

# 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 is 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 listed in order of priority) for the Town of Moscow.

- 1. Encourage the provision of an adequate supply of single-family homes, condominiums and townhouses, duplexes, assisted living, and housing for the elderly. Provide choices of owner and renter type-housing units to serve the current and future needs of all residents.**

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. Mixed-use communities should include a wide variety of housing types to address the needs of residents at all income levels.

Refer to Tables B.1 and B.2 and Figures B.5, B.6, B.7, and B.8 in this Section for more information.

- 2. Promote the preservation and rehabilitation of the existing housing stock in the Town of Moscow.**

The rehabilitation of housing may not be a problem in the Town today, but it may become one as homes age and require repairs. It is important to encourage property owners to preserve and rehabilitate their homes.

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/> and the end of this Section.

- 3. Promote and utilize federal and state housing assistance programs specifically for nursing homes and assisted living housing.**

Housing development and redevelopment programs are available for individuals, developers, and communities. Explore the programs to find one that best suits the Town's needs. For more program information, go to the end of this Section.

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

Review proposed housing developments to be sure they are in areas best suited for residential growth. For example, slope limitations can cause a number of problems, such as run off, steep driveways, and flow problems for water and sanitary sewer service. Refer to the maps in Section E, Agricultural, Natural, and Cultural Resources Element and Map H.1, Section H, Land Use Element for more information. See Section I, Implementation Element for the Town's rural residential siting criteria.

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

For more information, go to Section G, Intergovernmental Cooperation Element.

- 6. Review new housing proposals and support those proposals and programs that meet the Town'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 not only in 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?

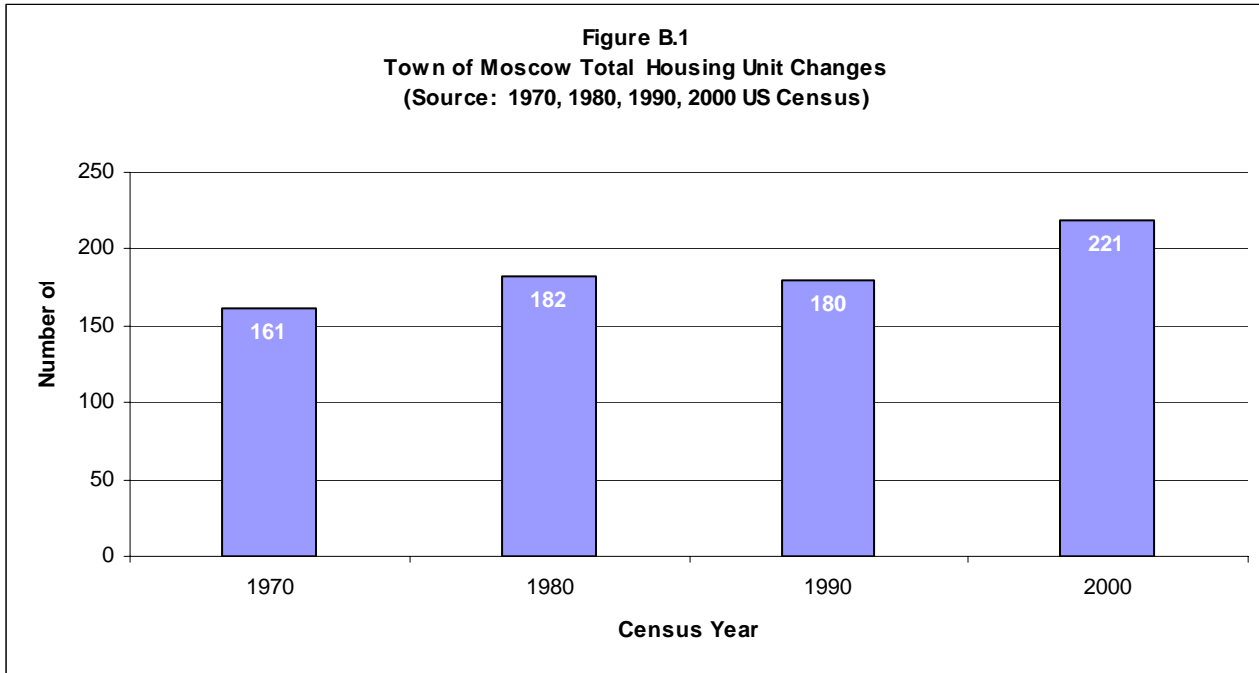
#### **TOWN OF MOSCOW HOUSING IMPACT CONCERNS**

Because of agricultural economics in our area, the Town does not want to limit housing potential. The Federal Farm programs have enabled farmers to keep their agricultural land intact. The housing demand will change with overall economy (i.e. interest rates).

**HOUSING CHARACTERISTICS**

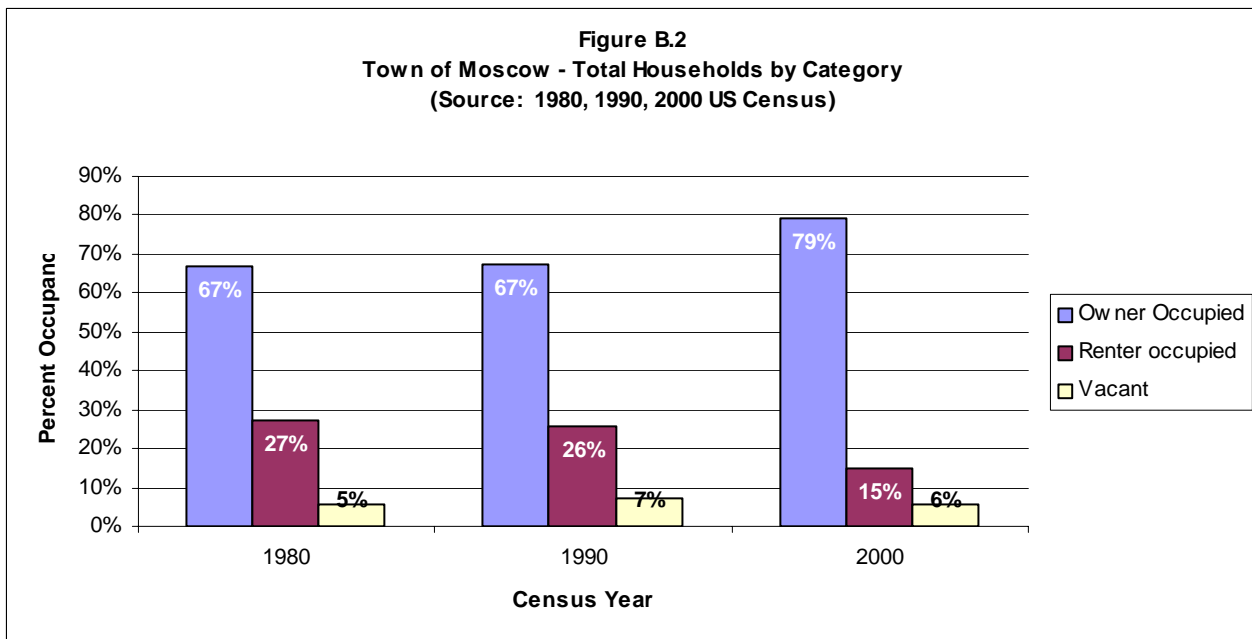
**HOUSING UNITS**

The Town of Moscow housing supply has increased by sixty units over the last 30 years. Figure B.1 shows the most significant increase occurred between 1990 and 2000, with an increase of forty-one units.



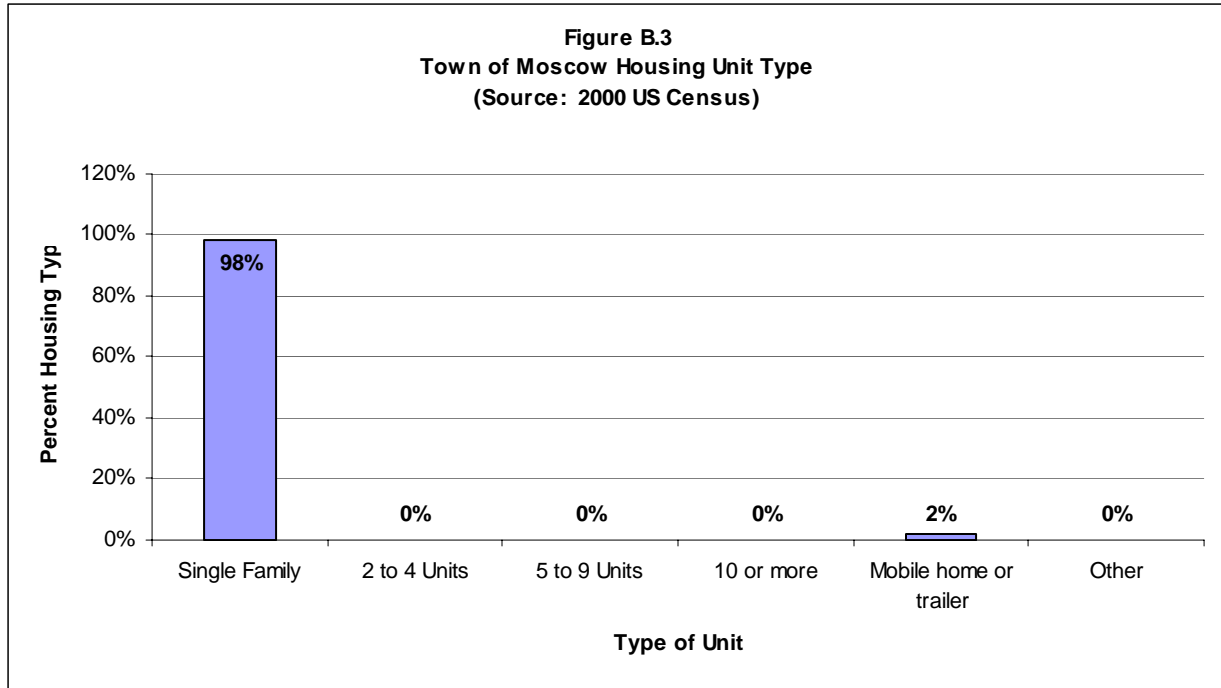
**OCCUPANCY CHARACTERISTICS**

Figure B.2 indicates the occupancy of households in the Town of Moscow according to the 1980, 1990, and 2000 US Census. Between 1990 and 2000, there was a 12 percent increase in owner occupied households, an 11 percent decrease in the rental rate, and the vacancy rate decreased 1 percent. According to the 2000 Census, of the 221 housing units in the Town of Moscow, 175 were owner occupied, thirty-three were renter occupied, with the remaining thirteen units vacant. The average number of persons per household was 2.89 for owner occupied units, 2.67 for rental units.



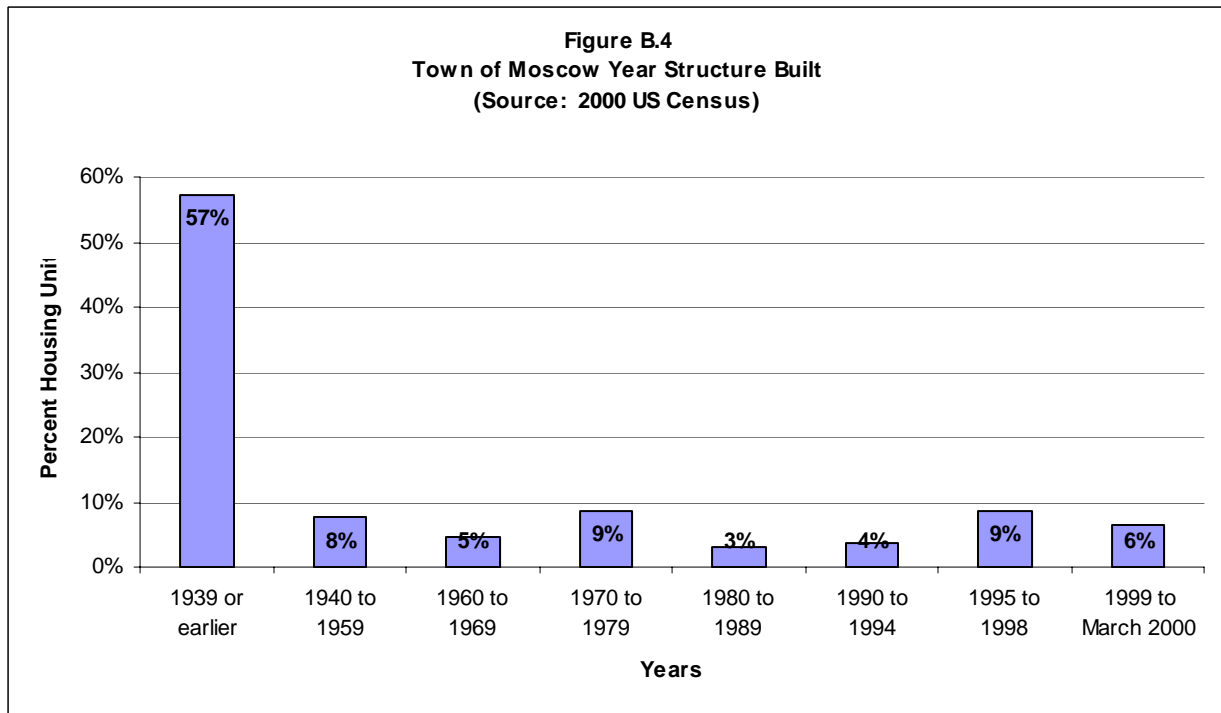
**STRUCTURAL CHARACTERISTICS**

Figure B.3 indicates the type of housing units in the Town of Moscow as reported in the 2000 US Census. As indicated, the majority of housing units (98%) in the Town are single-family homes.



**AGE CHARACTERISTICS**

Figure B.4 shows the age of housing stock in the Town of Moscow. Approximately 57 percent of Town of Moscow houses were constructed in 1939 or earlier. Twenty-five percent were built between 1940 and 1989 and 19 percent were 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**

<b>Jurisdiction</b>	<b>1990 Median Home Value - Owner Occupied</b>	<b>2000 Median Home Value - Owner Occupied</b>	<b>Change in Median Home Value 1990 to 2000</b>
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**

<b>Jurisdiction</b>	<b>1990 Median Rent - Renter Occupied</b>	<b>2000 Median Rent - Renter Occupied</b>	<b>Change in Median Rent 1990 to 2000</b>
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 &amp; 2000 US Census)

**OWNER-OCCUPIED CHARACTERISTICS**

Figure B.5 indicates the value of owner-occupied units in the Town of Moscow. The majority of homes in the Town range in value from \$50,000 to \$149,999, with other units both above and below. The median value of an owner-occupied home in the Town in 2000 was \$115,600.

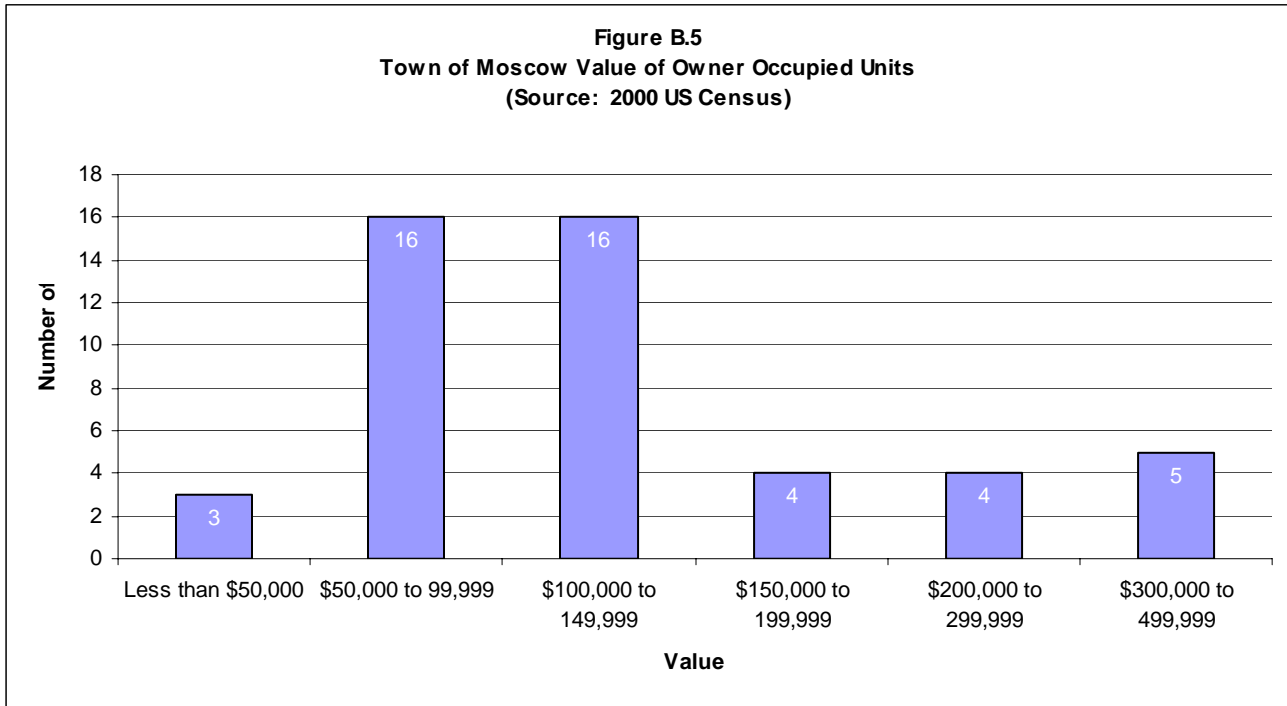
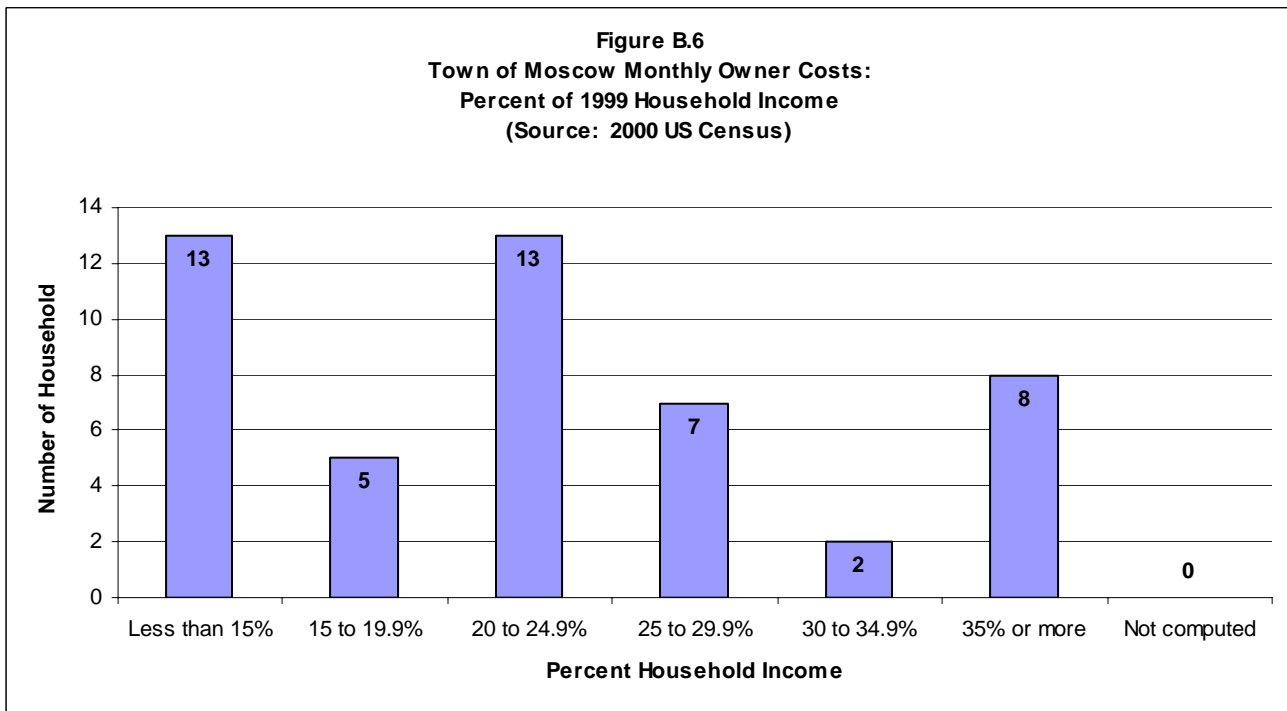
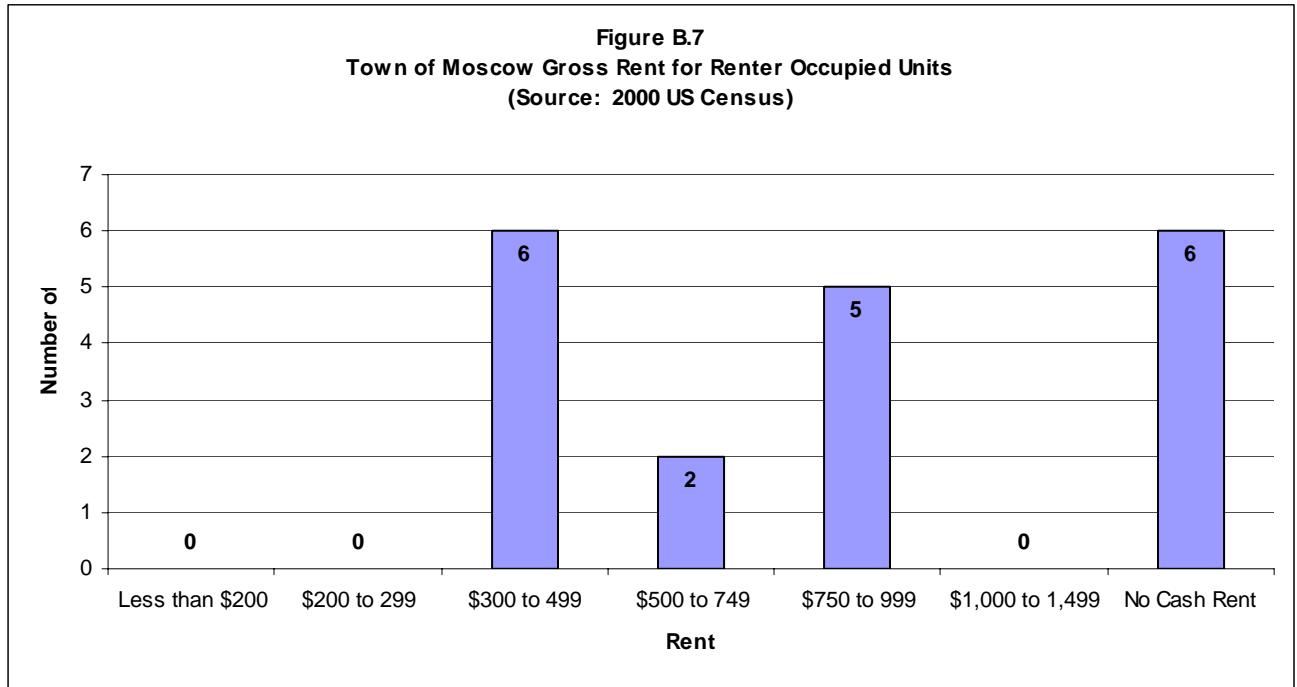


Figure B.6 indicates monthly owner costs as a percentage of 1999 household income. A total of ten households are paying more than 30 percent of their income towards housing costs. A home is generally considered affordable when the total costs do not exceed 30 percent of total household income. However,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

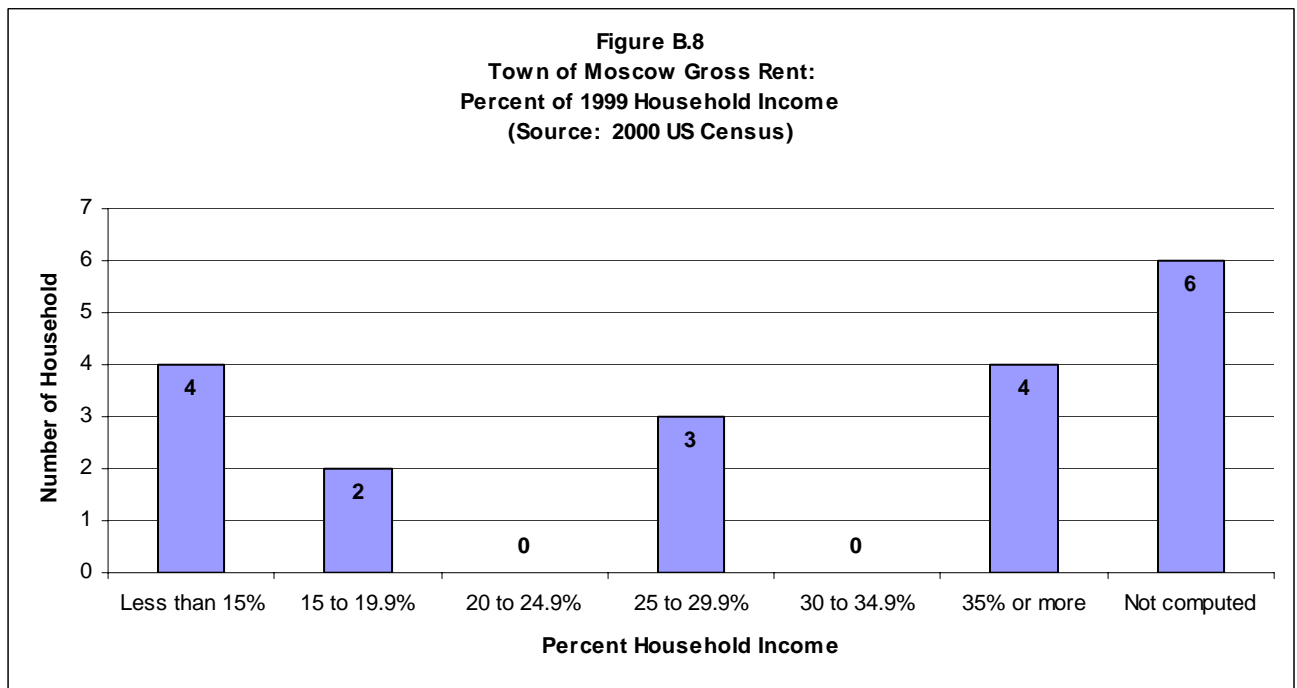


**RENTER-OCCUPIED CHARACTERISTICS**

Figure B.7 indicates the gross rent for renter-occupied units in the Town of Moscow for the year 2000. The majority of units are either in the range of \$300 - \$499 per month or in the “No Cash Rent category”. In the year 2000, the median rent in the Town of Moscow was \$513.



As indicated by Figure B.8, four renters are paying in excess of 30 percent of their household income towards housing costs. 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 available 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. Contact information has been provided for each agency. To find out more specific information or which program best 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 developers of multi-family housing projects, like assisted housing for the elderly, disabled, or apartment buildings; and
- 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>