
Chapter Seven: Housing

This chapter of the *Plan* contains background information, goals, objectives, policies and recommended programs aimed at providing an adequate housing supply that meets existing and forecasted housing demand in Dekorra, as required under §66.1001, Wisconsin Statutes.

A. Existing Housing Framework

1. Housing Stock Characteristics

In 2000, there were 1,273 housing units in Dekorra, a 19 percent increase over 1990's 1,074 housing units. This 19% increase in housing units is lower than the 29% population growth over the same period. This percentage difference may be attributed to a number of seasonal homes being converted to year-round use over that period. Nearly all new housing units built in the Town have been single-family residences.

Table 11: Housing Units by Structure Size, 1990 - 2000

Units per Structure	1990 Units	1990 Per-cent	2000 Units	2000 Per-cent
Single Family	962	90.9%	1171	93.9%
Two Family (Duplex)	15	1.4%	8	0.6%
Multi-Family	5	0.5%	0	0%
Mobile Home	76	7.2%	67	5.4%

Source: 1990 and 2000 Census of Population & Housing

Table 12 compares other housing stock characteristics for Dekorra with the Towns of Lowville and Arlington, Poynette, and Columbia County. In 2000, 288 units or 23.3% of Dekorra's housing units were classified as "vacant", but of those units, 87% or 251 units were classified as having seasonal, recreational, or occasional use. Of all housing units, nearly 90 percent were owner-occupied. The Town's median housing value in 1999 (\$138,000) was higher than the values of the surrounding communities, as well as Columbia County.

At the county level, the median sale price for a home in Columbia County has increased 15 percent, from \$102,500 in 1997 to \$120,500 in 2001, according to the South Central Wisconsin Multiple Listing Service (MLS) Corporation.

Table 12: Housing Stock Characteristics

	Town of Dekorra	Village of Poynette	Town of Lowville	Town of Arlington	Columbia County
Total Housing Units	1,237	957	394	308	22,685
Total Year-round Households	949	919	368	302	20,439
% Vacant	3.0%	4.0%	6.6%	1.9%	9.9%
% Owner Occupied	89.9%	64.6%	93.4%	80.1%	90.1%
Median Housing Value	\$138,000	\$116,600	\$125,700	\$144,000	\$115,000
Median Contract Rent	\$521	\$472	\$442	\$509	\$507

Source: U.S. Census of Population and Housing, 2000

2. Housing Condition and Age

Age of a community's housing stock is sometimes used as a measure of the general condition of the community's housing supply. Almost 25 percent of Dekorra's housing stock was constructed from 1990 to 2000. Over 20 percent of the Town's housing stock was constructed prior to 1940. Over the planning period, some of these older homes may be in need of rehabilitation.

3. Forecasted Housing Needs

The Town had 1,273 housing units in 2000. Future housing units in Dekorra may be forecasted based on the three population forecast scenarios in Chapter Two, projected decreases in average household size, and an assumed future housing vacancy rate. For purposes of forecasting, the vacancy rate is assumed to be constant at 23.3 percent. This, in turn, is based on the assumption that seasonal housing will continue to make up about one-fifth of the Town's total housing stock.

Based on this methodology, Dekorra is forecast to accommodate between 1,310 and 1,378 total units by 2010, between 1,381 and 1,549 total units by 2015, between 1,459 and 1,748 total units by 2020, between 1,527 and 1,903 total units by 2025, and between 1,596 and 2,191 total units by 2030. Actual housing units built in the Town will depend on a number of factors, including market conditions, demographic shifts, regulations, and attitudes towards growth. The Town desires housing unit growth at the low end of the reported ranges.

These housing forecasts were used to forecast residential land use demand in Chapter Four.

4. Housing Affordability

Under the "Smart Growth" legislation, a community must provide a range of housing choices that meet the needs of persons of all income levels, age groups, and special needs. Affordable housing choices in the Town will be most feasible where public sanitary sewer services are available and Town plans allow for housing. Sewer service allows smaller (and therefore more affordable) lots and the potential for attached housing options, like condominiums and small apartments. The Village of Poynette provides the most appropriate location for affordable housing in the area, reflected through the Urban Transition Area on Map 6.

This *Plan* also advocates smaller lot sizes for rural residential development outside of publicly sewered areas, which can reduce the overall costs for housing. The Town's three mobile home parks and older houses also will provide affordable housing. According to the Wisconsin Housing and Economic Development Agency (WHEDA), there are no subsidized housing units in Dekorra.

In Columbia County, housing assistance is provided through both a non-profit and a private company. The County contracts with Workforce Connections Inc. to administer its W-2 program. Some housing assistance is available to those who qualify for the W-2 program.

The County refers others with housing assistance needs to the non-profit Community Action Council. The Council receives federal and state funding to provide housing assistance to low- to moderate-income residents. These programs include:

- Weatherization assistance to replace materials and rehabilitate homes
- Section 8 housing
- Rental assistance program
- Emergency funding through the Federal Emergency Management Agency (FEMA)
- Grants for temporary housing for the homeless
- Home buyers rehabilitation funding
- Down payment and closing cost assistance

Other housing programs available to Dekorra residents include home mortgage and improvement loans from WHEDA and home repair grants for the elderly from the U.S. Department of Agriculture. The HOME Investment Partnerships Program funds down-payment assistance for homebuyers, rental rehabilitation, weatherization-related repairs, accessibility improvements, and rental housing development. The Housing Cost Reduction Initiative (HCRI) funds activities such as emergency rental aid, homeless prevention efforts, and related housing initiatives. Further information on these programs can be obtained by contacting WHEDA.

The USDA Rural Development department provides low-interest loans to very low-income owner occupants, to improve or repair homes, to remove health and safety hazards, or to make homes accessible to disabled household members.

Other programs available to Columbia County residents can provide disabled, low-income, or elderly residents with energy assistance and in-home services, such as cleaning and health visits. Further information on these programs can be obtained by contacting the Columbia County Department of Health and Human Services.

B. Housing Goals, Objectives, Policies, and Programs

1. Goal

Encourage safe, affordable housing and neighborhoods for all Dekorra residents.

2. Objectives

- a. Support the provision of housing in the Town to meet the needs of persons of all income levels, age groups and special needs.
- b. Encourage high quality construction and maintenance standards for housing.
- c. Encourage home siting that will not result in property or environmental damage, or impair rural character or agricultural operations.
- d. Encourage neighborhood designs and locations that protect residential areas from infringement by incompatible land uses, promote connectivity of road and environmental systems, support a range of transportation choices, and preserve rural character.

3. Policies and Programs

- a. Plan for a **sufficient supply of developable land for housing for a variety of income levels**, including low and moderate income residents, in areas consistent with the goals of the Town as set forth in this *Plan*, at a pace consistent with recent development trends, and of densities and types consistent with the rural setting. Map 6 shows areas planned for housing in the Town.

- b. Direct eligible persons to County, State, Federal, and non-profit **housing programs** to promote and preserve decent, affordable housing options in the Town, maintain the Town's existing housing stock, and provide housing options with people of all ages and with special needs.
- c. **Support the private market in developing affordable housing** for low and moderate income residents, the elderly, and people with special needs. Several state and federal programs and funding sources are available to assist private developers, Columbia County, local governments, and residents meet housing objectives. These are summarized on the preceding pages.
- d. Encourage the **maintenance of housing and residential neighborhoods** through efforts such as enforcement of existing local and county housing and zoning regulations and the identification of funding sources and programs to rehabilitate housing that has deteriorated. For example, using CDBG funds, communities may establish rehabilitation loans or grants to assist owner-occupants with repairs.
- e. **Work with Poynette** and other urban communities in the area to also meet the policies and programs listed above. In many cases, affordable housing goals are more appropriate to achieve in urban areas because the higher levels of urban services and utilities allow for greater densities and closer proximity to required services.
- f. In areas planned for subdivision development, promote **interconnected streets and trail systems** to provide a range of transportation and recreational options.

