

City of Waupaca Comprehensive Plan

Month Date

DRAFT



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HOUSING AND NEIGHBORHOODS

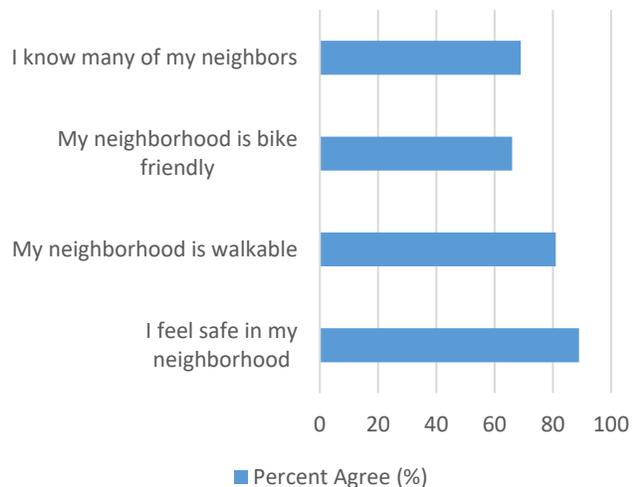
Goal: Encourage development and maintenance of workforce and market rate housing to meet the needs of current and future residents

Goal: Support strong neighborhoods where people take pride in their homes and look after their neighbors

Introduction

Great communities are made up of great neighborhoods. Neighborhoods not only provide housing, they also help create and foster a sense of community pride and ownership. Neighbors look out for one another, help with errands, and home repair projects, and keep an eye on each other’s kids. Not only do great neighborhoods attract new residents, they also provide options for people to age in place by downsizing to smaller homes, apartments, condos, or townhouses.

Increasingly, homebuyers and renters are demanding mixed use neighborhoods as well, where residents can walk or bike to nearby restaurants, cafes, recreation, and cultural opportunities. Neighborhoods in smaller cities with vibrant commercial districts like Waupaca provide all of these amenities. These types of neighborhoods are often a key selling point for those looking to relocate or stay in the area. When people do choose to live in Waupaca, it provides tax base to maintain services and infrastructure, as well as much needed talent to meet employer’s needs.



The City of Waupaca is an older community, with significant historical buildings and established neighborhoods. Many of the neighborhoods closer to downtown were built prior to the Second World War and are characterized by older historic homes located within a gridded network of residential streets, most of which have sidewalks. These neighborhoods are within walking distance of the Churchill Street and Main Street commercial districts. Residents of these neighborhoods also have easy access to several parks, the Senior Center/Recreation Center, the Library, and other amenities. Most of the homes in these neighborhoods are well maintained, however given the age of the housing stock, maintenance and upkeep are ongoing challenges.

Beyond these historic neighborhoods lie newer subdivisions characterized by housing built after the Second World War. Most of these neighborhoods have sidewalks, however a few of the most recent subdivisions in the City do not. These neighborhoods also have good access to



nearby parks, however they tend to have fewer neighborhood commercial districts within close proximity.

This plan provides a framework for future investment in Waupaca’s neighborhoods, with an overall focus on livability. AARP defines a livable community as “one that is safe and secure, has affordable and appropriate housing and transportation options, and has supportive community features and services. Once in place, those resources enhance personal independence; allow residents to age in place; and foster residents’ engagement in the community’s civic, economic, and social life.”

Public surveys and discussion groups help define what livability means for Waupaca. **Residents indicate that walkability, housing affordability, neighborhood appearance, and increased housing options are all priorities.**

Demographic changes, increased construction costs, and talent attraction are among the challenges the City must address in order to achieve results. **However, success will be contingent upon effective partnerships** as the City takes more concrete steps to strengthen its housing stock, retain existing residents, and attract new ones. A few of these partners include:

- Waupaca Residents
- Waupaca Area School District
- Waupaca Area Chamber of Commerce
- Waupaca County
- Waupaca County Economic Development Corporation (WCEDC)
- CAP Services
- Habitat for Humanity
- Waupaca Foundry
- Gusmer Enterprises
- Waupaca Area Community Foundation
- Veterans Home
- Other Employers and Small Businesses
- Juneau County Housing Authority
- USDA Rural Development
- Wisconsin Economic Development Corporation (WEDC)
- Wisconsin Department of Administration (WDOA)
- Wisconsin Economic Development Association (WEDA) – CRA Network
- Wisconsin Housing and Economic Development Association (WHEDA)

This chapter identifies a set of strategies and actions which will ensure Waupaca remains a highly livable and attractive community for decades to come.



Strategies + Actions

STRATEGIES

1. **Identify and fill information gaps** in order to better define needs, focus resources, and develop informed plans to effectively Waupaca as a highly desirable place to live.
2. Preserve the City's existing housing stock through **expanded rehabilitation programs**, incentives, and technical resources.
3. Stimulate a variety of **new housing developments** which meet the needs of Waupaca's residents and workers by providing a diverse mix of rental and ownership opportunities.
4. **Increase homeownership** within the City.
5. Strengthen Waupaca's **existing neighborhoods** through a combination of code enforcement, resident engagement, and the introduction of new housing types.

Strategy No. 1: Identify and fill information gaps and market Waupaca as a highly desirable place to live.

- 1a. Continue to gather data and assess the housing market in order to focus resources to achieve the greatest impact
- 1b. Prepare a more detailed housing study if warranted.
- 1c. Identify and prioritize target markets for attracting new residents.
- 1d. Prepare a marketing plan to attract new residents.

1a. Gather data and assess housing market

As the City takes additional steps to improve the housing stock through new programs and initiatives, local data and market trends should determine priority needs and target limited staff and resources where they can have the greatest impact. In the short-term, City staff and elected officials should review and discuss the results of recently completed studies with potential project partners, in order to identify more specific housing information needs.

1b. Housing study

If warranted, a housing study should be prepared. This study could be commissioned by the CDA. The study should define current and future housing needs (type, location, amenities, price points, etc.) addressing both workforce and market rate housing products. The study should also address both owner occupied and rental housing rehabilitation needs. If there is sufficient interest, the City should consider partnering with the County or other municipalities to prepare the study.

1c. Identify Target Markets

The City should identify and prioritize target markets for attracting new residents. Several potential target markets have been discussed including people who Work in Waupaca/Live



Elsewhere; People with ties to the Chain – Visitor Market; New Hires – All Waupaca Employers; People working in the Valley and Stevens Point; and Remote Workers who have significant freedom to choose where they live. Additional analysis may be needed to quantify and describe each of these target markets.

1d. Marketing Plan

Once this analysis above is complete, specific marketing strategies can be developed for each market segment and a marketing plan can be prepared and executed. This should be done in concert with the Chamber, local realtors, and other key stakeholders.

Strategy No. 2: Preserve the existing housing stock

- 2a. Expand homeowner and rental rehabilitation programs
- 2b. Market existing programs more effectively.
- 2c. Continue to support “Rock the Block” and similar initiatives which make positive, short-term, visible impacts in Waupaca’s neighborhoods.

2a. Expand homeowner and rental rehabilitation programs

Enhance the existing homeowner/rental unit rehabilitation program offered through Juneau County Housing Authority. Proactively market the existing program using City resources such as TV, internet, newsletters, library, and other outlets. Consider matching the County program in order to leverage other available resources, which could result in larger projects and more households served.

Develop and share additional resources to support homeowner repair projects. For example, these resources may include detailed information and technical assistance on how to access Historic Preservation Tax Credits. Partnerships with local builders and the library could be implemented to provide technical assistance to homeowners lacking the confidence or skills to undertake their own repair projects.

2b. Market existing programs more effectively

Identify existing housing rehab programs (including utility incentives, Focus on Energy, and others) and take steps to more effectively market them through utility inserts, news releases, library partnerships, and other means.

2c. Continue to support “Rock the Block” and similar initiatives

Continue to support Rock the Block and similar initiatives which make positive, short-term, visible impacts in Waupaca’s neighborhoods.

Strategy No. 3: Stimulate new workforce and market rate housing development



- 3a. Evaluate use of incentives to support workforce and market rate housing development.
- 3b. Establish a CDA to help guide future housing development efforts
- 3c. Support new residential infill adjacent commercial districts through changes to the zoning code, property assembly, and targeted incentives
- 3d. Market housing development opportunities to workforce and market rate builders and developers.
- 3e. Prepare a city-wide Housing Opportunity Map and share with property owners, developers, and real estate brokers.
- 3f. Partner with real estate brokers, property owners and developers to market and incentivize parcels for new housing development.
- 3g. Create and market a “Why Waupaca” brochure designed to communicate the advantages of living in the City

3a. Evaluate use of incentives to support workforce and market rate housing development.

A combination of sources may be used to establish a Workforce Housing Fund, which can help developers score competitively on WHEDA tax credit applications. Incentives can and should be used to support both workforce and market rate housing development for different reasons. An undersupply of workforce housing may have negative impacts on local businesses competing for talent within the region. It may also result in residents living in unsafe, unsanitary, or inappropriate living situations. If the market is not supplying an adequate amount of workforce housing on its own, the City should be prepared to use incentives to encourage more of it.

On the other hand, there are cases where the City should also consider using incentives to encourage market rate housing development. For example, there may be certain areas of the City where new market rate development would help achieve redevelopment goals. Redevelopment in the downtown, or in previously developed sites such as along Churchill Street or Fulton Street, is often more costly due to site acquisition, assembly, and remediation costs. In these cases incentives may be appropriate.

3b. Establish a CDA to help guide future housing development efforts

A Community Development Authority provides a mechanism to engage savvy private sector residents in strategic decision making aimed at improving the local economy and strengthening the housing market.

The CDA can help implement the recommendations contained in this chapter by engaging public and private stakeholders, identifying potential land banking opportunities, and providing advice to the City on market trends and emerging housing opportunities.

3c. Support new residential infill adjacent commercial districts through changes to the zoning code, property assembly, and targeted incentives



New housing development in and adjacent commercial areas such as downtown, Fulton Street, and Churchill Street helps support local businesses. Infill housing development adjacent neighborhood amenities such as restaurants and shopping also provides residents the freedom to walk and bike to meet a portion of their daily needs.

The City should proactively prepare sub-area plans for high priority redevelopment sites downtown and adjacent its commercial corridors. These plans, similar in nature to the recently completed Downtown Plan, can be done cost effectively utilizing a combination of City staff and outside consultants. By providing an overall vision for difficult to develop sites, these plans can help attract development and investment interest.

3d. Market housing development opportunities to workforce and market rate builders and developers.

Prepare a city-wide Housing Opportunity Map and share with property owners, developers, and real estate brokers. This can be done both electronically and in person. The City should consider developing and hosting an annual or biannual developers meeting in Waupaca to showcase housing and other development opportunities.

3e. Partner with real estate brokers, property owners and developers to market and incentivize parcels for new housing development.

The City owns several residential lots and is currently marketing them through its website. CAP services, a regional non-profit, has 63 lots available in the East Gateway subdivision. The City should establish a financial incentive program to encourage local realtors to market and sell these and similar undeveloped lots.

The City has received requests from area developers and builders interested in executing new housing development within the City. The City can assist these entities by providing them with marketing materials, meeting with them to discuss potential sites, and connecting them with local property owners and real estate brokers.

Market housing development opportunities to workforce builders and developers. The City can take several proactive steps to Prepare a city-wide Housing Opportunity Map and market to developers

3f. Create and market a “Why Waupaca” brochure designed to communicate the advantages of living in the City

The City should work with local realtors to identify the perceived barriers to living in the City (For example, a higher tax rate than adjacent communities). It should continue to take steps to address known issues like the mill rate, as well as quantify the unique benefits of living in the City versus the surrounding townships (For example, higher service levels, lower recreation fees, walkability, etc...). Finally, the City should prepare a brochure and on-line tools to communicate the advantages of living in the City



Strategy No. 4: Increase homeownership within the City

- 4a. Establish an Employer Assisted Homebuyer Program for workers residing in the City.
- 4b. Partner with Habitat for Humanity (or another non-profit) to establish and market a “new homebuyer” program for low to moderate income households.

4a. Establish an Employer Assisted Homebuyer Program

This program would be targeted for employees of local firms with the goal of encouraging them to reside in the City. This may be done using tools such as a deferred zero interest loan or down payment assistance, as has been done in the cities of Wausau and Menominee. The City would need to first engage interested employers to determine if there is adequate support for such a program. It should also consider partnering with a non-profit such as the Community Foundation in order to develop the program.

4b. New Homebuyer Program

Partner with Habitat for Humanity (or another non-profit) to establish and market a “new homebuyer” program for low to moderate income households. This program may include both financial resources as well as homebuyer education.

Strategy No. 5: Strengthen existing neighborhoods

- 5a. Continue to provide effective code enforcement
- 5b. Support a variety of housing types and sizes throughout the City
- 5c. Create a neighborhoods program

5a. Continue to provide effective code enforcement

The City should refine and improve the current program with input from stakeholders and City staff. Code enforcement can play an important role in strengthening neighborhoods, however neighborhoods need to also take a leadership role in holding property owners accountable.

5b. Support a variety of housing types and sizes throughout the City

The City should seek to provide a broader range and mix of housing types which appeal to different target market segments. The concept of “missing middle housing” refers to a range of multi-unit and clustered housing types which occupy the housing spectrum between detached single family homes and larger mid-rise apartment buildings. These include duplexes, triplexes, pocket neighborhoods, townhouses, and live/work arrangements.



These types of diverse housing products can be encouraged through changes to the City's zoning code, as well as through future sub-area plans which create opportunities for these developments to occur within a planned unit development.

5c. Create a Neighborhoods Program

The City should continue to support the fledgling neighborhood development program currently being initiated through ThedaCare and Neighborhood Partners. At the same time, City staff should research and learn from other similar programs around the State and country, as well as engage with neighborhood leaders, in order to design and create a customized program for Waupaca. The Rock the Block program will provide a unique opportunity to identify potential project partners and assess neighborhood needs.

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