

CHAPTER 3

Housing

Introduction

Housing is an important element when looking at planning. For most Wisconsin residents, housing costs are the single largest expenditure. Planning for housing is important because housing is probably the largest land use in a given community. One of the biggest concerns behind the Wisconsin Comprehensive Planning Law is the issue of sprawl or low-density development which many see as an inefficient use of our land. Sprawl not only develops land in large pieces, but is more expensive to provide services and infrastructure for.

Housing also provides a major source of revenue through property taxes. These taxes go towards the school district, vocational technical college, county and City.

The Housing Element will provide the City with insight into the following:

- Deficiencies in housing
- How future housing developments will develop
- A better understanding of the local housing situation

Housing Needs

Generalizations can be made concerning the state of housing in the City of Menomonie by analyzing US Census Bureau statistics without doing an extensive housing survey.

- A growing population with increased buying power is driving property values up.
- The cost of single family housing has jumped significantly.
- Residents need to be aware of programs that assist in housing/rental costs and repairs.

Some important issues to consider when planning the current and future housing needs of the City of Menomonie include: types of housing, amount of housing, and demands of housing within the community.

Age Characteristics

There is a close correlation between the age of an area's housing stock and the relative condition of those housing units. If a large percentage of housing falls into the old age categories, there will be a greater need and demand for housing rehabilitation.

Table 3-1 shows indicators of the age of the housing stock in the City of Menomonie. Just over 66% of all housing units were at least 20 years old in 2000. The City's aging housing stock may be in need of significant maintenance such as plumbing, heating, electrical, windows, etc.

The age characteristics of structures in the City of Menomonie show that 47% of the structures that stand today were built prior to 1970. This means that only 53% of the current structures were built in the last 35 years. Because a large percentage of the housing is over 35 years old, maintenance issues may be a factor when looking at purchasing a home. Having an older age of homes may be one reason that the cost of housing in Menomonie is relatively low.

Since the City of Menomonie has a number of older homes, efforts should continue to rehabilitate the existing housing stock. Various housing programs exist to address these issues. These programs are addressed later in this chapter.

TABLE 3-1 YEAR STRUCTURE CONSTRUCTED		
Year Built	Homes	Percent of Total
1999 to March 2000	165	3.0%
1995 to 1999	480	8.8%
1990 to 1994	436	8.0%
1980 to 1989	731	13.3%
1970 to 1979	1,094	20.0%
1960 to 1969	503	9.2%
1940 to 1959	949	17.3%
1939 or earlier	1,122	20.5%

Source: U.S. Census Bureau 2000

One way to analyze the quantity of new housing coming in to an area is to look at the number of building permits issued. The percentage of building permits issued for the development of single family homes has remained between 25%-35% (see Table 3-2). In early 2006, that trend seems to continue as the percentage of building permits issued to build single family housing was 33.3%.

TABLE 3-2 BUILDING PERMITS ISSUED			
Year Issued	Total Housing Units	Single Family Housing Units	Percent Single Family
2000	66	16	24.2%
2001	85	18	21.2%
2002	128	12	9.4%
2003	80	27	33.8%
2004	141	35	24.8%
2005	98	37	37.8%
*2006	15	5	33.3%

Source: State of the Cities Data Systems (SOCDS) www.huduser.org, City of Menomonie, *Through April 2006

According to the building permits, most of the multi-family homes that have been built have three or more units. This means that townhouses or apartment buildings are being constructed rather than duplexes. This indicates a trend towards increased density.

Over the last five years the City experienced an increase of 100 residential units on average per year (not including 2005).

Structural Characteristics

To do an accurate needs assessment of local housing conditions, a survey, visual inspection, or at minimum, comparison of age and assessed value would have to be done. For the purpose of the Comprehensive Plan, the Planning Commission has identified three general areas where the housing could be restored to their original character and function, as shown in Map 3-1. Encouraging a greater number of single family homes in these areas would also contribute to the sustainability of the commercial nodes nearby. Not all structures in these areas require repair however, the areas show the highest concentrations. Some structures outside the areas may also need rehabilitation.

Most of the homes in the City of Menomonie use utility gas (51.8%). The other dominant fuel type used in the City is electricity, which accounts for just over 33% of the heating fuel (see Table 3-3). Approximately 1.4% of the homes in Menomonie use wood or other fuel type as their source for heating fuel.

TABLE 3-3 TYPES OF HOUSE HEATING FUEL		
Fuel Type	Number	Percent
Utility Gas	2,671	51.8%
Bottled, Tank, or LP Gas	187	3.6%
Electricity	1,739	33.7%
Fuel Oil, Kerosene, Etc.	458	8.9%
Coal or Coke	0	0.0%
Wood	43	0.8%
Solar Energy	0	0.0%
Other Fuel	31	0.6%
No Fuel	29	0.6%

Source: U.S. Census Bureau 2000

Table 3-4 shows the number of housing units by the number of units in the structure for 1980, 1990 and 2000. The City of Menomonie is certainly experiencing increasing numbers of multi-family housing. It is evident in Table 3-4 since 1980 the City of Menomonie saw rental housing gain the majority of the housing units in the community. This is not necessarily an indicator that the City experienced the same shift in multi-family units. The percentage of housing units that consisted of 2 to 9 units, and 10 units or more, stayed steady at about 28% and 15%, respectively, from 1990 to

2000. Hence, the increase in rental units as a percentage of overall housing stock is likely due largely to the conversion of single-family housing to rental housing.

TABLE 3-4 UNITS IN STRUCTURE (HOUSING UNITS) • 1980, 1990 AND 2000					
1980		%	1990		%
1-unit, detached	2,249	57.9%	1-unit, detached	2,267	52.7%
1-unit, attached	72	1.9%	1-unit, attached	68	1.6%
2 units	455	11.7%	2 to 4 units	738	17.2%
3 and 4 units	278	7.2%	5 to 9 units	528	12.3%
5 or more units	831	21.4%	10 or more units	697	16.2%
Total	3,885	100.0%	Total	4,298	100.0%
2000		%			
1-unit, detached	2,678	51.7%			
1-unit, attached	116	2.2%			
2 to 4 units	835	16.1%			
5 to 9 units	714	13.8%			
10 or more units	835	16.1%			
Total	5,178	100.0%			

Source: U.S. Census Bureau 2000

In the City of Menomonie, 51% of the existing structures are classified as single family residential (see Table 3-5). There is a rather even split between single family residential and multi-family residential in the City. Currently, the City of Menomonie offers a wide variety of units per structure for various housing needs and desires.

TABLE 3-5 HOUSING UNITS IN A STRUCTURE		
Units	Number	Percent
Total Housing Units	5,489	100.0%
1 Unit, detached	2,678	48.8%
1 Unit, attached	116	2.1%
2 Units	323	5.9%
3 or 4 Units	521	9.5%
5 to 9 Units	714	13.0%
10 to 19 Units	327	6.0%
20 or more Units	508	9.3%
Mobile Home	302	5.5%

Source: U.S. Census Bureau 2000

Home Values

Median home values in the City of Menomonie have risen 75% between 1990 and 2000 (see Table 3-6). This is due to two main factors. First, the demand for housing, not only in the City, but also in Western Wisconsin has pushed up housing prices. Second, the housing values have naturally appreciated over the past decade. Home values have increased dramatically

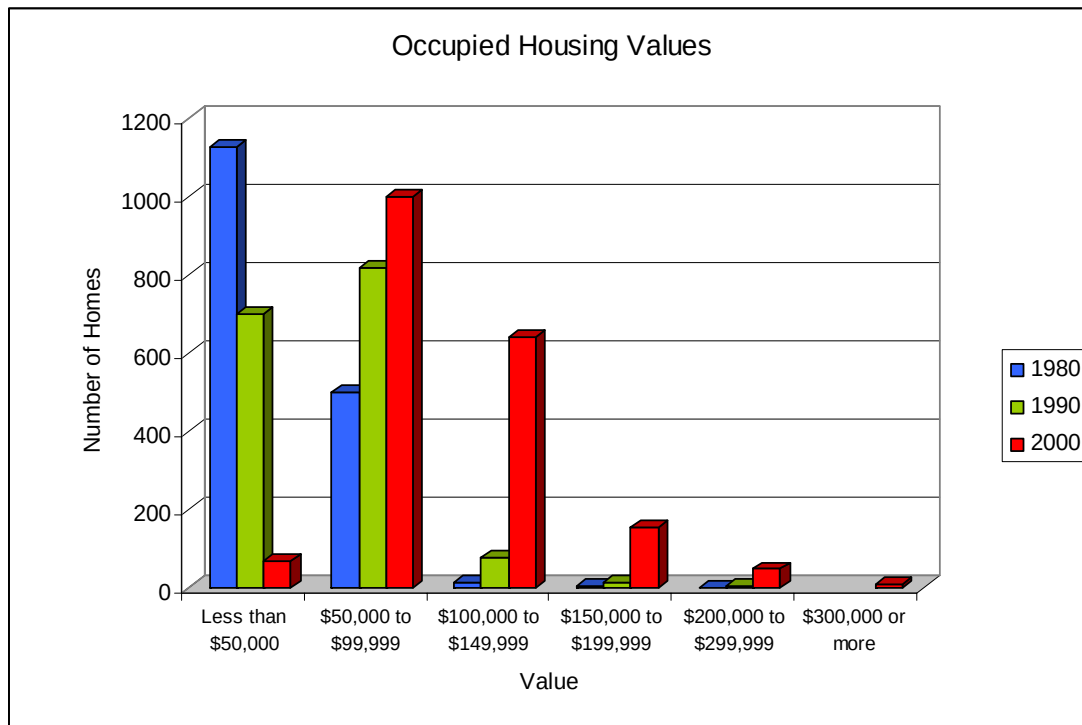
throughout the nation since the early 1990's. Since 2000, home values have continued to increase but at a slower pace.

TABLE 3-6 MEDIAN HOUSING VALUE FOR OWNER OCCUPIED UNITS • 1980, 1990 AND 2000			
City of Menomonie and Area Communities			
Community	1980	1990	2000
Dunn County	\$38,800	\$49,000	\$92,900
City of Menomonie	\$41,100	\$53,400	\$94,200
Town of Menomonie	\$54,900	\$67,800	\$116,700
Town of Red Cedar	\$46,000	\$57,100	\$108,000
Town of Sherman	\$45,000	\$56,700	\$106,500
Town of Tainter	\$49,500	\$63,400	\$118,300

Source: U.S. Census Bureau 2000

While housing value continues to increase in almost all markets in the country, Table 3-6 shows that while the City of Menomonie's owner-occupied housing value outpaces Dunn County as a whole, it lags behind all of the surrounding towns.

FIGURE 3-1 OCCUPIED HOME VALUES



Source: US Census Bureau 1990, 2000

A recent search of the Multiple Listings Service of properties sold in the City of Menomonie in 2004 shows the median sale price for a home is now closer to \$125,000.

The changing value of housing is indicated by Table 3-7. In 1980, there were only four owner-occupied housing units reported to be worth at least

\$150,000 and only one over \$200,000. By 1990, there were 20 owner-occupied houses worth at least \$150,000, 6 of those over \$200,000. In 2000, 57 owner-occupied houses were reported to be worth over \$150,000 in the city or about 2.5 percent of all owner-occupied housing. The percentage of owner occupied units with a value of under \$100,000 was 83% in 1980, 79% in 1990 and 76% in 2000.

TABLE 3-7 HOUSING VALUE-OWNER OCCUPIED UNITS • 1980, 1990 AND 2000				
Value	1980	1990	2000	Number and % Increase/Decrease (1990-2000)
Less than \$50,000	1126	702	70	-632 (-90.0%)
\$50,000 to \$99,999	498	816	1000	184 (22.6%)
\$100,000 to \$149,999	13	76	639	563 (740.8%)
\$150,000 to \$199,999	3	14	156	142 (1,014.3%)
\$200,000 to \$299,999	1	6	48	47 (4,700.0%)
\$300,000 or more	0	0	9	7 (350.0%)

Source: U.S. Census Bureau 2000

The most dramatic change came in owner-occupied housing units with a value between \$100,000 and \$149,000 which increased by over seven times between 1990 and 2000. Table 3-8 shows that the median value of owner-occupied housing was \$94,200 in 2000 which was an increase of 76%. There were 702 homes valued under \$50,000 in 1990. By 2000, that number had been reduced to 70 homes.

TABLE 3-8 MEDIAN OWNER-OCCUPIED HOUSING VALUE			
Median Owner-Occupied Housing Value	1990	2000	% Change
Menomonie*	\$53,400	\$94,200	75.09%
Platteville*	\$51,100	\$88,100	72.41%
River Falls*	\$71,000	\$127,000	78.87%
Whitewater*	\$59,300	\$115,500	94.77%
Chippewa Falls**	\$43,400	\$81,300	87.33%
Hudson**	\$80,200	\$139,900	74.44%
Onalaska**	\$66,700	\$114,400	71.51%
Rice Lake**	\$47,600	\$71,500	50.21%

Source: US Census Bureau 1990, 2000, *Cities with Universities, **Similar sized cities

Looking at Table 3-8, you can compare the median owner-occupied housing in the City of Menomonie to both cities of comparable size with universities and cities with comparable size without universities. Of the nine cities, Menomonie had the 6th highest owner-occupied home value. When just comparing the cities that have universities, Menomonie ranked four out of five, having a higher housing value than only Platteville.

As property values increase, the City may want to consider developing or adopting policies and programs that assist low-to-moderate income, elderly, and disabled citizens in renting or buying affordable housing.

Occupancy Characteristics

All housing units are classified as either owner-occupied or renter-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All occupied housing units, which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

A more cost-effective way to assess the housing characteristics is to look at Census data. This data will provide general information about current and past housing characteristics. Table 3-9 provides the historic housing characteristics in City of Menomonie from 1980 to 2000. As shown, between 1980 and 1990, 563 housing units were added in the city. This is a 14 percent increase. From 1990 to 2000 there was increased growth with 902 housing units added for an increase of almost 20 percent. Table 3-9 also reveals that between 1980 and 1990 that all of the increases in housing units were in renter occupied units and that by 1990 for the first time the majority of the city's housing stock were rental units. Although owner occupied units rebounded somewhat in the 1990s, increasing by 16 percent, renter occupied units grew by 20 percent and increased their share of total housing units in the community.

These tenure and occupancy conditions are also reflected in the distribution of single-family and multi-family units, as most rental housing is multi-family. Between 1980 and 1990 there was a very small increase in single-family housing units while multi-family units increased by 25%. Again, single-family units rebounded in the 1990s growing by almost 20% while multi-family units grew by 21%. This left the city with 51.4 percent of total housing units in single-family housing and 43.8% in multi-family units.

TABLE 3-9 HOUSING CHARACTERISTICS • 1980, 1990 AND 2000			
	1980	1990	2000
Total Housing Units	3,976	4,539	5,441
-Total Occupied Units	3,803	4,323	5,119
-Owner Occupied Units	1,949	1,930	2,241
Percent of Total Occupied	51.2	44.6	43.8
-Renter Occupied Units	1,854	2,393	2,878
Percent of Total Occupied	48.8	55.4	56.2
-Vacant/Seasonal Units	173	216	322
-Single Family Units	2,321	2,335	2,794
-Multi-Family Units	1,564	1,963	2,384
-Mobile Homes	92	246	302
Median Home Value	\$41,100	\$53,400	\$94,200
Median Cash Rent	\$196	\$297	\$465
Household Size (persons)	2.5	2.46	2.35

Source: US Census Bureau 1990, 2000, *Cities with Universities, **Similar sized cities

There were also significant increases in the number of vacant or seasonal housing units and mobile homes since 1980, but as a percentage of total

housing units they have remained relatively stable. Due to the identified tenure and occupancy conditions, the City of Menomonie may want to explore policies that will encourage more single-family housing development targeted for owner-occupancy to bring the mix of its housing stock into more balance.

TABLE 3-10 OWNER-OCCUPIED VS. RENTER-OCCUPIED HOUSING PERCENTAGES					
Year	1990	% of Total	2000	% of Total	Number and % Change
Owner-Occupied Housing Units	1,930	44.64%	2,241	43.78%	311 (16.1%)
Renter-Occupied Housing Units	2,393	55.36%	2,878	56.22%	485 (20.3%)
Total	4,323	100.00%	5,119	100.00%	-

Source: 1990 and 2000 U.S. Census

The City of Menomonie has a large number of renter occupied units. Although the number of single family housing is more than half of the housing stock in the City, less than 45% of all housing units are owner occupied. This signifies that a significant number of single family homes are being rented. The large number of Stout students renting single family homes is the main reason for the high number of renter occupied units.

On Campus Housing

The Census does not consider dorm rooms to be separate dwelling units and, therefore, does not include them under the Housing categories. Although they are left out of the Census, dorms are an important housing factor in a small college city like Menomonie. The capacity in each of the dorms is shown in Table 3-11. The dormitory housing is split into two separate sections of the campus. Currently, the north campus has four dormitory buildings with 475 rooms and an occupancy capacity of 960 residents. In 2005, the north campus added suite style residence halls that provide housing for 296 students. Because the capacity for the Jeter-Tainter-Callahan Hall will be lowered to accommodate students who want a single room, the new hall will not provide much additional housing.

The south campus has five dormitory buildings with 988 rooms and the capacity to house 1,975 residents. The dorms from both north and south campus have a combined total of 1,463 rooms and a maximum occupancy of 2,935.

TABLE 3-11 DORMITORY HOUSING-UW STOUT			
North Campus		South Campus	
Dormitory	Capacity	Dormitory	Capacity
Wigen Hall	242	North Hall	366
Hovlid Hall	194	Antrim-Froggatt Hall	254
Fleming Hall	205	Curran-Kranzusch-Tustison-Oetting Hall	494
Jeter-Tainter-Callahan Hall	319	South Hall	368
New Residence Suites*	296	Hansen-Keith-Milnes-Chinnock Hall	493
Total	960		1,975

Source: UW-Stout-Department of Housing and Residence Life, *Open Fall 2005, not included in total

Because the student enrollment makes up such a large fraction of the City of Menomonie, they are an important demographic to consider when looking at housing. Not all enrolled students live in the city where they attend college; it is difficult to accurately assess the affect the students have on the total population. Table 3-12 displays an approximate comparison to where the City of Menomonie's percent of student population is to other college communities across the State. This allows you to see what type of impact a University has on a community as a whole.

TABLE 3-12 ENROLLMENT AND POPULATION-UNIVERSITY COMMUNITIES			
Community	2004 Population Est	2004 Enrollment	Enrollment to Population
Menomonie	15,247	7,877	51.7%
Eau Claire	63,897	10,647	16.7%
Green Bay	102,767	5,657	5.5%
La Crosse	51,818	9,409	18.2%
Madison	208,054	40,658	19.5%
Oshkosh	62,916	10,744	17.1%
Platteville	9,989	5,559	55.7%
River Falls	10,678	5,899	55.2%
Stevens Point	24,551	8,757	35.7%
Superior	27,368	2,881	10.5%
Whitewater	13,437	10,671	79.4%

Source: Wisconsin Department of Administration, www.uscollegesearch.org

By far, UW-Whitewater has the biggest single impact on a community with an enrollment to population ratio of 79.4%. Three other communities, Menomonie, River Falls, and Platteville, had ratios over 50%. In each of these situations, the communities have a total population under 16,000 people and universities with enrollments of over 5,500 students.

From these enrollment statistics regarding Wisconsin Colleges, UW-Stout has a greater impact on the City of Menomonie than most universities have on their respective communities.

Table 3-13 compares the City of Menomonie's housing occupancy with similar sized cities. The top section of the table shows other cities that have universities and the bottom section shows other cities that don't.

Table 3-13 Menomonie Housing Comparison for Selected Wisconsin Cities-2000		
Cities with Universities	Owner Occupied	Renter Occupied
Menomonie	43.8%	56.2%
Eau Claire	57.3%	42.7%
Platteville	52.1%	47.9%
River Falls	51.0%	49.0%
Whitewater	36.2%	63.8%
Cities without Universities	Owner Occupied	Renter Occupied
Chippewa Falls	58.2%	41.8%
Hudson	60.3%	39.7%
Onalaska	68.1%	31.9%
Rice Lake	60.4%	39.6%

Source: US Census Bureau 2000

The City of Whitewater has the highest renter occupancy rate (63.8%) of all the cities in this comparison. Menomonie has the second highest renter occupancy rate with 56.2% of the residents renting their homes. Cities that don't have a university have a lower renter occupancy rate.

Off-Campus Housing

Off-campus housing makes up a large percentage of rental property. These are typically single family homes that have been converted to rentals (rooming and lodging houses). This trend has led to the dense development in the neighborhoods surrounding campus and to parking, green space, and land use conflicts with existing residential neighbors. The City has tried to address this issue by strengthening ordinances requiring more green space and parking in order to acquire new rooming and lodging licenses. While these ordinances have addressed new development, the existing, rooming and lodging homes are grandfathered in and remain a concern in the neighborhoods that surround campus.

New Development

With rapid development, it is sometimes difficult to be familiar with the work of the many developers that are in the area. In some communities, residents have been unhappy with the aesthetics of new subdivisions and the repetitious patterns and colors of many of the houses. To address this, the City may want to consider not allowing developers to construct the same building footprint side by side unless there is a significant difference between them. The difference could be requiring different styles of windows, entrances, siding color, or even the addition of a porch. Staggering setbacks

can also be an effective tool for breaking up monotonous housing patterns. In some cases, communities have even requested actual drawings of the homes that will be built. These requests can be specified in your subdivision ordinance or in the developer's agreement.

HOUSING UNIT PROJECTIONS

The housing projections used for this plan are intended to provide an estimate of housing units that will be developed through the year 2025. Development of the housing projections is helpful in order to estimate the amount of land that may be consumed by future housing development. The projections are based on several assumptions. These assumptions create limitations that should be considered when reviewing and evaluating the projections. The assumptions include the following:

- The population projections developed as part of this plan are reasonable and will continue to be reasonable during the planning period (see Table 1-20 of the Issues and Opportunities Element).
- The household projections developed as part of this plan are reasonable and will continue to be reasonable during the planning period (see Table 1-21 and 1-22 of the Issues and Opportunities Element).
- The vacancy rate will remain constant during the planning period.

TABLE 3-14 HOUSING UNIT FORECAST 2000 TO 2025 CITY OF MENOMONIE						
	2000	2005	2010	2015	2020	2025
Population	14,937	15,632	16,153	16,558	17,144	17,788
Persons per HH	2.92	2.87	2.81	2.74	2.69	2.69
Households	5,117	5,440	5,747	6,053	6,374	6,616
Owner Occupied Households	2,242	2,383	2,517	2,651	2,792	2,898
Renter Occupied Households	2,877	3,057	3,230	3,402	3,582	3,718

Source: DOA, Cedar Corporation

Based on the developed housing projections as shown in Table 3-14, it is estimated that the City of Menomonie will have 6,616 housing units by the year 2025. This is an increase of 1,499 housing units since 2000, or 29%, from the 2000 Census. It is projected that housing units will average an annual increase of approximately 110 housing units per year during the twenty-five year period.

Housing Affordability Analysis

Many government agencies define excessive housing costs as an amount exceeding 30 percent of household income. According to the U.S. Census

Bureau, selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. This can be used to measure housing affordability and shelter costs.

TABLE 3-15 MONTHLY HOUSING COSTS-PERCENTAGE OF HOUSEHOLD INCOME, 1999		
	Number	Percent
Less than 15%	728	37.9%
15 to 19%	376	19.6%
20 to 24%	256	13.3%
25 to 29%	189	9.8%
30 to 34%	171	8.9%
35% or more	193	10.0%
Not computed	9	0.5%

Source: US Census Bureau 2000

Housing affordability is a concern in our society. People with low to moderate levels of income aren't the only faction seeking affordable housing. Young, working families just starting out, elderly or other people on fixed incomes also require housing within their means in a rapidly changing housing market. If housing becomes too expensive in a community, the City of Menomonie will discover that people's parents, grandparents, or their own children may have a hard time finding affordable housing.

A majority of homeowners (80.6%) in the City of Menomonie are paying less than 30% of their household income towards homeowner costs. This could mean that owners have a smaller mortgage due to a larger down payment or that housing costs are not rising as fast as wages and salaries in the area. It could also mean that housing is considered to be affordable (see Table 3-15).

TABLE 3-16 GROSS RENT-PERCENTAGE OF HOUSEHOLD INCOME, 1999		
	Number	Percent
Less than 15%	596	20.6%
15 to 19%	420	14.5%
20 to 24%	381	13.2%
25 to 29%	284	9.8%
30 to 34%	211	7.3%
35% or more	896	31.0%
Not Computed	101	3.5%

Source: US Census Bureau 2000

One thing to keep in mind regarding these statistics is college students do not often make a lot of money and therefore spend a significant percentage of their income on housing even though housing costs may not be high.

Table 3-16 reveals gross rent in relation to household income. Gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels if these are paid for by the renter (or paid for the renter by someone else). Although a majority of renters (58.2%) are paying less than 30% of their household income towards renting costs, more renters are paying a larger percent of their income to rent than what homeowners are paying to buy.

Regarding rental housing in the city, Table 3-17 shows that the rents charged in the city experienced similar increases from 1980 to 2000. However, the student housing rental market is evident in the number of renter-occupied housing units with a rent under \$500.

TABLE 3-17 CONTRACT RENT RENTER-OCCUPIED UNITS - 1980,1990 AND 2000					
1980		1990		2000	
Less than \$250	1,346	Less than \$250	717	Less than \$200	233
\$250 to \$499	407	\$250 to \$499	1,359	\$200 to \$499	1,469
\$500 or more	12	\$500 or more	242	\$500 to \$749	807
				\$750 to \$999	236
				\$1,000 to \$1,499	92
				\$1,500 or more	29

Source: U.S. Census Bureau 2000

Another way of calculating home-owner affordability is to do a housing-to-income analysis. We have based this analysis (see Table 3-18) on the 2004 median sale price (\$125,250) of homes between \$40,000 and \$370,000, and have taken in several factors related to home ownership that are listed below.

TABLE 3-18 HOUSING AFFORDABILITY ANALYSIS		
Costs	20% Downpayment	5% Downpayment
*Median Sale Price of Home (2004)	\$125,250	\$125,250
Down Payment	\$25,050	\$6,262.50
Mortgage Principal	\$100,200	\$118,987.50
30 Year Fixed Rate	6.50%	6.50%
Principal and Interest Payment	\$633/month	\$751/month
Homeowners Insurance	\$400	\$400
Property Taxes	\$2,804.35 (2004 Mill Rate of 22.39)	\$2,804.35 (2004 Mill Rate of 22.39)
Maintenance and Repairs	\$1,000 (Estimated Per Year)	\$1,000 (Estimated Per Year)
Total Annual Housing Costs (HC)	\$11,800.35	\$13,216.35
Income Needed (HC=30% of Income)	\$39,334.50	\$44,054.50

*MLS from Rassbach Realty

The City's 2000 median income was \$31,103 which is significantly less (\$8,231.50) than the income needed of \$39,334.50 with a 20% down payment. If the down payment is only 5%, the annual cost of housing jumps

\$13,216.35 per year. Generally, housing costs are considered affordable when they account for approximately 30% of the household income. This would require a household putting 5% down, that is spending 30% of their income on housing to make \$44,051.50. This amount is much greater than the scenario of putting 20% down. According to this exercise, housing isn't considered affordable in the City of Menomonie. This exercise doesn't account for the median household income being brought down because students make up a large percentage of the population. Therefore, housing may in fact be considered affordable for most working, non-student households. However, Median household income looks at the entire population, including students, which is why the median income for Menomonie is so low.

Housing Assistance Programs and Agencies

There are several State and Federal programs and agencies that assist first time homebuyers, disabled and elderly residents, and Low-Medium Income citizens meet rental/home ownership needs. Many of the most often used are listed below.

The State of Wisconsin uses low to moderate income classification charts to determine if individuals or households meet requirements for financial assistance in purchasing a new home or improving an existing home.

The Wisconsin Comprehensive Planning legislation requires that all areas completing comprehensive plans compile a list of programs available to assist in providing an adequate supply of housing that meets existing and forecasted housing demand in the local unit of government. Following is listing of programs that are available and agencies involved in housing programs in Menomonie.

City of Menomonie CDBG Housing Revolving Loan Program

The CDBG program provides grants to local governments for housing rehabilitation programs that primarily benefit low and moderate-income households. Funding can be used to assist homeowners and landlords in making essential improvements to properties and can also assist rental households in purchasing homes. The Dunn County Housing Authority administers a CDBG program on behalf of Dunn County. Additionally, the City of Menomonie also administers their own CDBG programs.

Community Options Program (COP)

Community Options helps people who need long term care to stay in their own homes and communities. Its purpose is to provide cost-effective alternatives to expansive care in institutions and nursing homes. Elderly people and people with serious long-term disabilities receive funds and assistance to find services they are not able to get through other programs. The Wisconsin Department of Health and Family Services administers this

program through the Dunn County Department of Health and Dunn County Human Services.

Dunn County Housing Authority

The Dunn County Housing Authority provides rental assistance for low income housing for families, the elderly and disabled adults.

Habitat for Humanity

Local affiliates, including dozens in Wisconsin, are responsible for raising funds, recruiting volunteers and identifying project sites and constructing owner-occupied housing for the benefit of participating low-income families. So far, two homes have been complete in the City of Menomonie and one more is in the process of being constructed as of the spring of 2005.

Historic Home Owner's Tax Credits

A 25% Wisconsin investment tax credit is available for people who rehabilitate historic non-income-producing, personal residences, and who apply for and receive project approval before beginning physical work on their projects. This program is administered by the Wisconsin Historical Society.

Home Investment Partnership Program (HOME)

A variety of affordable housing activities may be supported by federal HOME awards including down payment assistance to homebuyers, rental rehabilitation, weatherization-related repairs, accessibility improvements and rental housing development. The program is administered by the Wisconsin Division of Housing and Intergovernmental Relations (DHIR).

HUD

The U.S. Department of Housing and Urban Development provides subsidized housing through low-income public housing and the Section 8 Program. Under the Section 8 Program, rental subsidies are given to low-income households, including households renting private apartments. The Dunn County Housing Authority administers Section 8 programs in the county. HUD is also responsible for providing funds to communities through various grant programs.

Menomonie Housing Authority

The Menomonie Housing Authority is responsible for the construction and operation of federally-financed public housing. They provide housing for low income families and elderly based on 30% of gross income. This board is a separate entity from the City of Menomonie. The Menomonie Housing Authority provides low income housing to residents of Menomonie and has a total of 145 housing units all of which are multi-family homes and apartments. The apartment complexes (80 units) are mainly set aside for the disabled and the elderly (Classified as 55 years of age and older).

Property Tax Deferred Loan Program (PTDL)

This state program provides loans to low and moderate income elderly homeowners to help pay local property taxes, so that the elderly can afford to stay in their homes. To be eligible, individuals must be at least 65 years old with a spouse that is at least 60 years old, unless one is disabled.

Rural Development –United States Department of Agriculture

Provides housing opportunities for individuals living in predominantly rural areas (population <10,000). The Rural Development Program provides support for rental housing, mortgage loans for homebuyers, and support for cooperative housing development.

Subsidized Housing Units

Subsidized housing units are found in Menomonie. These units are run by housing authority's, nonprofit organizations, or other private individuals. Low-income, family, elderly, and disabled units are available.

Wisconsin Housing and Economic Development Authority (WHEDA)

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. This agency finances housing development through the sale of bonds. WHEDA provides mortgage financing to first-time homebuyers, and financing for multi-family housing.

Wisconsin Community Action Program (WISCAP)

WISCAP and its member agencies are dedicated to advancing safe and affordable housing, through development of resources, training and opportunities. The organization serves as an advocate for policy and program development, and provides technical assistance expertise on housing issues. Dunn County is covered by West CAP out of Glenwood City.

West CAP is non-profit corporation that works in partnership with local communities to plan and develop good quality, affordable housing for low and moderate-income families and individuals.

Their HomeWorks program constructs and manages new housing, and provides a variety of renovation, weatherization, and energy efficiency services for existing homes and apartments. West CAP also administers HUD's Section 8 program in St. Croix County.

Wisconsin Home Energy Assistance Program (WHEAP)

The Energy Services Bureau oversees Wisconsin's Low Income Home Energy Assistance Program. This includes the federally funded Low Income Home Energy Assistance Program (LIHEAP) and other related programs. Households with incomes at or below the federal poverty level may be eligible for assistance. Many households with income from farms, offices, factories and other work places receive LIHEAP assistance.

Wisconsin Rural Development, Rural Housing Service

The mission of the Rural Housing Service is to enhance the quality of life of rural people through the creation of safe, affordable, housing where people can live, work and prosper as part of a community. The Wisconsin Rural Housing Service offers housing preservation grants, loans and grants for farm labor housing, loans and grants for home improvement and repairs, loans for financing housing site development, loans for home purchase or construction, loans on apartment buildings and self-help technical assistance grants.

Housing Goals, Objectives, Programs & Policies

Once an inventory has been taken of the existing housing stock and conditions, the next logical step is to look at what the community hopes to achieve in the near future regarding housing stock, density and conditions.

Goals

1. Ensure land is available for future housing needs.
2. Provide a balance between single family and multi family housing.
3. Address the aesthetics of new developments and housing.
4. Encourage infill development on vacant lots within the City.
5. Support and encourage sustainable design of residential development including “*Green Building*.”

Goal 1: Ensure land is available for future housing needs.

Objectives

- Maintain steady and planned growth in the City of Menomonie.

Programs, Policies, and Actions

- Use proposed land use map to guide residential growth.
- Explore extra-territorial zoning with surrounding towns to avoid land use conflicts.

Goal 2: Provide a balance between single family and multi family housing.

Objectives

- Increase owner-occupied home ownership.
- Protect property values.

Programs, Policies, and Actions

- Help residents locate housing programs and agencies that will help them achieve home ownership.
- Encourage developers to provide a variety of housing sizes and styles to meet the needs of all residents.
- Encourage R-1, R-2, and R-4 zoning over the full multiple-family zoning of R-3 because they are more compatible and are more easily intermixed.

- Encourage the use of Traditional Neighborhood Development (TND) that is served by a network of paths, streets and lanes suitable for pedestrians as well as vehicles and includes a variety of housing types and land uses in a designated area.
- Require 70% of dwelling units in new subdivisions to be single family/owner.
- Review existing zoning map for rezoning of multiple family areas to single family areas when redevelopment occurs.

Goal 3: Address the aesthetics of new developments and housing.

Objectives

- Avoid residential development that uses repetitive styles and colors.

Programs, Policies, and Actions

- Specify housing aesthetics in the developer's agreement.
- Encourage the use of Traditional Neighborhood Development (TND) that is served by a network of paths, streets and lanes suitable for pedestrians as well as vehicles and includes a variety of housing types and land uses in a designated area.
- Require developments to use a variety of building footprints, colors, windows, etc...
- Discuss possible ordinances on property maintenance code.

Goal 4: Encourage infill development on vacant lots within the City Limits.

Objectives

- Reduce urban sprawl.
- Lower the cost of infrastructure expansion.

Programs, Policies, and Actions

- Allow for the extension of utilities to the vacant lots within the City.
- Review stormwater ordinance requirements for infill development.
- Analyze the potential for incentives to lower costs for those building on infill lots.
- Promote the housing program to assist lower income families to build.

Goal 5: Support and encourage sustainable design of residential development including “Green Building.”

Objectives

- Reduce energy consumption.
- Promote environmental sustainability and responsibility.

Programs, Policies, and Actions

- Work with local contractors to construct a home that meets the Leadership in Energy and Environmental Design (LEED) Standards.

- Encourage architects and developers to incorporate LEED Standards and promote “green buildings.”
- Review ordinances to identify opportunities to provide incentives for green building.
- Develop standards and incentives for promoting greenspace and walkability in residential developments.