

## INTRODUCTION

This chapter provides housing information for Door County, including historical housing unit levels; the existing housing stock's age, structural, and occupancy characteristics; potential future housing demand, based on demographic projections; and current housing costs. Since housing issues are integrated with population, economic development, and land use issues, readers may also want to review Chapters 2, 5, & 10, which contain information related or relevant to the housing information found in this chapter. Also note that housing data is collected by multiple agencies at different times and using different methods, so figures in these chapters serve only as guides, pointing out trends or issues, rather than as definitive counts or statistics.

U.S. Census Bureau (Census) data provided in this chapter is given at both the county and sub-county levels, with the municipalities grouped into three sub-county areas. As described in more detail in Chapter 5, Economic Development, Door County's economy has traditionally depended on the agricultural, manufacturing, and tourism industries, which are largely split into three general geographic areas: manufacturing in Central Door, agriculture in the south, and tourism in the north. It is useful to look at housing in the context of where and what type of employment exists, because healthy communities have income-appropriate housing close to employment.

For the purpose of this chapter and Chapter 10, Land Use, individual municipalities within Door County are grouped together into Northern Door, Central Door, and Southern Door categories. The Northern Door area consists of the Towns of Baileys Harbor, Egg Harbor, Gibraltar, Jacksonport, Liberty Grove, and Washington; and the Villages of Egg Harbor, Ephraim, and Sister Bay. The Central Door area consists of Towns of Nasewaupee, Sevastopol, and Sturgeon Bay; and the City of Sturgeon Bay. The Southern Door area consists of the Towns of Brussels, Clay Banks, Forestville, Gardner, and Union; and the Village of Forestville.

*Note: General definitions for housing terms are given through this chapter; detailed definitions can be found at the Census website listed in the Resources and Further Information section at the end of this chapter.*

## HOUSING CHARACTERISTICS

### TOTAL HOUSING UNIT LEVELS

The Census defines a "housing unit" as a single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as separate living quarters or, if vacant, is intended for occupancy as separate living quarters. According to Census counts, the total number of housing units in Door county increased by 14,245 units, or 132%, between 1970 and 2020; the state experienced a housing unit growth rate of only 85%. (See Table 4.1.) Comparatively, the county's year-round population increased by only 9,960 people, or 49.5%, for the same timeframe. This much lower population growth rate, as opposed to the housing unit growth rate, highlights the prevalence of the seasonal housing market in Door County.

The largest decadal growth in population happened between 1970 and 1980 when there was an increase of 4,923 people, but even this jump in year-round population (25%) did not keep pace with the housing unit growth rate. For the same decade 4,545 housing units were added, an increase of approximately 42%. While housing growth slowed to 18% between 1980 and 1990, and 9% growth between 1990 and 2000, it again picked up between 2000 and 2010 when the number of housing units in the county grew by 4,379, or 22%. Between 2000 and 2010, the county’s population actually decreased by just over one-half percent, a fact that underscores the strength of the seasonal housing market even if year-round population decreases. In comparison, between 2000 and 2010, the state’s population grew by 6% and the number and the number of housing units grew by 13%. Wisconsin, similar to Door County, is a popular seasonal home destination, thus its housing unit growth rate typically is also quite a bit higher than its population growth rate. From 2010 to 2020 the county experienced a small increase of 4% in the number of housing units. During the same timeframe, the county saw an increase in the population growth rate (8.2%).

Note the US Decennial Census data were used for the years 1970 to 2010, but ACS 5-year estimate data was used for 2020 because the US Census Bureau advised 2020 ACS data is likely to be more accurate than the 2020 Decennial Census data. Additionally, the 2020 Decennial Census reported a total number of 23,738 housing units, less than the 2010 total. This number does not reflect the population growth the county has experienced as well as the continual housing and residential development occurring throughout the county. Therefore, the 2020 ACS total housing unit estimate of 25,024 more accurately portrays the actual housing stock of Door County and is used instead of the Decennial Census number in the table below.

**Table 4.1: Total Housing Units, Door County**

Year	Door County	% Change	Wisconsin	% Change
1970	10,779	--	1,472,466	--
1980	15,324	42%	1,863,897	27%
1990	18,037	18%	2,055,774	10%
2000	19,587	9%	2,321,144	13%
2010	23,966	22%	2,624,358	13%
2020	25,024	-0.01%	2,727,726	4%
<b>1970-2020</b>	<b>14,245</b>	<b>132%</b>	<b>1,255,260</b>	<b>85%</b>

Source: US Census Bureau for 1970 – 2010. American Community Survey Table ID B25001 for 2020.

Looking at county sub-areas, Northern, Central, and Southern Door all have experienced increases in their housing unit numbers in the last twenty years. Northern Door saw the largest increase of 3,110 units (34.79%), followed by Central Door with an increase of 1,755 units (22.21%). Southern Door had an overall increase over the past twenty years of 536 units, or 19.27%.

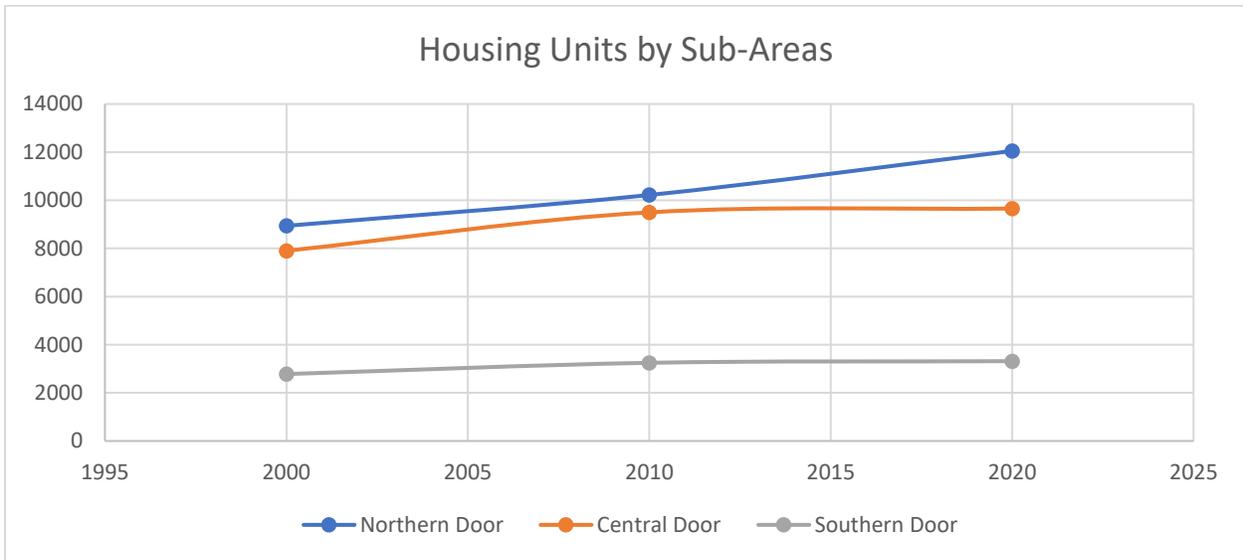
**Table 4.2: Housing Units by Sub-areas, Door County**

Sub-areas	2000	2010	2020	% Change 2000-2020
Northern Door	8,939	10,220	12,049	34.79%
Central Door	7,903	9,499	9,658	22.21%
Southern Door	2,781	3,248	3,317	19.27%

Source: US Census Bureau, for years cited. See American Community Survey Table ID B25001.

While Northern Door has experienced steady growth over the last two decades, Central Door and Southern Door saw slowing growth rates in housing units from 2010-2020. (See Figure 4.1.) Central Door only gained 159 units and Southern Door gained only 69 units. Northern Door, however, experienced an increase of 1,829 housing units in the last decade.

**Figure 4.1: Housing Units by Sub-Areas, Door County**

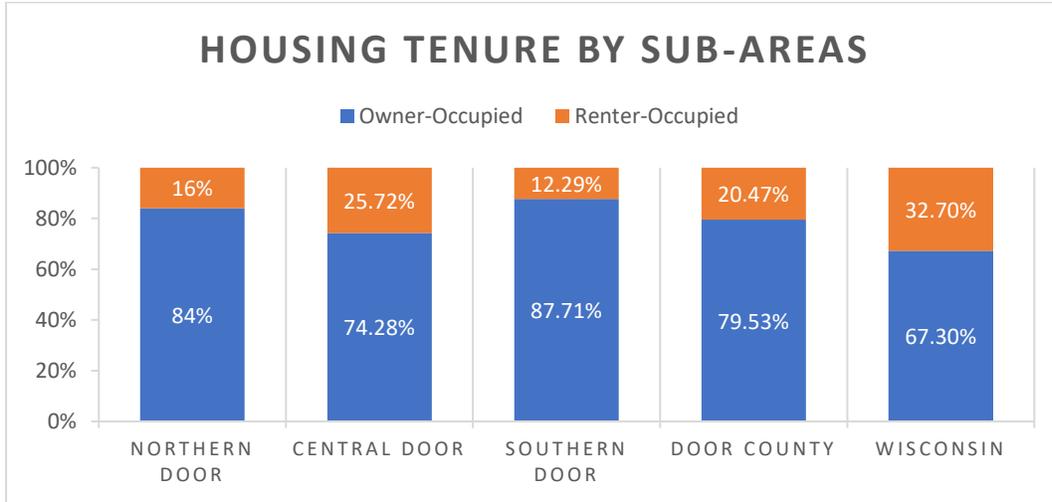


Source: US Census Bureau, for years cited. See American Community Survey Table ID B25001.

**HOUSING TENURE**

Housing tenure statistics are for occupied housing units only and refer to whether the occupant owns the unit or is renting the unit. Of the 13,429 occupied units in Door County in 2020, 10,680 units (79.5%) were owner-occupied while 2,749 units (20.5%) were renter-occupied. (See Fig. 4.2.) Owner-occupancy rates for Wisconsin and the United States are considerably lower; in 2020, 67.1% of the state’s housing units were owner-occupied and only 64.4% of the nation’s housing units were owner-occupied. Considering the sub-county areas, Southern Door has the highest owner-occupancy rate at 87.71%, followed by Northern Door at 84.01%, and Central Door at 74.30%.

**Figure 4.2: Housing Tenure**

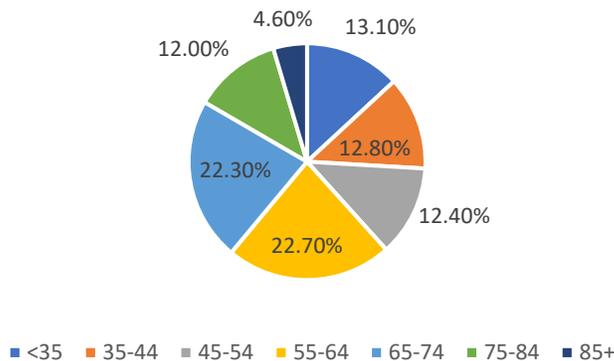


Source: US Census Bureau, Owner/Renter (Tenure). See American Community Survey Table ID S2502.

Except for the City of Sturgeon Bay, Door County is considered a rural area by the Census. According to the Housing Assistance Council, a non-profit located in Washington, D.C., homeownership rates are generally higher in rural areas and small communities because greater numbers of older people live in rural areas than in urban areas. In addition, older people, generally, are wealthier than younger people and more often can afford to buy a home rather than renting a home. As of 2017, 81.1% of homes in rural and small communities at the national-level were owned and 75.3% of homes in rural and small communities at the state-level were owned. Both Door County and Wisconsin are higher than the national rate, likely, at least in part, because the county and the state are on average older than the nation. In Door County, 74% of owned homes are owned by people 45 years or older. (See Figure 4.3.) Further, nearly half (45%) of those who own homes are between the ages of 55 and 74.

**Figure 4.3: Share of Homeowners by Age Groups, Door County**

Share of Homeowners by Age Groups

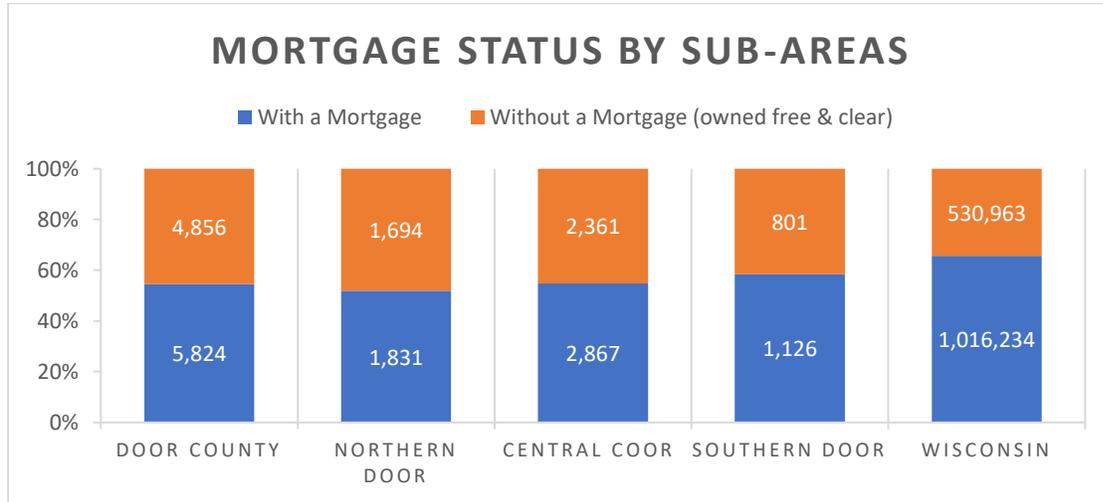


Source: US Census Bureau, Owner/Renter (Tenure). See American Community Survey Table ID S2502

Within the “owner-occupied” category, there are two sub-categories of homeownership: households that have a mortgage or loan and households that have no mortgage or loan and own their home “free and clear.” The latter is often referred to as the “true” homeownership rate. Figure 4.4 shows homeownership for Door County and sub-county areas. Door County has a higher true homeownership rate, at 45.47% of all owner-occupied housing units. Within Door County, Northern Door has the

highest true homeownership rate at 48.06%, followed by Central Door at 45.16%, and Southern Door at 41.57%.

**Figure 4.4: “True” Homeownership Rates by Sub-Areas, Door County**



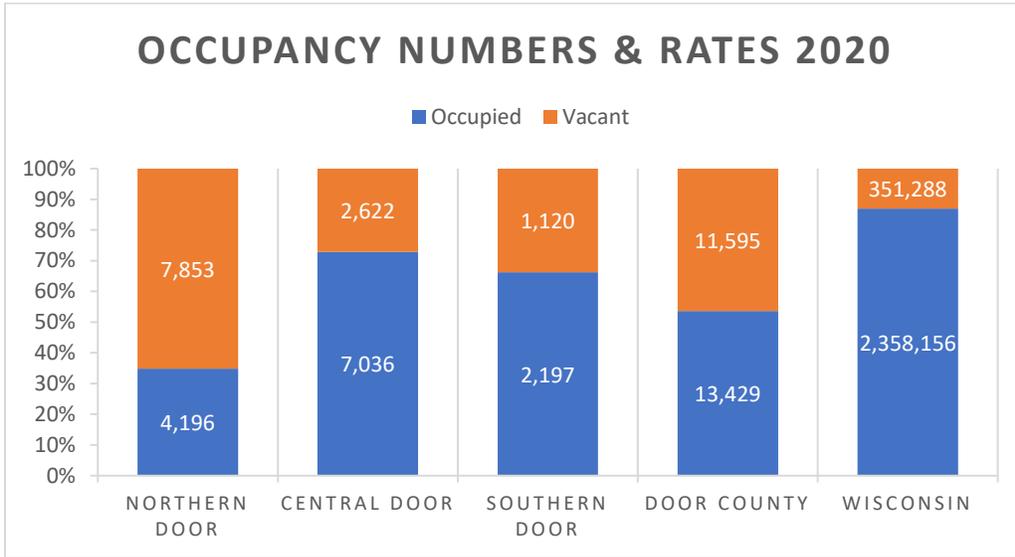
Source: US Census Bureau, Owner/Renter (Householder) Characteristics. See American Community Survey Table ID DP04.

**HOUSING OCCUPANCY**

“Housing occupancy” refers to whether a housing unit is occupied or vacant. As defined by the Census, a housing unit is occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration or if the occupants are only temporarily absent. A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are classified as vacant. Vacancy status includes units for rent; for sale only; rented or sold, not occupied; for migrant workers; and for seasonal, recreational, or occasional use. Note that housing occupancy status can easily change from seasonal to year-round residence (or vice-versa) due to factors such as retirement of the homeowners or a change in ownership.

Per the 2020 Census, Door County had 25,024 housing units, with 14,747 (58.93%) of those classified as occupied. Comparatively, the state had an 89.03% occupancy rate in 2020. The remaining units in the county consisted of 11,595 vacant units, including those used for seasonal, recreational, or occasional purposes. Housing occupancy for the state, Door County, and sub-county areas for the year 2020 are shown in Figure 4.5 below. Northern Door has the lowest occupancy rate, at 34.82%, followed by Southern Door, 66.23%, and Central Door, 72.85%.

**Figure 4.5: Housing Occupancy Rates, Door County**



Source: US Census Bureau, Occupancy Characteristics. See American Community Survey Table ID S2501.

Table 4.3 below shows occupied and vacant housing units by county and sub-county areas for 2010 and 2020. Comparing the growth rate of year-round units versus seasonal units, the number of year-round units grew by 7.02%, while the number of vacant/seasonal units increased by 1.55%. Northern Door had the highest growth rate of year-round units at 11.66%, followed by Central Door at a 5.33% growth rate. Southern Door saw an increase of 4.12% in occupied units. Central Door is the only sub-county area that saw an increase in vacant/seasonal units from 2010 to 2020, growing by 11.4% between those years.

**Table 4.3: Change in Occupancy and Vacancy Rates (%), Door County**

OCCUPIED

Area	2010	2020	# Change	% Change
Door County	12,548	13,429	881	7.02%
Northern Door	3,758	4,196	438	11.66%
Central Door	6,680	7,036	356	5.33%
Southern Door	2,110	2,197	87	4.12%

VACANT

Area	2010	2020	# Change	% Change
Door County	11,418	11,595	177	1.55%
Northern Door	7,923	7,853	-70	-0.88%
Central Door	2,354	2,622	268	11.38%
Southern Door	1,141	1,120	-21	-1.84%

Source: US Census Bureau, Occupancy Characteristics. See American Community Survey Table ID S2501.

## **HOUSING TYPE – UNITS IN STRUCTURE**

According to the 2020 Census, one-unit, detached structures—i.e., single-family residences—made up nearly 80% of the occupied housing units in Door County, about 10,713 units. (See Table 4.4.) The second largest housing type found in the county was mobile homes, comprising 5.4%, or 719 units, of the total housing stock. Nearly 2,000 of the housing units in the county are in buildings configured with two or more units.

**Table 4.4: Units in Structure, Door County**

<b>Units</b>	<b>Number</b>	<b>Percent (%)</b>
1, detached	10,718	79.80%
1, attached	205	1.50%
2 apartments	500	3.70%
3 or 4 apartments	348	2.60%
5 to 9 apartments	517	3.80%
10 or more apartments	422	3.10%
Mobile home or other type of housing	719	5.40%

*Source: US Census Bureau, Housing. See American Community Survey Table ID S2504.*

*Note: “1 unit, detached” dwelling units can be either typical single-family homes with open space on all sides or dwelling units attached to a non-residential use, but where the entire building has open space on all sides. “1 unit, attached” dwelling units are those that have one or more walls extending from the ground to the roof separating it from adjoining, attached structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is counted as an individual, attached structure if the dividing or common wall goes from ground to roof.*

## **AGE OF HOUSING**

The age of an area’s housing stock is an indicator of the type and quality of homes. While well-maintained older homes can be an important part of local history and often help preserve historical character, older homes also tend to have more problems such as asbestos and lead-based paint. The age of housing stock also represents new construction and growth in a community, or a lack thereof.

Compared to Kewaunee County, Door County has a newer housing stock, 39.0% and 51.4% respectively. (See Table 4.5.) Brown County has a slightly newer housing stock; approximately half of its housing units (49.9%) were built in 1980 or later. The state of Wisconsin has a slightly older housing stock, with 46.8% of the units having been built in or after 1980.

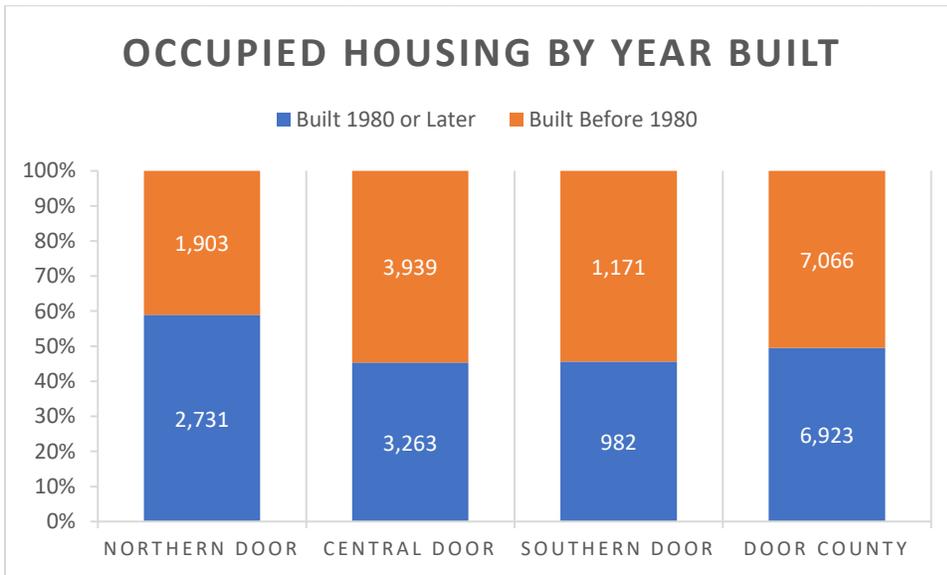
**Table 4.5: Housing Units by Year Structure Built, Door County & Selected Areas**

Year Built	Door County	Brown County	Kewaunee County	Wisconsin
Before 1980	48.60%	50.10%	61%	53.20%
1980 or Later	51.40%	49.90%	39.00%	46.80%

Source: US Census Bureau, Housing. See American Community Survey Table ID S2504.

Figure 4.6 below shows the age of occupied housing units. Out of Door County’s estimated 13,989 occupied housing units, 6,923 of those were built in 1980 or later. Northern Door has the newest housing stock, at about 59% of its occupied units built in 1980 or later. Southern Door and Central Door have an older housing stock, at 45% of each area’s occupied units built in 1980 or later.

**Figure 4.6: Occupied Housing Units by Year Structure Built, Door County Areas**



Source: US Census Bureau, Housing Characteristics. See American Community Survey Table ID S2504.

**SUBSTANDARD HOUSING**

The Census defines a substandard housing unit as a housing unit lacking a complete kitchen or bathroom facility. According to the Census estimate, about 1% of housing units in Door County were considered substandard housing units. Of this, 637 units were lacking complete plumbing facilities and 685 units were lacking complete kitchen facilities.

**CENSUS HOUSING VALUES**

Note: All dollar values are inflation-adjusted to 2020.

Door County’s estimated median housing value for all owner-occupied units in 2020 was 223,200 compared to \$181,300 for Brown County, \$166,900 for Kewaunee County, and \$189,200 for the state. (See Table 4.6.) Note that these housing values are based on what the homeowner perceives the housing unit to be worth, which may or may not be close to the actual assessed value. Between 2010

and 2020, Door County experienced the smallest dollar amount decrease in median value, at -\$1,718 (-0.76%), and the state experienced the largest decrease of -\$11,386 (-5.68%).

**Table 4.6: Median Value of Owner-Occupied Housing Units, Door County & Selected Areas**

Area	2010*	2020	# Change	% Change
Door County	\$224,918	\$223,200	-\$1,718	-0.76%
Brown County	\$188,836	\$181,300	-\$7,536	-3.99%
Kewaunee County	\$171,389	\$166,900	-\$4,489	-2.62%
Wisconsin	\$200,586	\$189,200	-\$11,386	-5.68%

Source: US Census Bureau, Housing Value & Purchase Price. See American Community Survey Table ID B25077. US Bureau of Labor Statistics, CPI Inflation Calculator. \*Inflation-adjusted to 2020.

Table 4.7 below shows Census median values of owner-occupied housing units for Door County and its sub-areas between 2010 and 2020. Southern Door had the highest decrease in median home value, at -\$11,137 (-5.35%), followed by Central Door, -\$10,961 (-4.67%), and Northern Door with the smallest decrease, at -\$14,807 (-4.32%).

**Table 4.7: Median Value of Owner-Occupied Housing Units, Door County & Sub-Areas**

Area	2010*	2020	\$ Change	% Change
Door County	\$224,918	\$223,200	-\$1,718	-0.76%
Northern Door**	\$342,963	\$328,156	-\$14,807	-4.32%
Central Door**	\$234,861	\$223,900	-\$10,961	-4.67%
Southern Door**	\$208,004	\$196,867	-\$11,137	-5.35%

Source: US Census Bureau, Housing Value & Purchase Price. See American Community Survey Table ID B25077. US Bureau of Labor Statistics, CPI Inflation Calculator. \*Inflation adjusted to 2020.

\*\* Average of municipal median values for Northern, Central, & Southern Door areas.

The values of all owner-occupied housing units for the county and sub-areas are displayed in Table 4.8 below. The largest number and percentage of units in Northern Door are valued at over \$300,000, while the largest number and percentage of Southern Door’s and Central Door’s housing units are valued in the \$100,000 - \$199,999 range. Only 18.35% of Northern Door’s units are in this range, compared to 47.10% for Southern Door and 41.37% for Central Door. The \$100,000 - \$199,999 range is important because people earning median salaries are more likely to be able to afford homes in this range, as discussed later.

**Table 4.8: Value of Owner-Occupied Housing Units, Door County Areas**

Unit Value (\$)	Door County	% of Total	Northern Door	% of Total	Central Door	% of Total	Southern Door	% of Total
0 - 99,000	1,231	11.53%	120	3.40%	836	15.99%	275	16.61%
100,000 - 199,999	3,590	33.61%	647	18.35%	2,163	41.37%	780	47.10%
200,000 - 299,999	2,381	22.29%	851	24.14%	1,135	21.71%	278	16.79%
300,000+	3,478	32.57%	1,907	54.10%	1,094	20.93%	323	19.50%
Total	10,680	100%	3525	100%	5228	100%	1656	100%

Source: US Census Bureau, Housing Financial Characteristics. See American Community Survey Table ID DP04.

**MULTIPLE LISTING SERVICE HOUSING MARKET VALUES**

The REALTORS® Association of Northeast Wisconsin administers the Northeast Wisconsin Multiple Listing Service (MLS), the largest database listing of properties for sale and sold in northeast Wisconsin, including Door County. While the Census figures represent homeowners’ perceptions as to what their homes are worth, the Door County MLS numbers in Table 4.9 below summarize prices at which homes actually sold in 2021.

Another reason the Census figures and MLS figures are not directly comparable is because the Census collects data on owner-occupied homes only, whereas the MLS is for occupied and vacant units. Lastly, the Census figures are an estimate for the five-year period between 2015 and 2020 and the MLS figures are for 2020 only.

Table 4.9 displays MLS home sales records by four market categories: 1) all housing units; 2) inland homes, no water view or waterfront; 3) inland single-family homes, no water view or waterfront, no condominiums, no mobile homes, no businesses, and on less than 10 acres; and 4) manufactured and modular homes. In 2021, northern Door County had the highest median sales for inland homes (no waterfront or water view) at \$371,756 and the highest number of inland homes sold, at 273. For the same year, the median price of inland homes was \$212,000 in Southern Door and \$245,000 Central Door.

**Table 4.9: Housing Sales Statistics, Door County Areas**

Market Category	Number of Sales	Average Price	Median Price	Price Range
<b>All housing units</b>				\$33,000-
Door County	647	\$462,807	\$355,000	\$8,300,000
Northern Door	381	\$544,298	\$429,500	\$99,101-\$8,300,000
Central Door	217	\$340,143	\$268,000	\$55,000-\$1,527,500
Southern Door	49	\$327,398	\$308,000	\$33,000-\$900,000
<b>Inland housing units, no waterview, no waterfront</b>				\$33,000-
Door County	471	\$347,932	\$301,059	\$950,000
Northern Door	273	\$407,842	\$371,756	\$99,101-\$950,000
Central Door	173	\$268,079	\$245,000	\$55,000-\$889,500
Southern Door	25	\$246,296	\$212,000	\$33,000-\$655,000
<b>Inland single-family housing units, no waterview, no waterfront, no condos, no mobile homes, no business, less than 10 acres</b>				\$33,000-
Door County	307	\$334,835	\$275,000	\$950,000
Northern Door	151	\$417,658	\$389,900	\$99,101-\$950,000
Central Door	138	\$262,446	\$240,000	\$64,500-\$889,500
Southern Door	18	\$195,022	\$198,250	\$33,000-\$350,000
<b>Manufactured and modular homes</b>				\$85,000-
Door County	37	\$282,711	\$265,000	\$600,000
Northern Door	23	\$313,822	\$320,000	\$150,000-\$549,911
Central Door	9	\$261,100	\$240,000	\$85,000-\$600,000
Southern Door	5	\$178,500	\$196,500	\$120,000-\$212,000

Source: Door County MLS, 2021.

**HOUSING COSTS – RENTS AND MORTGAGE**

**RENTAL AFFORDABILITY**

The National Low-Income Housing Coalition assesses rental housing affordability in all counties of the United States. The Coalition defines housing affordability based on the generally accepted standard of paying no more than 30% of gross income on gross housing costs. Housing in a community is considered

affordable if people of median income can rent or purchase a home for no more than 30% of gross household income, exclusive of other debt such as student loans, car payments, child support, credit cards, etc. In order to assess housing affordability, the Coalition compares county wage income against Fair Market Rent (FMR), as estimated by the Department of Housing and Urban Development (HUD). Fair market rent is the cost to rent a unit, plus the cost of all utilities, heat, etc., except for telephones, for a “modest apartment in the conventional marketplace.”

The Department of Housing and Urban Development estimated the 2021 FMR for a two-bedroom apartment in Door County to be \$812. In order to afford this level of rent and utilities, without paying more than 30% of gross income on housing, a household must earn \$32,480 annually, or \$15.62 per hour, assuming a 40-hour work week, 52 weeks per year. Again, this assumes no other debt such as student loans, car payments, etc. In 2021, the Coalition estimated an average wage for renters in Door County to be \$10.22 an hour. In order to afford the FMR of \$812 for a two-bedroom apartment at \$10.22 an hour, a renter must work around 66 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.65 worker(s) earning the average renter wage in order to make the two-bedroom FMR affordable.

At the state level, the Coalition estimated the 2021 FMR for a two-bedroom apartment to be \$930. Without paying more than 30% of gross income on housing, a household must earn \$37,200 annually, or \$17.88 per hour. The Coalition estimated the 2021 average wage for renters in the state to be \$14.76 an hour. In order to afford the state FMR for \$930 for a two-bedroom apartment at \$14.76 an hour, a renter must work over 52 hours per week. Or, working 40 hours per week, a household must include 1.32 worker(s) earning the mean renter wage in order to make the two-bedroom state FMR affordable. Table 4.10 shows the renter affordability figures side-by-side for Door County and Wisconsin.

**Table 4.10: Rental Affordability, Door County**

	Door County	Wisconsin
2-BDR FMR	\$812	\$930
Annual income needed to afford 2-BDR @ FMR	\$32,480	\$37,200
Hourly wage needed to afford 2-BDR @ FMR	\$15.62	\$17.88
Estimated renter ave. hourly wage	\$10.22	\$14.76
Work hours/week to afford 2-BDR @ FMR	66	52
Full-time job equivalent	1.65	1.32

*Source: US Department of Housing and Urban Development, 2021. National Low-Income Housing Coalition, 2021.*

A look at Census Bureau data regarding income and percent of income spent on housing indicates how many renter-occupied households earning \$32,480 or less in Door County are spending more than 30% of their income on housing. In 2020, the Census Bureau estimates there were 1,066 renter-occupied

households earning less than \$20,000 and 1,035 renter-occupied households earning \$20,000-\$34,999 spending 30% or more of income on housing expenses. Extrapolating to the annual income of \$32,480 needed to afford a two-bedroom FMR apartment in Door County, there are roughly 1,927 households living in unaffordable units. This figure is just a rough estimate because of the extrapolation and the fact that there may be households in need of only a one-bedroom unit, as well as households in need of a three-bedroom or more unit.

### **HOMEOWNER COSTS AND MEDIAN HOUSEHOLD INCOME COMPARISON**

The Census Bureau estimated a median household income of \$61,765 for Door County for 2020. Household income measures the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. The median household income is the income of the household located exactly in the middle of an ordered list of all household incomes, so that there are two equal segments with the first half of households earning less than the median household income and the other half earning more. If there is an even number of households, then the median is an average of the two household incomes in the middle.

Census Bureau data income and percent of income spent on housing again gives an indication of how many owner-occupied households earning \$61,765 or less are spending more than 30% of their income on housing. In 2020, the Census Bureau estimated there were 2,710 owner-occupied households with an income up to \$49,999 and 368 owner-occupied households earning between \$50,000 and \$74,999 spending 30% or more on housing. Extrapolating to the county median household income of \$61,765, there are roughly 2,883 households living in unaffordable units.

Table 4.11 below shows estimates of the percentage of income that a household making the median income would be required to spend on a median-priced home in Door County and by sub-county areas. Annual and monthly median household income estimates for 2020 are shown for Door County and the sub-county areas, followed by the value of an inland housing unit (no water-view, no waterfront) median-priced home in 2021, and the mortgage principal, interest, taxes, and (homeowners') insurance (PITI). The PITI figures assume a 30-year conventional loan at a 5.3% fixed interest rate, a 20% down payment, \$3,000 in property taxes, \$1,500 in homeowners' insurance, and that the household has no other debt. An average of \$0.18 per square foot in utilities and maintenance costs applied to an 1,800 square foot home are also factored in to come up with the total monthly housing costs.

**Table 4.11: Housing Affordability, Door County Areas**

Source: US Census Bureau, American Community Survey, Table ID S1903; Door County Multiple Listing

Home Location	Annual Median Household Income	Monthly MHI	Median Sales Price, 2021	Monthly PITI**	Estimated Utilities & Maintenance ***	Total Monthly Housing Costs	% of 2022 Monthly MHI
Door County	\$61,765	\$5,147	\$301,059	\$1,712	\$324	\$2,036	40%
Northern Door*	\$65,115	\$5,426	\$371,756	\$2,027	\$324	\$2,351	43%
Central Door*	\$63,177	\$5,265	\$245,000	\$1,463	\$324	\$1,787	34%
Southern Door*	\$66,521	\$5,543	\$212,000	\$1,317	\$324	\$1,641	30%

Service, 2021; Mortgage calculator, <http://www.mlcalc.com> (30 year loan, 20% down payment, 5.3% interest rate, \$3,000 taxes, \$1,500 insurance).

\*Annual Median Household Income and Median Sales Price are averages of municipal median values located within this area.

\*\*Principal, Interest, Taxes, and Insurance.

\*\*\*Estimated at \$0.18 per square foot applied to an average home size of 1,800 sq. ft.

Per the standard definition of affordable housing as that costing no more than 30% of household income, Southern Door is the only area of the county considered affordable, at 29% of median income spent on housing costs. A median-priced home in Central Door would consume 34% of monthly median household income and a median-priced home in Northern Door would consume 44% of monthly median household income.

**LOW-INCOME, SUBSIDIZED, AND SPECIAL NEEDS HOUSING**

There are a variety of agencies working within Door County that help locate, finance, develop, and provide housing assistance for senior citizens, low- to moderate-income residents, and persons with various physical and mental disabilities or other special needs. The Door County Housing Authority (DCHA), funded by HUD, provides both rental and homeownership assistance to families, senior citizens, the disabled, and individuals who qualify based on household income.

Below are general descriptions of the types of special needs housing available in Door County. Please see the Resources and Further Information section at the end of this chapter for more information on specific agencies mentioned in this section.

## **HOUSING FOR SENIOR CITIZENS AND THOSE WITH PHYSICAL DISABILITIES AND MENTAL/EMOTIONAL DISABILITIES**

Subsidized housing for senior citizens is available through both the DCHA Section 8 Rental Voucher Program (see description below) and through apartments that have their own subsidy programs. Other types of housing for senior citizens, the physically disabled, and mentally/emotionally disabled include assisted living apartments, Community-Based Residential Facilities (CBRF), nursing homes, and Residential Care Apartment Complexes (RCAC). See Chapter 9, Community Facilities and Utilities, for more information on these types of housing.

## **INCOME-BASED HOUSING**

The DCHA administers the Section 8 Rental Voucher Program housing program for Door County, which promotes affordable housing choices for very low-income households by allowing families to choose privately-owned rental housing. The DCHA generally pays the landlord the difference between 30% of household income and the DCHA-determined payment standard (about 80 to 100 percent of the FMR). For an apartment to “qualify” for the payment it has to pass housing quality standards inspection, the landlord has to be willing to participate in the program, and it has to be affordable based on the family’s income. An apartment is considered unaffordable if the rent is over 40% of household income. The maximum number of units the DCHA can assist in any month is 255, if not more than their HUD funding. As of September 2021, DCHA managed 190 active Section 8 Housing Choice Vouchers, assisting Door County residents with over \$60,000 per month in housing costs. The average wait time is 9 months before receiving a voucher.

Recently, a new nonprofit subsidiary of the Door County Community Fund (DCCF) and NeighborWorks Green Bay was created to help address affordable housing issues in Door County called the Workforce Housing Lending Corporation (WHLC). The new corporation will offer loans at much lower interest rates to developers who set aside affordable rental units within their new development. Repaid loans would then return to the revolving loan pool in order to finance future affordable housing development. The pool has an initial starting point of \$3 million—\$1.5 million from the Wisconsin Housing and Economic Development Authority (WHEDA), to be matched by donations from the County of Door and other donors.

## **HOMEOWNERSHIP ASSISTANCE**

There are a variety of resources available to help people become homeowners and to maintain their homes. Agencies that provide homeownership assistance in Door County are listed below.

- Door County Housing Authority
- Downpayment Plus®
- Door County Habitat for Humanity
- FISC Consumer Credit Counseling
- Lakeshore-CAP
- Wisconsin Housing and Economic Development Authority (WHEDA)

- USDA Rural Development
- Door County Economic Development Corporation
- Door County Housing Partnership, Inc.
- Northeast Wisconsin Housing Rehabilitation CDBG Loan Program
- NeighborWorks Green Bay
- Partners for Community Development
- United Way-Door County
- Foundation for Rural Housing
- Wisconsin Department of Administration - Division of Energy, Housing, and Community Resources
- Wisconsin Partnership for Housing Development

These agencies provide a variety of homeownership services and funding, including:

- Down payment, closing cost, and mortgage assistance
- Credit counseling and homebuyer education
- Grants and direct loans
- Savings programs
- Assistance with home repair, weatherization, and removal of health hazards
- Development of homes at a lower cost than conventional homes

More detailed information regarding specific programs and contact information can be found in the Resources and Further Information section at the end of this chapter.

### **PROJECTED HOUSEHOLDS AND HOUSING UNITS**

This section attempts to quantify the potential number of new housing units likely to be built in Door County between 2020 and 2050. Although the DOA does projections for population and number of year-round households, they do not do projections for other types of housing uses. In terms of the Census, from which the DOA bases its projections, a housing unit may be used as a year-round residence “household”, as a seasonal residence, or it may be left vacant. Since seasonal and vacancy uses are exceptionally difficult to predict, no state or regional agency projects number of seasonal housing units, nor, as discussed previously, the figures in this section provide only a very rough idea of what the future household and housing unit inventory might look like.

### **YEAR-ROUND HOUSEHOLD PROJECTION**

After each decadal Census, the DOA publishes projections for household population, average household size, and number of households at the state, county, and town-levels. Table 4.12 below shows the actual household population, average, household size, and number of households for Door County in 2010, 2015, and 2020. Below that are the DOA’s and Door County LUS’s projections for household population, average size, and number, based on 2010 Census data, for five-year increments between 2025 and 2050.

**Table 4.12: Projected Households, Door County**

Year	Actual/Proj. HH Pop	Actual/Proj. Ave. HH Size	Actual/Proj. # HH
2010	27,437	2.19	12,528
2015	28,277	2.13	13,276
2020	30,066	2.09	14,386
2025	31,273	2.06	15,181
2030	32,146	2.04	15,758
2035	24,516	2.02	12,137
2040	36,402	2.01	18,110
2045	37,882	2	18,941
2050	39,632	1.99	19,916
<b>Change 2020-2050</b>	<b>9,566</b>	<b>-0.1</b>	<b>5,530</b>

Source: Wisconsin DOA, Average Household Size Projections (Vintage 2013); Door County LUS, Population Projections; US Census Bureau, 2020.

Table 4.12 shows that Door County will have a projected gain of 9,566 residents and an average household size decrease of 0.10 between 2020 and 2050. In the same time period, the total number of households in the county is projected to grow by 5,530, reaching approximately 19,916 total households by 2050.

#### SEASONAL HOUSING UNIT PROJECTION

One method for projecting the total number of seasonal housing units for Door County through the end of the planning period is to look at historical vacant/seasonal housing growth and apply that same trend to the future. Between 1990 and 2020, the number of vacant/seasonal units in the county grew by 45.46%, from 7,791 units to 11,595 units, or an average of 120.8 units per year. (See Table 4.13.) Applying this annual number to the 2020-2050 planning period, there could potentially be 3,624 new seasonal housing units built in the county through the year 2050.

**Table 4.13: Historical Vacant/Seasonal Housing Units, Door County**

Year	Vacant/Seasonal
1990	7,971
2000	7,759
2010	11,481
2020	11,595
<b># Change (1990-2020)</b>	<b>3,624</b>
<b>Units/Year (1990-2020)</b>	<b>120.8</b>
<b>% Change</b>	<b>45.46%</b>

Source: US Census Bureau, Occupancy Characteristics. See American Community Survey Table ID S2501.

#### TOTAL HOUSING UNIT PROJECTION

Note: For assistance in developing municipal-level projections, please call the Door County Land Use Services Department

### Year-Round Housing Units

As discussed previously and shown in Table 4.12, the number of households in Door County is expected to grow by 5,530 units between 2020 and 2050. These new households will be established through some unknown combination of new construction and conversion of seasonal units into year-round units. Since it is incredibly difficult to predict what this combination would be, the assumption is made for the purpose of the plan that all 5,530 new households will require a new housing unit.

### Seasonal Housing Units

Applying the historical trend of roughly 121 new seasonal units built annually between 1990 to 2020 (see Table 4.14) to the 2020-2050 timeframe, there is a projected need for 3,624 new seasonal units (120.8 units per year multiplied by 30 years). This equates to 1,208 new seasonal units be constructed per decade through 2050 (120.8 units per year multiplied by 10 years).

**Table 4.14: Projected Year-Round and Seasonal Housing Units, Door County**

Type	2020-2030	2030-2040	2040-2050	2020-2050
Year-Round Units	1,372	2,352	1,806	5,530
Seasonal Units	1,208	1,208	1,208	3,624
<b>Total # (new units)</b>	<b>2,580</b>	<b>3,560</b>	<b>3,014</b>	<b>9,154</b>
<b>Ave. # Per Year*</b>	<b>258</b>	<b>356</b>	<b>301</b>	<b>305</b>

Source: WI DOA Projections (Vintage 2013); Door County LUS.

\*Numbers are rounded.

### Total Housing Units

As shown in Table 4.14 between 2020 and 2050 a total of 9,154 (5,530 year-round units + 3,624 seasonal units) are projected, for an average of 305 new units per year. From 2020 to 2030, a total of 2,582 new units are projected (1,372 year-round units + 1,208 seasonal units); from 2030 to 2040, a total of 3,562 new units are projected (2,352 year-round units + 1,208 seasonal units); and from 2040 to 2050, a total of 3,016 new units are projected (1,806 year-round units + 1,208 seasonal units).

Table 4.15 shows the projected number of housing units between 2020 and 2050, by decade, both new and totals. By 2050, Door County is projected to have a total of 34,178 housing units.

**Table 4.15: Projected Total Housing Units, Door County**

Year(s)	New	Total
2020	--	25,024
2030	2,580	27,604
2040	3,560	31,164
2050	3,014	34,178
<b>Total 2020-2050</b>	<b>9,154</b>	<b>9,154</b>

Source: WI DOA Projections (Vintage 2013); Door County LUS

### ACCOMMODATION OF PROJECTED HOUSING UNITS

According to Door County’s Real Property Listing Department database, the county has roughly 7,260 vacant properties (parcels and condominium “envelopes”) where the entire property, or portions of the property, are assessed as residential for tax purposes. Vacant properties are herein defined as those assessed as having less than \$10,000 in improvement values (meaning that the properties nearly certainly do not contain a residential housing unit of any kind). Approximately 66% of these roughly 7,260 vacant residential properties are in Northern Door, 27% in Central Door, and 7% in Southern Door.

Conceivably, the 9,154 projected new housing units anticipated by 2050 could be built on the 7,260 available properties described above, supplying at least on a county level more than sufficient parcels to accommodate the projected increase in housing units over the planning period. Furthermore, the total acreage of these vacant or minimally developed residentially assessed properties is approximately 23,314 acres, allowing for an average of 2.5 acres per housing unit, if all 9,154 projected housing units are built; this significantly exceeds the current estimated housing density of approximately 3.2 acres for every housing unit. (See “Note” below.) Hence, by both a vacant property count and by an average acres of land “designated” per housing unit count, the county has more than sufficient land already assessed for residential purposes to accommodate its projected growth in housing units over the planning period.

Note, however, that it is probable a certain number of these vacant parcels will not or cannot be developed, for regulatory reasons – zoning or otherwise – or for reasons of personal preference or circumstance, such as owners who simply will not develop the lots during the planning period, or who may have purchased lots specifically to prevent their development (such as people who bought lots as a buffer to their home/lot).

Ultimately, though, it is certain that there are or will be enough properties in the county that can be developed in order to accommodate projected increases in the number of housing units, given:

- the large number of currently residentially assessed vacant properties over and above the projected number of new housing units;
- the many thousands more currently vacant properties assessed in other land use categories, many of

- which could accommodate at least duplex construction if not larger multi-family buildings; and
- new lots created in the county every year that allow and are intended for residential development.

Further analysis of supply and demand for residential land is provided in Chapter 10, Land Use, of this volume. That analysis looks at the supply of available land within the context of the future land use map and its associated land use categories.

*Note: Since the WDOA does not estimate the amount of land associated with its estimated number of housing units, the Door County Real Property Listing database was used to estimate the current housing density of approximately 3.2 acres per housing unit. This was done by querying the number of residentially assessed properties that have an improved value greater than or equal to \$10,000, and which also have a fire number. The query result was 21,768 properties, totaling 69,563 acres in parcel size; dividing the 69,563 acres by the 21,768 properties results in the 3.2 acres per housing unit density.*

*Note that the 21,768 properties is only a rough estimate, however, as some properties included will meet all query criteria, but may have no housing unit, and some multi-family rental properties do not meet the query criteria, thus do not get included. Multi-family rental properties that have less than four units are included because they are typically assessed residentially, but properties with four or more rental units are typically assessed commercially; there is no way to distinguish within the database the commercially-assessed residential properties from other types of commercial uses.*

*The difference between the WDOA estimate of 24,641 housing units currently and the county data query of 21,768 properties is 2,873. This is largely due to the fact that the WDOA estimate includes all residential units, even in buildings assessed commercially. See Chapter 10, Land Use, for more discussion on how property is assessed and a more in-depth analysis of residential land use projections.*

## RESOURCES AND FURTHER INFORMATION

### LOCAL, REGIONAL, AND STATE HOUSING-RELATED AGENCIES

**Bay-Lake Regional Planning Commission:** <http://www.baylakerpc.org>

The Bay-Lake Regional Planning Commission (BLRPC) was created in 1972 by Governor Lucey under s. 66.945, Wis. Stats., as the official area-wide planning agency for northeastern Wisconsin. It currently encompasses eight counties: Brown, Door, Florence, Kewaunee, Manitowoc, Marinette, Oconto, and Sheboygan. BLRPC provides planning services on area-wide issues, represents local interests on state and federal planning program activities, and provides local planning assistance to communities in the Bay-Lake Region.

---

**Door County Economic Development Corporation:** <http://www.doorcountybusiness.com>

The Door County Economic Development Corporation (DCEDC) is a public/private partnership dedicated to improving the economic vitality of the county and its residents. Founded in 1989, DCEDC has a variety of programs and initiatives working to attract new businesses to the area and helping existing businesses create and retain jobs. The Door County Economic Development Corporation heads an Attainable Housing Committee comprised of local agency and business representatives to address issues related to affordable housing in Door County.

---

**Door County Habitat for Humanity:** <http://www.doorhabitat.org>

Door County Habitat for Humanity (DCHFH) is a Christian organization that builds homes for partners who otherwise could not obtain a mortgage or acquire a home of their own and who meet criteria of need, income, and credit history. DCHFH extends a no-interest mortgage and forgives, over time, the value of the labor that volunteers have provided. Partners help with the building of their homes by providing “sweat equity.” DCHFH also assists existing homeowners with painting and “critical repair” projects.

---

**Door County Housing Partnership, Inc.:** <http://doorcountyhousingtrust.org>

The Housing Partnership operates on the Community Land Trust model of perpetually affordable home ownership. Homes are sold at affordable prices to buyers who agree to have their equity tied to their purchase price, not the market value, and that subsequent sale of the homes are restricted to income-qualified buyers. Trusts ensure affordable, workforce housing remains as both in perpetuity by retaining ownership of the land beneath the homes, and with restrictions on:

- Occupant eligibility (based on local data)
- Use (e.g., primary residence of year-round resident)
- Price (owner accrues equity but next owner must be eligible)

---

### **Door County Housing Authority**

Phone: (920) 743-2545

The Door County Housing Authority administers the Section 8 Homeownership Program. Monies that had been paid by the Housing Authority for rent can be applied toward a mortgage payment.

---

**FISC Consumer Credit Counseling:** <https://www.guidestar.org/profile/39-1814584>

FISC provides the following services for potential homeowners:

- Homeownership budget, credit counseling, and education for applicants to the Lakeshore CAP Homebuyer Program;
- Counseling for the Downpayment Plus® program;
- Consumer credit counseling service; and
- Comprehensive, individualized, confidential, and self-determined spending plan and system of money management for homeownership, debt repayment, and other financial challenges and changes.

---

**HousingDoorCounty.com:** <https://housingdoorcounty.org/>

This website provides information about and links to local, state, and federal housing resources as well as information and analyses specific to Door County.

- Home Buying & Repair
- Renting
- Development
- Municipalities
- Housing Videos
- Housing-Related Information & Resources
- Incomes and Housing Budgets
- Housing Successes in Door County

---

**Lakeshore-CAP:** <http://www.lakeshorecap.org>

Lakeshore-CAP is a non-profit organization that serves Door County, Kewaunee County, Manitowoc County, and Sheboygan County. Lakeshore-CAP has a homebuyer program that allows qualifying persons to obtain low- or no-interest loans for down payment, closing costs, acquisition, rehabilitation, weatherization, and new construction, as well as a two-year, matched savings program designed to help income-eligible households accumulate funds toward home purchase.

---

**National Low Income Housing Coalition – Wisconsin** ([Gap Report: Wisconsin | National Low Income Housing Coalition \(nlihc.org\)](#))

**Northeast Wisconsin Housing Rehabilitation CDBG Loan**

**Program:** <http://www.nwrpc.com/index.aspx?NID=867>

For the past 30 years, the U.S. Department of Housing and Urban Development (HUD) has provided State Community Development Block Grant (CDBG) funds to help Wisconsin’s less urban areas address affordable housing, community development, and economic development needs.

CDBG-Housing funds may be utilized for the following eligible activities:

- Zero-percent deferred loan payment housing rehabilitation loans to low- and moderate-income (LMI) owner-occupied households (link to income limits here). Projects could include such actions as replacement of private onsite wastewater treatment systems, new electrical or plumbing systems, lead paint or asbestos abatement, roof replacement, or any other rehabilitation deemed necessary to meet housing quality standard (HQS) inspection.

- Low percentage rate deferred and/or installment housing rehabilitation loans to owners of LMI renter-occupied units.
- Accessibility improvements such as wheelchair ramps and wider doorways for LMI households and homeless facilities.
- Homebuyer assistance such as down payment and eligible closing costs.
- Conversion of structures into dwelling units affordable to LMI households.
- Small-scale neighborhood oriented public facilities improvements that support affordable housing initiatives such as sewer and water lateral extensions to property lines, streets, sidewalks, curb-cuts, and demolition of dilapidated structures.

**Down Payment:** Assistance is available in the form of a zero percent, deferred-payment loan to provide a up to 50% of the down payment not to exceed 10% of the purchase price to renters to purchase their own home. Gross household income must be at or below 80% of median county income.

**Home Repairs:** Assistance is available in the form of a zero percent, deferred-payment loan to make necessary repairs to an owner-occupied home. Housing rehabilitation measures include new siding, roofing, windows, septic systems, wells, insulation, furnaces and more.

**Rental Unit Repairs:** Landlords may also use housing rehabilitation assistance to make repairs to rental units using very low-interest loans amortized for up to 10 years

---

**NeighborWorks Green Bay:** <https://www.nwgreenbay.org/>

Incorporated in 1982 as Neighborhood Housing Services of Green Bay, Inc., NeighborWorks Green Bay serves the greater Green Bay area with housing, counseling and education services, homeownership lending, and housing renovation in Green Bay's Original Neighborhoods. They are a 501(c)(3) charity governed by a volunteer Board of Directors.

---

**Partners for Community Development:** <https://partners4cd.com/>

Partners for Community Development's First-Time Homebuyers Assistance Program makes the dream of homeownership a reality for many eligible low to medium income households by providing sufficient acquisition and rehabilitation funds (repairs mandated by HUD's Housing Quality Standards) as well as

homeownership counseling and education throughout the home buying process. The organization also runs the Weatherization Program, which helps reduce energy costs for eligible households by making homes more energy-efficient.

---

**United Way – Door County:** <https://www.unitedforalice.org/>

United Way conducted a 17-state project study called ALICE: Asset-Limited, Income-Constrained, Employed. ALICE households are above the federal poverty level, but below “household stability” level and living on a “survival budget.”

---

#### STATE HOUSING-RELATED AGENCIES

**Downpayment Plus®:** <https://www.fhlbc.com/community-investment/downpayment-plus-programs>

The Downpayment Plus® program is a down payment and closing cost assistance program for low and moderate income homebuyers, funded as a set-aside through the Affordable Housing Program of the Federal Home Loan Bank of Chicago. Income-qualified homebuyers can receive grants of up to \$4,000 towards a down payment, closing costs, reserves, homeownership counseling, or other expenses related to home purchase. The Wisconsin Partnership for Housing Development is the state-wide administrator for this program.

---

**Foundation for Rural Housing:** <https://www.wisconsinruralhousing.org/>

Provides housing-assistance funding in 69 Wisconsin counties and supports community-based solutions to improve housing conditions and promote stability.

**Movin' Out:** <https://www.movin-out.org/>

Provides a range of housing solutions for adults with disabilities and for families with children with disabilities.

---

**USDA Wisconsin Rural Development – Wisconsin:** <https://www.rd.usda.gov/wi>

Rural Development helps very low- to moderate-income customers purchase homes through guaranteed or direct home loans. Through the Guaranteed Rural Housing Program, buyers do not need a down payment or private mortgage insurance, creating more affordable monthly payments. Rural Development also provides 33 – 38 year fixed rate mortgages with payment subsidies based on income level; home repair loans to very low-income customers to improve or modernize their home, make it safer or more sanitary, or to remove health hazards; and grants for elderly households who are unable to repay a loan to remove health hazards.

---

**Wisconsin Department of Administration (DOA)- Division of Energy, Housing, and Community Resources (DEHCR)**

The DOA's DEHCR Division helps expand local affordable housing and support services to people without housing. DEHCR also works closely with local governments and non-profit housing organizations to deliver financial and technical housing assistance. DEHCR's programs include the Wisconsin Home Energy Assistance Program (WHEAP) and the Rental Housing Development Program (RHD), as described below.

*Wisconsin Home Energy Assistance Program:* <https://www.benefits.gov/benefit/1397>.

The DOA-DEHCR's Division of Energy Services oversees the federally-funded WHEAP, which includes the *Low Income Home Energy Assistance Program (LIHEAP)* and the *Public Benefits Energy Assistance Program*. WHEAP provides financial assistance to help eligible households pay a portion of their heating and electric energy costs. Eligible households may receive a benefit payment once per heating season (October 1 through May 15). Crisis assistance funds and help for non-operating furnaces and heating systems may also be available. The amount of the benefit payment depends on household size, income level, and energy costs. WHEAP is administered locally through county social services offices, tribal governments, and private non-profit agencies in each county in Wisconsin. The Health and Human

Services Department administers these programs for Door County: <https://www.co.door.wi.gov/366/Economic-Support>.

The Division of Energy Services also oversees the *Wisconsin Weatherization Assistance Program (WAP)*. WAP provides energy conservation services to eligible households to help reduce home energy costs and save energy. Work performed often includes insulation, sealing air leaks, installation of energy-saving products, and repair or replacement of inefficient furnaces or other appliances.

*Rental Housing Development:* <https://doa.wi.gov/Pages/LocalGovtsGrants/RHDHomePage.aspx>

The Rental Housing Development (RHD) Program assists eligible housing organizations, including Community Housing Development Organizations (CHDOs), with funds to develop affordable rental housing. For-profit corporations may partner with the above-mentioned groups or apply directly for RHD funds.

The funds must serve households at or below 60% of the County Median Income (CMI). Projects receiving HOME funds are subject to rent limitations for a specified period of time. Funds may be used for acquisition, rehabilitation and new construction activities. The HOME RHD Application and Guide are available at the link provided above. Application submission dates are June 1st and October 15th. There is also a first-come, first-served set-aside for small developments specifically in rural locations with 20 or fewer total housing units. These applications may be submitted at any time and will be considered as funding is available. Those applying as a CHDO must submit full certification documentation at the time of application.

*Critical Assistance Program:* <https://doa.wi.gov/Pages/LocalGovtsGrants/Critical-Assistance-CA.aspx>

The Critical Assistance Program (CA) is designed to provide direct emergency financial assistance toward housing costs of low- and moderate-income households. Grant awards include administrative funds to support the housing activities, and may be used to provide housing counseling as well as staff salaries and other administrative necessities. Grantees may provide rental assistance to households in the form of security deposits, short-term rental subsidy, and/or utility costs. Homeowners may receive assistance with payment of principal and interest on a mortgage loan that is in arrearage, property taxes, and utility arrearages. The homeowner must show the ability to make future payments.

*Housing Cost Reduction Initiative Program (HCRI):* <https://doa.wi.gov/Pages/LocalGovtsGrants/HCRIHomePage.aspx>

Eligible HCRI Program activities include:

Acquisition: Grantees can help eligible homebuyers purchase affordable homes by providing down payment, closing cost, and/or gap financing assistance. Foreclosure Prevention: Grantees can provide payment on behalf of homeowner to prevent foreclosure and/or utility disconnections. Costs include payments to cover mortgage, property tax, principal, interest, and/or arrearages.

HCRI funding cannot be used to provide assistance for development costs, improvements to dwelling units, or payments on a construction or rehabilitation loan. HCRI Program funds are awarded through a biennial competition.

---

**Wisconsin Housing and Economic Development Authority (WHEDA®):** <http://www.wheda.com>

WHEDA serves Wisconsin residents and communities by partnering to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. The WHEDA Foundation, Inc. is responsible for receiving and administering housing grant funds. Qualifying applicants can get grants or low-interest loans for home purchase, down payment or closing costs, home repairs and improvements, and more. Most banks in Door County offer WHEDA® Home Mortgage Program, which includes services such as:

- 30-year fixed-rate mortgage at below market interest rate for eligible borrowers.
- Down payment as low as 3%.
- Low closing costs.
- Option to finance home improvements up to \$10,000 at time of purchase.
- \$4,000 Easy Close Loan for down payment and closing costs.
- \$5,000 FHLB Grant available for down payment and closing costs for households under 80% median income.
- Fast loan application review – answer within 24 hours.

**Home Buyers:** <https://www.wheda.com/homeownership-and-renters/home-buyers>

**Financing & Terms Sheets:** <https://www.wheda.com/developers-and-property-managers/financing>

**First Mortgage and Down Payment Assistance Programs:** <https://www.wheda.com/homeownership-and-renters/home-buyers/six-steps-to-a-wheda-loan/available-programs>

**CFPB Home Loan Toolkit:** [https://files.consumerfinance.gov/f/documents/cfpb\\_your-home-loan-toolkit.pdf](https://files.consumerfinance.gov/f/documents/cfpb_your-home-loan-toolkit.pdf)

**Housing Grant Program:** <https://www.wheda.com/about-wheda/wheda-foundation/housing-grant-program>.

WHEDA and the WHEDA Foundation, Inc. make available annually grant funds through the Housing Grant Program competition. The Program's mission is to assist in the improvement of the state's housing for the following special needs populations:

- homeless persons
- runaways
- alcohol or drug dependent persons
- persons in need of protective services
- domestic abuse victims
- developmentally disabled persons
- low-income or frail elderly persons
- chronically mentally ill persons
- physically impaired or disabled persons
- people living with HIV disease
- individuals or families who do not have access to traditional or permanent housing
- youth in out of home placement
- veterans

**WHEDA First Time Home Buyer Webinars.**

On Demand First Time Home Buying Webinar:

<https://www.wheda.com/globalassets/documents/home-buyers/wheda-first-time-home-buyer-seminar-presentation-2.11.2021.pdf>

Submit your contact information to receive communications regarding webinars and other services here: <https://register.gotowebinar.com/register/6418541380515525135>

---

**Wisconsin Partnership for Housing Development:** <http://wphd.info/>

Wisconsin Partnership for Housing Development supports the growth of affordable housing in Wisconsin and across the country by helping community leaders plan effective affordable housing projects based on a community's specific needs. They also develop homes to sell and rent, at a price families can afford.