
CHAPTER 3: POPULATION AND HOUSING

INTRODUCTION

Planning for population and housing will ensure that services are provided for and City's housing needs are met. The design, placement and density of housing impacts the overall appearance and character of a community by defining a sense of place and encouraging or discouraging social interaction between residents. It influences the cost of housing and the cost and efficiency of other plan elements such as roadways, school transportation (e.g. busing vs. walking), economic development and the provision of public utilities.

The "Smart Growth" legislation requires that the housing element contain objectives, policies, goals, maps and programs to meet current and future housing needs of the City, by developing and promoting policies that provide a range of housing choices for City residents which meet the needs of all income levels, age groups, and persons with special needs. An assessment of age, structural, value, and occupancy characteristics of the City's housing stock is also required. This chapter addresses these requirements.

KEY SUMMARY POINTS

The following list summarizes key issues and opportunities identified in the element. The reader is encouraged to review the "Inventory and Analysis" portion of the element for more detail.

Population Trends

- (a) The City experienced reductions in population between 1980 and 2017.
- (b) According to the WDOA, the City is expected to contract by 2.8% (91 people) between 2010 and 2040.
- (c) In 2010, the median age of City residents was 44.7
- (d) Ages 45 to 49 comprised the City's largest cohort in 2010 (7.7%).

Race

- (a) In 2010, whites comprised 96.4% of the City population compared to 94.3% in the county and 86.2% of the state's population.

Income and Education

- (b) The City had a lower percentage of residents age 25 or older who graduated from high school or higher (84%) than the county (93.0%) and the state (91%) according to the 2012-2016 American Community Survey 5-Year Estimates.
- (c) The City's median household income in 2000 was \$43,180; this was lower than both Calumet County's median income of \$52,569 and the State of Wisconsin's median income of \$43,791.
- (d) The City median family income was \$65,026, which was an increase from the 2000 median family income of \$48,173 according to 2012-2016 ACS 5-Year Estimates.
- (e) In 2012-2016, 7.7% (+/-4.2%) of the City's population was living below the poverty line according to American Community Survey 5-Year Estimates.
- (f) Approximately 5% (+/-4.6%) of families lived below the poverty level in the City, according to 2012-2016 American Community Survey 5-Year Estimates.

Household Structure and Trends

- (a) Household size in the City decreased slightly from 2.36 persons per household in 2000 to 2.25 persons per household in 2010.
- (b) The number of households is expected to increase by about 5.5% from 1,394 in 2010 to 1,471 in 2040.

Housing Stock

- (a) Seventy eight percent (78.2%) of the existing housing stock in the City was built before 1980.
- (b) Seventy-eight percent (77.8%) of the residential structures in the City were comprised of single family (one) units detached (2012-2016 ACS 5-Year Estimates).

Occupancy Characteristics

- (a) Owner-occupied units accounted for 74.0% of the occupied housing units in 2010, while rentals made up the remaining 26.0%.
- (b) In 2016, homeowner vacancy rates indicate a less than adequate supply of owner-occupied units for sale (0.0%).
- (c) In 2016 the rental vacancy rate (22.1%) was well above the vacancy standard of 5.0%, which would indicate that the City had an adequate supply of housing units for rent.

Housing Stock Value

- (a) Between 2000 and the 2012-2016 ACS 5-Year Estimate period, median value owner-occupied housing prices in the City rose by 33.8% from \$85,700 to \$114,700.
- (b) Twenty-three percent (23.1%) of homeowners with a mortgage and 43.8% of renters were paying a disproportionate amount of their income for housing in the City (2012-2016 ACS 5-Year Estimates).

Housing Characteristics

- (a) Two-person households were the most prevalent owner occupied household size in the City and County in years 2000 and 2010
- (b) One-person renter-occupied housing units accounted for approximately half of rental units for both the City and County in years 2000 and 2010.
- (c) The majority of city and county residents moved into their households between 1990 and 2014.
- (d) Occupied units lacking complete kitchen facilities are a slight issue in the City, occurring in four percent (3.8%) of units (2012-2016 ACS 5-Year Estimates) while occupied units lacking kitchen facilities are not an issue.

Specialized Housing and Homelessness

- (a) There are two Assisted Living Facilities in the City with a combined capacity of 74.
- (b) There are no emergency shelters in the City for the general public.
- (c) According to the January 2015 Point in Time survey there were 99 people in the Fox Cities who were in a shelter, in transitional housing or unsheltered and sleeping outdoors.

INVENTORY AND ANALYSIS

Developing a baseline of housing characteristics for the City provides a foundation upon which to build the City’s goals, strategies and recommendations. Some data in the following chapter was obtained from the American Community Survey (ACS). The ACS is an ongoing statistical survey by the U.S. Census Bureau representing a sample of the population over a period of time, differing from the Decennial U.S. Census where figures are based on actual counts during a point in time. ACS estimates are controlled to decennial population estimates and become less accurate over the decade, meaning estimates are only as accurate as the census count on which they are based.

ACS data can be used to draw conclusions, however, due to the limitations of these estimates, patterns can only be inferred through the data and consequently there is a larger margin of error (MOE). Small sample size increases the MOE indicating inaccuracy and rendering the data unreliable. As a result, annual fluctuations in the ACS estimates are not meant to be interpreted as long-term trends and caution should be taken when drawing conclusions about small differences between two estimates because they may not be statistically different. It should also be noted when comparing ACS multi-year estimates with decennial census estimates that some areas and subjects must be compared with caution, or not compared at all.

Population Trends

Historic Population

The City experienced reductions in population between 1980 and 2017 (Table 3-1). Between 1980 and 1990, the City contracted by about two percent (-2.1%). This was followed by contraction of about one percent (-1.2%) during the next decade (1990 to 2000). Since 2000, the City has experienced continued contraction in population, contracting in 2010 and 2017.

Table 3-1: Historic Population Growth, 1980 to 2017

	1980	1990	2000	2010	2017
New Holstein	3,412	3,342	3,301	3,236	3,167
Calumet County	30,867	34,291	40,631	48,971	49,737
Wisconsin	4,705,642	4,891,769	5,363,675	5,686,986	5,763,217
		% Change 1980-1990	% Change 1990-2000	% Change 2000-2010	% Change 2010-2017
New Holstein		-2.1%	-1.2%	-2.0%	-2.1%
Calumet County		11.1%	18.5%	20.5%	1.6%
Wisconsin		4.0%	9.6%	6.0%	1.3%

Source: U.S. Census, 1980-2010, American Community Survey 2013-2017

Population Forecast

Population projections can provide extremely valuable information for community planning but have particular limitations. Population projections are typically based on historical growth patterns and the composition of the current population base. To a large extent the reliability of the projections is dependent on the continuation of past growth trends. Continued population growth will result in an increase in demand for services and land consumption.

Table 3-2: Components of Population Change, Calumet County

Year	Numeric Change			Percent Change		
	Natural Increase	Net Migration	Total Change	Natural Increase	Net Migration	Total Change
2000-2010	3,607	4,733	8,340	8.9%	11.6%	20.5%
2010-2020	2,778	2,806	5,584	5.7%	5.7%	11.4%
2020-2030	2,723	3,977	6,700	5.0%	7.3%	12.3%
2030-2040	2,166	789	2,955	3.5%	1.3%	4.8%

Source: WDOA, Vintage 2013

According to the WDOA, net migration (number of people leaving an area subtracted from the number of people coming into an area) had slightly more of an influence on population increase in Calumet County during the 2000's, than natural increase (births minus deaths). It is assumed that net migration increase will to have a slightly higher impact on population growth during the 2010's, while natural increase will play a larger role in population change during the 2030's (Table 3-2). Table 3-3 presents population estimates through 2040. **According to the WDOA, the City is expected to contract by 2.8% (91 people) between 2010 and 2040.** This decrease is contrast to expected increases in Calumet County and Wisconsin.

Table 3-3: Population Estimates, 2010-2040

	New Holstein	Calumet County	Wisconsin
2010	3,236	48,971	5,686,986
2015	3,190	50,315	5,783,015
2020	3,275	54,555	6,005,080
2025	3,305	58,010	6,203,850
2030	3,315	61,255	6,375,910
2035	3,250	63,210	6,476,270
2040	3,145	64,210	6,491,635
% Change 2010-2040	-2.8%	31.1%	14.1%

Source: WDOA, Wisconsin Demographic Services Center, Vintage 2013 Population Projections

Age Distribution

The age structure of a population impacts the service, housing, and transportation needs of a community. **In 2010, the median age of City residents was 44.7** (Table 3-4). This is older than Calumet County's median age of 38.4 and the State of Wisconsin's median age of 38.5.

Table 3-4: Percent of Population by Age Cohort, 2010

Age	New Holstein		Calumet County		Wisconsin	
	Number	%	Number	%	Number	%
Total population	3,236	100%	48,971	100%	5,686,986	100%
Under 5 years	159	4.9%	3,418	7.0%	358,443	6.3%
5 to 9 years	206	6.4%	3,827	7.8%	368,617	6.5%
10 to 14 years	176	5.4%	3,678	7.5%	375,927	6.6%
15 to 19 years	213	6.6%	3,389	6.9%	399,209	7.0%
20 to 24 years	144	4.4%	2,091	4.3%	386,552	6.8%
25 to 29 years	166	5.1%	2,617	5.3%	372,347	6.5%
30 to 34 years	180	5.6%	3,278	6.7%	349,347	6.1%
35 to 39 years	155	4.8%	3,325	6.8%	345,328	6.1%
40 to 44 years	233	7.2%	3,989	8.1%	380,338	6.7%
45 to 49 years	248	7.7%	4,242	8.7%	437,627	7.7%
50 to 54 years	213	6.6%	3,866	7.9%	436,126	7.7%
55 to 59 years	218	6.7%	3,230	6.6%	385,986	6.8%
60 to 64 years	204	6.3%	2,396	4.9%	313,825	5.5%
65 to 69 years	173	5.3%	1,731	3.5%	227,029	4.0%
70 to 74 years	137	4.2%	1,246	2.5%	173,467	3.1%
75 to 79 years	141	4.4%	1,047	2.1%	141,252	2.5%
80 to 84 years	119	3.7%	832	1.7%	117,061	2.1%
85 years and over	87	2.7%	505	1.0%	75,603	1.3%
90 years and over	64	2.0%	264	0.5%	42,902	0.8%
Median age	44.7	-	38.4	-	38.5	-

Source: U.S. Census 2010, DP-1

Ages 45 to 49 comprised the City's largest cohort in and 2010 (7.7%). The next largest age cohort in the City was 40 to 44 with 7.2%. Similar to the City, ages 45 to 49 comprised the largest age cohort in Calumet County (8.7%) and the state (7.7% tied with ages 50 to 54).

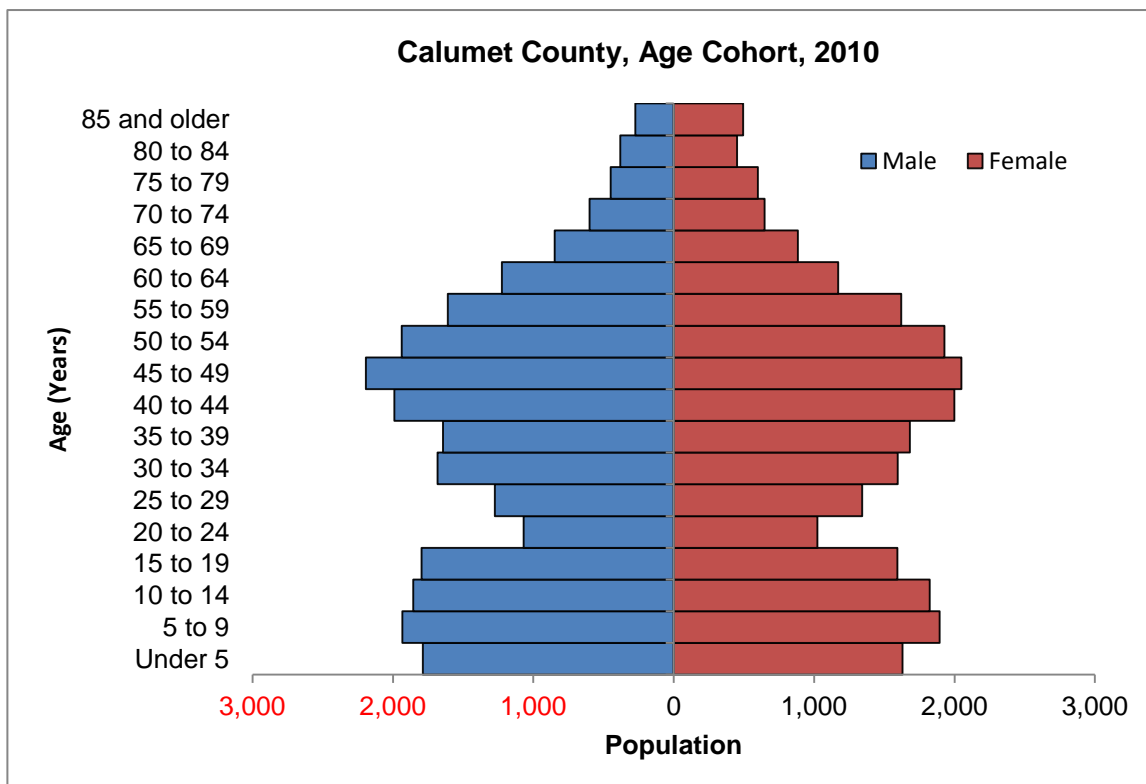
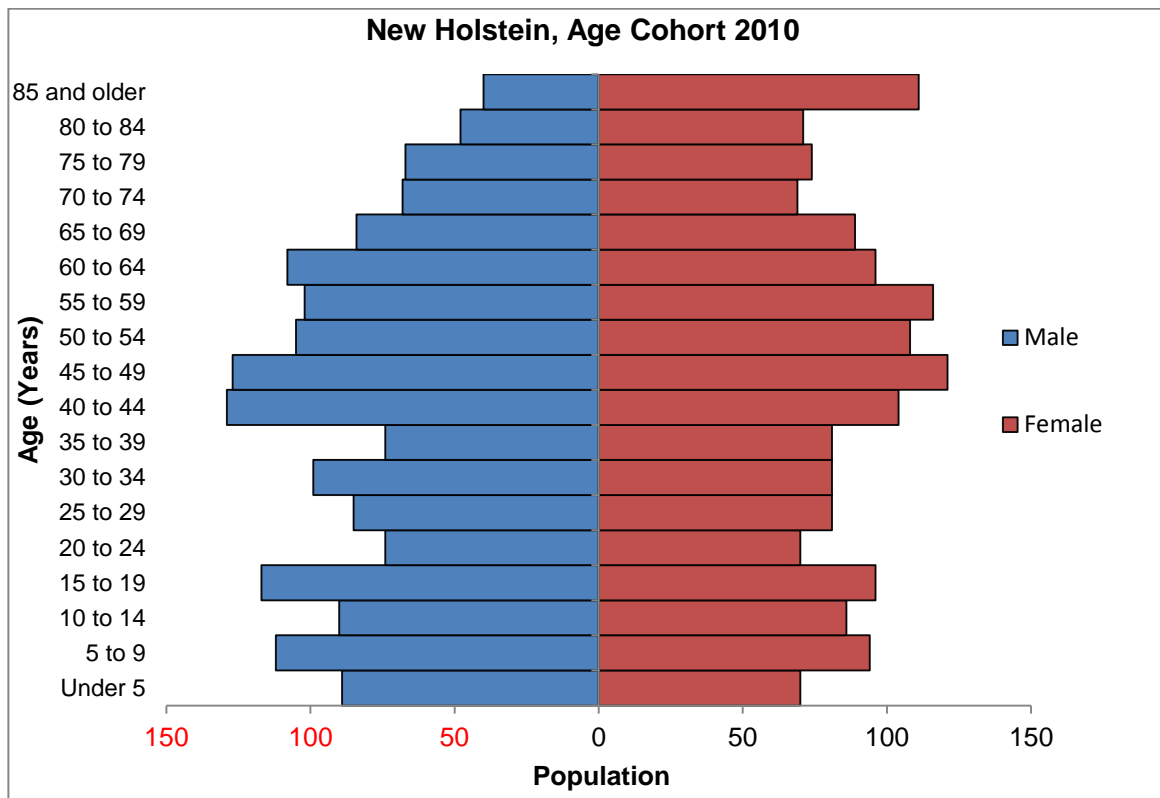
Table 3-5: Population by Gender, 2010

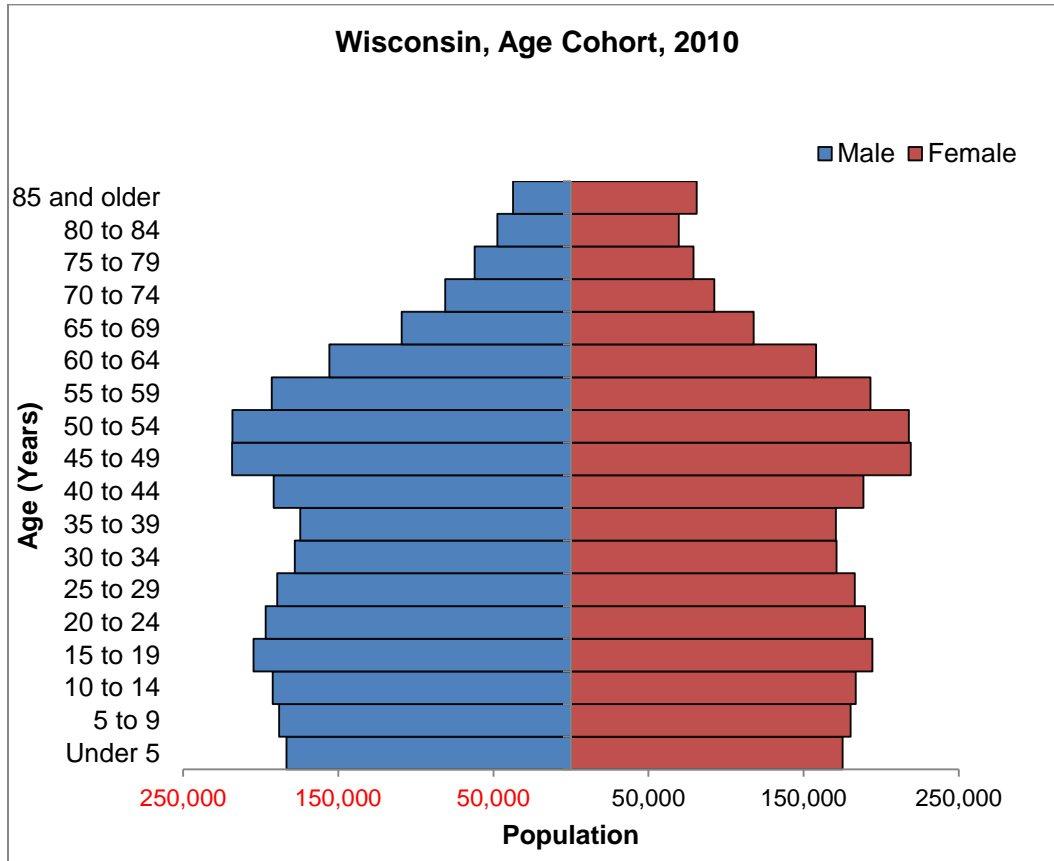
	Male			Female			Total	Median Age
	Number	Percent	Median Age	Number	Percent	Median Age		
New Holstein	1,618	50.0%	42.5	1,618	50.0%	46.9	3,236	44.7
Calumet County	24,543	50.1%	37.8	24,428	49.9%	39.0	48,971	38.4
Wisconsin	2,822,400	49.6%	37.3	2,864,586	50.4%	39.6	5,686,986	38.5

Source: U.S. Census 2010, DP-1

Males and females are evenly distributed in the City in 2010 (Table 3-5 and Figure 3-1). Much like the county or state, within the City the ratio of males to females fluctuated between which gender was in majority. Females outnumbered males, beginning with the 65 to 69 age cohort. The life expectancy of females is longer than that of males and this is reflected in the higher median age for females in all jurisdictions.

Figure 3-1: Population by Age Cohort, 2010





Source: U.S. Census 2010, DP-1

Race

Population by race provides information regarding the social and cultural characteristics of an area. It also provides information regarding population dynamics. Access to education and economic opportunities differ by race. Differences also exist in age structure, language barriers and risks for various diseases and health conditions.

Since new immigrants are more likely to settle in areas with existing populations from their country of origin, race and ethnicity, existing populations may also influence migration patterns. National population trends indicate that persons of color (includes African Americans, Native Americans, Alaskan Natives, Pacific Islanders, Asians and persons declaring two or more races) and persons of Hispanic Origin are growing faster than non-Hispanic whites.¹ As the population of the City, Calumet County and Wisconsin continues to grow, it is likely that the minority proportion of the population (persons of color and whites of Hispanic Origin) will also continue to grow. If this occurs, communities may need to compensate for the changing demographic composition. Communities may also find it beneficial to promote opportunities for positive interaction between cultures. An increase in understanding of differences and similarities in expectations and cultural values may help reduce friction between groups.

¹ U.S. Census.

Racial Distribution

Table 3-6: Population by Race and Hispanic Origin, 2000 and 2010

			White	African American	American Indian - Alaskan Native	Asian or Pacific Islander	Other Race	Two or More Races	Total Persons	Hispanic or Latino
New Holstein	Year 2000	#	3,251	1	8	8	3	30	3,301	19
		%	98.5%	0.0%	0.2%	0.2%	0.1%	0.9%	100.0%	0.6%
	Year 2010	#	3,121	6	15	20	47	27	3,236	103
		%	96.4%	0.2%	0.5%	0.6%	1.5%	0.8%	100.0%	3.2%
Calumet County	Year 2000	#	39,282	124	124	632	154	300	40,631	435
		%	96.7%	0.3%	0.3%	1.5%	0.4%	0.7%	100.0%	1.1%
	Year 2010	#	46,187	246	203	1047	705	583	48,971	1,690
		%	94.3%	0.5%	0.4%	2.1%	1.4%	1.2%	100.0%	3.5%
Wisconsin	Year 2000	#	4,769,857	304,460	47,228	90,393	84,842	66,895	5,363,675	192,921
		%	88.9%	5.7%	0.9%	1.7%	1.6%	1.2%	100.0%	3.6%
	Year 2010	#	4,902,067	359,148	54,526	131,061	135,867	104,317	5,686,986	336,056
		%	86.2%	6.3%	1.0%	2.3%	2.4%	1.8%	100.0%	5.9%

The population in the City is less diverse than that of the county and state. Between 2000 and 2010, the City experienced a slight increase in the share and number of minority persons of non-white race during this time period (Table 3-6). ***In 2010, whites comprised 96.4% of the City population compared to 94.3% in the county and 86.2% of the state's population.***

Although Hispanics are the fastest growing ethnic group in the United States, they currently comprise less than four percent of the city and county and less than six percent of the state's population. Between 2000 and 2010, the Hispanic population within the City just rose significantly, increasing from 0.6% in 2000 to 3.2% in 2010. If the City is going to grow through migration, it is likely that the number and percentage of Hispanics in the area will also increase as Hispanics are becoming a larger share of the national, state and county population.

Income and Education

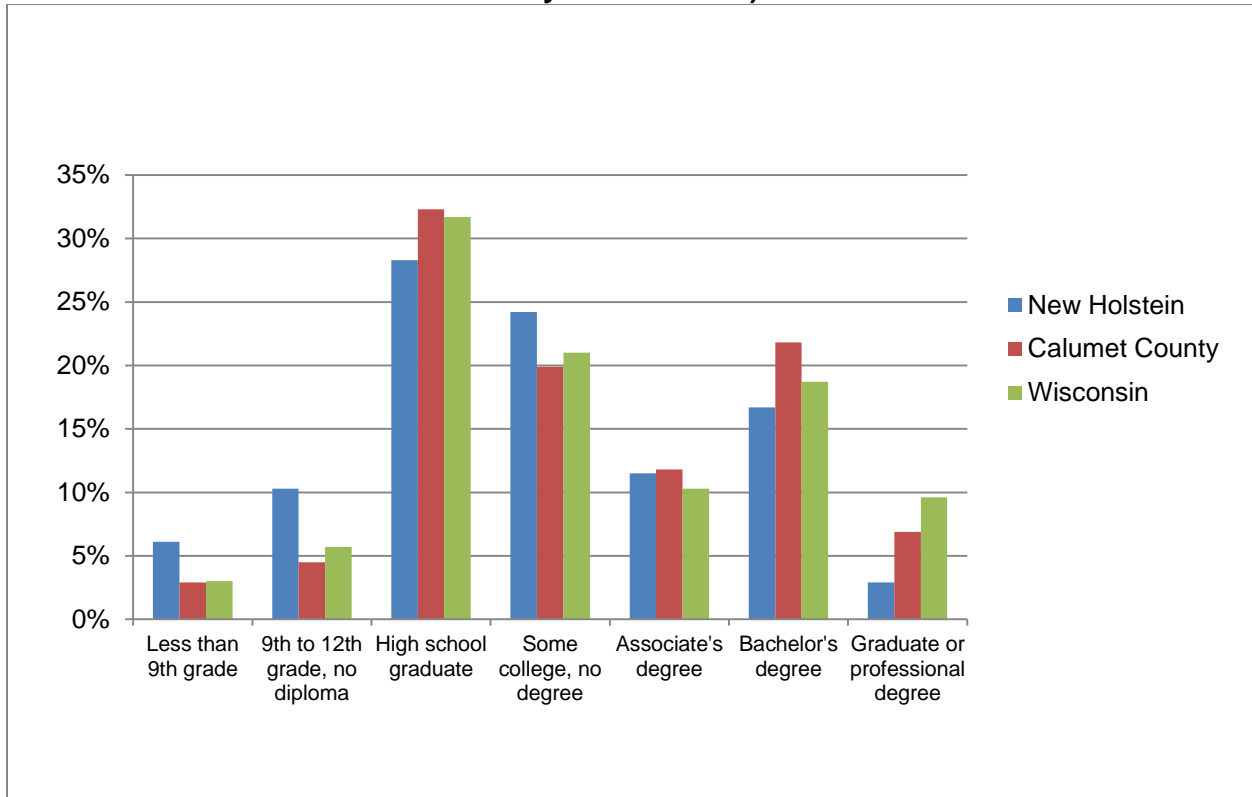
The U.S. Census Bureau reports that an individual with a bachelor's degree can expect to earn \$2.1 million over the course of a career, nearly double what the expected earnings are for a high school graduate. The results of the Census Bureau's study demonstrate that there is a definite link between earning potential and education.

Educational Attainment

The City had a lower percentage of residents age 25 or older who graduated from high school or higher (84%) than the county (93.0%) and the state (91%) according to the 2012-2016 American Community Survey 5-Year Estimates, as depicted in Figure 3-2. Additionally the City has a slightly lower share of residents that hold a bachelor degree or

higher. Approximately 20% of City residents hold a bachelor degree or higher compared to 29% of county residents and state residents.

Figure 3-2: Percent Educational Attainment, 2010-2014 ACS 5-Year Estimates (Population 25 years and over)



Source: U.S. Census, 2012-2016 American Community Survey 5-Year Estimates, (Population 25 years and over), S1501

Income Levels

Income includes both earned and unearned income. Earned income includes money earned through wages, salaries, and net self-employment income (including farm income). Unearned income includes money from interest, dividends, rent, Social Security, retirement income, disability income, and welfare payments.²

Three commonly used income measures are median household income, median family income and per capita income. Median income is derived by examining the entire income distribution and calculating the point where one-half of the incomes fall below that point, the median, and one-half above that point. For households and families, the median income is based on the total number of households or families, including those with no income. Per capita income is the mean income computed for every man, woman, and child in a particular group including those living in group quarters. It is derived by dividing the aggregate income of a particular group by the total population in that group.

² U.S. Census Bureau.

The City's median household income in 2000 was \$43,180; this was lower than both Calumet County's median income of \$52,569 and the State of Wisconsin's median income of \$43,791 (Table 3-7).

Table 3-7: Comparative Income Characteristics, 2000 and 2012-2016 ACS 5-Year Estimates

	Median HH Income			Median Family Income			Per Capita Income		
	2000	2012-2016 5-Yr Est.		2000	2012-2016 5-Yr Est.		2000	2012-2016 5-Yr Est.	
		Estimate	MOE +/-		Estimate	MOE +/-		Estimate	MOE +/-
New Holstein	\$43,180	\$51,518	\$7,697	\$48,173	\$65,026	\$7,547	\$19,911	\$27,037	\$2,828
Calumet County	\$52,569	\$70,042	\$2,078	\$58,654	\$79,699	\$2,288	\$21,919	\$30,856	\$775
Wisconsin	\$43,791	\$54,610	\$201	\$52,911	\$69,925	\$300	\$21,271	\$29,253	\$114

Source: U.S. Census 2000, STF3A, 2012-2016 American Community Survey 5-Yr Estimate, DP03

The median family income also increased for all three jurisdictions. **The City median family income was \$65,026, which was an increase from the 2000 median family income of \$48,173 according to 2012-2016 ACS 5-Year Estimates.** As depicted in Table 3-7, the City had a lower median household income, median family income and per capita income than the county and state in both time frames.

Poverty Status

The poverty level is determined by the U.S. Census Bureau based on current cost of living estimates adjusted for household size. In 2000, the poverty threshold for a family of four with two children was a household income of \$17,463. By 2010, the poverty threshold for a family of four with two children had increased to \$22,113³.

In 2012-2016, 7.7% (+/-4.2%) of the City's population was living below the poverty line according to American Community Survey 5-Year Estimates (Table 3-8). This is slightly higher than Calumet County (6.3%+/-1.1%) and the State of Wisconsin (12.7%+/-0.2%).

Table 3-8: Poverty Status, Total Persons - 2000 and 2012-2016 ACS 5-Year Estimates

	Total Persons			Total Persons Below Poverty Level					
	2000	2012-2016 5-Yr Est.		2000		2012-2016 5-Yr Est.			
		No.	Estimate	MOE +/-	No.	Percent	Estimate	MOE +/-	Percent
New Holstein	3,301	3,093	52	94	2.8%	237	128	7.7%	4.2
Calumet County	40,631	49,360	99	1,409	3.5%	3,129	523	6.3%	1.1
Wisconsin	5,363,675	5,603,274	1,202	451,538	8.4%	713,472	9,496	12.7%	0.2

Source: U.S. Census 2000 SF 3, 2012-2016 American Community Survey 5-Yr Estimate, S1701

³ U.S. Census Bureau, 2000 and 2010 Poverty Thresholds.

Approximately 5% (+/-4.6%) of families lived below the poverty level in the City, according to 2012-2016 American Community Survey 5-Year Estimates (Table 3-9). This was more than the share of families in Calumet County (5.0%+/-1.1%) and less than the share of families in the state (8.5%, +/-0.2).

Table 3-9: Poverty Status, Total Families - 1999 and 2010-2014 ACS 5-Year Estimates

	Total Families			Total Families Below Poverty Level			
	2000	2012-2016 5-Yr Est.		2000		2012-2016 5-Yr Est.	
	No.	Estimate	MOE +/-	No.	Percent	Percent	MOE +/-
New Holstein	887	901	89	11	1.2%	5.1%	4.6%
Calumet County	11,164	14,073	285	288	2.6%	5.0%	1.1
Wisconsin	1,386,815	1,471,314	5001	78,188	5.6%	8.5%	0.2

Source: U.S. Census 2000 SF 3, 2012-2016 American Community Survey 5-Yr Estimate, S1702

HOUSING

Household Structure and Trends

Household Size

Household size and alterations in household structure provide a method to analyze the potential demand for housing units. The composition of a household coupled with the level of education, training, and age also impacts the income potential for the particular household. These characteristics can also determine the need for services such as child care, transportation, and other personal services. Decreases in household size create a need for additional housing units and accommodating infrastructure, even if there is not an increase in the overall population.

Household size in the City decreased slightly from 2.36 persons per household in 2000 to 2.25 persons per household in 2010 (Table 3-10). At the same time, a decrease in the average household size also occurred at the state and county levels. The City’s average household size has remained slightly lower than the county and the State of Wisconsin in both time periods (Table 3-10).

Table 3-10: Households and Persons per Household, 2000 and 2010

	2000		2010	
	No. HH	Average HH size	No. HH	Average HH size
New Holstein	1,329	2.36	1,394	2.25
Calumet County	14,910	2.70	18,575	2.63
Wisconsin	2,084,544	2.50	2,279,768	2.43

Household Forecasts

Total population figures include not only persons in households, but also persons in group quarters⁴. As the population ages during the projection period, it is likely that the persons in group quarters will increase over time. This increase will come from not only the elderly component of the population, but also from the disabled component of the population as aging parents will no longer be able to care for disabled offspring. It is important to remember that the actual growth rate and the amount of future growth a community will experience will be determined by local policies which can affect the rate of growth within the context of county, state, and national population growth trends. Migration is expected to play a part in the City and Calumet County's growth patterns in the coming decades. Therefore growth rates and trends outside the county will influence the pool of potential residents the county can attract.

Based on anticipated growth trends, the City's population is expected to decrease slightly through 2040 (Table 3-3). During this same time period, **the number of households is expected to increase by about 5.5% from 1,394 in 2010 to 1,471 in 2040** (Table 3-9). The increase in the number of households is expected to result from a decrease in household size even with a slight decrease in population. Between 2010 and 2040 it is anticipated that the household size will decrease from 2.25 persons per household to 2.00.

During this same time period, Calumet County and Wisconsin are expected to experience a larger increase in the number of households. It is anticipated that the number of households in Calumet County will significantly increase by 44.5%, while the state will see an increase of 22.4% between 2010 and 2040.

⁴ Group Quarters, as defined by the 2010 U.S. Census, "is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. This is not a typical household-type living arrangement. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories."

Table 3-11: Household Projections, 2010 – 2040

Year	New Holstein		Calumet County		Wisconsin	
	No. HH	Persons per HH	No. HH	Persons per HH	No. HH	Persons per HH
2010	1,394	2.25	18,575	2.63	2,279,768	2.43
2015	1,406	2.20	19,527	2.57	2,371,815	2.38
2020	1,467	2.16	21,497	2.53	2,491,982	2.35
2025	1,503	2.12	23,223	2.49	2,600,538	2.32
2030	1,530	2.07	24,957	2.44	2,697,884	2.30
2035	1,516	2.03	26,157	2.40	2,764,498	2.28
2040	1,471	2.00	26,844	2.38	2,790,322	2.26

Source: WDOA, Wisconsin Demographic Services Center, 1/1/2015 Final Estimates and Vintage 2013 Population Projections

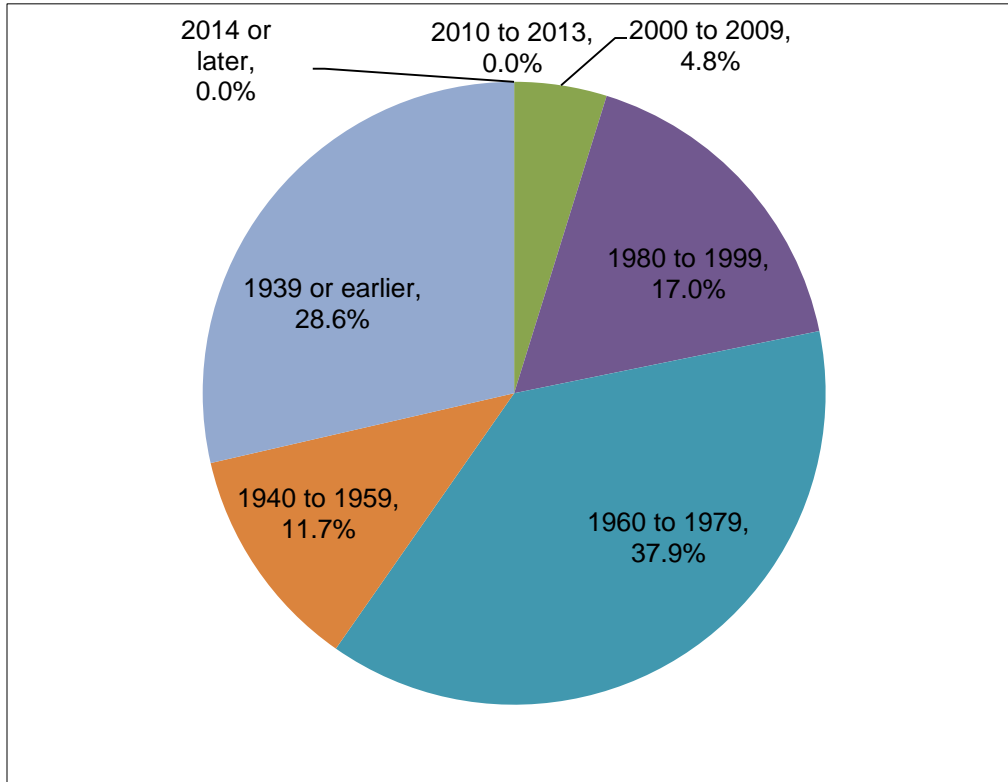
Housing Stock Characteristics

Age

The age of occupied dwelling units reflect the historic demand for additional or replacement housing units, thereby providing historic information regarding settlement patterns, household formation, migration trends and natural disaster impacts. The age of units by itself is not an indication of the quality of the housing stock. However, the age of occupied units can provide limited information regarding building construction and material content, as construction techniques and materials change over time.

Seventy eight percent (78.2%) of the existing housing stock in the City was built before 1980 (Figure 3-3). About 22 percent (21.8%) of the housing stock has been built since 1980. The greatest time period of home construction was from 1960 to 1979 with an estimated 38 percent (37.9%) of homes being constructed. This mirrors the greatest home building period for the state while the county peaked from 1980 to 1999 (Table 3-12).

Figure 3-3: Occupied Dwelling Units by Year Built, 2012-2016 ACS 5-Year Estimates



Source: U.S. Census, 2012-2016 ACS 5-Year Estimates, DP04
 *Figure does not show Margin of Error.

Table 3-12: Occupied Dwelling Units by Year Built, 2012-2016 ACS 5-Year Estimates

Year	New Holstein		Calumet County		Wisconsin	
	Estimate	Margin of Error +/-	Estimate	Margin of Error +/-	Estimate	Margin of Error +/-
2014 or later	0.0%	1.2	0.2%	0.1	0.2%	0.1
2010 to 2013	0.0%	1.2	1.7%	0.4	1.5%	0.1
2000 to 2009	4.8%	2.9	21.1%	1.1	12.9%	0.1
1980 to 1999	17.0%	6.4	31.4%	1.4	23.8%	0.1
1960 to 1979	37.9%	8.0	21.9%	1.5	24.7%	0.2
1940 to 1959	11.7%	5.3	8.5%	0.9	17.2%	0.1
1939 or earlier	28.6%	7.9	15.2%	1.3	19.6%	0.1

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates, DP04

Structural Type

Structural type is one indication of the degree of choice in the housing market. Housing choice by structural type includes the ability to choose to live in a single family home, duplex, multi-unit building or mobile home. Availability of units by type is indicative not only of market demand, but also of zoning laws, developer preferences and access to public services. Current state sponsored local planning goals encourage communities to provide a wide range of choice in housing types, as housing is not a 'one size fits all' commodity. As with most communities in East Central Wisconsin, the dominant housing type in the City of is single family housing.

Seventy-eight percent (77.8%) of the residential structures in the City were comprised of single family (one) units detached (2012-2016 ACS 5-Year Estimates) (Table 3-13). Single family units comprised a slightly lower share of the housing units in the City than in Calumet County but higher than the state. Duplex units or two-family made up the second highest percentage of housing units in the City (6.0%). The second highest share of housing for the county was also two-family housing while the state's second highest housing units were 10 or more apartments.

**Table 3-13: Units in Structure,
2012-2016 ACS 5-Year Estimates**

	New Holstein		Calumet County		Wisconsin	
	Estimate	Margin of Error +/-	Estimate	Margin of Error +/-	Estimate	Margin of Error +/-
1, detached	77.8%	6.3	80.5%	1.4	67%	0.2
1, attached	3.2%	2.3	3.3%	0.7	5%	0.1
2 apartments	6.0%	3.8	3.8%	0.9	7%	0.1
3 or 4 apartments	2.7%	2.4	1.5%	0.5	4%	0.1
5 to 9 apartments	4.8%	3.4	4.4%	0.7	5%	0.1
10 or more apartments	5.4%	3.8	4.1%	0.8	11%	0.1
Mobile home or other	0.0%	1.2	2.3%	0.5	3%	0.1

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates, DP04

Occupancy Characteristics

Occupancy Status

Occupancy status reflects the utilization of available housing stock. The total number of housing units includes renter-occupied, owner-occupied and various classes of vacant units. Vacant units include those units which are available for sale or rent and those which are seasonal, migrant, held for occasional use or other units not regularly occupied on a year-round basis.

In 2010, the City's occupied housing stock was primarily composed of owner-occupied units (Table 3-14). **Owner-occupied units accounted for 74.0% of the occupied housing units in 2010, while rentals made up the remaining 26.0%.** The percent of owner-occupied housing stock was more than in the state and less than in the county.

Table 3-14: Occupancy Characteristics, 2010

	Occupied Housing Units	Owner Occupied Housing Units	% Owner Occupied	Renter Occupied Housing Units	% Renter Occupied
New Holstein	1,394	1,031	74.0%	363	26.0%
Calumet County	18,575	15,066	81.1%	3,509	18.9%
Wisconsin	2,279,768	1,551,558	68.1%	728,210	31.9%

Source: U.S. Census 2010, SF-1, DP-1

The share of owner-occupied housing units in the City has increased slightly since 2000, when 73.6% of the units were owner-occupied, and 26.4% were rental occupied (Table 3-14). The percent of owner-occupied housing stock also decreased in the county and state.

Table 3-15: Occupancy Characteristics, 2000

	Occupied Housing Units	Owner Occupied Housing Units	% Owner Occupied	Renter Occupied Housing Units	% Renter Occupied
New Holstein	1,329	978	73.6%	351	26.4%
Calumet County	14,910	11,994	80.4	2,916	19.6
Wisconsin	2,084,544	1,426,361	68.4%	658,183	31.6%

Source: U.S. Census 2000, SF-1, DP-1

Vacancy Status

Vacant housing units are units that are livable, but not currently occupied. For a healthy housing market, communities should have a vacancy rate of 1.5% for owner-occupied units and 5% for year-round rentals. The number of migrant, seasonal and other vacant units will vary depending on the community's economic base. If vacancy rates are at or above the standard, the community may have an adequate number of units for rent or sale. However, additional information such as choice in housing and housing affordability is needed to determine if the units on the market meet the needs of potential buyers or renters. If the existing vacancy rate is too high for existing conditions, then property values may stagnate or decline.

Table 3-16: Vacancy Status, 2012-2016 ACS 5-Year Estimates

	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Homeowner Vacancy Rate	Margin of Error +/-	Rental Vacancy Rate	Margin of Error +/-
New Holstein	1,647	1,426	221	0.0%	1.6	22.1%	17.3
Calumet County	20,055	18,839	1,216	0.6%	0.4	11.0%	3.9
Wisconsin	2,649,597	2,310,246	339,351	1.7%	0.1	4.9%	0.2

Source: U.S. Census, 2012-2016 ACS 5-Year Estimates, DP04

Owner-Occupied Housing

In 2016, homeowner vacancy rates indicate a less than adequate supply of owner-occupied units for sale (0.0%). (Table 3-16). The County has a less than adequate supply while Wisconsin has an adequate supply of owner occupied units.

Rental Housing

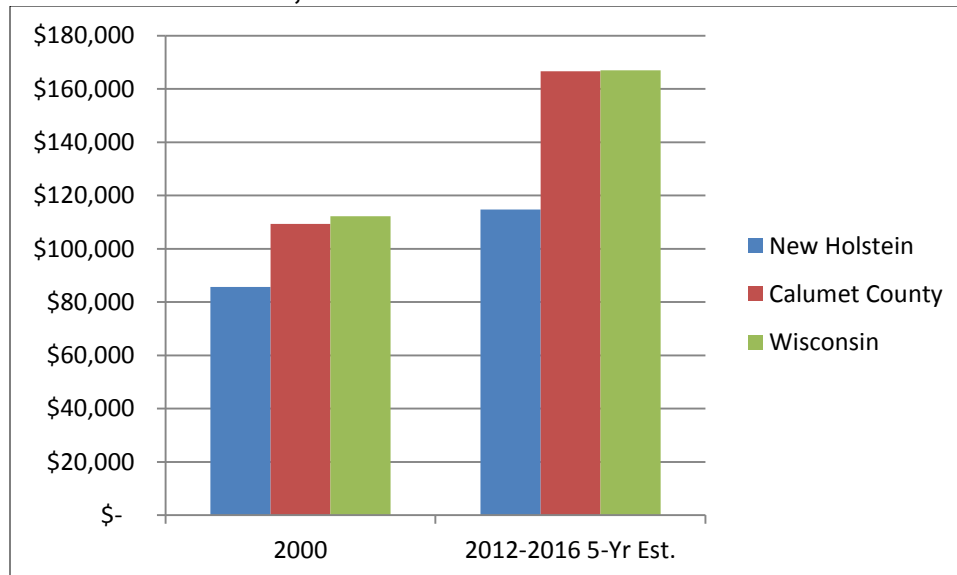
In 2016 the rental vacancy rate (22.1%) was well above the vacancy standard of 5.0%, which would indicate that the City had an adequate supply of housing units for rent (Table 3-16). While the vacancy rate was above the standard, it should be noted that municipalities with smaller rental unit pools may actually need a higher rental vacancy rate than the standard in order to accommodate people seeking rental units. In comparison, the rental vacancy rate for Calumet County and Wisconsin was lower than the City.

Housing Stock Value

Historical Trends

Owner-occupied housing stock values can provide information about trends in property values, housing demand and choice within the housing market. The City, Calumet County and the state all saw substantial increases in the median value of owner-occupied homes between 2000 and the 2012-2016 ACS 5-Year Estimates (Figure 3-4). The smallest growth in median housing values occurred in the City during this time period. **Between 2000 and the 2012-2016 ACS 5-Year Estimate period, median value owner-occupied housing prices in the City rose by 33.8% from \$85,700 to \$114,700.** At the same time, the median value of owner-occupied homes rose by 52.4% in Calumet County and 48.8% in the state. Median owner-occupied housing values in the City lagged behind those in the county and the state.

Figure 3-4: Median Value of Owner Occupied Homes, 2000, 2012-2016 ACS 5-Year Estimates



Source: U.S. Census 2000, 2012-2016 ACS 5-Year Estimates, DP04

Housing Affordability

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payment for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and fuels. In 1989, the U.S. Department of Housing and Urban Development (HUD) raised the standard for determining whether rent or home ownership costs comprised a disproportionate share of income from 25% to 30% of gross household income. Households spending more than 30% of their income for housing may be at risk of losing their housing should they be confronted with unexpected bills or unemployment of one of more workers per household. Communities should be aware that maintenance and repair costs are excluded from this housing affordability formula, as are other outstanding debts, because these items will have policy impacts. Potential homeowners should be aware that these items are excluded from this housing affordability formula, as these items can impact their housing affordability and future financial stability.

Table 3-17: Households Paying a Disproportionate Amount of Their Income for Housing, 2012-2016 ACS 5-Year Estimates

	Households with Mortgage for Which Owner Costs Are Not Affordable			Households without Mortgage for Which Owner Costs Are Not Affordable			Households for Which Renter Costs Are Not Affordable		
	Number	%	MOE +/-	Number	%	MOE +/-	Number	%	MOE +/-
New Holstein	161	23.1	##	0	0	##	136	43.8	##
Calumet County	1,896	18.5	##	499	10	##	1,317	40.3	##
Wisconsin	271,642	27.0%	##	79,713	14.9	##	334,347	46.7%	##

Source: U.S. Census, 2012-2016 ACS 5-Year Estimate, DP-4

Access to affordable housing is not only a quality of life consideration; it is also an integral part of a comprehensive economic development strategy. Households which must spend a disproportionate amount of their income on housing will not have the resources to properly maintain their housing, nor will they have adequate disposable income for other living expenses, such as transportation, childcare, healthcare, food and clothing.

Twenty-three percent (23.1%) of homeowners with a mortgage and 43.8% of renters were paying a disproportionate amount of their income for housing in the City (2012-2016 ACS 5-Year Estimates) (Table 3-17). In comparison housing was not affordable for about a quarter of Calumet County (18.5%) and about a third of Wisconsin (27.0%) homeowners with mortgages.

Household Characteristics

Evaluating household characteristics is important for understanding the City and the population it serves. Household size and mobility information are two census variables that can help with this evaluation.

When compared to Calumet County, the City had a very similar household size in 2000 and 2010 (Table 3-18). **Two-person households were the most prevalent owner occupied household size in the City and County in years 2000 and 2010** (Table 3-18). Renter-occupied households also had very similar household size for both the City and Calumet County. The largest share of renter-occupied households was 1-person households for both jurisdictions, in both time frames (Table 3-19). **One-person renter-occupied housing units accounted for approximately half of rental units for both the City and County in years 2000 and 2010.**

Table 3-18: Persons per Owner Occupied Housing Units, 2000 and 2010

	City of New Holstein				Calumet County			
	2000		2010		2000		2010	
	Number	%	Number	%	Number	%	Number	%
Occupied housing units	1,329	100.0%	1,394	100.0%	14,910	100.0%	18,575	100.0%
Owner-occupied housing units	978	73.6%	1,031	73.9%	11,994	68.0%	15,066	81.1%
1-person household	189	19.3%	231	22.4%	1,828	15.2%	2,334	15.5%
2-person household	389	39.8%	454	44.0%	4,238	35.3%	5,843	38.8%
3-person household	167	17.1%	157	15.2%	2,078	17.3%	2,505	16.6%
4-person household	150	15.3%	118	11.4%	2,350	19.6%	2,809	18.6%
5-person household	58	5.9%	49	4.8%	1,041	8.7%	1,115	7.4%
6-person household	19	1.9%	19	1.8%	331	2.8%	311	2.1%
7-or-more-person household	6	0.6%	3	0.3%	128	1.1%	149	1.0%

Source: U.S. Census, 2000 and 2010

Table 3-19: Persons per Renter Occupied Housing Units, 2000 and 2010

	City of New Holstein				Calumet County			
	2000		2010		2000		2010	
	Number	%	Number	%	Number	%	Number	%
Occupied housing units	1,329	100.0%	1,394	100.0%	14,910	100.0%	18,575	100.0%
Renter-occupied housing units	351	26.4%	363	26.0%	2,916	19.6%	3,509	18.9%
1-person household	197	56.1%	204	56.2%	1,210	41.5%	1,590	45.3%
2-person household	88	25.1%	80	22.0%	895	30.7%	907	25.8%
3-person household	33	9.4%	36	9.9%	375	12.9%	472	13.5%
4-person household	24	6.8%	22	6.1%	245	8.4%	287	8.2%
5-person household	8	2.3%	12	3.3%	136	4.7%	140	4.0%
6-person household	0	0.0%	7	1.9%	37	1.3%	67	1.9%
7-or-more-person household	1	0.3%	2	0.6%	18	0.6%	46	1.3%

Source: U.S. Census, 2000 and 2010

Table 3-20 illustrates the household longevity of the populations in the City and Calumet County. **The majority of city and county residents moved into their households between 1990 and 2014.**

Table 3-20: Year Householder Moved into Unit

	New Holstein			Calumet County		
	Estimate	MOE +/-	%	Estimate	MOE +/-	%
Occupied housing units	1,426	105	-	18,839	229	-
Moved in 2015 or later	32	35	2.2%	598	125	3.2%
Moved in 2010 to 2014	416	123	29.2%	4,399	323	23.4%
Moved in 2000 to 2009	401	102	28.1%	7,350	379	39.0%
Moved in 1990 to 1999	302	103	21.2%	3,274	245	17.4%
Moved in 1980 to 1989	55	55	3.9%	1,368	181	7.3%
Moved in 1979 or earlier	220	68	15.4%	1,850	156	9.8%

Source: U.S. Census 2012-2016 ACS 5-Year Estimates, DP04

Housing Conditions

Two census variables often used for determining housing conditions include units that lack complete plumbing facilities, kitchen facilities, telephone service and overcrowded units⁵. Complete plumbing facilities include hot and cold piped water, flush toilet and a bathtub or shower. If any of these facilities is missing, the housing unit is classified as lacking complete plumbing facilities. Complete kitchen facilities for exclusive use include sink, refrigerator, and oven or burners. If any of these facilities is missing, the housing unit is classified as lacking complete kitchen facilities.

Table 3-21: Units Lacking Complete Plumbing and Kitchen Facilities, 2012-2016 ACS 5-Year Estimates

	Total Occupied Units		Units Lacking Complete Plumbing			Units Lacking Complete Kitchen Facilities		
	Est.	MOE+/-	Est.	MOE+/-	%	Est.	MOE+/-	%
New Holstein	1,426	105	0	9	0.0%	54	48	3.8%
Calumet County	18,839	229	102	67	0.5%	210	92	1.1%
Wisconsin	2,310,246	4,656	10,249	598	0.4%	20,079	807	0.9%

Source: U.S. Census 2012-2016 ACS 5-Year Estimates, DP04

Occupied units lacking complete kitchen facilities are a slight issue in the City, occurring in four percent (3.8%) of units (2012-2016 ACS 5-Year Estimates) while occupied units lacking kitchen facilities are not an issue (Table 3-21). Overall, a lack of complete kitchen facilities was lower at the county and state level while a lack of complete plumbing is slightly higher.

Subsidized and Special Needs Housing

Subsidized and special needs housing serves individuals who, because of financial difficulties, domestic violence situations, disabilities, age, alcohol and drug abuse problems, and/or insufficient life skills, need housing assistance or housing designed to accommodate their needs. In some instances, extended family structures and finances may allow families or

⁵ U.S. Census Bureau.

individuals to cope privately with special needs. In most instances however, some form of assistance is needed. The housing needs of these populations vary based on their circumstances, health, economic conditions and success of educational, training, treatment or counseling programs.

The Wisconsin Department of Health Services website has a listing of directories for a number of assisted living options including Adult Day Care (ADC), Adult Family Homes (ADF), Community Based Residential Care Facilities (CBRF) and Residential Care Apartment Complex (RCAC). These facilities specialize in developmentally disabled, emotionally disturbed/mental illness, traumatic brain injury, advanced age, irreversible dementia/Alzheimer, physically disabled, and terminally ill. **There are two Assisted Living Facilities in the City with a combined capacity of 74** (Table 3-22). This includes two CBRF facilities within the identified capacity. Within Calumet County (excluding New Holstein), there are 23 Assisted Living Facilities with a combined capacity of 363.

Table 3-22: Assisted Living Options, 2016

	New Holstein		Calumet County	
	Number	Capacity	Number	Capacity
Adult Day Care (ADC)	0	0	0	0
Adult Family Home (AFH)	0	0	6	22
Community Based Residential Facilities (CBRF)	2	74	13	300
Residential Care Apartment Units (RCA)	0	0	2	41
Total Units/Capacity	2	74	23	363

Source: Wisconsin Department of Health Services, Consumer Guide to Health Care - Finding and Choosing Health and Residential Care Providers in Wisconsin

Data accessed July, 2018

Homelessness

According to the U.S. Department of Housing and Urban Development (HUD) the term “homeless” or “homeless individuals and families” includes: (1) and individual or family who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or a place not meant for human habitation immediately before entering that institution; (2) Individuals and families who will imminently lose their primary nighttime residence; (3) Unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; or (4) Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.⁶

⁶ HUD’s definition of “homeless” was changed in 2009, when the HEARTH Act amended the McKinney-Vento Homeless Assistance Act. HUD’s Final Rule implementing the new definition can be found at 24 CFR Part 91, 582 and 583.

There are no emergency shelters in the City for the general public. However the general public may utilize one of two emergency shelters in Appleton: Homeless Connections (capacity 78)⁷, the Fox Valley Warming Shelter (capacity 60) and Harbor House (capacity 55)⁸.

The Department of Housing and Urban Development (HUD) requires communities to conduct sheltered counts of people living in emergency shelter or transitional housing every year. While every other year, HUD requires communities to conduct unsheltered counts of people living in a place unfit for human habitation (such as in an abandoned building or in a park).⁹ In Wisconsin, Point in Time surveys are conducted two times per year on a single night and include a count of the number of people in shelters and people not in shelters. A Point in Time survey was last conducted on January 27, 2016 for the Fox Cities. ***According to the January 2015 Point in Time survey there were 99 people in the Fox Cities who were in a shelter, in transitional housing or unsheltered and sleeping outdoors.***

POLICIES AND PROGRAMS

Policies and programs related to the housing element can be found in Appendix D.

⁷ Homeless Connections; Email, 3/16/16.

⁸ Homeless Connections; Email, 3/16/16.

⁹ http://www.endhomelessness.org/blog/entry/the-2015-point-in-time-count-is-finally-here#.VwbIz_krJaQ