



CITY OF TOMAH HOUSING ASSESSMENT

October 2022

Prepared By:



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Section 1: Introduction

Like most of the region, state, and country, the City of Tomah is experiencing challenges in meeting the housing needs for its residents. A combination of factors, including dramatic fluctuations in economic and market conditions, personal preference and demographic shifts, and the global pandemic, have created a unique, challenging, and difficult housing situation for many small to mid-size communities.

The purpose of this report is to provide an understanding of the existing housing situation, identify gaps and needs, and provide strategies to address them. The report combines in-depth data analysis, local stakeholder insight, and best practices to identify recommended opportunities for the City to help reverse trends, increase housing units, and provide opportunities for all residents to live in the community.

This report was developed for the City in 2022, with assistance from Vandewalle & Associates. It builds on existing reports, plans, documents, and data analysis already completed to provide an updated picture of the existing housing situation in the community.

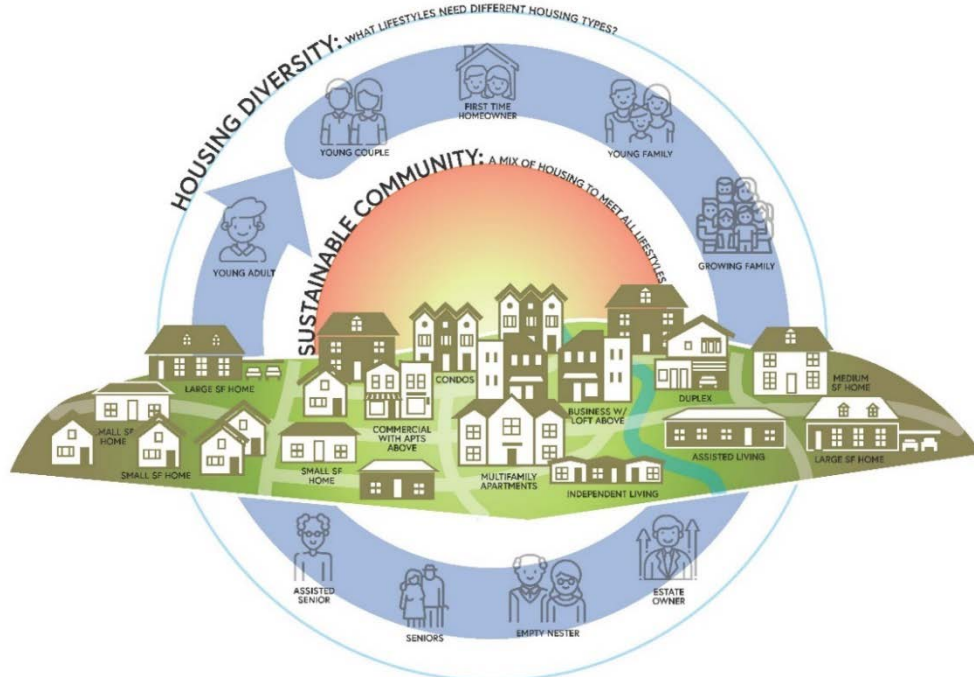
Beyond quantitative analysis, development of this report featured discussions with City staff and local stakeholders. Interviews were conducted in August 2022.

Following completion of the final draft report, a summary presentation was provided to the City Long Range Planning Committee in October 2022.

Vandewalle & Associates (V&A) is a Wisconsin-based planning, economic development, and implementation firm. Working for both the private and public sectors, V&A has assisted communities throughout the state and across the Midwest in long-range planning, redevelopment, corridor and neighborhood planning, and neighborhood design for more than 40 years. This includes assisting Tomah with its ongoing planning and economic development initiatives.

Section 2: Summary Report Findings

Key Findings
Tomah's population has increased over the past 20 years, but the increase slowed substantially over the past decade. Both total population and households are projected to increase over the next 20 years.
An average of 36 housing units per year have been constructed since 2010. Of the 394 housing units constructed between 2010-2021, 22% were single-family, 7% were manufactured homes, 30% were two-family, and 41% were multi-family.
Demographic shifts are occurring with an increasingly older overall population, increasing number of single-person households, decreasing average household size, and larger percentage of homeowners over the age of 65.
The City's housing stock is changing with an increasing proportion of the housing stock being made up of multi-family units, declining owner-occupied percentages, increasing age of the overall housing stock, and homeowners living in their homes for longer periods of time.
Housing market fluctuations are taking place with the average house sale and list price far exceeding median owner-occupied housing unit values, homes on the market being sold in less time, and a shortage of area developers and builders.
Economically, the City's population has lower median household incomes resulting in nearly half of all households having incomes below \$50,000 a year, 24% of households are housing cost burdened, the majority of rents are below \$1,000 a month, and the majority of owner-occupied housing units are below \$150,000.
Other trends impacted by the City's housing supply and demand include stagnant school district enrollment, a disproportionate number of people employed in Tomah commute from other areas, low unemployment rates, large employers expanding local job opportunities, and diversifying tax base.
There may be additional demand for rental-occupied units around \$1,000 a month and owner-occupied units between \$200,000 - \$299,999 in value.
Stakeholders identified that there is both a lack of availability and affordability in the existing housing market, employers continue to expand with limited options for employees to live in Tomah, demographic shifts are having a huge impact on housing supply and demand, there is a need for new public-private partnerships to help solve existing housing issues, and that Tomah has a lot to offer in terms of resident attraction and retention.



Section 3: Existing Housing Situation

As a standalone community located at the crossroads of two major Interstate Highways, Tomah is uniquely equipped to attract employers, residents, and visitors alike. However, as with many communities across the state, the City faces a housing shortage. Below is a summary of the City's existing housing situation.

Demographics

Tomah's population has steadily increased over the past 30 years, however the City experienced much more substantial population growth between 1990-2010 in comparison to the last decade. As of 2021, the City of Tomah had a population of 9,493 residents, a 4.4% increase since 2010.

The population's age has shifted over time resulting in a higher overall median age (40 years old) and increasing percentage of the population over the age of 65 years old (19%). This older population is within retirement age, which plays a role in the availability of labor and also the community's overall housing needs.

Additionally, Tomah has experienced a decreasing average household size (2.21) and increasing single-person household percentage (39%) over the past 20 years. The average household size is much lower than the state and county, while the percentage of single-person households is much greater than that of the state and county. Both play a role in the availability of housing units and presents an opportunity to provide greater diversity in housing unit type to accommodate these smaller households, which frees up availability for larger family-oriented housing units.

Housing Stock and Tenancy

Another key to understanding the City's existing housing situation is housing tenancy. 49% of the City's housing stock is owner-occupied, a rate which has continued to decrease for the past 20 years. Overall, that percentage is the opposite trend of both Monroe County and state overall, which have well over 60% owner-occupied housing units. The City's housing stock is also aging. As of 2020, more than 53% of the existing housing units in Tomah were built prior to 1980.

Further, there is a lack of housing turnover in owner-occupied housing units. Of all owner-occupied housing units in Tomah, 40% of homeowners have not moved in over 20 years and 20% haven't moved in more than 30 years. Additionally, the age of homeowners has also increased (34% of all homeowners are 65 years or older). A combination of these factors, coupled with the demographic shifts mentioned above, further limits the supply of the City's already limited owner-occupied housing stock.

Housing Market

Tomah has consistently maintained a steady housing vacancy rate over the past twenty years (6%-7%). Overall, this falls within a healthy community's housing vacancy rate of approximately 5%. However, there have been dramatic changes in the housing market over the past two years and it is anticipated that the City's housing vacancy rate is much lower than the figures above in 2022.

Another component of the housing market is recent sale and list prices for owner-occupied units. The average sold price of a home (\$194,087) has increased substantially in 2021-2022 from \$161,831 in 2019-2020, while the average list prices of a home for sale (\$206,814) has also increased in 2021-2022, from \$170,533 in 2019-2020. Moreover, between January 2021 and July 2022, homes listed for sale in Tomah have lasted an average of 55 days on the market. In comparison, between July 2019 and December 2020, homes averaged 79 days on the market.

In terms of new construction, since 2010, the City of Tomah has added a total of 394 new housing units or an average of 36 units per year (2010-2021), which is down from a little over 500 new units added between 2000-2010 or an average of 52 per year. Of those 394 new units, 85 (22%) are single-family, 26 (7%) are manufactured homes, 120 (30%) are two-family, and 163 (41%) are multi-family. In total,

Tomah fell short of its projected housing unit total for 2020 based on the 2013 Comprehensive Plan by approximately 50 units.

Overall, these figures indicate that there is high demand that is not being met by current supply.

Housing Costs

The median value of an owner-occupied home in Tomah was \$128,200 in 2020 - lower than the median for Monroe County and the state overall. This is partially due to the lack of sustained new owner-occupied housing construction and aging housing stock.

In 2020, the median cost of rent was \$854 per month and the median cost of owner-occupied housing units with a mortgage was \$1,166 per month. Additionally, in 2020, the City's median household income was \$51,304 and per capita income was \$31,656. Median household income figures are lower than both the state and county's average, but have increased over the past two decades.

Despite lower median values as compared to surrounding communities, demand for homes in Tomah has grown, as indicated by recent sale prices. The average sale price (177,959) over the past 3 years exceeds the median owner-occupied home value in Tomah in 2020 by 39% (\$128,200), indicating a clear mismatch between price of homes being sold and median overall home values. The same trend exists in the rental housing market. As of September 2022, the average rent in Tomah was \$901 per month (source: apartments.com). This is a 6% increase over the median cost of rent per month just 2 years ago.

When comparing median incomes and housing costs for existing units, about 49% of Tomah households can only afford a monthly housing cost of \$1,250 or less, based on annual income and 30% utilized for housing costs. Overall, approximately 51% of households could afford greater than \$1,250 a month, meaning that there may be unmet demand for higher cost housing than what the City currently offers.

As of 2018, 24% of the City's households were cost burdened, meaning they spend greater than 30% of their average income on housing related costs, a slightly higher total than both Monroe County and Wisconsin overall. This indicates that approximately a quarter of all households in Tomah are struggling to pay their rent or mortgage and are forced to make choices related to other expenses in order to afford their monthly housing costs.

Another factor that plays into housing costs and overall affordability is the cost of living. One of the most effective ways of analyzing the cost of living is through the comparison of different area's living wage. A living wage is defined as the hourly rate that an individual must earn to support their family if they worked full time. In general, Monroe County has a lower cost of living than the state as-a-whole in terms of both one working adult with one child and two working adults with two children. However, over the past several years, living wage has increased dramatically in Monroe County and throughout state. This could be a result of impacts associated with the COVID-19 global pandemic and drastic economic fluctuations that occurred in 2020.

Other Factors

In part due to the lower number of new housing units created over the past decade, the aging population, smaller average household sizes, and residents staying in their homes for long periods of time, the Tomah Area School District's enrollment has decreased slightly over the last decade. To note, this only includes the public schools located within the City of Tomah.

The City also has a large number of commuters. Only 25% of the people employed in Tomah live in the City. By comparison, Monroe County is over 50%. Additionally, Monroe County overall has a total labor force of 23,796 and total employment of 23,121, which translates to an unemployment rate under 3% in 2022.

There were also several large local employers who stated during the listening sessions that they have existing staffing vacancies and are planning to expand in the near future. However, many employers have been forced to provide remote working options and turn to migrant workers to fill open positions, while many employees have been forced to commute longer distances to find available housing options. Overall, this means new jobs being created in the community are potentially being filled by people outside of Tomah and that without new housing options the City may be losing opportunities for new residents.

The same employment and demographic shifts being experienced in Tomah are also prevalent at the state level. In a recent study by Forward Analytics (Source: Moving In? Exploring Wisconsin's Migration Challenges, 2022), the number of working Wisconsin residents will decline by about 130,000 people by 2030, if migration patterns continue from the previous decade. In order to fill existing and new jobs created locally, this means that new housing units will be needed to accommodate these migrants.

Additionally, the City of Tomah has many large employers and provides employment opportunities for the greater area. Evidence of this can also be found in the City's equalized land values overtime. Since 2000, the percentage of residential land values as a proportion of the City's overall land values has decreased. This can partially be attributed to the growth of other land uses in Tomah (commercial, industrial, etc.), but also lower numbers of new housing units being developed.

In total, school district enrollment, employment, labor force, and equalized land values all provide insight on the existing housing situation and indicate a demand for new housing units in Tomah.

Section 4: Addressing Existing Housing Gaps and Needs

Housing Demand

In order to understand future housing needs, population projections were prepared based on past growth trends the City has experienced and Wisconsin Department of Administration projections. As shown in the Appendix, the City could grow by anywhere from 7%-17% by 2040. That translates to an increase of between 700-1,600 new residents.

The preferred population projection for this report was the linear growth rate based on population changes between 1990-2021 because it represents both the largest sample size and accounts for both pre- and post-Recession. Based on this methodology, the City's population is projected to be 10,051 in 2030, or 558 new residents at approximately the average rate of 62 new residents per year. In 2040, the population is projected to increase to 10,672 or 1,179 new residents.

Another factor in the number of new housing units needed is average household size. The average household size in Tomah has continued to decrease over the past two decades. This is reflective of national trends and corresponds to the City's aging population and increase in single-person households. Based on WisDOA household projections, the average household size in Tomah is projected to continue decreasing over the next twenty years. A combination of WisDOA average household size projections and the population projections noted above were utilized to generate the City's projected households over the next two decades.

No matter what type of housing units are constructed over the next decade, it is projected that the City will need between 400-700 new units to meet the projected population demand by 2030. The form, type, occupancy, and diversity of these units will be influenced by policy decisions, market factors, developers, and builders.

Price Point

Based on data from the U.S. Department of Housing and Urban Development (HUD), the 2022 median family income in Monroe County was \$79,700. Based on this figure, a home priced at \$239,100 would be

considered affordable for a household earning 100% of median income for the area. At 80% of area median income, a home priced at \$195,600 would be considered affordable for a household of four.

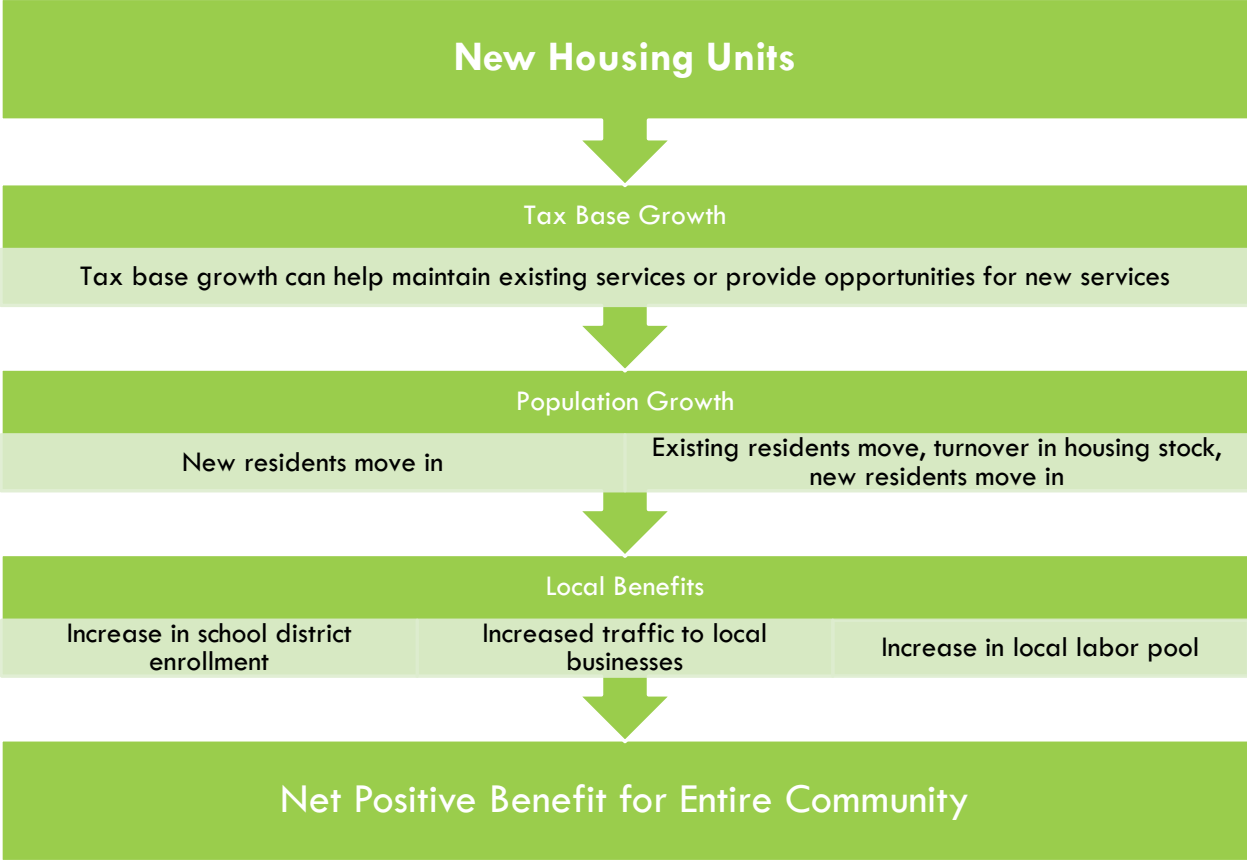
Of the 2,028 rental-occupied housing units in the City in 2020, approximately 29% of renters pay greater than \$1,000 per month in rent. Of the 2,012 owner-occupied housing units in the City in 2020, 12% are greater than \$200,000 in value. This means that there may be additional demand for rental units around \$1,000 a month and owner-occupied housing units between \$200,000-\$299,999 that is currently being unmet.

Unit Type

About 60% of all housing units in the City in 2020 were single-family (detached or attached), only 8% were two-unit structures, and only 8% were 3-4 unit structures. These unit types present the greatest possibility for the City in terms of new housing unit types that could help meet the existing demand. Whether owner or renter-occupied, single-family attached, single-family detached, two-family, and small-scale multi-family housing units (1-4 units) offer opportunities for young professionals just starting out their careers, young families looking for starter homes, and older residents looking to downsize or reduce their overall maintenance costs and demands. Overall, different housing unit types accommodate a wide variety of persons per household, meaning that increasing unit diversity can help fill existing gaps in the housing stock and meet the needs of diverse household types as the community's demographics change overtime.

Another way that the City could accommodate the types of new housing units needed is through providing opportunities for new types of housing. While the construction of a new single-family home is dependent on outside market forces, the cost of land and infrastructure can be influenced by the City's policies. This could make a significant difference in lowering the price points of new units. A way to do this is through smaller lot, single-family development and/or small, multi-family units that increase development density. This spreads land and infrastructure costs over a greater number of units, reducing the individual cost per unit. For example, single-family lots that are 60 feet wide have roughly 40% lower development costs verses 100-foot-wide lots (Source: *The Municipality, Wisconsin League of Municipalities, October 2021*).

Finally, it is important to consider the broader economic impacts that one new housing unit in the community can have. A ripple effect occurs each time a new unit is added to the City's housing supply. As shown below, the potential benefits from new housing units in Tomah can directly affect many other existing challenges the City faces.



Section 5: Stakeholder Listening Session Summary

On August 23, 2022, two one-hour stakeholder listening sessions were held. One included five different large employers from Tomah and the other included five total representatives from local lenders, realtors, developers, and builders. City staff, Tomah Chamber of Commerce Convention and Visitors Bureau staff, and Vandewalle & Associates were also present at both sessions. The goal of each session was to gather area-specific insight on the existing housing market in terms of challenges and opportunities. Below is a summary of both discussions.

Housing Challenges in Tomah

- Large employers shared that some people have turned down jobs in Tomah because of the lack of availability of both owner and renter housing options with many workers choosing or being forced to commute longer distances to find housing availability in places like La Crosse and Onalaska; entry level positions cannot afford housing in Tomah right now.
- Other local challenges include the lack of available buildable lots, public transit and childcare options, the influx of agricultural migrant workers at different times of the year, demographic shifts in people living longer, more retirees, millennials entering the housing market, decrease in average household size, and the urban-rural dynamic.
- Some of the overarching challenges at the regional, state, and national level include increasing costs of land, building materials, labor, and lending, supply chain issues and labor shortages, and people having to adjust their budgets because of higher costs, all of which results in more buyers and renters getting less for their money.

Housing Costs

- Many people expressed that for what you can get in Tomah, housing is fairly expensive, even compared to larger communities.
- It has become increasingly difficult for people to move to Tomah and compete for owner-occupied units because homes on the market are lasting such a short time.
- Rents have increased substantially over the past several years in Tomah, but the size and quality of the units have not changed. Even at rents above \$1,000 a month, there are wait lists.
- Average owner-occupied unit costs have also increased substantially over the past several years in Tomah where the same home is \$30,000 - \$50,000 more than it was just two years ago. This has played a significant role in keeping first time homebuyers out of the market.
- Builders and developers have experienced situations where they can't even finish a new unit before those units are purchased/rented (both rentals and owner-occupied units).
- For individuals seeking housing vouchers in the City, the unit cost and type they must find to be eligible is often in short supply, dilapidated, and not ADA accessible.

Housing Related to Staffing

- Several of the large employers expressed that housing is not the top issue in filling staffing vacancies, but it has played a larger role in the past several years.
- There were general concerns that if/when planned business expansions occur that there wouldn't be enough housing to support the new employees. Some have even considered migrant workers for these roles, but they still see the lack of housing as a main issue in having these workers transition to homeownership and stay long-term in Tomah. Others have had to provide remote working options to secure new employees.
- Overall, there are several large employers outside of the City of Tomah's boundaries that are also pulling from the same local labor market. This has played a part in shrinking the labor pool and exasperating the housing situation.

Housing Assistance or Collaboration Opportunities

- Several of the large employers do not currently offer housing assistance programs, but it is something that they may be considering in the future if the situation continues to get worse. Some have even considered constructing their own housing units on-site for their employees.
- Potential public-private collaboration ideas raised included reducing new construction costs by providing public money for land or infrastructure, developing new mixed-income multi-family housing projects, providing increased opportunities for manufactured or modular home construction, reducing barriers for renters, and converting older commercial or manufacturing buildings into new housing units. Overall, both groups expressed interest in collaboration efforts that offset some of the rising costs for new units to maintain affordable price points.

Resident Attraction and Retention

- People felt that there were many great aspects of Tomah that could be further leveraged in attracting and retaining residents. These included high-quality services and infrastructure, good schools, local events, outdoor recreation opportunities, small town feel with amenities nearby, downtown, food options, interstate accessibility, large employers and medical services, and that Tomah still remains cheaper than metropolitan areas across the state (cost of living).

Overarching Takeaways and Top Priorities

- Overall, there is a lack of both availability (lots, unit types, quality, diversity, etc.) and affordability (infrastructure, building materials, labor, lending, etc.) in the housing market today.

- Many local and regional employers continue to expand, but there is nowhere for these new employees to live. It has forced many people to commute to Tomah for work or work remotely.
- Demographic shifts are having a huge impact on both housing demand and supply.
- The community can no longer rely solely on the private sector to provide all of its housing needed. There must be public-private collaboration that utilizes all tools available.
- Tomah has a lot to offer but needs new housing of all types to provide people with a chance to spread their roots and stay in the community long-term.

Section 6: Recommendations

1. **Allow smaller-lot single-family housing options by right in residential zoning districts.** The existing ordinance provides options starting at 7,200 square foot minimum lot sizes for single-family development. Either by modifying the existing zoning districts or establishing a new district, the City could further reduce these requirements to a minimum lot size of between 4,000 - 6,000 sf. It also provides flexibility for developers and the potential for new starter or down-sizing options for residents.
2. **Allow missing middle housing options by-right in the zoning ordinance.** There are several housing formats that could be established as new zoning districts in Tomah including two-flats, duplexes and twin homes, small-scale multi-family apartments, multiplexes, or townhomes (3-8 units), medium-scale multi-family (9-20 units), and high-density multi-family (20+ units). As an alternative to the existing minimum lot size requirement for each additional unit proposed or utilizing the Planned Unit Development process, Tomah could allow different scales of two-family and multi-family development to be permitted by-right in different zoning districts. This can help reduce approval processes and provide more flexibility for certain lot configurations.
3. **Reduce parking minimums for new development in the zoning ordinance.** A significant cost of new housing construction is the land, infrastructure, and labor needed to accommodate on-site parking. The zoning ordinance requires a minimum number of parking spaces be provided with each type of new housing development. Through a reduction in the minimum on-site parking required, new housing projects can reduce the costs associated with developing new units.
4. **Allow greater flexibility for manufactured and modular home construction.** Tomah currently has a Manufactured Home zoning district (R-4) and a Mobile Home zoning district (R-5) in its zoning ordinance. The other residential zoning districts do not permit this type of development. The City could modify the zoning or subdivision ordinance and Future Land Use Map to allow greater flexibility for these types of housing units in the other residential areas of the City or permit rezonings to R-4 and R-5 in future growth areas.
5. **Allow In-Family Suites and/or Accessory Dwelling Units in all residential zoning districts.** This allows for the existing residential capacity of the City to be increased on the footprint of existing residential lots. In-Family Suites, or Granny Flats, are an opportunity for a family to accommodate an older adult such as a grandparent within the existing house. They are typically additions or remodeling to the existing home that provides a separate entryway, kitchenette, and bathroom with shared walls and access to the remainder of the home. Accessory dwelling units provide an opportunity for smaller and higher-density residential developments in back or side yards where homes are already present. This is a great opportunity to accommodate affordable housing for residents and/or their families in established neighborhoods.
6. **Create and adopt new zoning districts or amend existing zoning districts to allow mixed-use development by right or by conditional use in all business zoning districts.** Right now, residential is permitted only above the ground floor in the business zoning districts. Allowing mixed-use development with a required percentage of non-residential space on the ground floor (example: 50%) could provide more opportunities for mixed-use projects and reduce the need for Planned Unit Developments (PUD).

7. **Utilize tax incremental financing (TIF) to help supplement some of the cost of new affordable housing in the community.** Utilize the special provision in tax increment financing law that allows the City to keep a tax increment financing district open for an extra year to support affordable housing and improve housing stock anywhere within the City. This approach has been utilized in Milwaukee, Madison, Appleton, La Crosse, Oregon, Whitewater, and other Wisconsin communities. This is something that Tomah should consider toward the end of the statutory life of the existing districts.
8. **Develop new Neighborhood Plans.** These plans should focus on encouraging diverse types of housing in the same neighborhood to provide developers with the ability to sell lots and units quicker, hitting multiple price points. It also helps address the need for diversifying the City's housing supply.
9. **Permanently establish a Housing Committee or add it to the responsibilities of an existing committee.** This could be done through partnering with the Tomah Housing Authority, Monroe County, and other government entities, in addition to private sector partners. The development and establishment of a Housing Committee helps provide leadership on the topic and can drive initiatives on housing within the community.
10. **Set goals for the future that clearly define the number of housing units that need to be added to the community by a given year (i.e. 2030).** This is often done through an adopted policy by the City Council. Many communities throughout the state have started setting ambitious and clearly defined targets for needed housing units, which has helped set the stage for construction of new units.
11. **Encourage developers to leverage existing economic development tools and incentives.** Explore Opportunity Zones, Low-Income Housing Tax Credits, Historic Preservation Tax Credits, and other state and county programs directly related to housing and redevelopment. Developers should be aware of funding sources that can have a sizeable impact on their bottom lines.
12. **Proactively work with landowners and pursue developer recruitment.** There are several developable greenfield areas either within the City's existing municipal boundary or adjacent to it where future residential development is planned. City staff and other local groups can take an increasingly proactive approach to working with the landowners in these areas to inform them of the City's housing situation and connect them to possible developers. Consistent communication with these individuals, in addition to targeted developer recruitment efforts helps facilitate connections between the two groups that could lead to actionable steps being taken toward development of new residential units in the City.
13. **Purchase land for new affordable residential development.** Overall, there are fewer developers in the Tomah market than in previous decades. This is a result of multiple factors, including the Great Recession causing many to go out of business, the state's largest developers focusing on metropolitan areas where land values are higher, and local home builders that remain in the area focusing on luxury single-family homes because the return on investment is much higher. This has led to very few new housing units and subdivisions being constructed in Tomah since 2008. As a result, it may be necessary for the public sector to step in to jump start residential development again. This can be accomplished through the City or other government entities purchasing developable land, making site improvements, connecting the area to infrastructure, and selling the individual new residential lots or the whole new subdivision. However, with this approach there is inherent risk due to unpredictable market fluctuations that could occur at any given time, but it is one alternative to waiting for private developers to immerge.
14. **Leverage grants to prepare infrastructure for future residential development.** Over the past two years, substantial federal government stimulus packages aimed at providing funds to state, regional, county, and local governments have been passed, and more are likely to pass in the coming years. Like the stimulus money that followed the Great Recession in 2009-2010, government entities that have prepared and pre-identified shovel-ready projects will be able to seek those funds most effectively. If the City takes a proactive approach in identifying possible infrastructure projects, there

will be opportunities over the next year to seek funds for them. These projects could be new roads or bridges, needed stormwater infrastructure, utility upgrades, expanded capacity or extensions, and more. By leveraging and capitalizing on the upcoming stimulus funding, the City can complete needed infrastructure projects that help facilitate and accelerate redevelopment, infill, or new residential development.

15. **Take a proactive approach to evaluating existing infrastructure.** In order to accommodate additional housing units, the City must understand its existing infrastructure constraints and opportunities. In doing so, Tomah can develop a plan to accommodate future development, instead of reacting to new development as it comes.
16. **Educate first time home buyers and residents of the opportunities available.** This can be done by producing educational materials or holding periodic outreach and educational events that provide guidance and increase awareness of publicly available programs. These materials or events can be designed to aid homeowners and home buyers.
17. **Pursue public-private partnerships for housing projects.** There are many examples of ways communities can directly work with private entities in a collaborative way to stimulate new housing development. Examples include several of the recommendations mentioned above in addition to reducing new construction costs by providing public money for land and/or infrastructure, providing incentives for affordable housing projects and mixed-income housing projects, purchasing land or buildings and recruiting developers on targeted sites, working with existing building owners on conversion of underutilized or blighted properties into new mixed-use or housing projects, and working with landlords to reduce barriers in screening rental applicants.
18. **Evaluate and update the City's Future Land Use Map.** The Future Land Use Map in the City of Tomah Comprehensive Plan hasn't been reevaluated and substantially updated since 2013. Any future zoning map or text change must be consistent with the adopted Comprehensive Plan and its Future Land Use Map. Strategic, housing-focused changes to the Future Land Use Map could provide greater flexibility for housing diversity, housing density, and mixed-use opportunities both within the City's existing boundaries and in its future growth areas. To note, the City of Tomah is planning to update the Comprehensive Plan and Future Land Use Map in 2023.

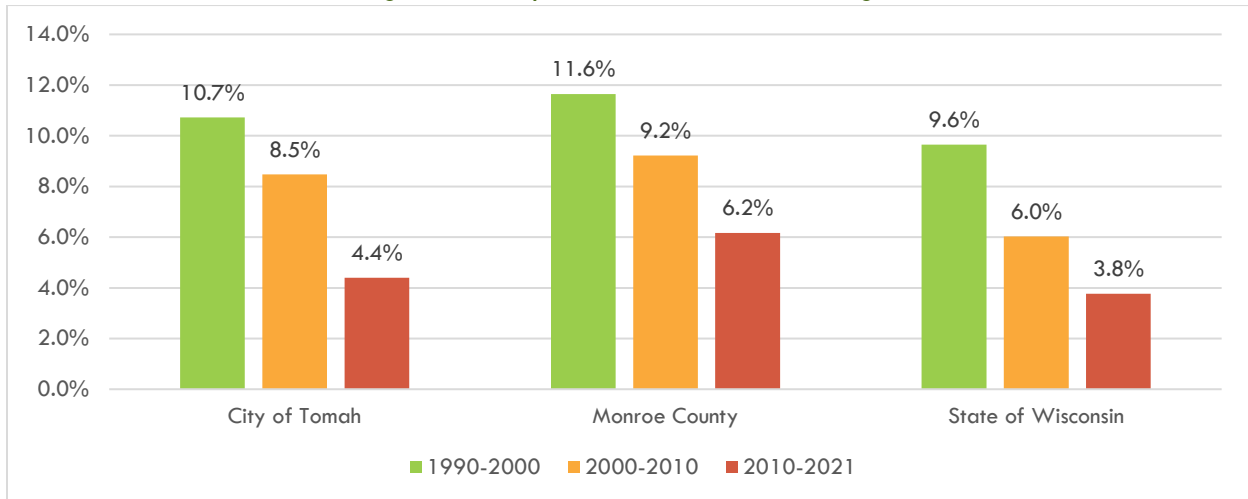
Section 7: Action Plan

This report identifies housing issues and opportunities in the City of Tomah. It articulates a need for additional housing units to serve the future population and highlights the types and price points of housing needed. The City is not on track to meet those needs, but steps can be taken to address the matter and the City's housing challenges.

Task	Timing
Continuously update/monitor community housing data	Ongoing
Leverage available stimulus money and pursue future grant opportunities	Ongoing
Identify key new development and redevelopment sites for new housing (see Map 1)	2022
Adopt zoning changes	2023
Adopt an updated Comprehensive Plan and Future Land Use Map	2023
Set goals for future housing units needed	2023
Establish a Housing Committee or assign housing as a responsibility to an existing committee to lead the implementation of this action plan	2023
Produce summary incentive materials and provide them to prospective developers	2023
Develop Neighborhood Plans or key site Redevelopment Plans	2023
Create a developer recruitment strategy	2023
Pursue public-private partnerships for housing projects	2023
Establish the Tomah Owner-Occupied Housing Rehab Program	2024
Explore opportunities for the City to purchase and/or develop its own residential subdivision based on Neighborhood Plans	2024
Conduct a utility capacity analysis and evaluate infrastructure needed to serve new neighborhoods	2024
Develop first-time home buyer education events	2024
Establish an Affordable Housing Fund at the end of each existing TID's statutory life.	2039

Appendix

Figure 1.1 Population Growth Percentages



Source: U.S. Census Bureau, 1990, 2000, 2010, and 2020 Census and 2021 WisDOA annual population estimates for Wisconsin municipalities.

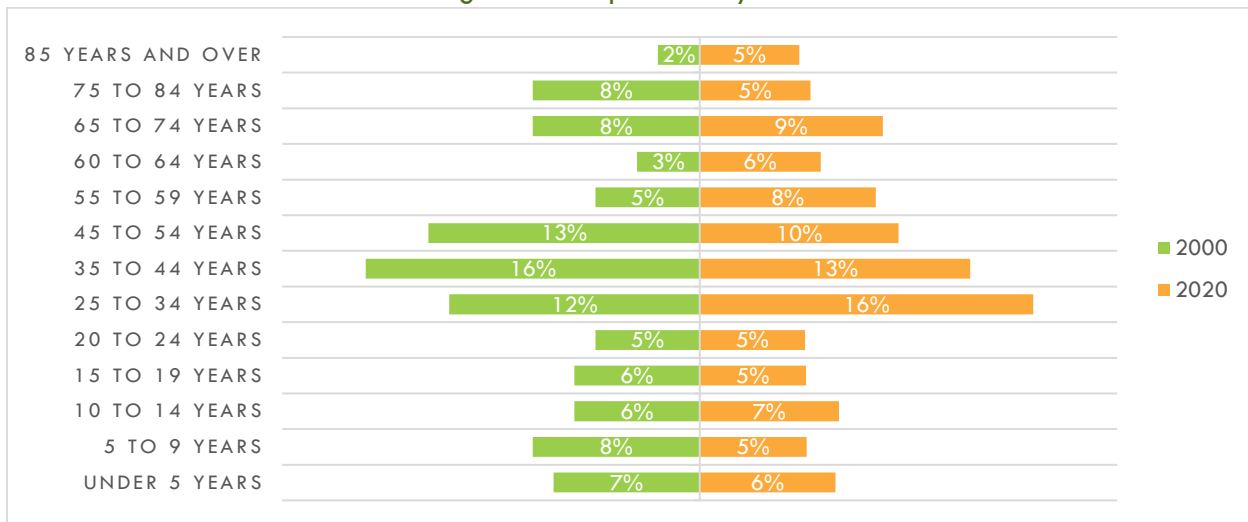
Figure 1.2 Age

	Median Age			Percentage Under 18 Years Old			Percentage Over 65 Years Old		
	2000	2010	2020*	2000	2010	2020*	2000	2010	2020*
City of Tomah	37	34	40	26%	28%	22%	18%	15%	19%
Monroe County	37	38	40	28%	26%	25%	14%	14%	17%
Wisconsin	36	38	40	25%	24%	22%	13%	13%	17%

Source: U.S. Census Bureau, 2000 and 2010

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

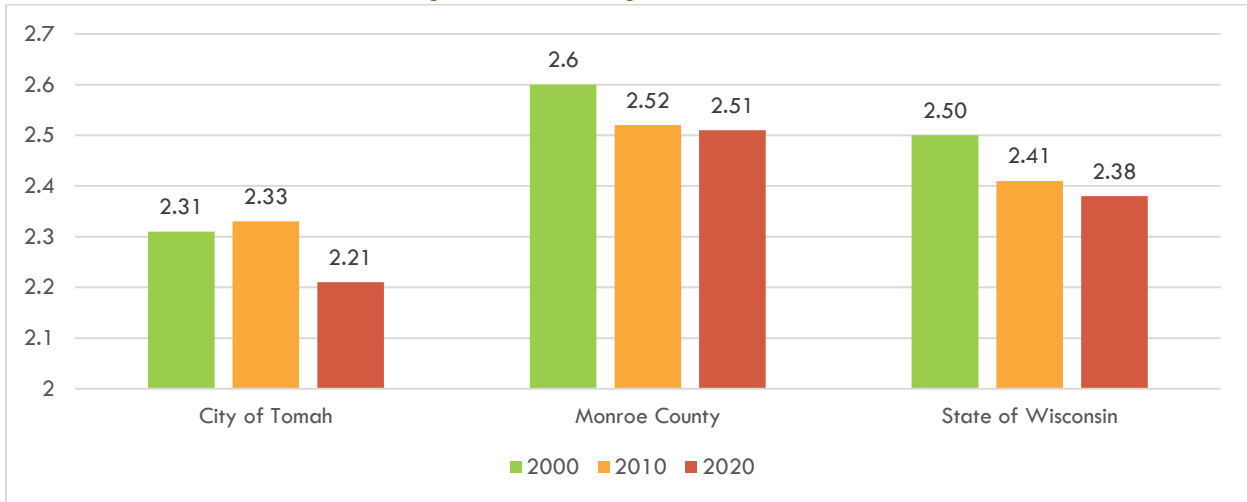
Figure 1.3 Population Pyramid



Source: U.S. Census Bureau, 2000.

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

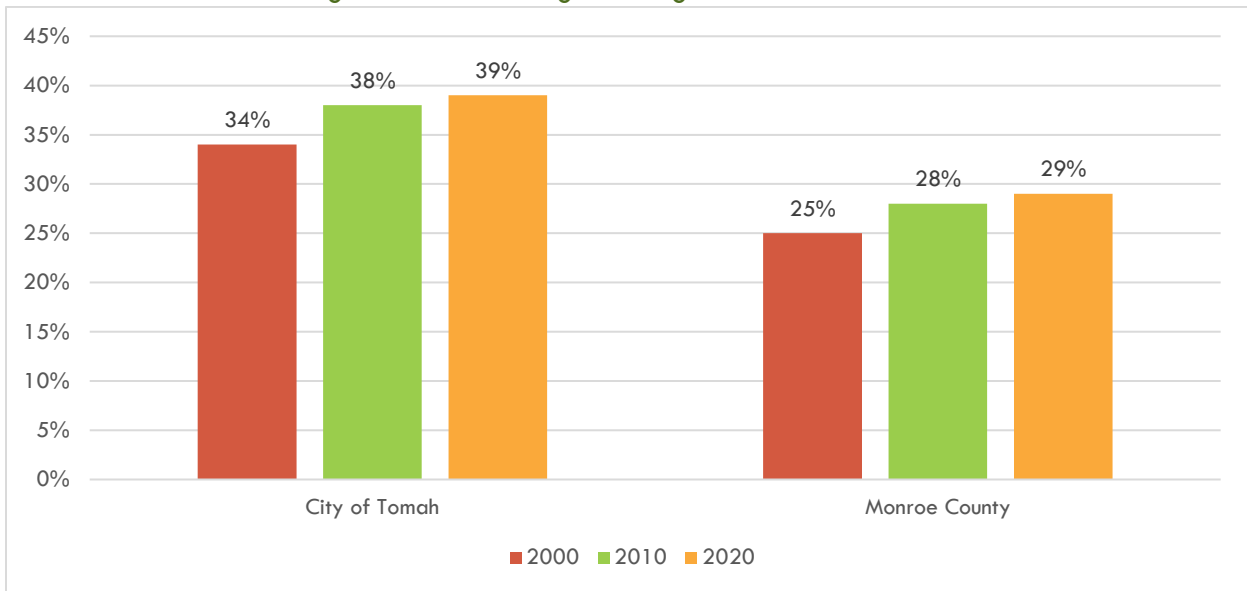
Figure 1.4 Average Household Size



Source: U.S. Census Bureau, 2000 and 2010

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.5 Percentage of Single-Person Households



Source: U.S. Census Bureau, 2000 and 2010

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.6 Percentage of Owner-Occupied Housing Units

	2000	2010	2020*
City of Tomah	61%	57%	49%
Monroe County	73%	72%	71%
State of Wisconsin	68%	68%	67%

Source: U.S. Census Bureau, 2000 and 2010

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.7 Total Housing Units and Households

	Total Housing Units			Total Households		
	2000	2010	2020*	2000	2010	2020*
City of Tomah	3,673	4,196	4,456	3,451	3,743	4,094
Monroe County	16,672	18,966	20,000	15,399	17,322	18,025
Wisconsin	2,321,144	2,624,358	2,709,444	2,321,144	2,293,250	2,377,935

Source: U.S. Census Bureau, 2000 and 2010

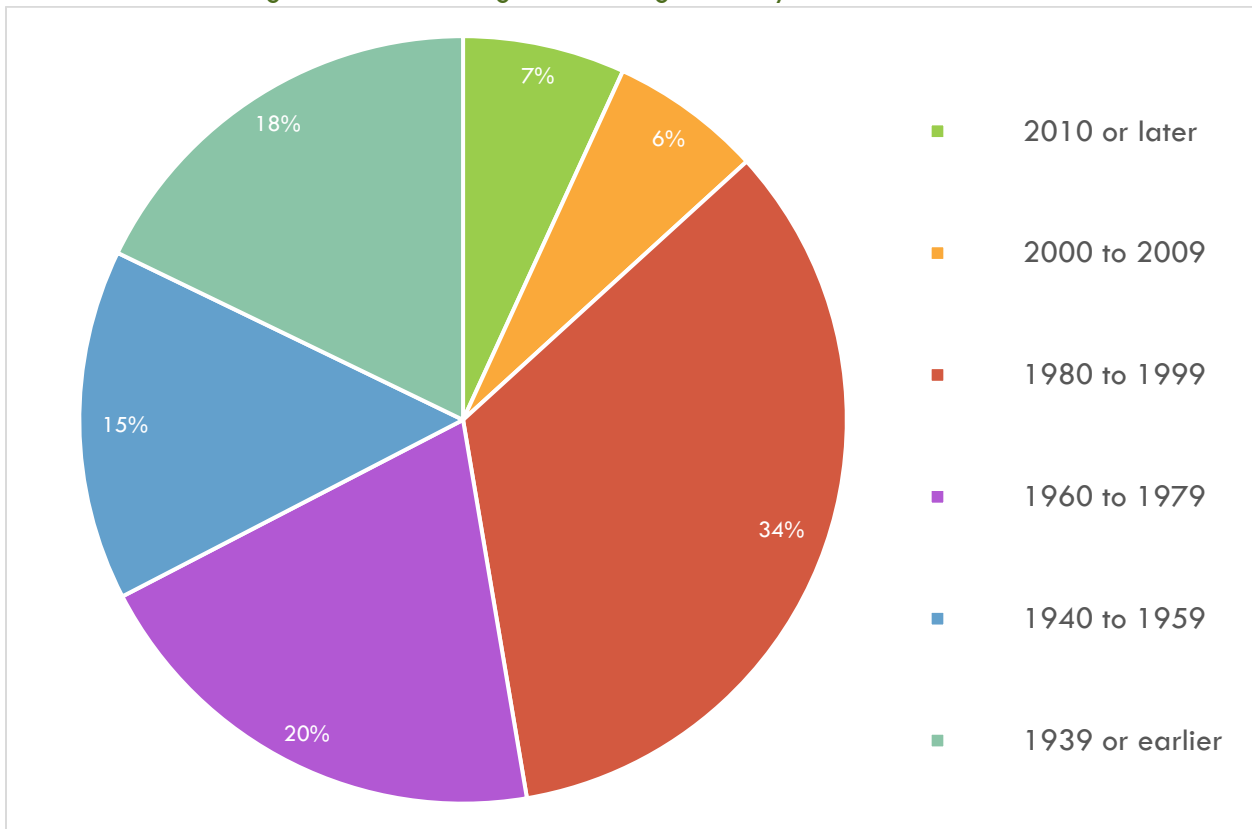
*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.8 New Housing Units Constructed in the City of Tomah

	2010-2021			
	Single-Family	Manufactured Homes	Two-Family	Multi-Family
Total Structures	85	26	60	7
Total Units	85	26	120	163
Percentage of Total Units	22%	7%	30%	41%
Average Total Units Per Year	8	2	11	15

Source: City of Tomah, 2022

Figure 1.9 Percentage of Housing Stock by Year Constructed



*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.10 Tenure of Householder and Age of Householder, Owner-Occupied Housing Units

Year Householder Moved In	Percentage of Owner-Occupied Housing Units	Age of Head of Householder	Percentage of Owner-Occupied Housing Units
2019 or Later	1%	Under 35	13%
2015-2018	11%	35 to 44	19%
2010-2014	21%	45 to 54	18%
2000-2009	27%	55 to 64	16%
1990-1999	20%	65 to 74	17%
1989 or Earlier	20%	75 to 84	9%
		85 and Over	8%

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

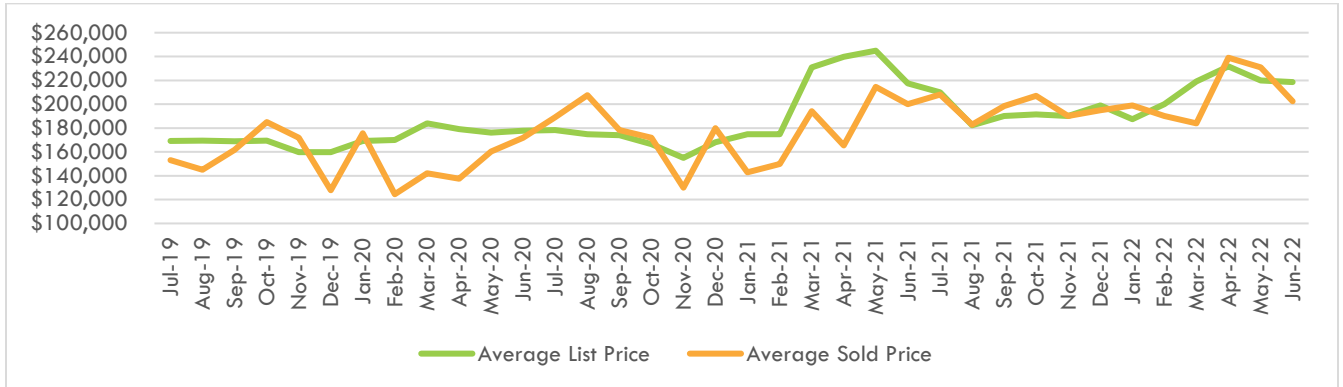
Figure 1.11 Housing Vacancy Rates

2000	2010	2020*
7%	7%	6%

Source: U.S. Census Bureau, 2000 and 2010

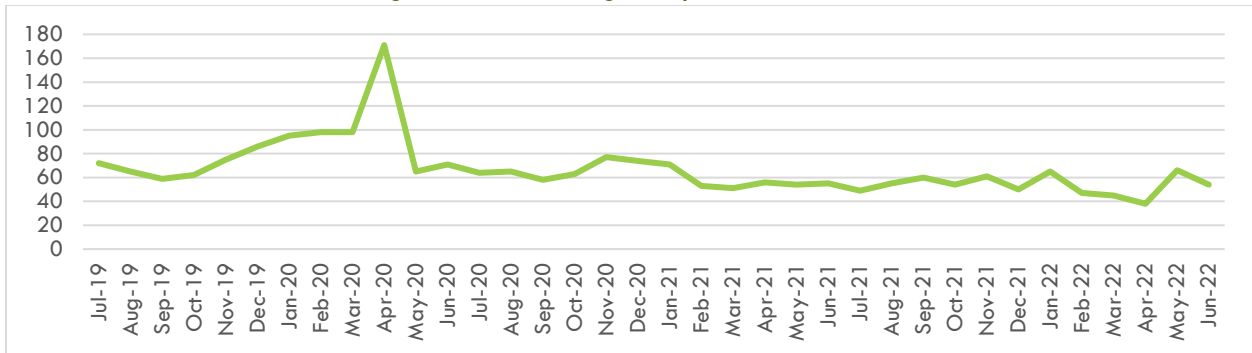
*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.12 Average List and Sale Price



Source: Realtor.com, 2022

Figure 1.13 Average Days on the Market



Source: Realtor.com, 2022

Figure 1.14 Housing Costs and Values

	Median Gross Rent			Median Monthly Owner-Occupied Costs (with a mortgage)			Median Value of Owner-Occupied Units		
	2000	2010	2020*	2000	2010	2020*	2000	2010	2020*
City of Tomah	\$492	\$683	\$854	\$741	\$1,121	\$1,166	\$76,400	\$106,300	\$128,200
Monroe County	\$455	\$634	\$822	\$793	\$1,216	\$1,291	\$77,500	\$126,800	\$157,600
State of Wisconsin	\$540	\$713	\$872	\$1,024	\$1,433	\$1,430	\$112,200	\$165,900	\$189,200

Source: U.S. Census Bureau, 2000 and 2010

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.15 Affordable Monthly Housing Costs

Annual Household Income	Number of Households	Percentage of Households	Affordable Monthly Housing Cost*
Less than \$24,999	655	16%	\$625 or less
\$25,000 to \$49,999	1,332	33%	\$625 to \$1,250
\$50,000 to \$74,999	825	20%	\$1,250 to \$1,875
\$75,000 to \$99,999	561	14%	\$1,875 to \$2,500
\$100,000 to \$149,999	398	10%	\$2,500 to \$3,750
\$150,000 or more	323	8%	\$3,750 or more

Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

*Assumed 30% of annual income used for housing costs.

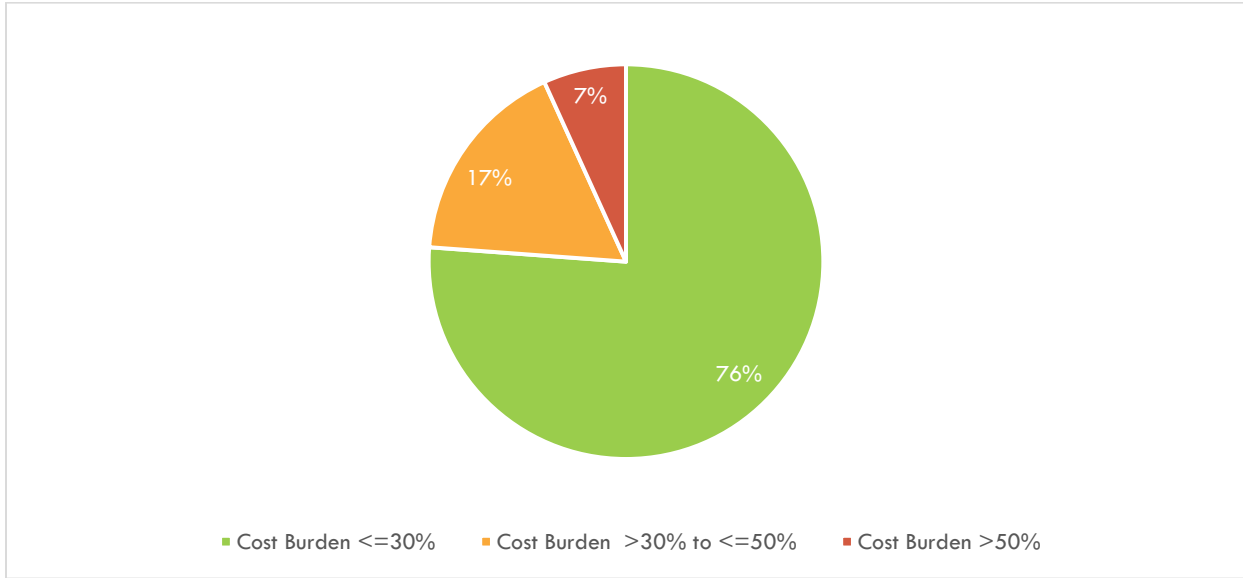
Figure 1.16 Area Incomes

	Median Household Income			Per Capita Income		
	2000	2010	2020*	2000	2010	2020*
City of Tomah	\$31,986	\$40,150	\$51,304	\$17,409	\$22,823	\$31,656
Monroe County	\$37,170	\$47,333	\$60,595	\$17,056	\$23,052	\$29,946
State of Wisconsin	\$43,791	\$51,598	\$63,293	\$21,271	\$26,624	\$34,450

Source: U.S. Census Bureau, 2000 and 2010

*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.17 Percentage of Cost Burdened Households



*Source: U.S. HUD CHAS data calculated using ACS 2014-2018.

Figure 1.18 Living Wages

	1 Working Adult With 1 Child	2 Working Adults With 2 Children
Monroe County	\$31.02	\$22.39
Wisconsin	\$33.25	\$24.28

Source: MIT Living Wage Calculator, 2022

Figure 1.19 School District Enrollment

School Name*	2010-2011 Enrollment Total	2021-2022 Enrollment Total	Enrollment Total Percentage Change 2010-2022
La Grange Elementary	387	418	8%
Lemonweir Elementary	317	287	-9%
Miller Elementary	267	254	-5%
Tomah Middle	641	690	8%
Tomah High	957	867	-9%
Total*	2,569	2,516	-2%

*Only includes public schools located within the City of Tomah and Tomah Area School District.

Source: Wisconsin Department of Public Instruction, 2022.

Figure 1.20 Monroe County Total Labor Force and Employment

Month in 2022	Total Labor Force	Total Employment
January	23,425	22,723
February	24,057	23,331
March	23,763	23,205
April	23,747	23,151
May	23,994	23,269
June	23,820	23,092
July	23,766	23,076

Source: Wisconsin Department of Workforce Development, 2022.

Figure 1.21 Commuting Patterns

	Percentage
Employed in Tomah and Live in Tomah	25%
Employed in Tomah, but live elsewhere	75%
Live in Tomah and work elsewhere	66%
Employed in Monroe Co. and Live in Monroe Co.	53%
Employed in Monroe Co., but live elsewhere	47%
Live in Monroe Co. and work elsewhere	52%

Source: U.S. Census OnTheMap, 2019

Figure 1.22 Equalized Land Values

	Residential	Other	Total	Percentage Residential
2000	\$172,581,800	\$133,221,400	\$305,803,200	56%
2005	\$237,104,200	\$240,642,800	\$477,747,000	50%
2010	\$289,848,900	\$265,750,500	\$555,599,400	52%
2015	\$310,252,500	\$313,525,200	\$623,777,700	50%
2020	\$376,065,700	\$399,288,500	\$775,354,200	49%
2021	\$393,875,700	\$409,695,900	\$803,571,600	49%

Source: Wisconsin Department of Revenue, 2022

Figure 1.23: Population, Household, and Average Housing Size Projections

	2010	2020	2025	2030	2035	2040	2020-2030	2020-2040
Population Projection								
Linear Growth Projection 1990-2021	9,093	9,570	9,493	9,741	10,051	10,361	558	1,179
Household Projection								
Linear Growth Projection 1990-2020	3,900	4,094	4,510	4,719	4,934	5,131	625	1,037
Average Household Size Projection								
WisDOA Projection 2020-2040*	2.25	2.21	2.16	2.13	2.10	2.08	-0.08	-0.13

Source: U.S. Census Bureau, 1990-2020 Census and 2021 WisDOA annual population estimates for Wisconsin municipalities.

*Source: Wisconsin Department of Administration, 2013 household projections by municipality.

1. Extrapolated based on the average annual population change over the given years.

Figure 1.24 Affordable Housing Price Points in Monroe County

Monroe County				
Median Family Income	\$79,700			
Median Affordable Home Price	\$239,100			
Incomes	Persons Per Household			
	1	2	3	4
Low income (80% of AMI)	\$45,650	\$52,200	\$58,700	\$65,200
Very low income (50% of AMI)	\$28,550	\$32,600	\$36,700	\$40,750
Extremely low income (30% of AMI)	\$17,150	\$19,600	\$23,030	\$27,750
Affordable Home Prices	1	2	3	4
Low income (80% of AMI)	\$136,950	\$156,600	\$176,100	\$195,600
Very low income (50% of AMI)	\$85,650	\$97,800	\$110,100	\$122,250
Extremely low income (30% of AMI)	\$51,450	\$58,800	\$69,090	\$83,250

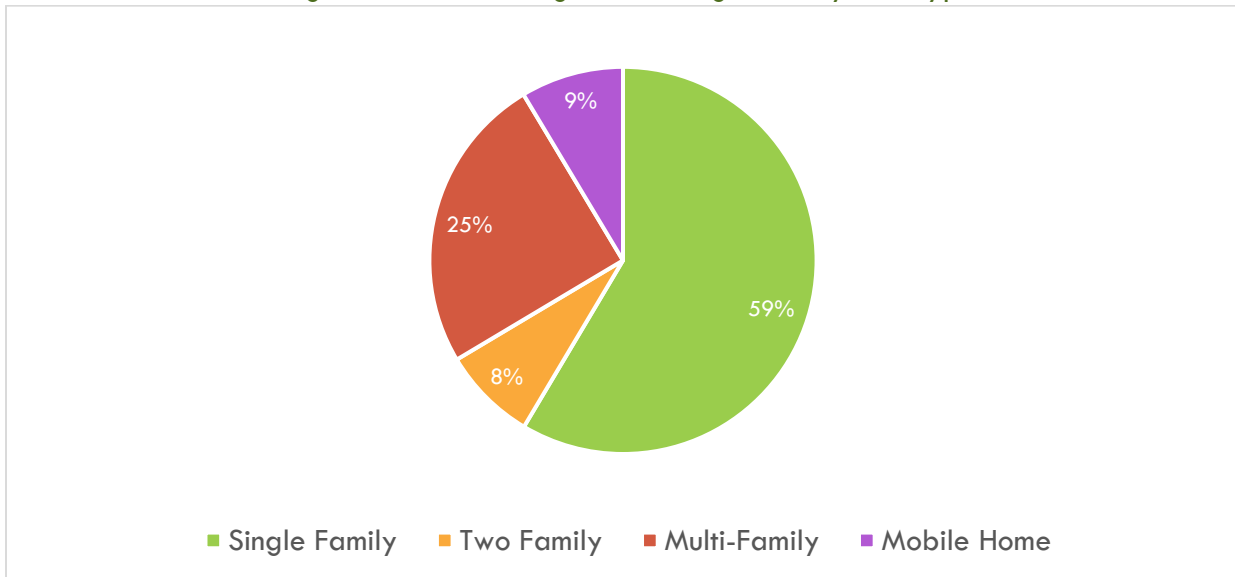
Source: U.S. HUD, 2022. Affordable home prices use an annual income multiplier of 3 (best practice debt to income ratio).

Figure 1.25 Housing Units By Cost and Value

Cost of Monthly Rent	Percentage of Units in Price Range	Value of Owner-Occupied Housing Units	Percentage of Units in Price Range
Less than \$500	7%	Less than \$50,000	14%
\$500 to \$999	64%	\$50,000 to \$99,999	15%
\$1,000 to \$1,499	27%	\$100,000 to \$149,999	37%
\$1,500 to \$1,999	1%	\$150,000 to \$199,999	21%
\$2,000 or More	1%	\$200,000 to \$299,999	11%
		\$300,000 to \$499,999	0.5%
		\$500,000 or More	0.5%

Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.26 Percentage of Housing Stock by Unit Type



*Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates.

Figure 1.27 Housing Unit Types and Persons Per Household

Housing Option	Persons Per Household			
	1	2	3	4+
Efficiency*	X			
One Bedroom*	X	X		
Two Bedroom*	X	X	X	
Three+ Bedrooms*		X	X	X
Townhome/Duplex*	X	X	X	X
Single-Family Detached*	X	X	X	X

*Could be owner or renter occupied units.

Figure 1.28 Housing Unit Densities Comparison

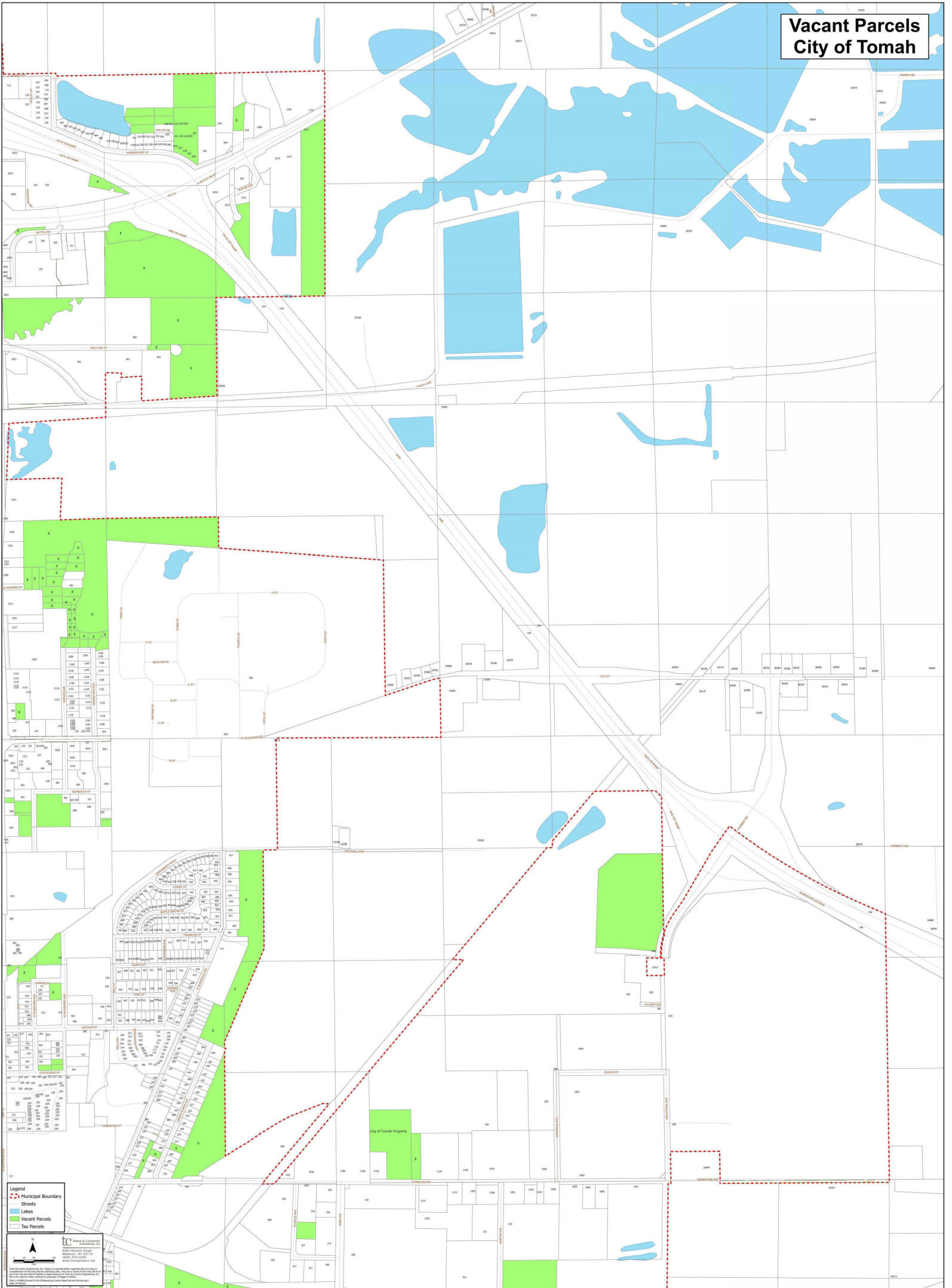
City of Tomah Residential Zoning Districts	Minimum Lot Area Per Unit	Potential Units Per Net Acre
R-1	7,200 square feet	6
R-2	3,600 square feet	12
R-3	1,800 square feet	24

Source: City of Tomah Zoning Ordinance.

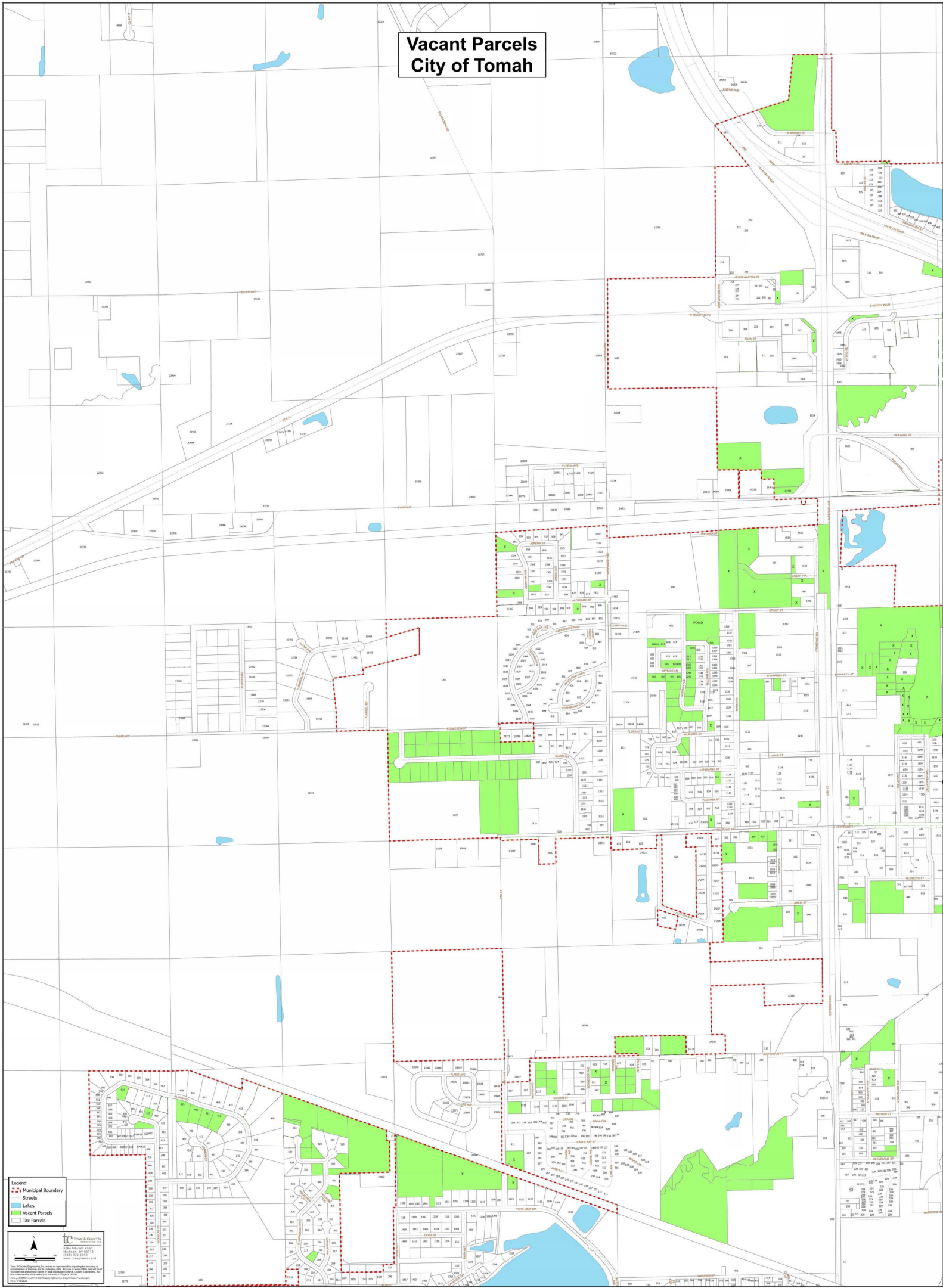
Vacant Residential Development Site Opportunities

As part of the Housing Assessment, an analysis was done to identify vacant residential sites within the City of Tomah's municipal boundaries and planned growth areas. This included a review of air photos, natural resource constraints, zoning maps, and the City of Tomah's Future Land Use Map. The areas identified on each map present opportunities for where new housing units could be constructed over the next decade to help increase supply and meet projected demand.


Vacant Parcels City of Tomah



Vacant Parcels City of Tomah

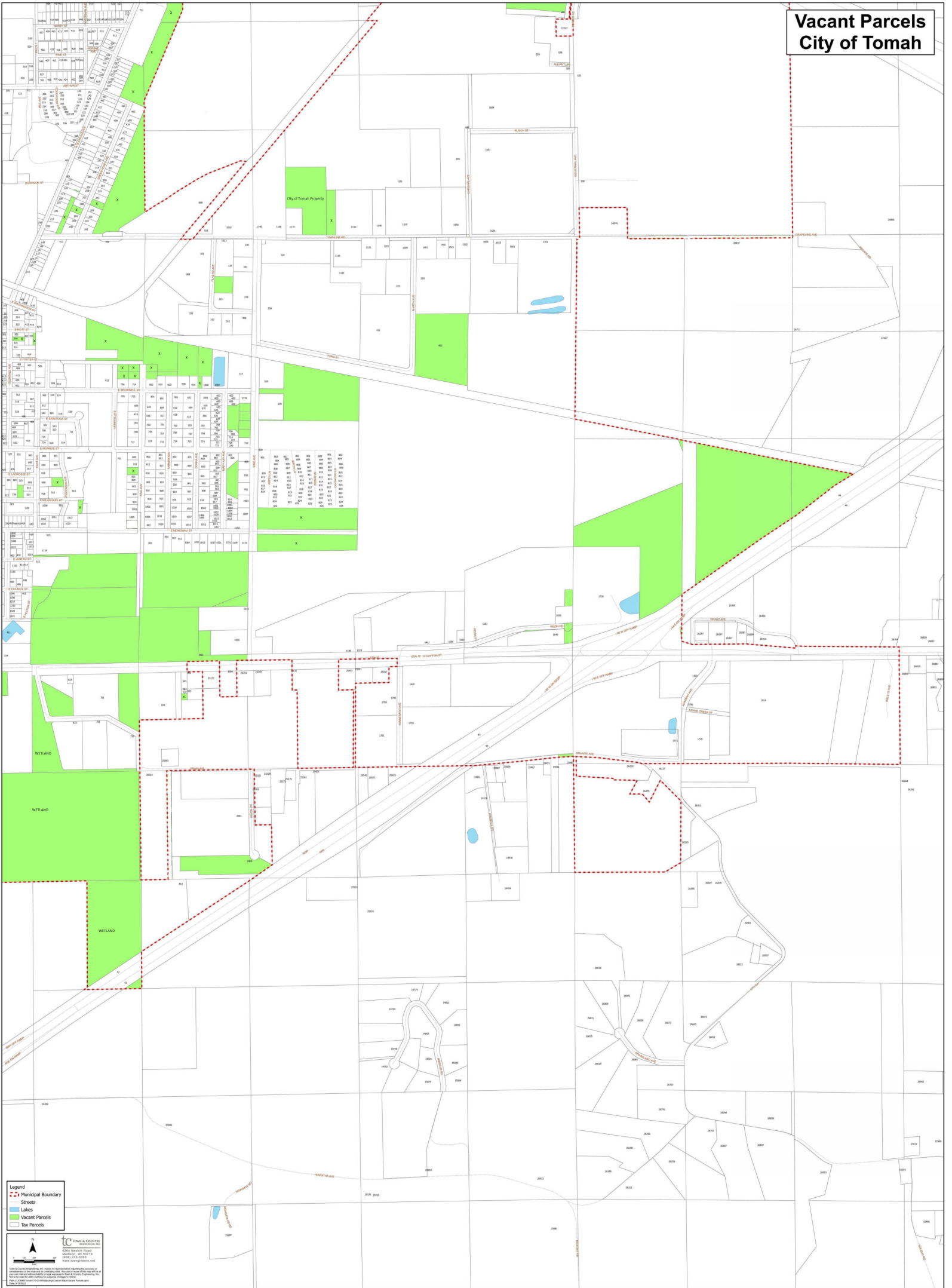


- Legend
- ▬ Municipal Boundary
 - ▬ Streets
 - ▬ Lakes
 - ▬ Vacant Parcels
 - ▬ Tax Parcels



 Tomah & Company, Inc.
 214 West Main Street
 Tomah, WI 54687
 (715) 233-2222
 www.tomahandcompany.com

Vacant Parcels City of Tomah



- Legend
- Municipal Boundary
- Streets
- Lakes
- Vacant Parcels
- Tax Parcels

TC Tomah & Company
Professional Services, Inc.
2214 Madison Street
Madison, WI 53718
(608) 233-2333
www.tomahandcompany.com

Scale: 1" = 100'

Map Date: 10/20/2023

Map Title: Vacant Parcels

Map Author: Tomah & Company Professional Services, Inc.

Map User: Tomah & Company Professional Services, Inc.

Map Project: Vacant Parcels

Map Status: Final

Map Version: 1.0

Map Scale: 1" = 100'

Map Units: Feet

Map Projection: NAD 83

Map Datum: NAD 83

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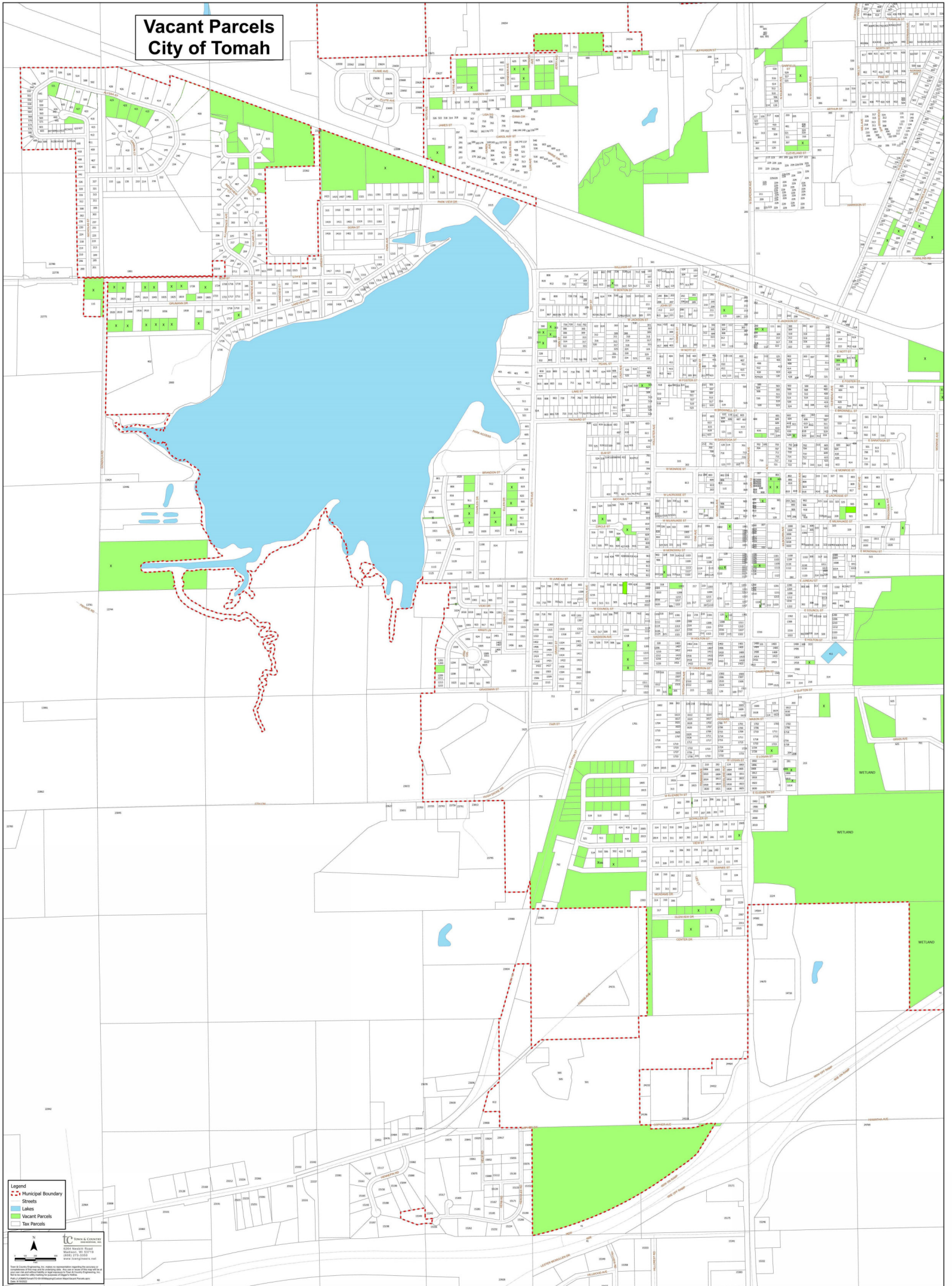
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Vacant Parcels City of Tomah

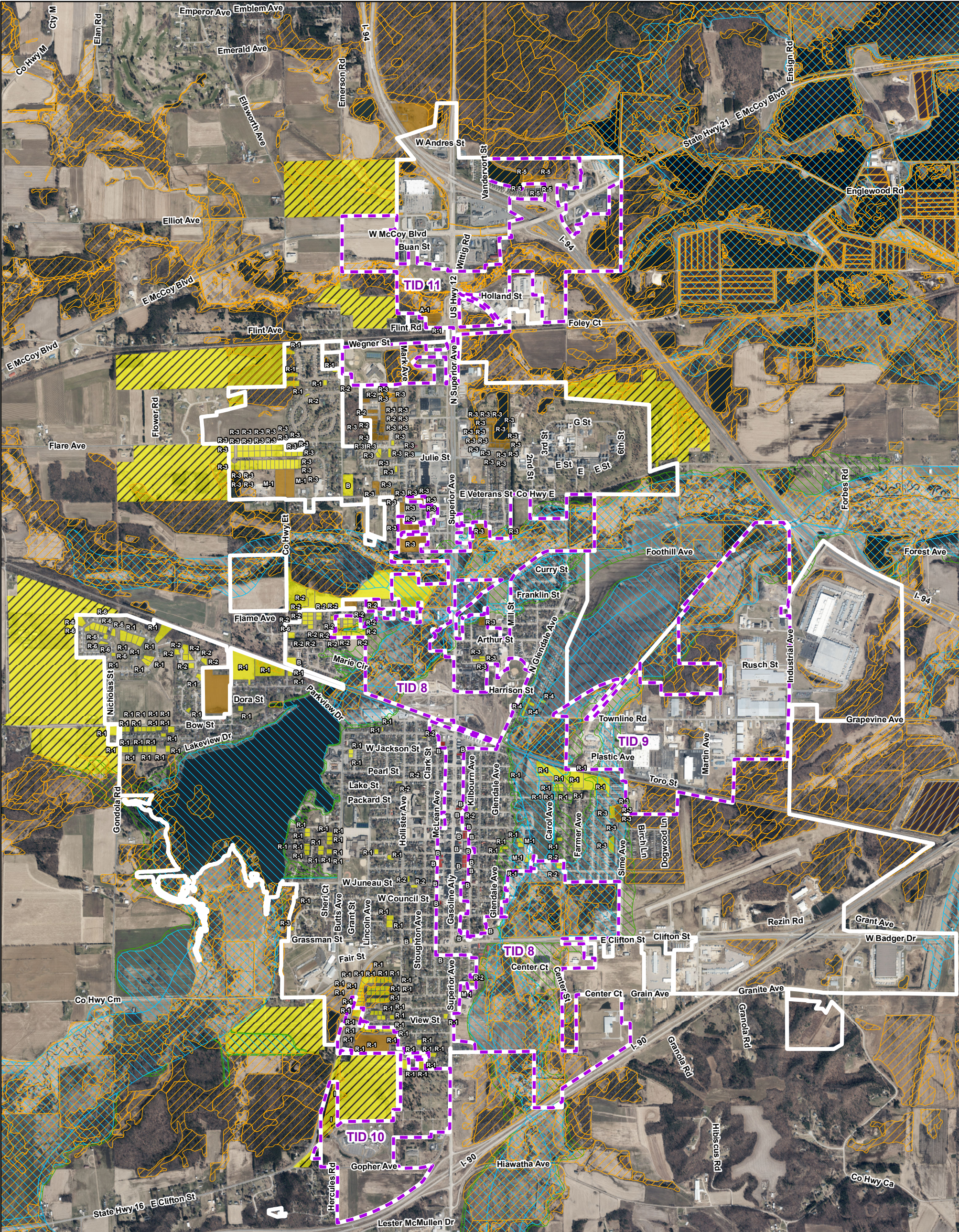


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








- Municipal Boundary
- Streets
- Lakes
- Vacant Parcels
- Tax Parcels

City of Tomah
 2024 Boundary Review
 Madison, WI 53718
 608.785.3333

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Tomah Site Identification - Vacant Residential Sites

- | | |
|--|--|
|  TID Boundaries |  Low Density Residential |
|  City of Tomah Municipal Boundary |  Medium Density Residential |
|  DNR Wetlands |  High Density Residential |
|  100 Year Floodplain (FEMA) |  Planned Neighborhood |
|  500 Year Floodplain (FEMA) |  Downtown Mixed Use |



1 Miles

Data Sources: Monroe County, City of Tomah, US Census Bureau, Wisconsin LTSB