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## 4.0 HOUSING



### 4.1 CHAPTER SUMMARY

Housing is a necessity of life and an important part of the comprehensive planning process. The purposes of this section are to assess the current housing stock in the Town of Potosi and to identify policies and programs that will help meet existing and forecasted housing demand. The housing stock assessment includes the age, value, and type (e.g. single-family or multi-family) of existing housing units; as well as occupancy characteristics such as tenure (owner occupied vs. renter occupied), and affordability (the percentage of monthly income residents spend on housing costs).

Housing data in this chapter come from the U.S. Census Bureau. For housing-related results of the community survey that was distributed to all Town of Potosi property owners in the fall of 2007, see Chapter 1, Issues and Opportunities.

**Wisconsin State Statute 66.1001(2)(b)**

**(b) Housing element.**

A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

## 4.2 GOALS

The State of Wisconsin passed a comprehensive planning law in 2000 to compel municipalities to create comprehensive plans. The plans include nine basic chapters: Issues and Opportunities, Utilities and Community Facilities, Agricultural, Natural, and Cultural Resources, Housing, Transportation, Economic Development, Intergovernmental Cooperation, Land Use, and Implementation. In addition to these basic nine elements, fourteen Local Comprehensive Planning Goals were established which are more general in nature. Of these fourteen goals, the one listed below has the particular objective of housing development.

1. Provide an adequate supply of affordable housing for individuals of all income levels throughout the community.

## 4.3 OBJECTIVES AND POLICIES AND PROGRAM RECOMMENDATIONS

The following housing objectives and policy recommendations (not in order of priority) support the above goal. They will guide housing land use decisions in the jurisdiction over the next 20 years.

### *NOT IN ORDER OF PRIORITY*

1. **Discourage development in areas shown to be unsafe or unsuitable for development due to natural hazards, contamination, access, or incompatibility problems.**
2. **Discourage residential development from areas where soils, slope, or other topographical limitations prove to be unsuitable.**
3. **Encourage that all future development or redevelopment proposals enhance the overall quality of community life.**

## 4.4 HOUSING CHARACTERISTICS

### 4.4.2 HOUSEHOLDS AND HOUSING UNITS: PAST, PRESENT, AND FUTURE

The Town of Potosi has shown total households increasing 24% between 1970 and 2000 (Table 4.1). A household includes all the people who occupy a housing unit as their usual place of residence. Between 1980 and 2000, total housing units increased 5% (data for 1970 was not available). Assuming that the number of people per household is stabilized at 2.8 (2000 Town average), population projections suggest that the Town households will either rise by only a few points (high projection) or decrease (State and low projections) (see Figure 4.1). These projections are based on past trends and do not necessarily reflect the potential impact of unprecedented development pressures such as large industries coming into the community.

Table 4.1 Housing Statistics

| Housing                     | Town of Potosi Number | Grant County Number | Wisconsin Number |
|-----------------------------|-----------------------|---------------------|------------------|
| Total Households (1970)*    | 227                   | 13,355              | 1,328,804        |
| Total Households (1980)     | 308                   | 16,686              | 1,652,261        |
| Total Households (1990)     | 306                   | 17,169              | 1,822,118        |
| Total Households (2000)     | 299                   | 18,465              | 2,084,544        |
| People per Household (1970) | 4.6                   | 3.4                 | 3.2              |
| People per Household (1980) | 3.6                   | 2.9                 | 2.8              |
| People per Household (1990) | 3.2                   | 2.7                 | 2.6              |
| People per Household (2000) | 2.8                   | 2.5                 | 2.5              |
| Housing Units 1970**        | 282                   | 14,451              | 1,473,000        |
| Housing Units 1980          | 342                   | 18,204              | 1,863,897        |
| Housing Units 1990          | 341                   | 18,450              | 2,055,774        |
| Housing Units 2000          | 337                   | 19,940              | 2,321,144        |

(Source: US Census)

\*Total Households equal the number of **occupied** housing units.

\*\*Total Housing Units are all those available, including occupied **and** vacant units.

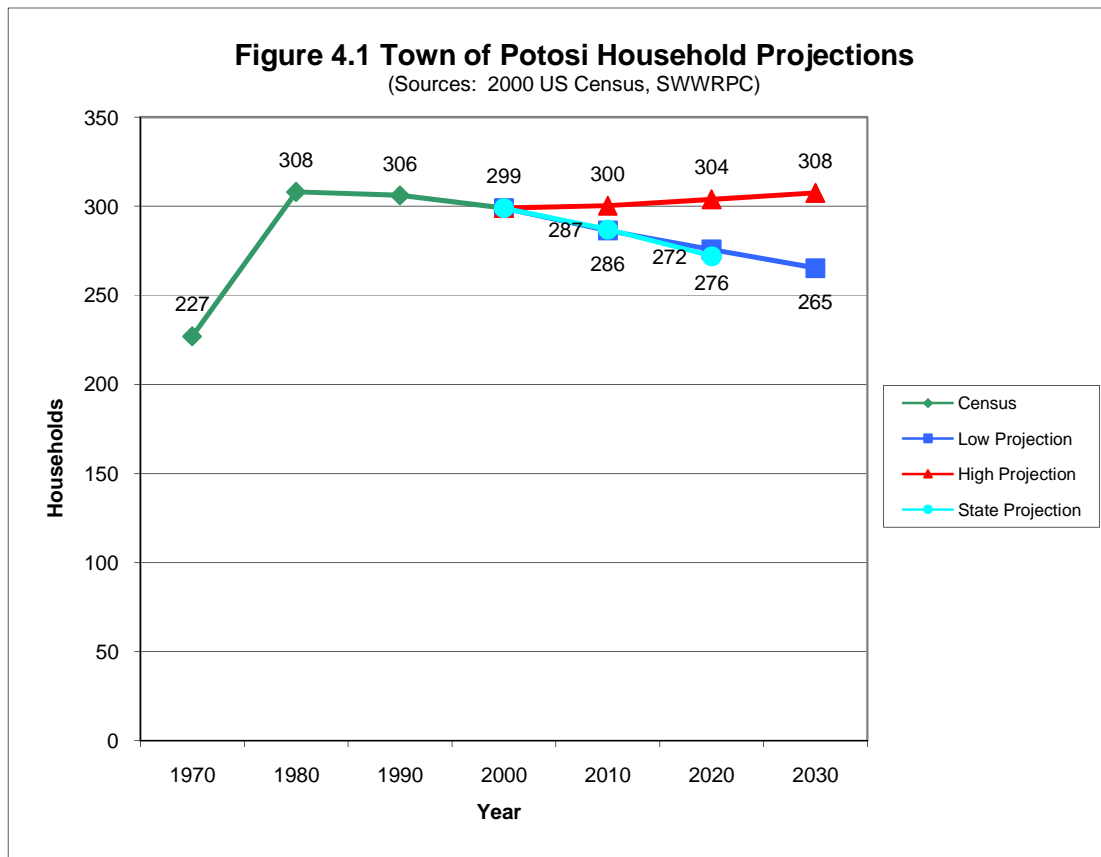


Figure 4.1 shows the projected households for the years 2010, 2020, and 2030. The red line indicates a future high projection, while the blue line indicates a future low projection. State projections, which only go to 2020, show the lowest tendency. Household projections are based on population projection figures and the average number of people per household during the year 2000, of 2.8 people per household.

Table 4.2 shows household and housing unit projections through 2030. Housing unit projections take into account the Town of Potosi’s 2000 vacancy rate of 11%.

The Planning Commission noted that Figure 4.1 and Table 4.2 are misleading: the Town is getting additional homes due to vacation homes and this issue is not addressed in this section. Primary residential homes are decreasing.

Table 4.2 Housing Projections (Source: SWWRPC)

| Year      | Households | Housing Units |
|-----------|------------|---------------|
| 2010 Low  | 286        | 347           |
| 2010 High | 300        | 363           |
| 2020 Low  | 276        | 334           |
| 2020 High | 304        | 368           |
| 2030 Low  | 265        | 321           |
| 2030 High | 308        | 372           |

**4.4.3 OCCUPANCY CHARACTERISTICS**

Of the 337 housing units in Potosi in 2000, 72% were owner-occupied, 17% were renter-occupied, and 11% were vacant (Figure 4.2).

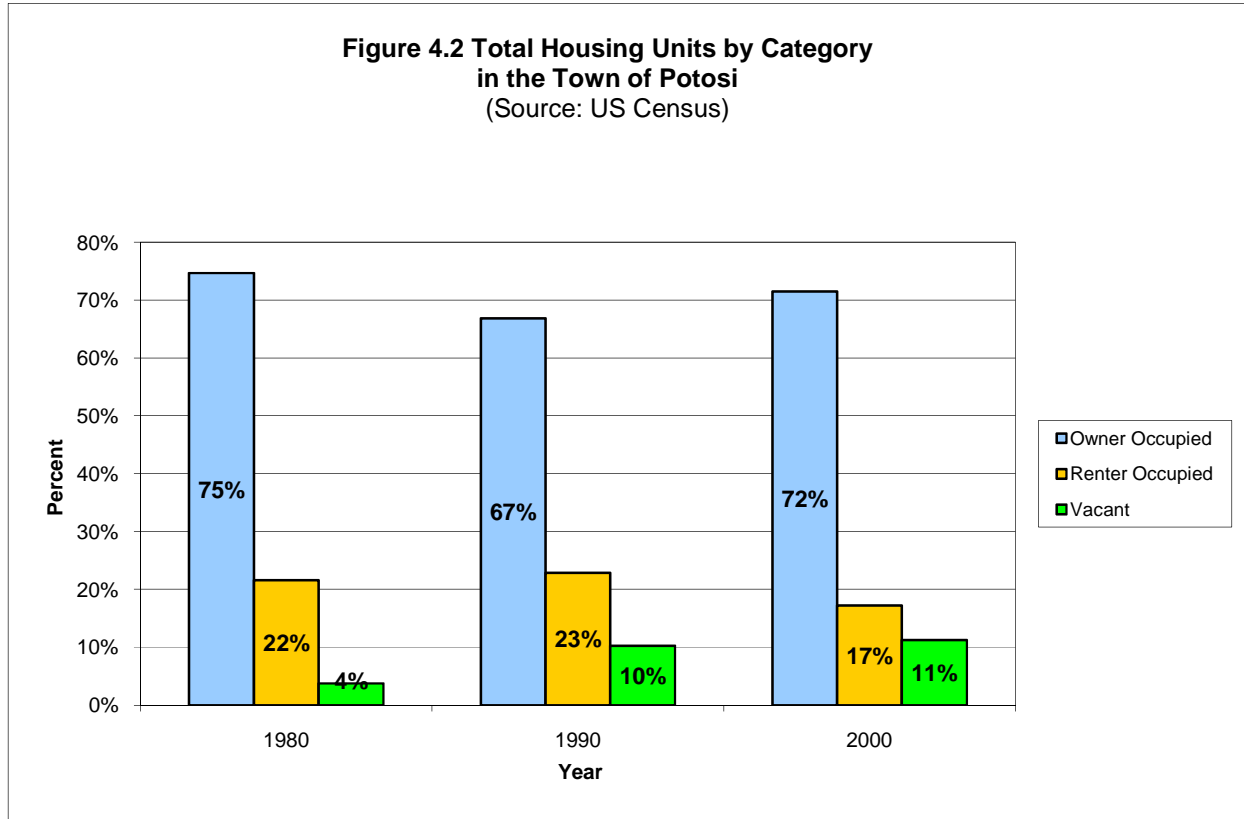
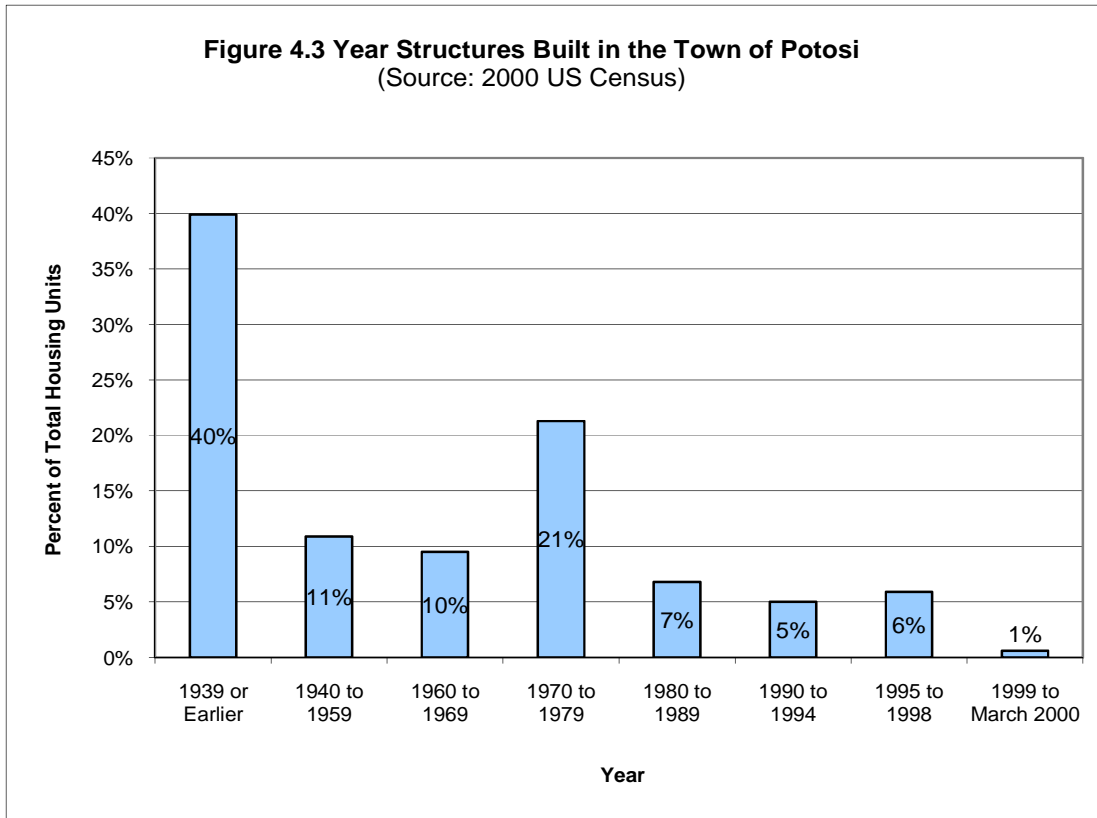


Table 4.3 Percent change of occupancy characteristics: comparison with Grant County (Source: US Census)

| Jurisdiction   | Total housing units (2000) | Change since 1990 | Owner occupied (2000) | Change since 1990 | Renter occupied (2000) | Change since 1990 | Vacant Housing Units (2000) | Change since 1990 |
|----------------|----------------------------|-------------------|-----------------------|-------------------|------------------------|-------------------|-----------------------------|-------------------|
| Grant County   | 19,940                     | 8%                | 13,345                | 12%               | 5,120                  | -2%               | 1,475                       | 15%               |
| Town of Potosi | 337                        | -1%               | 241                   | 6%                | 58                     | -27%              | 38                          | 9%                |

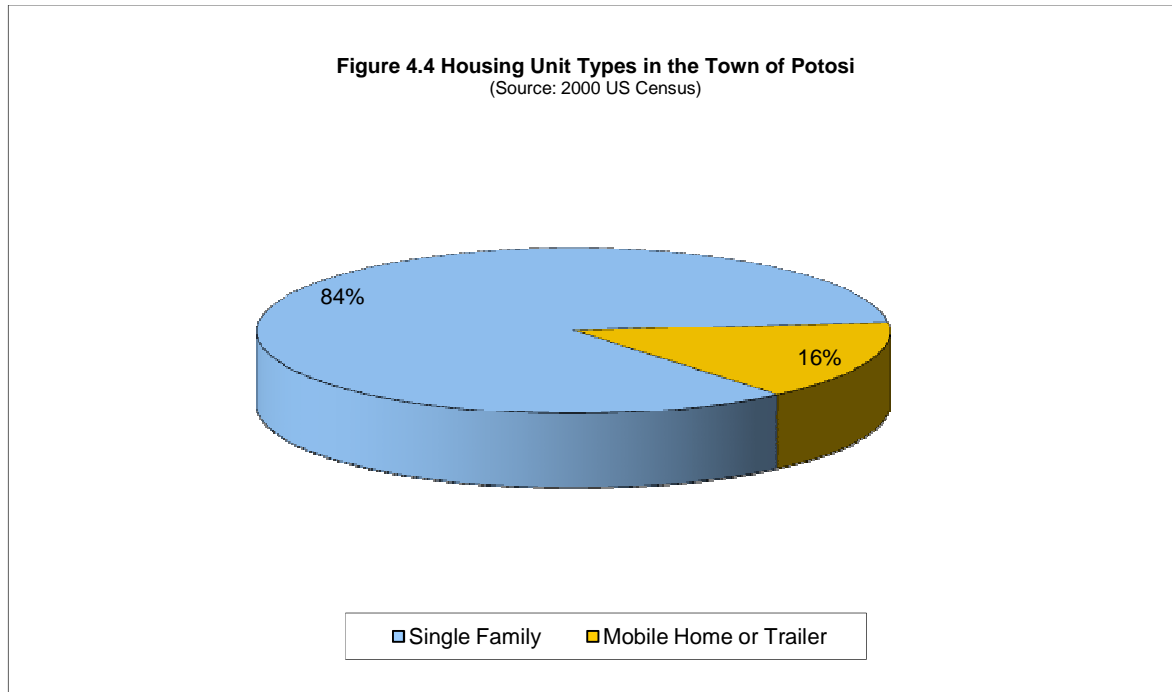
**4.4.4 AGE AND CONDITION CHARACTERISTICS**

Older homes, even when well-cared for are generally less energy efficient than more recently-built homes and are more likely to have components now known to be unsafe, such as lead pipes, lead paint, and asbestos. Nevertheless, the majority of occupied homes in Grant County were built before 1940. The age of a home is a simplistic measure for the likelihood of problems or repair needs, but it does give a good general rule-of-thumb when assessing the community housing stock. As of 2000, of the Town’s 337 housing units, 21% were built between 1940 and 1970 and 40% were built before 1939 (Figure 4.3).



**4.4.5 STRUCTURAL CHARACTERISTICS**

As of the 2000 US Census, 84% of the Town of Potosi’s 337 housing units were single-family homes, while the rest were mobile homes (16%).



**4.4.6 VALUE CHARACTERISTICS**

The 2000 median value for specified owner-occupied homes in the Town of Potosi was \$80,400 in comparison of the County median value for the same year of \$78,000. The Town’s median home value increased 50% from 1990. Whereas 74% of specified owner occupied homes in Potosi were valued below \$50,000 in the 1990 Census, only 14% were valued below \$50,000 in 2000 (Table 4.4). The Town median value did not surpass the State median value of owner occupied homes in 2000 of \$112,200.

Table 4.4 Percent Values of Total Owner-Occupied Units in 1990, 2000

| Value of Owner-Occupied Units | Town of Potosi<br>Percent Value of Total<br>Owner-Occupied Units |          | Grant County<br>Percent Value of<br>Total Owner-<br>Occupied Units<br>2000 | State of Wisconsin<br>Percent Value of<br>Total Owner-<br>Occupied Units<br>2000 |
|-------------------------------|--|----------|--|--|
|                               | 1990   | 2000     |  |  |
| Less than \$50,000            | 74%  | 14%      | 18%  | 6%   |
| \$50,000 to \$99,999          | 24%  | 56%      | 56%  | 35%  |
| \$100,000 to \$149,999        | 2%   | 20%      | 19%  | 31%  |
| \$150,000 to \$199,999        | 0%   | 5%       | 5%   | 16%  |
| \$200,000 to \$299,999        | 0%   | 6%       | 2%   | 9%   |
| \$300,000 to \$499,999        | 0%   | 0%       | 1%   | 3%   |
| \$500,000 to \$999,999        | 0%   | 0%       | 0%   | 1%   |
| Median (dollars)              | \$40,600   | \$80,400 | \$78,000   | \$112,200  |

(Source: US Census)

**4.4.7 HOUSING AFFORDABILITY CHARACTERISTICS**

Housing is considered affordable when an owner or renter’s monthly costs do not exceed 30% of their total gross monthly income. Among Potosi households that owned their homes in 2000, 20% exceeded the “affordable” threshold in 2000 (Table 4.5).

Table 4.5 Housing Costs per Month as Percent of Household Income

| Selected Monthly Owner Costs as a Percentage of Household Income | 1990 | 2000 |
|--|------|------|
| Less than 20%  | 52%  | 60%  |
| 20 to 24.9%  | 23%  | 9%   |
| 25 to 29.9%  | 4%   | 11%  |
| 30 to 34.9%  | 0%   | 11%  |
| 35% or more  | 22%  | 9%   |
| Not computed   | 0%   | 0%   |

(Source: US Census)

Generally, percent of gross rent paid increased from 1990 to 2000. Units available for rents less than \$200 in 1990 disappeared in 2000 and the number of residents paying no cash rent increased 32% between 1990 and 2000 (Table 4.6). Median rent remained the same from 1990 to 2000.

Table 4.6 Gross Rent

| Gross Rent for Occupied Units | 1990  | 2000  |
|-------------------------------|-------|-------|
| Less than \$200               | 16%   | 0%    |
| \$200 to \$299                | 25%   | 23%   |
| \$300 to \$499                | 47%   | 27%   |
| \$500 to \$749                | 6%    | 12%   |
| \$750 to \$999                | 0%    | 0%    |
| \$1,000 to \$1,499            | 0%    | 0%    |
| \$1,500 or more               | 0%    | 0%    |
| No cash rent                  | 6%    | 39%   |
| Median rent                   | \$350 | \$350 |

(Source: US Census)

Based on the assumption that rent is affordable if it does not use more than 30% of an individual’s income, rents were reported as affordable for 54% of renting households in 2000. Eight percent of respondents reported that they were paying more than 35% of their household income for rent in 2000.

Table 4.7 Gross Rent as Percentage of Household Income

| Gross Rent as a Percentage of Household Income | 1990 | 2000 |
|--|------|------|
| Less than 20%                                  | 69%  | 46%  |
| 20 to 24.9%                                    | 0%   | 8%   |
| 25 to 29.9%                                    | 6%   | 0%   |
| 30 to 34.9%                                    | 0%   | 0%   |
| 35% or more                                    | 19%  | 8%   |
| Not computed                                   | 6%   | 39%  |

(Source: US Census)

## 4.5 HOUSING AGENCIES AND PROGRAMS

### 4.5.1 COMMUNITY ACTION AGENCY

Community Action Agencies were created through the "War On Poverty" Legislation passed in the 1960's during President Johnson's Administration. Southwestern Wisconsin Community Action Program, Inc. (Southwest CAP) was incorporated in 1966 in Dodgeville, WI, as a private non-profit organization governed by a 24 member volunteer Board of Directors. Southwest CAP provided a focal point for anti-poverty efforts in Grant, Green, Iowa, Lafayette and Richland Counties in Southwestern Wisconsin.

**SOUTHWEST CAP**

**Main Office:**  
 149 N. Iowa St.  
 Dodgeville, WI 53533

**Phone:** (608) 935-2326  
**Fax:** (608) 935-2876  
**Executive Director:**  
 Wally Orzechowski  
[w.orzecowski@swcap.org](mailto:w.orzecowski@swcap.org)  
[www.swcap.org](http://www.swcap.org)

Southwest CAP offers several programs to aid and assist within the Southwestern communities of Wisconsin. The program offers assistance to Iowa, Grant, Green, Lafayette, and Richland Counties. Not all the programs are available for each county but contacting the [Main Administrative Office](#) on availability of programs and other services is highly recommended. Examples of their programs include:

- Community Housing Emergency Service helps low-income persons to receive services for which they qualify. For Example: Emergency food and assistance for homeless and near homeless families in Grant, Iowa, Lafayette and Richland Counties. Not only does the program allow an adequate supply of food to individuals and families in need; but also offers rental acquisition assistance to low-income renters, down payment assistance to eligible homebuyers, and rehabilitation loans to those who have recently purchased a home. In Grant County for people over 60 years of age, food vouchers are also available.
- The Rental Rehabilitation Program offers loans for landlords in Grant, Iowa, and Lafayette Counties to make improvements to properties occupied by low-income families.

**Eligibility** *(Must have one of the following.)*

- Units must have major housing system failures
- Be in the danger of failure
- Have state/local code violations

**How to Apply**

Rental Rehabilitation Program  
 Southwest CAP  
 149 North Iowa Street  
 Dodgeville, WI 53533  
 (608) 935-2326 Ext. 210

### 4.5.2 OTHER HOUSING PROGRAMS

Below are brief descriptions of agencies with funding available and the programs they offer. To find more specific information or to determine which program best fits your needs contact them directly.

**WISCONSIN DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT (DHIR)**

More than \$40 million is distributed annually to improve the supply of affordable housing for Wisconsin residents. The Bureau of Housing is involved in the following programs:

- Administers federal housing funds such as Home Investment Partnerships (HOME) and Community Development Block Grants (CDBG)
- Administers a variety of programs for persons with Special Needs (Homeless)
- Provides state housing funds through local housing organizations
- Coordinates housing assistance programs with those of other state and local housing agencies
- Develops state housing policy and provides housing information and technical assistance

**WISCONSIN DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT - DEPARTMENT OF COMMERCE**

201 W. Washington Avenue  
 PO Box 7970  
 Madison, WI 53707-7970  
 FAX: 608.266.8969

<http://commerce.wi.gov/CD/cd-boh-Home.html>

**WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (WHEDA)**

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by providing information and creative financing to stimulate and preserve affordable housing, small business, and agribusiness as a stimulus to the Wisconsin economy. WHEDA offers programs for both single and multi-family units. Projects that may qualify for WHEDA Multifamily Loans include:

- New construction
- Acquisition and/or rehabilitation of existing properties
- Historic preservation
- Community-based residential facilities
- Assisted living facilities
- Section 8 properties

**WHEDA (Madison Office)**  
 201 W. Washington Ave.  
 Suite 700  
 P.O. Box 1728  
 Madison, WI 53701-1728  
  
 Phone: 1-800-362-2761  
<http://www.wheda.com>

**UNITED STATES DEPARTMENT OF AGRICULTURE – RURAL DEVELOPMENT (USDA-RD)**

The Rural Housing Service (RHS) is an agency of the U.S. Department of Agriculture (USDA). Located within the Department’s Rural Development mission area, RHS operates a broad range of programs to provide:

- Homeownership options to individuals
- Housing rehabilitation and preservation funding
- Rental assistance to tenants of RHS-funded multi-family housing complexes
- Farm labor housing
- Help developers of multi-family housing projects, like assisted housing for the elderly, disabled, or apartment buildings
- Community facilities, such as libraries, childcare centers, schools, municipal buildings, and firefighting equipment in Indian groups, nonprofit organizations, communities, and local governments

**USDA RURAL DEVELOPMENT OF WISCONSIN**  
 4949 Kirschling Ct  
 Stevens Point, WI 54481  
  
 Phone: (715) 345-7615  
 FAX: (715) 345-7669  
<http://www.rurdev.usda.gov/wi/>  
<http://www.rurdev.usda.gov/rhs/>

**UNITED STATES HOUSING AND URBAN DEVELOPMENT DEPARTMENT (HUD)**

The mission of HUD is to provide decent, safe, and sanitary home and suitable living environment for every American. More specifically the programs of HUD are aimed at the following:

- Creating opportunities for homeownership
- Providing housing assistance for low-income persons
- Working to create, rehabilitate and maintain the nation's affordable housing
- Enforcing the nation's fair housing laws
- Helping the homeless
- Spurring economic growth in distressed neighborhoods
- Helping local communities meet their development needs

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**  
 451 7th Street S.W.  
 Washington, DC 20410  
  
 Phone: (202) 708-1112  
<http://www.hud.gov>