



GROWING GREATER JEFFERSON COUNTY: THE CRITICAL ROLE OF HOUSING

February 4, 2025

HOUSING IN GREATER JEFFERSON COUNTY

Challenges

- Limited inventory
- Mismatch between housing stock and demographics and needs
- Aging housing stock and insufficient new construction

Current efforts

- Housing is included as one of four priorities in Jefferson County's 2023-2033 Strategic Plan



DIVERSE HOUSING OPPORTUNITIES

Our multi-generational community members have a wide variety of flexible and adaptable housing options which will be developed in consideration of the social and environmental impacts. Through a focus on attainable housing policies such as mixed-use development, senior housing, and urban redevelopment, the County will protect our prime farmland and environmental assets.

Long Term Strategic Goals 2024-2028

- Increase affordable housing for families
- Increase communication without a "newspaper"
- Support thriving businesses and grow the tax base
- Improve the City's recruitment, retention, and diversity
- Align future expenditures with available resources



SETTING THE STAGE: HOUSING AND DEMOGRAPHICS IN WHITEWATER

21.7

MEDIAN AGE

Jefferson County: 40.8 | Walworth County: 41.8
Wisconsin: 40.5

52.1%

AGE 15-24

Jefferson County: 14% | Walworth County: 16.5%
Wisconsin: 13.3%

RENT HOME

OWN HOME



70% of the housing units in Whitewater are occupied by renters; 30% are occupied by owners. In Jefferson County, 75% of the housing units are owner-occupied.

SETTING THE STAGE: HOUSING AND DEMOGRAPHICS IN WHITEWATER

6.6%

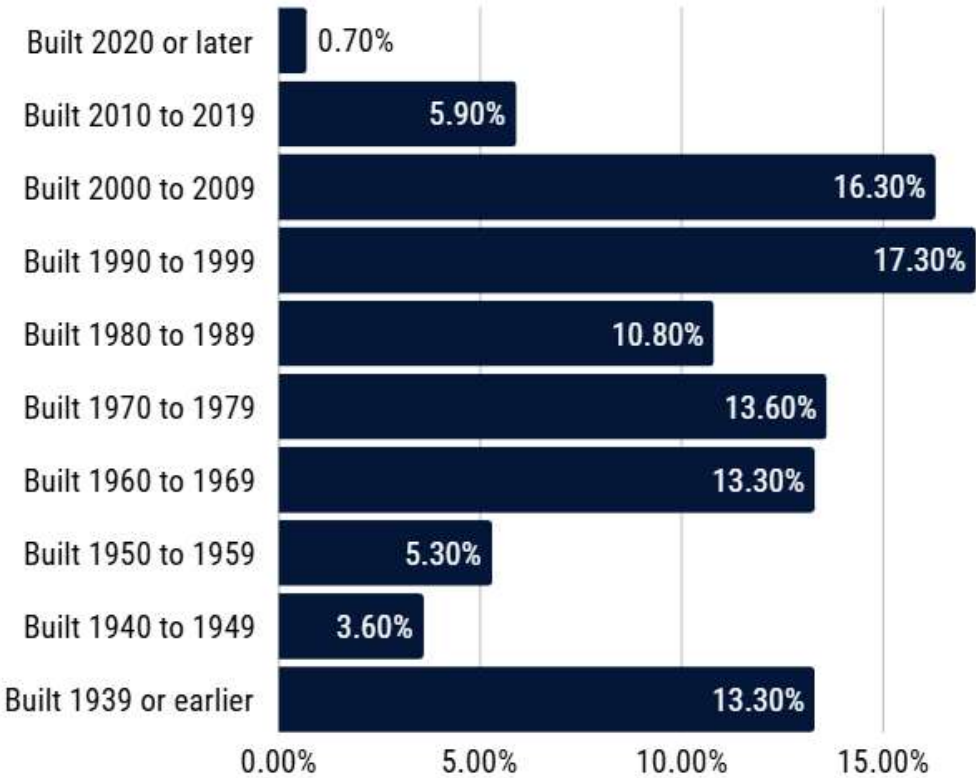
BUILT AFTER 2010

Jefferson County: 7.6%

Walworth County: 7.2%



YEAR STRUCTURE BUILT



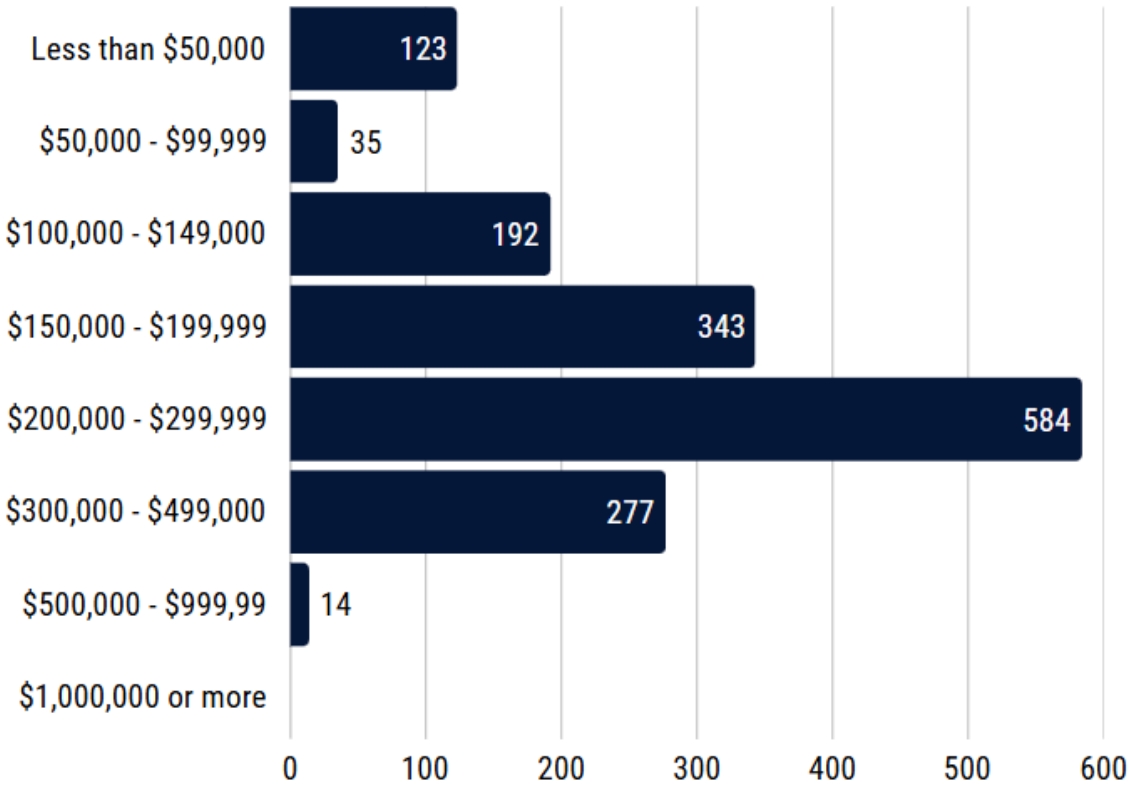
SETTING THE STAGE: HOUSING AND DEMOGRAPHICS IN WHITEWATER

59.9%

BUILT BEFORE 1980

Jefferson County: 67.1%
Walworth County: 64.2%

OWNER-OCCUPIED UNITS VALUE



RISING COSTS

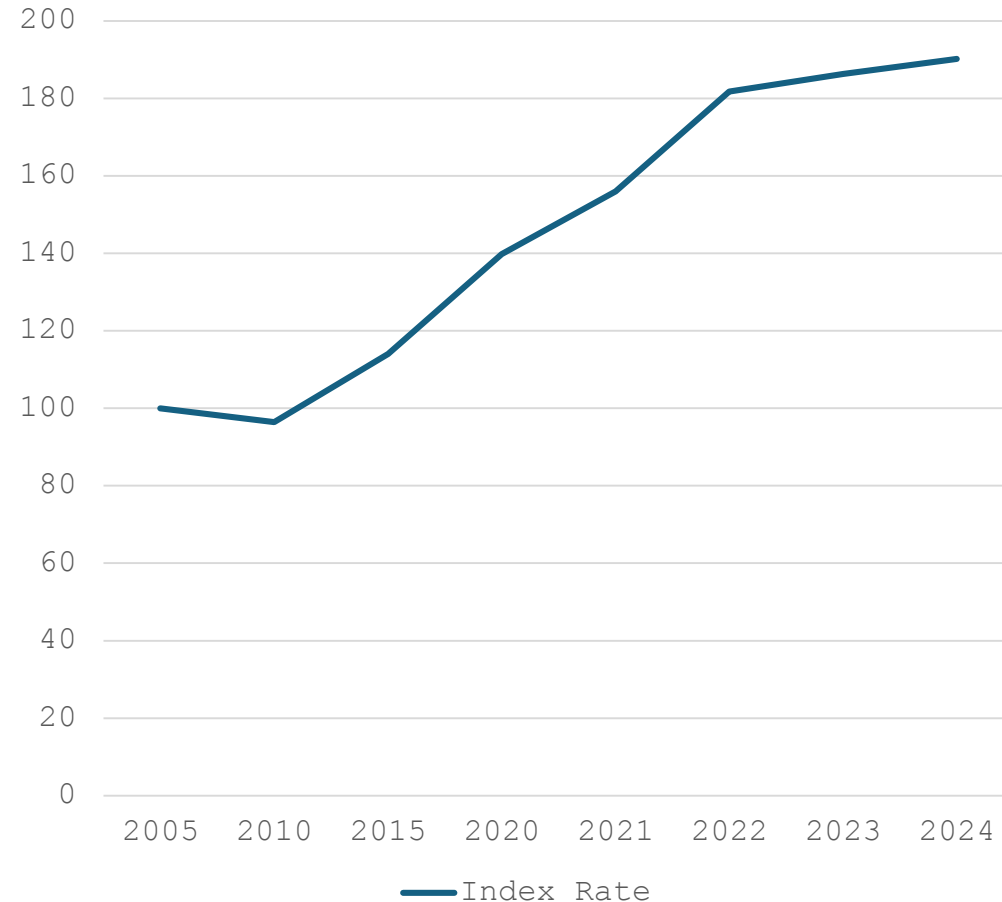
Construction costs require rental rates and mortgages that are out of reach for workforce, families, etc.

24.8%

INCREASE IN SALES PRICE FOR
NEW CONSTRUCTION SINGLE
FAMILY HOMES BETWEEN
2019 - 2022

Source: Cost of Constructing a Home
-2024,
National Association of Home
Builders

Price Index of New Single
Family Homes Under
Construction



Source: Census Bureau's Survey of Construction (SOC)

COST BURDENED RENTERS

54.9%

RENT IS 30% OR MORE OF MONTHLY
HOUSEHOLD INCOME

Jefferson County: 42%

Walworth County: 46.4%

Households need to make at least \$50,000 per year to not be cost burdened by a monthly rent of \$1,250.

According to the 2023 census, 50% of all Whitewater households make less than \$50,000.

INCENTIVIZING DEVELOPMENT

LIVE LOCAL DEVELOPMENT FUND (LLDF) offers below market interest rates to incent developers to build in Greater Jefferson County.

TIF is a financing tool that captures the future increase in property tax revenue resulting from new development to fund current infrastructure and development projects

Enables communities to revitalize underdeveloped areas without impacting existing taxpayers

WHERE ARE THE GAPS?

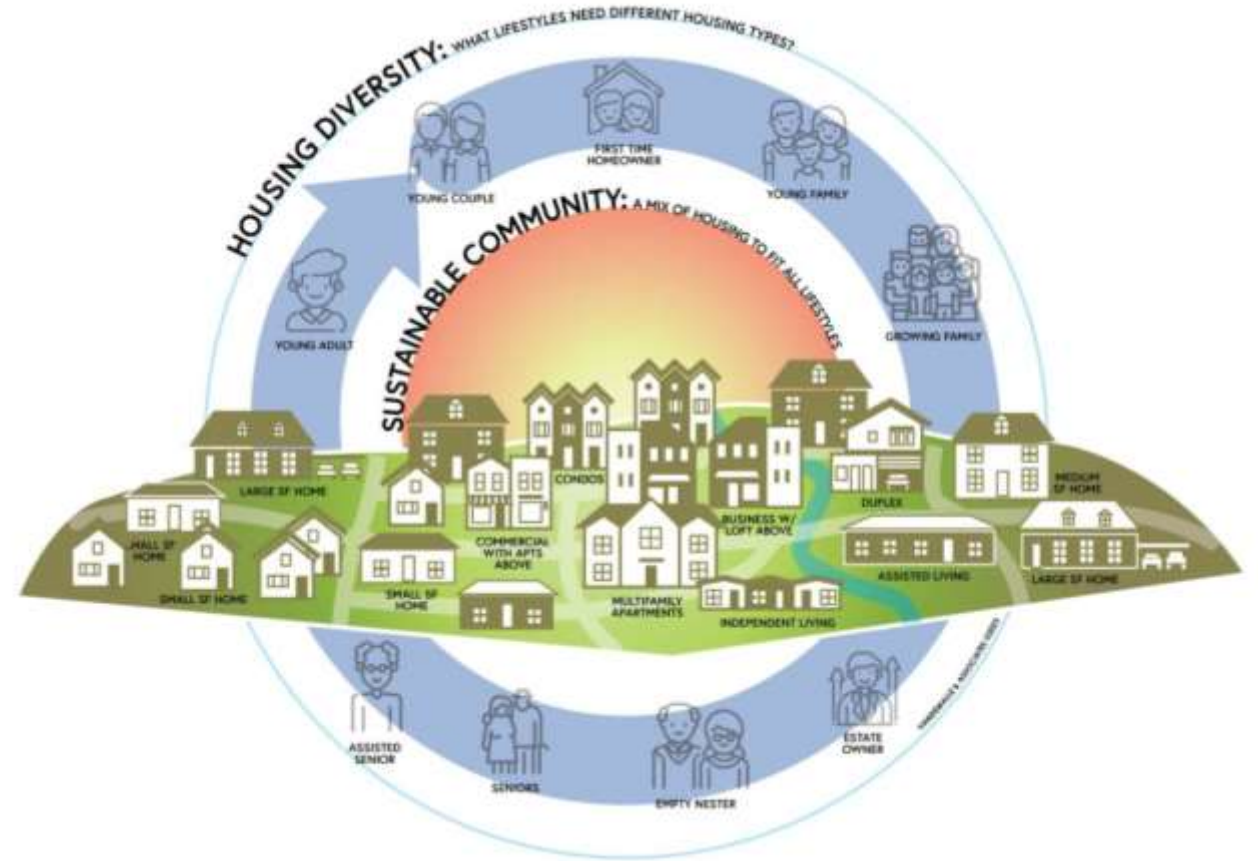
High turnover rates in student housing destabilize the rental market and create challenges for property management and upkeep. High turnover rates can also create transient neighborhoods with little long-term community investment. **This leaves gaps in the market for higher-quality units that appeal to professionals or families.**



WHY HOUSING IS A PRIORITY

A growing population and workforce depend on diverse housing options

Without adequate housing, community/county risks losing talent and economic potential



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