



ADAMS COUNTY, WISCONSIN: A RURAL HOUSING STUDY

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Professional Project Report

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I. Executive Summary

Adams County, Wisconsin is facing a critical issue: a population which is dwindling while steadily growing older. They seek assistance in understanding all the barriers that may be driving young people out of the county. The purpose of this research is to analyze the current housing demand and supply to identify patterns which may help officials better understand their current demographic trends and to seek solutions which would attract a younger residential base. This analytical process relied on qualitative research around aging rural populations and strategies employed by peer communities, through housing policies, to attract a younger, professional population. But even more deeply, the study was focused on quantitative data analysis of American Community Survey and other census data, measuring changes in a diverse array of variables over time, focusing on the six most populous census tracts in the county. This analysis led to a multitude of conclusions: despite a dwindling population, unit vacancy in 2019 was much lower than five years prior. Despite low rates of vacancy, which in a more quickly growing area would lead to steadily rising home values, home values in Adams are falling. Additionally, the lack of stock is a deterrent to anyone, namely millennials, who are suffering historic obstacles to homeownership across the country, from the opportunity to purchase in the county. The conclusive interventions include producing more senior housing, relying on subsidized loans to rehabilitate current stock, providing down payment incentives to attract young homeowners, and development of a Housing Task Force, to identify the problems at hand more intimately.

II. Introduction

Adams County is centrally located in Wisconsin. It is directly adjacent to the Wisconsin River to the West, Waushara and Marquette Counties in the east, and North of Sauk and Columbia counties. Part of the Wisconsin Dells rests in Adams County. Additionally, it is near Roche-A-Cri and Buckhorn State Parks, which attract visitors from all over the region. The county is highly

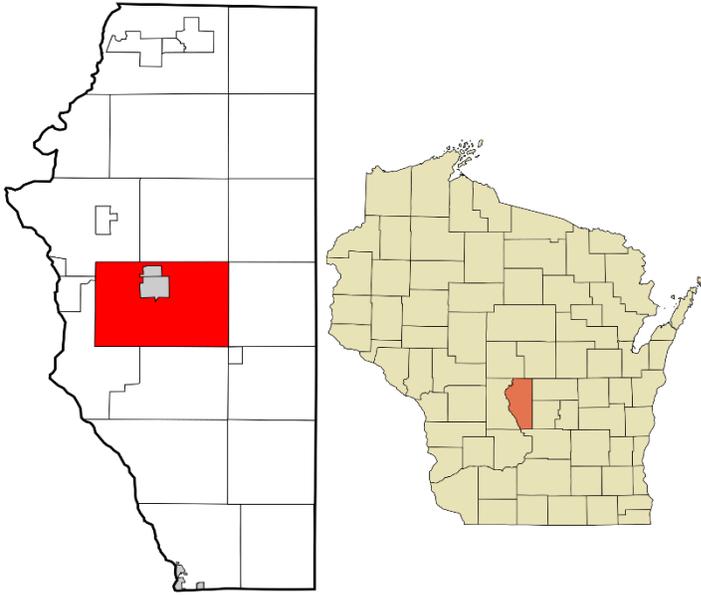


Figure 1. Adams County, Wisconsin Source: Wikipedia

rural, with a population density of just under 33 people per square mile. Fewer young professionals and families are choosing to move to Adams County than ever before, potentially due in part to the lack of housing that appeals to that demographic. While there is no easy solution to this issue, this report sought to evaluate the current real estate landscape in Adams County and provide small-scale solutions that

could help attract a younger population.

III. Population and Age of Adams County

According to the 2020 census, the current population of Adams County is 20,654, demonstrating a 1.6% decline since the previous decennial census (2020 Census). The growth Adams County was experiencing in terms of net migration was challenged by the death rate, which has regularly outpaced the rate of birth (Adams County Comprehensive Plan 2018). This signifies one of the major struggles that the county is experiencing and is the primary focus of this report. The data included is almost completely observed prior the COVID-19 pandemic, as 2020 census data was not fully released.

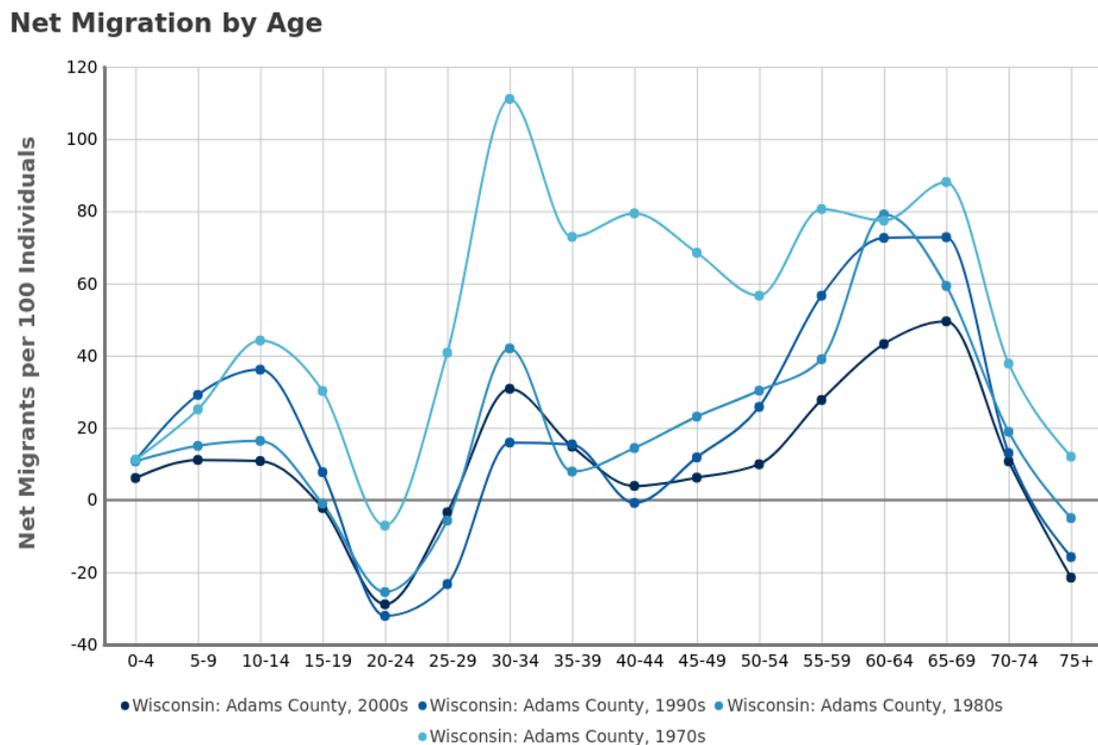
Population Decline

In 2010, Adams County hit its highest population to date: 20,875. The Wisconsin Department of Administration estimated that the county's population will peak by 2030, to 23,830 before declining at a rate of 500 people by 2040 (Adams County 2018). But the county's Comprehensive plan indicated that it is growing much more slowly. According to the 2020 Census, the population has fallen to 20,654, or 1.6% since 2010. According to the Wisconsin Interactive Statistics on Health (WISH) population module, Adams County's population has decreased by less than 1%

between 2014 to 2020 (Wisconsin Department of Health Services 2021). Standing alone, this decrease may seem small. But, at this rate, the decrease indicates that Adams is growing more slowly than other counties across the state. In terms of population change, Adams ranks 57th of 73 counties. The fastest growing counties in the state, Dane and Waukesha, grew by 6% over this same period. The least, Price and Marinette, shrunk by 2%.

Net Migration

To analyze net migration in the county, I relied on the calculator provided by the Applied Populations lab at the University of Wisconsin-Madison, to graphically represent migration data in the 1970s, 80s, 90s, and 2000s (its most up-to-date data set).



Winkler, Richelle, Kenneth M. Johnson, Cheng Cheng, Jim Beaudoin, Paul R. Voss, and Katherine J. Curtis. Age-Specific Net Migration Estimates for US Counties, 1950-2010. Applied Population Laboratory, University of Wisconsin - Madison, 2013. Web.

Figure 2. Net Migration Data in Adams County (Source: UW-Madison Applied Population Laboratory)

The 1970s represented a period of high in-migration of people aged 30-34, with 110 moving into Adams for every 100 individuals. There was generally high in-migration of those aged 25 to 40, a trend that the county aims to recreate in the coming years. Unfortunately, these groups in-

migration trends down during the following decades, hitting their lowest point in the 1990s and early 2000s. The lowest amount of in migration of the 25-29 age group took place in the 1990s, before rising slightly to match the rise of the 1980s. The 1980s and 2000s also saw a similar migration trend in the age group of 35-39. Also in the 2000s, the in-migration of 30–34-year-olds was greater than the decade before, but never surpassed the rates demonstrated in the 1980s. In more recent decades the peak in-migrant age group was those 65-69, likely retiring to the area to enjoy its natural beauty and peaceful landscape. This is further indication that Adams is an attractive place to older generations but struggling to attract and maintain in-migration of younger residents seeking to put down roots.

Shrinking Population

Throughout this paper, I focused on the census tracts consisting of the 10 most populous areas within the county, as seen in Table 1. Across each tract, there was average decrease of .67% overall. 50% of the tracts identified saw slight population decreases over time, including the most populous tracts containing Adams Town, City, and Friendship Village. Because the areas identified in Adams County have such small populations, these changes can seem incremental – a small handful of families leaving can contribute to this visible drop but can be quickly supplemented. Therefore, tracking population change at a microscopic level is difficult and potentially unhelpful. For example, Census Tract 9502.1, containing Preston and Strongs Prairie, experienced the largest decrease in population by 9.5% between 2014 (1,363) and 2019 (1,233), but a quick rebound to 1,386 by 2020, demonstrating an increase of 1.7% in the six-year period. Because of the size of the observed area, the data used is generally from the 2010-2014 and 2015-2019 5-year estimates, therefore it cannot be as precise as it would be for areas with a larger population. While the data provided makes it difficult to make large-picture claims about the growth of Adams County as a whole, it can serve a multitude of other purposes. Tables such as Table 1 can be a helpful tool to measure the growth in different localities and point to where to implement programming to incentivize development.

Census Tract	Locality	Municipal Type	Pop. In 2014	Pop. In 2020	Change	Percent Change
9504	Adams	Town	4,589	4,491	-98	2.1% decrease
	Adams	City				
	Friendship	Village				
9505.02	New Chester	Town	3,892	3,775	-117	3% decrease
	Springville	Town				
9507	Dell Prairie	Town	3,570	3,761	191	5.3% increase
9501	Rome	Town	3,005	3,242	237	7.9% increase
9505.01	Quincy	Town	1,506	1,418	-88	5.8% decrease
9502.01	Preston	Town	1,363	1,386	23	1.7% increase
	Strong's Prairie	Town				

Table 1. Adams County Population (Source: ACS 2014-2019)

Aging Population

Quickly gaining populations can be attributed to the natural aging of a long-standing residential base. Seniors often stay in place to remain close to family, friends, or community offerings they have become accustomed to after long-stranding familiarity. Additionally, there are those who move to Adams specifically to retire. According to the county’s comprehensive plan, officials intentionally sought to attract retirees, emphasizing the area’s natural beauty and low cost of living as an attraction (Adams County 2018). This was done to bolster the area’s tax base, capitalizing on the impending retirement of the baby boomers. As the population has slowly declined, this influx is not enough to sustain favorable growth patterns. The county seeks to attract more young families to the area to sustain the future employment base.

	2014		2019		Change (2014- 2019)
Total Population:	20,604		20,094		-2.5%
Age					
Under 5 Years	780	3.8%	651	3.2%	-16.5%
5 to 9 Years	1,012	4.9%	767	3.8%	-24.2%
10 to 14 Years	873	4.2%	965	4.8%	10.5%
15 to 17 Years	586	2.8%	535	2.7%	-8.7%
18 to 24 Years	1,199	5.8%	1,070	5.3%	-10.8%
25 to 34 Years	2,058	10.0%	1,764	8.8%	-14.3%
35 to 44 Years	2,240	10.9%	2,038	10.1%	-9.0%
45 to 54 Years	3,049	14.8%	2,714	13.5%	-11.0%
55 to 64 Years	3,584	17.4%	3,817	19.0%	6.5%
65 to 74 Years	3,190	15.5%	3,500	17.4%	9.7%
75 to 84 Years	1,458	7.1%	1,761	8.8%	20.8%
85 Years +	575	2.8%	512	2.5%	-11.0%

Table 2. Ages in Adams County 2014-2019 (Source: ACS 2014 & 2019)

Between 2014-2019 almost all age groups under the age of 50 shrunk in size, further evidence that the county is progressively growing older. The largest growing age group in this period is 75-85 years old, growing by 20.8%, almost twice of any of any other age group (ACS 2014,2019). In 2019, the median age was 58.3, which was 25% greater than the state’s median age of 39.9 (Data USA).

Generational Divides

In order to understand aging in Adams County, it is important to investigate the generational distribution. This report defines the different generational groups as indicated in Table 3. These definitions adhere to the categories defined by the Market Research group Beresford Research.

Generation	Years Born	Age in 2014	Age in 2019
Millennials	1981-1996	17-34	22-39
Gen X	1965-1980	35-49	40-54
Boomers	1955 - 1964	50-69	55-74

Post War & WWII	1945 or before	70+	75+
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Table 3. Generational Definitions

The Millennial Age bracket is seen in Table 4. At the time of this study, representatives from the county indicated they were interested in attracting those under the age of 40, specifically professionals interested in starting families.

Name	Census Tract	Millennial 2014 (%)	Millennial 2019 (%)	Change
Rome	9501	11.9	8.3	-3.60%
New Chester Springville	9505.02	24.2	25.5	1.30%
Adams (Town) Adams (City) Friendship	9504	17.6	19.6	2%
Dell Prairie	9507	12.8	15.3	2.50%
Preston Strongs Prairie	9502.01	11.9	11.4	-0.50%
Quincy	9505.01	12.4	13.1	0.70%
Average growth				0.40%

Table 4. Millennial Population by Census Tract (Source: ACS 2014 & 2019)

Upon initial glance, there is evidence of growth of the millennial age group. Growth in this age group was identified in all census tracts, except for two: 9501 (Rome) and 9502.01 (Preston and Strongs Prairie), at -3.6% and -.5% respectively. Overall, the average growth was positive. But this positive indicator must be taken with a grain of salt. Individuals in this age group, across the United States, are purchasing homes at historically low rates ([Del Valle 2018](#)). Those remaining in more rural areas are likely seeking access to less-expensive homeownership, but the draw of

an area with better internet connectivity and more diversity and wider range of services and employment opportunities will contest with that factor. Additionally, the slight growth in these areas does not seem to outpace boomer growth around the county.

Name	Census Tract	Boomer 2014 (%)	Boomer 2019 (%)	Change
Rome	9501	44.6	50	5.40%
New Chester Springville	9505.02	25.8	26.5	0.70%
Adams Friendship	9504	27.3	30.3	3%
Dell Prairie	9507	33.6	37.7	4.10%
Preston Strongs Prairie	9502.01	42.7	45.4	2.70%
Quincy	9505.01	39.1	35.8	-3.30%
Average growth				2.10%

Table 5. Boomer Population by Census Tract (Source ACS 2014 & 2019)

The average growth within the Boomer populations was significantly higher than the growth of the millennial age groups, 2.10% and .4% respectively. Rome experienced the greatest proportional growth in the boomer age group. As of 2022, most boomers are past the age of welcoming new children to contribute to population growth and future population base. While these groups are more likely to purchase housing in the area, or even secondary recreational homes, their residential support has a shorter vision than the millennials.

Age of Householders

As of 2019, 41% of householders in owner occupied housing units in Adams County were 65 years or older, which is a 2% increase from 2014 (American Community Survey 2014 & 2019). The rate of senior householders in Adams County is relatively high. In Price County, which had the slowest growth rate in the state between 2014 – 2020, only 33% of householders were senior aged. In faster growing areas, such as Dane and Waukesha counties, only 4% and 6% of homes are owned by individuals above the age of 65 (American Community Survey 2019 5-Year Estimates). This is a central figure to consider in future housing studies, as it can help to indicate the rates at which community members are choosing to age in place. Decreases in this proportion could indicate that measures to create attractive senior housing are working, meaning more of the current units would be available for younger households while diminishing pressure for new construction.

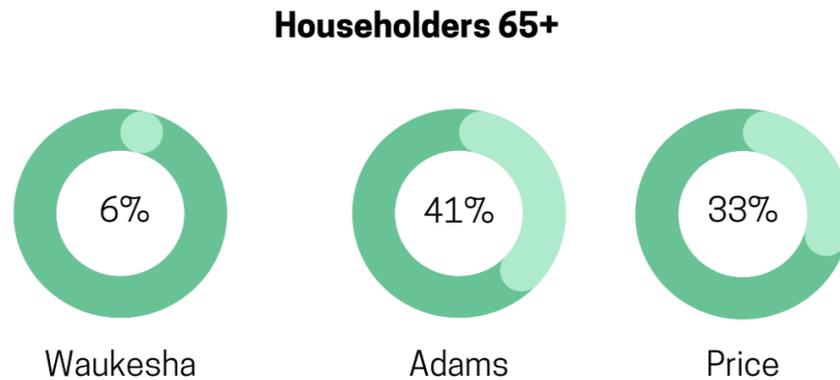


Figure 1. Percentage of Householders aged 65+ in WI counties (Source: ACS 2019)

IV. General Housing Demand Analysis

The following section contains a brief analysis of housing demand attributes in Adams County. The median income in Adams County grew from \$45,366 in 2014 to \$46,369 in 2019 (American Community Survey 2014 & 2019). These median incomes fall below the state's \$63,566 in 2014 and \$68,196 in 2019, indicating that Adams is developing more slowly than the state in terms of economic growth. Rome and Dell Prairie are the highest income areas in the county while also being the fastest growing in terms of population. On the opposite side of this, Quincy and Adams-Friendship were the two lowest median income areas in the county in 2019. They also saw the highest drop in population over the 2014-2020 period, indicating that the demand for the development may be slowest in these areas. In terms of education, only about 13.8% of the population above the age of 25 has a post-secondary degree, with a high school diploma being the average level of attainment across the board. In terms of types of employment, the Adams County Comprehensive Plan indicates that between 2000 – 2015, the three fastest growing sections were public administration, natural resources & mining, and leisure and hospitality. The latter being the largest segment of the economy, followed by trade, transportation & utilities. From a residential standpoint, a vast majority of Adams residents commute outside of the county for work. Of the 7,921 working adults in the county, 5,840 (or 73.2%) find work in neighboring counties (US Census Bureau). The 2018 county comprehensive plan confirms this, indicating that this trend has been constant since the early 2000s, with many commuting to areas like Wisconsin Rapids and the Wisconsin Dells (Adams County 2018). This could indicate that there is an adequate supply of housing for Adams County's workforce, but a stronger demand for employment, as most residents commute out of the county every day.

V. General Housing Supply Analysis

Between 2011 to 2019, there was a very slow rate of production of housing in Adams County. According to the American Community Family Survey, there were 17,274 units in Adams County as of 2011. By 2019, that number grew to a mere 17,726. (American Community Survey 2019 5-year Estimates). This signifies a less than 3% growth over the period. This factor was likely impacted by the Recession, which sent the housing production in a nosedive in the latter part of the early 2000s. The rate of housing production never returned to what it was prior to the period of major economic distress. Additionally, Adams County is an owner-occupied dominant landscape. The levels of homeownership remained in the low-to-middle 80s in terms of proportion, while the renter occupancy never exceeded 17.5%. between 2009-2019(American Community Survey 2009, 2014 & 2019). As of 2019, between both rental and owner-occupied structures, single-family detached was the most common type of housing, at 54% and 72% of the total respective stocks. Second to this is mobile homes, which accumulated up to 21.6% of owned units and 20.1% of rentals.

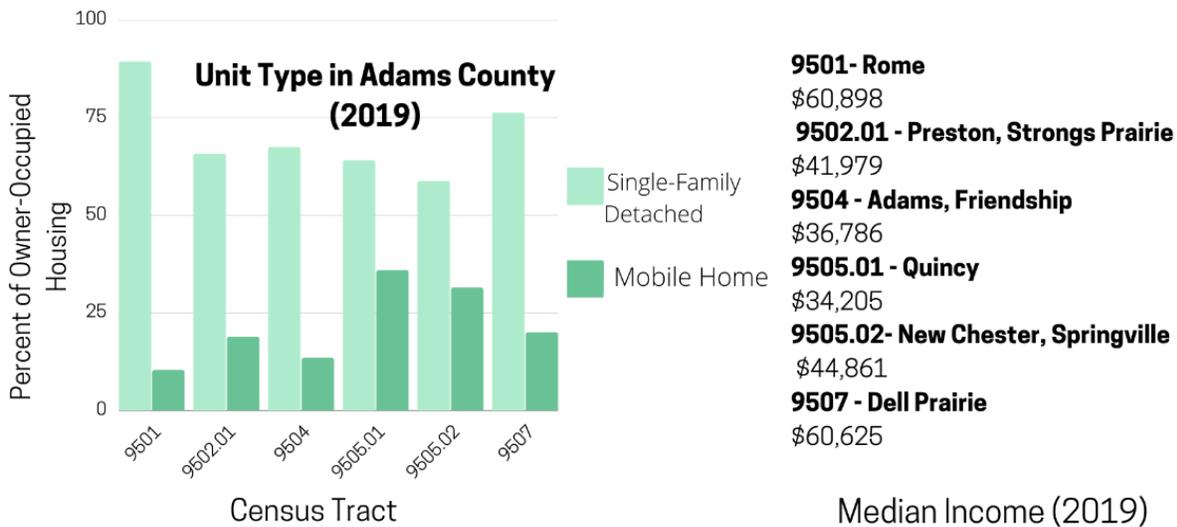


Figure 2. Single-Family Detached vs. Mobile Home Units in 2019 (Data Source: ACS 2019)

Adams County has a relatively young housing stock compared to the state on a whole. This can be viewed as a strength, to appeal to developers who may be enticed to invest in the area. As of

2019, 60% of Adams County housing was built prior to 1980, whereas the state demonstrates a slightly older stock, with 60% of housing built prior to 1970. Additionally, 40% of the county's stock was built after the year 1990, whereas the state's newer construction from that period is only 30.3% of the current stock. Areas with newer construction may be more attractive to young homeowners. Those with older stock may be ideal to identify initiatives aimed at rehabilitating existing structures for a more updated sensibility. Additionally, they may be better places to implement aging-in place strategies where there is already a need for renovations or more sustainable, energy-efficient construction.

The median value for all owner-occupied units in Adams County is going down. Based on 5-year estimates, in 2014 the median home value came out to about \$133,100, but by 2019, it was measured to be \$131,100 representing a 1.5% decrease in values despite inflation. As of 2019, Adams County ranked 60th in terms of median housing value in State. It was one of two counties, out of 73, which saw a reduction in median value over time (American Community Survey 2019 5-year Estimates). There are a vast multitude of factors which could contribute to the decrease in value for homes in Adams, but a shrinking population, which is slowly aging in place, could certainly be a driving factor. Additionally, the underproduction of housing and the lack of rehabilitation of housing stock could contribute to this fall. In general, the county's median rent decreased by 11%, which is harsh contrast to rent trends in the state, which grew by 10.9% between 2014-2019, demonstrating a nearly 20% distinction (American Community Survey 2014 & 2019). This signals another red flag in terms of Adams status as a shrinking municipality. According to the 2018 Comprehensive Plan, there were two recorded residential service/care facilities in Adams County. According to the Department of Health Services (DHS) directory, as of February 2022, there were three assisted living facilities in the county and one nursing home, consisting of only 99 beds overall.

VI. Vacancy

When considering whether the current housing stock is serving the needs of Adams County residents, it is imperative to review vacancy rates. Traditionally, in a growing community, a low vacancy rate can cause housing prices quickly rise, and those looking to settle in a specific area may be turned away due to lack of availability or affordability. Too high a vacancy rate and housing values fall, leaving owners at a loss of invested value and disincentivizing further development. As we have previously observed home values and rents in the area were decreasing.

	2014	2019	Change
Total Housing Units	17,387	17,726	-339
Total Vacant Units	9,558	8,664	-894
Total Vacant Rented Units	304	130	-200
Total Vacant Owned Units	570	199	-371
For Rent	273	107	-166
For Sale:	507	173	-344

Table 6. 2014 and 2019 Adams County Housing Vacancy Rates (Data Source ACS 2014 & 2019)

In general, the county is experiencing less vacancy between the two survey periods. There are many categories for “vacancy” in the US Census. Seasonal dwellings, migrant worker housing, and rented/sold unoccupied units all fall into this count. Additionally, these figures are difficult to capture and swiftly changing all the time, and census data captures the closest approximations. For the purposes of this study, I focused on units listed as vacant that were not sold or rented. At the end of 2014, the county was experiencing a relatively low vacancy rate including un-rented or for sale units at 4.5% of the total housing stock. By 2019, that rate had fallen to 1.6%, with only 280 of 17,726 units of housing completely unoccupied (American Community Survey 2014

& 2019). The number of homes for sell fell by 65% over this period, and units for rent fell by almost 60%. This large shift may be due to the small size of the county's population, meaning it data was captured in terms of 5-year estimates. The 2014 estimates in Adams County are based on five years of collected data, meaning it was collecting data as early as 2009, in the throghs of the Great Recession, when housing vacancy rates sharply grew (Brassel 2021). But overall, the county is shifting to lower rates of vacancy over time, which is surprising considering the decline in population.

VII. Conclusion – Housing Interventions

After an in-depth analysis of the housing supply and demand in Adams County, there are some prevalent issues that the county is facing in terms of its residential base. These issues can be summarized as low rates of residential vacancy, diminishing home values, and dominance of senior homeowners, which present issues of residential sustainability. While employment opportunities, services, amenities, and affordability are all factors which can attract individuals and families to Adams, there is no singular housing solution which can quickly or easily shift these dynamics in a way that would help them replicate the growth statistics in Dane or Waukesha counties. The following section of this paper aims to provide some small-scale interventions which would help the county attract and retain a larger and younger residential base.

Senior Housing

More quality, attractive senior housing should be built in Adams. The largest living generation, the baby boomers, are retiring at historic rates, and demonstrate worse health indicators when entering retirement age than previous generations making the need for senior housing even greater than before (HUD User 2013). According to the Department of Health Services (DHS) directory, as of February 2022, there were three assisted living and one nursing facility in the county, totaling in only 99 beds (Wisconsin Department of Health Services 2013). There are several grant programs available, via the Department of Housing and Urban Development, which could help support projects by non-profit entities in creating more units which support elderly individuals. Section 202: Supportive Housing for the Elderly Program and the Assisted Living Conversion Program (ALCP) are two programs that I recommended as tools for Adams County.

Section 202 assists with the development of senior housing for low-to-moderate income elderly individuals. ALCP funds would support a service entity in converting current multi-family developments into supportive, assisted living facilities. While these funds may not find use in parts of the county currently with few (to no) multi-unit developments, such as Quincy or Rome, it may be better suited for Adams-Friendship, which has existing providers as well as a more diverse array of housing stock by units available. Again, this is not a quick fix, but expanding attractive, updated collective senior housing options may be one outlet to increase single-family-home availability to future Adams residents. These funds are also in short supply, so should not be relied upon as a cornerstone of funding for these interventions. But they are outlets that can support the change. With the release of funds through the American Rescue Plan Act, specifically around supportive housing, there are expected to be more pools of money available for senior housing development in areas with demonstrated need.

Rehabilitation of Current Housing Stock

If a home was occupied by a senior aging-in-place, depending on the duration of occupancy and need of the householder, it may have undergone substantial disrepair or deterioration due to being maintained by an owner living on a fixed income. I direct the county to consider providing educational opportunities around the USDA's Single Family Housing Guaranteed Loan Program. This is a program aimed at supporting the homeownership initiatives of rural Americans seeking to rehabilitate and move into existing structures. It is a zero-down payment, 100% financing program that assists approved lenders in providing low- and moderate-income households the opportunity to own "adequate, modest, decent, safe, and sanitary dwellings" as their primary residence. According to the USDA's most recent eligibility map, the entirety of Adams County is eligible for application (USA Eligibility Map 2021). Like the Senior Housing assistance funds mentioned in the previous section, these funds are also provided on a small-scale basis and creative means must be taken for the county to support this change.

Attracting Young Professional Homeowners

In addition to creating a more attractive housing stock and making strides to create more unit availability, the county is also concerned with attracting younger people to Adams specifically. This is no small feat, but there are a couple of models for attracting college graduates with higher potential earnings to rural midwestern areas. The first model is provided by Grant County, Indiana. This rural county has also seen a steep decline in population – 6% since 2010. The population in Grant is slightly younger than Adams, with a median age of 40 versus Adams’s 58. But Grant cited financial need—their property values were 70% of those recorded in Adams around 2019. (UCY 15). Meanwhile, residents in Grant have a slightly higher educational attainment, as 18% have bachelor’s degrees versus 14% of Adams residents ([Grant County 2021](#)). Yet they, like Adams, understand the importance of a highly educated residential base. Grant’s program, Grants for Grads, is a strong example of an attempt to draw desired residents to a county with a declining population. Grants for Grads is a down-payment based program. Grant County provides up to \$7,500 in down payment assistance to those who have graduated with an Associates, Bachelors, or other qualifying post-secondary education. I provide another model for the county to potentially replicate, to scale, which is also titled Grants for Grads, operated by the Ohio Housing Finance Agency to attract first-time homebuyers to Ohio (Ohio Housing Finance Agency 2022).

Developing a Housing Task Force and Needs Study

It has been a privilege to work on this Real Estate Study for Adams County. While I have learned an immense amount and hope that the information provided will be helpful to the county, I believe that my findings would be best used to serve as supplementary insights into the work of a larger, more substantial needs assessment performed by a localized Housing Task Force. This could help the county more closely assess its housing needs in a way that serves their larger goal: to bring more young people to the county in hopes of developing a more sustainable residential base. To the knowledge of my contacts in the county, Jennifer Parr-Murphy, Real Estate Broker for Coldwell Banker in Rome, and Daric Smith, the director of Economic Development, there is

no formal team to handle this immense task on a county-wide scale. The required process is well above the scope and capacity of this project, but a collaborative, cross-sector, county-wide effort is imperative to understanding what can be done. In the client report, I provided an overview of what a Housing Needs Assessment is and how to develop a Housing Task Force, using the Village of Waunakee's 2019 Housing Needs Analysis as a model. Additionally, I point them towards the UW-Extensions program for assisting in such a project and provide contact information for the Community Development Specialist for the region at the Wisconsin Housing and Economic Development Authority. Ideally, the findings of this report could supplement a Housing Task Force's work in the future.

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Appendix A: Supplementary Housing Demand Metrics

Household size

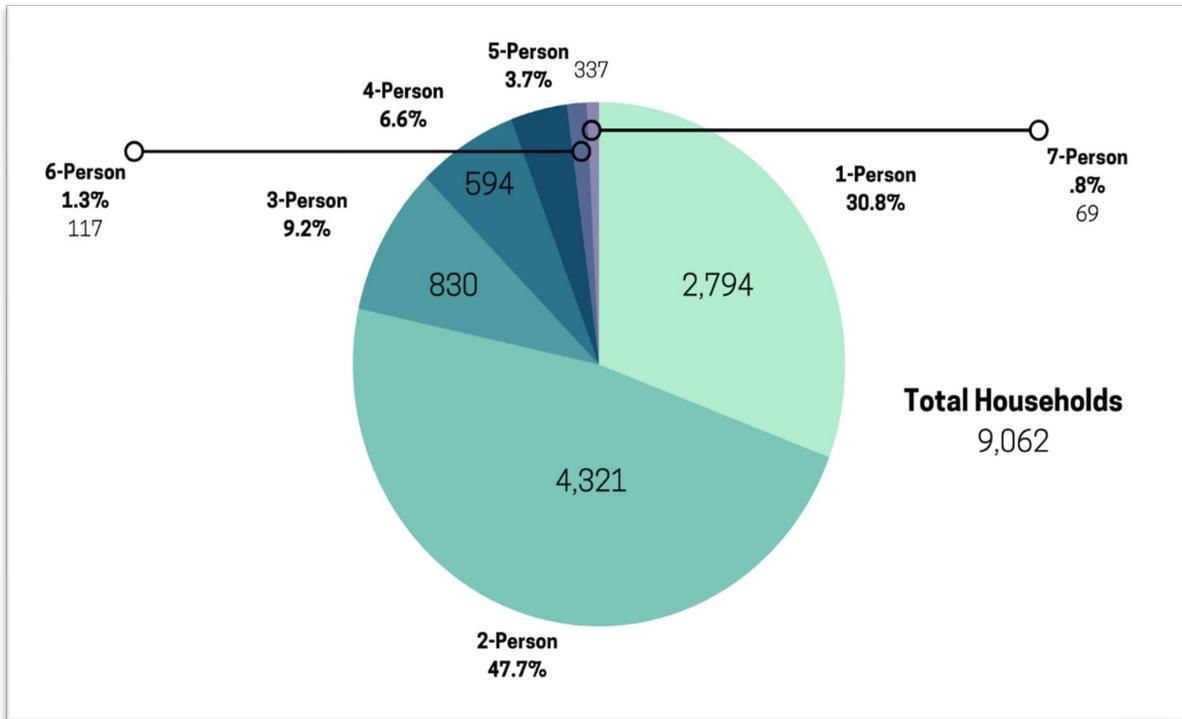


Figure 5. Household Size in Adams County in 2019 (ACS 2019)

78.5% of Households in owner occupied units consist of one to two members. 70% in rental units fit in the same age group. More single person households, proportionately, live in rental units (42.3% of rental households are only one person) versus 30.8% in owner occupied. Less than 30% of households in both groups have more than three people, indicating that in general, family and household sizes in Adams County are small (American Community Survey 2019 5-year Estimates). This is potentially because the area is attractive to retired individuals, who are likely living with their spouse or alone. Additionally, a slower birth rate in the area could indicate a smaller family size across the board. This could signal an insufficient level of attractiveness to families and people with children, which is a desirable residential group to the county and to developers. In 2019, 82% of owner-occupied households in Adams County did not have any related children under the age of 17 residing in the household. This is comparable to Price County at 79%, but

notably higher than Waukesha County, one of the state’s fastest growing, where only 71% of households are child-less (American Community Survey 2019 5-year Estimates).

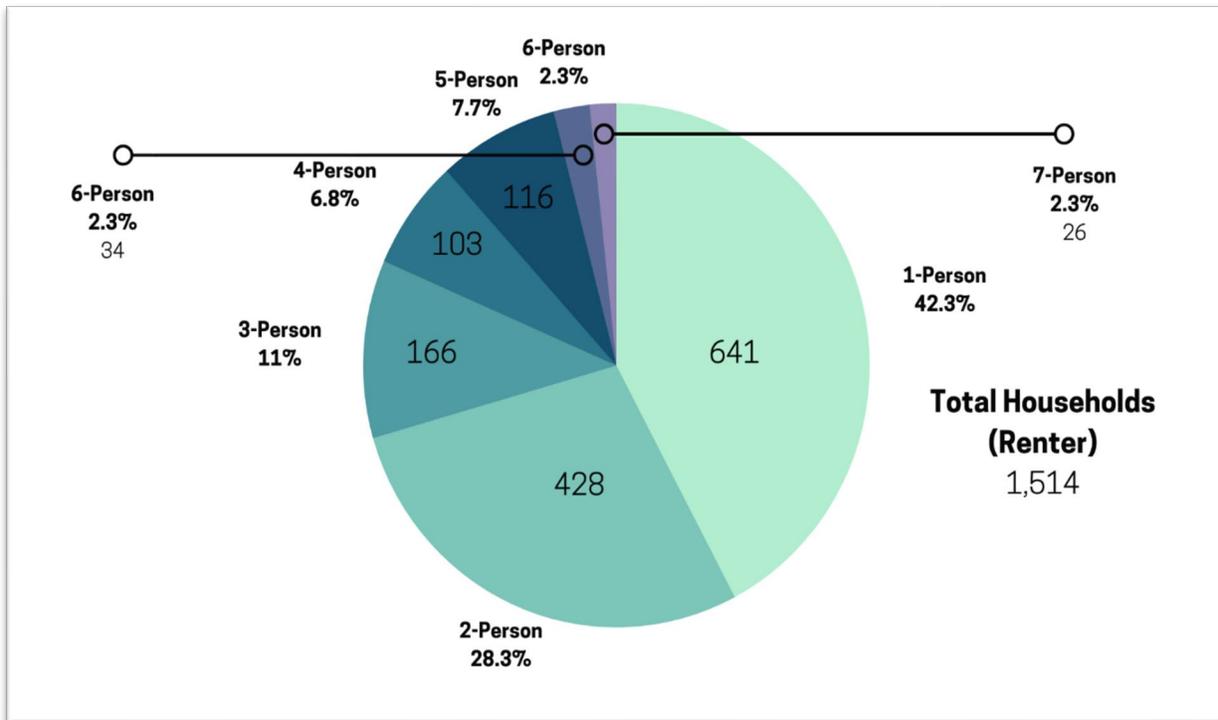


Figure 6. Household Size in Adams County (Renter) in 2019 (Data Source: ACS 2019)

Unemployment

According to the 2018 Adams County Comprehensive Plan, county median incomes are below state and federal levels and unemployment levels exceed those at the state and federal rate. As of March 2019, the state unemployment was recorded at 2.9% (Wisconsin Department of Workforce Development 2019). According to the American Community Family Survey, Adams County exceeded this amount three times over. These unemployment rates are not necessarily to be interpreted and a weakness in the community- in fact, high levels of unemployment have the potential to draw employers to the area, knowing there is an excess of individuals looking for work. These figures were exacerbated by the impact of the COVID-19 pandemic, peaking at 22.9% in April of 2020, according to the U.S Bureau of Labor Statistics. Since then, the rate has dropped to 3.8% as of December of 2021, which was must closer to the state’s rate of 2.8%. The return to a lower unemployment rate is partially due to the reality that the pandemic provided those who

were near retirement age, but unemployed, the opportunity they needed to do so, therefore stepping out of the count. Below you will find a table for the unemployment rates in different areas. Areas with high employment rates, where demand for jobs is low, may be a draw to developers, who hope to find a community with solid employment basis who could sustainably afford the homes they produce.

Name	Census Tract	Civilians in labor force	Unemployed	% Unemployed
Rome	9501	1121	53	4.70%
New Chester Springville	9505.02	1235	38	3%
Adams Adams Friendship	9504	1996	208	1%
Dell Prairie	9507	1728	46	2.60%
Preston Strongs Prairie	9502.01	573	33	5.80%
Quincy	9505.01	596	51	8.60%

Table 7. Unemployment Rates by Census Tract (Source: ACS 2019)

Additional Information: Income

Rome and Dell Prairie are the highest income areas in the county while also being the fastest growing. These areas are both near recreational tourism: the collection of lakes near Rome and the Wisconsin Dells are both attractive incentives. These places would be the most desirable to private developers seeking a return on their investment of market rate housing, based on this alone. On the opposite side of this, Quincy and Adams/Friendship are the two lowest median income areas in the county in 2019 (American Community Survey 2019 5-year Estimates). They saw the highest drop in population over the 2014-2020 period, indicating that the demand for

the development is slowest in these areas (Wisconsin Department of Health 2021). This could indicate that programming around incentivizing development should be targeted in these parts.

Additional Information: Educational Attainment

Rome and Dell Prairie also boast the highest-educated residential bases. Approximately 25.4% of Rome's population aged 25 plus have post-secondary degrees. Second to Rome, 16.3% of Dell Prairie's adult population have at least a bachelor's degree (American Community Survey 5-Year Estimates). This is in line with their ranking in terms of population growth and income levels. The areas with the least number of residents who have a post-secondary degree are Quincy and New Chester, at 10.2 and 7.6% respectively.

Appendix B: Supplementary Housing Supply Metrics

Tenure

As the table below demonstrates, Adams County is an owner-occupied dominant landscape. The rate of residential homeownership remained in the low-to-middle 80s while the renter occupancy never exceeded 17.5%. This was even true through the slight decline in overall occupied housing units in 2014. This proportion of renter to owner-occupied tenure is prevalent across four of the six examined census tracts, but there are two significant standouts. The first being Rome, which as of 2019, boasts an owner-occupancy rate of 96%, which is not surprising considering its higher income, older population. On the other end of the spectrum, Adams-Friendship has the highest renter tenure, at 36.6%, nearly 10 times the amount in Rome (American Community Survey 5-Year Estimates). This may signify that affordable homeownership initiatives should be directed in this area, which is lower on the spectrum of income and educational attainment. Affordable housing efforts should also be placed in the wealthiest parts of the county, like Rome, in order to provide low-income residents access to amenity and service rich areas that may be unavailable to them at market-rate housing prices.

Year	2009	2014	2019
Occupied Housing Units:	9,080	7,829	9,062
Owner Occupied	7507 (82.7%)	6655 (85%)	7548 (83.3%)
Renter Occupied	1573 (17.3%)	1174 (15%)	1514 (16.7%)

Table 8. Housing Tenure, Adams County (Source: ACS 2009, 2014 &2019)

Additional Information: Unit Type

The census tract with the lowest median income in the county, Quincy (9505.01), has the highest rate of mobile home ownership. 35% of the units in the tract were mobile homes. After Rome, it also demonstrated the lowest diversity of structure types – with only two multi-unit buildings recorded in the 2019 census, both of which were duplexes. Census Tract 9501 (Rome) was the highest income with the highest proportion of single-family detached owner-occupied units, with roughly 89% of homes standing as single-family. The remaining 10% of units in this area are mobile homes, representing the least varied housing stock of all reported census tracts. As of 2019, there were no multi-unit developments in census tract 9501. On the other end of the spectrum, Adams-Friendship had the widest range, with 20% of the housing stock comprising of varying multi-unit developments. 12% were multi-unit developments comprising of between 5-19 units. This is in line with the relatively high levels of renter-ship in the tract (American Community Survey 5-Year Estimates).

Name	Census Tract	Total Units	Single Family Detached	Mobile Home	Multi-unit (2-50 units)
Rome	9501	3,524	1,121	366	0
New Chester Springville	9505.02	2,232	1,309	702	23
Adams Adams Friendship	9504	2,687	1,812	363	469
Dell Prairie	9507	2,693	2,053	539	29
Preston Strongs Prairie	9502.01	1,573	1,034	297	50
Quincy	9505.01	2,002	1,282	718	2

Table 9. Housing Types in Adams County in 2019 (Source: ACS 2019)

Additional Information: Age of Housing

The distribution of age of structures is not uniform throughout the county. This is especially clear when considering the areas of the county with the largest amount of housing built after 2000 – namely the census tracts containing Rome, Dell Prairie, and New Chester/Springville. They are also the three tracts with the highest median incomes at \$60,898, \$60,625, and \$44,861.. These are also the areas driving the highest proportions of new development in the county, likely due to the developer’s attraction to the high incomes. More detailed figures relating to structure age are shared in Table 10

	Census Tract	Total Number of Units	Most Common Age	% Built after 2000
Rome	9501	1,442	10-19 years (26.5%)	30.8%
Preston Strongs Prairie	9502.01	612	40-49 years (21.2%)	21.6%
Adams Adams Friendship	9504	2,124	40-49 years (21.0%)	14.7%
Quincy	9505.01	774	40-49 years (30.2)	13.8%
New Chester Springville	9505.02	1,223	Tie: 30-39 years (19.8%) 20-29 years (19.4%) 10-19 years (19.6%)	22.4%
Dell Prairie	9507	1,587	20-29 years (20.2%)	23.2%
Adams County		9,062	40-49 years (21%)	21.2%

Table 2. Age of Housing Stock in Adams County, 2019 (Source: ACS 2019)

Areas with newer construction may be more attractive to young homeowners. Areas with older stock may be ideal to identify initiatives aimed at rehabilitating existing structures for a more updated sensibility. Additionally, may be better places to implement aging-in place strategies where there is already a need for renovations or more sustainable, energy efficient construction.

Additional Information: Value Characteristics

Within the county, there is a wide range of home values from tract to tract. Table 11 contains median values by relevant tract, and their change between 2014-2019.

	Rome (9501)	Preston, Strongs Prairie (9502.01)	Adams Friendship (9504)	Quincy (9505.01)	New Chester Springville (9505.02)	Dell Prairie (9507)	Total County
Median Value- 2014	\$195,700	\$113,100	\$104,500	\$105,300	\$115,400	\$153,000	\$133,100
Median Value- 2019	\$185,000	\$140,400	\$105,000	\$77,400	\$107,200	\$159,100	\$131,100
Change	-\$10,700	\$27,300	\$500	-\$27,900	-\$8,200	\$6,100	-\$2,000
Change (%)	-5.50%	24.30%	-0.50%	-26.50%	-7%	4%	-1.5%

Table 3. Change in Median Housing Values in Adams County (Source: ACS 2014 &2019)

Four of the six identified tracts saw a decrease in home value between 2014 and 2019 estimates. The only areas which saw growth were Preston/ Strongs Prairie (a sizeable 24.3%) and Dell Prairie (4%). Rome had the highest home values overall, peaking at \$195,700 but falling to \$185,000 by 2019. While Rome is one of the most populous, expensive places to live, it is surprising to see values are dropping so sizably. This does not compare to the fall in value in Quincy, where home

values fell by more than 25% between the two periods. Quincy’s median housing value was also the lowest of the county at \$77,400 estimated by 2019. It fell below Adams-Friendship to the bottom spot in the ranking of values in the county between 2014-2019. Meanwhile, Dell Prairie, with its proximity to the services and employment of the Wisconsin Dells, is one of two tracts which grew in these five years. In addition to this, the Dell Prairie area also reported the second highest values in the county, indicating it is one of the fastest growing. Yet, Preston and Strongs Prairie demonstrated the highest amount of growth in the period, roughly 24% from \$113,100 and \$140,000 in five years. This marks the highest growth of all tracts, both proportionally and in terms of dollar value. Further market research should be done to determine the appeal that drives this growing value in these areas, signifying why there a higher rate of demand, despite relatively small population growth (.4%, or 23 residents between 2014-2019) and demonstrating mid-level county income (\$41,979 in 2019).

	Rome (9501)	Preston, Strongs Prairie (9502.01)	Adams Friendship (9504)	Quincy (9505.01)	New Chester Springville (9505.02)	Dell Prairie (9507)	Adams County
Median Rent 2014	\$680	\$731	\$678	\$727	\$840	\$763	\$718
Median Rent 2019	\$840	\$642	\$533	\$861	\$892	\$920	\$639
Change	\$160	-\$89	-\$145	\$134	\$52	\$157	\$79
Change (%)	23.50%	-12.20%	-21.40%	18.40%	7%	20.60%	-11.00%

Table 4. Rent in Adams County (Source ACS 2014 & 2019)

When assessing value characteristics, it is also important to consider the changing in rents within the county. Across the six relevant tracts, it is notable that two saw a decrease – namely 9502.01 and 9504. The Adams-Friendship area has also seen a decline in population and home values, and the trend is continued here. Meanwhile, in Preston/Strongs Prairie, there has been a minute growth in population but notable growth in home values between 2014 to 2019.

Seasonal Dwellings

Adams County is an attractive recreational destination. The numerous lakes and proximity to Roche-A-Cri State Park and the Wisconsin Dells are very inviting to families and households seeking seasonal dwelling or vacation options. According to the 2018 Comprehensive Plan, there were over 7,700 seasonal dwellings in Adams County (Adams County 2018). According to the 5-year estimate American Community Survey, there was a slight decrease to 7,589 seasonal or recreational units, which are considered “vacant” by census standards.

	Rome (9501)	Preston, Strongs Prairie (9502.01)	Adams Friendship (9504)	Quincy (9505.01)	New Chester Springville (9505.02)	Dell Prairie (9507)	Adams County Total
Vacant - For seasonal, recreational, or occasional use	2,009	841	388	1,150	823	883	7,589

Table 13. Seasonal Dwelling Count in Adams County (Source: ACS 2019)

Rome had the highest number of seasonal units, which makes sense considering the area’s higher income and age – additionally, it is in proximity to many of the county’s manmade lakes and the Leola Marsh State Wildlife Area. Quincy is also near the Quincy Bluff and Wetlands Natural Area, the massive Castle Rock Lake, and in some proximity to Roche-A-Cri state Park. Additionally, Dell Prairie has a high seasonal dwelling count because it is in the Wisconsin Dells, one of Wisconsin’s foremost recreational destinations. The concentration of seasonal dwellings is both a strength and a weakness – it is a way to measure desirability in terms of proximity to natural beauty – Rome also boasts some of the highest home values in the county, as does Dell Prairie. This is not a straightforward relationship --- despite the relatively high number of seasonal dwelling units near Quincy, it demonstrates the lowest home values in the area. This might indicate that the

high number of seasonal dwellings are short-term rentals, which are considered by many an unfortunate side effect of natural tourism. Short-term rentals may be seen as a nuisance to homeowners in the area, especially if they are highly concentrated. This is a factor which should be more closely investigated by future housing studies.

Housing Cost Burden

Generally, it appears that Adams County residents are moderately cost burdened. By the Department of Housing and Urban Development definition, to be housing-cost burdened mean to be spending more than 30% of household income on housing costs. For the purposes of this study, that is measured in terms of rent payment, which is a very simple approach – housing costs are rarely limited to the amount of money that a household spends on rent or mortgages. Across all census tracts, the median rent-to-income ratios are less than 31%, which would suggest that the cost is affordable to most renters.

2019	Total	Rome (9501)	Preston, Strongs Prairie (9502.01)	Adams Friendship (9504)	Quincy (9505.01)	New Chester Springville (9505.02)	Dell Prairie (9507)
Renter Occupied Units	1,514	56	88	778	85	130	178
Median Gross Rent as a Percentage of Household Income	26.1%	22.5%	24.3%	25.9%	23.3%	30.4%	20.5%
Gross Rent as 30 – 49% of Household Income	16.3%	5.4%	18.2%	17.4%	11.8%	26.9%	9.0%
Gross Rent as more than 50% of	17%	0.0%	19.3%	19.5%	20.0%	10.0%	14.0%

Household Income							
Total % of Renters who are cost-burdened	33.3%	5.4%	37.5%	39.9%	31.8%	36.9%	23.0%
Median Selected Monthly Owner Costs as Percentage of Household Income	19.1%	21.9%	16.6%	18.9%	17.7%	17.9%	19.4%

Table 5. Housing-Cost Burden in Adams County (Source: ACS 2019)

Upon closer look, it is easy to see there are substantial portions of the renter population which are cost burdened. In four out of the six tracts, more than 30% of renters are paying a substantial amount of their monthly income on rent. Tracts 9501 and 9507, containing Rome and Dell Prairie, are the only areas where fewer than 30% of renters are rent burdened, but they are also the highest income of all the observed tracts. 9504, 9502.01, and 9505.2, containing Adams-Friendship, Preston/Strong's Prairie, and Quincy are the lowest-income tracts in the county and experiencing the highest rate of rental burden. Rates of cost-burdened households drop off when observing owner-occupied housing. The tracts containing Rome and Dell Prairie see owner households with the highest cost-burden, though no tract ever exceeds more than 22% of households which are cost-burdened, suggesting affordable homeownership is more attainable than rentership in the area. The more affordable ownership is certainly a strength, but the high cost to renters should be cause of concern, despite their smaller population. The needs of those making the least should be addressed first in any given community, so in addition to considering ways to attract potential young homeowners to the area, it is also pertinent to support the population which currently lives in the area.