

EXECUTIVE SUMMARY

Housing is a basic necessity of life and an important part of the comprehensive planning process. Obtaining suitable, spacious, and affordable housing is often difficult for many residents. Housing is generally considered affordable when housing costs do not exceed 30 percent of household income. Integrating single and multi-family housing units into new developments can support a more diverse population. The addition of units or conversion of larger homes to duplexes or apartments can be a way to increase the supply of multi-family housing without dramatically changing the landscape. This section examines the existing housing stock. Included in the housing stock is the total units, age characteristics of the existing housing supply, occupancy rates, structural characteristics, affordability of housing, as well as housing policies and programs.

**Wisconsin State Statute 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 POLICIES

The following are the housing policies for the Town of Ridgeway.

- **Encourage the provision of an adequate supply of single-family homes. Allow choices of owner and renter type-housing units to serve the current and future needs of all residents.**
- **Promote the preservation and rehabilitation of the existing housing stock in the Town of Ridgeway**

The rehabilitation of housing may not be a problem in Ridgeway today, but it may become one as homes age and require repairs.

The Division of Community Development (DCD) has identified the conservation of quality housing and housing accessibility as top priorities for allocating federal and state housing resources in Wisconsin. Programs are established to provide essential home rehabilitation, accessibility, and other necessary improvements for dwelling units occupied by low-income homeowners. For more information, go to doa.wi.gov and this Section.

- **Encourage the preservation and expansion of the supply of affordable rental and ownership housing for low and moderate-income individuals.**
- **Enforce the Iowa County Zoning Ordinance to maintain the character of existing and future residential neighborhoods.**

The key is enforcement of the zoning ordinance, avoiding variances. This will help maintain the character of the Town by enforcing setback requirements, separating incompatible land uses, and enforcing other requirements as outlined in the County ordinance. For more information, go to www.iowacounty.org/countyboard/ordinances.shtml.

- **Coordinate planning activities with Iowa County and surrounding jurisdictions to effectively plan for residential growth.**

For more information, go to Section G, Intergovernmental Cooperation Element.

- **Discourage residential development from areas where soils, slope, or other topographical limitations prove to be unsuitable.**

Review proposed new housing developments to be sure they are in areas best suited for residential development. For example, slope limitations can cause a number of problems, such as run off, steepness of driveways, flow problems for water and sanitary sewer service. Refer to the maps in Section E, Agricultural, Natural, and Cultural Resources Element and Map H.1, Section H, Land Use Element for more information. See Section I, Implementation Element for the Town's rural residential siting criteria.

- **Continue to identify areas and designate land for future housing developments.**

Identifying areas where future residential development is desirable helps the Town plan for overall future growth. The Town of Ridgeway encourages new housing development in close proximity to cities and villages. Such developments may be identified as "Smart Growth Areas" and can reduce infrastructure costs and keep similar land uses in certain areas. For more information, go to Map H.1, Section H, Land Use Element.

- **Review new housing proposals and support those proposals and programs that meet the Town's housing needs and are consistent with the policies outlined in the comprehensive plan.**

Review housing proposals to be sure they are consistent with the policies outlined not only in the housing section of the comprehensive plan, but other sections as well. This may include doing some type of fiscal impact analysis answering the question: do the benefits of the proposed development outweigh the costs?

TOWN OF RIDGEWAY HOUSING IMPACT CONCERNS

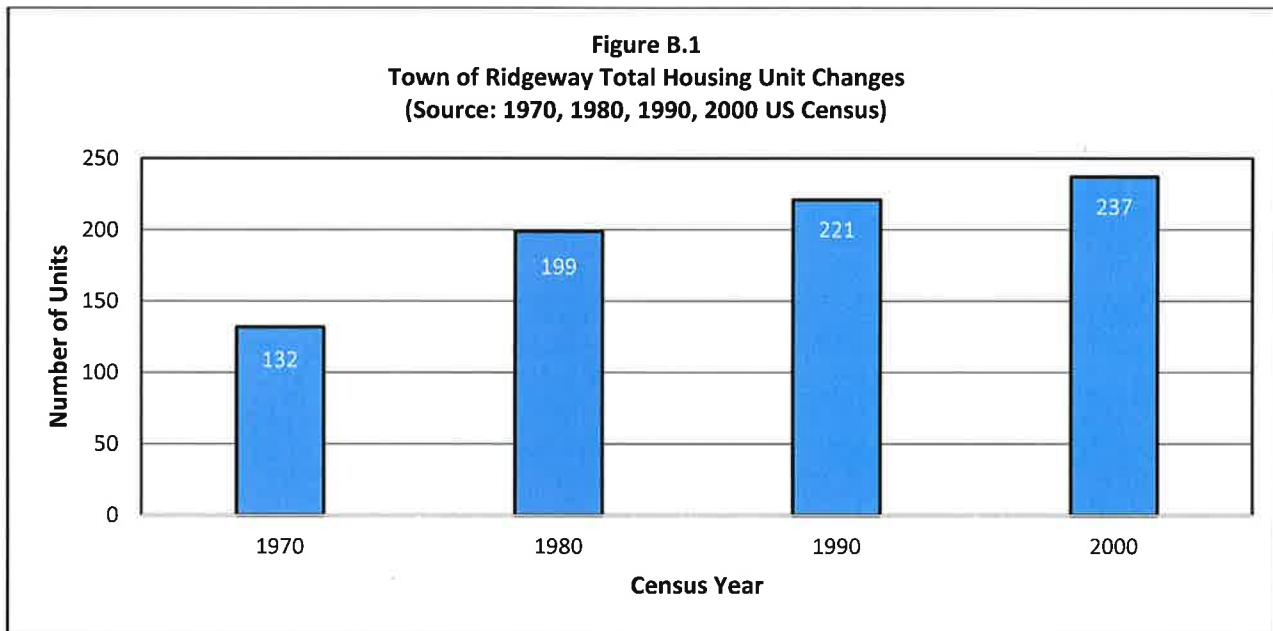
The Plan Commission listed concerns that might impact housing development in the Town.

- Sewage
- Groundwater
- Roads
- Law enforcement and fire protection
- Nuisance problems
- Water availability

HOUSING CHARACTERISTICS

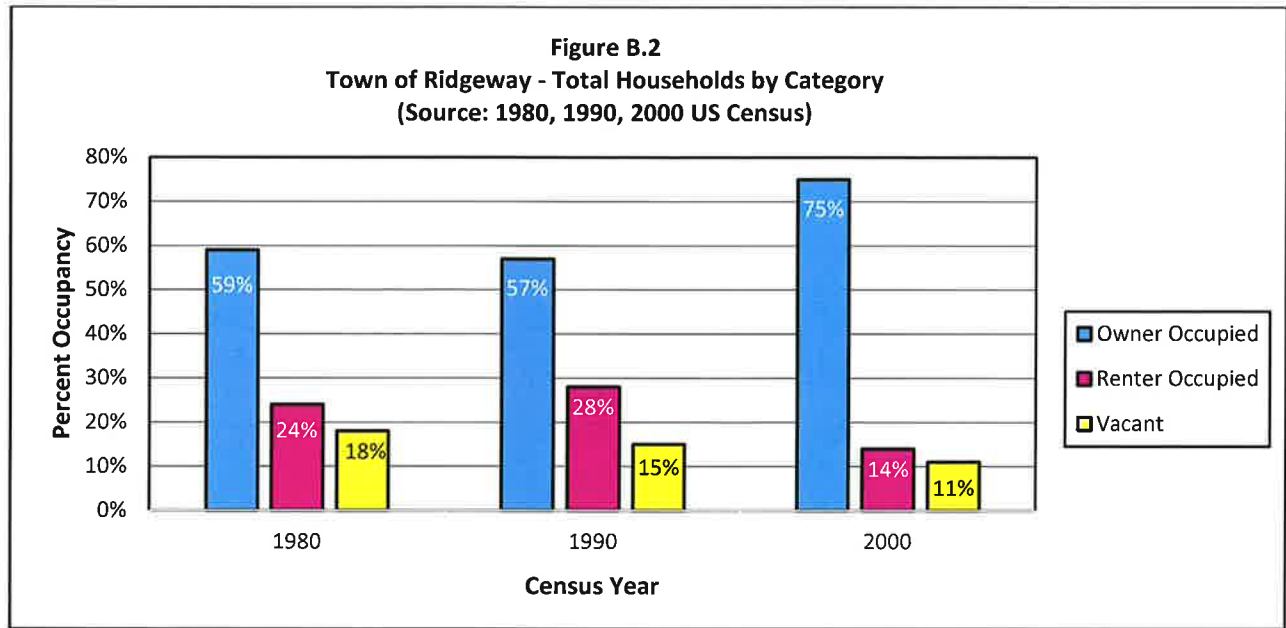
HOUSING UNITS

The Town of Ridgeway housing supply has increased by 105 units over the last 30 years. As indicated in Figure B.1, the most significant increase occurred between 1970 and 1980, with an increase of sixty-seven units.



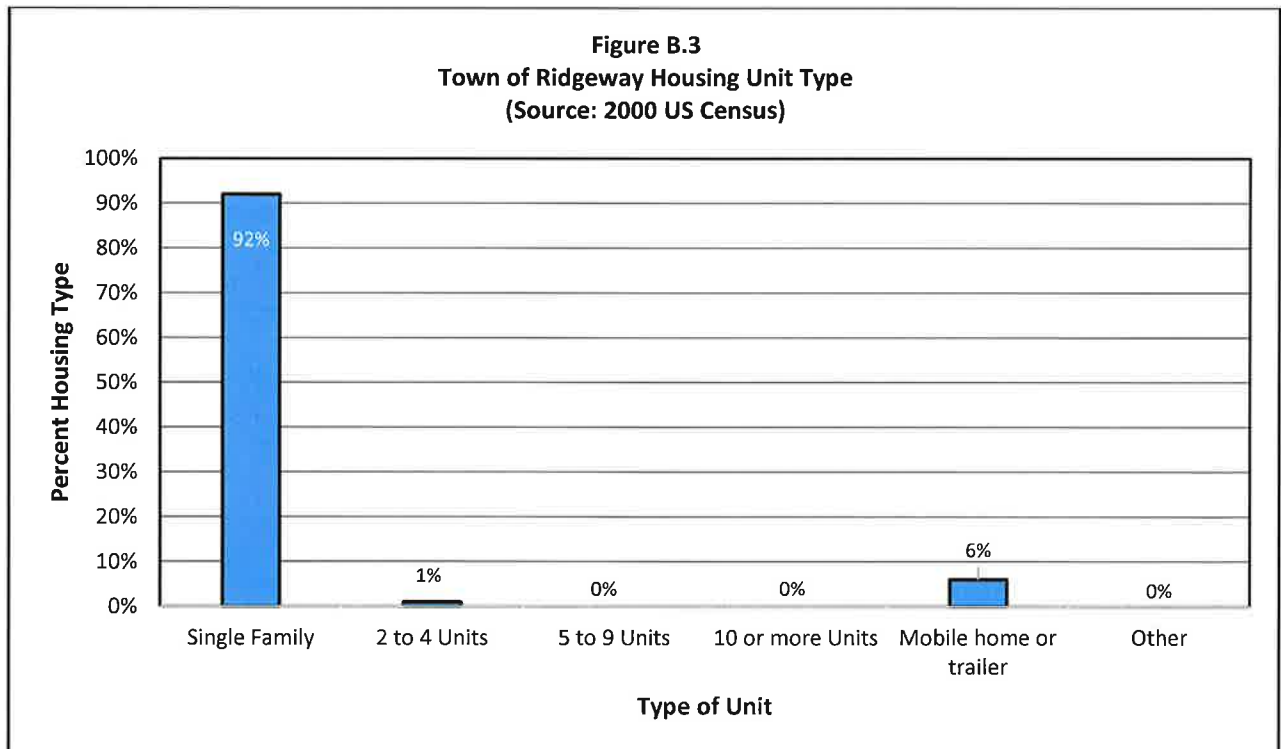
OCCUPANCY CHARACTERISTICS

Figure B.2 indicates the occupancy of households in the Town of Ridgeway according to the 1980, 1990, and 2000 US Census. Between 1990 and 2000, there was an 18 percent increase in owner occupied households, while the rental rate dropped 14 percent, and the vacancy rate decreased 4 percent. According to the 2000 Census, of the 237 housing units in the Town of Ridgeway, 178 were owner occupied, thirty-three were renter occupied, with the remaining twenty-six units vacant. The average number of persons per household was 2.64 for owner occupied units, 3.15 for rental units.



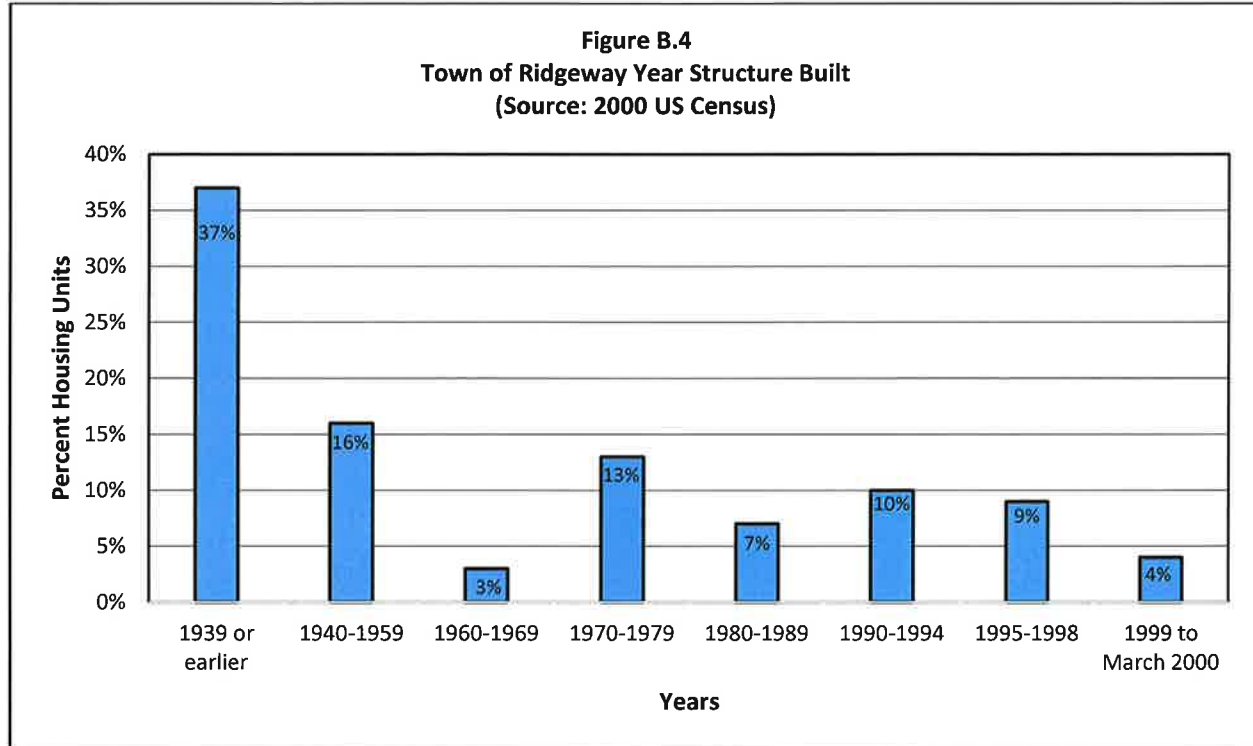
STRUCTURAL CHARACTERISTICS

Figure B.3 indicates the type of housing units in the Town of Ridgeway as reported in the 2000 US Census. As indicated, the majority of housing units (92%) in the Town of Ridgeway are single-family homes.



AGE CHARACTERISTICS

Figure B.4 shows the age of housing stock in the Town of Ridgeway. Approximately 37 percent of Town of Ridgeway houses were constructed in 1939 or earlier. Thirty-nine percent were built between 1940 and 1989 and 23 percent were constructed in the past decade.



HOUSING AFFORDABILITY

This planning process is an opportunity for local communities to increase housing choices not only by modifying development patterns, but also by increasing the supply in existing neighborhoods that can be served by the current infrastructure.

As mentioned previously in this section, housing affordability is a major component of the comprehensive plan. No single type of housing can serve the varied needs of today’s diverse households. Table B.1 compares median home values over a ten-year period (1990 – 2000), showing the difference in home values throughout the county. Table B.2 compares median rents paid over the same ten-year period for the county.

Table B.1: Comparison of Owner Occupied Median Home Values – 1990 & 2000

			Change in Median Home Value 1990 to 2000
Iowa County	\$46,500	\$91,800	\$45,300
Village of Ridgeway	\$44,300	\$88,000	\$43,700

(Source: 1990 & 2000 US Census)

Table B.2: Comparison of Renter Occupied Median Rent Paid – 1990 & 2000

			Change in Median Rent 1990 to 2000
Iowa County	\$323	\$502	\$179
Village of Ridgeway	\$221	\$497	\$276

(Source: 1990 & 2000 US Census)

OWNER-OCCUPIED CHARACTERISTICS

Figure B.5 indicates the value of the owner-occupied units in the Town of Ridgeway. The majority of homes in the Town range in value from \$150,000 to \$199,999, with other units both above and below. The median value an owner-occupied home in the Town in 2000 was \$153,400.

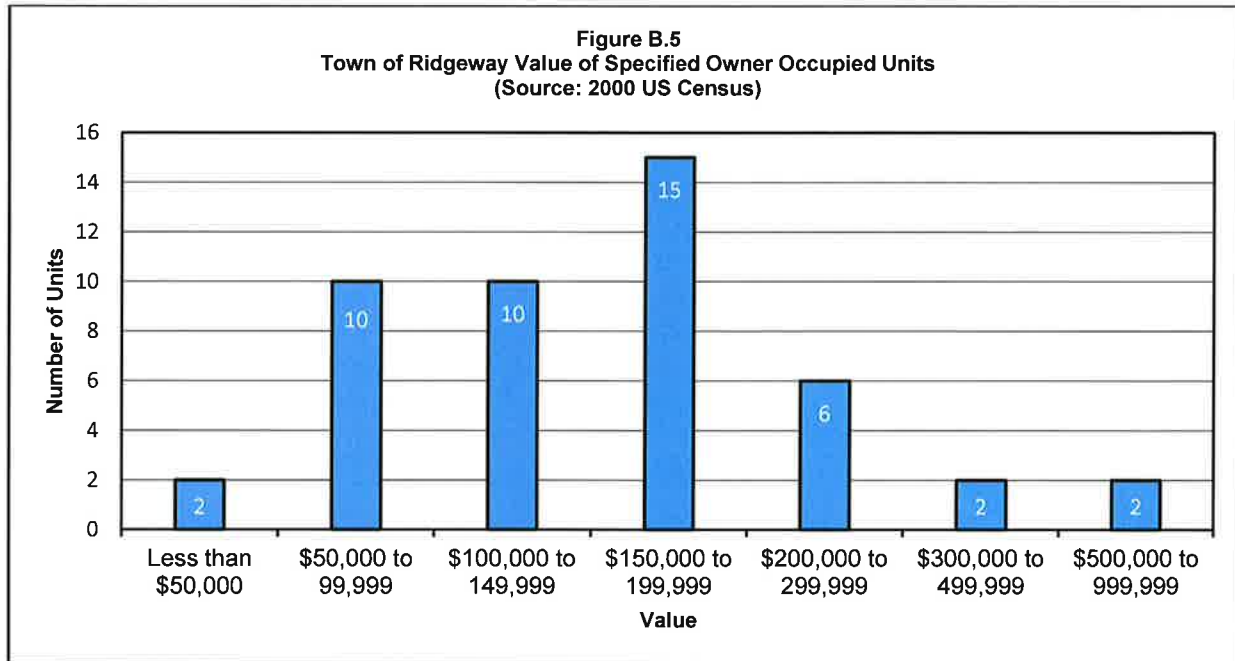
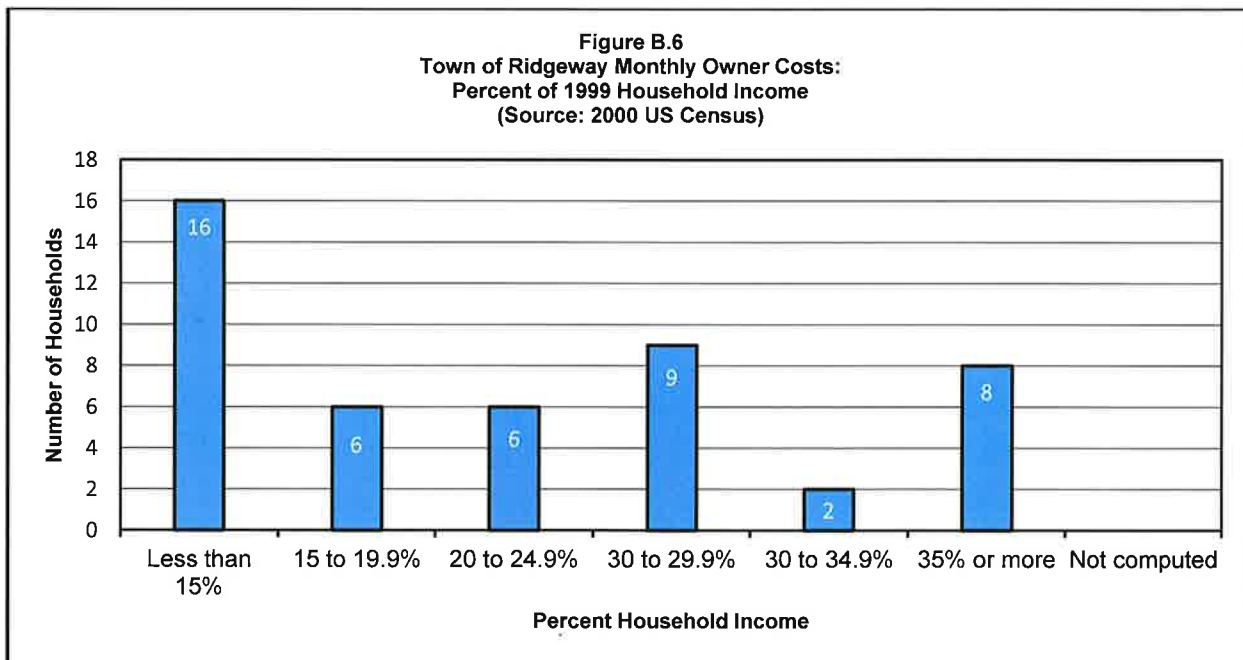


Figure B.6 indicates monthly owner costs as a percentage of 1999 household income. A total of ten households are paying more than 30 percent of their income towards housing costs. A home is generally considered affordable when the total costs do not exceed 30 percent of total household income. However, residents may choose to pay more for a particular style or type of home.



HOUSING AGENCIES & PROGRAMS

There are a number of available state and federal housing agencies and programs to assist individuals, developers, and communities in Iowa County. Below are brief descriptions of various agencies and programs. Contact information has been provided for each agency. To find out more specific information or which program best fits your needs contact them directly.

DIVISION OF ENERGY, HOUSING AND COMMUNITY RESOURCES

The Division of Energy, Housing and Community Resources (DEHCR) develops housing policy and offers a broad range of program assistance and funds to address homelessness and support affordable housing, public infrastructure and economic development opportunities. The Division partners with local governments and service providers, non-profit agencies, housing authorities and developers. In addition, DEHCR administers the statewide program to assist eligible households by providing electric and heating bill payment assistance, as well as benefits and services to assist with energy crisis situations. Eligible households may also receive weatherization services. For more information contact <http://doa.wi.gov/divisions/housing>.

**DEPARTMENT OF
ADMINISTRATION DIVISION OF
ENERGY, HOUSING AND
COMMUNITY RESOURCES**
101 East Wilson Street
5th & 6th Floors
Madison, WI 53703
Phone: 608-267-0770

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (WHEDA)

WHEDA's mission is to stimulate the state's economy and improve the quality of life for Wisconsin residents by providing affordable housing and business financing products. WHEDA has mortgage programs tailored to your individual needs, whether you are purchasing or refinancing and a first-time or a repeat buyer.

WHEDA
201 West Washington Avenue
Suite 700
Madison, WI 53703
Phone: 800-334-6873
Fax: 608-267-1099
www.wheda.com

USDA RURAL DEVELOPMENT

USDA's Rural Housing Service offers a variety of programs to build or improve housing and essential community facilities in rural areas. We offer loans, grants and loan guarantees for single- and multi-family housing, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm laborers and much more. We also provide technical assistance loans and grants in partnership with non-profit organizations, Indian tribes, state and federal government agencies and local communities. We and our partners are working together to ensure that rural America continues to be a great place to live, work and raise a family.

USDA RURAL DEVELOPMENT
5417 Clem's Way
Stevens Point, WI 54482
Phone: 715-345-7600
rd.stateoffice@wi.usda.gov
www.rd.usda.gov/wi

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination and transform the way HUD does business.

**U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT (HUD)**
Milwaukee Field Office
310 West Wisconsin Avenue, Suite 950
Milwaukee, WI 53203-2289
Phone: 414-297-3214
Fax: 414-935-6775
TTY: 414-297-1423