

HOUSING ELEMENT

EXECUTIVE SUMMARY

Housing is a basic necessity of life and an important part of the comprehensive planning process. Obtaining suitable, spacious, and affordable housing is often difficult for many residents. Housing is generally considered affordable when housing costs do not exceed 30 percent of household income. Integrating single and multi-family housing units into new developments can support a more diverse population. The addition of units or conversion of larger homes to duplexes or apartments can be a way to increase the supply of multi family housing without dramatically changing the landscape. This section examines the existing housing stock. Included in the housing stock are the total units, age characteristics of the existing housing supply, occupancy rates, structural characteristics, affordability of housing, as well as housing policies and programs.



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.

HOUSING POLICIES

The following are the housing policies (not in order of priority) for the City of Mineral Point.

- 1. Provide choices of owner and renter type-housing units to serve the current and future needs of all residents. There is a need for the provision of an adequate supply of single-family homes, condominiums/townhouses, apartments, and duplex housing units.**

Mixed-use communities should include a wide variety of housing types to address the needs of residents at all income levels, with particular emphasis on the needs of low-income residents.

- A diversity of housing types should be offered to meet the diverse needs of the community. Housing types could include accessory units, multifamily units including duplexes, small lots, condos, townhouses, and manufactured pre-fabricated homes.
- In addition to diverse housing types, changes to current zoning may be needed to allow for greater occupancy levels.
- Alternatives to single family detached homes will bring prices down and create more green space.
- Residents have diverse needs and require a mix of affordable rental units as well as opportunities for home ownership. In order to meet the needs of low-income people, it is necessary to increase the rental stock in the area and develop ordinances to ensure affordable units in any new developments.

See Map H.1 in Section H, Land Use Element for more information.

- 2. Promote the preservation and rehabilitation of the existing housing stock in the City of Mineral Point.**

This may not be a problem in the City of Mineral Point today, but may be a problem as the numbers of new homes begin to age and need structural repairs. It is important to encourage property owners to preserve and rehabilitate their homes before it is too late.

The Division of Community Development (DCD) has identified the conservation of quality housing and housing accessibility as top priorities for allocating federal and state housing resources in Wisconsin. Programs are established to provide essential home rehabilitation, accessibility, and other necessary improvements for dwelling units occupied by low-income homeowners. For more information, go to <http://www.commerce.state.wi.us/>. Also, see the end of this Section.

- 3. Preserve and expand the supply of affordable rental and ownership housing for low and moderate-income individuals.**

National and state studies point to a growing problem of housing affordability. Affordability means different things in different communities. It does not automatically mean large blocks of low rent apartments. A home is generally considered affordable when housing costs (this includes rent) do not exceed 30 percent of total household income. What the actual dollar amount of that 30 percent is can cover a wide range. A housing needs assessment might be useful for the town to determine what housing needs exist and to help define housing affordability in the town. See Map H.1 in Section H, Land Use Element for more information.

- 4. Enforce the City of Mineral Point Zoning Ordinance to maintain the character of existing and future residential neighborhoods.**

The key is enforcement of the zoning ordinance. This will help maintain the character of the City by enforcing setback requirements, separating incompatible land uses, and enforcing other requirements as outlined in the City of Mineral Point Ordinance.

5. Discourage residential development from areas where soils, slope, or other topographical limitations prove to be unsuitable.

Review proposed new housing developments to be sure they are in areas best suited for residential development. For example, slope limitations can cause a number of problems, such as run off, steepness of driveways, flow problems for water and sanitary sewer service, etc. Refer to the maps in Section E of this plan for more detailed information.

6. Coordinate planning activities with Iowa County and surrounding jurisdictions to effectively plan for residential growth.

Work with surrounding jurisdictions to identify future residential development areas, as well as addressing the need and number of new homes. Unexpected developments on the City fringe can cause increased expenses for services.

7. Identify areas and designate land for future residential land use.

Identifying areas where future residential development is desirable helps the City plan for overall future growth. These areas may be identified as “Smart Growth Areas” and can reduce infrastructure costs and keep similar land uses in certain areas. In the City of Mineral Point, future residential areas are limited to current residential areas and areas suitable for infill and redevelopment. With the recent enactment of Mineral Point’s extraterritorial zoning, the preliminary plan is to keep residential development close to City borders.

Refer to Section H, Land Use Element for more information on future development areas.

8. Encourage contiguous development patterns that preserve and expand upon existing neighborhoods and areas that can be served with public utilities and community facilities.

Encouraging contiguous development patterns can cut down on infrastructure costs including roads, water, and sanitary sewer service, avoiding “leap frog” development. Public utilities services, such as current and future wells and septic systems, and community facilities can be important for long-term land use. The amount of space needed to accommodate them needs to be considered. For more information on utilities and facilities in the jurisdiction, go to Section D, Utilities and Community Facilities Element. For information on Wisconsin public utilities, go to <http://psc.wi.gov/>.

9. Review new housing proposals and support those proposals and programs that meet the City’s housing needs and are consistent with the policies outlined in the comprehensive plan.

Review housing proposals to be sure they are consistent with the policies outlined in not only the housing section of the comprehensive plan, but other sections as well. This may include doing some type of fiscal impact analysis answering the question: Do the benefits of the proposed development outweigh the costs?

CITY OF MINERAL POINT HOUSING IMPACT CONCERNS

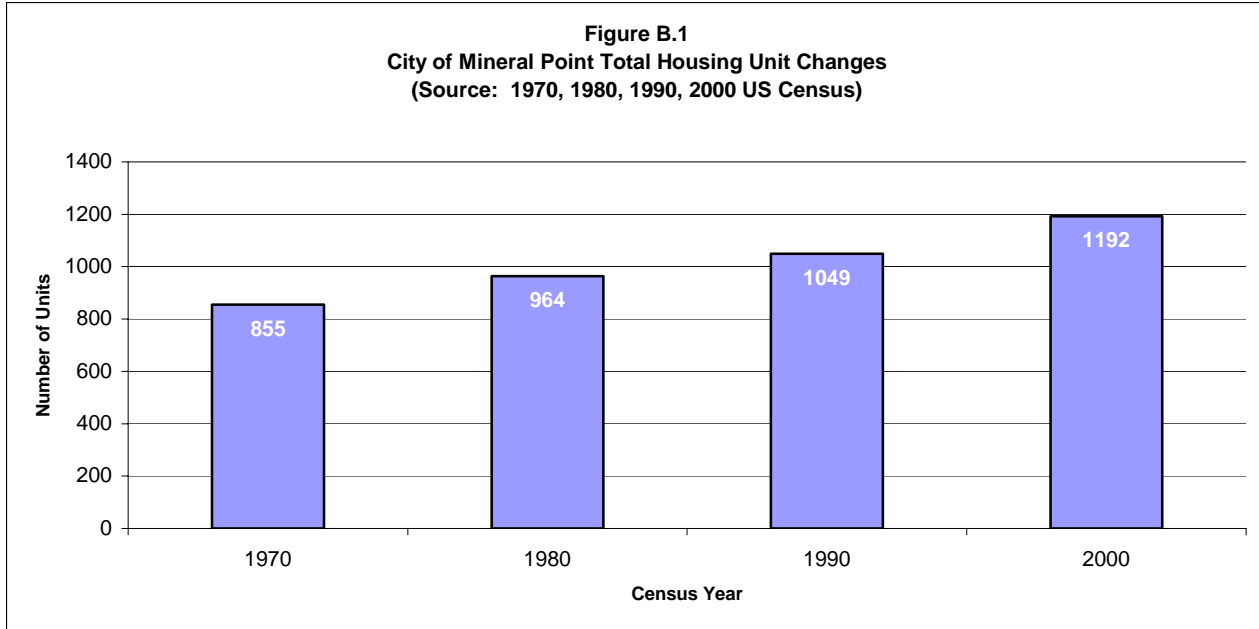
Concerns that may impact housing in the City of Mineral Point are, according to the Plan Commission,

- Retaining views;
- Preserving City character;
- Continuing to maintain sense of community;
- Historic preservation.

HOUSING CHARACTERISTICS

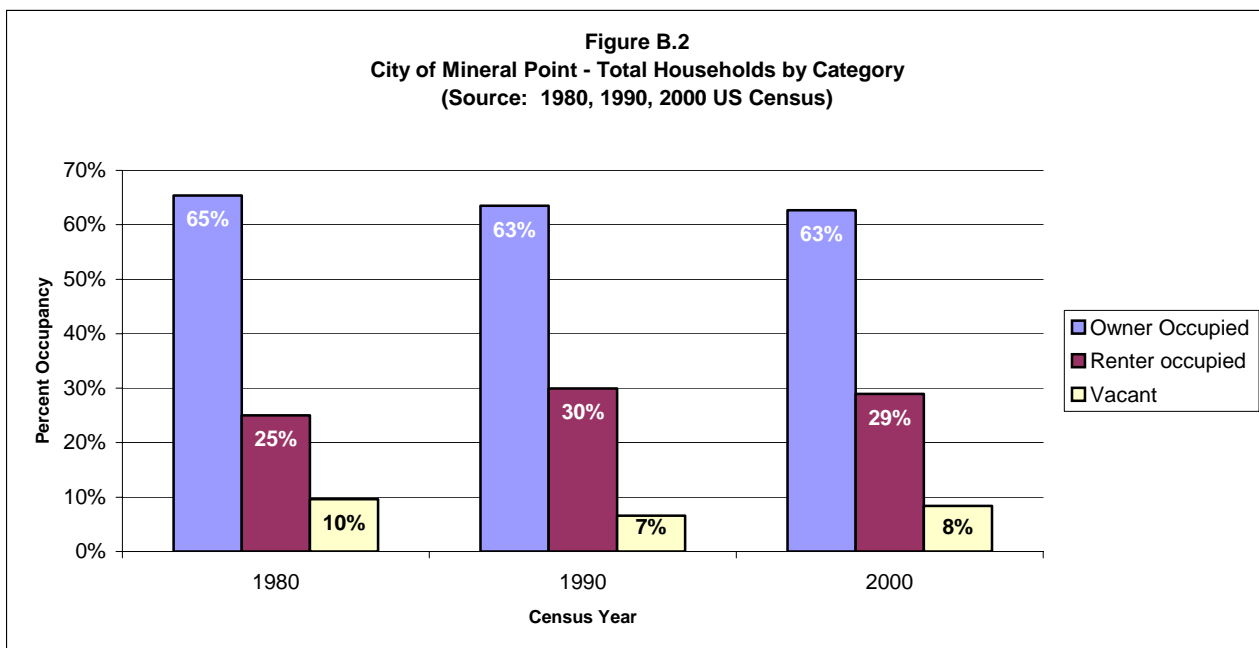
HOUSING UNITS

The City of Mineral Point has seen a steady increase in the housing supply over the last 30 years. As indicated in Figure B.1, the most significant increase occurred between 1990 and 2000, with an increase of 143 units. Housing units increased overall by 337 units between 1970 and 2000.



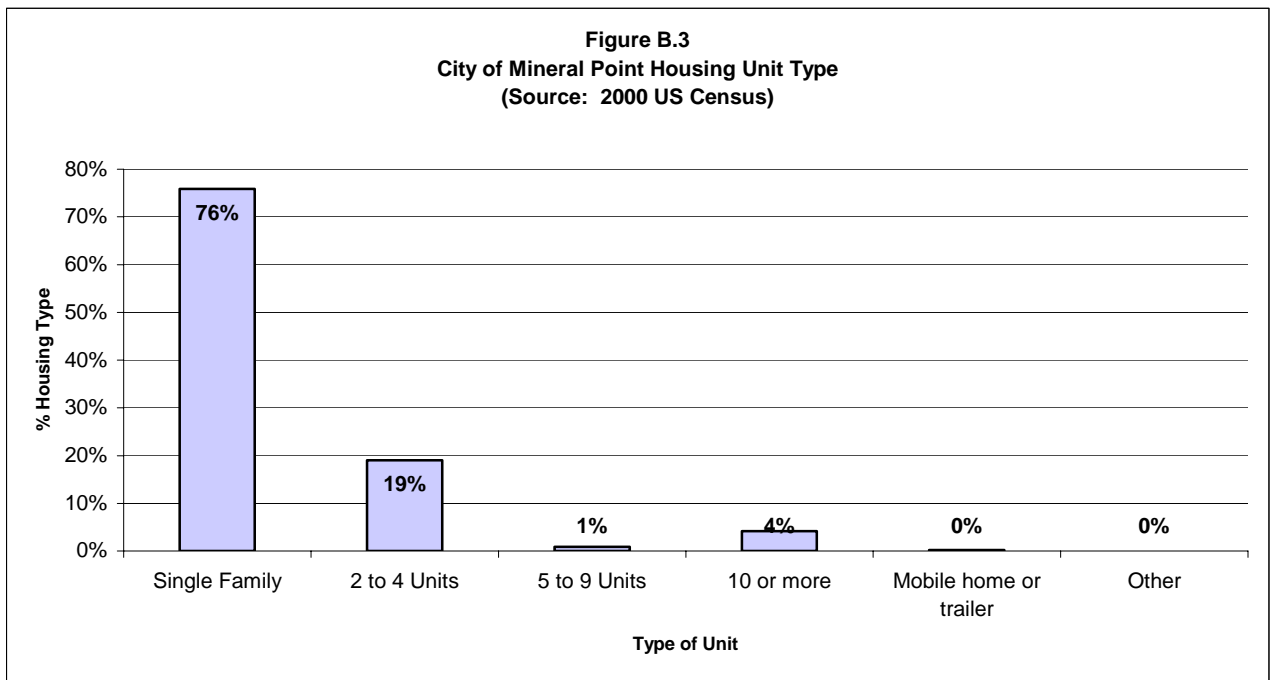
OCCUPANCY CHARACTERISTICS

Figure B.2 indicates the occupancy of households in the City of Mineral Point according to the 1980, 1990, and 2000 US Census. Between 1990 and 2000, there was no change in owner occupied households, rental rates decreased 1 percent, and the vacancy rate increased 1 percent. According to the 2000 Census, of the 1192 housing units in the City of Mineral Point, 747 were owner occupied, 345 were renter occupied, with the remaining 100 units vacant. The average number of persons per household was 2.53 for owner occupied units, 1.90 for rental units.



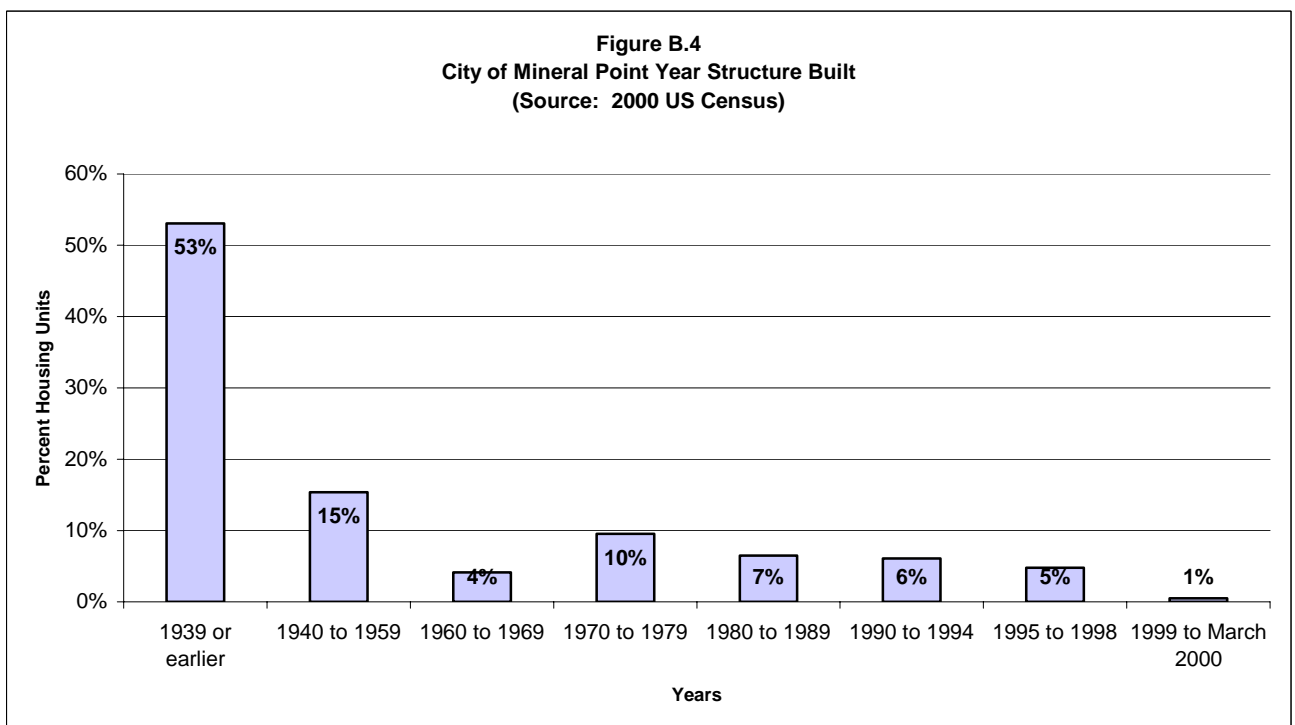
STRUCTURAL CHARACTERISTICS

Figure B.3 indicates the type of housing units in the City of Mineral Point as reported in the 2000 US Census. As indicated, 76 percent of the housing stock in the City was single-family homes, with lesser percentages for other housing categories.



AGE CHARACTERISTICS

Figure B.4 shows the age of housing stock in the City of Mineral Point. Approximately 53 percent of the City of Mineral Point houses were constructed in 1939 or earlier. Thirty-six percent was built between 1940 and 1989 and 12 percent was constructed in the past decade.



HOUSING AFFORDABILITY

This planning process is an opportunity for local communities to increase housing choices not only by modifying development patterns, but also by increasing the supply in existing neighborhoods that can be served by the current infrastructure.

As mentioned previously in this section, housing affordability is a major component of the comprehensive plan. No single type of housing can serve the varied needs of today's diverse households. Table B.1 compares median home values over a ten-year period (1990 –2000), showing the difference in home values throughout the county. Table B.2 compares median rents paid over the same ten-year period for the county.

Table B.1: Comparison Of Owner Occupied Median Home Values - 1990 & 2000

Jurisdiction	1990 Median Home Value - Owner Occupied	2000 Median Home Value - Owner Occupied	Change in Median Home Value 1990 to 2000
Iowa County	\$46,500	\$91,800	\$45,300
City of Dodgeville	\$50,300	\$88,200	\$37,900
City of Mineral Point	\$43,500	\$90,300	\$46,800
Town of Arena	\$60,700	\$122,700	\$62,000
Town of Brigham	\$51,700	\$88,200	\$36,500
Town of Clyde	\$44,200	\$87,500	\$43,300
Town of Dodgeville	\$63,400	\$134,500	\$71,100
Town of Eden	\$40,600	\$122,500	\$81,900
Town of Highland	\$43,800	\$105,100	\$61,300
Town of Linden	\$40,000	\$106,300	\$66,300
Town of Mifflin	\$29,600	\$73,100	\$43,500
Town of Mineral Point	\$51,100	\$135,300	\$84,200
Town of Moscow	\$41,500	\$115,600	\$74,100
Town of Pulaski	\$47,000	\$78,800	\$31,800
Town of Ridgeway	\$45,000	\$153,400	\$108,400
Town of Waldwick	\$38,000	\$80,000	\$42,000
Town of Wyoming	\$65,400	\$123,200	\$57,800
Village of Arena	\$49,300	105,100	\$55,800
Village of Avoca	\$27,500	\$48,900	\$21,400
Village of Barneveld	\$58,900	\$117,600	\$58,700
Village of Blanchardville	\$39,000	\$88,900	\$49,900
Village of Cobb	\$41,900	\$81,200	\$39,300
Village of Highland	\$40,500	\$77,200	\$36,700
Village of Hollandale	\$34,100	\$70,300	\$36,200
Village of Linden	\$30,800	\$70,600	\$39,800
Village of Rewey	\$23,200	\$51,400	\$28,200
Village of Ridgeway	\$44,300	\$88,000	\$43,700

(Source: 1990 & 2000 US Census)

Table B.2: Comparison Of Renter Occupied Median Rent Paid - 1990 & 2000

Jurisdiction	1990 Median Rent - Renter Occupied	2000 Median Rent - Renter Occupied	Change in Median Rent 1990 to 2000
Iowa County	\$323	\$502	\$179
City of Dodgeville	\$264	\$569	\$305
City of Mineral Point	\$222	\$446	\$224
Town of Arena	\$292	\$539	\$247
Town of Brigham	\$421	\$575	\$154
Town of Clyde	\$213	\$225	\$12
Town of Dodgeville	\$242	\$604	\$362
Town of Eden	\$225	\$500	\$275
Town of Highland	\$200	\$525	\$325
Town of Linden	\$219	\$506	\$287
Town of Mifflin	\$165	\$488	\$323
Town of Mineral Point	\$243	\$532	\$289
Town of Moscow	\$267	\$513	\$246
Town of Pulaski	\$238	\$513	\$275
Town of Ridgeway	\$238	\$525	\$287
Town of Waldwick	\$175	\$475	\$300
Town of Wyoming	\$256	\$492	\$236
Village of Arena	\$259	\$520	\$261
Village of Avoca	\$175	\$388	\$213
Village of Barneveld	\$267	\$486	\$219
Village of Blanchardville	\$267	\$292	\$25
Village of Cobb	\$220	\$467	\$267
Village of Highland	\$160	\$350	\$190
Village of Hollandale	\$185	\$317	\$132
Village of Linden	\$186	\$453	\$267
Village of Rewey	\$213	\$400	\$187
Village of Ridgeway	\$221	\$497	\$276

(Source: 1990 & 2000 US Census)

OWNER-OCCUPIED CHARACTERISTICS

Figure B.5 indicates the value of owner-occupied units in the City of Mineral Point in 2000. The value of the majority of homes in the City ranged from \$50,000 to \$49,999, with other units both above and below. The median value of an owner-occupied home in the City in 2000 was \$90,300.

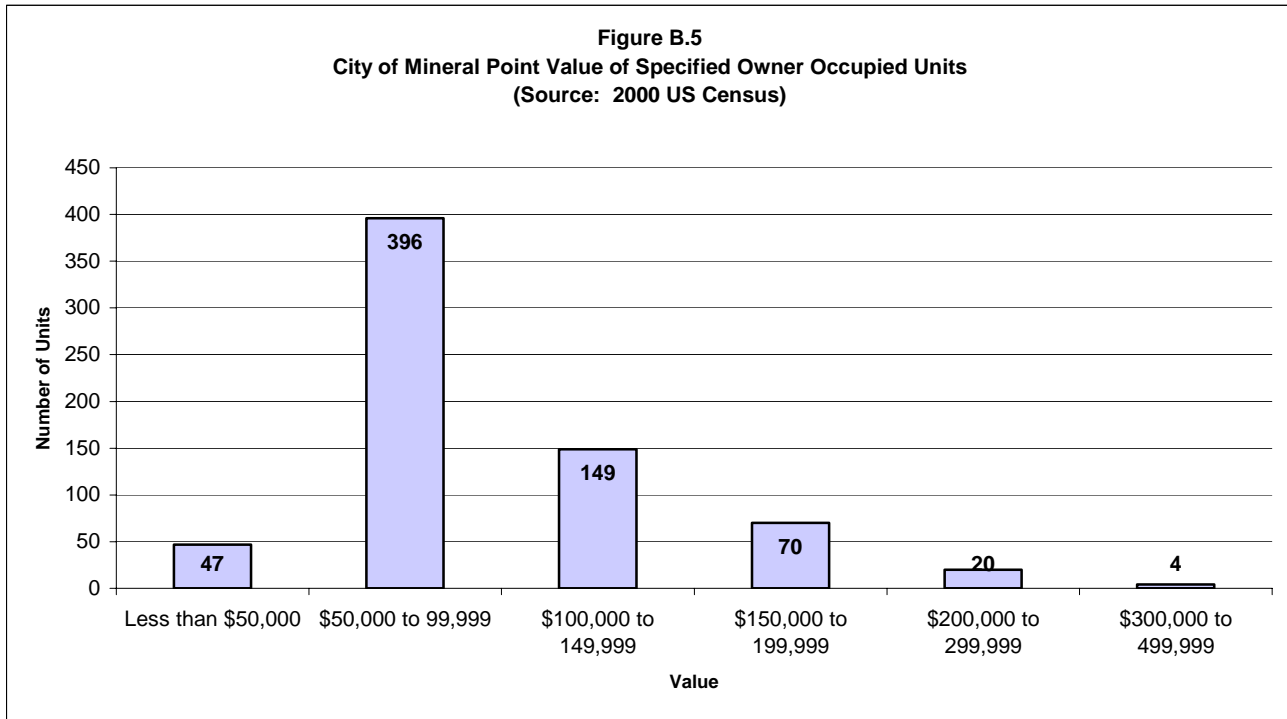
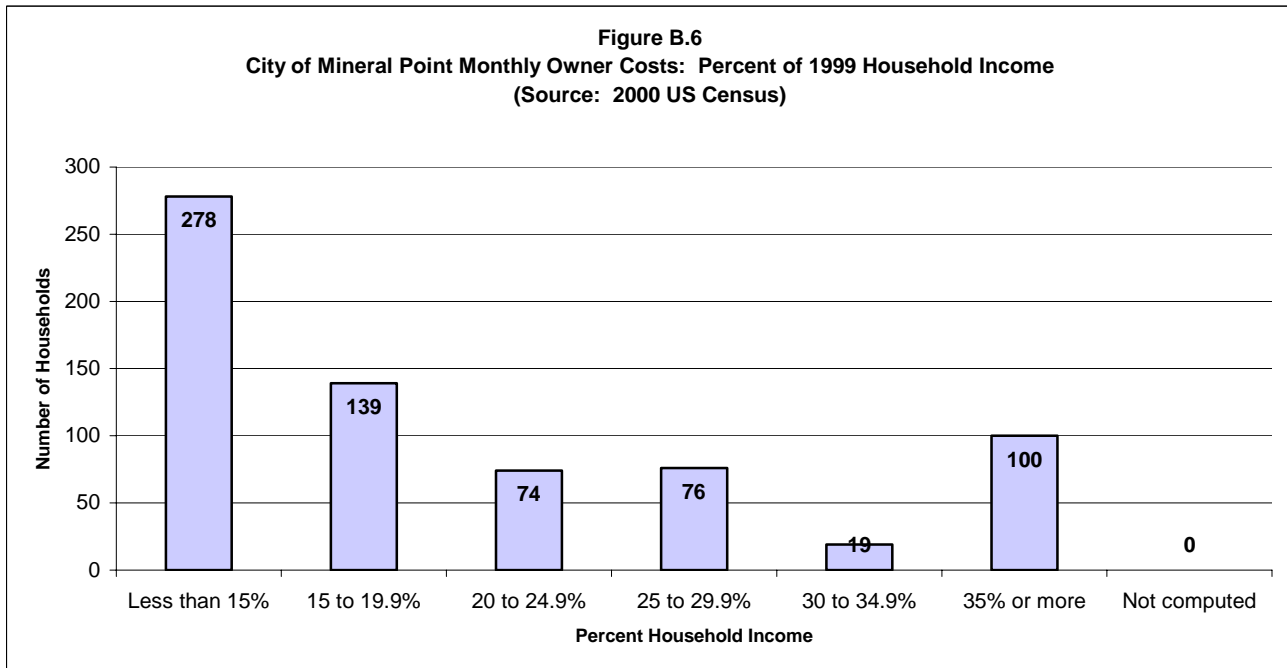
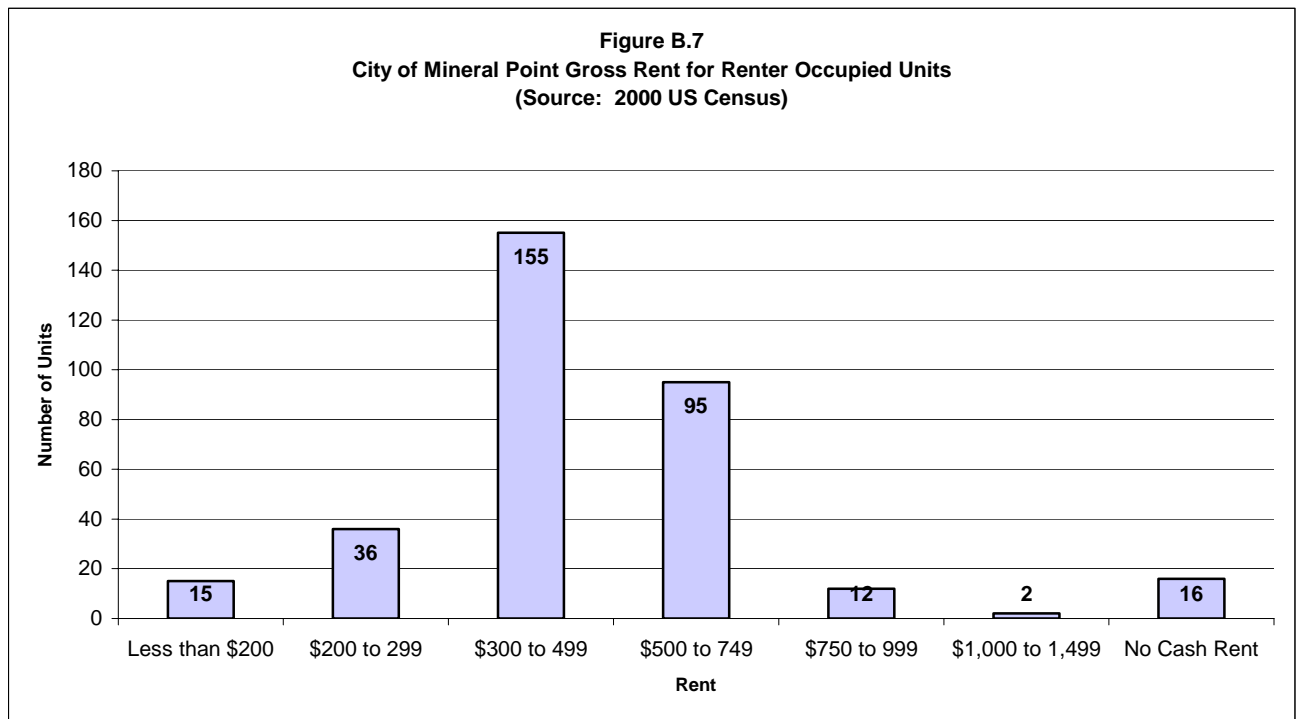


Figure B.6 indicates monthly owner costs as a percentage of 1999 household income. A total of thirty-seven households were paying more than 30 percent of their income towards housing costs. A home is generally considered affordable when the total costs do not exceed 30 percent of total household income. However, residents may choose to pay more for a particular style or type of home.

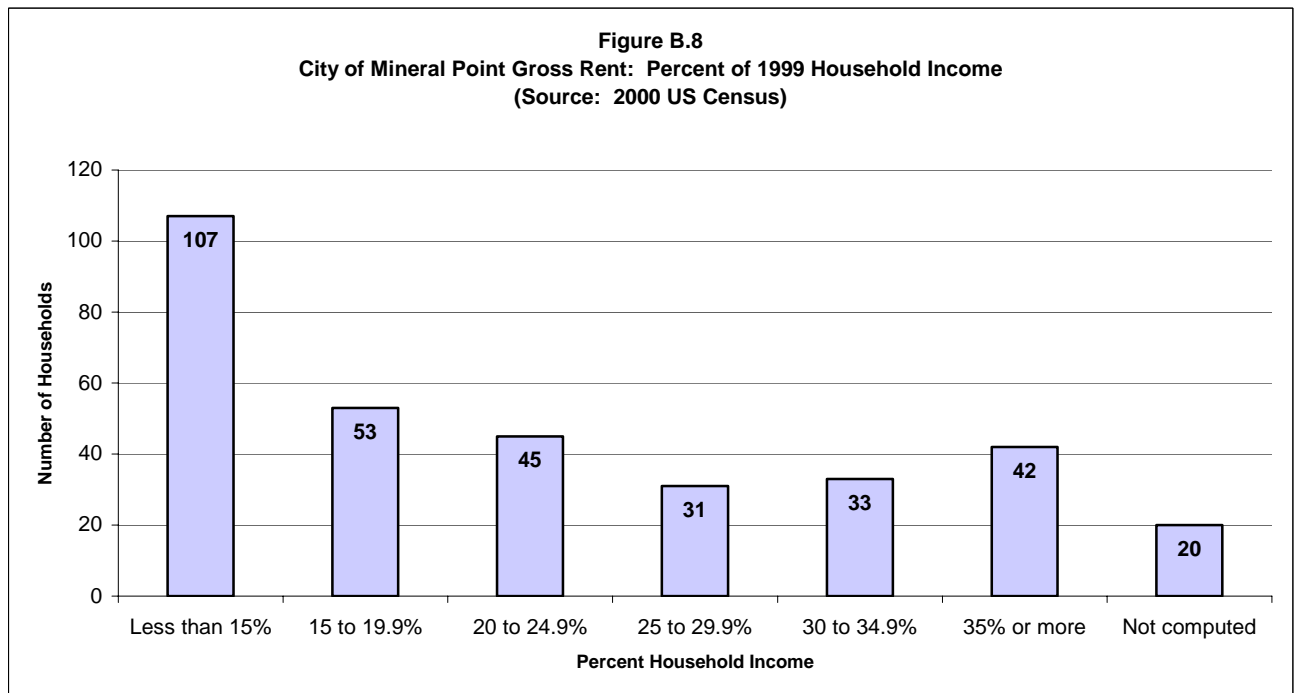


RENTER-OCCUPIED CHARACTERISTICS

Figure B.7 indicates the gross rent for renter-occupied units in the City of Mineral Point for the year 2000. The majority of units were in the range of \$300 - \$499 per month. In the year 2000, the median rent in the City of Mineral Point was \$446.



As indicated by Figure B.8, seventy-five renters were paying in excess of 30 percent of their household income towards housing costs in 2000. As mentioned previously, a person should have the opportunity to live somewhere and pay less than 30 percent of their income towards housing. This does not mean that people will not pay more, but that they should have the opportunity available for affordable housing.



HOUSING AGENCIES & PROGRAMS

There are a number of state and federal housing agencies and programs to assist individuals, developers, and communities in Iowa County. Below are brief descriptions of various agencies and programs, including contact information. To find out specific information or which program fits your needs contact them directly.

WISCONSIN DEPARTMENT OF HOUSING AND INTERGOVERNMENTAL RELATIONS - BUREAU OF HOUSING (DHIR-BOH)

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 BUREAU OF HOUSING DEPARTMENT OF ADMINISTRATION

**101 East Wilson Street
Madison, WI 53702**

Phone: 608-266-0288

<http://www.doa.state.wi.us/dhir>

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. Below are examples of projects that may qualify for WHEDA Multifamily Loans.

- 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 helps rural communities and individuals by providing loans and grants for housing and community facilities. Funding is provided for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more.

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 to developers of multi-family housing projects, like assisted housing for the elderly and 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>