

## 3.0 Housing Element

### 3.1 Existing Conditions

### 3.2 Assessment of Future Needs

### 3.3 Housing Programs

### 3.4 Goals, Objectives and Policies

*Wis. Stats. 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 is an essential component to healthy and vibrant communities, and striving to provide safe and affordable housing is a common community goal. An analysis of housing conditions will help the County gain a better understanding of the changes that have occurred over the past 20-25 years. It will also provide insight into future changes that can be anticipated. This information will create a foundation from which decisions regarding future housing development can be based. Ruth Rosenow, Executive Director of the Chippewa County Housing Authority, assisted with the preparation of this element. The West Central Wisconsin Regional Planning Commission also provided background data and graphics for this element.

### 3.1 Existing Conditions

#### *Housing Supply*

Currently (July 2008), there is an ample supply of existing housing that is available on the Chippewa County housing market. From 1990 to 2000, Chippewa County gained about 1,797 housing units, which is about an 8.5 percent increase. The communities that had the biggest percentage increases were the Towns of Auburn (32.1 percent increase), Cooks Valley (22.5 percent increase), and Sigel (21.8 percent increase). Table 3-1 on the following page shows the housing unit fluctuation in Chippewa County from 1990 to 2000.

In terms of actual numerical increases, the City of Chippewa Falls had the largest increases, with 567 additional housing units from 1990 to 2000. The Town of Lafayette saw a 319 unit increase. Other communities seeing over a 100 unit increase include the City of Bloomer (197 units), and the Towns of Anson (109 units) and Hallie (113 units).

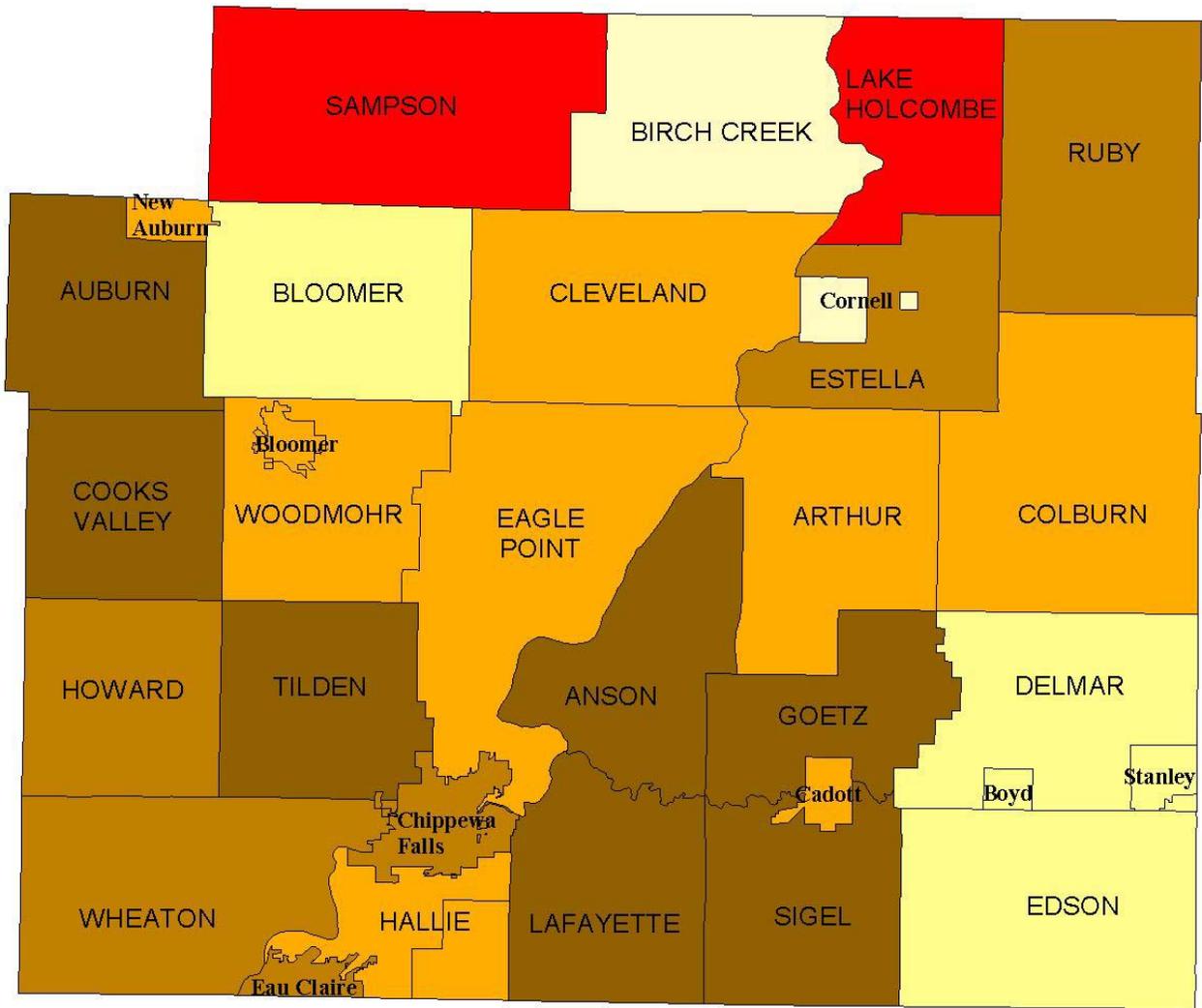
**Table 3-1  
Chippewa County Housing Trends**

Municipality Name	2000 Households	Number of Housing Units		Change in Units, 1990-2000		Percent Seasonal
		1990	2000	Net Change	Percent	
<b>Towns</b>						
Anson	709	655	764	109	16.6%	5.6%
Arthur	258	264	275	11	4.2%	1.1%
Auburn	202	159	210	51	32.1%	1.0%
Birch Creek	212	392	389	-3	-0.8%	43.2%
Bloomer	321	314	335	21	6.7%	1.8%
Cleveland	313	318	339	21	6.6%	3.8%
Colburn	262	272	289	17	6.3%	5.2%
Cooks Valley	214	178	218	40	22.5%	0.5%
Delmar	314	320	328	8	2.5%	1.8%
Eagle Point	978	922	1,018	96	10.4%	2.5%
Edson	309	303	322	19	6.3%	0.3%
Estella	167	173	190	17	9.8%	7.9%
Goetz	231	198	235	37	18.7%	0.4%
Hallie	1,690	1,616	1,729	113	7.0%	0.3%
Howard	235	202	237	35	17.3%	0.0%
Lafayette	1,980	1,793	2,112	319	17.8%	4.0%
Lake Holcombe	413	587	548	-39	-6.6%	20.6%
Ruby	152	196	197	1	0.5%	17.8%
Sampson	330	705	449	-256	-36.3%	22.5%
Sigel	294	252	307	55	21.8%	1.0%
Tilden	399	352	413	61	17.3%	0.2%
Wheaton	852	794	874	80	10.1%	0.0%
Woodmohr	319	358	331	-27	-7.5%	1.2%
<b>Villages</b>						
Boyd	274	253	290	37	14.6%	0.0%
Cadott	562	540	581	41	7.6%	0.3%
New Auburn	216	194	222	28	14.4%	0.0%
<b>Cities</b>						
Bloomer	1,424	1,290	1,487	197	15.3%	0.5%
Chippewa Falls	5,638	5,338	5,905	567	10.6%	0.3%
Cornell	607	635	652	17	2.7%	1.2%
Eau Claire	668	606	681	75	12.4%	0.0%
Stanley	819	880	901	21	2.4%	1.7%
<b>Chippewa County TOTAL</b>	<b>21,356</b>	<b>21,024</b>	<b>22,821</b>	<b>1,797</b>	<b>8.5%</b>	<b>3.0%</b>

Source: U.S. Census

Figure 3-1, below, shows the change in population in Chippewa County communities from 1980 to 2000. The municipalities are highlighted according to the percentage of housing unit change they saw.

**Figure 3-1**  
**Chippewa County Housing Unit Changes - 1980 to 2000**



Source: U.S. Census



Source: U.S. Census and West Central Wisconsin Regional Plan Commission (WCWRPC)

## Seasonal Units

Seasonal units account of over 5 percent of the County's housing stock in Towns. Overall, only 3 percent of the County's total housing stock is seasonal.

**Table 3-2**  
**Chippewa County Seasonal Housing Units**

Municipality	Total Housing Units	Seasonal Housing Units	
		Units	% of Total
<b>Towns</b>			
Anson	764	43	5.6%
Arthur	275	3	1.1%
Auburn	210	2	1.0%
Birch Creek	389	168	43.2%
Bloomer	335	6	1.8%
Cleveland	339	13	3.8%
Colburn	289	15	5.2%
Cooks Valley	218	1	0.5%
Delmar	328	6	1.8%
Eagle Point	1,018	25	2.5%
Edson	322	1	0.3%
Estella	190	15	7.9%
Goetz	235	1	0.4%
Hallie	1,729	5	0.3%
Howard	237	0	0.0%
Lafayette	2,112	85	4.0%
Lake Holcombe	548	113	20.6%
Ruby	197	35	17.8%
Sampson	449	101	22.5%
Sigel	307	3	1.0%
Tilden	413	1	0.2%
Wheaton	874	0	0.0%
Woodmohr	331	4	1.2%
<b>Villages</b>			
Boyd	290	0	0.0%
Cadott	581	2	0.3%
Lake Hallie	0	0	--
New Auburn*	222	0	0.0%
<b>Cities</b>			
Bloomer	1,487	7	0.5%
Chippewa Falls	5,905	18	0.3%
Cornell	652	8	1.2%
Eau Claire*	681	3	0.4%
Stanley*	900	10	1.1%
CHIPPEWA COUNTY	22,821	694	3.0%

\* Represents communities with territory outside of Chippewa County. For this chart, only portions within Chippewa County are included.

Source: U.S. Census

A housing unit is considered seasonal if it is intended to be used only during certain seasons, or for weekend or occasional use during the year. These housing units typically demand fewer public services than housing units that serve as someone's primary residence throughout the year. Included in the seasonal unit calculations are units used for summer or winter sports or

recreation, such as beach cottages and hunting cabins. Seasonal units may also include quarters used for seasonal workers, such as loggers. Towns within Chippewa County have very significant differences in how much of their housing stock is seasonal. The Towns of Howard and Wheaton, and the Villages of Boyd, and New Auburn have zero seasonal units, while the Town of Birch Creek has the highest percentage of seasonal units, with over 43 percent. The Village of Lake Hallie is also shown to have zero seasonal units, but the data was recorded prior to the incorporation of the Village.

### *Age Characteristics*

The age of the local housing stock is an important element to view when preparing for the future. If there is a significant amount of older housing units among the housing supply, they will most likely need to be replaced, rehabilitated, or abandoned for new development within the planning period. Allowing for a new housing supply also requires planning regarding infrastructure, land availability, community utilities, transportation routes, and a variety of other public services to address community needs that are affected by new development.

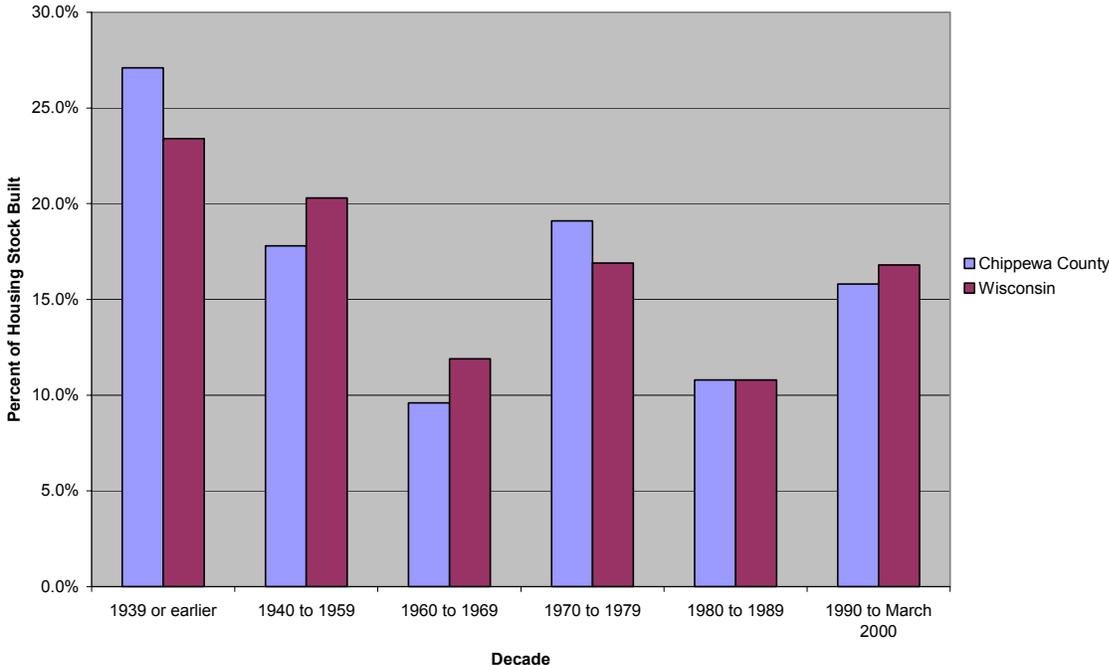
The housing stock in Chippewa County is aging to some degree. Table 3-3 and Figure 3-2 indicate that approximately 45 percent of the housing units in the County were built prior to 1960. Over 27 percent of Chippewa County’s housing stock was built prior to 1939. These structures will generally require more maintenance, and have higher maintenance costs. This is pretty comparable to the averages throughout Wisconsin.

**Table 3-3  
Year Structure Built - 2000**

<b>Municipality</b>	<b>1939 or earlier</b>	<b>1940 to 1959</b>	<b>1960 to 1969</b>	<b>1970 to 1979</b>	<b>1980 to 1989</b>	<b>1990 to March 2000</b>
Chippewa County	27.1%	17.8%	9.6%	19.1%	10.8%	15.8%
Wisconsin	23.4%	20.3%	11.9%	16.9%	10.8%	16.8%

Source: U.S. Census

**Figure 3-2  
Year Housing Structure Built - 2000**



Source: U.S. Census

As shown in Table 3-4 on the following page, individual communities throughout the County contain much newer housing units. The Towns of Auburn, Birch Creek, Bloomer, Cleveland, Eagle Point, Hallie, Howard, Lafayette, Sampson, Sigel, Tilden, and Wheaton have a bit newer housing stock than the rest of the County. About 16 percent of the housing stock has been built since 1990. As the housing units continue to age, however, care will have to be taken to make sure needed upgrades in these older housing units are made to ensure that they are safe dwellings for the residents.

**Table 3-4  
Housing Unit Construction Years - 2000**

Municipality	1990 to March '00	1980 to 1989	1970 to 1979	1960 to 1969	1940 to 1959	1939 or earlier
<b>Towns</b>						
Anson	164	77	124	59	156	189
Arthur	44	28	39	19	53	107
Auburn	41	46	29	3	26	72
Birch Creek	73	50	75	55	74	51
Bloomer	74	28	73	31	43	96
Cleveland	81	41	63	12	58	75
Colburn	57	37	41	13	36	105
Cooks Valley	29	31	47	10	21	81
Delmar	36	25	58	22	42	152
Eagle Point	247	138	206	115	146	175
Edson	43	26	41	11	54	154
Estella	25	17	34	19	39	57
Goetz	43	21	27	12	35	91
Hallie	359	226	413	245	300	148
Howard	43	34	42	7	28	79
Lafayette	415	206	622	199	418	241
Lake Holcombe	104	63	97	78	121	75
Ruby	22	43	27	10	40	53
Sampson	104	50	93	34	63	98
Sigel	34	41	102	21	44	59
Tilden	89	55	85	36	44	117
Wheaton	171	129	221	103	127	114
Woodmohr	46	32	80	31	39	90
<b>Villages</b>						
Boyd	20	17	50	28	70	101
Cadott	61	73	151	75	86	121
Lake Hallie	0	0	0	0	0	0
New Auburn*	30	14	52	18	37	71
<b>Cities</b>						
Bloomer	191	80	222	166	385	446
Chippewa Falls	754	721	689	514	1,078	2,195
Cornell	45	35	116	71	182	222
Eau Claire*	NA	NA	NA	NA	NA	NA
Stanley*	95	72	96	94	132	412
<b>CHIPPEWA COUNTY</b>	3,642	2,492	4,285	2,203	4,105	6,094
*These communities have boundaries that extend outside of Chippewa County. This table only includes the portions of these communities within Chippewa County.						

Source: U.S. Census

### ***Occupancy and Structural Characteristics***

Housing occupancy is a measure to determine whether the housing supply is adequate to meet demand. A stable housing market is one where the availability of new and existing housing units roughly matches the needs of the population. According to the U.S. Department of Housing and Urban Development (HUD), an overall housing vacancy rate of 3 percent is considered to be optimal. Vacancy rates under the 3 percent standard may

imply a tight housing market where demand exceeds supply, causing housing prices to rise. Conversely, a vacancy rate greater than 3 percent may indicate an over-supply of housing units causing stagnation in housing prices.

The vacancy rate in Chippewa County has shown a positive improvement in the last decade. In 1990, approximately 9 percent of the available housing units in Chippewa County were vacant. In 2000, just over 6 percent of the housing units in the county were vacant. Although this is still above the optimal 3 percent set by HUD, it is moving in the right direction. Nonetheless, these higher than optimal vacancy rates could be leading to slight housing price stagnation, which may result in lower housing values.

Table 3-5 also indicates that in 2000, nearly 75 percent of the occupied housing units in Chippewa County are owner-occupied, leaving approximately 25 percent for renters. These numbers have remained consistent since 1990, indicating a fairly stable housing market catering to both the needs of renters and homeowners.

**Table 3-5  
Housing Characteristics - 1990 to 2000**

<b>Chippewa County</b>	<b>1990</b>	<b>2000</b>
Total Housing Units	21,024	22,821
Total Seasonal	1,152	694
Total Vacant	1,947	1,465
Total Occupied Units	19,077	21,356
Owner Occupied Units	14,163	16,160
Renter Occupied Units	4,914	5,196
Vacancy Rate	9.3%	6.4%
Single Family Units	15,656	16,127
Multi-Family Units	3,581	3,938
Mobile Homes	1,462	1,287

Source: U.S. Census

Table 3-6 displays the number of units per structure for Chippewa County and Wisconsin in the year 2000.

**Table 3-6  
Units in Structure - 2000**

<b>Municipality</b>	<b>1-Unit Detached</b>		<b>1-Unit Attached</b>		<b>2 Units</b>		<b>3-4 Units</b>		<b>5 or more Units</b>		<b>Mobile Home</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Chippewa County	17,080	74.8%	490	2.1%	1,371	6.0%	970	4.3%	1,470	6.5%	1,436	6.3%
Wisconsin	1,531,612	66.0%	77,795	3.4%	190,889	8.2%	91,047	3.9%	325,633	14.1%	101,465	4.4%

Source: U.S. Census

The majority of housing units in Chippewa County (nearly 75 percent) are 1-unit detached structures, commonly referred to as single-family homes. Detached housing units are one-unit structures that are detached from any other house, with open space on four sides. Structures are considered to be detached even if they have an attached garage, or contain a business unit. Attached housing units are one or more unit structures that have one or more walls extending from ground to roof departing them from adjoining structures. Wisconsin has more large multi-family housing units with five or more units in them than the County.

### ***Housing Value Characteristics***

Providing affordable housing which meets the needs of current and future Chippewa County residents is an important element in planning for the future. A lack of quality affordable housing has impacts on population, migration patterns, economic development, and the tax base.

An owner-occupied housing unit is a unit in which the owner or co-owner lives, even if it is mortgaged or not fully paid for. The U.S. Bureau of the Census determines value by the respondent's estimates of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. The figures presented may differ from assessed housing values as calculated by an assessor.

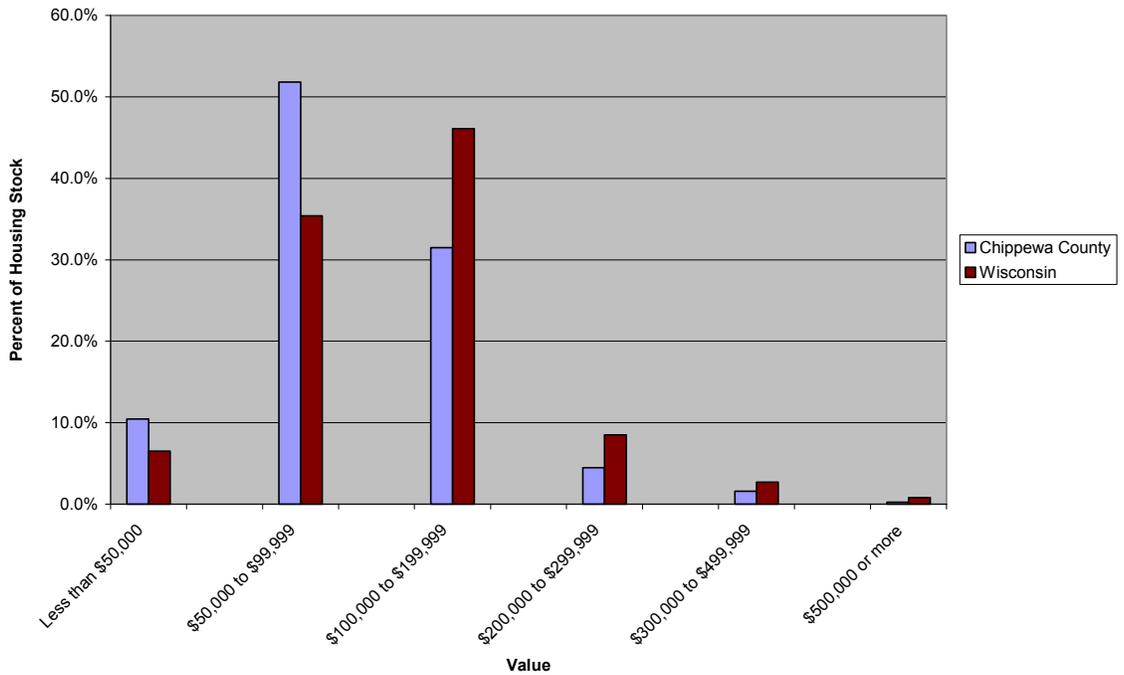
The median value of owner-occupied housing units in 2000 was \$88,100 for Chippewa County as shown in Table 3-7 and Figure 3-3 on the following page. That is significantly lower than the State of Wisconsin average of \$122,200. As shown, Chippewa County has a much higher percentage of houses valued under \$100,000 than Wisconsin.

**Table 3-7  
Housing Value of Specified Owner Occupied Units - 2000**

Municipality	Less than \$50,000		\$50,000 to \$99,999		\$100,000 to \$199,999		\$200,000 to \$299,999		\$300,000 to \$499,999		\$500,000 or more		Median Value
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	
Chippewa County	1,232	10.4%	6,113	51.8%	3,714	31.5%	526	4.5%	186	1.6%	25	0.2%	\$88,100
Wisconsin	73,450	6.5%	396,893	35.4%	517,512	46.1%	95,163	8.5%	30,507	2.7%	8,942	0.8%	\$112,200

Source: U.S. Census

**Figure 3-3**  
**Chippewa County and State of Wisconsin Housing Values - 2000**



Source: U.S. Census

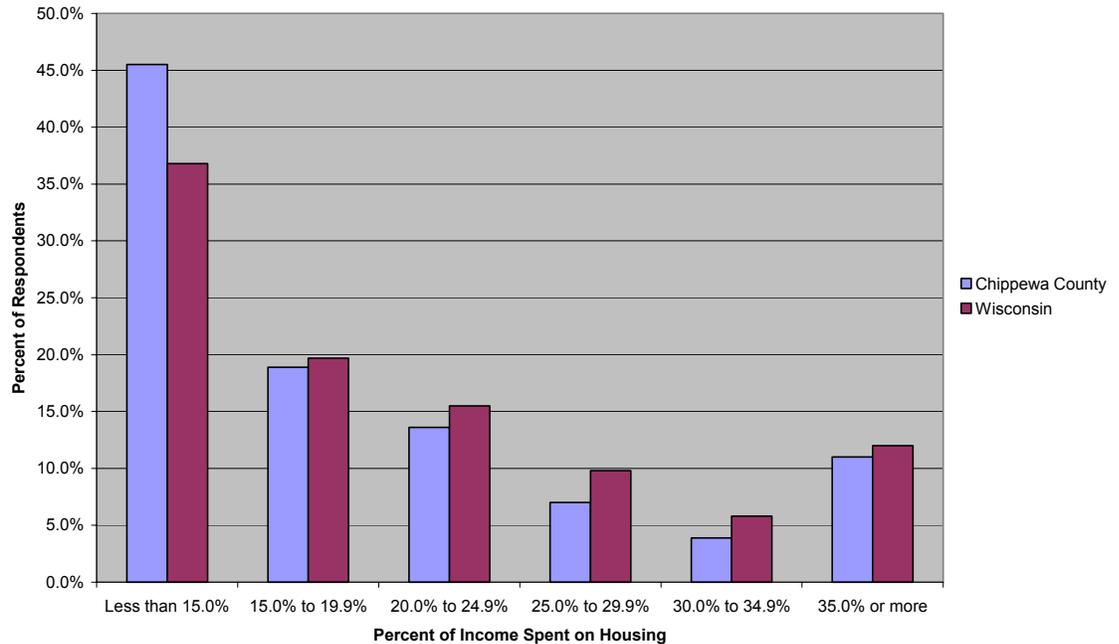
The Town's of Lafayette (\$124,000) and Eagle Point (\$122,000) have median housing values that exceed Wisconsin's median value. The remainders of Chippewa County municipalities, incorporated and unincorporated, all have median housing values that are less than Wisconsin's median housing value. In fact, the highest median housing value of any incorporated municipality in Chippewa County is the City of Chippewa Falls, at \$81,300. Important to note, that although seasonal housing units do not make up a large portion of the County's housing stock, areas with a higher amount of seasonal units or lakeside homes have higher median housing values.

***Housing Affordability***

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as that housing which does not cost a household more than 30 percent of their monthly or annual income. This affordability benchmark is not an underwriting standard; it does not address the ability to pay for housing. Households may choose to pay more to get the housing they need or want. However, according to HUD standards, people should have the choice of having decent and safe housing for not more than 30 percent of their household income.

As shown in Figure 3-4 and Table 3-8, a majority (85 percent) of owner-occupied households in Chippewa County spend less than 30 percent of their household income on housing costs. Chippewa County is very comparable to Wisconsin's nearly 82 percent of owner's who spend less than 30% of their income on housing costs.

**Figure 3-4**  
**Owner Occupied Housing Costs as a Percentage of Household Income - Chippewa County and State of Wisconsin - 1999**



Source: U.S. Census

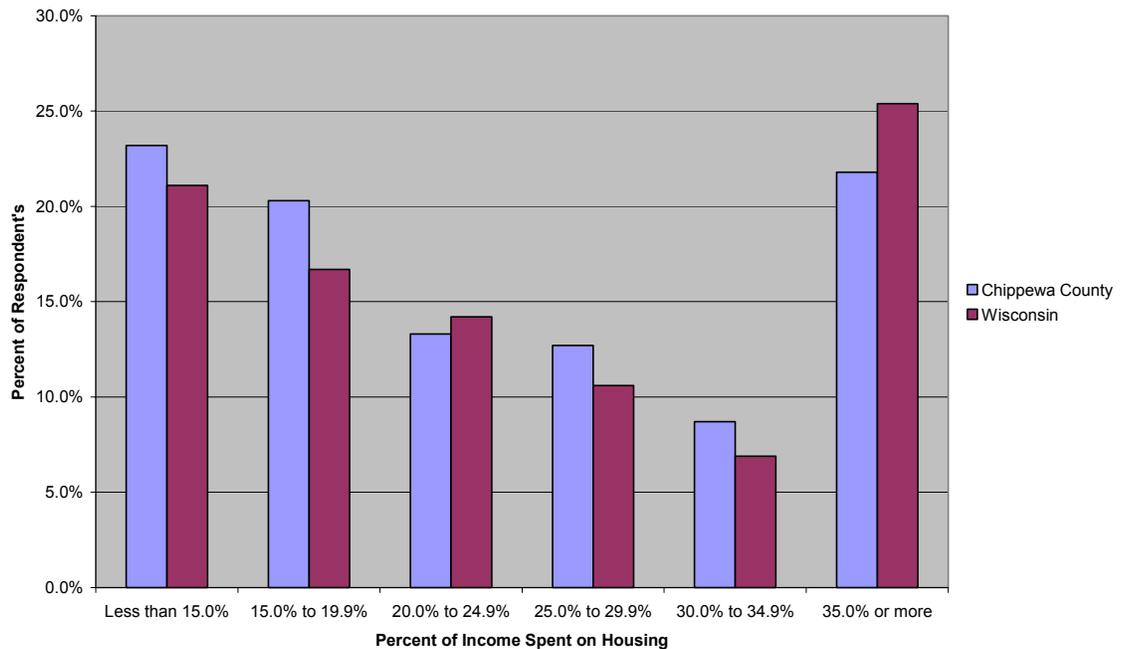
**Table 3-8**  
**Owner Occupied Housing Costs as a Percentage of Household Income - 1999**

Municipality	Monthly Housing Costs as a Percentage of Household Income											
	Less than 15.0%		15.0% to 19.9%		20.0% to 24.9%		25.0% to 29.9%		30.0% to 34.9%		35.0% or more	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Chippewa County	5,319	45.5%	2,209	18.9%	1,593	13.6%	823	7.0%	456	3.9%	1,282	11.0%
Wisconsin	413,452	36.8%	220,825	19.7%	173,620	15.5%	109,833	9.8%	64,892	5.8%	135,075	12.0%

Source: U.S. Census

A much higher percentage of rental households are experiencing housing cost burdens. As shown in Figure 3-5 and Table 3-9, 30.5 percent of rental households in Chippewa County are paying 30 percent or more of their monthly income for housing costs. In Wisconsin, 32.3 percent of rental households are paying more than 30 percent of their income toward housing costs. Overall, Chippewa County seems to have slightly more affordable housing than the State of Wisconsin overall.

**Figure 3-5**  
**Renter Occupied Housing Costs as a Percentage of Household Income - Chippewa County**  
**and State of Wisconsin - 1999**



Source: U.S. Census

**Table 3-9**  
**Renter Occupied Housing Costs as a Percentage of Household Income - 1999**

Municipality	Monthly Housing Costs as a Percentage of Household Income											
	Less than 15.0%		15.0% to 19.9%		20.0% to 24.9%		25.0% to 29.9%		30.0% to 34.9%		35.0% or more	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Chippewa County	1,065	23.2%	933	20.3%	609	13.3%	581	12.7%	399	8.7%	1,001	21.8%
Wisconsin	135,380	21.1%	106,965	16.7%	90,934	14.2%	67,926	10.6%	44,573	6.9%	162,669	25.4%

Source: U.S. Census

One practice that is having a negative effect on Chippewa County’s housing situation is predatory lending. With foreclosures at an all time high, predatory lending practices are having a negative effect on housing in Chippewa County. “Substandard” lenders and Realtors are encouraging households to purchase homes at the upper maximum of their financial limits putting them at high risk for default. “Substandard” lenders are promoting the use of artificially inflated appraisals to allow for non-property related debts (car loans, credit card debt, etc) to be added to home mortgages. Lenders are requiring small or even no down payments for the purchase of a home. With little or no personal investment in the purchase, homebuyers who get into trouble financially are more likely to walk away from their mortgage default.

## *Projections*

Housing projections help estimate the land that may be consumed by housing in the future. Additionally, it allows local governments to plan for providing services to the added residents of their communities.

Housing unit projections estimate the number of housing units that will be developed through the year 2025. Household projections estimate the changes in housing preferences and habitation patterns. There are several assumptions that are important to recognize when considering these projections. First of all, they are usually developed using population projections, so it must be assumed that population projections are reasonable. It also assumes that the number of persons per housing unit will remain the same throughout the projection period. The vacancy rate is also assumed to remain the same. Finally, past housing trends will continue in the future into the future.

Table 3-10 on the following page shows Chippewa County's Household Projections through the year 2025. The number of households in Chippewa County is expected to grow by nearly 24 percent. Several Towns are expected to see over 40 percent increases, including Auburn (50 percent), Lafayette (49.6 percent), Eagle Point (46.5 percent), and Cleveland (40.6 percent). The Town of Hallie shows a decrease of 90.7 percent, but this reflects the incorporation of the Village of Lake Hallie. The City of Stanley (Chippewa County portion only) is expected to see a decrease of over eight percent of households, and the City of Cornell is also expected to see a small household loss (1.3 percent). According to this table, unincorporated communities are projected to see the largest household increases.

Table 3-11 indicates the Chippewa County municipal housing unit projections through the year 2025. Overall, the County is expected to see about a 5,500 housing unit increase. The largest movements shown are in the Village of Lake Hallie, and the Town of Hallie. This is reflecting the incorporation of the Village of Lake Hallie. Cornell is expected to lose nine housing units. Otherwise, all of the municipalities are projected to gain units. The Town of Lafayette is projected to gain over 1,000 units, while the City of Chippewa Falls is projected to see over 800 additional units.

**Table 3-10**  
**Household Projections - 2000 to 2025**

Municipality	2000	Proj. 2005	Proj. 2010	Proj. 2015	Proj. 2020	Proj. 2025	% Change 2000-2025
<b>Towns</b>							
Anson	709	748	811	869	924	967	36.4%
Arthur	258	256	262	266	269	267	3.5%
Auburn	202	218	242	264	286	303	50.0%
Birch Creek	212	215	226	235	243	247	16.5%
Bloomer	321	335	358	380	400	414	29.0%
Cleveland	313	333	363	392	419	440	40.6%
Colburn	262	263	273	280	286	288	9.9%
Cooks Valley	214	224	242	258	273	285	33.2%
Delmar	314	313	320	327	330	330	5.1%
Eagle Point	978	1,053	1,159	1,261	1,358	1,433	46.5%
Edson	309	317	333	349	361	370	19.7%
Estella	167	171	181	189	196	202	21.0%
Goetz	231	242	262	280	297	309	33.8%
Hallie	1,690	118	130	142	152	157	-90.7%
Howard	235	243	259	273	287	296	26.0%
Lafayette	1,980	2,139	2,365	2,584	2,792	2,962	49.6%
Lake Holcombe	413	436	473	508	540	564	36.6%
Ruby	152	150	154	156	157	155	2.0%
Sampson	330	346	372	397	421	438	32.7%
Sigel	294	307	328	349	367	381	29.6%
Tilden	399	416	445	471	496	514	28.8%
Wheaton	852	889	953	1,013	1,068	1,109	30.2%
Woodmohr	319	318	326	333	337	338	6.0%
<b>Subtotal:</b>	11,154	10,050	10,837	11,576	12,259	12,769	14.5%
Boyd	274	270	276	279	281	278	1.5%
Cadott	562	565	585	602	614	619	10.1%
Lake Hallie	0	1,661	1,838	1,996	2,139	2,217	#33.4%
New Auburn*	210	217	232	245	258	266	26.7%
<b>Subtotal:</b>	1,046	2,713	2,931	3,122	3,292	3,380	223.1%
Bloomer	1,424	1,434	1,488	1,534	1,569	1,583	11.2%
Chippewa Falls	5,638	5,722	5,974	6,194	6,373	6,469	14.7%
Cornell	607	597	605	608	608	599	-1.3%
Eau Claire*	670	704	760	812	861	897	33.9%
Stanley*	817	782	788	786	779	748	-8.4%
<b>Subtotal:</b>	9,156	9,239	9,615	9,934	10,190	10,296	12.5%
<b>Chippewa County</b>	21,356	22,002	23,383	24,632	25,741	26,445	23.8%
*Represents communities with areas outside of Chippewa County. This table only reflects the portions of these communities within Chippewa County.							

Source: Wisconsin Department of Administration

**Table 3-11  
Housing Unit Projections 2000 to 2025**

	2000	Projection 2005	Projection 2010	Projection 2015	Projection 2020	Projection 2025
<b>Towns</b>						
Anson	764	806	874	936	996	1,042
Arthur	275	275	279	284	287	290
Auburn	210	227	252	274	297	315
Birch Creek	389	395	415	431	446	453
Bloomer	335	350	374	397	417	432
Cleveland	339	361	393	425	454	477
Colburn	289	290	301	309	315	318
Cooks Valley	218	228	247	263	278	290
Delmar	328	327	334	342	345	345
Eagle Point	1,018	1,096	1,206	1,313	1,414	1,492
Edson	322	330	347	364	376	386
Estella	190	195	206	215	223	230
Goetz	235	246	267	285	302	314
Hallie	1,729	121	133	145	156	161
Howard	237	245	261	275	289	299
Lafayette	2,112	2,282	2,523	2,756	2,978	3,159
Lake Holcombe	548	579	628	674	717	748
Ruby	197	194	200	202	203	204
Sampson	449	471	506	540	573	596
Sigel	307	321	343	364	383	398
Tilden	413	431	461	488	513	532
Wheaton	874	912	978	1,039	1,096	1,138
Woodmohr	331	330	338	346	350	351
<b>Villages</b>						
Boyd	290	286	292	295	297	300
Cadott	581	584	605	622	635	640
Lake Hallie	0	1,730	1,915	2,079	2,228	2,309
New Auburn*	222	223	238	252	265	273
<b>Cities</b>						
Bloomer	1,487	1,497	1,554	1,602	1,638	1,653
Chippewa Falls	5,905	5,993	6,257	6,487	6,675	6,775
Cornell	652	641	650	653	653	643
Eau Claire*	681	730	788	842	893	930
Stanley*	900	900	907	907	914	914
<b>Chippewa County</b>	<b>22,821</b>	<b>23,553</b>	<b>25,030</b>	<b>26,364</b>	<b>27,550</b>	<b>28,302</b>
*Represents communities with areas outside of Chippewa County. This table only reflects the portions of these communities within Chippewa County.						

Source: U.S. Census

### 3.2 Assessment of Future Needs

Traditionally, rural areas such as Chippewa County have a high percentage of single-family homes, often with few other housing options available.

However, Chippewa County does have a fair share of rental units available to local residents. As new residents continue to move into the area, and as the current population ages, housing options other than single-family homes will have to be made available to meet the needs and demands of area residents. This is particularly true in areas where a large portion of the population has been long-time residents. In such communities, there is a desire for the

residents to remain in the area during their retirement years. This appears to be the case in Chippewa County, as seen in the rising age of the household projections.

Chippewa County is projected to receive nearly 5,500 additional housing units and over 5,000 new households. Spaces for the placement of these housing units must be identified, along with being able to provide services to the expected population increase.

There are certain areas that are more suitable for particular types of residential units. Many multi-family units and assisted living facilities need to have municipal water and sewer systems because of the number of occupants that typically reside within these dwellings. Assisted living facilities also need to have good access to community facilities, as there residents tend to be slightly less independently mobile than the younger population. To a large extent, private developers will determine the market need, and explore the ability and proper location for establishing these facilities.

Municipal borders within the County are likely to change to some extent throughout the planning period. Annexation and extra-territorial zoning, which will be discussed further in the land use element, has and will continue to be issues that many Chippewa County communities, are forced to address. Areas with high rates of growth and higher densities will be more likely to incorporate, or more susceptible to annexation.

Managing the projected growth will be important to preserving community resources, and ensuring that the new units and households are able to be provided with municipal services.

### **3.3 Housing Programs**

#### ***Chippewa County Housing Authority***

Chippewa County Housing Authority was founded in 1971 to address various housing issues throughout the county. Among the many issues they deal with are shortages in large (three to four bedroom) rental houses, affordable elderly homeownership condos and affordable elderly housing in the mid-range price (non-subsidized, but still moderately priced, with tenants having to pay less than 30 percent of their income towards housing costs). Chippewa County Housing Authority runs a variety of programs to address housing problems. Below is a summary of the various programs offered by the housing authority.

### ***Housing Choice Vouchers***

Chippewa County Housing Authority was able to fund all 382 vouchers issuing \$1,171,751 in rental and homeownership assistance from April 1, 2007 to March 21, 2008. They provided 4,451 subsidy payments over this 12-month period serving 580 different families. Renters select their own units. Assistance is provided in every municipality in the County.

During this time, 378 rental vouchers and 4 homeownership vouchers were funded. The Authority is one of only a few Authorities in the State offering homeownership assistance.

#### **Who is served?**

- 23 percent are elderly (62 or older)
- 37 percent have a member with a disability
- 81 percent are female head
- 46 percent are families with children
- 33.8 percent are employed
- Average income of \$11,686
- Average rent paid by tenant is \$262
- Average assistance amount is \$261

### ***Tenant Based Rental Assistance (TBRA)***

Under a State of Wisconsin pilot program and in coordination with Starting Points, Inc., the Authority established a tenant based rental assistance program. The Authority coordinates the rental assistance portion of the program and Starting Points, Inc. provides the in-home case management services. The program is designed to assist 45 families for an 18-month period who are experiencing a housing crisis. The goal is to stabilize the housing situation while assisting them to address their other socioeconomic needs. Many participants transition from TBRA to the long term Housing Choice Voucher program where they continue to receive the rental assistance without case management services.

#### **Who is served?**

- 16 percent of the families are working
- 55 percent are families with children
- 91 percent are female head
- 17 percent have a member with a disability
- Average income is \$8,151
- Average tenant rent is \$141
- Average assistance is \$322

The Bureau of Housing has awarded funds for the TBRA program until September 2009.

### ***Emergency Rental Assistance***

The Homeless Emergency Loan Program (HELP) provided security deposits and/or one month's rental assistance to 60 households during the last fiscal year (April 1 to March 31). Loans of up to \$500 are used to help those households who are already evicted or those facing evictions to maintain their housing. Using the homeless central intake system managed by Starting Points, Inc. the Authority is often able to combine its funds with other funding resources avoiding duplication of services and reducing fraud.

Participants repay the assistance they receive in small monthly payments and the Authority uses that revolving loan fund to assist additional households. All 60 loans were funded using revolving loan funds this year.

#### **Who is served?**

- Average loan amount is \$405
- 53 percent are female head
- 37 percent are households with children
- 23 percent have a member with a disability
- 7 percent are victims of domestic violence

### ***Emergency Homeownership Assistance***

During the last year the Authority has seen a dramatic increase in the number of mortgage foreclosure postings. According to the Chippewa County Sheriff's Department, as of August 1<sup>st</sup>, 2008, there had been 59 foreclosure sales during the year. In 2007, there were a total of 100 foreclosure sales. The 2007 and 2008 figures were estimated by the department to be two to three times higher than they had seen in previous years. Tax foreclosures remain about the same. Unfortunately due to a lack of funding the Authority was unable to provide any assistance loans this year. They are counting on revolving loan funds to accumulate over the next year so that they can once again provide assistance. In addition, there is a grant pending application for funding.

The program, unique to this county, is designed to assist families to avoid a foreclosure. After extensive housing and budget counseling, a recovery plan is designed that includes payments being made by the participant and matching payments by the Authority. When the participant's mortgage or property taxes are brought current, they begin repaying the Authority for the assistance. This program also requires that if their first mortgage holder does not require a property tax escrow, the participant must establish his or her own escrow account for future taxes.

### **Who is served?**

- Average Tax loan is \$1,470, mortgage loan \$1,736
- 60 percent households with children
- 20 percent have a member with a disability
- 20 percent are female head

### ***Rental Rehab Program***

The Rental Rehab Program offers low interest loans to owners of rental properties who are willing to rent to low-income tenants for at least five years and keep their rents affordable during the same period. The Authority loans 3/4 of the repair costs and the owner must contribute the other 1/4 using his or her own funds and as the owner repays the loan to the Authority the funds are then used to loan out to new owners.

The past four years the Authority has not received any new grant funding and has had to rely solely on the revolving loan fund. Unfortunately, there were insufficient funds to offer assistance this year. The fund has been slow to accumulate new funds for new loan assistance because many loans are deferred for a large amount of time, or because of how small the monthly payments are. The Authority is expecting the loan fund to pick up a bit in the coming months and years as several deferred loans are now coming due, and payments will begin to be received more consistently.

There is a pending application for additional funding.

### ***Community Development Block Grant***

#### **Home Repair Programs**

The Authority serves as program administrator for Chippewa County, the Cities of Chippewa Falls, Cornell and Stanley and the Villages of Boyd, Cadott and New Auburn. The CDBG Home Repair Program provides no interest, deferred payment loans to low and moderate-income homeowners to complete necessary repairs to their homes. Most of the communities were operating on their revolving loan funds this year and spent a combined \$508,000. The City of Stanley and the Village of New Auburn received grant funds late in the year and this money will help to address the waiting lists in both communities. Table 3-12, below, summarizes the number of home repair loans that were processed for each Community from 2006 through 2008. County loans are those projects located in the unincorporated areas of the county.

**Table 3-12**  
**Chippewa County Home Repair Loan Summary - 2006 to 2008 Combined**

Community	Total	Very Low Income	Low Income	Moderate Income	Ave. loan amount
County	41	6	13	22	\$13,553
Boyd	2	1	0	1	\$7,520
Cadott	16	4	2	10	\$11,559
Chippewa Falls	41	8	6	27	\$15,822
Cornell	17	6	3	8	\$14,342
New Auburn	3	3	0	0	\$9,324
Stanley	10	5	2	3	\$13,709
<b>Totals</b>	<b>130</b>	<b>33 (25%)</b>	<b>26 (20%)</b>	<b>71 (55%)</b>	

Source: Chippewa County Housing Authority

#### Who is served?

- 46 percent are female head
- 31 percent have a member with a disability
- 42 percent have children
- 17 percent are elderly (62 or older)
- 11 percent are large family (5 or more members)

Program participants are free to choose their own local contractors to do the repair work in the CDBG Home Repair Programs. These local contractors in turn use local suppliers stimulating the local economy. The entire community benefits when the market value of these homes is increased with the improvements because the tax base increases, energy consumption is reduced and neighborhoods are improved.

#### *Vision*

Volunteers in Service in Our Neighborhoods (VISION) is a volunteer based minor home repair program funded by the Authority, Chippewa County and the City of Chippewa Falls. The homeowner pays for the materials and community volunteers provide the labor. VISION assisted 42 households with 103 repairs to their homes. The average number of repairs per household is two. Twenty-nine volunteers assisted in the projects providing 236.25 hours of volunteer time. The types of repairs included:

- 7 handicapped improvements including ramps
- 8 minor plumbing repairs
- 10 weatherization related
- 2 minor electrical repairs
- 2 flooring repairs
- 6 structural repairs
- 2 Interior painting
- 10 miscellaneous

### **Who is served?**

- 56 percent have a member with a disability
- 47 percent are elderly (62 or older)
- 47 percent are female head
- 25 percent have dependent children (100 percent of these are female head)

### **Lead Reduction Grant**

The Authority was invited to participate in a Lead Reduction Program to help the State Department of Administration meet contract goals for a grant program that was struggling to be completed. To facilitate the Lead Grant funds, the State also awarded additional HOME funds to supplement the federal Lead Grant dollars.

The Authority completed 14 projects in nine months helping to reduce the lead in 16 owners and renter occupied dwelling units. They served:

- 9 Moderate income households
- 5 low income households
- 2 very low income households
- 3 female head of households
- 1 household with a handicapped member
- 14 households with children
- 6 large families (5 or more members)

### **Self-Help Housing**

The Authority completed a 4-unit self-help project near Jim Falls. The families were selected in the fall of 2006 and construction began in May 2007. This brings the total number of projects completed in the Self-Help program to seven, (five 4-unit projects and two single unit projects) for a total of 22 homes.

The program provides the funding for 4 families who work together to form a crew under the supervision of a construction foreman. The families build the homes working together on all four homes. No one is allowed to move in until all four homes are complete. The Authority provides the financing and coordination for the project by obtaining bids for suppliers and subcontractors and supervising the foreman. This was the first rural project undertaken. Land has been purchased for future projects in the City of Stanley and the Village of Lake Hallie.

### ***First Time Homebuyer Down Payment Assistance***

This program provides a no-interest, deferred payment loan to low-income renters to be used for down payment and/or closing costs, called gap financing, to help them purchase their first home. Gap financing is needed primarily when conventional lending sources are unwilling to assume 100 percent of the lending risk. The Authority provided 16 loans during the year.

An important component of the program is homebuyer education. Participants receive information on how to obtain the most advantageous terms to their purchase mortgage, how to inspect and evaluate the quality of the home they are buying and education on maintaining their home after purchase.

#### **Who is served?**

- 14 were low income households
- 1 was very low income households
- 33 percent were single parents
- 47 percent are female head
- 40 percent have dependent children
- 1 was a large family (5 or more members)

### ***Lease to Purchase Program***

The Lease to Purchase Program was created to assist low-income renters to become homeowners. It is designed to assist renters who do not qualify for conventional financing. They may need time to clean up some poor credit or reduce their debt load. Perhaps they need to lengthen their employment history.

The Authority purchases homes on the open market that are in need of repair. Necessary repairs are completed using CDBG Home Repair funds. The Authority then selects a family who will rent the home for one year and then purchase the home. AnchorBank is a partner in the program by providing half of the funds needed to purchase the home. The Authority uses grant funding for the rest of the purchase money. Often the family assists by completing some of the needed repairs to the home. After the rental period the family assumes the AnchorBank loan and the CDBG loan. The Authority provides a low interest loan for the grant money used.

The Authority increased its inventory this year by purchasing 4 more homes (total of 33) for the program. Three homes purchased prior to this year were sold to families making a total of 23 homes sold to families since the program began.

### 3.3 Goals, Objectives and Policies

The County encourages proper placement of housing to limit potential land-use conflicts. Housing developments in the County should be constructed and maintained in a fashion that is consistent with the surrounding character.

#### **Goal 1: Conserve and/or improve the existing housing stock.**

##### **Objectives:**

- 1) Promote housing codes that encourage homeowners to provide basic maintenance.
- 2) Continue to apply for Community Development Housing Grants
- 3) Continue to apply for HOME Housing Rehabilitation Grants
- 4) Promote the sound administration of the existing programs to make the best use of funds and to protect the loss of funds as much as possible.
- 5) Promote the participation in the existing housing rehabilitation programs

#### **Goal 2: Promote the development of housing which provides a range of housing choices to meet the needs of persons of all income levels and of all age groups and persons with special needs.**

##### **Objectives:**

- 1) Encourage all development proposals of 10 units or greater to include affordable units
- 2) Encourage developers to consider limiting the use of restrictive covenants, especially those pertaining to square footage minimums and construction type to allow for some affordable units to be included in every development
- 3) Utilize available funding sources to reduce the cost of development for all proposals that include affordable units
- 4) Consider incentives for developers who are willing to commit units for affordable housing.
- 5) Promote zoning ordinances that encourage developments to include a variety of lot sizes including smaller, less expensive lots that could be used to develop affordable housing.
- 6) Provide education and information on affordable housing options to dispel fears and misconceptions about affordable housing.

#### **Goal 3: Maintain the environmental qualities of the county so that it continues to be an attractive place to live**

##### **Objectives:**

- 1) Encourage housing development to locate in or near areas where there is existing sanitary and utility districts
- 2) Promote cluster housing

#### **Goal 4: Assure fair housing rights of all citizens are protected**

##### **Objectives:**

- 1) Develop ongoing educational programs that promote fair housing
- 2) Provide citizens with access to resources that can answer questions about fair housing practices and support the filing of fair housing complaints

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