BR and/or house rentals were more expensive than buying a small house so I decided to save up and buy instead. I'm fortunate to be able to afford that - if my income is not what it is, I'd have been stuck in my very small place without a lot of options.
- Need more student apartments versus them taking our homes over.
- Please consider building more university dorms (high density) rather than taking over more single family homes for student housing in the neighborhoods near the university.

- This question is very subjective and any person responding other than "I'm not sure" would have to be an expert in housing. While I understand that the question is quantified with an "in your opinion", it is ridiculous that these types of opinions might be used to spend public monies.
- low cost rentals mostly
- Multi-use - 2+ stories with shops underneath.
- There are a lot of places... but they need to be FIXED UP! There is a GLUT of old and delapated buildings needing facelifts! Where is our RESTORE and Habitat for Humanity? We need more of THAT!
- see #29
- MORE LOW INCOME HOUSING FOR THE STRUGGLING FAMILY.
- I'm not sure about "Rental housing" because I don't know what that term is supposed to mean. I don't think we need more cheaply-built housing at the edges. I think we do need a lot more housing that appeals to people who prefer to rent. And providing enough housing options overall may help to make rental prices a little kinder for people who are not currently in a position to buy.
- Perhaps more apartments or homes are not needed, but more affordable and well-maintained options are needed.
- A focused effort (beginning with this survey) is necessary to provide for those aging out of traditional single family homes. Also, many homes on the market fall within the "first-time home buyers" price range, the quality is severely lacking. Many options are in sever disrepair or priced on the high end. It is quite a challenge finding single family options between \$120,000 and \$180,000. In an effort to keep college students closer to the University, the City needs to continue approving quality options in close proximity to campus.
- "I don't know how to evaluate what's needed.
- We need to get rid of old houses used for student rental that are fire traps and look awful."
- Apartments for students yes, single family homes for large numbers of students, no.
- "decent price and condition of housing-a one bedroom should be around 400-450, not 650-900!
- "
- Need to take back affordable single family homes near downtown as professional/family homes
- Large family affordable homes
- Too many student rentals , too many old, falling apart homes on the north side. Unkept .
- Not low income or cheap, but well-built and well thought out
- More dog friendly rentals
- Rental properties (homes, duplexes, or apartments) with fenced in yards or on-site dog parks (for apartments.) I think that would be a huge selling point for a lot of people! So not a necessity, but certainly a helpful selling point.
- Instead of building more student housing, it would help to get financial help with updates on the houses us new landlords try to accomplish as the past landlords did not update or correct issues in the houses.
- Need more rentals for those with low-income. Even if the rent is affordable, they can't rent it because they don't meet the income minimum and don't have co-signors. Also those with low income and who have a record. It's VERY hard to find options for these people.
- Handicapped accessible housing. Subsidized housing.
- We need housing that is accessible and affordable for people living on a fixed income. We also need housing that has access to public transportation. Apartments that are listed as accessible have the accessible roll in shower on the 2nd floor...and they are costly if individuals don't have housing assistance.
- affordable accessible housing on the bus line (low income)
- Need more affordable rental/apartments for low income, and MORE ACCESSIBLE rentals for low income individuals
- housing above businesses
- The area taken as a whole has adequate amounts of each type of housing.
- There seems to be very little in the \$150,000-250,000 price range. At least in the central parts of town where we were looking.
- Homes between 100,000-120,000, Garage, basement, no lead or asbestos worries. 3 bedroom.
- no more slum lords.
- There needs to be a more affordable option for single people. Many people working for minimum wage have to have roommates.
- Need more owner occupied housing and less student housing especially east of division, north of main street and west of Michigan Ave.
- We need responsible landlords. IMO there are too many land owners who do not take care of their property or supervise it regularly. We have too many slums and too many rentals.
- not sure, not looking for housing in Stevens Point
- nicer, older homes
- Ability to build small homes that fall under the current size requirements.
- low income housing for single persons
- Need more low income rental housing. Something alternative to river cove.
- 500 to 700\$\$ would be nice
- There's definitely a good mix of most types of housing. However, I feel the area is lacking single family houses for first time buyers. There are tons of duplexes and new, kind of pricey apartments, but not a ton of decent single family housing options.
- Cooperative housing. E.g. they have in Madison. Assisted and senior living managed publicly (as Edgewater is) or by reputable owners, NICE apartments - not just shoddily built to cram in students,
- More quality housing close to downtown
- A lot of housing is available in all price ranges. People just tend to not want to put in the work. I think landlords need to be held accountable for the hazardous living situations people are living in too. The new hotel will provide "short-term" housing. Condos could be nice but when the new ones haven't been rented that Andrew Green is doing is the demand really there? People want to live in Plover over Point. The image of Point has to change to get people to move to Point.
- Need more low income housing for elderly and disabled
- Tiny homes
- For rental housing, housing that is in good condition and energy efficient.
- There are plenty of student housing rentals, but very few are geared toward working professionals. Most of the rentals are in bad shape and have landlords who are used to dealing with college students.
- Single family rental housing
- not interested in duplexes
- ranch style condos for seniors
- More affordable housing in better condition
- Stevens Point has a lot of single family homes that need energy efficiency updates and renovations. It's a great place for someone to fix up and sell homes
- Rental Housing needs to be upgraded. A lot of students are forced to live in houses that are not very great and could potentially be deemed unsafe.
- For rental housing - we need less. The student rentals are ruining Stevens Point.The rental houses are sprawling into the nicer neighborhoods around UWSP and the students are normally horrible neighbors (loud parties, garbage on lawn, etc.) - which decreases the value of the neighborhood. I value UWSP but single family homes farther than 4 or 5 blocks (maybe 6) should not be allowed to be turned into rentals.
- I think the city of Stevens Point is lacking nicer housing near the downtown area i.e. near the water. The northside of town has many older run down homes. Millennials would prefer some higher end rental units near the water and the downtown area.
- Accessible affordable housing
- Apartments that are affordable
- I think the police need to be more proactive in terms of students who are loud and throw parties. Housing would be better downtown if there wasn't such a large student population with landlords that don't keep up their properties.
- apartments/condos something better than student rentals.
- Area is overbuilt with rental properties
- I'm ignorant about our housing situation here, but I do hope that housing for the disabled, both independent and assisted is on the list of areas being addressed.
- Need more affordable housing for fixed income persons.
- Need more pet friendly housing rental options
- Decent apartments that are not rundown would be key here. Clean, safe and affordable housing is

something Stevens Point is lacking.

- Need more executive style apartments and houses or duplexes for the large number of post college folks who aren't ready to buy but need a nice place
- I would love to rent a house but there are none available. Let alone reasonably priced. I'd pay more in rent for a nice house.
- Too many of the single family homes are not licensed for students which made it hard to rent out our single family home in Point. We have decided to list it for sale later this month.
- Need more options for young adults with special needs to live independently.
- You need more housing for young professionals. It is impossible to find a place to live that isn't student housing and is still affordable. Also leases that begin on various days not just the school schedule.
- Group home for adults with disabilities.
- Students need safe, centralized, convenient and well maintained housing with modern appliances and amenities and ample parking included.
- more housing that is not "student" housing. If it is considered your home, you need a different level of security and comfort than if you only sleep there.
- "There are always several single family houses for sale in my neighborhood."
- Lower rent, most 3 bedroom apartments in this area are a minimum of \$700. My mortgage on a 4bed house is less than that.
- I would hate to see our town filled with ugly condos, or boring repetitive cookie cutter neighborhoods. The beauty of Point are our old wood homes, the single family home neighborhoods are beautiful and charming. I lived in the cities, and was always disgusted driving by those neighborhoods with the same house 50 times in a row. If that happened here, it would be terrible.
- Also, certify that student housing is SAFE - so many house fires in old homes near the university in the past year!
- I would consider moderately priced homes very similar to single family homes for first-

time buyers. Overall, most of the homes on the market are incredibly dated. It's like the people moved in in 1960 and never changed a thing!

- Condominiums are too expensive and
- That's what this study is for.
- My brother makes \$20.00 per hour as a Diesel Mechanic and has one child. He has a very hard time finding a place to rent that is less than \$750 per month and is nice to live in with 2 bedrooms. Our family is always trying to help him find a new place that will work for him. We just found him a unit that has 4 single homes in it and the heat does not go above 63 degrees. We wish we knew of a nice place he could move into that would have 2 bedrooms and be less than \$750 per month.

Q39 In your opinion, where in the City of Stevens Point should new housing be located? Please share any further thoughts about where new housing should or should not be built.

- Housing must be near bus transit system.
- Remodel or replace deteriorated structures in the city's old/central neighborhoods.
- near shopping, restaurant and grocery stores
- The west side needs more quality housing options. Mead Park is a great draw for families with small children and housing options that are affordable and newer would be a great asset.
- Think if there was more available housing for young professionals downtown it would stimulate that area of Stevens Point.
- Let's try to keep farm land as farm land rather than urban sprawl.
- Any location where an investor is interested in building residential properties should be considered if it meets local rules and regulations.
- near the jobs and stores so i dont have to walk so far
- Provide grants to renovate or demolish structures near downtown, UWSP, and the North side by Bukolt/Pfiffner Parks. This could be developed into beautiful neighborhoods with mass appeal. In the long run it could increase tax revenues as larger updated homes could be built with great access to parks, activities, shopping, and school for children (Madison Elementary/Pacelli/SPASH)
- I hate urban sprawl. Please don't build at the edges!
- already a density around downtown, University. Pockets of undeveloped space seem best option.
- I don't think we need 'new' housing. we need affordable housing by renovating those structures in the city center that have been degrading for decades.
- Putting new housing near the outskirts of town means you need more parking in town. If you put housing where the jobs and downtown exist, people can walk there. This is a preferred lifestyle (a return to downtown) of many younger folks, and the analysis of where people are choosing to live might help put more numbers on this phenomenon.
- Out side of city limits so its more affordable
- no more building new - fix the old!
- This is truly a very limiting question.
- Centrally located in town between downtown and Cops is acceptable as well.
- No more at the edges, too busy, too far from amenities, bus service, and other necessities - more central housing for UWSP and downtown - would love to see more apartments near river or use of old buildings re-purposed into apts, more unique options overall
- City should consolidate housing rather than create more sprawl. Fits better w/Eco-municipality goals too.
- The housing stock in town is old and functionally obsolete which is contributing to the decline in the downtown. Newer, more functional housing is being built outside of the city.
- Depends on which area around the university, already some nice houses in the area. could update existing houses .
- Please let's stop urban sprawl. We need to preserve farmland and increase housing density by creating neighborhoods that meet the daily needs of residents -- cafes, restaurants, full service grocery (not humongous, but full service, shops, cleaners, etc. -- so that we reduce the need for motorized transport, increase ability to utilize public and non-motorized transport, and create cool places people, especially young, diverse, and

- entrepreneurial, want to live, thrive, raise a family, and establish a business.
- It should be in filled, in town and close to amenities.
- Since we live near the University, it would depend on the type of housing proposed for the area. I would be in favor of new construction, over converting more homes to rentals, even if this meant removing existing homes. Many have fallen into disrepair and no longer represent the flavor of the old neighborhoods.
- near schools for families who work and have kids
- You need more than one location . Students need better housing and also families with more than 2 children housing that is DECENT and AFFORDABLE
- Should be on city bus line.
- I think some nice rentals that would appeal to professionals would be nice downtown. Right now all I can think of re: housing downtown is either low income or big houses. I would not live that close to the river in case of flooding in the basement, but this is where I think that the housing above businesses downtown would be appealing to young professionals.
- More single family homes are being turned into rental properties for students, and it leaves fewer available homes. It also changes a neighborhood when it is primarily filled with college kids renting a place.
- New housing should be built on the other side of the river off 66
- It depends on what housing you are looking at- housing on the city transit route is needed.
- The rental need I mention above need to be on a bus route.
- People need access to stores and other services. - within walking distance and near public transit.
- When new housing goes up downtown the locals don't like it and visitors don't like it. It ruins the charm older downtown areas have.lo
- I think the city should try to build "up" before it builds "out" for greater sustainability, reduced traffic congestion, and more efficient service delivery.
- Anywhere on the bus route really.
- Preservation of existing greenspace, within and

around the city is important to me

- possibly take down older structures.
- I'm not advocating for building new homes, I'm advocating for repairing some of the homes in disarray into more livable and desirable homes for either students or families.
- If you put house near campus odds are the price will be jacked up so high students like me won't even bother because you could find cheaper housing further away. So if you could garr tee affordable house near campus then that would be great.
- UWSP nearness OK, ONLY if you rip down unsightly, unsafe student housing.
- If the housing is to be geared toward being affordable then it needs to be near the city busing routes.
- more housing doesn't solve the current depreciation dilemma.
- Anywhere in the city really, near crossroads would be nice.
- Moderate to upscale homes on the north end of SP
- The city should not expand its boundaries. Please look first to infill empty lots, abandoned buildings, empty "big box" stores. The current re-development downtown has been terrific. Keep it up!
- I'm in my mid-thirties with a young family, so I talk with a lot of people in that same category both in Point and elsewhere. From those conversations, I can say that there's large in interest within my demographic for affordable, walkable neighborhoods with public space, such as parks or retail districts. For my friends in this demographic who grew up in Point, they feel luck to afford a home in the town they were raised in, even if living here means giving up some opportunities that would come with living in a larger city. For my friends who do not live in Point, they are quite jealous of the affordable real estate in a walking neighborhood that I enjoy. I strongly believe that to attract new residents, there must be good housing in the downtown neighborhoods. That might mean infill, restoration, or raze and rebuild.
- We should be reluctant to allow more sprawl. I cringe at the large amount of land

gobbled up by Crossroads Commons. Let's make better use of the land inside the city limits.

- Property that is outdated should be bought, torn down, and re-built to be affordable and livable housing.
- Avoid active retail areas, but gentrify those failing. Avoid proposals to further convert agricultural, park, water conservation district, or forest lands.
- I think if this is intended for students looking at housing options, being near the UWSP campus and downtown areas are important but being on the edge of town might be difficult for them to get to work or class. However, people owning homes may like to be on the edge of town if they don't want more privacy or quieter places to live. It depends.
- need more information to answer
- Best to infill first but ultimately east will be the only option.
- It should not be built on any current farmland. Once farmland is turned into buildings and blacktop there is no turning back.
- on bus routes
- Near access to transportation
- Replace substandard housing in older neighborhoods. Location is good, but housing is substandard
- don't need more party zone housing for university students
- For seniors, it's important to have a park-like setting with safe outdoor rec areas.
- INFILL, INFILL, INFILL.
- On the WPS cleanup site. Make loft style living in the Vetter Buildings with a community shared office type space. This could be an alternative to dorm living or a space for young professionals. Add bus routes. Make this the "hip" "in" place to live. If possible have a nice walking path from there to downtown. Add accessibility!
- If building is "on the edges" transportation needs to expand
- Stop the urban sprawl. Require more green space.
- Energy efficient homes, especially multi-tenant properties or condos/townhouses
- We don't necessarily need more housing near downtown and the University, we just need more houses updated/maintained. We have a number of

unattended/abandoned houses near downtown that should be taken care of.

- Save downtown for retail/commercial development. Develop public access business around riverfront. Leave housing outside of downtown.
- In general, I think it is a good idea to keep within the current footprint of the city, however, I think a thoughtful approach to eastward expansion may be a necessary part of the mix, since it is some of the only buildable land left available to the city.
- we need quality housing, that are not in the realm of student units
- City is too focused on housing growth for tax purposes.
- I currently live close to a bar and the noise from students leaving late is frustrating when woken up to. Ideally, we need a spot that students could get on the bus, but have quiet when they need it for focus or sleep.
- Walking distance to where apartment dwellers would likely go, UWSP, midstate, downtown
- As the university CONTINUES to add newer facilities and takes away commuter parking, there needs to be either more housing near the university or more accessible parking for commuters (NOT more parking for on-campus students).
- Edges would be contingent on better public transit.
- Build the apartments along division st with businesses on the ground level. It's been tried but the city denied it.
- It is important for housing to be closing the UWSP campus because parking in this city is an atrocity. If you own a home, great, you can park there; otherwise if you live not close to campus and have to commute, good luck parking.
- Add more communities next to "Riverview Apartments" along HH & Hwy 66, and develop the land behind the Econolodge at I-39 and Hwy 66 (across street from Iverson Park)
- I think that housing downtown could damage the charm of the area, but perhaps there are potential locations in the area that I'm not considering. There are some areas of South Point, McDill, and across the river that could be very attractive.

- We do not need more housing. What we need is more affordable housing.
- Ample room for growth on the west side of the river. The area is good, and close to parks, but has a stigma of benign the ghetto of town. Which it is not.
- Sprawl and decentralized living weakens community.
- People want to say that that they want to help the lower income families. But then vote not to build housing in "their" neighborhood. This is sad.
- On the edges of the city
- In town, homes should be aesthetically pleasing, and only single family or duplex. No monstrous condos. If building larger housing I don't want to see them in the beautiful city center. It would be depressing. Build larger housing units or cookie cutter neighborhoods outside town, with a bus route nearby. If near the University, offer fair prices, and I'd gladly sell my home to move out into the country far from the view of what would be built.
- Need to create ways to rebuild the older areas of the city to create new fresh areas in the city limits to create diversity.

Q40 Which do you believe the City should focus on?

- Student housing is extremely decrepit, multiple house fires and lack of the ability to remodel near campus student housing hurts living conditions of students
- I would like to try to work together with the city to develop housing for special needs. I am researching housing options that are available in other cities that we should incorporate into Stevens Point.
- both - private sector will drive much of this
- So many houses downtown are in desperate need of repair. Also, please support new housing developments! We need a good mix of new housing as well as rehabilitating existing housing units.
- If I could select both, I would! These older units need some TLC. But new places would be nice as well.
- There are some lovely old homes near downtown and the university that should be preserved. Turn some of the unsightly areas along Division Street (north of the university and just south of Sentry) into high density student housing

- rather than vacant strip malls, the old auto dealership, etc.
- I checked a box and cannot uncheck. I do not understand why the city would focus on either. It is not the city's responsibility to construct new housing or rehab existing homes.
 - No more new homes! Wasting precious resources.....rehab what we have :)
 - I think it needs to be some of both. You need to demolish some very old structures to make room for new housing with larger lots. Single family living options - not apartments. Families would be drawn to this area if funding was available to assist with this. We could create quite a desirable neighborhood for families. The older structures that could be rehab'd could be, but you would need to be careful of the mix.
 - We have BEAUTIFUL older home here that just need to be improved with modern day amenities.
 - Again - I hate urban sprawl. But, I also realize that rehabilitation takes a lot more work, money, and energy. Rehabilitation would have to be done really well, in order for it to be successful.
 - Rehab first is more sustainable. In the case of unused land (like the Lullaby site) new construction there should be prioritized as well.
 - We have plenty of older and better built homes that just need some pick-me-up.
 - Lowering property taxes
 - Plenty of existing housing stock available, but in such disrepair many first time or fixed income buyers are not willing to purchase.
 - Actually either is a good idea.
 - Both.
 - "need to fix up housing-looked at some apts and was appalled at what is out there!!
 - especially near the river - our housing there is scary and a misuse of beautiful property
 - So many in disrepair, often want to contact CAPS to send the homeowners info on their funding to help with repairs, so many need it in random locations that can bring others house value down.
 - Both. Rehab housing to address affordable single family home needs. Build new condos and apartments to pull renters out of those homes and provide appropriate transitional housing for young professionals and early retirees.
 - Offer credits for improvements/block grants, etc. build up existing homes to better quality and/or consolidate to multi-units in downtown &/or near campus.
 - The city does not do enough to hold slum lords accountable for the condition of the blighted properties in the area surrounding the university.
 - Within reason. If this is not practical, demolition and rebuilding is preferable.
 - the city should not be involved in housing construction or restoration
 - The city should help current home owners update homes, especially have programs to eliminate lead paint and asbestos siding. The City should help with in-fill of housing, not spreading further from the city center. Potential homeowners just need help buying older homes and updating them.
 - Older housing needs to be replaced with newer housing to keep the city center vibrant.
 - I feel that both these options should be utilized.
 - As long as they are affordable.
 - It needs to focus on both, but not one at the expense of the other. Converting student rentals to single family homes requires also building new multiuse housing for students, young professionals, and retirees. By the way, why is multiuse housing not included anywhere in this survey?
 - both in this case, I see some (way too many) apartments that look like they are poorly made and the residents don't see to keep them up/maintained
 - Both this town charges these students everything they have for these houses. It's sad.
 - Maybe both.
 - Wausau does so much with their older buildings and I wish we could do the same. For example, I heard that St Joseph's school will be torn down but why can't the city purchase it and rehab it into apartments or senior living like Wausau did with thier East highscool?
 - Repair what's repairable, a lot history is in a lot of the homes around here. Why rip them down. If they need to be replaced, so be it. But assess that first before tearing down.
 - Both actually. New apts that are reasonably priced. Older housing units with adequate space and each unit has own laundry.
 - Tear down old housing that is not worth repairing and replace with new.
 - Hard to say- depends on if someone wants to live down town, in areas with >.5 acres of land, or <.1 acre of land. I think there isn't one specific area for them to focus on.
 - There are a lot of structurally sound houses that were not or have not been taken care of and I would rather see them fixed up than tore down
 - both
 - both--Accessible housing for people who are in W/c, For people who are physically disable-hearing/visual/ back pain
 - Rehab of old housing units may not be cost effective.
 - There needs to be a program to help new landlords update the houses that were not taken care of properly or had any updates prior to the sale...bathrooms and plumbing leaks, kitchens, etc.
 - Rehabilitation of older housing units so we don't end up with old sections of town which are run down. Rehab needs to include housing units that are then affordable, not just those for wealthy. New units are also needed which are easily accessible. This is not always possible in the older houses.
 - Both.... Again we need to be mindful of our aging population and their changing needs and individuals that utilize adaptive equipment to maintain their independence.
 - So many beautiful old homes in disrepair!
 - I would support converting blighted single-family homes into multi-unit housing, especially in the downtown and university area.
 - Unless able to make old homes more handicap accessible.
 - Do not use up precious green space when existing homes could be rehabed
 - both
 - Construction of new housing where there is vacant space, land that should be cleared, or buildings beyond the scope of repair.
 - Quantity of housing is not lacking; the quality of housing is lacking.
 - There's a lot of potentially beautiful houses that could be worth something. Especially near Bukolt park, if they had fresh paint maybe a little cement work they would be the envy of the block.
 - With yards for gardens.
 - Whichever one creates more affordable housing
 - Both honestly. Low quality in this area.
 - need to work on both.
 - I think the city should work on fixing up older houses near campus and in the downtown area.
 - Especially on the north side.
 - Rehabilitation can help preserve historic character, but the main issue is location within a walkable downtown neighborhood.
 - Many houses are dated, which is okay for first-time home buyers, some are decent and many near the university are run-down/dangerous.
 - Build up, not out...
 - There are so many cool old buildings/houses. Keep these to help keep Stevens Point character and history.
 - Unsure
 - We have too many properties that are in poor condition.
 - Higher potential property value by updating the neighborhoods in the Pifner Bukolt Park area by the river to increase property value and tax base. Overlooked area - prime location property if neighborhood housing updated.
 - There are great homes that have potential and are reasonably priced in the Stevens Point area; however they require too much extensive updating for a first-time buyer to handle. If rehabilitated, it would clean up the neighborhood and help first-time home buyers secure a nice house.
 - There are numerous vacant ("wasted") extant buildings, often due to many due to unappealing material condition or contested legal status.
 - I think there are several older homes that need to be torn down and replaced with new homes. I have seen and been in some of the housing students utilize near campus and many of those homes are very run down.
 - There seems to be a lot of "fixer upper" homes. Why waste money to spend for new construction that people can't afford vs. fixing up an already existing home to save money and be more appealing/appropriate for people in the area?

- Depends on condition of older housing units whether worth rehabilitating or need to construct new
 - Actually should do both. Older rehabs can become "starter homes" for folks.
 - Have the student landlords (slumlords) fix up and clean up there rental units so they stop lowering the value of other homes in the area.
 - There are a lot of substandard apartments that landlords should be held accountable for.
 - don't know
 - Both
 - Does not really matter as long as the older houses are not just left as vacant buildings.
 - see above (# 31)
 - But less single family homes and more apartments which are taller instead of wider.
 - Both
 - If we could rehab older units Central City, it would be a huge benefit, help keep Point's charm, keep downtown healthy, serve UWSP students.
 - ldk depends on the age majority in the city
 - Both would be the best answer.
 - Homes in the area that are already in existence would serve the community well with some TLC. There are beautiful old homes in quite a state of disrepair (often rentals). If they were improved upon it would greatly improve quality of life for those around the home and those living in the home.
 - Both
 - I would say both but put more money into buildings already built and that just need updating.
 - Figure out a way to educate renters to hold landlords accountable. Too many students and lower income people do not know their "rights". Educate! A lot of the foreclosures are just sitting there and the investment companies are letting them rot too.
 - I think both are equally important.
 - Both.
 - Either
 - Both, the housing that is here is junk because no one took care of them
 - Need both!
 - Both
 - Some of the apartments I saw should be replaced! The basements where the laundry was located just reeked of mold! That is not good for anyone health.
 - Much of the older housing could be provided as lower-cost rentals for students or become available as options for young or first-time buyers.
 - Both!
 - A lot of student rental houses are in extreme disrepair. Landlords should be held accountable.
 - redo the student rental situation and allow for more student rental certificates and remove ones that are not suitable for housing.
 - Both Really!
 - Most older housing units are beyond rehabilitation
 - Not a strong opinion either way, but that is not an option.
 - Both
 - They are both important. The city of Stevens Point has a lot of work needed in areas where housing has been neglected.
 - Focus on a healthy balance of new and old structures, and maintaining what we have.
 - I am not a fan of urban sprawl and bedroom communities all on the outskirts. I think we need to revitalize the core of our community!
 - Anytime that we can renew or replace currently located buildings is better. When new construction is done (not on the same site/location) versus replacement, the old buildings stay old and continue to degrade, making that part of the city worse.
 - I think there are lots near Bukolt park that are within walking distance of the downtown that have very old and not well maintained homes that could be purchased by the city or a developer and could be used to build larger multilevel housing with very nice 2 bedroom apartments with nice amenities targeting young professionals that want to live near downtown.
 - As long as it is affordable
 - Not against new housing, but I'm not sure where you'd put it, so rehab seems more feasible.
 - Definitely rehabilitation of older units.
 - No opinion
 - both...
 - Both
 - both actually!
 - Increased employment/ jobs.
 - I would like to see more discussion of this subject.
 - I have lived in two terrible apartments
 - There are so many awful houses on the market, and they're all still so expensive!
 - "Both is acceptable.
 - It is important to realize that people often don't even consider a property if it doesn't look appealing from the exterior and if by chance they do explore a questionable option and the interior is clean, but looks as if it were built in the 1970's or 80's it is an immediate deterrent for most people especially young professionals."
 - There's some nice apartments, but a lot of student housing feels unsavable.
 - Both is acceptable
 - You need both
 - I could choose both of the options for this
 - stay out of the housing business.
 - I'd actually say both
 - Either work. Whatever is more reasonable cost wise
 - Both. Also removal of aged structures.
 - Don't gobble up farmland for houses when so many already exist.
 - Both are needed. Space is limited for new housing.
 - There are a lot of homes which need updating but it's not cost effective to do so because there won't be a return on the investment.
 - I don't believe that there is an abundance of older housing to rehab.
 - Rehabing is great if done right and not as cheaply as possible.
 - A blend of both, providing different housing types. (single family and condos)
 - I'm not sure what you mean by rehab of old units. Are you suggesting to pressure home owners to spend \$ they don't have on improvements? Then No. If you mean to purchase and improve homes/rentals and resell at fair prices, then yes. Or if you mean to offer grants to landlords to improve older units, that would be great too. In general, if the home is solid and from the era of aesthetic building, then please rehab. If it's a more recent home or housing, then don't bother. I just don't want to see more of that soul-crushing, horrible, money-efficient construction of off-white and brown monstrosities that is currently sweeping the nation. ick.
 - I think there needs to be a mix of both. We need to utilize what we have but build in some areas.
 - New housing within the existing open property or converting current property with outdated buildings--we don't need to grow housing on fringes
 - This is more ecologically friendly and sound.
 - If the older homes can be refreshed that is great; however, newer options are also necessary.
- Q41 Would better housing options affect your decision to move to the City of Stevens Point?
- Special needs housing options would make me want to stay in the city of Stevens Point as I am looking out for future of son.
 - it would affect others however
 - I will like to stay in Plover
 - The next time I move will be in 10 years when I retire.
 - If we could find the right type of property we may stay within the city limits. We are in temporary housing situation at the moment
 - N/A
 - Even though I already live here, several of people I know would move to Stevens Point if there were more affordable options for non college students, and families.
 - I don't plan on moving.
 - people say taxes are high in Point, but I wouldn't live in any other surrounding areas - but, we need something more on the order of those off Green Ave. in Park Ridge that were built by Rowe builders a few years ago, especially for one who wants to leave their home but still live in the city but not in some big apartment building with lots of other building around, like a single story place reasonably priced
 - We do live here, but do not want to stay because of job opportunities. Not much of a draw here.
 - when I find a housing that I would NEED- the design that helps me to maintain my independence as long as possible
 - Before I bought my house in Rapids, I was trying to find a house I liked in Point that I could afford and couldn't. Now I'm moving, but out of state.
 - Not at this point in the life of my family...when we were home shopping, the cost of Real Estate taxes is why we did not buy in Stevens Point

- I really like living in Plover and feel that this area is a great place to raise my kids.
 - I like living in Plover; it's a little removed but still has mass transit
 - Once I graduate I'd consider moving here to live full time
 - It may allow me to stay here rather than move to Plover, Custer, or Amherst.
 - If more of the existing homes go to rentals and they convert Division/Church to 2 lanes- I am out of here.
 - Too many rentals will make me move out of the city.
 - Stevens Point does not need anymore apartments. There are so many available for rent now both in Point and Plover.
 - I would be more likely to STAY in Stevens Point if there were better housing options
 - I'm looking to move out of Stevens Point but if better options presented themselves I would stay
 - I am happy in Plover because I would have preferred Stevens Point if housing was available.
 - We will be in the area for our jobs anyway. It's just a matter of exactly where. Point, Plover, Rudolph, Junction City, etc
 - Definitely though a factor in STAYING in zpoint
 - it might have made me move to the city of Point prior to purchasing my current home.
 - I plan to move out of Stevens Point in the next 6 months because of the effect the college students have on the town.
 - Not likely to move from Plover at this time---too expensive to do.
 - "My family is interested in living closer to/or in the city if we could find an area where
 - a) we aren't suffocated by neighbors and have at least an acre or two.
 - b) can find something that provides the right value for upgrading costs (higher taxes, larger and more expensive house than where we are at now)"
 - No, because I am happy where I am live. But it would influence my recommendations to other people.
 - I love Stevens Point. I came here to work almost 2 decades ago. I have chosen to live in the country to enjoy better access to the river & snowmobile trails. As the kids grow-up & my husband & I age, moving to the city where we could walk to dining, entertainment & parks is very appealing. Housing is tough close to downtown however. :(
 - At my age, it wouldn't affect my decision, however, it would attract a younger demographic and work force to our area as well as possibly retain the UWSP graduates that leave our area after graduating.
 - I love where I'm at during this time in my life. As we age, maybe???
 - I prefer the country
 - I live in Hull but my street is in Point, so I'm practically a resident
 - I will be moving away as housing is expensive and is far from my future job
 - I prefer the outskirts.
 - It may affect assisting others in relocating here for employment.
 - The Village of Plover was chosen because of the increased housing stock built in the 1970's and 1980's that was moderately priced.
 - It will affect my decision on whether I stay in Stevens Point.
 - Not likely. We love the city, but are ready to move into the country, and have more space. We do still want to be as close to Point as possible while also having a lot with at least 10 acres. We want to be able to commute for kids' school, restaurants, university events, Create Events, parties with friends, and others of the great events in Point.
 - I love living in the country and in a small community.
 - I would purchase a home if I found something reasonable and not a huge fixer upper.
- Q42 Is there anything else you would like us to know about housing in Stevens Point?
- I am looking at special needs housing models that are in other cities to try to bring the best model to Stevens Point. I would like to work with the city to make special needs housing available. There are many families who are concerned about the future of their children.
 - Please enforce existing laws regarding landlords and rentals.
 - Work with what we have and help to provide funding (grant opportunities) to refurbish housing to keep our core strong. Involve CAP for those who do not see home ownership as a financial option. Keep student housing from taking over the inner city.
- Build more apartments on the skirt of the core for students and provide strong transportation options. Give student within the apartment complexes their own grocery, convenience and eating options to offer the "Wow" factor. University is a great for the community, but WE have allowed the housing get out of control.
- We are in a service related business. People moving into Stevens Point often ask us for recommendations for housing options or apartment rentals. A single person, just out of college are primarily people that we encounter. Finding affordable housing that isn't run down is a challenge. Rentals \$5-650.00 per month is an optimal rent when getting started. Being a college town, it would probably help with retention to the Stevens Point area.
 - "We don't want to over saturate student housing availability. This would make it difficult for current homeowners of university housing to fill their units. This would decrease their income that they use to live off of, and therefore would cause other issues for those city residents. We should praise those "great" landlords that keep up with their units, work with students and have a great relationship with them. Too often
 - we hear the negative about landlords in a college town, when there are many good folks out there, helping these young people manage and help them learn the "day to day" issues that can arise when living on your own for the first time. More positive support for those landlords that care, are also city residents and that are just some big apartment complex owner or investor that doesn't care about the well being of Stevens Point."
 - This survey is a waste of money. The assumption appears to be that there is a problem with housing in Stevens Point. Without objective support for this assertion, I do not understand the intent of this survey.
 - Especially in regards to student housing, more inspections need to be conducted and expectations met because some landlords and management allow for tenants to live in poorly maintained conditions. However there are landlords and managers who do a wonderful job and take pride in their properties.
- The rent for a single family home is too expensive for the average person working a minimum wage paying job.....and for what you get.....
 - whos dumb idea was it to make a survey on line when most people who need housing cant afford the internet
 - not enough affordable housing. mayor dosnt give a shit about poor people
 - "No more apartments. We need to appeal to families and assist with creating a beautiful downtown/central/North neighborhood and access to the River.
 - Where older structures have been demolished with larger lots available for recreation or building new houses looks wonderful and are desirable. Revitalize central Stevens Point!"
 - "1. A first time homebuyer program where the homes are rehabbed as part of the approach, thus preserving the affordable stock.
 - 2. There needs to be much more of an emphasis on preserving the existing single-family stock than on new construction.
 - Both of these approaches increases the value of the property on existing infrastructure, the single best thing a government can do to realize a net tax-base gain.
 - Focusing on the Central City is the most important as it's more fiscally sustainable than peripheral & outer lands within the City limits.
 - no
 - When I first moved here 22 years ago I rented in SP. I lived by the railroad tracks and would get stuck at HH tracks all the time (and the cars kept banging all night long). I HATED that and it effected my decision, and my spouses decision to purchase in Plover 12 years ago. Also there are really no townhouses or condos to move into that were appropriate so we decided we wanted a yard where we were not on top of our neighbors..
 - "I do not seek out rental units here but have heard exorbitant prices for miniature dwellings.

- I like having my space. So many of the lots in the city are tiny. There might be many nice houses on these lots, but I appreciate and value a larger lot for privacy. I currently live on a one-acre lot in the town of Hull.
- I think the taxes are too high for the value of the homes. We would love to live in the city, but we can get more value with less taxes in near by Plover. We also own a couple homes in the city and every time there's a road repair, we get soaked for the bill. If we're paying taxes already, why isn't this part of that money? Very frustrating.
- It is really easy to tell which houses have university students and which are actual homeowners. I feel bad for the permanent residents that live near the university.
- Keep the slumlords accountable! Candlewood is one of the worst--they seem to have a golden ticket for some reason and can get away with anything.
- Please make sure the landlord association doesn't hold too much sway. The options will remain poor if so.
- For people who are of an advanced age, and are disabled there is little affordable housing. If I did not receive my meager disability payment and some rental assistance, I know that I would be homeless.
- People my age are increasingly looking for neighborhoods with convenient access to entertainment and shopping. There was a time when there were neighborhood grocery stores. I wish that time would return. I would almost not need a car if there was a grocery store near my house. The Market on Strongs is not open enough to fill this void.
- I've have rented the same house for years, but because the houses around where I live have become mostly student housing, no improvements will get done. They can probably get me to leave and get more monies with students. I've been looking for a new place that would be easier for me to get around but there is nothing out there in price range or convenient. Placing to share with students or around student housing is out. The only good thing is that I've had ROTC students sharing the back of my place, that speak up to other students when needed. Student housing has spread out and bring down a lot of neighborhoods. I think older adults still wanting to live in a house with a yard should be able to find housing to rent. Everything in this town is geared towards students. They don't stay. Just think if you would rent your house out to 4-5 kids that may be changing monthly as problems go on or end up at the end of the term will major problems. It's not that I don't like college students. We have had several very nice ones in the neighborhood but we have more problems.
- More tools should be available to help homeowners manage energy efficiency and structural upgrades. The city should analyze the relative service costs for things like streets and sewers for high density areas (old post of town) versus low density edge of town sprawl.
- Too many older homes have been boughten by existing landlords and not maintained. Too many landlords own property in town but do not reside in Stevens Point. Too many Homes are turned into rentals instead of being renovated and sold as a family home. Better maintenance by the city could help to improve and create neighborhoods for both families, seniors and young couples. Especially near the University where it should be a desirable location to reside in.
- Keep low income housing to a minimum. They need to desire to work harder for better things. Make SP a beautiful city on the river not just by the river. Consider hard working families - we can't support everyone. Let's work together!
- A survey for business investors should be implemented. - feedback in regards to business located near types of housing.
- More new housing should be wheel chair accessible without steps for all ages at affordable rates for people earning below \$18000 a year
- There are not many single family housing available that is not student housing; as a young professional in the area, it makes it difficult to find suitable housing in town. I do not want to live on the outskirts of town.
- I have lived on the south side (twice) in a duplex, near the river in an apartment (twice), bought 1 house in the city (near UWSP), and the one we are in now in the Town of Hull. Settled here for tax reasons and raising a family in a quiet, old neighborhood, on a larger lot, with access to the Green Circle. Only thing we miss is city water (we have a well and septic), being on a close bus line (we drive to the nearest one), and being able to walk places (although biking is okay). Not sure we would get all of this moving back to the city, although we might be closer to downtown and central areas, we would not have the quietness of where we are now.
- Thank you for offering a survey. Anyone who has been housing hunting in the last three years will agree everything is way over priced, and there are so few options.
- There are great neighborhoods within walking distance of the downtown that are primed for revitalization.
- Dan Trelka was doing a good job enforcing property maintenance but a few violators complained, criticized him and he left for another job. To my knowledge, he has not been replaced and the inspection department does a lackluster job without a dedicated person who handles the type of enforcement Trelka was doing. The city should step up these efforts again and not cave in when people who let their properties deteriorate complain.
- concern of single family houses turning into non-owner occupied multi-unit rental homes!
- NO--Good Luck. This study is a good idea.
- "I wish there were enforced laws for absentee landlords in the Old Main Neighborhood....."
- i.e. number of residents in a unit, concealed garbage/recycling containers, mowed
- lawns/snow removal.
- I wish snow would be removed from curbs after snow storms for easier walking."
- Promote in-fill and affordability for updating homes in the city instead of new builds. Also, there are many vacant lots with potential for green space and many parks that exist and need more assistance. Also, limit the areas that sex-offenders of all types can live so that they are NOT in our walkable/bikeable neighborhoods. There are beautiful old houses South of downtown but families are not going to live there because of the amount of sex offenders there are. Stop allowing so many to live in Point/Plover!
- Landlords should be held responsible for numbers of people living in a house.
- "Need more apartments that won't cost an arm and a leg for a single parent that doesn't/or can't get into low income. It is really hard to find an affordable apartment in Stevens Point, and if you can find one its worn down or in a bad part of town.
- Stop making new apartment buildings that cost \$1000 to rent, how is a single parent suppose to afford that and put food on the table at the same time."
- In my opinion, housing is affordable around Stevens Point but many times properties such as higher end apartments and condominiums lack amenities and access to public transportation.
- Stevens Point needs more rental housing for lower income families or non college students. A place that has plenty amenities, that residents can be proud to call home and stay. Even helpful options for needier families to buy property. Low income buying programs, or first time home buying.
- Student housing is ruining the area around the university for single family homes. Some landlords don't care about how their tenants disrespect neighbors.
- Existing laws and rental areas should be kept up. Historic areas should be preserved. Bird City should be taken into account when landscaping
- I believe that the city provides a good mix of housing options, though some of the older rental properties are in need of some repair and updating. I have friends who have been looking into moving to Point from Milwaukee but are specifically looking for townhouse options which there seems to be a lack of - that type of housing might be a good addition.
- The ability to find an apartment with a large dog

and a cat is difficult because of pet fees and having to pay a higher rent because of said pets.

- Any housing should have access to the transit system, including assisted livings. They should not be allowed on the outskirts of town where the older residents become isolated due to lack of transportation.
- Why are there no questions about multiuse housing developments? This survey feels like a standard form and not specific to Stevens Point.
- I read that a builder wants to build, I believe, student housing maybe by those on Doolittle Dr. (not sure of the location) because there is a need for more student housing. Did anyone read the article last fall about the UW having like 600 fewer students? Then, not long ago someone told me (they work at the UW) that there are approximately 300 fewer students in the dorms. Next to come are the additional UW budget cuts. Wasn't something mentioned like last year some programs will need to be cut. So really, with all the budget cuts the UW is facing, does Stevens Point need more student housing?
- These landlords are ridiculous with prices. Unreasonable. This city needs more housing. It needs to help the community. These houses are old and need to go. These landlords need to be screened because they do not take care of their properties but will charge you everything you have in your bank account. (Candlewood and Villages) The properties are disgusting. They are a harm to health. There needs to be more student housing that freaking affordable. We need a landlord complaint system.
- We are considering moving away from the University area within the next few years. We are one of 3 owner occupied houses left on our block. Our children were the 3rd generation to grow up in this house, but none of them want to live here as adults. We are concentrating our search in the Plover and Whiting areas. As much as we love the convenience of where we live, we don't want to put up with the noise, vandalism, and sense of entitlement we are subjected to by students. We have been treated by both the city and the students as if

it is our fault for living in this neighborhood. It will be a shame to have to start over with a mortgage just to find some peace and quiet.

- You don't make it easy on city home owners who are trying to repair and improve the homes they have. Relax some of the regulations for special cases.
- The housing is not the only thing Stevens Point needs to improve. More skilled and professional jobs needed here. (Especially in art and design)
- Landlords in this town are garbage. If the landlords were made to keep up their homes, more people wouldn't live in decapitated rentals.
- The inner city area really needs sprucing up. I am happy to see the rehab of two old houses on Division street and wish there was more of this going on.
- The City of Stevens Point is already a great destination for recreational activities (parks, trails, art scene, etc), but we could definitely use the sprucing of existing older homes to make it more welcoming to newcomers/potential buyers. More people = more homes = more money into the City.
- For a single mom it is not very affordable to rent in this area.
- "How about getting the homeless into a good home. There a school kids in the city and county that have no idea where their next meal or place to sleep is going to be. For all the good propaganda you hear about this community, I personally think we really stink in this department.
- How about more mental health services, (having to wait months to see someone is not cool) so you can figure out how to help the homeless instead of arresting them when they reach the end of their tolerance or sweeping the problem under the rug so to speak (out of sight out of mind type deal)"
- "Why is rent so high when wages are low, uwsp shouldn't make that big of a difference
- I think the rental units in Plover & Stevens Point rent for too much. Mostly I want my own washing/dryer and some sort of covered parking without walking a distance to my car. The units I've research with laundry are \$780.00 a month and up. That's too much.

- I'd like to know if there is funding/grants available to low-income people. The City of Wausau has grants that help first-time homebuyers through WHEDA, and it would be interesting to know if Stevens Point has similar programs. I'd like to stay in Stevens Point because I love this town, but my job is in Mosinee, and there are programs that are available to help me buy a house. I'm a parochial school teacher, so I don't make a lot. The cost of a down-payment on a house is the big thing that is preventing me from purchasing a home now instead of renting.
- I am most likely leaving uwsp and Stevens Point because it is impossible for me to find any housing that fits my needs which are only having outdoor uncovered parking, hear, and having my very quiet very sweet dog. It is very frustrating because I really love living in Stevens Point and would love to live here forever but the only way I can currently live here with a large dog is if I buy a house which is not possible
- need to renew tired areas on the West, South and North side
- "Apartment size is important. I would be down sizing from a full size home to an apartment size like that are at Edgewater--I do not think so.
- It is taking a long time for housing to open up. People are in NH waiting for accessible apartments.
- I know people who are in accessible housing: They have to walk up the steps to get to the bathroom, Large size w/c do not fit through the doors to the closet, has a step to get into the shower. "
- People with disabilities would like to have a roommate and share the utilization of a live in caregiver. Zoning laws that don't allow more than 2 unrelated adults to live in one 3 bedroom apt or home make this impossible. It is cost effective option for our Medicaid long term care dollars. Can there be any variances offered on a case by case basis?
- There are a ton of old small houses that need replacing. Let's work with what we have, rather than expanding farther away
- It would be great if our roads would be plowed sooner and sand put down as it always turns to either chunky ice

pathways and/or ice covered and slick roads. Our roads seem to be plowed toward the bottom of the list.

- Low income housing is highly needed for the elderly. They live on very limited incomes and have to resort to going on state funded program, put into an assisted living and
- I work in social services, so not only am I thinking about my own housing needs in the future once I retire, but also am thinking of those with whom I work. It is very difficult for those with low incomes to find housing for themselves and their families if they do not have a section 8 voucher. Even Section 8 housing is limited. Many of the low income apartments are in poor condition, are not accessible. Some landlords do not address complaints re: the condition of the buildings.
- Community wise we are very lucky...the hardest part about buying a single family home is the cost of the Real Estate Taxes...especially in high end housing. The tax bill will often turn buyer's away, making homes in the surrounding townships much more appealing.
- People with disabilities would like to have a room mate and share the utilization of a live in caregiver. Zoning laws that don't allow more than 2 unrelated adults to live in one 3 bedroom apt or home make this impossible. It is cost effective option for our Medicaid long term care dollars. Can there be any variances offered on a case by case basis?
- If you are not personally affected by the lack of accessible housing then it may not seem like a big deal. However I serve families and individuals on a daily basis that are searching for housing that is accessible and affordable. We will have an increase in our aging population and these types of options also help this population maintain their independence. Most people on a fixed income can't afford \$650 a month for rent.... I do think we have the ability to thoughtfully design housing for people that are struggling financially or live on a fixed income that can promote independence and maintain safety. The Stevens Point Housing Authority has about a 1 year wait list and the Portage County Housing

- Authority has at least a 2 year wait list...if you qualify. It would be nice if people could have options without being dependent on a voucher.
- low income housing (subsidized). Lack of options force people to live in places they would prefer not to.
 - The housing is way over priced making it extremely unaffordable. Landlords (slumlords) are taking advantage of it being a college town and over charging for run down houses. It also makes it extremely hard for myself, a single mom of 3, to afford a home for my children.
 - Proximity to the Green Circle Trail is important. The Trail is one of the top assets of our community.
 - Many landlords milk students for as much as they can, going as far as having them pay for parking in their own lots and stuffing as many people as they can in one house. These same landlords poorly maintain their properties, I've seen mushroom growing out of the floors in some places.
 - There does not seem to be enough affordable housing for low income families
 - I assume the housing issue in the City is tied to two other aspects-- one is the landlocked nature of the City. The other is the general "un-openness" of the City planners to new construction, whether commercial or residential. One hears a lot of overly strict guidelines and interpretations and lots of red tape. People have choices, and they exercise those by going outside within the County and to the Village of Plover.
 - Would like to have some options for middle class residents already living in the city of Stevens Point to get funding or assistance to restore their current homes. This could help people move into the city of Stevens Point because they could take the smaller, older homes and make them into what they need - opening up floor plans, adding bedrooms. Or create better curb appeal for the neighborhood.
 - There is growing need for subsidized or inexpensive housing for a wide range of citizens including but not limited to the elderly, disabled, low income etc.
- I love that the neighborhoods are fairly well-mixed in the downtown area. There are big beautiful older homes that have been cared for and loved, set right next to a smaller, more affordable home, and all of our kids go to school together. What makes me sad are the homes that have not been cared for-- large or small--these infect neighborhoods in the saddest way :(
 - I'd love to see absentee landlords held accountable for maintenance and improvement of their properties. A cap on number of properties such landlords can own?
 - Too many older / small houses
 - Too much student housing and not enough single family homes, especially ones for first time home buyers!
 - When moving to Stevens Point, we would have paid more for a house that was very well maintained and appropriately upgraded. However, due to the depressed housing costs here, there is little incentive for owners to put money into their homes, since they will not recoup this investment if they sell the home. Maintenance of quality housing in Stevens Point relies on owners making upgrades for their own comfort, but against their own financial interests. I consider the main obstacle to maintaining quality housing here to be low wages for those who live here. Residents do not have the ability or desire to put more money into housing. Unless wages increase and residents create a higher demand for quality housing, I don't see this situation changing in the future.
 - A large portion of this town's population is made up of UWSP students. Don't forget that, granted I understand we can't forget about the locals but why not make more available house for students and make them part of the locals?
 - "RR situation is terrible. You know this so please do something! I would not rent south of Patch/Industrial/HH area due to RR situations and pending construction. Blocked crossings, traffic congestion. That would make a daily commute a nightmare - more so than now. Does not matter how long construction takes. I would like to live 10-
- 20+ years in my next rental or home
- STP you are losing us to Plover and Whiting. And both are ugly, congested driving experiences.
 - And you do have better cultural amenities like concerts, plays, festivals, restaurants, and movie theaters, water access and parks.
 - Older, still working single people looking for stable rent in a nice place does not exist on my salary.
 - Student housing is so wrong...too terrible to put into words. I have no more effort for this as it has been drained by the slum lords that exploit all that are attempting to better their life through a backwards educational system.
 - College housing is terrible and unsafe
 - I feel that apartments are costing a little too much for the city of Stevens Point. I believe the price of the apartments need to be based on how upkeep these places are. We the people that rent in Stevens Point should not have to pay so much in rent and not have a beautiful place to live.
 - Make sure the landlords are up to snuff and are doing the best they can for students living in their property. Having working appliances and things in the properties is important and should be checked every year or so so that we know each property is the safest it can be and most cost efficient for students.
 - More places need to allow pets, and pets over 20lbs.
 - There was a city meeting on this years ago and John Garner said that the city is approaching 50 percent owner occupied in the city and when you get over that bad things begin to happen....when I go for a walk in the winter I can tell you exactly where the rentals are....besides the yard looking like crap because it's filled with vehicles the sidewalk is not well maintained....not always but most of the time....the city should keep having low income loans so the housing stock can be kept up and set up a ratio of owner occupied to rentals and don't let certain parts of the city get over it....if I were to move and wanted to be in a neighborhood that was primarily owner occupied with sidewalks and walking
- distance to shopping area's and not on a busy street.....my selection would be very limited to nil in the city.....
- For the last four years we had looked at housing options in Stevens Point before we made the decision to move to Florida. Our original intention was to live in Stevens Point for 3 to 5 months and then Florida for the remainder of the year. Due to the lack of attractive up-scale condo and retail business units inside the city, we felt we had no choice but to move to only one location.
 - I'm a non traditional student at UWSP and previously went to school at SCSU in Minnesota. Well living there we rented a 2 bed room apartment with washer/dryer, stove, dishwasher, refrigerator, internet and utilities included, plus common areas, huge gym and pool for \$865 a month. Something Stevens Point could strive for. Owned by Torborg builders.
 - "First, I'm really interested in getting into real estate & development. I'm going to know the area and will graduate soon from UWSP. My name is Steven Macherey and my email is SMACH434@UWSP.EDU - please reach out to me and let me know about your company and how I might look at getting involved in the field.
 - Also, I find that more downtown apartments / developments would be amazing. There needs to be "affordable" and liveable places downtown (with some soundproofing, maybe) that graduates/young professionals would feel proud to live in. Thanks for your time."
 - The re-development of the Square, MSTC and Boys and Girls Club are excellent examples. I am also encouraged by the construction of apartments near Crossroads Commons and the Business Park, although I am disappointed the prime farmland was sacrificed for this purpose. Why not within the Commons or business/industrial parks or on the perimeters?
 - There should be less hotels and more available low income housing
 - I would have moved to Point a long time ago if I could find the kind of housing I need.
 - No.

- Recently bought a house in the village of Plover. Looked for almost a year for housing around the 150K range that didn't need too much improvements. Many houses in this price range needed new roofs, garages, entire interiors and some even had structural issues. This is not the case with cities like Appleton WI (where I grew up and did some house hunting) where a decent house can go for \$120K or even less if you get lucky.
 - Rent in Stevens Point is really high when you try to live here with a large family. A 4 bedroom is way out of our price range, but it is what we need, if not bigger. We both have full time jobs and work constantly, but we can not seem to afford a bigger place.
 - More single family home developments
 - I've rented for 8 years in Stevens Point. I've moved several times, usually due to roommates and not the housing itself. I've never felt a lack of rental properties each time I search. My favorite places I've lived, though were older houses and downtown.
 - "I cannot emphasize how terrible living next door to a rental was for me for four years. I complained to the renters (adults with two kids), then complained to the landlord. I spent four years not getting any sleep. I was preparing to put my house on the market when it sold to an owner who occupies it.
 - I have seen too many crappy rentals. Shabby, broken down, and used up. The noise factor is also an issue. These properties have absentee-owners, in many cases, who need to be held accountable.
 - I believe that there are responsible adults who need to rent, but all that's available are crappy, shabby places. And the cost is prohibitive because the spaces are zoned for multiple people. Our new professionals will move away because they cannot find quality housing.
 - Nice, safe city, good schools & parks & trails, but taxes too high (common response I'm sure)
 - I hope we get a full time officer to enforce city ordinances (i.e. autos parking on lawns) .
 - City planning should encourage people to bike or walk to work: consider the locations of major employers
- and frequent commuting routes when planning new or refurbished housing options.
- Rental units are way too expensive around the campus area
 - Rental housing has been destroyed by students, yet the cost has never been lowered to reflect the lower quality.
 - I think that there is adequate student housing but there is a need for short term rentals and senior living options that are closer to walkable shopping and parks.
 - Putting more effort into providing affordable apartment home living (\$400-\$800/month) would be ideal for the working middle class. In addition, working to rehabilitate some neighborhood homes that are older would be a great investment to help residents be able to purchase their first home.
 - Fraudulent landlords everywhere
 - Please compliment the City's Parks and also Streets Departments. They, along with many of the private landowners, make this one of the most congenial communities that I have ever lived within. [Which is part of why I have lived here longer by far than in any of the other fourteen states and five provinces where I had lived previously!]
 - As a professional adult looking for rentals when I moved to Stevens Point in 2013 for a job, it was hard to find well-kept, reasonably-priced, centrally-located (to downtown and campus), pet-accepting rental units. It was a frustrating experience that kept me in Plover for the last 3 years until I finally found an acceptable unit - mainly because I'm now renting in Stevens Point from a known acquaintance.
 - I believe that the city needs to keep landlords responsible for providing for their tenants and keeping up the spaces they have. I have been fortunate to live in housing for the last 3 years that have taken care of myself and my husband however while a student at the university there were times I felt my landlord took advantage of me being a student and just patching things or ignoring requests within the home which would cause myself and roommates to fix things or take care of the home out of pocket. Coming
- to campus or sending out a notice to students to know what their rights are as renters is something I believe the city should assist with.
- The reason why I picked where I currently live is because of simple reasons. I come from an area where you have at least an acre of yard at your home. Moving to Stevens Point for a 1 bedroom I knew I was not going to find a big house or anything like that. My 1 bedroom options were either in an apartment complex where there was someone living above/under me and to the left/right of me, or a house divided into 2 rentals (upper and lower). I chose the house where I felt like it was more of my own place and I had the privacy of a little backyard vs no yard. My boyfriend has a black lab that I wanted him to be able to bring when he visited. Also like to grill once in a while and at apartments, sometimes I feel that's a bit more restricted. A house with just a few people in the same house vs. an apartment complex with people surrounding me on all sides is way better for me personally.
 - I think we are on the right track. I would rather see townhomes, condos or duplexes than large multifamily complexes. But in order to lure economic development we need a varied housing stock readily available.
 - Have the city fathers stop trying to build more apartments near the downtown. Use that available space for retail and not housing. Stevens Point does not need anymore apartment complexes to be built.
 - The number of moderately priced homes available (over 120,000 and under 150,000) is very low.
 - Do not annex any tillable farmland for housing. There are plenty of areas available to build that do not take acreage away from food production.
 - "Prices for apartments have gone up ASTRONOMICALLY in only a few short years in Stevens Point.
 - From 2010-2013, I lived in a beautiful, new, well maintained apartment which cost 650.00 per month (620.00 since we signed a multiple year lease). After moving back to the area in 2015
- (because Chicago apartment prices are INSANE), that same apartment costs almost 1200.00.
- Also, I've noticed at least a 200.00 price hike on most apartments we've looked at since 2013.
 - I understand rising prices, but the difference is astonishing!
 - I'm currently looking at cheap, poorly maintained student housing to move into to lower our housing cost."
 - Stevens Point should realize the former Majestic Hotel boarding house provides a significant public service by providing housing to single low income individuals, many of whom many people would not want in their neighborhoods but still need a safe place to live. It is located in an area of high concentration of bars but little residences. The city should stop fighting their efforts to add additional rooms and be thankful there is a place where people in their circumstances can go.
 - I feel that the housing needs to also focus on the safety of the student housing situation as well, there have been 5 fires at UWSP houses in 2016-17 year and they are all due to faulty wiring in rentals that are being run by slum-lords. It is time to rehabilitate these areas and make safer living for the students before we have a mass tragedy at one of these slum-lords houses as they clearly don't care.
 - College students have a hard time finding good affordable housing. It sends them into a frenzy making them choose bad home- bad landlords- that cause them too much money.
 - No
 - Nope
 - Many rentals close to the university are old, not up to code. Too many fires this year in old housing.
 - With all potential business growth we need more housing. Too many people are buying things out of area or not moving here because not enough housing.
 - Hold landlords accountable for their reckless disregard to individuals that have no choice but to rent what they can afford. Proper repairs done by licensed contractors, plumber and electricians.
 - Property taxes way too high. My parents live in a much

- larger home in plover and their taxes are much lower.
- "For myself and my family, I have no concerns about housing. However, as a professional for people with people with disabilities, I see a huge barrier to affordable housing in Stevens Point. People with low income and/or poor rental history have a very hard time securing housing. I understand we have the housing authority but this is not a viable option for everyone. There are very long wait lists for any low income housing. There are very few options for small one to two-person affordable apartments (meaning \$500 or less per month). People are having to move to more rural housing areas, leaving them without affordable transportation, which is a whole other issue.
 - I feel people with disabilities may also be underrepresented in this survey as well, due to a number of factors including but not limited to cognition and lack of access to a computer or internet."
 - You should try to find ways to make housing more cost efficient for students.
 - Off campus housing that is good quality can be hard to come by. A lot of places need to be renovated. Most importantly it is hard to find a good landlord in this town. Most of them only seem to care that they are getting paid, not about the conditions that a large number of us have to live in. I've been here for 4 hours and I've one had one landlord that cared for our wellbeing.
 - stop building huge apartment complexes that are more than students can afford. focus on houses that are already up that can be renovated into nicer, separate units.
 - Some sort of stricter laws regarding management companies like Candlewood. Went without heat for months multiple times and when we finally moved they kept our entire security deposit and claimed they saw fleas. Which we never saw, multiple visitors agree our disputes, and we have a child and if there was fleas he would have been bit.
 - As first time home buyer with moderate income, there are not many options for me in my price range that do not need significant work. I am most likely going to move out of Stevens Point because we cannot afford a house.
 - There is not enough help for people when they have hardship
 - The way property taxes are accessed is bogus & it needs to change. The property taxes are out of hand. I shouldn't be paying over \$2,500 in property tax on a 1,200 square foot house with a detached garage: This is absurd.
 - We have to be cognizant of other cultures' (mostly Hmong) living styles. I am not sure if the Hmong customarily choose to live in large extended family groups or if they do so in Point because of economic necessity (or maybe a combo of both). Like to see occupancy policies that reflect their needs yet maintain homes in good condition. We MUST turn around the absentee landlord situation. I've been in rentals that are in appalling condition. I support some sort of inspection program that is enforced. I also would like zoning that allows and encourages more businesses mixed in with residential (e.g. the old neighborhood grocery stores). If we did zoning by effect on the neighborhood rather than uses Point would be much more livable. E.g., say someone has a small woodworking business that doesn't produce bad noise or odors--let the business be in a residential neighborhood. Finally, rehabbers need financial help.
 - Too many slumlords
 - concern about rising property taxes
 - I work here, but don't live in the area and did not look to purchase housing here. I do drive around all day and notice there seems to be a lot of real estate for sale. I do notice some run down areas, and then some absolutely stunning areas, similar to most areas of the country where I have lived where you have income levels from low to high. I love the older homes with all the character and charm, but the expense to update and make them more efficient I am afraid would be more expensive than new construction which would be a deterrent to chose that over new construction I would think.
 - Really hard for young professionals to find affordable housing not full of college students. Even lease dates are geared to college students. Lots of friends working for Sentry, Aspirus or St Michael's, Associated Bank, etc that don't want to live in college housing but still want the same affordability and convenience.
 - The ability to park on the street 24 hours a day and lack of quality student housing are my biggest concerns. Affordable student apartments near the university would be a great start. In addition, continue to provide assistance to low income homeowners to make improvements on their property. Enforce established guidelines for property owners regarding maintenance of student housing.
 - There needs to be more options for people who don't want to live in run down "college houses" and also for those who do not want to live with several roommates.
 - See previous comments. It is sad to see older homes in town be slumlorded/neglected/rented out instead of maintained. I think it decreases surrounding home values.
 - Rentals in this area use the college as an excuse to over charge especially as a single mom it's impossible to find housing that is in my budget that is functional, has enough space, is worth the money I am paying.
 - "I love the accessibility to things in Point. More needs to be done during the winter to make walking more accessible for the elderly. I like the new skate rink in Pfliffer Park! Winter activities downtown! The path is now partially plowed along the river. This is great. However, when you get to the bridge by the gallery the plowing stops. You can't get off the path without walking over what is now 3" thick of icy stomped down snow. It is dangerous! The exit prior to the bridge was not plowed either. So, it is sort of like a dead end. You can turn around and walk back to Franklin or walk on 3" of ice. I don't know who made that choice to stop, but it really should be fixed before someone slips and falls.
 - Housing needs to be developed along the water. The water is what we have that people want! Figure out ways to get water views for living situations. The WPS cleanup lot is the optimal spot. Across the river is good, but then the sidewalk over the bridge needs to be plowed to encourage winter walking downtown. More low income housing or student housing near downtown won't help revive the city. If builders invest make them invest. 2x6 construction. A-typical exteriors of multi family housing. Why build more ugly 2-4 plexes like they are doing in Plover. Good looking buildings that do not look like multi-family units blend in better and encourage people with more money to rent and move downtown. Green spaces for people to use are needed too. Unfortunately we live in a car driving area. So, accessibility to parking is needed. Parking on the street overnight switching sides each night would be good too. This could bring income from ticketing, but also allow people to park in the streets."
 - The ordinance about "no more than two unrelated people living together in one unit" is useless and antiquated. This puts lower income people and students at an enormous disadvantage for no good reason. My roommates and I had immense trouble finding somewhere to live. There are three of us--3.8+ GPA students working 25-30 hours a week-- who wanted to live together to help reduce rent, so we could afford to pay for school as well. The hoops we had to jump through to find an apartment seemed unreasonable, leaving us with few options. Thankfully we found a nice apartment licensed for 3, but it was really our only option. I hope to see this ordinance eliminated someday.
 - Please keep the few green spaces we have in town. If you must build, go to the outskirts of town.
 - The market for rentals does not serve low income people well. Seems like there is an unjustified markup in this area. By unjustified I mean high rent for low quality service from landlords. Landlords only seem concerned about making a profit.
 - I think there should be no tift money for out of state people building multi family units in Stevens point
 - Rental prices seem disproportionate to the cost of owning - rental properties

- seem to be monopolized by one or two companies; prices are unfairly hiked without many options for alternate affordable housing.
- I wish that the inspectors would focus on areas that are not being maintained. Neighbors have not maintained their rental property for years and appears there is no reason for them to do so as inspectors appear to be more concerned with homes on main arteries not in older neighborhoods.
 - The neighborhoods west of I-39 need city leadership and investment to create infill, housing reinvestment, and opportunities for public private partnerships that are necessary to maintain quality housing for all. The opportunity for families being able to find quality homes within walkable distance of downtown and the university is slipping away for many reasons. We're a college town and can serve that population with quality housing as well, but the total lack of investment in near neighborhoods is an embarrassing situation for the city and the planning department.
 - Living in Stevens Point could be improved if the bus service was expanded to include other areas in the county.
 - Promoting rent to own on homes. It would be a great idea for small families in school. I'm a full time student with one semester left and my fiancé is retired from the military with one year left. We can't find any housing for just the two of us with dogs. We can afford to rent but not for an down payment for a house.
 - Executive housing is in excess in the community. It is cheaper to build than to buy the existing houses. Take a ride in the neighborhood behind Fleet Farm - Regent etc. or over behind Fire Station #2. Lots of big, expensive houses sitting empty for years. Offer buyer incentives for people to purchase existing homes - property tax exemption for a year or two or some other means of making those empty houses attractive to buyers.
 - I would like to find land to build our own home on the outskirts of Stevens Point or Plover. To have the country feel but be close to shopping, work, and healthcare.
- Students are charged a ridiculous amount of money to rent units that are not suitable living conditions. Landlords/property managers take advantage of the students. Rent is extremely high and the apartments are old, falling apart, not functional, and dirty.
 - "Should really focus on the areas that visitors see. That is what gives the first impression of the City. Need to work on the areas near business 51, Main Street and Clark Street.
 - Should not try to expand outward and thus impact surrounding communities. "
 - Point should combine their efforts with Plover, Whiting, etc to make for a more uniform living environment, ie, police and fire, taxes, garbage pick up, etc. Their proximity is so close that it would only make sense to have one entity govern the entire area.
 - more handicap access needed
 - Standards should be set for the quality of housing rented to students off-campus.
 - The migration of new residents to surrounding communities is a telling sign that SP has lost its appeal. The city suffers from aging infrastructure and an aging cohort of property owners that see no value in making improvements. The "it was good enough for me" syndrome is alive and well in the community.
 - "Reduce property taxes
 - Better garbage pick-up, can't get out of truck to pick up recycling or garbage bags (lazy!!)
 - Pick up hard waste
 - Guy at yard waste facility should not be able to smoke or run/sit in a truck all day and harass people (get out help people out and not be such a lazy piece!!!!!! He sits and smokes while 80-90 year old people try and dump out there leaves This guy is a disgrace to anyone who works or pays taxes for the city!!!"
 - Better bike and pedestrian infrastructure needed. Change main and Stanley to 3 lane configuration. We need a mountain biking trail! Crack down on nuisance giant pickup trucks doing burnouts in town. Decriminalize marijuana. Free non violent offenders from jail, focus on rehab, not incarceration.
- I work in real estate and most buyers feel that the taxes in Plover are much lower than Stevens Point.
 - I love living and working in Stevens Point. I wish some of the major thoroughfares (Division St, Main St, Clark St, Stanley St) were more bike-friendly.
 - Right now there is not a lot on the market and there are definitely buyers out there for more moderate priced homes and that aren't new. Under \$160,000
 - Not many are pet friendly which made it hard to find an apartment complex that was decent looking but also pet friendly. A couple pet friendly apartments look in bad shape that I wouldn't consider living in those places at all
 - I believe there is a shortage of high-quality single and multi-family rental units in Stevens Point that are appropriate for families and professionals. Rental units, whether for students or others, tend to get blocked in this community by existing interests. We need to be more open to new development and supportive of improvements to existing properties. A recent push on building code enforcement and property maintenance has not been well received. While there is a need for minimum health and safety standards, and possibly even some aesthetic standards, many "violations" seem to go too far (i.e. peeling paint, holes in screens, artwork, etc.) Many people are irritated by this process and I know of at least one family (young professionals) looking to leave Stevens Point as a result. Housing can be a very personal and in some ways subjective topic. But it is definitely one that we need to talk about in this community. I'd like to see more tactful, educational and supportive ways of creating a positive, healthy and attractive community for our residents.
 - The landlords that serve UWSP students have done a wonderful job in deceiving students into believing there is a housing shortage in Stevens Point. Requiring them to sign a lease 12 months in advance-- and pay for a first semester -- should be exposed. UWSP Students should be empowered to be smarter consumers and demand better business practices.
- Like I keep stating, I am middle age and do not want to own a home. I want a place I can be proud to call my home and not have screaming kids running above me and outside. I am too young for the 55+ homes but would love to live in them because of the quiet neighborhood. I work with several people that feel the exact same way. I want to pick up and leave and not worry about the lawn or shoveling. I currently take care of my rental unit as if it were mine. But in return, I am miserable because of the 7 people living above me that never seem to sleep. This area focuses too much on college kids or people that can't afford housing. They need to focus on people like me that spend money in this town, want to stay but can't find a nice place to live. You need to reach out to generation X and keep us here. I look at buying home crazy when I could rent and save my money for other things.
 - We enjoy living in Point - the number of parks is wonderful and they are all easy to access. The Green Circle is great. Based on where I live I can walk and bike to a variety of places safely.
 - No
 - Taxes are way too high! I pay about half as much living in a township.
 - You can buy more house for less money in Wisconsin Rapids and surrounding communities.
 - Again there needs to be a focus on having affordable rental housing for those working individuals, who are working fulltime making 12-18 dollars an hour. They can't afford the 600 to 800 a month rent.
 - Not anything you probably don't already know. Plover is killing us in new housing growth, but their approach of approving every multi-family unit they can, even in the middle of a corn field, is short-sighted and disturbing. It'd be nice if we could strike a balance, focused on in-fill and rehabilitation/redevelopment of existing structures, with some very, very limited eastward expansion.
 - The issue with the community is not just the housing. If you are doing to attract professionals from other areas, the community needs to focus on job creation and amenities. If I leave my job, I basically need to leave the community to get

- something at a similar level in a similar field.
- the city needs to be accepting, otherwise plover will get units that are missing in Stevens Point. Units like that are now being built behind walmart, the Windsors, by St. Brons. If we better infill the city we will have more economic growth in the city.
 - Please encourage developers to explore "better than college grade" rentals in the area. Would love a place that I can walk to restaurants and be close to the out of doors, parks, green circle.
 - In all cases I would like to see building happen in already build on or constructed spaces I don not want to see any sprawl until buildings and spaces within the city and preferably the surrounding communities are put to use. creating a larger community in terms of space and land used is not the answer I would want to see in anyway shape or form
 - City has more rental properties than needed for the population creating a vacancy problem resulting in an increase in low quality tenants and poor conditions due to irresponsible occupants. Vacancies cause landlords to lower rents attracting less than desirable tenants thus resulting more complaints from neighbors and higher crime rates. A temporary hold on rental property construction until the population and employment in the area are in balance would be helpful. The city wants more tax base but the lack of need for housing does not warrant it. An overabundance of vacancies in existing neighborhoods will lead to unmaintained housing units and deteriorating areas.
 - My priority would be to direct attention to housing for those with either (or both) physical and intellectual challenges. Is it now adequate?
 - I believe I've stated my issues with the current housing situation, although, I managed to get by as a non-traditional student (now graduated) that had a dog while attending my studies.
 - "I feel that in general, students get poor value from rental housing in the area. Landlords know that they can take advantage of students by re-purposing rooms to exceed the maximum occupant capacity. Additionally, landlords know that they can raise the price of a rental unit because multiple people will be renting, so the cost will be lower per-person than if they were renting alone (for example, a student could rent by themselves in a city this size for \$300-\$400, but since there are limited options, prices get raised to over \$1000/month because students pay only \$333 per person).
 - Lastly, because students are less picky than others because they are in short-term housing, landlords often feel that they don't need to keep up on property maintenance or presentation. Some of the rental units in this area are an atrocity, with appliances older than me."
 - Pet friendly housing needs to be built. There were literally less than 6 options of places to live with my lab (70#).
 - Check out the student housing options and landlords, many do not keep the housing in good shape, clean it or treat students appropriately
 - Question 30's opinion.
 - I am looking to buy a house as a first-time homebuyer, young professional. Many of the houses in my price range are old and could use an update.
 - Renters have the same constitutional rights as everyone else.
 - Stevens Point has some ridiculous local renting and parking laws that make me unlikely to live in the City of Stevens Point after graduation. However, I intend to stay in Portage County.
 - PLEASE PLEASE PLEASE expand the city bus routes, more stops, longer running hours and run on Saturday!
 - "I am a good renter with a great family and pets. I find it very difficult to find appropriate good family housing in Stevens Point. I choose to rent. 10 years ago when I went to UWSP and it was the same situation I could not find a rental for family housing, I also knew professors that had the same issues.
 - More housing for the working class families!"
 - I've rented with a few companies around town and I've always have run into problems with candlewood. The 'lose' or misplace paperwork done and payments. They also charge up the wazoo for minor repairs. For a college student it's hard to find options for student housing but I will never rent from them again. I will always go for a person who ones maybe one or two properties so that I'm taken care of more efficiently.
 - "Focus on inspecting what you have charged landlord for for licenses. I looked at housing that was disgusting & clearly had habitation issues.
 - The market for apartment units is flooded. People can easily afford rent in varying locations if they choose to work."
 - Need more available land to build new housing
 - Slum lords needs to be removed from Stevens point
 - I honestly feel we have enough housing in the city and we need to focus more on making the housing affordable for everyone. Also making the current housing appealing by holding landlords accountable to make sure the properties are kept in good shape and repair.
 - No
 - make the housing affordable for everyone. not build new housing
 - I think the city offers a variety of housing types, but many existing units need renovation or removal.
 - Property taxes make it hard for moderate wage workers to afford a nice home in town.
 - Plover is better. UW and the progressives agenda in Stevens Point makes it unattractive to many people.
 - I think the rentals aimed towards college students need more rules/regulations on the conditions of the unit. Students shouldn't be seen as money makers and have to live in subpar housing cause landlords don't care about maintaining and updating their properties.
 - Parking is even more of an issue than housing. Severely lacking. College kids pay for parking in the lot, but lot fills up, so they park blocks away and walk. Parking downtown always fills up. We could use parking garages.
 - Some of the codes/violations are ridiculous. I doubt many council members could be found that didn't have some peeling paint or some other insignificant infractions. Also, I believe that an individual should be able to have an 8' fence between them and their neighbors. There should also be a program or incentive to get people to convert part of their lawn to native plants, or garden space. Extensive lawns are becoming a thing of the past.
 - Responsible homeowners are penalized by the irresponsible business owners who locate their operations in the residential community. Poorly maintained rentals with little regard of their affect on the neighborhood, noise and cluttered yards cannot be adequately addressed by understaffed city departments. When addressed landlords have excessively liberal amounts of time to comply with corrections (and this typically at a minimum). Landlords with "grandfathered" properties are exempted from the ordinances that would apply to other rental properties, leaving them with no responsibilities to the neighborhoods that they have their business in.
 - I love living in Stevens Point, but disrespectful neighbors are hard to deal with when homes are so close together. And, I live on Michigan Ave which is really noisy and busy. I'll probably move out of the city for those reasons. And because it doesn't pay to put money into fixing up my home because this neighborhood isn't holding its value. My house is really cool but when it's time for me to sell it won't attract buyers because of the college rental next door.
 - To me the benefit of living in the city is to be able to walk and have easy access to entertainment and shopping. If I have to drive everywhere then I may as well live in the country.
 - Need for more affordable housing in neighborhoods, walking distance to restaurants, entertainment, parks, downtown. Low/no maintenance. Smaller complexes with community feel would be nice. I know many widowed/single people on limited incomes needing maintenance free and affordable but not exclusive to seniors.
 - I feel that the housing is adequate, but there is not that much to choose from if you do not want to live in student housing. I work 2 jobs, I need to sleep at night, so I do not want to live next to some person who plays video games at 3 in the morning, or

has frequent visitors over at all times of the day or night. I like my apt because I have a garage attached to my apt. so I do not have to share an entrance with anyone, although that is available. It made it very attractive to move here because of that, and I stay because of that. So more housing that is not like a dorm feeling -- more like it is one's home.

- We need more houses for rent, not duplexes!
- We have many short driveways, lots of homes with no garages. Overnight parking restrictions are a bummer (except for snow emergencies). Lots of homes need repair. People need help and encouragement to fix up their houses and yards.
- Focus should be on the balance between college housing and single family homes. Ensuring families are able to settle into all neighborhoods to create a solid base that is then welcoming to a reasonable number of well maintained and managed college homes. Creating a community base first where college students are welcomed and integrated into the neighborhoods. Areas in our city seem to have a college student first mentality where year round home owners are expected to deal with chaos for nine months vs integrating the students into a neighborhood atmosphere. We want students to know they are moving into our community and are welcome as our neighbors. Stevens Point residents will be in our homes long after the college students time at UWSP.
- We need more month-to-month rental housing simply because it's more convenient to move when students or younger adults like my husband and I find new jobs, or are interested in new apartment openings elsewhere. Month-to-month would definitely be a major benefit and could tip the scales from one option to another.
- I think for me, everything is covered.
- Lack of new housing lots on the East side. Areas East of the hockey arena would be a good thing. There are a few lots off of Torun, but has line running below is not inviting.
- The city should not be telling homeowners how to upkeep

their homes and spend their money. The city is not a homeowners association

- Bette, less adversarial, relationship with developers and builders.
- Not enough good houses 75,000-125,000. They sell very quickly, except for the ones in terrible condition.
- We have a lot of rundown housing. A lot of energy inefficient housing. We do not have a lot of very green housing. Insulated concrete form houses. Not a lot of solar. Not a lot of stress skin panels. We are stuck in the old days of building construction. Need to join the new millennium.
- Most of housing is for students. Would like to see better quality single home rentals especially accepting pets.
- Start working for families instead of slum lords and real estate barons.
- Another element to consider training city employees to handle phone calls with more compassion and understanding. When I was working 12 hour days, a guy parked in front of my driveway and forced me to park on the street. When I received a ticket I called to explain, and they did not listen. When my husband was injured & I was sick with the flu, we missed shoveling by a few hours past the deadline. We had a relative on the way to help but... A guy from the city walked by for 5 minutes throwing sand (no shovel used, although he lied and told the city that he did) and the city charged us about \$180 for those five minutes (our family ate ramen that week instead of real food, but our city couldn't care less). I could keep going, but I won't. The point is that it is the manner that these few incidents were handled by incompetent city officials that has lead us to not feel any hesitation in our decision to move. There is much that we love here, but the city could seriously consider using an oversight procedure such as recording phone calls and reviewing them with the employees who answer the phones. This is a common thing for many industries, especially ones with reputations for rude customer service, as is the case here.
- I believe there is a significant, for a community our size, segment of the population that has a budget in the

-\$1000 per month range that does not necessarily want to purchase a home and would be willing to spend such a figure on nice apartments in the City. It is disappointing to see development in Plover and Whiting, and not Point.

- Make it easy to find how to report a land lord of code violations and complaints would be great. Or an online option.
- Streetlights are needed on all city streets, especially in the areas by the Ice Hawks arena. When the soccer field lights are on at night you cannot see the road you are driving on because there are no streetlights to diffuse the soccer lights.
- No
- glad the city is doing this survey to have sound data in decision making and to show the city council and community how people feel
- No