

## Chapter 3

# Housing

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### Purpose

The purpose of the Housing Chapter is to provide an adequate housing supply that meets existing and forecasted housing demand in the Village of Ellsworth. The Housing chapter will assess the age, structural, value and occupancy characteristics of the Village's housing stock and identify specific policies and programs that promote the development of housing for residents.

### Age Characteristics

Table 3-1 shows that 59.8% of homes were built in 1979 or earlier. These homes may need typical maintenance such as shingles, siding, furnaces, and etcetera. In some cases, these homes may have lead paint inside which can be harmful to children. Programs are available to help residents make update homes, make repairs, and remove lead.

Table 3-1 – Year Structure Constructed

Year Built	# Homes	Percent
Total	1,429	100.0%
2000 to 2008	178	12.5%
1999 to 2000	239	16.7%
1995 to 1998	136	9.5%
1990 to 1994	67	4.7%
1980 to 1989	132	9.2%
1970 to 1979	203	14.2%
1960 to 1969	145	10.1%
1940 to 1959	188	13.2%
1939 or earlier	319	22.3%

Source: 2000 U.S. Census; Pierce County

### Structural Characteristics

Heating fuel sources can show what heating sources are available to residents and how old a furnace may be. The majority of homes within the Village use utility gas (Table 3-2). A small percentage of homes use electricity as their main heating source. These are typically rental units.

Recently, concerns over energy costs have made some people look at alternative energy options. Over time, the Village may see an increase in the use of solar, wind, and wood as the main heating source for homes.

Table 3-2 – Types of House Heating Fuel

Fuel Type	Number	Percent
Utility Gas	888	75.4%
Bottled, Tank, or LP Gas	19	1.6%
Electricity	201	17.1%
Fuel Oil, Kerosene, Etc.	58	4.9%
Coal or Coke	0	0.0%
Wood	3	0.3%
Solar Energy	0	0.0%
Other Fuel	4	0.3%
No Fuel	4	0.3%
Total	1,177	100.0%

Source: 2000 U.S. Census

Table 3-3 indicates the Village consists of one-unit single-family homes (65.5%). There is a variety of multiple family home options available to residents. A variety of housing options helps people of all ages and income levels live in Ellsworth.

Table 3-3 – Housing Units in a Structure (2008)

Units	Number	Percent
Total Housing Units	1,607	100.0%
1 Unit, detached	1,052	65.5%
1 Unit, attached	62	3.9%
2 Units	107	6.7%
3 or 4 Units	153	9.5%
5 to 9 Units	44	2.7%
10 to 19 Units	28	1.7%
20 or more Units	49	3.0%
Mobile Home	112	7.0%
Boat, RV, Van, etc	0	0.0%

Source: 2000 U.S. Census,  
Village of Ellsworth Building Permit data

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## Value Characteristics

The median housing value for the Village of Ellsworth has increased by almost 75% over the last ten years (Tables 3-4, 3-5, and Figure 3-1). This increase is likely due to appreciation and the construction of new homes. In 2000, the median housing value in Pierce County was \$123,100.

Table 3-4 – Median Owner-Occupied Housing Value

1990	2000	% Change
\$59,200	\$103,300	74.5%

Source: 1990 & 2000 U.S. Census

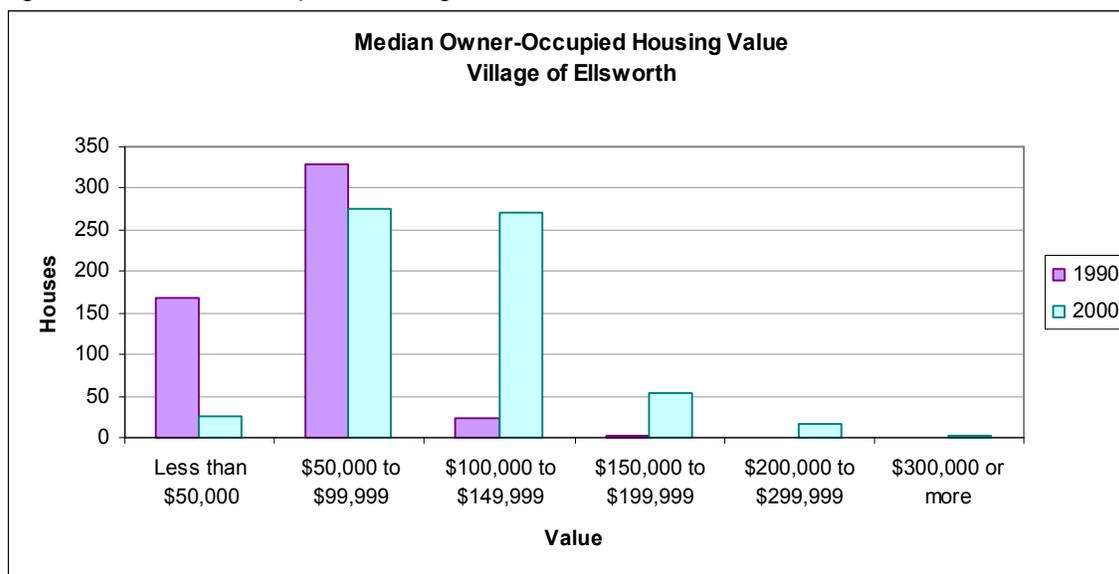
In 1990, only two owner-occupied homes were valued at \$150,000 and above. By 2000, the number had increase to 72.

Table 3-5 – Owner-Occupied Housing Value

Value	1990	% Total	2000	% Total	# Change	% Change
Less than \$50,000	167	31.9%	25	3.9%	-142	-85.0%
\$50,000 to \$99,999	330	63.1%	276	42.9%	-54	-16.4%
\$100,000 to \$149,999	24	4.6%	270	42.0%	246	1,025.0%
\$150,000 to \$199,999	2	0.4%	54	8.4%	52	2,600.0%
\$200,000 to \$299,999	0	0.0%	16	2.5%	16	-
\$300,000 or more	0	0.0%	2	0.3%	2	-

Source: 1990 & 2000 U.S. Census

Figure 3-1 – Owner-Occupied Housing Value



## Occupancy Characteristics

Table 3-6 reveals the number of owner-occupied and renter-occupied housing units within the Village. In 2000, 68% of homes were owner-occupied. This is similar to the State of Wisconsin as a whole. Some would suggest that a high percentage of owner-occupied homes translate into stable communities and more residents who are active in their communities

Table 3-6 – Occupied Housing Units

	1990	% Total	2000	% Total	# Change	% Change
Owner-Occupied Housing Units	698	67.4%	795	68.0%	97	13.9%
Renter-Occupied Housing Units	337	32.6%	374	32.0%	37	11.0%
Total	1,035	100.0%	1,169	100.0%	134	12.9%

Source: 1990 & 2000 U.S. Census

## Housing Affordability Analysis

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing (for rent or purchase) for which the occupant is paying no more than 30% of their household income for gross housing costs.

Table 3-7 reveals that over 84.6% of residents owning homes pay less than 30% of their household income for housing costs. This shows that housing is affordable for most homeowners in Ellsworth. The monthly owner costs are calculated from the mortgage payment, real estate taxes, homeowners insurance, utilities, fuels, mobile home costs, and condominium fees.

Table 3-7 – Monthly Housing Costs -% of Household Income

Year 1999	Number	Percent
Less than 15%	259	40.3%
15 to 19%	108	16.8%
20 to 24%	90	14.0%
25 to 29%	87	13.5%
30 to 34%	19	3.0%
35% or more	80	12.4%
Not Computed	0	0.0%
Total	643	100.0%

Source: 2000 U.S. Census

Costs associated with renting can vary significantly compared to homeownership. Renters do not have to directly pay property taxes, insurance costs are less, and utility costs may be included with the rent.

Gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels if these are paid for by the renter or for the renter by someone else (Table 3-8). Approximately 82.3% of the households that rent are paying less than 30% of their income on housing.

Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprise the category "Not computed."

Table 3-8 – Gross Rent - % of Household Income

Year 1999	Number	Percent
Less than 15%	120	32.7%
15 to 19%	66	18.0%
20 to 24%	73	19.9%
25 to 29%	43	11.7%
30 to 34%	18	4.9%
35% or more	39	10.6%
Not computed	8	2.2%
Total	367	100.0%

Source: 2000 U.S. Census

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## **Housing Assistance Programs and Agencies**

The ability to afford or maintain housing can be challenging for some residents. Many times, home maintenance can be too expensive for residents on fixed-incomes. Several county, state, and federal programs and agencies assist first time homebuyers, disabled, elderly residents, and low-medium income citizens to meet their rental/home ownership needs.

### **Section 8 Program**

This federal program provides rent assistance to eligible low-income households based on family size, income, and fair market rents. Typically, a tenant's share of the total rent payment does not exceed 30 percent of his/her annual income. The Section 8 program is administered locally by many public housing authorities, local banks, and through the Wisconsin Housing and Economic Development Authority (WHEDA).

### **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 health 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 health and social services departments of each county.

### **Wisconsin Community Action Program (WISCAP)**

WISCAP and its member agencies are dedicated to advancing safe and affordable housing by developing resources, training and opportunities. The organization serves as an advocate for policy and program development and provides technical assistance expertise on housing issues.

Our region is served by three community action agencies-Indianhead, West CAP, and Western Dairyland. As noted previously, all three have been designated Community Housing Development Organizations and are very active in providing related services. All three also administer low-income weatherization programs. West CAP is located in Glenwood City.

### **Subsidized (Low-Rent) Housing Units**

Another approach to low-income housing assistance is to provide low-rent or subsidized housing units. These units are run by housing authorities, nonprofit organizations, or other private individuals. Low-income, family, elderly, and disabled units are available for many communities in the region. Subsidized housing units may be located through West CAP, Dunn County Housing Authority, and the Village of Boyceville.

### **Community Development Block Grant (CDBG) – Rehab RLFs**

The CDBG program provides grants to local governments and housing authorities for housing rehabilitation revolving loan funds that primarily benefit low and moderate-income households.

Funding can be used to assist homeowners and property owners in making essential improvements to properties and can assist rental households in purchasing homes.

### **Other Non-Profit and Specialized Housing Organizations**

Other non-profit organizations and governmental entities, which can provide a variety of specialized housing assistance, are Habitat for Humanity, Movin' Out, Inc. and, Tomorrow's Home Foundation. There are many other charities and organizations, which provide other such specialized housing services.

## **Goals, Objectives, and Policies**

**Goal 1:** Support a variety of housing options.

### **Objectives:**

1. Provide housing that meets the physical and financial needs of residents.
2. Encourage affordable housing options for first-time homebuyers and renters.

### **Policies:**

1. Encourage the use of local, state, and federal housing programs that provide assistance to first time homebuyers, the elderly, disabled, and low-moderated income residents.
2. Continue to apply for Community Development Block Grant monies to help residents financially with housing rehabilitation projects.
3. Keep up to date on housing trends and review related ordinances to allow future housing concepts that are beneficial to the Village.
4. Support a variety of residential lot sizes within new developments.
5. Support affordable housing options to attract future residents and first time homebuyers.

**Goal 2:** Encourage infill development.

### **Objectives:**

1. Reduce housing costs.
2. Promote development within existing subdivisions.
3. Promote redevelopment of properties in the Village.

### **Policies:**

1. Encourage residents to build on empty lots within existing subdivisions.
2. Identify potential properties in the Land Use chapter that could be redeveloped for housing.

**Goal 3:** Support residential development that enhances the character of the Village.

### **Objectives:**

1. Protect property values.
2. Support a diversified and safe housing.

### **Policies:**

1. Identify potential properties in the Land Use chapter that could be redeveloped for housing.
2. Encourage the rehabilitation and maintenance of the existing housing stock.
3. Encourage housing for elderly and handicapped residents to be near, or provide safe access to downtown businesses and community facilities.

4. Review the existing zoning, subdivision, and offenses and nuisances regulations in the Village Code of Ordinances to make sure they are consistent with the intent of the comprehensive plan.
5. Develop standards for manufactured homes related to design and maintenance.

**Goal 4:** Attract new residents to live in the area.

**Objectives:**

1. Plan for growth in the Village of Ellsworth.
2. Increase the Village's population.
3. Increase the number of occupied housing units in the Village.

**Policies:**

1. Work with groups or programs to attract elderly housing and assisted living facilities to the Village of Ellsworth.
2. Work with the County to attract jobs to the area that will lead to an increase in population.
3. Promote the Village as a place to live, work, and recreate.

**Goal 5:** Ensure land is available for future housing needs.

**Objectives:**

1. Maintain steady and planned growth in the Village of Ellsworth.

**Policies:**

1. Use proposed land use map to guide residential growth.
2. Continue to regularly update the Subdivision Ordinance.

**Goal 6:** Address the aesthetics of new developments and housing.

**Objectives:**

1. Encourage residential development that uses a variety of styles and colors.

**Policies:**

1. Encourage developments to use a variety of building footprints, colors, windows, etc...
2. Discuss possible ordinances on property maintenance code.
3. Discourage development that is unsightly or costly to the community.
4. Preserve and improve the quality of existing neighborhoods and assure that the new neighborhoods are well designed.

**Goal 7:** Support and encourage sustainable design of residential development including "*Green Building*."

**Objectives:**

1. Reduce energy consumption.
2. Promote environmental sustainability and responsibility.

**Policies:**

1. Encourage local contractors to construct homes that meet the Leadership in Energy and Environmental Design (LEED) Standards.

2. Encourage architects and developers to incorporate LEED Standards and promote “green buildings.”
3. Review ordinances to identify opportunities to provide incentives for green building.
4. Develop standards and incentives for promoting green space and walk-ability in residential developments.
5. Require sidewalks in new subdivisions.

**Goal 8:** Maintain and rehabilitate the Village of Ellsworth housing stock and commercial buildings.

**Objectives:**

1. Provide housing opportunities for existing and future residents.
2. Promote the availability of land for the development or redevelopment of low-income and moderate-income housing.

**Policies:**

1. Identify local, state, and federal programs to help rehabilitate housing in the Village.
2. Provide housing program information to residents throughout the Village.
3. Undertake municipal improvement to maintain and improve neighborhood conditions, including street reconstruction, sidewalk replacement, sewer and water improvements, and park facilities.
4. Create a blighted Tax Incremental Finance District (TID) in areas of residential and commercial blight to provide incentives to help property owners improve their building facades.
5. Investigate opportunities to work with owners of the older housing stock to maintain the older neighborhoods in the Village.
6. Assist in efforts to provide affordable housing to residents, especially low- and moderate-income families and elderly.