

INTRODUCTION

Traditionally, most towns and small villages have a high percentage of single-family homes, often with few other housing choices available. As new residents move in and the population ages, other types of housing must be looked at to provide the variety necessary to meet the needs of all residents. In developing the 20-year plan for the Town and Village of Black Creek, and its 2015 Update, the existing housing stock was reviewed and recommendations were made to meet the housing needs over the next 20 years. This chapter includes specific goals and objectives to ensure that local housing choices exist for all stages and conditions of life and the vision described below can be achieved.

HOUSING VISION

In 2035, the Village contains a wide variety of housing types, including multiple-family and senior housing, to meet the lifestyle, demographic and economic needs and desires of its residents. The Town maintains a mix of farm residences and single-family homes. Rural farming areas in the Town include a balance of exclusive agricultural areas, conservation subdivisions, historic farmsteads, and farmettes to accommodate the growth needs of the Town, provide profitable development options to landowners, and ensure a low-density rural landscape.

EXISTING HOUSING SUPPLY

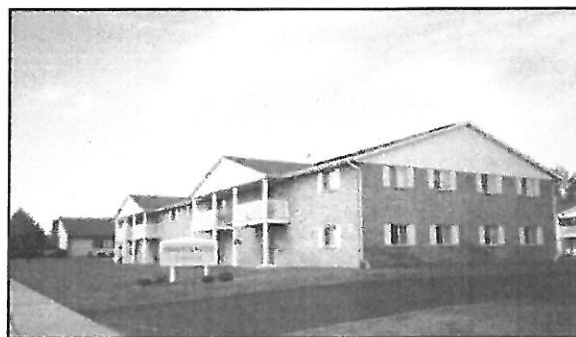
TOWN OF BLACK CREEK

In 2000 there were 457 housing units in the Town of Black Creek. By 2013, the number had fallen to 454. Residential growth in the community has been concentrated along Town roads and is typically single home development on large lots. The housing supply in the Town consists almost entirely of single-family homes. However, single-family homes may not be suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. Given the rural nature of the Town and limited facilities, it is not feasible to provide apartments, condominiums, and other higher density housing choices that would traditionally require water and sewer service. These types of housing options are available nearby in the Village.

The total number of rental-occupied housing units fell from 32 in 2000 to 25 in 2013. See Table 4.1 for a complete list of housing units by type in the Town of Black Creek as of the 2013 American Community Survey (ACS).

VILLAGE OF BLACK CREEK

In 2000 there were 519 housing units in the Village. By 2013 the community had added an additional 33 units bringing the total to 552 (an increase of 6.4%). The housing supply in the Village consists primarily of single-family homes with a mixture of multi-family and senior living options. Of the total units available in the Village as of the last Census, 497 were occupied units with 382 of those identified as owner-occupied. The remaining 115 were renter-occupied. See Table



Black Creek Estates – Village of Black Creek

CHAPTER 4: HOUSING

4.1 for a complete list of housing units by type in the Village of Black Creek as of the 2013 American Community Survey (ACS).

Table 4.1: Total Housing Units by Type in the Town and Village of Black Creek, 2013

Housing Type (Units in Structure)	Town of Black Creek		Village of Black Creek	
	Total Units	Percent of Total	Total Units	Percent of Total
Single Family Detached	436	96.0%	410	74.3%
Single Family Attached	0	--	9	1.6%
Duplex	2	0.4%	33	6.0%
3 or 4 unit	0	--	29	5.3%
5 to 9 unit	0	--	53	9.6%
10 to 19 units	0	--	9	1.6%
20 or more units	0	--	0	--
Mobile Homes	16	3.5%	9	1.6%

Source: US Census Bureau - American Community Survey, 2013

NEW HOME STARTS

During the past ten years the Town of Black Creek issued twenty-nine building permits for new home constructions. During the same period the Village issued thirteen. Table 4.2 presents the total number of building permits for residential construction annually for each year beginning with 2005.

Table 4.2: Total Building Permits for New Home Starts in the Town and Village of Black Creek, 2005-2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Town	3	10	3	3	0	0	2	3	2	3
Village	0	5	2	1	2	0	0	1	1	1
Total	3	15	5	4	2	0	2	4	3	4

Source: Town of Black Creek and Village of Black Creek, 2015.

SENIOR HOUSING

Determining the need for senior housing in a community is not a simple task. Unfortunately, there are no clear formula or mathematical models available to determine need. This is largely due to the complexity of the marketplace. The majority of seniors in Wisconsin, in all age groups, live in their own homes or in mixed family congregate housing (e.g. apartments that have residents of all age ranges). This is true for seniors living in the Town and Village. The ability to remain in their own homes is enhanced by organizations and services that are becoming more common. Examples include: “meals on wheels,” parish nursing programs, home health care, etc. However, for a variety of reasons some elderly cannot or will not live in a private home or apartment, and will instead need to live in some type of senior housing arrangement.

There are no senior housing choices in Black Creek. Residents in need of nursing or retirement living environments must seek housing opportunities elsewhere. Fortunately, there are a wide variety of living options available in Outagamie and Brown Counties including: independent living condominiums, subsidized and non-subsidized independent living apartments, assisted living facilities and nursing facilities. The level of care offered to residents differentiates the facilities. The most intensive care environment is the nursing facility. The nearest facilities are located in the City of Seymour (Shady Acres, Good Shepard Nursing Home, and Meadowood Residential Care Apartments).

Between 2000 and 2012 the number of people aged 55 and older living in the Town increased from 235 to 328 (40.0%). The same population in the Village increased from 251 to 290 (15.5%). The demand for local senior housing options will grow during the next two decades. Options for addressing the demand are presented later in this chapter.

AGE AND QUALITY OF HOUSING STOCK

A good indicator of the quality of available housing in a community is the age of its housing stock. Table 4.3 lists the number of units and the corresponding percent of total housing stock by year built in the Town and Village. Nearly fifty percent of the homes in the Town and more than half of those in the Village were constructed prior to 1970 when modern building codes began to regulate new home construction. Many of these predate World War II and the post-war improvements in building construction (32.2% in the Town, 25.4% in the Village). While age does not indicate poor condition, it is assumed that older structures will require more frequent and expensive maintenance. However, there is a reason so many of these homes remain functional seventy-five or more years after they were constructed. Though they may not have been built to modern code they were built to last and they provide character to each community.



Restored Historic Home – 309 N. Maple
Village of Black Creek

Table 4.3: Age of Housing Stock in the Town and Village of Black Creek, 2013

Year Structure Built	Town of Black Creek		Village of Black Creek	
	Total Units	Percent of Total	Total Units	Percent of Total
2010 or later	2	0.4%	0	--
2000 to 2009	66	14.5%	57	10.3%
1990 to 1999	85	18.7%	50	9.1%
1980 to 1989	31	6.8%	62	11.2%
1970 to 1979	68	15.0%	85	15.4%
1960 to 1969	25	5.5%	76	13.8%
1950-1959	23	5.1%	46	8.3%
1940 to 1949	8	1.8%	36	6.5%
1939 or Earlier	146	32.2%	140	25.4%

Source: US Census Bureau – American Community Survey, 2013

A windshield survey of the Town and Village was conducted in the summer of 2003. Based on this assessment the following predominate types of homes were found:

- **Established Village Neighborhoods.** These areas include housing built on the original Village grid streets like Beech, Elm, Clark, Pine, Mary, Falk and Maple. Homes in these areas are modest in size and value. They were constructed mainly between the 1940s and 1980s. The condition of these homes vary from unit to unit, in some cases modest improvements (i.e. new roof, siding replacement, window replacement) and maintenance (i.e. painting) is necessary.



411 Mary Street – Village of Black Creek

- **Newer Village Subdivisions.** New residential development is found predominately in the south portion of the Village. New areas include Country Breeze Lane, Fieldcrest Lane, Meadow Heights Drive and High Ridge Lane. These homes, given their age, appear to be in excellent structural condition. They are constructed under current building, electrical, and plumbing code requirements.
- **Rural Subdivisions.** There are a couple subdivisions located in the Town. They are located off CTH PP and another one near CTH A near the intersection of STH 47. The subdivision along CTH PP is filling with newly constructed homes. The subdivision along CTH A has homes built in the 1980s. These homes were built to modern building, electrical and plumbing code requirements and are considered structurally sound.
- **Scattered, Rural Residences.** These homes are spread throughout the Town, primarily along Town Roads, where it is easier to secure a driveway permit (as compared to the state highway and county trunk highways). Some of these homes were built for the children of the farmer. Others were constructed more recently by outside purchasers. This type of development is not encouraged as it disrupts the rural landscape and creates potential conflicts with neighboring farmers. In many areas, exclusive agricultural zoning prevents this type of development from occurring. Most of the scattered, rural residences are concentrated along Twelve Corners Road and CTH A. These homes were built to modern building, electrical and plumbing code requirements and are considered structurally sound.
- **Historic Farmhouses.** The family farms in the rural areas of the Township include several examples of historic farmhouses.
- **Apartments and Duplexes.** A few apartment buildings and duplexes are located in the Village.



414 High Ridge Lane, Village of Black Creek



Rural Subdivision – CTH A & STH 47



Maple Street Mobile Home Park – Village of

OCCUPANCY

For a housing market to operate efficiently it must possess an adequate supply of available housing units for sale or rent. The supply must be sufficient to allow for the formation of new households by the existing population, to allow for immigration, and to provide opportunities for alternative housing resulting from a change in household size, status, or income. According to the US Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for owner-occupied; 5.0% for the renter-occupied) is required to allow for adequate housing choice among consumers. Low

vacancy rates indicate a shortage of available housing. High rates demonstrate an adequate supply, increased competition, and potentially lower housing prices.

Vacancy rates vary from one community to the next. The rate in Wisconsin as of the 2013 American Community Survey was 5.5% for rentals and 1.9% for owner occupants. Within Outagamie County, the rates were 4.7 and 1.9, respectively. The owner-occupied and rental vacancy rates for the Village of Black Creek were 17.9% and 2.3% in 2013. This indicates a large current supply of rental units and an adequate supply of owner-occupied units available within the community. The 2013 ACS indicated no vacancies for owner- or renter-occupied housing in the Town of Black Creek.

COST OF HOUSING

Table 4.4 compares median home values in the Town and Village of Black Creek with those of Outagamie County and the State of Wisconsin in 2000 and 2013. The median value of an owner-occupied home in Town following the 2013 ACS was \$190,500, an increase of nearly 58.1% from 2000. The cost of housing in the Village increased by 40.2%, from \$88,600 in 2000 to \$124,200 in 2013. By comparison, the median home values for the county and state increased by 47% and 49.9%, respectively.

The most probable reason for the large increases in median home values during the past decade was an overheated housing market, in Wisconsin and the rest of the nation. Were it not for the collapse of the 'housing bubble' in 2007 it is likely that the median value of owner-occupied homes would have been even higher. Wisconsin's housing market outperformed the Midwest region and nation as a whole during the Great Recession. It is likely that historically low interest rates and federal tax incentives for new homebuyers resulted in increased home sales during the past three years though that information is not indicated within the ACS data.

Table 4.4: Comparison of Median Value of Owner-Occupied Homes in the Town and Village of Black Creek, Outagamie County, and State of Wisconsin, 2000-2013				
Municipality	2000	2013	Change, 2000-2012	
			Number	Percent
T. Black Creek	\$120,500	\$190,500	\$70,000	58.1%
V. Black Creek	\$88,600	\$124,200	\$35,600	40.1%
Outagamie County	\$106,000	\$155,700	\$49,700	47.0%
Wisconsin	\$112,200	\$167,100	\$54,900	48.9%
Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2012.				

Three out of four single-family housing units in the Town of Black Creek in 2000 were valued at or below \$149,999 (see Table 4.5a). In the Village, more than seventy percent were valued at less than \$100,000 (see Table 4.5b). By 2013, nearly seven out of every ten units in the Town were valued at or above \$150,000, with four valued at a half-million dollars or more. For the Village of Black Creek, the total number of units valued below \$100,000 declined by more than fifty percent between 2000 and 2013. There were no homes valued higher than \$500,000 in the Village in 2000. By 2013, community gained nine units valued at or above that price with six of those valued at \$1,000,000 or more.

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Table 4.5a: Comparison of Owner-Occupied Housing Units by Value in the Town of Black Creek, 2000-2013						
Value	2000		2013		Change, 2000-2013	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	7	3.4%	9	2.1%	2	28.6%
\$50,000 to \$99,999	67	32.4%	27	6.4%	-40	-59.7%
\$100,000 to \$149,999	84	40.6%	92	21.9%	6	9.5%
\$150,000 to \$199,999	39	18.8%	122	29.0%	83	212.8%
\$200,000 to \$299,999	8	3.9%	106	25.2%	98	1,225.0%
\$300,000 to \$499,999	2	1.0%	60	14.3%	58	2,900.00%
\$500,000 to \$999,999	0	--	4	1.0%	4	--
\$1,000,000 or more	0	--	0	--	0	--
Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2013.						

Table 4.5b: Comparison of Owner-Occupied Housing Units by Value in the Village of Black Creek, 2000-2013						
Value	2000		2013		Change, 2000-2013	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	18	5.9%	6	1.6%	-12	-666.7%
\$50,000 to \$99,999	199	65.0%	95	24.9%	-194	-97.5%
\$100,000 to \$149,999	71	23.2%	171	44.8%	100	140.8%
\$150,000 to \$199,999	14	4.6%	80	20.9%	66	471.4%
\$200,000 to \$299,999	2	0.7%	21	5.5%	19	950.0%
\$300,000 to \$499,999	2	0.7%	0	--	-2	-100%
\$500,000 to \$999,999	0	--	3	0.8%	3	--
\$1,000,000 or more	0	--	6	1.6%	6	--
Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2013.						

Tables 4.6a and 4.6b present a comparison of available rental units by value for the years 2000 and 2013 in the Town and Village, respectively. Both indicate that the cost of renting in the communities is rising. The median rent in the Town increased by 81% during the twelve-year period, from \$525 to \$950. In the Village the increase was a more moderate 27%, from \$471 to \$599. The disparity in median rent in the communities is largely attributed to the lack of multi-family housing within the Town.

Table 4.6a: Comparison of Rental Housing Units by Value in the Town of Black Creek, 2000-2013						
Monthly Rent (excluding utilities)	2000		2013		Change, 2000-2013	
	Number	Percent	Number	Percent	Number	Percent
Less than \$200	2	7.4%	0	--	-2	-100%
\$200 to \$299	2	7.4%	0	--	-2	-100%
\$300 to \$499	4	14.8%	2	10.5%	-2	-50.0%
\$500 to \$749	11	40.7%	6	31.6%	-5	-45.5%
\$750 to \$999	4	14.8%	3	15.8%	-1	-25.0%
\$1,000 to \$1,499	0	--	4	21.1%	4	--
\$1,500 or more	0	--	4	21.1%	4	--
Median rent	\$525.00		\$950.00		\$425.00	81.0%
Source: US Census Bureau. Census 2000; US Census Bureau-American Community Survey, 2013.						

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Table 4.6b: Comparison of Rental Housing Units by Value in the Village of Black Creek, 2000-2013						
Monthly Rent (excluding utilities)	2000		2013		Change, 2000-2013	
	Number	Percent	Number	Percent	Number	Percent
Less than \$200	13	%	7	6.1%	-6	-46.2%
\$200 to \$299	2	%	0	--	-2	-100%
\$300 to \$499	66	%	16	13.9%	-50	-75.8%
\$500 to \$749	56	%	79	68.7%	23	41.1%
\$750 to \$999	2	%	7	6.1%	5	250.0%
\$1,000 to \$1,499	0	%	6	5.2%	6	--
\$1,500 or more	0	%	0	--	0	--
Median rent	\$471.00		\$599.00		\$128.00	27.2%

Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2013.

HOUSING AFFORDABILITY

Income is the primary factor, not price and availability, that determines housing affordability. Understanding housing affordability requires answering the question, “Does the cost of housing match the ability of residents to pay for it?” The most commonly used affordability calculator was developed by the US Department of Housing and Urban Development (HUD). The HUD method compares current income to existing housing costs.

Under HUD guidelines, housing is considered affordable when it costs no more than 30% of total household income, on a monthly and annual basis. Residents should be able to live in safe and decent housing for less than one-third of their household income. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.¹

Affordability

Beyond income and mortgage/rent costs, housing affordability also requires access to employment opportunities that provide a livable wage and a multi-modal transportation system that offers access to jobs, schools, healthcare, and other services. These issues are further discussed in Chapter 5: Transportation, Chapter 6: Utilities & Community Facilities, and Chapter 8: Economic Development.

Table 4.7: Percentage of Monthly Income Allocated to Owner-Occupied and Renter-Occupied Housing in the Town and Village of Black Creek, 2013				
Percent of Income	Town of Black Creek		Village of Black Creek	
	Number of Households	Percent of Households	Number of Households	Percent of Households
Owner-Occupied Housing, with Mortgage				
Less than 20%	68	25.0%	74	30.6%
20% to 24.9%	45	16.5%	43	17.8%
25% to 29.9%	43	15.8%	35	14.5%
30% to 34.9%	29	10.7%	17	7.0%
35% or more	87	32.0%	73	30.2%
Total	272	100%	242	100%
Renter-Occupied Housing				
Less than 20%	5	26.3%	25	22.3%
20% to 24.9%	4	21.1%	23	20.5%
25% to 29.9%	2	10.5%	22	19.6%

¹ Excerpted from *Affordable Housing*, US Department of Housing and Urban Development website, 2015.

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30% to 34.9%	0	--	4	3.6%
35% or more	8	42.1%	38	33.9%
Total	19	100%	112	100%

Source: US Census Bureau-American Community Survey, 2013

As of 2013, 42.7% of homeowners in the Town and 37.2% in the Village spent more than the HUD-recommended thirty percent of monthly income on mortgage payments. For renters, the numbers were 42.1% and 37.5%, respectively. By comparison, 27.3% of homeowners and 39.7% of renters in Outagamie County as a whole exceeded the HUD threshold.

HOUSING PLAN

The remainder of the chapter focuses on the categories of housing and forms of residential development that will allow the Town and Village of Black Creek to meet future needs. The pages that follow include a broad discussion of housing issues in the community, descriptions of various residential living alternatives, policy options to achieve housing goals, and a list of programs that can aid in achieving those goals.

The keys to achieving short- and long-term housing goals are diversity and flexibility, particularly in the Village of Black Creek. Diversity regarding the variety, cost, location, and style of available housing alternatives and flexibility in the manner in which future residential development occurs. A range of choices will allow a young family to rent, purchase a starter home, move into a larger home as the family grows, move to a smaller home when the parents retire, and move to an assisted living facility when the needs arises. Ideally, each of these transitions will occur within the Town and/or Village.

MANUFACTURED HOUSING

Manufactured housing is considered a viable affordable housing choice only if units are compatible in size, appearance and quality of area stick-built housing. Any manufactured housing unit must be constructed in accordance with local building and zoning restrictions. The manufactured home, once located on a property, *should* look like 70 percent of site built housing located within a half mile of it. In the Village, manufactured housing must have a similar roof pitch. Other requirements that should be considered include: attached garage facilities and placement on a foundation, basement, or crawlspace. Manufactured housing is far more affordable than site-built housing since homes are pre-constructed in a factory. This eliminates delays and improves efficiencies.

FLEXIBILITY IN LAND USE REGULATIONS

Current development patterns may fail to provide adequate housing choice in part due existing land use regulations. While local ordinances can achieve important development and planning goals, they may also prevent (or inhibit) the private sector from creating affordable housing and alternatives targeting singles, young families, and seniors. The removal of certain zoning and regulatory



Examples of Desirable and Affordable Manufactured Housing with attached garages, appropriate roof pitch, front porches, and located on a foundation, crawl space or basement.

barriers may eliminate the need for developers to procure variances and waivers through a lengthy (and costly in pre-development terms) planning process in order to create housing alternatives. Such regulatory barriers include minimum lot size requirements, minimum setback requirements, minimum square footage requirements, parking requirements, and prohibitions on accessory dwelling units or multifamily housing.² The zoning and subdivision ordinance are the two most effective land use tools available to local government. They are discussed in detail in Chapter 10: Future Land Use.

HOUSING FOR SENIORS

Clearly defining the need for senior housing in a community is not an easy task. This is largely due to the complexity of the marketplace. A majority of seniors in Wisconsin reside in their own homes or in mixed-family congregate housing (i.e. apartments with residents of all age ranges). The ability of a resident to remain at home is enhanced by organizations and services catering to people of retirement age. Examples of these services include: 'meals on wheels' programs, parish nursing programs, and home healthcare, among others. In addition, building designs for life (i.e. wider doorframes to accommodate wheelchair access, first floor bedrooms, etc.) can extend the ability of a resident to live independently in their own home. However, some seniors may not be able (or desire) to live in a private home and will seek alternative housing options.

In recent years, a variety of alternative housing options for seniors and grants for retrofitting existing homes for disability access have become available. Although no one of these can be considered the preferred alternative, a combination of various housing types may provide a way for the Village of Black Creek to address the current and future challenges of providing adequate, affordable, and desirable housing for seniors. Among the various living options that might be appropriate for seniors in the Village are:³

- *Age Restricted Retirement Communities (ARRC)*. The ARRC is a desirable alternative for those that do not require assisted living and nursing care. Aging residents can benefit from a relaxed environment with similarly aged neighbors while avoiding the conventional maintenance and upkeep requirements that come with home ownership. Communities benefit from attracting active adult developments because they reduce the impact on the transportation network and schools while increasing tax revenue. The options available to create ARRCs include establishing senior housing districts in the zoning ordinance, utilizing planned unit developments or overlay districts, and offering density bonuses to willing developers under subdivision regulations.
- *Seniors Only Apartments*. For some seniors, selling their home and moving into an apartment may free equity that can then be used to supplement income, invest, or travel. The move frees seniors from home and yard maintenance. Living in a large senior complex may also afford a greater sense of security than living in a single-family home.

CONSERVATION SUBDIVISIONS

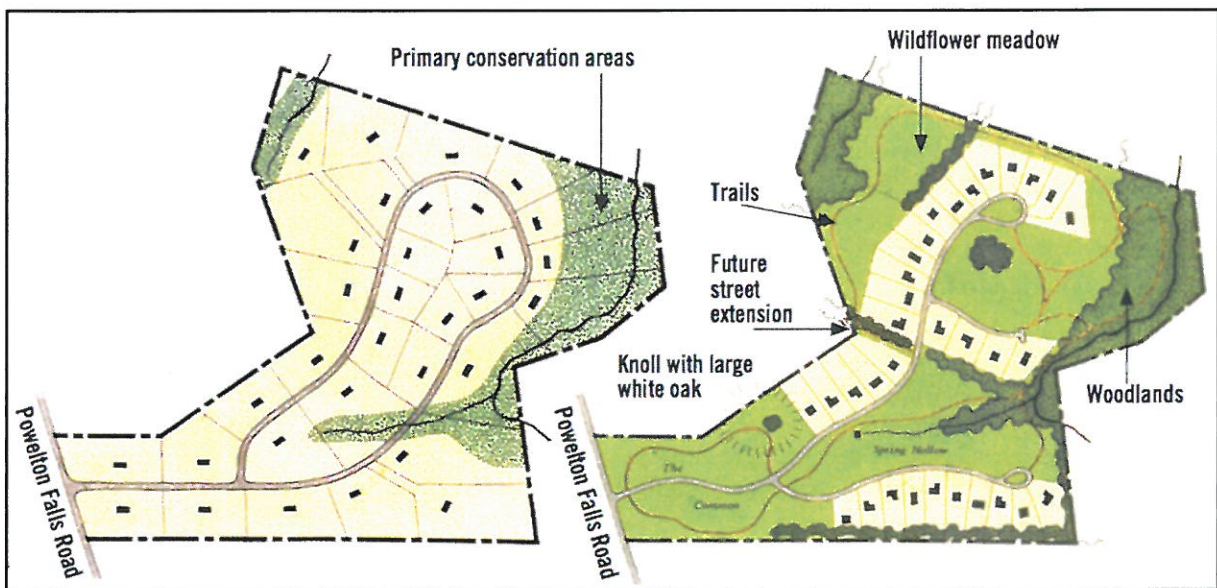
Residents view the Town and Village of Black Creek as special places to live. They do not want to see important natural features lost in order to make way for new residential and commercial development. However, the communities realize that additional homes will be necessary to meet the needs of a growing population. One method that may allow each to address these seemingly conflicting needs -- protecting

² Some of the text in this section was excerpted from *Affordable Housing and Smart Growth: Making the Connection*, Smart Growth Network and National Neighborhood Coalition, 2009.

³ Source: *American Planning Association Magazine*, December 2006.

the natural environment while allowing for additional residential development -- is through the use of conservation design for subdivisions.

Conservation subdivisions provide developers with a marketable alternative to conventional subdivision design. They allow for profitable and desirable development while simultaneously preserving the important natural and cultural features present on a given piece of property (woodland, farmland, historic structures, etc.). In a conservation subdivision, homes are clustered together on smaller lots so that the remainder of the parcel may be permanently preserved as open space or agricultural land. Typically, 40% or more of the site is protected through a conservation easement or similar method. Open spaces are maintained via a homeowners association or similar mechanism. Trails, community gardens, and other amenities are often included in the design of conservation subdivisions.

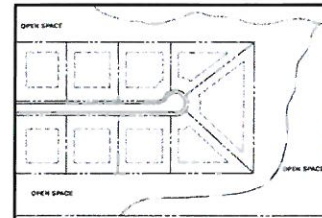


The images above compare a conventional subdivision (left) with a conservation subdivision (right). Both developments include 32 residential lots. The conventional subdivision adhered to a 2-acre minimum lots size, while the conservation development had a minimum lot size of one acre. By reducing the size of the lots, the developers were able to provide the same number of parcels while permanently preserving (through a conservation easement) important natural and cultural resources. The open space system in the conservation subdivision is accessible to everyone who lives in the development. Within the conventional development, the entirety of the area is parceled off with just eight having access to the woods.

SINGLE-ACCESS SUBDIVISIONS

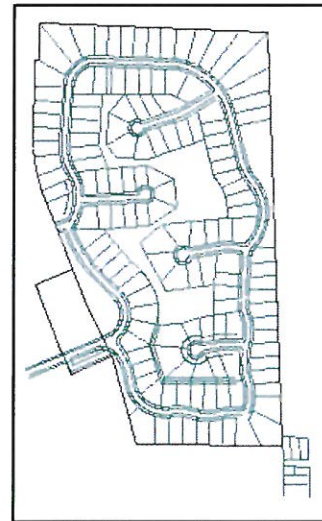
As the name implies, a single-access subdivision is a residential development designed with just one road providing ingress and egress for the project. For small subdivisions located in areas unlikely to see additional future development, single-access systems do not raise significant concerns (see image on following page). However, when applied to larger residential projects, particularly those adjoining areas to be further developed, this type of access limits connectivity and raises potential safety concerns along the entrance road (image on following page).

Large, limited-access subdivisions essentially become islands isolated from the surrounding community. Residents are forced to navigate through the development to the lone exit, even when their destination may be a residence in an adjoining subdivision. Although this may be a minor nuisance to some, it raises concerns (and costs) related to police and fire protection, garbage collection, snow plowing, and the provisions of park space, among others.



MIXED-USE DEVELOPMENT (VILLAGE)

Mixed-use development is the practice of allowing more than one type of use in a building or set of buildings, or incorporating complementary residential, commercial, and civic uses into a single parcel or adjoining parcels. It provides opportunities for an expanded and diversified housing supply. Mixed-use zoning sets standards for the blending of residential, commercial, cultural, institutional, and (where appropriate) industrial uses. It is closely linked to increased density, which allows for more compact development. Higher densities increase land-use efficiency and housing variety while reducing energy consumption and transportation costs. The mixed-use buildings that result can help strengthen or establish neighborhood character and encourage walking and bicycling.⁴



Courtesy American Planning Association

HOUSING PROGRAMS

The following pages describe the various federal and state housing programs that are available to aid the Town and Village in implementing the housing plan.

FEDERAL PROGRAMS AND REVENUE SOURCES

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is the federal agency primarily responsible for housing programs and community development. Though many of its programs are directed to larger cities and urban areas, the Village would qualify for some available funds. HUD provides money to non-entitlement communities (i.e., communities with populations fewer than 50,000) through grants. In the state of Wisconsin, the Department of Administration Division of Housing and Intergovernmental Relations (DHIR) is the agency responsible for the administration of this program. DHIR awards funds through a competitive proposal process.

U.S. Department of Agriculture-Rural Development

The U. S. Department of Agriculture-Rural Development provides a variety of housing and community development programs for rural areas. Support is generally available to communities with populations of 10,000 or fewer. USDA-RD provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

⁴ Source: *Zoning for Mixed Uses*, American Planning Association, 2010.

HOME Investment Partnerships Program

\$2.25 billion is included in the final economic stimulus package for the HOME Investment Partnerships Program. HOME provides formula grants to states and localities that are often used in partnership with local nonprofit groups to fund a wide range of activities that builds, buys and/or rehabilitates affordable housing for rent or homeownership or provides direct rental assistance to low-income people.

Participating jurisdictions may choose among a broad range of eligible activities, such as: providing home purchase or rehabilitation financing assistance to eligible homeowners and new home buyers; building or rehabilitating housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing, including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance.

HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment trust funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The economic stimulus funds will be apportioned among the states based on the percentage of HOME funds distributed in fiscal year 2008. Housing agencies in each state will then distribute funds competitively to owners of projects who receive an award of low-income housing tax credits. Priority will be given to projects that can be completed within three years. Housing agencies shall commit not less than 75% of funds within one year of enactment and shall demonstrate that project owners will have expended 75% of the funds within two years and 100% within three years. Failure to meet these timelines will result in a recapture and redistribution of funds. Program funds are allocated to states and local housing authorities on the basis of a formula that considers the relative inadequacy of each jurisdiction's housing supply, its incidence of poverty, its fiscal distress and other factors. Funds are then awarded to homeowners on a competitive basis.

STATE PROGRAMS AND REVENUE SOURCES

Wisconsin Department of Administration–Division of Housing and Intergovernmental Relations

Beyond the funds distributed through HUD, DHIR administers several state-funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to construct houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or nonprofit agencies.

Wisconsin Housing and Economic Development Authority

The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DHIR, it receives no direct state-tax support. As such, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

HOUSING GOALS, OBJECTIVES, AND POLICIES

Housing goals, objectives, and policies can be found in Chapter 12: Implementation.

