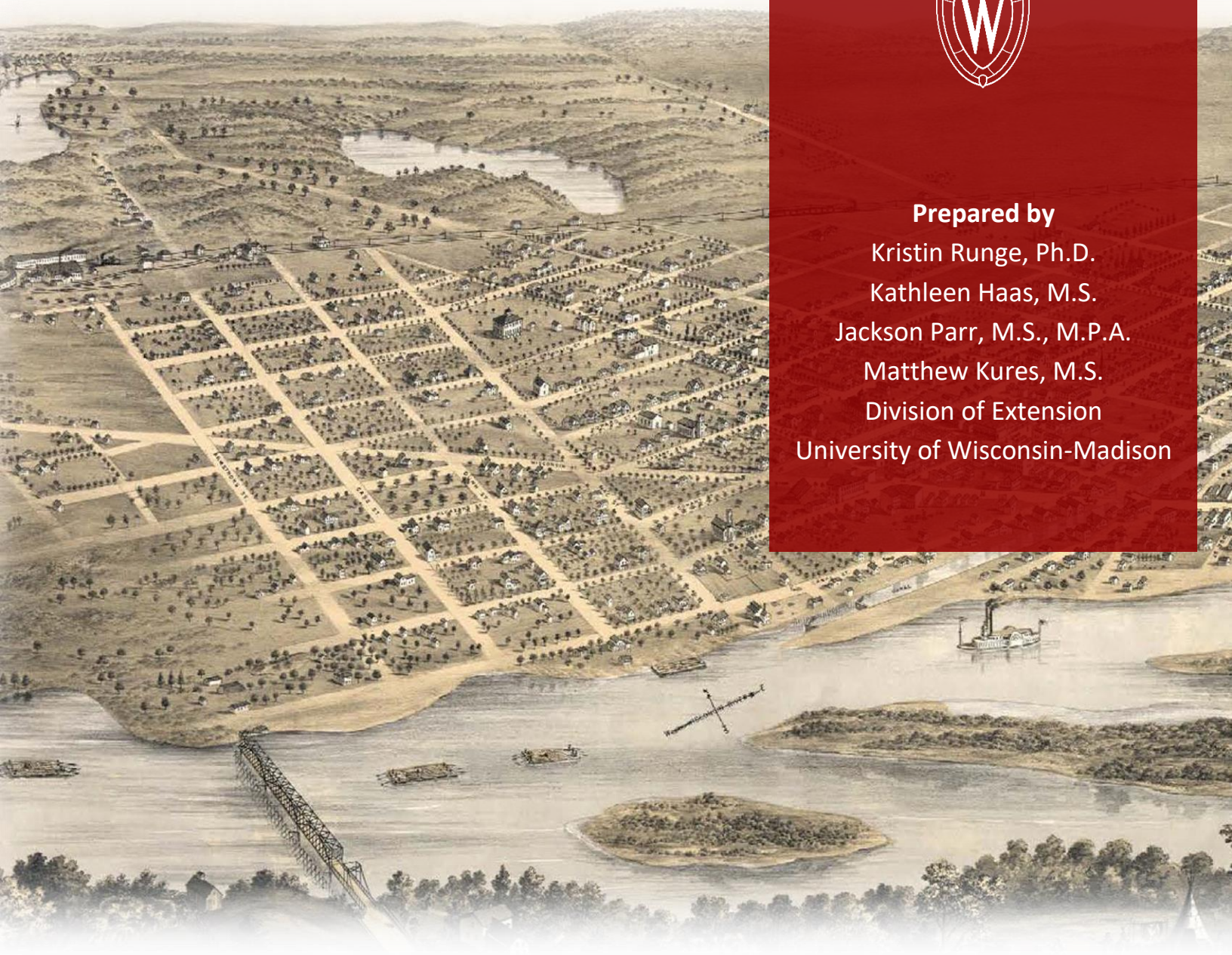
Portage Housing Task Force Report

November 2021



Prepared by

Kristin Runge, Ph.D.

Kathleen Haas, M.S.

Jackson Parr, M.S., M.P.A.

Matthew Kures, M.S.

Division of Extension

University of Wisconsin-Madison

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Executive Summary

This report is the product of the Portage Area Housing Task Force. From January 2021 to November 2021 the Task Force members met monthly to review city and regional specific data relevant to housing as researched and presented by the faculty and staff of the University of Wisconsin-Madison. This report accessed publicly available data and information to look at the housing and employment characteristics in the City of Portage.

The City of Portage is within the Capitol/Dane County metro region, which is projected to grow by 20,000 households between now and 2040. This increase in new residents across the region has implications for the City of Portage, among these:

- Portage is positioned for growth due to its location and historically lower cost of living.
- Growth in the mean and median incomes of all working cohort groups over the past two decades, indicates a strong and healthy employment base within the City of Portage.
- Providing homes for sale or rent at prices that match the current wage structure will be instrumental in attracting workforce residents.
- An Increase in the number of skilled and/or educated employees could attract additional employers.
- The City of Portage is the most populated city within the county and is designated as the county seat of Columbia County. Portage is host to many County public service departments, non-profit public service and healthcare providers.
- Portage is a major transportation hub -- I90/94/39 & US Hwy 51, Amtrak station; State Hwy 33; State Hwy 16 – this allows commuters high speed and easy access to/from the Madison area, where many people may access regional cultural events, art performances and diverse entertainment venues.

Summary Statement

To continue the long-term social, economic and environmental well-being of Portage, the City of Portage partnered with UW-Madison Extension to conduct the 2021 Portage Housing Study. The study included conducting a community housing survey and presentations by professional housing specialists/experts. The study identifies possible housing policies, programs and resources that supports a safe, diverse, affordable and equitable housing system and contributes to a healthy tax base.

Summary of Housing Recommendations

- Recommendation 1: Initiate collaborative synergistic housing opportunities by sharing report findings.
- Recommendation 2: Align housing recommendations and comprehensive plan & ordinances.
- Recommendation 3: Identify, prioritize and leverage federal, state and public-private housing resources.
- Recommendation 4: Work to make state and federal officials aware of policies that inhibit rural housing development.
- Recommendation 5: Support and strengthen policies and practices that promote housing inclusivity, equity and priority-targeted housing initiatives.
- Recommendation 6: Identify, prioritize and strengthen strategies that are interdependent to Portage's housing systems.

Housing Task Force

(Listed in alphabetical order)

Members

Debbie Drew
Regional Director
Wisconsin Childcare Administrators Association

Cheryl Fahrner
Executive Director
Columbia County Economic Development Corporation

Steve Gilbertson
Owner/CEO
Loggerhead Deco

Roxanne Grossbier
Renewal Unlimited, Inc.

Susanne Hoppe,
Executive Director
Renewal Unlimited, Inc.

Marianne Hanson
Executive Director
Portage Area Chamber of Commerce

Shawn Murphy
Administrator
City of Portage

Morgan Pfaff
Executive Director
Habitat for Humanity of Wisconsin River Area

Steve Sobiek
Development & Planning Director
City of Portage

Mary Rose Strickland
Owner
New Life Physical Therapy and Sports Medicine

Josh Sween
Administrator
Portage Community School District

Contributors

Karl Green, MBA, Professor
LaCrosse County Community Development
Division of Extension
University of Wisconsin-Madison

Matt Kures, M.S.
Community Development Specialist
Division of Extension
University of Wisconsin-Madison

Jackson Parr, M.S., M.P.A.
Research Specialist
Division of Extension
University of Wisconsin-Madison

Kathleen Haas, Associate Professor
Columbia Co. Community Development Educator
UW-Madison Division of Extension

Kurt Paulsen, PhD., Professor
Department of Landscape Planning & Landscape Architecture
University of Wisconsin-Madison

Kristin Runge, PhD.
Community Development Specialist
Division of Extension
University of Wisconsin-Madison

Facilitators

Kathleen Haas, M.S.
Columbia County Community Development
Division of Extension
University of Wisconsin-Madison

Kristin Runge, Ph.D.
EDA University Center for Economic Development
Community Development Institute
Division of Extension
University of Wisconsin-Madison

Meeting Calendar

Date	Focus
01.08.21	Identify Shared Vision and Purpose of Task Force Facilitated by Kathleen Haas
02.08.21	Define the Scope of Task Force Work Facilitated by Kathleen Haas
03.03.21	Identify Housing Experts, Speakers, Presenters, and Data Sources Facilitated by Kathleen Haas
04.06.21	Finalize Portage Area Affordable Housing Survey and Identify Survey Distribution & Sharing Strategies Facilitated by Kathleen Haas and Kristin Runge
05.04.21	Demographic Trends Related to Housing in the City of Portage Facilitated by Kathleen Haas Presentation by Dr. Kristin Runge
06.01.21	How Do Municipalities Attract and Develop Workforce Housing and Middle Class Housing Facilitated by Kathleen Haas Presentation by Dr. Kurt Paulsen
07.20.21	Trends in Portage Residential Assessed Values & City of LaCrosse Innovations in Housing Facilitated by Kathleen Haas Presentation by Karl Green
09.07.21	Discussion of Recommendations for Report Facilitated by Kathleen Haas and Kristin Runge
10.05.21	Finalize Report Recommendations Facilitated by Kathleen Haas and Kristin Runge
11.02.21	Discussion of Report Distribution Facilitated by Kathleen Haas and Kristin Runge

Task Force Formation & Charge

Issue Statement

The current shortage of housing options in Portage may be traced to many factors, including, rising construction costs, limited developer interest due to the smaller scale of rural projects; aging housing stock; few affordable rental options; zoning; infrastructure challenges; and limited financing for new construction and renovation projects. To better understand rural community housing trends, patterns, and changes the City of Portage assembled the Portage Area Housing Task Force (PAHTF) made up of professional key stakeholders representing the chamber, city, employers, school district, and non-profits organizations that provide housing services.

Charge to the Task Force

The purpose of PAHTF is to gain a comprehensive understanding of the existing housing inventory and identify areas of housing needs, to which, the Portage public-private marketplace may contribute to a sustainable housing system that supports the people who work, live and play in the Portage community. PAHTF presents this report to the City Council so it may examine and consider modifications to existing housing policy and leverage state and local housing resources.

Task Force Values

The Task Force operated under the following values:

- Fairness: Everyone should have equal access to housing.
- Flexibility: The Task Force will identify options for different needs and different income levels.
- Practicality: The recommendations should be achievable and sensible.
- Integrity: The process will be open and the Task Force will communicate what the recommendations to the public and stakeholders.
- Community participation: Community members will be asked for input.
- Environmental sustainability: Recommendations should follow guidelines for energy efficiency

Methods and Data

Tables and Figures

With the exception of the community survey, which uses original data, the data used in this report was taken from publicly available sources in order to allow for frequent and accurate updates by staff and consultants. The United States Census data available during the Task Force activity from February through October of 2021 was limited to the 2019 American Community Survey. Therefore, deliberations and recommendations were based on the 2019 American Community Survey. At the time the time this report was published in October 2021, the U.S. Census Bureau had not released the data collected during the 2020 Census. After that data becomes available in December 2021, the tables in this report will be updated and an amendment to this report will be issued as a separate document in early 2022. Data was compiled by Kristin Runge, Ph.D., Jackson Parr, M.S., M.P.A., and Matthew Kures, M.S..

Community Survey

The Portage Housing Task Force prioritized the need for public input on housing issues. A survey was launched on May 14 and promoted heavily through May 26. A total of 858 survey starts were recorded, and 591 respondents completed all questions on the survey. The survey was designed to be completed in 15 minutes or less and average completion time was recorded as 15.1 minutes (SD=35.52)

The survey was conducted online using the Qualtrics platform and hosted by the University of Wisconsin-Madison. An invitation to take the survey was distributed through the Portage Community School District parent portal, via email lists at the City, the Portage Area Chamber of Commerce, and through social media posts on Facebook. The Portage Mail and City websites published information on the survey, inviting readers to take part. Analysis was conducted by Dr. Kristin Runge, PhD., using SPSS, a statistical software program from IBM.

City of Portage & Regional Growth

Region Projected to Grow Through at Least 2040

The City of Portage is one of many communities within the Capitol/Dane County economic region. In recent years, Dane County has led the State of Wisconsin in population growth, accounting for a quarter of the state's population increase over the past two decades as the county population has grown from 426,526 in 2000, to an estimated 546,695 in 2019. Over that same period, Portage's population grew from 9,728 residents to an estimated 10,406 residents, and Columbia County's population grew from 54,468 to 57,532.

Table 1. Population Growth 2000 - 2019

	Dane County Population	Columbia County Population	Portage Population
2000	426,526	52,468	9,728
2010	488,073	56,833	10,324
2019	542,364	57,532	10,406

Using 2000, 2010 U.S. Census and 2017 American Community Survey data. One household=2.75 persons per Census guidelines. Housing units in Portage provided by City of Portage

Narrowing the time period to 2010 through 2019, Dane County's population growth rate of 1.32%, was much higher than Portage's annual population growth rate of 0.08% and Columbia County's rate of 0.12% (Table 1). With the exception of the City of Portage and the City of Lodi, comparable municipalities along the Highway 12 and Interstate 90/94 corridor saw significant growth during from 2010 to 2019 (Table 2).

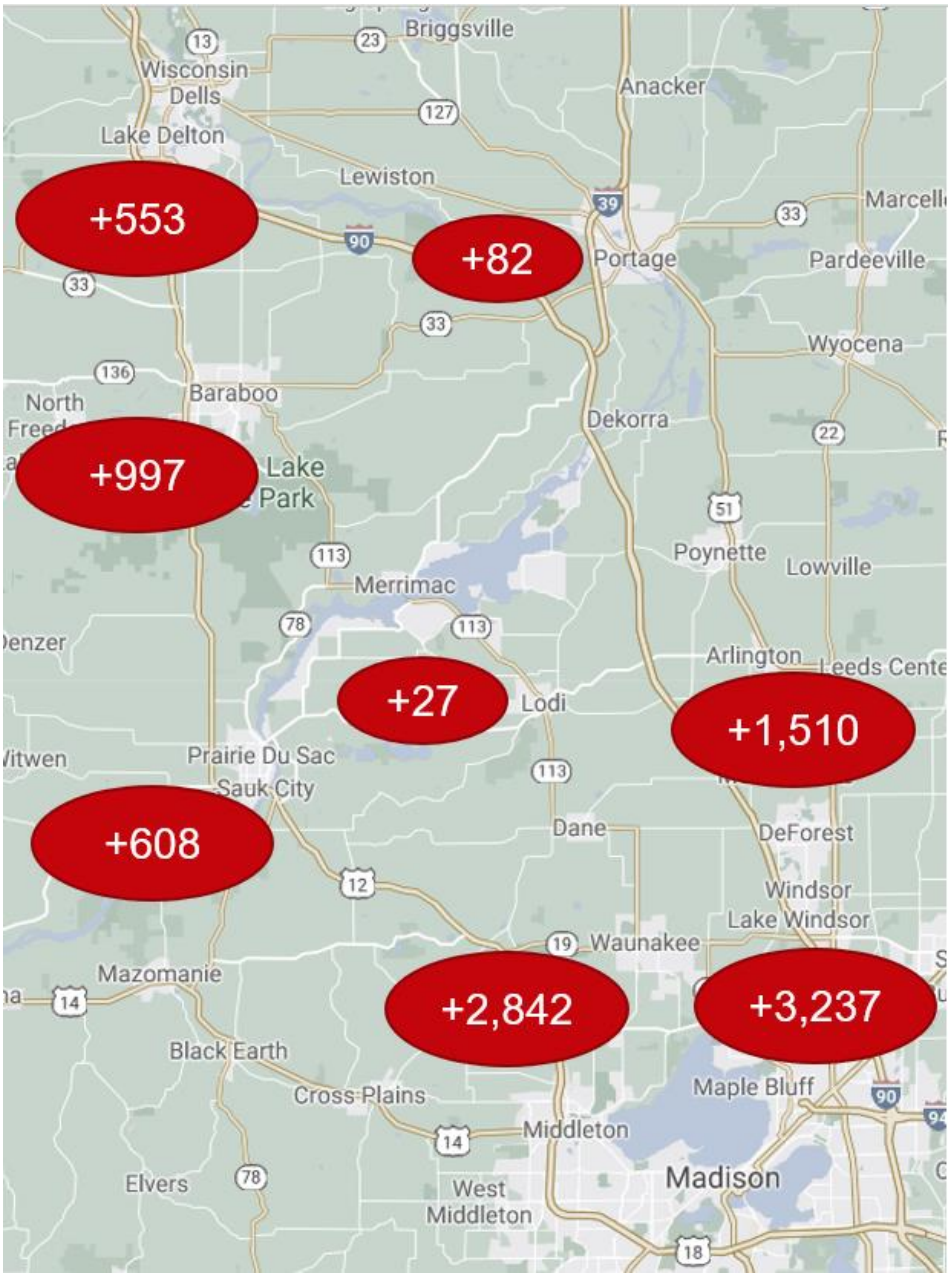
Table 2. Regional Growth by Comparable Municipality, 2010 - 2019

Municipality	Growth 2010 - 2019
Windsor	+3,327
Waunakee	+2,842
Deforest	+1,510
Baraboo/West Baraboo	+997
Sauk City/Prairie du Sac	+608
Lake Delton/Wisconsin Dells	+553
Portage	+82

U.S. Census

Growth in the Capitol region is predicted to continue unabated. The Wisconsin Department of Administration population projections, completed in 2015, estimated Dane County at 606,620 residents by 2040. In practical terms, this equals an additional 56,925 county residents organized into 20,775 households based on 2019 population estimates from the U.S. Census. Based on this, and expecting a continued under-production in housing units across the region, Portage and other Capitol region communities will continue to feel housing pressure.

Figure 1. Regional Growth by Selected Municipalities, 2010 - 2019



Village of Windsor +3,327; Village of Waunakee +2,842; Village of DeForest +1,510; City of Baraboo/Village of West Baraboo +997; Sauk City/Village of Prairie du Sac +608; Village of Lake Delton/City of Wisconsin Dells +553; City of Portage +82; City of Lodi +27
Source: U.S. Census

Implications for Housing

- The population for the City of Portage has not grown at rates similar to adjacent, comparable communities. Anecdotal evidence suggests that this is not due to a lack of amenities or a lack of jobs, but, rather, a result of slow growth in housing.

Implications for Broader Community Development

- A lack of available housing will constrain workforce growth at all income levels, and a lack of housing units priced for members of the workforce earning $10 to $15/hour will be a particularly significant limitation on retail and restaurant growth.
- School districts in communities close to job centers and with available housing will likely see increases in enrollment as a result of overall population increases.
- The need for stronger regional transit strategies may become more apparent as population increases continue.
- Increases in the number of skilled and/or educated potential employees will likely attract additional employers.
- Providing additional housing would align with City of Portage Comprehensive Plan housing section (updated February 2020).
- The low growth rate and lower cost of housing may provide greater growth in housing.

Resident Population Profile

Increase in Average and Median Income for Most Households

After accounting for inflation, there has been an increase in median income for most households between 2010 and 2019. For family households, median income increased by 17.3% and mean (average) income increased by 19.3% between 2010 and 2019. In comparison, non-family household median income increased by 23.3% but mean (average) income decreased by -0.3% over the same time period (Table 3).

Table 3. Portage resident population profile by income

	2010		2019	
INCOME AND BENEFITS	Estimate	Percent	Estimate	Percent
Total households	*3,939*[1]	*100%*	*4,286*	*100%*
Less than $10,000		9.3%		8.6%
$10,000 to $14,999		4.7%		4.1%
$15,000 to $24,999		14.8%		13.5%
$25,000 to $34,999		18.5%		11.5%
$35,000 to $49,999		14.2%		16.2%
$50,000 to $74,999		17.9%		14.0%
$75,000 to $99,999		10.4%		15.4%
$100,000 to $149,999		8.2%		11.8%
$150,000 to $199,999		1.3%		2.4%
$200,000 or more		0.8%		2.6%
Median household income (dollars)	45,605[2]	(X)	45,448	(X)
Mean household income (dollars)	57,868[2]	(X)	63,811	(X)
Median family income (dollars)[3]	60,757[2]	(X)	71,225	(X)
Mean family income (dollars)[3]	69,975[2]	(X)	83,465	(X)
Median non-family income (dollars)[3]	28,672[2]	(X)	35,362	(X)
Mean non-family income (dollars)[3]	35,965[2]	(X)	35,857	(X)

[1]This number imputed based on percent and not adjusted for inflation; ; [2]dollar amounts adjusted for inflation, pre-adjustment=$39,359 median household, $49,816 mean household, $52,303 median family and $60,253 mean family; $24,683 median non-family and $30,961 mean non-family. Calculations via Bureau of Labor Statistic CPI Inflation Calculator comparing January 2010 and January 2019 in which $1,000 in 2010 is equal to $1.19 in 2019; Estimate 4,286 total households; 2,353 family households and 1,934 nonfamily households. *Data collected from 2019 American Community Survey, United States Census*

Household Structure and Income

The U.S. Census defines a *household* as "all of the people who occupy a housing unit ... [including] a person living alone, or a group of unrelated people sharing a housing unit such as partners or roomers …" Table 4 depicts the mean (average) incomes of different households within the City of Portage.

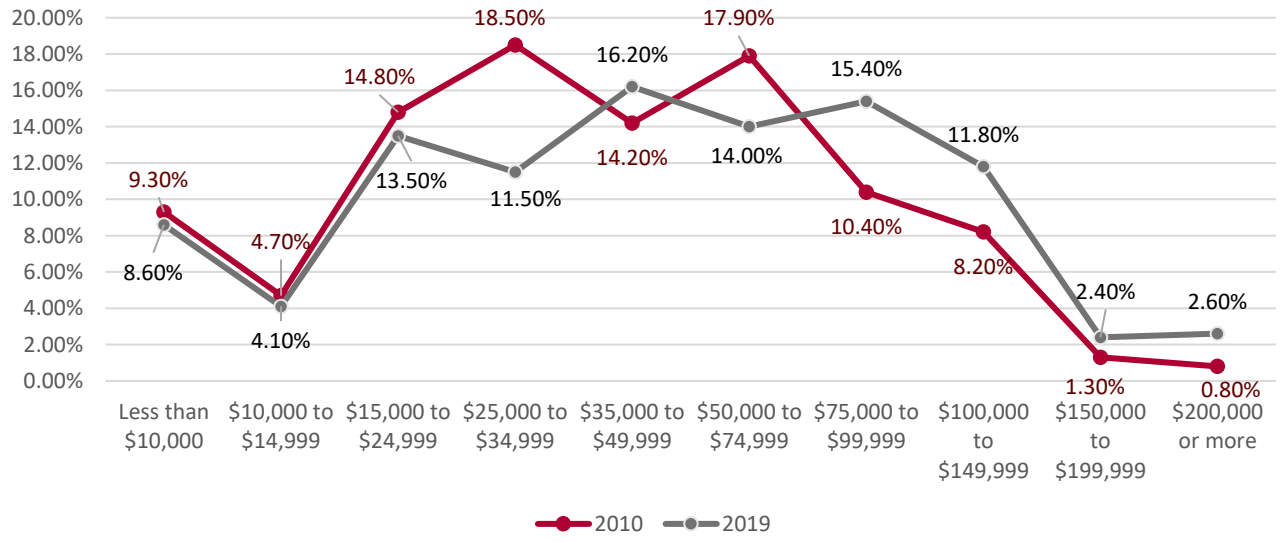
Table 4. City of Portage Household structure and income

	Estimate	Percent	Mean Income
All Families	2,352	100.0%	$83,465
No workers	289	12.3%	$36,201
1 Worker	743	31.6%	$47,718
2 workers, other	253	10.8%	$77,461
2 workers, both spouses worked	776	33.0%	$123,706
3 or more workers, both spouses worked	263	11.2%	$127,738
3 or more workers, other	28	1.2%	$43,011

U.S Census Data, American Community Survey 2019

When comparing non-adjusted incomes from 2010 to 2019, Portage has had relatively little change in the proportion of households making less than $25,000 a year (Figure 2). The proportion of households making $25,000 to $34,999 and has declined while the proportion of households making $35,000 to$49,999 has increased slightly. It is not clear if the decline in the proportion of the population reporting lower income levels is related to increases in wages or a change in the population (Figure 2). However, it should be noted that low unemployment levels pre-pandemic and post-pandemic put upward pressure on wages for entry-level and low-skill jobs, thus it is likely that the shift reflects an increase in wages.

Figure 2. City of Portage income distribution, 2010 and 2019



Note: Not adjusted for inflation; Data from U.S. Census 2010 and 2019 American Community Survey

Non-Social Security Retirement Incomes Increase and Proportion of Retirees Grow

Between 2010 and 2019, the proportion of Portage residents receiving social security income increased by 3.5%, and the number receiving retirement income also increased by 3.5%. Although social security income remained flat over this time period, the inflation-adjusted amount of retirement income increased substantially, from an average of $16,489 in 2010 to $20,131 in 2019.

Proportion of Households Receiving Assistance Increases but Public Assistance Incomes Decrease Significantly

The number of households receiving cash assistance increased from 29 to 89 between 2010 and 2019 (Table 5). Additionally, households receiving assistance in 2019 received substantially less than in 2010. Using inflation-adjusted dollars, the typical household receiving cash assistance in 2019 received $770 less than in 2010, and the typical household receiving supplemental security income in 2019 received $532 more than in 2010. In addition to cash assistance, 780 households, or 18.2% of all City of Portage households, received SNAP benefits in 2019.

It is important to note that the number available through the U.S. Census at this writing are from 2019, and reflect pre-Covid-19 pandemic needs. It is likely that the number of households in need has increased since March 2020.

Table 5. Portage residents receiving social security income or other public assistance

	2010		2019	
Income and Benefits	Estimate	Percent	Estimate	Percent
Total households with earnings	3,929	80.5%	3,089	72.1%
Mean earnings (dollars)	$58,638[1]	(X)	$70,956[1]	(X)
With Social Security		29.9%	1,430	33.4%[2]
Mean Social Security income (dollars)	$16,222[1]	(X)	$16,750[1]	(X)
With retirement income		14.0%	752	17.5%
Mean retirement income (dollars)	$16,489[1]	(X)	$20,131[1]	(X)
With Supplemental Security Income		4.1%	169	5.9%
Mean Supplemental Security Income (dollars)	$7,582[1]	(X)	$8,114	(X)
With cash public assistance income		1.8%	224	5.1%
Mean cash public assistance income (dollars)	$3,066[1]	(X)	$2,296[1]	(X)
With Food Stamp/SNAP benefits in past 12 months		NA	780	18.2%

[1]Dollar amounts adjusted for inflation, pre-inflation adjusted mean earnings - $50,479; social security income = $13,965, retirement income = $14,195 supplemental social security income = $6,529, mean cash assistance = $2,640; [2]Note that at the time of publication, the minimum age for reduced social security income was 62 years, and minimum age for full social security retirement income was 66 years and 2 months. *Data collected from 2010 Census and 2019 American Community Survey, United States Census*

Implications for Housing

- An increase in the proportion of retired residents could indicate a current or future need for housing options suitable to senior citizens.
- The increase in households receiving cash assistance, along with the proportion of residents receiving SNAP benefits, could indicate a need for housing targeting lower income levels.
- The increase in the proportion of residents receiving supplement security income could indicate a current or future need for housing to support residents with differing physical or cognitive abilities.

Implications for Community Development

- The increase in the number of households receiving social security could indicate the need for services designed to allow seniors to remain in their homes, i.e. lawn care, maintenance, in-home health care and/or adult daycare, among other services.
- Growth in mean and median incomes across all groups could indicate a healthy employment base.

Housing Costs[1]

$223,608 and $279,552 are Important Owner-Occupied Price Points for Household of Four Earning 80%-100% of Area Median Income

The U.S. Department of Housing & Urban Development (HUD) provides guidelines for home affordability based on income and the number of household members. In 2021, HUD listed the area median income (AMI) for Columbia County households as $58,220 for a household of one, and $83,220 for a household of four.

Table 6. Columbia County Income Limits Based on Area Median Income (AMI), FY 2021

	Persons in Household			
	1	2	3	4
120 percent of AMI[1]	$69,888	$79,860	$89,856	$99,864
100 percent of AMI	$58,240	$66,560	$74,880	$83,220
Low income limits (80% of AMI)	$46,600	$53,250	$59,900	$66,550
Multifamily tax subsidy limits (60% of AMI)	$34,980	$39,960	$44,940	$49,920
Very low income limits (40% of AMI)	$29,150	$33,300	$37,450	$41,600
40% of AMI income limits	$23,320	$26,640	$29,960	$33,280
Extremely low income limits (30% of AMI)	$17,490	$19,980	$22,470	$24,960

Source: HUD, Office of Policy Development and Research, Income Limits Briefing Materials. http://huduser.org/portal/datasets/i.html and WHEDA [1]Note that 120% of area median income imputed by author based on HUD figures

Based on this number, and using a household of four as a standard comparison metric, $223,608 would be considered affordable for a household of four earning 80% of area median income ($66,550). A home priced at $279,552 would be considered affordable for a household earning 100% of area median income ($83,220), and a home priced at $335,462 would be affordable for a household earning 120% of area median income ($99,864) (Table 7).

Table 7. HUD-method Columbia County affordable ownership price levels, FY 2021

	Persons in Household				
	1	2	3	4	5
120 percent of AMI	$234,824	$268,370	$301,916	$335,462	$362,299
100 percent of AMI	$195,686	$226,642	$251,597	$279,552	$301,916
Low income limits (80% of AMI)	$156,576	$178,920	$201,264	$223,608	$241,497
Multifamily tax subsidy limits (60% of AMI)	$117,533	$134,266	$150,998	$167,731	$181,150
Very low income limits (40% of AMI)	$97,944	$111,888	$125,832	$139,776	$150,958
40% of AMI income limits	$78,355	$86,510	$100,666	$111,821	$120,766
Extremely low income limits (30% of AMI)	$58,766	$67,133	$75,499	$83,866	$90,575

*Calculated using HUD formula of annual income multiplied by 3.36

[1] Data provided by Professor Kurt Paulsen, PhD., Department of Planning & Landscape Architecture, University of Wisconsin-Madison for contributing the data in this section. A copy of Dr. Paulsen's presentation to the Portage Area Affordable Housing Task Force can be obtained through Professor Kathleen Haas, UW-Extension, Columbia County.

Possible Effects of High Regional Demand on Local Prices

It is important to note that home ownership is not necessarily a universal goal for individual households or communities as a whole. A vibrant market of rental homes provides newcomers a bridge to permanent residency within the community, as well as providing long-time residents with options that may suit both their personal preferences or their stage in life.

Table 8. WHEDA-estimated Columbia County rent limits, FY 2021

	Size of Unit			
	Efficiency	1-BR	2-BR	3-BR
100 percent of AMI	$1,165	$1,248	$1,497	$1,730
Low income limits (80% of AMI)	$874	$936	$1,123	$1,298
Multifamily tax subsidy limits (60% of AMI)	$728	$780	$936	$1081
Very low income limits (40% of AMI)	$583	$624	$749	$865
40% of AMI income limits	$437	$468	$561	$649

*Calculated using HUD formula of annual income multiplied by 3.36

Using the HUD formula, WHEDA estimates of affordably rent ranges from $874 to $1,298 for a household making 80% of area median income, $729 to $1,081 for a household making 60% of area median income, $583 to $865 for a household making 40% of area median income, and $437 to $649 for a household making 40% of area median income (Table 8).

Cost-burdened Households

One important consideration for housing costs is the burden of current prices on existing community residents. *Cost-burdened households* are those who pay more than 30% of their monthly income on housing. *Extremely cost-burdened households* are those that pay more than 50% of their monthly income on housing. Cost-burdened households cut back on basic needs, such as food, transportation and healthcare in order to cover housing costs.

Table 9. Extremely cost-burdened households by income and household type, Columbia County, WI 2019

	OWNERS	RENTERS
Less than 30 percent AMI	575	725
30 to 50 percent AMI	280	215
50 to 80 percent AMI	245	30
80 to 100 percent AMI	90	10
More than 100 percent AMI	65	0
	1,255	980

Source: US Department of Housing & Urban Development

Cost-burdened Owner Households

Among current Columbia County households, there are 1,255 home-owner households that are considered cost burdened. Among those, 575 homeowner households report incomes below 30% of area median, 280 report incomes 30% to 50% of area median, 245 report incomes between 50% and 80% of AMI. The remaining 155 households earn 80% of AMI or greater.

Cost-burdened Renter Households

Based on the latest data available, 980 renter households in Portage are extremely cost burdened. Of those, 725 report incomes below 30% of area median income, 215 report incomes between 30% and 50% of area median income, and 30 report incomes between 50% and 80% of area median incomes.

GLOSSARY

Cost-burdened Household A cost-burdened household pays more than 30% of their monthly income on housing costs.

Extremely Cost-burdened Household An extremely cost-burdened household pays more than 50% of their monthly income on housing costs.

Cost-burdened and extremely cost-burdened households typically cut back on necessities -- as food, healthcare, transportation, and education -- in order to cover housing costs.

Cost-burdened households occur among both renters and home owners.

Implications for Housing

- The City of Portage is situated in a county with a relatively high level of cost-burdened households.
- The availability of homes at affordable prices will be a key consideration if the City of Portage wishes to maintain a home-ownership base.
- The availability of rental units at affordable prices will play an important role in providing new residents and workers an entryway into the City of Portage.

Implications for Broader Community Development

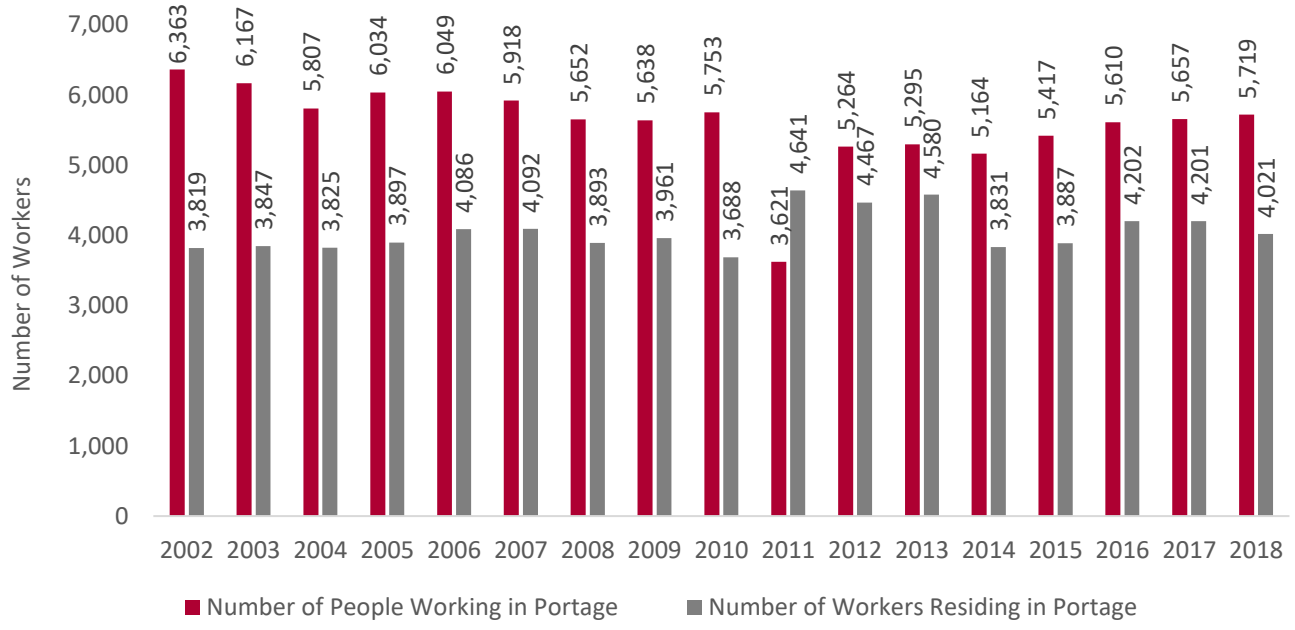
- Unless there is an increase in homes available for households earning 80-100% of area median income, the proportion of middle-income households in the City is likely to stagnate or decrease.
- Non-family household median income increased by 23.3% but mean (average) income decreased by -0.3% over the same time period.

Commuter Profile

A History of More In-Commuters than Out-Commuters

The demand for housing near job centers such as the City of Portage is one factor that drives much of the regional demand for housing. Notably, the number of jobs in the City of Portage has exceeded the number of employed residents for several decades. At its recent peak in 2002, Portage had 1.66 jobs for each employed resident. Although that ratio narrowed to 1.42 jobs per employed resident by 2018, this phenomenon in combination with low levels of unemployment, suggests that new residents might find employment with relative ease in the City of Portage, but face hurdles in finding housing close to their new job.

Figure 3. Commuters to and from the City of Portage, 2002 through 2018



Source: U.S. Census OnTheMap LODES data

Where Portage Employees Live and Residents Work

Excluding Dane County, 70.2% of the workforce in Portage resides in Columbia County (40.1%), or adjacent Marquette (10.1%), Sauk, (7.1%) and Adams (2.9%) counties. When including Dane County (10.1%) that figure rises to 80.3%. While the worker flow is somewhat reciprocal with Dane and Sauk counties, as these are commuting destinations for 22.0% and 9.4%, respectively, of job-holding City of Portage residents (Table 10).

Table 10. Worker Flow by City, Town or City in 2018

Live in Portage – City, Town, Village of Employment (n=4,021)			Work in Portage – City, Town, Village of Residence (n=5,719)		
	Count	Share		Count	Share
Columbia County	1,545	38.4%	Columbia County	2,294	40.1%
Dane County	884	22.0%	Marquette County	576	10.1%
Sauk County	378	9.4%	Dane County	539	9.4%
Milwaukee County	157	3.9%	Sauk County	408	7.1%
Waukesha County	122	3.0%	Adams County	165	2.9%
Marquette County	90	2.2%	Monroe County	135	2.4%
Rock County	71	1.8%	Dodge County	112	2.0%
Dodge County	70	1.7%	Fond du Lac County	93	1.6%
Fond du Lac County	64	1.6%	Juneau County	85	1.5%
Jefferson County	51	2.3%	Richland County	74	1.3%
All Other Locations	589	14.6%	All Other Locations	1,238	21.6%

Data: US Census Bureau OnTheMap LODES Data

Towns and villages adjacent to the City of Portage, including Pacific Township, Baraboo, Caledonia, Wyocena and nearby Pardeeville, are important sources of workers for City of Portage employers. (Table 11).

Table 11. Worker Flow by City, Town or City in 2018

Live in Portage – City, Town, Village of Employment (n=4,021)			Work in Portage – City, Town, Village of Residence (n=5,719)		
	Count	Share		Count	Share
Portage city	1,071	26.6%	Portage city	1,071	18.7%
Madison city	512	12.7%	Pacific town	210	3.7%
Lewiston town	138	3.4%	Baraboo city	144	2.5%
Lake Delton village	127	3.2%	Madison city	139	2.4%
Baraboo city	88	2.2%	Caledonia town	105	1.8%
Milwaukee city	76	1.9%	Wyocena town	94	1.6%
Caledonia town	57	1.4%	Pardeeville village	92	1.6%
Sun Prairie city	54	1.3%	Wisconsin Dells city	83	1.5%
Westfield town	53	1.3%	Packwaukee town	73	1.3%
Janesville city	51	1.3%	Lewiston town	66	1.2%
All Other Locations	1,794	44.6%	All Other Locations	3,642	63.7%
Total	4,021	100.0%	Total	5,719	100.0%

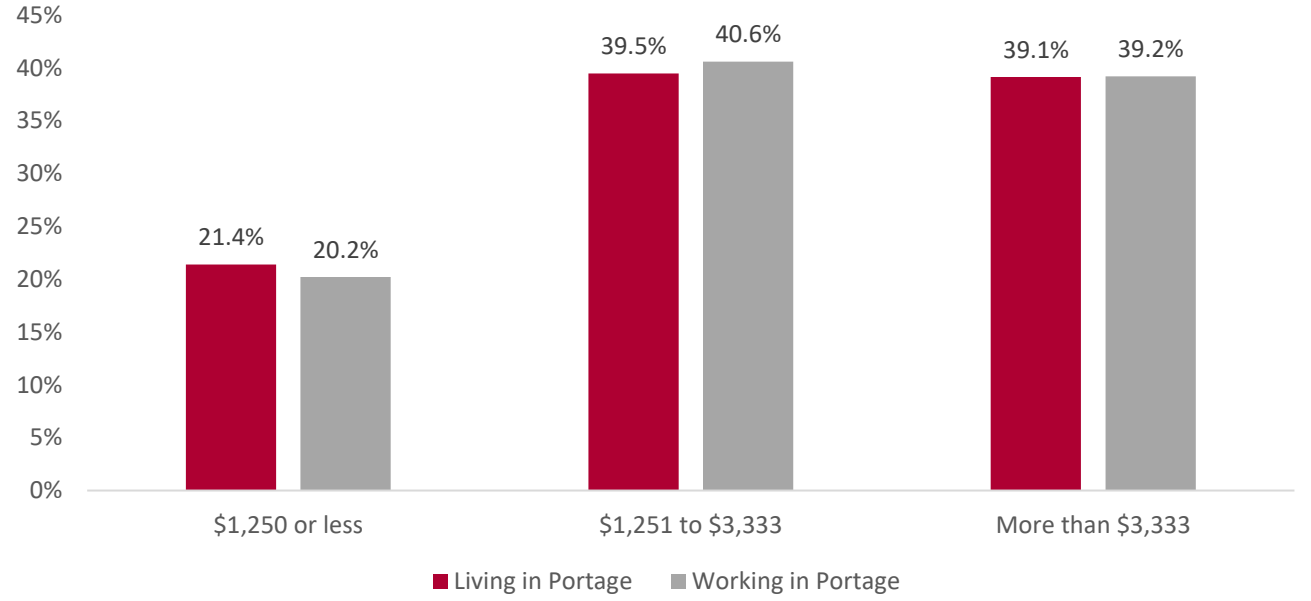
Data: US Census Bureau OnTheMap LODES Data

Difference in Types of Jobs Held by Residents and Jobs Available in City

Wages for in-commuters and out-commuters are well-matched for those working in the City of Portage and those living in the city but working elsewhere. This stands in contrast to a number of capitol-region communities (e.g. Mount Horeb, Waunakee) in which out-commuters residing in the community earn significantly more than the wages offered by employers within the community itself (Figure 4).

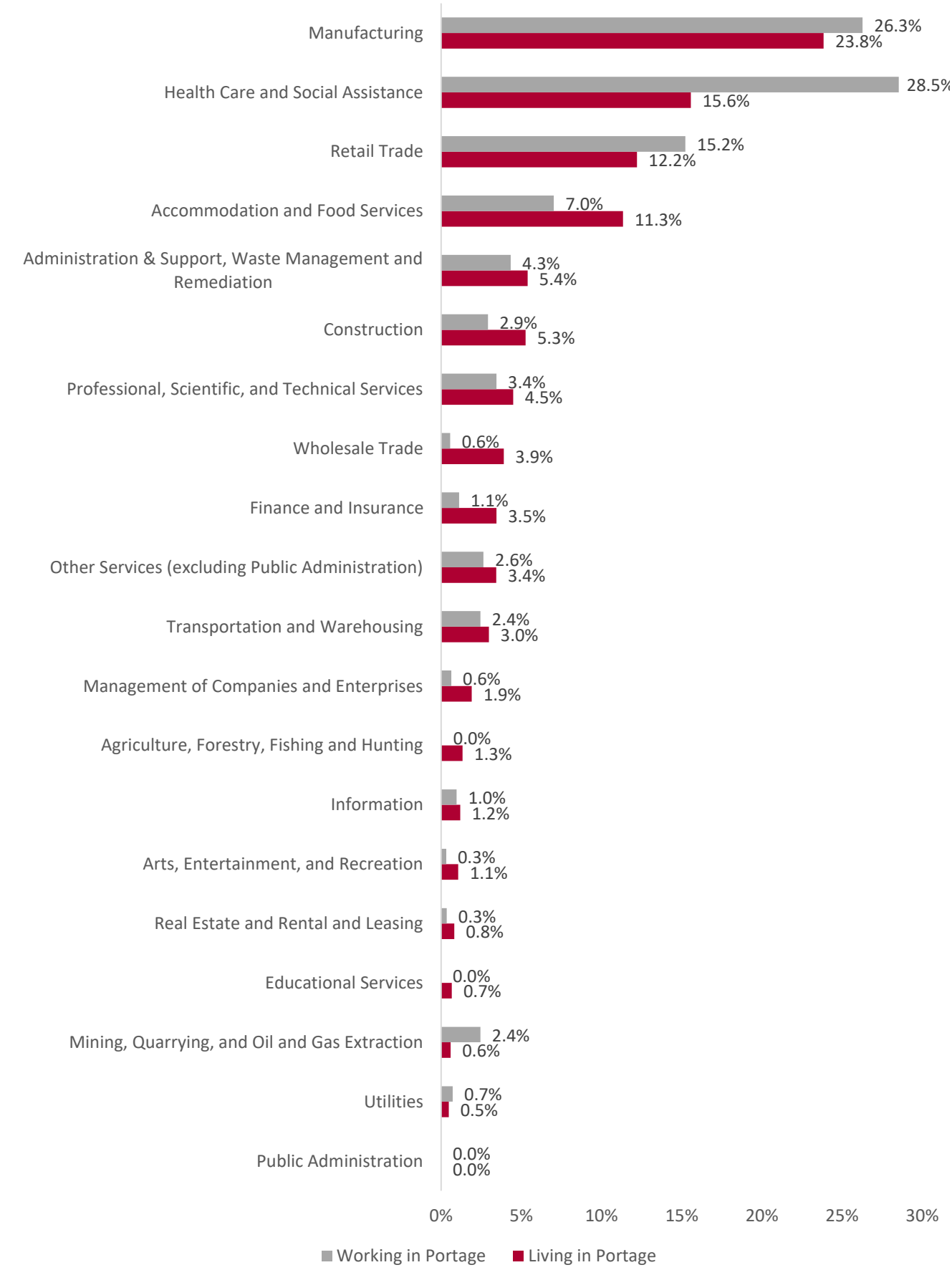
About 55% of jobs available in the City of Portage are categorized as manufacturing (26.3%), or health care and social assistance (28.5%) (Figure 5). About 40% of job-holding city residents are employed in these sectors, which suggests that employers in manufacturing, health care, and social services are relying on in-commuters for substantial portions of their workforce.

Figure 4. Monthly Earnings for Those Living in Portage and Those Working in Portage



Data: US Census Bureau OnTheMap LODES Data

Figure 5. Proportion of jobs available in Portage and jobs held by residents of Portage



Data: US Census Bureau OnTheMap LODES Data

Implications for Housing

- Since there are more jobs in the City of Portage than there are employed residents, the City of Portage relies on Columbia County and adjacent counties for a significant portion of its workforce.
- Incomes for out-commuters and in-commuters are relatively well matched, which could suggest that the availability of homes is more of a constraint on workforce growth than other cost-of-living factors.
- Providing homes at prices that match the current wage structure will be instrumental in attracting workforce residents.

Implications for Broader Community Development

- Maintaining a sufficient supply of units for those at low (50 to 80% of AMI) and very low (30% to 50% of AMI) incomes will indirectly help employers address labor shortages by providing a sufficient number of housing units needed to attract workforce residents.
- There are significantly more jobs available in Portage in health care/social assistance, retail, accommodation/food service, and management of companies/enterprises than there are residents working in these categories. It is likely that housing in Portage is either priced too high for workers in these groups, or suitable housing is not readily available. As a result, employers in these categories may experience labor shortfalls or challenges in hiring sufficient workforce.

Community Survey Summary

The Portage Housing Task Force prioritized the need for public input on housing issues. A survey was launched on May 14 and promoted heavily through May 26. A total of 858 survey starts were recorded, and 591 respondents completed all questions on the survey. The number of respondents answering each question is denoted with a lower case "n" at the bottom of each table. For example, "n=858" indicates that all 858 respondents answered that particular question. The survey was designed to be completed in 15 minutes or less; average completion time was recorded as 15.1 minutes (SD= 35.52).

The survey was conducted online using the Qualtrics platform and hosted by the University of Wisconsin-Madison. An invitation to take the survey was distributed through the Portage Community School District parent portal, via email lists at the City, and through social media posts on Facebook. The Portage Mail and City websites published information on the survey, inviting readers to take part. Analysis was conducted using SPSS, a statistical software program from IBM.

Survey Respondents

Respondent median age was 35 to 44 years old, which is consistent with the U.S. Census estimate of the median age of the adult population in Portage. More women (73.0%) responded than men (29.0%). Home owners (84.5%) responded at higher rates than those who rent homes or apartments (13.6%) or had "other" arrangements such as living with a relative (1.9%). About 86.3% of respondents reported some level of employment. About 5.6% of respondents reported a high school degree/GED as their highest level of education, 13.3% reported some college, but no degree, 11.2% reported an associate's or 2-year degree, 42% reported a bachelor's degree, and 33% reported a professional or doctorate degree. Median household income among respondents was $150,000 or greater. Table 12 depicts survey respondents in comparison to U.S. Census estimates of the City of Portage population.

Table 12. Portage Housing Task Force Resident Survey Respondent Profile

Characteristic	All Respondents	US Census Estimate of Portage Population
Median age	35 to 44	36.6
Age 65+	7%	15.3%
Gender	73% female	47.32% female
Homeownership	75%	54.8%
Education		
Less than high school	1%	9.0%
High school or equivalent	15%	41.4%
Some college, no degree	23%	23.4%
Associates degree	19%	10.2%
Bachelors or higher	18%	16.0%
Median household income	$60,000 to 80,000	$68,005 Columbia County
Employed (any level)	86%	60.7%

Source: U.S. Census 2019 American Community Survey

Survey Representation of Community

One of the primary concerns with any survey is the degree to which the sample reflects the characteristics of the study population. Although this was a convenience sample, response was robust. A random sample survey would have necessitated 371 valid responses to ensure a 95% confidence level. Counting City resident population of those age 18 or older only (8,100), the confidence interval for this result would have been +/- 3.2% or 96.8% if an identical number of random sample surveys were returned.

Despite the robustness of the response, there are clear differences in response rates among different groups when considering different demographic variables. Nearly three times as many women responded than men. Although median age of respondents does reflect the median age of the adult population in the City of Portage, the proportion of senior residents age 65 or older responding to the survey (7.0%) was lower than the proportion of that age group in the City (15.3%). While the median household income of respondents reflected the median household income of Columbia County residents, the number of home owners (75%) was higher than the U.S. Census estimates (54.8%).

These differences are not unusual for a convenience sample or a random sample survey. In order to address this, responses were weighted to reflect the U.S. Census estimates, and results were compared across answers to determine if there were any statistically significant and meaningful differences in answers. Although there were statistically significant differences in groups within this data set, there were no meaningful differences in answers. However, when meaningful differences occur, they will be reported by demographic category in a separate document containing the full survey analysis.

Factors Important When Choosing a Community and a House or Apartment

The Portage Housing Task Force was interested in understanding the factors that are important to are residents when they chose a community in which to live (Table 13). The quality of local schools, overall cost of living, distance to work and job opportunities were consistently rated highly among respondents.

Table 13. When deciding which community to live in, how important is …

	Quality of local schools	Overall cost of living	Distance to work	Job opportunities	Outdoor recreation nearby	Easy access Interstate	Easy access Madison	Easy access Dells/ Baraboo
	%	%	%	%	%	%	%	%
Not at all important	6	1	3	5	5	11	18	29
Slightly important	3	3	7	9	13	21	25	30
Moderately important	11	20	33	29	36	36	33	29
Very important	42	50	41	40	32	24	18	9
Extremely important	37	26	16	17	13	8	6	3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100
Mean	4.0	3..98	3.6	3.6	3.4	3.0	2.87	2.8
Median	4.0	4.0	4.0	4.0	3.0	3.0	3	2.0
SD	0.93	0.81	0.93	1.04	1.02	1.10	1.14	1.07
n	801.0	813.0	807.0	823.0	792.0	799.0	795	793.0
missing	57.0	45.0	51.0	35.0	66.0	59.0	63	65.0

Respondents were asked about the importance of different factors when considering which home to buy or rent within a community. The importance of price/rent, annual property tax, and the size of dwelling are fairly predictable. However, 83% of respondents ranked access to broadband as “very important” or “extremely important” is a newer consideration, and this item should be something that is considered in future housing development.

Table 14. When deciding which house or apartment to live in, how important is …

	Price or rent	Access to broadband	Annual property tax	Size of dwelling	Walkable neighbor hood	Close to schools	Close to parks	Close to shops, restaurants
	%	%	%	%	%	%	%	%
Not at all important	1	2	2	1	10	18	17	15
Slightly important	2	2	6	5	14	21	27	29
Moderately important	8	13	20	33	21	41	38	41
Very important	42	36	43	47	32	16	14	11
Extremely important	46	47	30	14	24	4	5	4
Total	100.0	100	100.0	100.0	100.0	100.0	100	100.0
Mean	4.30	4.24	3.92	3.68	3.45	2.67	2.63	2.60
Median	4	4	4	4	4	3	3	3
SD	0.81	1.25	0.94	0.82	1.07	1.06	1.07	0.99
n	785.0	754	775.0	774.0	761.0	774.0	769	774.0
missing	73.0	104	83.0	84.0	97.0	84.0	89	84.0

Support for Different Types of Housing in the City of Portage

The Affordable Housing Task Force was interested in measuring support for different styles of housing within the City of Portage. Respondents were clearly supportive of building housing for seniors, single family homes with smaller square footage, townhouses, duplexes, studio/1-bedroom apartments and smaller apartment buildings. The bulk of respondents were neutral or supportive of larger apartment buildings and dormitory style buildings. The largely neutral ratings should not deter future development in these categories.

Table 15. The City of Portage is sometimes approached by developers who are looking to provide different types of housing. How much would you support or oppose building the following types of housing in the City of Portage?

	Senior citizen housing	1-family smaller sq. footage	Town Houses	Duplex/ Twin-ominiums	Studio/ 1 bedroom	Smaller apt. bldgs.	Larger apt. bldgs.	Dormitory style
	%	%	%	%	%	%	%	%
Strongly oppose	0	1	2	3	7	7	10	20
Oppose	2	4	5	7	9	12	19	22
Neutral	22	31	34	34	38	41	35	40
Support	47	44	46	43	36	34	26	15
Strongly support	28	20	13	13	10	7	10	4
Total	100.0	100	100.0	100.0	100	100.0	100.0	100
Mean	4.02	3.77	3.63	3.55	3.34	3.22	3.06	2.61
Median	4	4	4	4	3	3	4	3
SD	0.78	0.85	0.85	0.92	1.02	0.98	1.12	1.08
n	732.0	740	738.0	736.0	743	734.0	737.0	744
Missing	123.0	118	120.0	122.0	115	123.0	121.0	114

Respondents were asked to think about the mix of housing within neighborhoods. There was consistent support for many different types of neighborhoods.

Table 16. Now we would like you to think of neighborhoods. How would you feel about building …

	Single family neighborhoods	Mixed use buildings	Mixed use neighborhoods	Mixed income neighborhoods
	%	%	%	%
Strongly oppose	1	4	3	8
Oppose	2	5	10	12
Neutral	22	31	30	30
Support	50	44	41	34
Strongly support	25	16	16	17
Total	100	100	100	100
Mean	3.97	3.64	3.57	3.39
Median	4	4	4	4
SD	0.80	0.95	0.98	1.13
n	727	728	737	723
Missing	131	130	131	135

Importance of Housing Designed for Different Types of Households

The Portage Area Affordable Housing Task Force recognized that there are no "one-size-fits-all" solutions to housing. Respondents were asked to think about the needs of different households in a couple of different ways. In Tables 17 and 18, respondents were asked to consider income, ability, and life stage, and then weigh in on the importance of including housing for people at different income levels, ability levels, or at different life stages.

Table 17. Now we would like you to think about households with different income levels. When thinking about providing a greater number of options for housing in Portage, how important is it that we including housing targeting the following annual incomes?

	Less than $20,000	$20,000 $40,000	$40,001 - $60,000	$60,001 - $80,000	$80,001 - $100,000	$100,001 - $150,000	$150,000 and over
	%	%	%	%	%	%	%
Not at all important	13	5	3	7	14	23	31
Slightly important	20	16	13	14	19	21	22
Moderately important	26	32	34	36	33	30	26
Very important	24	29	36	31	24	17	13
Extremely important	18	19	13	12	11	9	9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mean	3.14	3.42	3.44	3.26	2.99	2.70	1.46
Median	3	3	3	3	3	3	2
SD	1.28	1.10	0.98	1.07	1.18	1.26	1.28
n	713.0	715.0	713.0	707.0	709.0	706.0	158.0
Missing	145.0	143.0	145.0	151.0	149.0	152.0	858.0

Table 18. Now we would like you to think of housing designed to meet the needs of different types of households. How important is it that we include housing designed for ...

	Senior citizens	People with a Physical disability	People with a cognitive disability	People with fixed or limited incomes	Multi-generational households
	%	%	%	%	%
Not at all important	2	2	2	5	6
Slightly important	6	6	9	13	15
Moderately important	23	28	31	28	35
Very important	41	37	35	31	29
Extremely important	28	27	23	23	15
Total	100.0	100.0	100.0	100.0	100.0
Mean	3.87	3.82	3.69	3.53	3.31
Median	4	4	4	4	3
SD	0.95	0.95	0.99	1.13	1.09
n	702.0	703.0	697.0	704.0	594.0
Missing	156.0	155.0	161.0	154.0	164.0

Support for Developing Housing Designed for Different Types of Households

After weighing in on the importance of developing housing for different types of households, respondents were then asked to share their perception of the current availability of housing in the City of Portage that would be suitable for different types of households.

Table 19. In your opinion, are there a sufficient number of housing options for the following types of people?

	Senior citizens	Renters, in general	Young professionals & tradespeople	First time home owners	People with lower incomes
	%	%	%	%	%
Definitely not	12	25	14	20	22
Probably not	25	19	30	28	31
Not sure	36	23	28	23	22
Probably yes	22	21	23	25	17
Definitely yes	5	12	4	4	9
Total	100	100.0	100.0	100.0	100.0
Mean	2.84	2.74	2.73	2.65	2.59
Median	3	3	3	3	2
SD	1.06	1.36	0.92	1.17	1.15
n	688	693.0	685.0	686.0	690.0
Missing	170	165.0	173.0	172.0	168.0

Table 20. In your opinion, are there a sufficient number of housing options for the following types of people?

	Renters with families	Young families starting out	People who need short term housing	Seasonal or temporary workers	People in need of support for AODA issues
	%	%	%	%	%
Definitely not	29	21	20	19	25
Probably not	23	33	28	34	26
Not sure	22	23	38	37	37
Probably yes	18	19	8	6	7
Definitely yes	9	4	5	5	5
Total	100.0	100.0	100.0	100.0	100.0
Mean	2.55	2.52	2.49	2.44	2.41
Median	2	2	3	2	3
SD	1.30	1.15	1.06	1.01	1.09
n	691.0	688.0	690.0	679.0	684.0
Missing	167.0	170.0	168.0	179.0	174.0

Respondent's Own Housing Needs

After considering housing at the community level, respondents were then asked about their own housing needs. In total, 48% percent of respondents reported that there are not enough options to suit their own needs within the City of Portage.

Table 21. Are there enough options in the City of Portage to suit your needs?

	%
Yes	35
Maybe	22
No	48
Total	100
n	686
Missing	172

Respondents who replied "maybe" or "no" were asked, "What type of housing would suit your needs?

	%
Single family home	
To rent	22
To own	66
Condominium or townhome	
To rent	11
To own	14
Duplex or triplex	
To rent	12
To own	9
Apartment or multi-family	
To rent	10
To own	---

Respondent Housing Concerns & Preferences

Respondents were given a set of statements about common set of concerns related to housing and asked how much they agree or disagree with each statement.

Table 22. How much do you agree or disagree with the following statements? I am worried that …

I am worried that …	… home prices in Portage are becoming too high	… other residents of our region will not be able to live in Portage	.. the cost of homes .. make it too expensive for me to remain in Portage	… others I care about … will not be able to afford to live in Portage	I am worried that home prices in Portage are too low
	%	%	%	%	%
Disagree strongly	5	8	15	9	25
Disagree	18	25	33	27	40
Neutral	21	28	23	25	27
Agree	34	28	17	24	7
Agree strongly	22	11	12	14	2
Total	100.0	100.0	100.0	100.0	100.0
n	674.0	661.0	664.0	664.0	672.0
Missing	184.0	187.0	194.0	184.0	186.0
Mean	3.50	3.09	2.78	2.78	2.21
Median	4	3	3	3	2
SD	1.16	1.14	1.24	1.20	0.96

Respondents were also given a set of statements about common preferences related to housing development in a community and asked how much they agree or disagree with each statement.

Table 23. How much do you agree or disagree with the following?

	I would like to see a wider variety of housing options in Portage	Generally … residents of Portage benefit from lower home prices	Generally … residents of Portage benefit from higher home prices	I would prefer it if the housing options in Portage remained the same …
	%	%	%	%
Disagree strongly	3	7	9	24
Disagree	4	23	31	40
Neutral	24	33	34	28
Agree	38	30	21	6
Agree strongly	30	7	5	2
Total	100.0	100	100	100
n	689.0	665	671	678
Missing	178.0	193	187	180
Mean	3.80	3.07	2.81	2.22
Median	4	3	3	2
SD	1.00	1.04	1.03	0.94

Finally, since opinions on home prices vary across communities, the task force asked respondents to share their views on home prices.

Table 24. Which best reflects your opinion on prices?
Home prices in Portage should be …

	%
Much lower than nearby communities	3
Lower than nearby communities	23
About the same as nearby communities	68
Higher than nearby communities	5
Much higher than nearby communities	1
Total	100
n	656
Missing	202

Implications for Housing

- Nearly half of respondents (48%) said that the current housing in the City of Portage does not meet the needs of their own household.
- There is broad resident support for developing a variety of different housing options, with the strongest support for senior housing, single family homes with smaller square footage, townhouses, duplexes and twin-dominiums.
- There is broad resident support for developing housing at workforce and missing middle price points, with the strongest levels of support for units targeting those at workforce and lower-middle income levels.
- Residents recognize the need to develop housing to accommodate
    - individuals with physical and cognitive disabilities
    - Young families who are starting out
    - Renters with families
    - People in need of support for AODA issues

Implications for Broader Community Development

- The quality of public schools was “very important” or “extremely important” to 79% of respondents, indicating that residents value the Portage Community School District.
- Portage’s status as a job center provides an advantage in attracting a talented workforce, as 57% of respondents reported that it was “very important” or “extremely important” to live close to their workplace.
- Maintaining a reasonable cost of living will continue to give the City of Portage a comparative advantage over other communities in the region, as 76% of respondents rated cost of living as “very important” or “extremely important” when choosing a community.
- Maintaining resident access to parks, natural areas, sidewalks at other quality-of-life amenities will help the City of Portage remain competitive for attracting talented residents and engaged community members.

Recommendations

Recommendation 1: Initiate collaborative synergistic housing opportunities by sharing report findings.

A. Share the housing report across local government units, public and private stakeholders, and agencies.

Recommendation 2: Align housing recommendations and comprehensive plan & ordinances

A. Continue to conduct periodic reviews of housing policies to ensure that policies are updated and that housing development reflects the needs and goals of the community.
B. Identify districts/parcels that would allow multiple dwellings on a single lot.
C. Explore how ordinances/policies may be adopted/amended that encourage alternative housing (e.g. affordable housing, homes of smaller square footage, accessory dwelling units)
D. Identify and prioritize vacated commercial buildings that could be reclassified and renovated for residential purposes.
E. Improve identifying (e.g., number of units, housing type, etc.) and tracking the number of units within each multi-residential building to better understand existing housing inventory and future need for multi-residential options.
F. Consider policies to encourage mixed-use multifamily housing with first-floor retail/office/commercial outside of the B-1 downtown zoning districts.
G. Encourage green building practices, energy independent homes, disaster-resilient building practices, and other techniques designed to create long-term affordability.

Recommendation 3: Identify, prioritize and leverage federal, state and public-private housing resources.

A. Continue to monitor state, federal and public-private level assistance in housing renovation & development (e.g. WI Housing and Economic Development Authority; Bounce Back Badger Initiative's, American Rescue Plan Act, etc.) and conduct periodic reviews to ensure the City of Portage is competitive for grant assistance.
B. Explore and prioritize rural community housing models that focus on in-fill; renovating older housing stock; tax delinquent properties;
C. Explore innovative rural best housing practices/programs then identify and prioritize Portage neighborhoods'/parcels' in need of revitalization that will benefit Portage's overall housing stock/mix.
D. Continue to utilize the Division of Extension at the University of Wisconsin-Madison
    - Continue to invest in the Wisconsin Idea in UW-Madison's Division of Extension's (UW-Extension) county-based educators and partner with UW-Extension to help each region of Wisconsin understand its assets and work with the region to craft a development strategy that is specific to the region—thus creating a differentiated strategy for development that incorporates rural realities, rather than a one-size-fits-all approach. Native Nations must be considered as equal partners in this work.
    - Complete a downtown business district analysis in partnership with the UW-Madison Extension and peer learning with the City of Waupun.
    - Request that UW-Madison Extension conducts a trade area analysis for the City of Portage and explore a branding project or marketing strategies to leverage the community's assets.

- Identify and utilize resources (e.g. consultant or UW Madison) to analyze the per unit land values in order to assist developers who are interested in real estate development in the City of Portage.
- Work with the UW-Madison School of Business/Masters of Business Administration (MBA) real estate course to identify potential parcels for housing development.

Recommendation 4: Work to make state and federal officials aware of policies that inhibit rural housing development.

A. Advocate for state and federal housing organizations to allow public funding to be used to offset or underwrite rural residential development infrastructure costs.

B. Advocate for state legislators to consider policy changes that would create more flexibility in tax incremental districts (TID) statutes and rules that would allow TID to be better utilized TID for residential development.

C. Advocate for state and federal financing programs for housing to include rural eligibility and selection criteria as done for urban housing projects.

Recommendation 5: Support and strengthen policies and practices that promote housing inclusivity, equity and priority-targeted housing initiatives.

A. Consider implementing policies that encourage the development of a diverse number of housing options for senior citizens, in order to enable community residents to age in place and take advantage of existing support for senior citizens. Portage has an excellent infrastructure to support high quality health care, independent living and long-term living services.

B. Consider implementing policies that encourage starter/down-sizer homes with smaller square footage that can serve both first-time home buyers as well as those seeking to downsize.

C. Identify opportunities and gaps offered by Portage area supportive service housing organizations that strive to ensure affordable and equitable housing for low-income, elderly and disabled individuals.

D. Develop a “data-ready” culture that supports housing development and improvement.
   - Create, maintain, and publish a housing stock inventory that tallies the number of homes present in the community by fair market value and assessed market value.
   - Create, maintain, and publish a tally of housing permits issued by year.
   - Create, maintain, and publish a tally of rental units in multi-residential buildings, along with estimates for the total number of rental units in the community.
   - Work with the Division of Extension to periodically update the data in this housing report.

Recommendation 6: Identify, prioritize and strengthen strategies that are interdependent to Portage’s housing systems.

A. Continue to support efforts to make the City of Portage an attractive place to live, work, and play.
   - Continue to prioritize the development of parks and public lands in close proximity to housing development in order to maintain a high quality of life for residents.
   - Continue to develop cultural offerings, outdoor amenities, and commercial shopping, dining, and services, that enhance the residents’ quality of life.

- Examine opportunities to strengthen broadband access and affordability throughout Columbia County, as this is mutually beneficial for the Portage Area School District, the area's healthcare Industry, remote workforce, and overall quality of life.

B. Continue to develop public and private healthcare and wellness assets
   - Partner with local healthcare providers to align housing development with community health goals.

B. Continue to work with business leaders to gather information on the workforce landscape and how we can positively affect the workforce now and in the future
   - Promote private/public sector connections with our local students to be introduced to our employers and opportunities here in our community immediately after high school.
   - Childcare (DD) strategies that address providing livable wages for childcare providers and foster the development of more public/private partnerships to develop and sustain rural child care options.
   - Encourage employers to provide childcare resources, such as, in-house childcare; multi-cooperative childcare model; offset employee childcare costs or childcare provider wage costs.
   - Support child care professional development, mentoring and information sharing networks.

C. Continue to support the Portage Community School District and Madison College.
   - Remain connected to Portage High School's building trade class and related projects
   - Collect and share housing related district issues/opportunities such as student homelessness, staff housing, summer meal programs, and free/reduced lunch patterns and trends.
   - Continue to support business assistance and workforce training at the Portage Enterprise Center in collaboration with Madison College.

End of Report

Extension
UNIVERSITY OF WISCONSIN–MADISON