
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 Waterloo 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 Waterloo 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 objective and policy recommendation supports the above goal. It will guide housing land use decisions in the jurisdiction over the next 20 years.

1. **Encourage housing developers to cluster homes on smaller lots located away from agricultural operations, and to preserve open space in the development.**

4.4 HOUSING CHARACTERISTICS

4.4.1 HOUSEHOLDS AND HOUSING UNITS: PAST, PRESENT, AND FUTURE

The Town of Waterloo has shown total households increasing 28% 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 31% (data for 1970 was not available) (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 Waterloo Number	Grant County Number	Wisconsin Number
Total Households (1970)*	164	13,355	1,328,804
Total Households (1980)	186	16,686	1,652,261
Total Households (1990)	205	17,169	1,822,118
Total Households (2000)	210	18,465	2,084,544
People per Household (1970)	3.7	3.4	3.2
People per Household (1980)	3.3	2.9	2.8
People per Household (1990)	2.9	2.7	2.6
People per Household (2000)	2.7	2.5	2.5
Housing Units 1970**	178	14,451	1,473,000
Housing Units 1980	199	18,204	1,863,897
Housing Units 1990	231	18,450	2,055,774
Housing Units 2000	234	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.

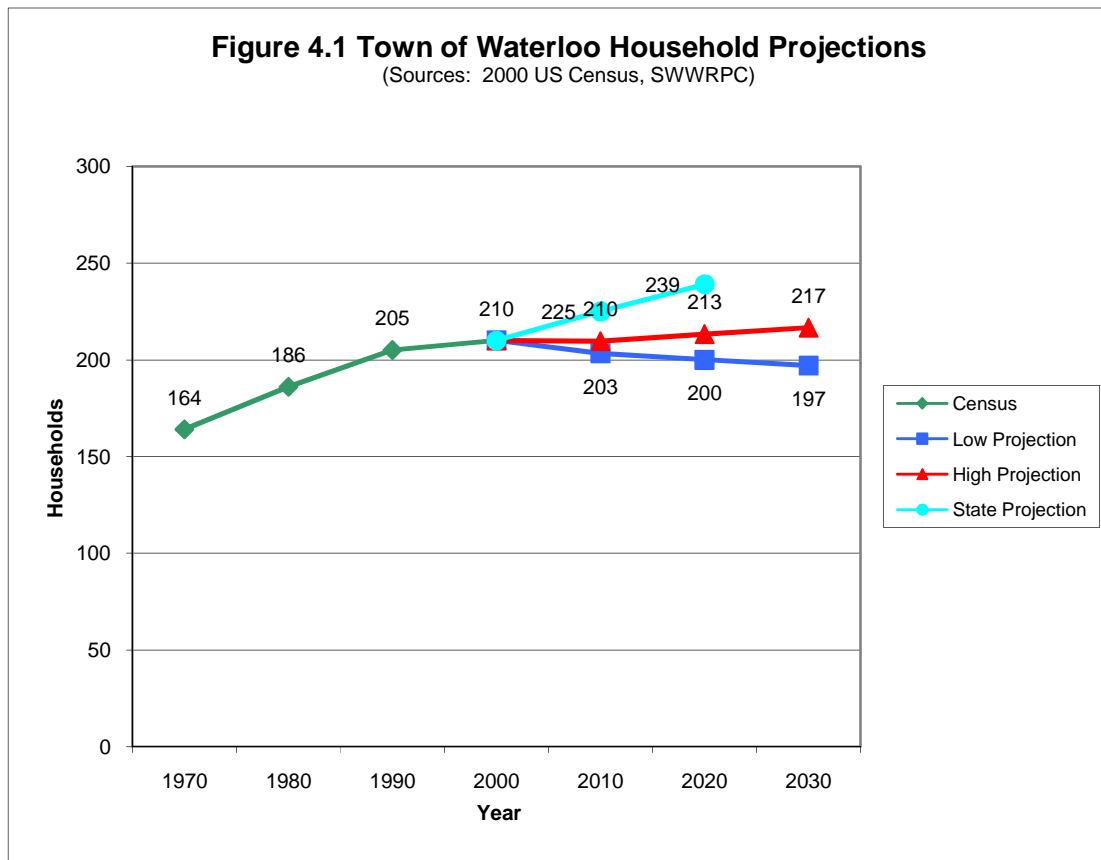


Figure 4.1 shows the projected households for the years 2010, 2020, and 2030. The red line indicates a future high projection, while the blue line indicates a future low projection. State projections, which only go to 2020, show the highest tendency. Household projections are based on population projection figures and the average number of people per household during the year 2000, which is 2.7 people per household.

Table 4.2 shows household and housing unit projections through 2030. Housing unit projections take into account the Town of Waterloo’s 2000 vacancy rate of 10%.

Table 4.2 Housing Projections (Source: SWWRPC)

Year	Households	Housing Units
2010 Low	203	246
2010 High	210	254
2020 Low	200	242
2020 High	213	258
2030 Low	197	238
2030 High	217	262

4.4.2 OCCUPANCY CHARACTERISTICS

Of the 234 housing units in Waterloo in 2000, 79% were owner-occupied, 11% were renter-occupied, and 10% were vacant (Figure 4.2).

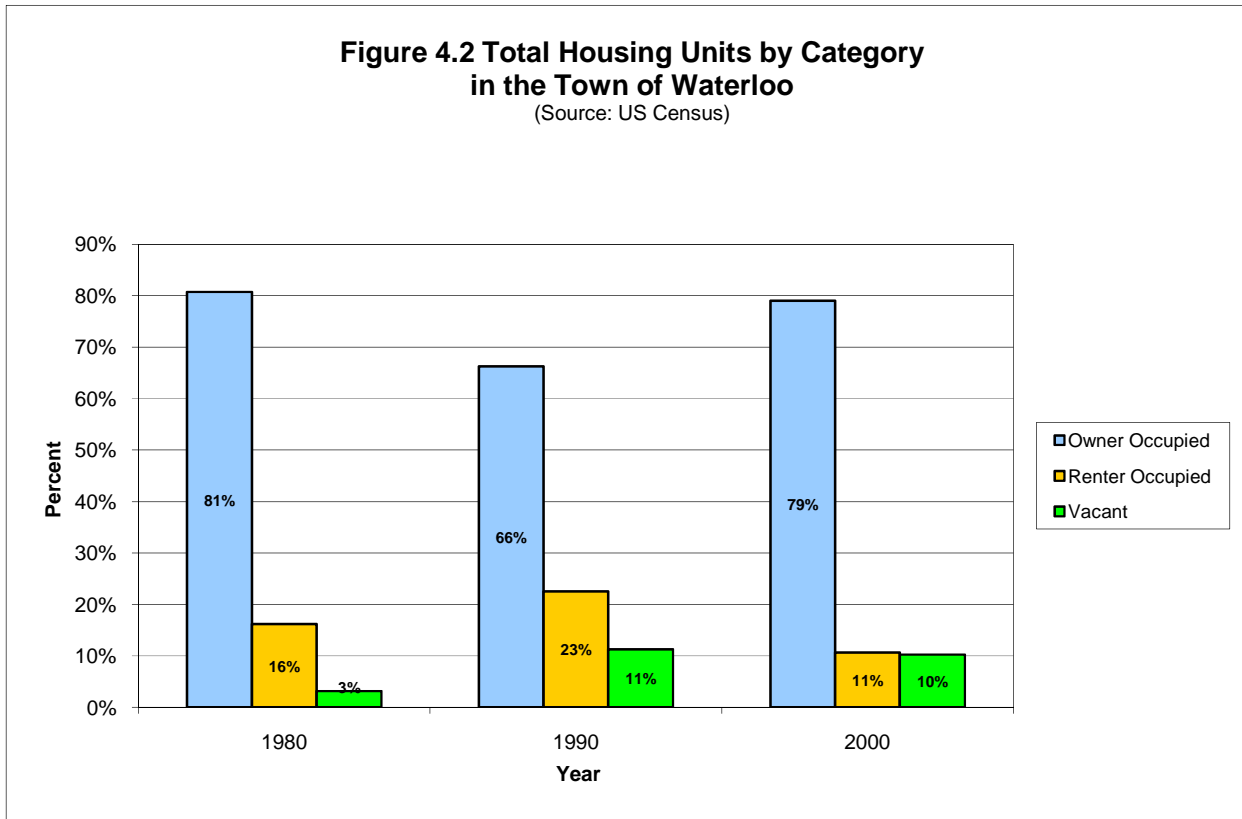
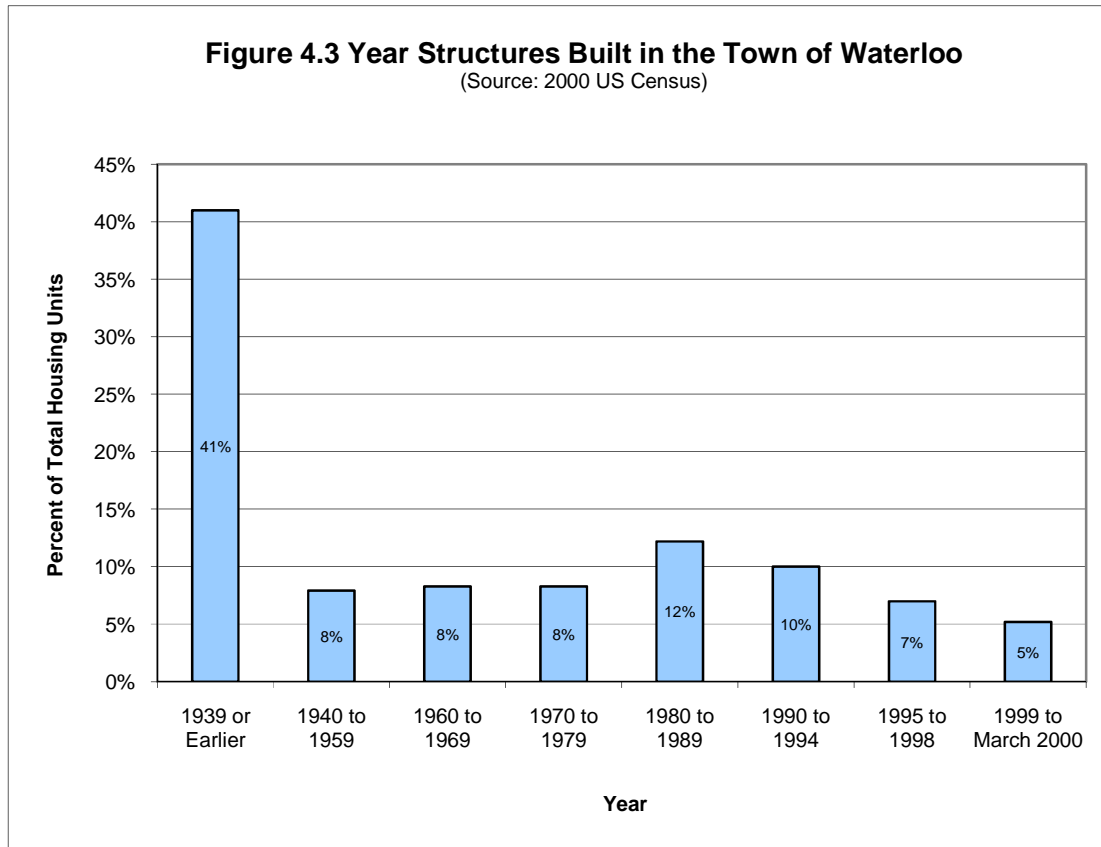


Table 4.3 Percent change of occupancy characteristics: comparison with Grant County (Source: US Census)

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 Waterloo	234	1%	185	21%	25	-52%	24	-8%

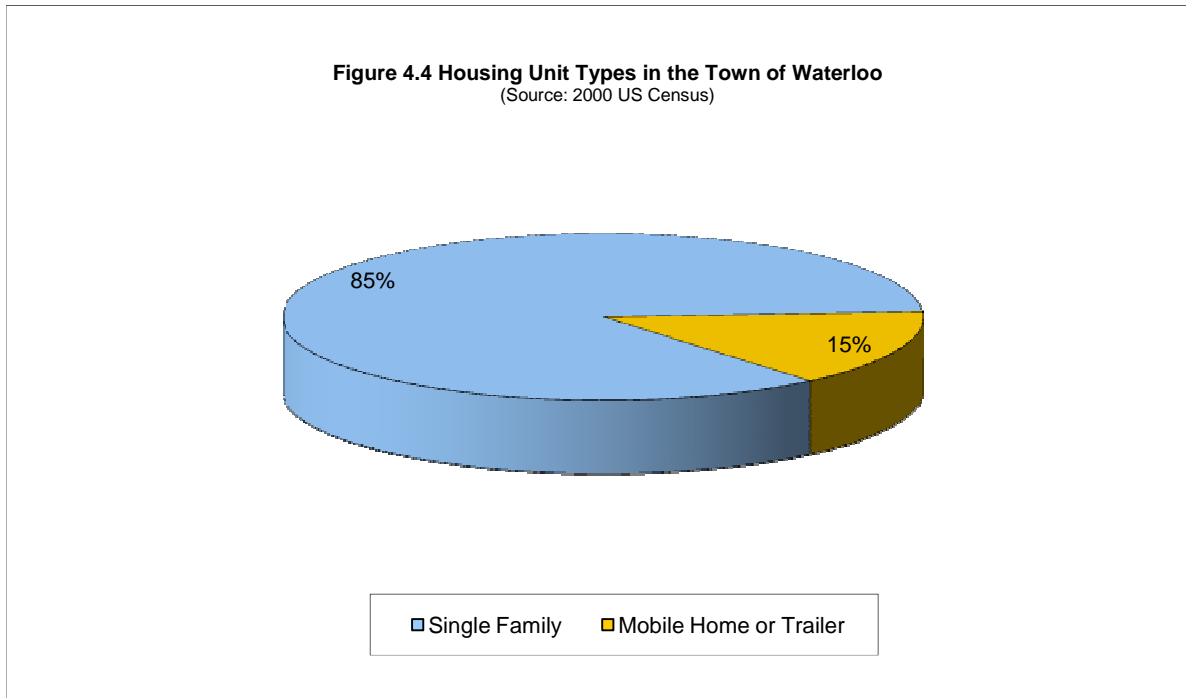
4.4.3 AGE AND CONDITION CHARACTERISTICS

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 234 housing units, 16% were built between 1940 and 1970 and 41% were built before 1939 (Figure 4.3).



4.4.4 STRUCTURAL CHARACTERISTICS

As of the 2000 US Census, 85% of the Town of Waterloo’s 234 housing units were single-family homes, while the rest were mobile homes (15%).



4.4.5 VALUE CHARACTERISTICS

The 2000 median value for specified owner-occupied homes in the Town of Waterloo was \$76,400 in comparison of the County median value for the same year of \$78,000. The Town’s median home value increased 55% from 1990. Whereas 74% of specified owner occupied homes in Waterloo were valued below \$50,000 in the 1990 Census, only 25% 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 Waterloo Percent Value of Total Owner-Occupied Units		Grant County Percent Value of Total Owner- Occupied Units 2000	State of Wisconsin Percent Value of Total Owner- Occupied Units 2000
	1990	2000		
Less than \$50,000	74%	25%	18%	6%
\$50,000 to \$99,999	26%	47%	56%	35%
\$100,000 to \$149,999	0%	15%	19%	31%
\$150,000 to \$199,999	0%	11%	5%	16%
\$200,000 to \$299,999	0%	3%	2%	9%
\$300,000 to \$499,999	0%	0%	1%	3%
\$500,000 to \$999,999	0%	0%	0%	1%
Median (dollars)	\$34,200	\$76,400	\$78,000	\$112,200

(Source: US Census)

4.4.6 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 Waterloo households that owned their homes in 2000, 25% 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%	71%	59%
20 to 24.9%	11%	13%
25 to 29.9%	11%	0%
30 to 34.9%	0%	3%
35% or more	0%	22%
Not computed	6%	3%

(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 12% between 1990 and 2000 (Table 4.6). Median rent increased 40% from 1990 to 2000.

Table 4.6 Gross Rent

Gross Rent for Occupied Units	1990	2000
Less than \$200	12%	0%
\$200 to \$299	36%	22%
\$300 to \$499	20%	33%
\$500 to \$749	0%	0%
\$750 to \$999	0%	0%
\$1,000 to \$1,499	0%	0%
\$1,500 or more	0%	0%
No cash rent	32%	44%
Median rent	\$256	\$358

(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 56% of renting households in 2000. No respondents reported that they were paying more than 30% or more 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%	44%	56%
20 to 24.9%	16%	0%
25 to 29.9%	0%	0%
30 to 34.9%	0%	0%
35% or more	8%	0%
Not computed	32%	44%

(Source: US Census)

4.5 HOUSING AGENCIES AND PROGRAMS

A number of State agencies and programs exist to assist communities with housing-related planning and protection. Below are brief descriptions of many of these agencies and programs. Contact information is provided for each. To obtain more information about each or to learn which program best fits specific needs contact the agency directly.

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 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.

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
www.swcap.org

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 specific 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,

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>

- Develops state housing policy and provides housing information and technical assistance.

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>