

City of Prairie du Chien

Housing Needs Assessment



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1 Executive Summary

The Housing Story

To assess the housing needs of the City of Prairie du Chien, one must understand the underlying story. It is a story told by demographic trends, housing projections, development strategies, and housing inventory; but must also include people – their housing history, current living conditions, and future housing needs.

To understand this story, we must explore its plot lines, in this case, the intersection of the major issues facing Prairie du Chien housing future: low household income and an aging population. These fundamental issues permeate the housing spectrum and intertwine with other primary issues, such as the slow pace of housing development and the condition of current housing stock.

The City of Prairie du Chien's low medium household income stems from low-paying jobs, which in turn leads to a demand for low-rent apartments and inexpensive homes. Landlords have little economic incentive for upgrades of existing units. Developers have little economic incentive for new home or rental development. Low income in general, restricts family's living standards, both financially and psychologically. Families with sole wage earners, many of them renters with female heads of household, lack the financial resources and optimism to improve their living conditions.

The City of Prairie du Chien's aging population, which will increase the 60 and older base over the next 20 years from one-fifth to one-third of its population, further stresses household income. A high percentage of elderly residents on fixed income, both heads of households or occupants of households, places an additional financial stress on a population already well behind the state average for household income.

But with challenges come opportunities. Although the City of Prairie du Chien struggles with low income, it benefits from low housing costs. The City's housing cost burden – what households pay for housing costs as a percentage of income – falls in the lowest 20% of reporting Wisconsin communities. Although Prairie du Chien faces an aging population, it also has the opportunity to attract an older population replete with disposable income, time for volunteerism, and life-long skills. With a community hospital, several healthcare clinics – including two major satellite clinics – and an area blessed with natural beauty and recreational opportunities, Prairie du Chien is primed to turn the aging population into an asset.

The opportunities will require leadership – creative approaches to housing development, and regional approaches to job creation. Leaders will come from the mix of life-long residents and influx of new professionals and the labor will come from a motivated and growing labor force, which has outpaced its population growth over the last five years.

The story of housing needs is more than trends, statistics, and strategies, however – it is about community. It's about neighbors, co-workers, and friends, since the issues discussed in this report will affect each in some way.

And since this story is about community, it will be up to community members to act. Homeowners can maintain their home values by taking care of their property and taking an active interest in the appearance of their neighborhood. Landlords and tenants can improve communications by listening to one another and taking their share of responsibility for unit conditions. Developers can track not only market trends, but the real needs of residents outlined in this report. And City leaders can act on the opportunities offered in this report to improve the existing housing stock and create affordable housing.

What follows in the Executive Summary are issues, needs, and opportunities associated with the major themes, which are further discussed in subsequent chapters. The opportunities are offered as suggestions, which can become recommendations with the force of consensus.

1.1 The Aging Population

Issues

- Crawford's total population is projected to grow six percent, yet its population ages 60 and older is projected to grow ten times this rate over the same period, increasing the 60 and older base from one-fifth of Crawford residents in 2005 to one-third by 2030.
- The City of Prairie du Chien's population will remain relatively flat in that 25-year period, but will experience the same dramatic shift in the aging population as the County.
- 42% of City of Prairie du Chien survey respondents reported elderly occupants age 62 and older.

Needs

- Developing services and infrastructure to meet the needs of an aging population will be key to attracting an elder population, including former residents and retirees, who have considerable knowledge and resources to contribute.

- Elderly residents downsizing from life-long homes desire independent living accommodations – ground-level condominiums or rental units without stairs that meet accessibility requirements, include outdoor yards and common space, and have sufficient space to feel more like “home.”
- A segment of the aging population with health issues – presently 14% of ages 65 and over – will require supervised care, ranging from assisted living to nursing homes.

Opportunities

- An Illinois State University study argues that an aging population should be viewed as a growing resource rather than an economic burden, and communities need to transition from elder-tolerant to elder-friendly.

A list of suggestions from the Illinois State University Report that address housing development and infrastructure improvements for elder-friendly communities include:

- Planning centrally located, appropriate, and affordable housing for older adults;
- Creating networks of health care and senior service providers to coordinate the care of frail seniors;
- Developing downtown businesses catering specifically to the elder market and making certain that infrastructure and amenities make it pleasant for seniors to use those businesses;
- Creating intergenerational volunteer programs benefiting both older adults and younger community residents;
- Fostering training, employment, and business opportunities for seniors who want or need paid work; and
- Developing recreational facilities and/or activities especially targeting older adults.

1.2 Low Household Income

Issues

- The City of Prairie du Chien’s median household income is 15% below the state median.
- Income is driven by educational attainment, yet Crawford County lags well behind the state average for the percentage of residents who have a post high school education.
- Low paying jobs lead to a low median household income, which in turn leads to a demand for low-rent apartments and inexpensive homes. Landlords have little economic incentive for upgrades of existing units. Developers have little economic incentive for upscale home or rental development.

- 47% of renters reported a female head of household. Only 17% of renters reported two wage earners in the household.
- 47% of renters see income as an impediment to their future plans.
- In the range defined as 50% to 80% of the county's median household income (\$23,400 to \$37,500 for a two-person household), 74% of homeowners fell above or within the range; 58% of renters fell below the range.
- The "Self-Sufficiency Standard" – a measure of the minimum income required for sustaining a household – for a three person household would require an annual income that exceeds the income levels of 58% of Prairie du Chien renters.

Needs

- Low household incomes will impact young family's' ability to transition from apartments to starter homes, or to pay for basic needs above and beyond housing costs.
- The low percentage of the 18 to 24 year-old population enrolled in college or graduate school reflects the need for a college or technical school campus that would keep young people from leaving town for an education.
- Incentives for first-time buyers or rent-to-own programs could ease the transition from rental units to home ownership for young families.

Opportunities

- Prairie du Chien's history as a center of trade located at the confluence of major transportation routes makes it ideally suited for a community college or technical school campus.
- While low income will continue to be a challenge, low housing costs can be considered an asset. The average home mortgage for the City of Prairie du Chien was almost 40% below the state average in 2005, and the average gross rent ranks in the lowest 30%, making housing more affordable than other parts of the state.
- The median price for home sales in Crawford County in 2008 was \$120,000, 33% below the median of \$178,000 for the entire South Central region.
- Home values are relatively stable in the City of Prairie du Chien compared to other areas more affected by the housing crisis.
- The Median Household Income for Crawford County and the City of Prairie du Chien has increased approximately 17% since the 2000 census, more rapidly than the state average of 7%.

1.3 Demand for Housing

Issues

- Although the population of the City of Prairie du Chien will remain reasonably flat over the next 10 years, the number of occupants per household will decrease according to estimates, requiring an increase in housing units to

accommodate a static population. The total number of households will increase by about 10% over that time period.

- Focus group feedback from homeowners and renters suggest that housing issues are not isolated, but systematically related to economic development, job creation, transportation, child welfare, and other socioeconomic issues.
- The Towns of Bridgeport and Prairie du Chien are projected to grow much faster in population than the City of Prairie du Chien. This trend or “preference” toward rural towns merits further study to determine additional factors affecting residential growth.
- Zoning districts, while providing well-regulated development, can lead to segmented housing development and act as an impediment to the creation of affordable housing.
- The City of Prairie du Chien is creating jobs, but not a commensurate number of housing starts and tax base.
- The 2000 census reports that 17.5% of the total population of the City of Prairie du Chien has some form of disability.
- The implementation of Family Care by the State of Wisconsin is changing the way the developmentally disabled are distributed throughout the housing continuum.

Needs

- The Prairie du Chien Comprehensive Plan adopted in 2005 addresses housing objectives and should be reviewed for implementation of the stated goals.
- City of Prairie du Chien residents believe that low and moderate income housing should be the priority for development, followed by elderly housing. Within those two general groups, elderly affordable, single-family, and affordable apartments garnered the most votes for the “type” of housing needed.
- Within the City of Prairie du Chien, there is more housing stock in the \$140,000 and below range than household incomes that can support them (although realtors suggest that there are not many \$80,000 to \$135,000 homes on the market *that satisfy buyer expectations with regards to location, appearance, and size*).
- Within the City of Prairie du Chien, there is less housing stock in the \$140,000 and above range than household incomes that can support them, (although realtors suggest that high-end properties sit in the market for a long time. Many of these high-end homes lie outside the City of Prairie du Chien).
- Young-family renters are also looking for first-floor units with yards to accommodate children and pets.

- There is a demand for more “assisted apartments” for the developmentally disabled population, for example six-plex units with five one-bedroom apartments, common area, and one apartment reserved for support staff.
- Based on population projections and housing unit estimates, which call for a 10% increase in housing units, we can approximate the general housing stock needs for the City of Prairie du Chien over the next 15 years (see chapter 5.5).

Opportunities

- Creative approaches to zoning, such as Planned Community Developments, can encourage thoughtful housing development. Carefully planned mixed usages can support more affordable housing and foster “pedestrian-friendly” neighborhoods.
- An ordinance for maximum lot size and minimum coverage can achieve optimum density, including multiple units to allow for garage apartments or “in-law” cottages.
- TIF funding can be used to support housing development in and within one-half mile of TIFs.
- A marketing plan will help combat the perception that living within the City of Prairie du Chien is more expensive. The plan, which might be as simple as a brochure, could address the sometimes erroneous perception that living in the country is less expensive, and promote the positive advantages of living in the City.
- Developer incentives can reward alternative approaches to housing development and encourage the creation of affordable housing.
- A regional approach to economic development will increase the demand for home buyers and additional jobs, especially those with livable and sustainable wages (see Figure 4.k). Cooperation between municipalities is critical to attract a highly competitive and mobile workforce that will ultimately benefit the larger community.
- Recent developments in “workforce housing,” including affordable housing grants, can help attract workers and encourage housing development. See the appendix (6.1) for details and contacts.
- The combination of undeveloped vacant land and developed lots within the City of Prairie du Chien could accommodate an additional 450 housing units.

1.4 Existing Housing/ Rental Stock

Issues

- The vacancy rate for renter-occupied housing ranks as average – 6.7% compared to the goal of 4% to 6% established by the Prairie du Chien Comprehensive Plan.

- The vacancy rate for owner-occupied units ranks very high – 4.5% compared to a goal of 1% to 3% established by the Prairie du Chien Comprehensive Plan.
- A contributing factor to high vacancy may be the median year of construction, which for single-family homes in Prairie du Chien is 1962, older than the state median of 1965. 29% of units were built before 1939.
- Buyer expectations often exceed the price they are willing or able to pay for homes.
- Homeowners listed taxes, followed by utilities, as the most burdensome expense. Among utilities, cable was listed as the most onerous.
- There is a general lack of communication between landlords and renters on issues of unit maintenance and landlord/ renter responsibilities.

Needs

- Renters listed more living and storage space as the most desired improvements to make their unit more livable.
- Both homeowners and renters reported windows and insulation as aspects of their unit in the worst condition. Breaches of the building envelope contribute directly to high utility expenses, placing emphasis on housing rehab and energy conservation programs.

Opportunities

- A City inspection of rental units, which would include code requirements and maintenance issues; could ease renter concerns about substandard units.
- Educational programs for renters, which can be required for financial assistance, could ease landlord concerns about renter responsibilities, and also address financial management skills, renter rights, and help de-stigmatize assistance programs.
- Communications between landlords and renters could be enhanced with a preliminary questionnaire followed by a group forum. Explore the formation of landlord and tenant associations that would facilitate discussion and education among their peers.
- Educational programs for home ownership with incentives for attendance can address financing, budgeting, home-ownership skills, housing market expectations, weatherization and housing rehab programs, and information on transitional housing for young families and the elderly.
- Pet-friendly rental policies would meet the emotional needs of many prospective renters, while a pet deposit could meet the financial liability requirements of landlords.

1.5 Executive Director's Summation

It's no secret that the per capita income of Crawford County and most of all Southwest Wisconsin is significantly lower than the state average. This factor affects housing and housing opportunities in a number of ways:

- In Spite of generally lower housing costs, many aspiring homeowners struggle to acquire and maintain a home.
- Monthly rents – when coupled with utility costs – strain too many renters, forcing them to fall behind on payments of one or the other. As a result, some landlords find it difficult to make repairs and assure units meet reasonable standards.

Development of residential lands is occurring at a faster rate outside the City than within. Perceptions of greater value outside the City need to be dispelled with facts. Policy to encourage and assist desirable residential development within the City might be more aggressively pursued.

Household income, job training, employment opportunities, and housing mobility are nearly inseparable issues that impact housing in Prairie du Chien. This report is no 'magic bullet,' but it is an attempt to understand the issues which stand in the way of solutions to housing deficiencies.



Dale Klemme, Executive Director
Community Development Alternatives, Inc.

2 Demographics – Trends and Projections

2.1 Population

According to the Wisconsin Department of Administration Demographic Services, the population of the City of Prairie du Chien has grown by an estimated 54 residents between 2000 and 2007, a .9% increase (Figure 2.a). This compares to a 5.3% increase in Wisconsin, and a 1.8% increase in Crawford County. The City of Prairie du Chien's slow population growth is representative of the County as a whole, which according to the Crawford County Workforce Profile compiled by the Department of Workforce Development, ranks among the slowest growing counties in the state, currently 64th out of 72 counties. A comparison of the City of Prairie du Chien's growth with adjacent population centers indicates a preference toward the Towns of Prairie du Chien and Bridgeport, which have grown 2.9% and 7.1% respectively.

Population Trends	Census	Estimate			Projected			Projected		
	2000	2007	inc	%	2015	Inc	%	2025	Inc	%
City of Prairie du Chien	6,018	6,072	54	0.9%	6,107	89	1.5%	6,115	97	1.6%
Bridgeport Township	946	1,013	67	7.1%	1,138	192	20.3%	1,250	304	32.1%
Prairie du Chien Township	1,076	1,107	31	2.9%	1,259	183	17.0%	1,365	289	26.9%
Crawford County	17,243	17,553	310	1.8%	18,090	847	4.9%	18,470	1,227	7.1%
State of Wisconsin	5,363,715	5,647,000	283,285	5.3%	5,931,386	567,671	10.6%	6,274,867	911,152	17.0%

Source: WI Dept. of Administration, Demographic Services

Figure 2.a Population Trends: 2000 – 2025

The MCD (Minor Civil Division) Projection Methodology used by the Wisconsin Department of Administration, Demographics Service Center to forecast population incorporates both “county effect” – including migration rates, survival rates, and fertility rates – and “place effect,” which measures local historic trends with more emphasis placed on recent history. According to WDOA projections using this methodology, the City of Prairie du Chien will experience a diminishing growth rate through 2025, with a projected population of 6107 in 2015, and 6115 in 2025. This represents a 1.5% and 1.6% increase respectively over the 2000 census, or less than .1% per year. In contrast, Crawford County's population in 2025 is projected to grow by 7.1% over the 2000 census, and the Town of Bridgeport by 32.1%, both a significantly higher rate of growth. This further illustrates the preference toward adjacent towns and rural building sites.

2.2 Age

In developing strategies for housing development, it is also worth noting the prevalence of an aging population. According to the Crawford County Workforce Profile (Figure 2.b), “Between 2005 and 2030, **Crawford’s total population is projected to grow six percent, yet its population ages 60 and older is projected to grow ten times this rate over the same period, increasing the 60 and older base from one-fifth of Crawford residents in 2005 to one-third by 2030.**” This trend, although long term, will gradually affect the distribution and demand for single-family homes versus elderly housing.

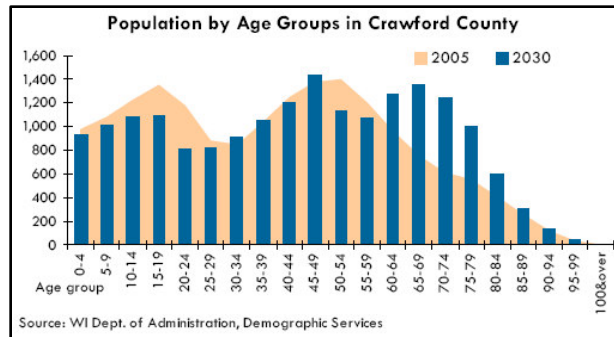


Figure 2.b Crawford County Population by Age

The 2000 census reports that the median age of the City of Prairie du Chien’s residents was then 38.1, close to Crawford County’s median of 38.9. The current median age of Crawford County residents is now approaching 41, already three years older than the state median. Furthermore, 18% of Prairie du Chien’s population was 65 years and older according to the 2000 census, compared to 12% nationally. Since the City of Prairie du Chien’s age distribution closely parallels the County’s, we can expect the same growth patterns in the City as cited by the Crawford County Workforce Profile, which calls for a significant increase in the 60 and older population. Any long-term housing strategies will need to account for this increasingly aging population by examining the projected mix of elderly housing; including existing homes, transitional apartments, and assisted living facilities.

2.3 Income and Housing Costs

The US Dept of Commerce, Bureau of Economic Analysis, reports that Crawford County’s Per Capita Income (PCPI) was \$25,265 in 2005, compared to \$33,278 for the state. However, the growth rate for PCPI in the County from 2000 to 2005 was 21.9% compared with 16.5% for the state, reflecting a more rapid rate of growth than the state average. In compiling the Crawford County Workforce Profile, the Department of Workforce Development attributes this more rapid growth to a stable job market and stable population, indicating “that its total population base has maintained a high share of wage earners.”

In terms of the housing market, perhaps the best indicator of household financial strength is the median household income. According to the 2000 census, the median household income for the City of Prairie du Chien was \$34,038, compared to \$34,135 for Crawford County. Although there are no current estimates for the City of Prairie du Chien in 2007, the median household income for Crawford County in 2005 was \$40,175 (Figure 2.c) – ranked 52nd out of 72 counties in the state – per the USDA Bureau of Labor Statistics. Since the City of Prairie du Chien’s median matched closely with the County’s median in the 2000 census, we can estimate that the City’s median household income in 2005 was approximately \$40,000. While this represents a 17% growth rate over a five-year period compared to the state’s growth of 7.65%, it still corresponds to a much lower household income than the state average. In developing a housing strategy, City of Prairie du Chien leaders will need to account for this relatively low household income as it impacts resident’s ability to purchase homes, improve their rental conditions, or even fulfill their basic needs.

	Source: Census Year: 2000	USDA (Economic Research Service) 2005 Increase Percentage		
Per Capita Personal Income				
Wisconsin	\$28,568	\$33,278	\$4,710	16.49%
Crawford County	\$20,720	\$25,265	\$4,545	21.94%
Median Household Income				
Wisconsin	\$43,791	\$47,141	\$3,350	7.65%
Crawford County	\$34,135	\$40,175	\$6,040	17.69%
Prairie du Chien	\$34,038	\$40,000	\$5,962	17.52% (estimate)

Figure 2.c Personal and Household Incomes: 2000 - 2025

Income levels are in turn driven by educational attainment. Figure 2.d, prepared by the Wisconsin Department of Workforce Development, shows the direct correlation between the levels of education attained and weighted earnings. Crawford County lags well behind the state average for the percentage of residents who have a post high school education, as shown in the following chart (Figure 2.e). The low percentage of the 18 to 24 year-old population enrolled in college or graduate school reflects the need for a college or technical school campus that would keep young people from leaving town for an education. The statistics are more pronounced for low-income households. A Crawford County Low-Income Household Needs Assessment conducted by Couleecap shows that 24.6% of such household occupants have not attained a high school diploma.

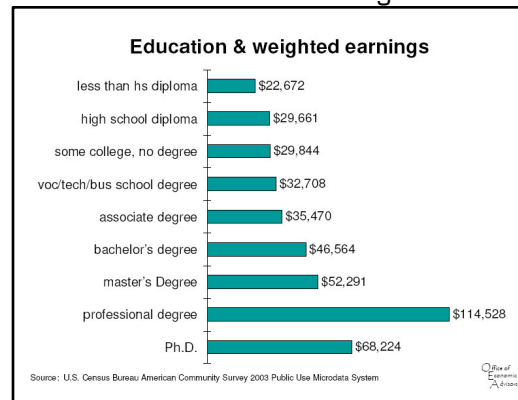


Figure 2.d Wisconsin Earnings by Educational Attainment

Geographic area	Population enrolled in elementary or high school—Percent in private school	Population 16 to 19 years—Percent not enrolled in school and not a high school graduate	Population 18 to 24 years—Percent enrolled in college or graduate school	Population 25 years and over			Population 25 to 34 years—Percent with bachelor's degree or higher
				Percent with less than a 9th grade education	Percent high school graduate or higher	Percent with bachelor's degree or higher	
Wisconsin	13.9	6.4	36.5	5.4	85.1	22.4	27.9
Crawford County	13.2	7.4	12.6	7.4	81.3	13.2	16.3

Source: US Census Bureau

Figure 2.e Educational Attainment by Age Group

Although low income will continue to be a challenge in the City of Prairie du Chien, low housing costs can also be regarded as an asset. In 2005 for example, while the median household income for Prairie du Chien was about 15% below the state median, the average home mortgage was almost 40% below the state average (Figure 2.g). According to DataPlace rankings of 2000 census data, Prairie du Chien's average home value ranks in the lowest 40% of reporting Wisconsin communities; the average gross rent ranks in the lowest 30%; and the housing cost burden¹ falls in the lowest 20%. Further study is required to determine whether low housing costs mitigate the effects of low income in the purchase of affordable housing. However, the City of Prairie du Chien's home ownership rate ranks in the lower third of Wisconsin municipalities, slightly lower than the state average (Figure 2.f).

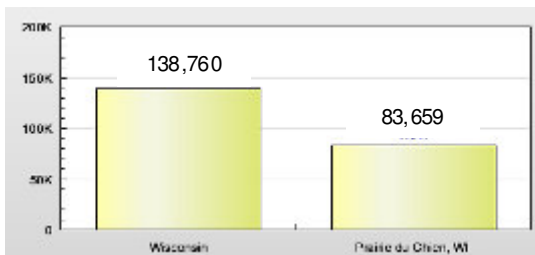


Figure 2.g Average Amount of Mortgage: 2005

Source: DataPlace

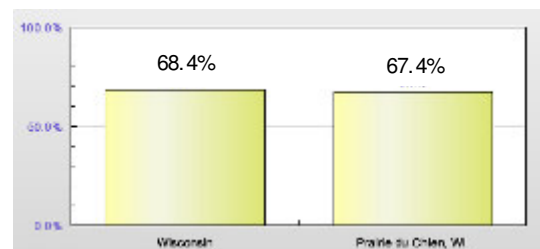


Figure 2.f Home Ownership Rate: 2005

Source: DataPlace

¹ Housing Cost Burden is defined as a household with more than 30% of its income directed to housing-related costs.

2.4 Housing Projections

Crawford County's and Prairie du Chien's aging population will also have an impact on the number of households and the respective distribution of householders² by age.

Although the population of Crawford County will remain reasonably flat over the next 15 years, the number of occupants per household will decrease according to estimates, requiring an increase in housing units to accommodate a static population. Figure 2.h below shows that while the number of households in Prairie du Chien is projected to increase at approximately 5% per decade, the household size will decrease at an approximate 5% rate.

	1990 census	2000 census	2005 estimate	2010 projection	2015 projection	2020 projection	2025 projection
Prairie du Chien							
Households	2247	2376	2395	2503	2577	2638	2676
Change/ 10 yrs		5.7%		5.3%		5.4%	
Household Size	2.41	2.28	2.23	2.16	2.11	2.07	2.04
Change/ 10 yrs		-5.4%		-5.4%		-4.2%	

Source: WI Demographics Services Center

Figure 2.h Prairie du Chien Households and Average Household Size: 1990 - 2025

Projections by the Wisconsin Department of Administration estimate the percentage of households for Crawford County in the 65 to 74 age groups will increase 52% by the year 2020 (Figure 2.i, green highlight), while the percentage of households in the 45 to 54 age groups will decrease (yellow highlight). **The total number of households will increase by about 10% over that time period**, but the distribution of age groups within that mix will change more dramatically.

Age of Householder	Census						Projected					
	2000	2005	2010	2015	2020	2025	2000	2005	2010	2015	2020	2025
Age 15 to 24 years	235	245	220	200	185	183	3.5%	3.6%	3.0%	2.6%	2.4%	2.3%
Age 25 to 34 years	882	851	1,060	1,142	1,009	921	13.2%	12.3%	14.6%	15.1%	12.9%	11.5%
Age 35 to 44 years	1,330	1,207	1,045	1,008	1,238	1,331	19.9%	17.5%	14.4%	13.3%	15.9%	16.6%
Age 45 to 54 years	1,397	1,547	1,525	1,388	1,199	1,163	20.9%	22.4%	21.0%	18.4%	15.4%	14.5%
Age 55 to 64 years	1,006	1,232	1,527	1,689	1,658	1,525	15.1%	17.9%	21.0%	22.3%	21.3%	19.1%
Age 65 to 74 years	906	891	1,017	1,254	1,545	1,715	13.6%	12.9%	14.0%	16.6%	19.8%	21.5%
Age 75 to 84 years	708	684	633	630	725	911	10.6%	9.9%	8.7%	8.3%	9.3%	11.4%
Age 85 years & over	213	236	251	251	239	246	3.2%	3.4%	3.4%	3.3%	3.1%	3.1%
Total Households	6,677	6,893	7,278	7,562	7,798	7,995	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: WI Dept of Administration, Demographic Services

Figure 2.i Crawford County- Number of Households by Age of Householder: 2000 – 2025

² "One person in each household is designated as the householder. In most cases, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented." (DataPlace Glossary)

Bear in mind that these statistics reflect Crawford County as a whole, and that a household represents a collection of people and not necessarily a housing unit. However, there is a close relationship between households and housing units, as well as a close correlation between the demographic trends of the City of Prairie du Chien and Crawford County. We can therefore expect proportional growth in the City of Prairie du Chien's housing demand, and within that demand, a changing mix of housing types based on the age and income of prospective householders. A housing strategy will need to account for this changing demographic.

2.5 Summary

This chapter outlines the demographic trends that will impact the housing discussion later in this report. The City of Prairie du Chien housing market will be influenced by a stagnant but aging population, and a low median income that will affect residents' in the following ways:

- Stagnant population growth might imply slow housing growth, but an aging population coupled with a decreasing number of persons per household means that the housing stock must grow to accommodate the same population spread over more households. The Department of Administration – Demographic Services projects a 10% growth in households over the next 15 years.
- Population trends show a preference for growth in the adjacent Towns of Bridgeport and Prairie du Chien.
- Crawford County's population of ages 60 and over will grow 60% over a 20-year period, which will put more emphasis on housing for elderly residents as they move from larger family homes to smaller homes, condos, apartments, or healthcare facilities.
- The City of Prairie du Chien's median household income is 15% below the state median. Low household incomes will impact young family's' ability to transition from apartments to starter homes, or to pay for basic needs above and beyond housing costs.
- Income is driven by educational attainment, yet Crawford County lags well behind the state average for the percentage of residents who have a post high school education.
- While low income will continue to be a challenge, low housing costs can be considered an asset. The average home mortgage for the City of Prairie du Chien was almost 40% below the state average in 2005, and the average gross rent ranks in the lowest 30%, making housing more affordable than other parts of the state.

3 Community Environment

3.1 Housing Development

The City of Prairie du Chien has compiled a comprehensive, well-documented municipal code pertaining to zoning, sub-divisions, and fair housing. A review of the code will find most housing and development issues dealt with in a concise manner. Fair housing code “protects the health, safety, and welfare” of City residents by establishing standards and preventing deterioration of living conditions. Zoning code establishes well-defined boundaries and definitions for each district and usage, including low-density, medium-density, and high-density residential districts. Subdivision code leads builders and developers down a well-defined path that provides the City with a desired outcome, primarily a uniform development plan and cash flow for improvements.

From a planning perspective, however, this process can lead to segmented housing development. According to “Designing New Neighborhoods,” a book published by the American Planning Association, “There is no planning theory that says single-family houses on 40-foot lots should be in a different zone from houses on 50-foot lots, or 100-foot lots, and that individual houses and small apartment buildings can’t be compatible. However, once different zoning designations were on the books, communities had to choose one when they mapped out new residential districts.” In short, the “zoning first, planning later” approach encourages easy enforcement of setback, coverage, and other standards, but discourages creativity.

Another approach might utilize a more collaborative process with developers that lead to a desired outcome for residents, primarily neighborhood-friendly developments that are connected not only physically, but socially and functionally as well. Such a collaborative approach could steer larger development proposals toward Planned Community Development Districts as described in section 3.15 of the current zoning code. The threshold for qualifying projects could be controlled by total acreage, total square footage, or number of units.

Section 3.15 of the Municipal Zoning Code clearly outlines the criteria for promoting “improved environmental design and innovative uses of land.” Through targeted incentives, the City of Prairie du Chien could encourage qualifying developments to address not only the intent of the code, but also the needs identified in this report, primarily the creation of affordable housing. By carefully controlling the mix of zoning

within a Community Development District, the City can encourage an appropriate mix of populations and amenities that meet the needs of district residents, the developer, and the City. This controlled mix of zoning could allow different lot sizes and building types while maintaining the overall desired density. Encouraging garages off alleys and allowing narrower streets without curb cuts could create “pedestrian friendly” neighborhoods, lessening the use of the automobile and its attendant traffic congestion and environmental impact.

A strategy for development might incorporate TIF (Tax Incremental Financing), which can work for housing development as it does for industrial development. Take for example, a developer that wants to develop 50 homes in TID 1 (Tax Incremental District). Each home creates \$100,000 in taxable value or \$5,000,000 total value. The City could provide assistance in the amount of tax revenues generated over the remaining life of the TIF minus soft costs and interest. This assistance could be used for such things as land acquisition, relocation, landscaping, direct grants, utilities, site preparation, etc. In addition, TID 6 can contribute surplus to TID 1 for low cost housing. Finally, with the ability to use TIF moneys within 1/2 mile of the TIDs, a TID or TIDs could contribute funding to a housing project outside the TIDs. There would still need to be a connection made as well a calculation made of the benefit that a TID is getting by the housing development.

The Prairie du Chien Comprehensive Plan adopted in 2005 references smart growth strategies, including Traditional Neighborhood Development, defined by law as, “A compact, mixed-use neighborhood where residential, commercial, and civic buildings are within close proximity to each other.” The Housing Goals of the Comprehensive Plan specifically call for policies that “Encourage residential development that establishes a variety of lot sizes, dwelling types, densities and price points,” and “Promote mixed-use development to capitalize on existing transportation facilities and other infrastructure, and link jobs with residential areas and commercial uses” (See Appendix: Community Vision, B-4). The implementation of these goals will require a systematic review of the existing zoning code and a commitment by the City of Prairie du Chien to a more collaborative approach to residential development.

Year	Prairie du Chien		Town of Bridgeport		Town of PdC		City of McGregor		City of Marquette	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
2004	3	350,500	6	814,642	3	591,800	3	425,000	0	0
2005	3	292,516	11	1,881,500	7	1,128,800	6	1,400,000	3	360,000
2006	2	317,000	6	1,133,600	2	359,600	2	152,000	2	152,000
2007	1	160,000	3	692,600	2	242,000	5	758,000	6	1,200,000
2008	2	137,000	5	813,800	4	648,600	1	132,000	2	444,000
Totals	11	1,257,016	31	5,336,142	18	2,970,800	17	2,867,000	13	2,156,000

Source: Prairie du Chien Planning Dept/ Municipal Assessors

Figure 3.a Area Housing Starts: 2004 – 2008

The quality of life in a community, to a large degree, can be measured by its availability of affordable housing. The City of Prairie du Chien’s current approach, although well-reasoned, does not always accomplish the desired long-term goal of affordable housing and, as a result, additional tax base. For example, the City has been proactive in creating incentives for additional commercial and industrial development over recent years, yet only eleven new houses have been constructed in the five years from 2004 through 2008, with assessed values totaling 1.26 million dollars (Figure 3.a). In the same period, the Towns of Bridgeport and Prairie du Chien had 31 and 18 starts respectively, with values totaling 7.9 million dollars; while the Cities of Marquette and McGregor, Iowa experienced 30 starts with values totaling 5 million dollars. The City of Prairie du Chien is creating jobs, but not a commensurate number of housing starts and tax base. This would suggest that the City’s current approach properly manages housing development, but lacks the components necessary to encourage housing development.

3.2 Housing Perceptions

According to realtors, there is the perception, real or imagined, that living expenses are higher in the City of Prairie du Chien than adjacent towns and rural areas. On this point, the issue of property taxes relative to adjacent municipalities can be put into perspective in the following

Taxing District/ School District	Tax/ \$1000	Ratio	Effective Rate
Village of Steuben, Wauzeka Steuben	\$49.07	0.5846	\$28.69
Village of Wauzeka, Wauzeka Steuben	\$33.08	0.8111	\$26.83
Town of Clayton, Kickapoo	\$28.99	0.9004	\$26.10
Town of Wauzeka, Wauzeka Steuben	\$41.43	0.6295	\$26.08
Town of Haney, Wauzeka Steuben	\$43.73	0.5842	\$25.55
City of Prairie du Chien, PdC	\$29.63	0.8021	\$23.77
Town of Prairie du Chien, Wauzeka Ste	\$38.27	0.6024	\$23.05
Town of Bridgeport, Wauzeka Steuben	\$24.98	0.9047	\$22.60
Town of Wauzeka, Prairie du Chien	\$35.05	0.6295	\$22.06
Town of Prairie du Chien, PdC	\$34.10	0.6024	\$20.54
Town of Bridgeport, Prairie du Chien	\$20.54	0.9047	\$18.58
Village of Soldiers Grove, North Crawford	\$18.16	0.9005	\$16.35
Town of Scott, Boscobel	\$19.82	0.8209	\$16.27
City of McGregor, IA	\$36.57	0.4400	\$16.09
Village of Bell Center, North Crawford	\$22.44	0.7083	\$15.89
City of Marquette, IA	\$28.69	0.4400	\$12.62

Figure 3.b Area Property Tax Rates: 2008

table (Figure 3.b). While the City of Prairie du Chien has higher taxes than some, it does not have the highest tax rate among a sampling of area communities.

The cost of transportation must also be considered when comparing the housing costs of living outside the City with those of City residents. A labor shed report (Figure 3.c) shows that only 34% of Prairie du Chien's primary workers live in the City. Yet the annual commute cost for a worker living in Wauzeka, for instance, would be \$756 – assuming a 34 mile round trip, 5 days a week for 50 weeks, and 22.5 miles per gallon at \$2.00 per gallon cost. For those workers living closer to the City, an eight-mile round trip would incur \$180 annual fuel costs, plus additional automobile wear and time spent commuting.

<u>Job counts in Cities/Towns Where Workers Live</u>		2006	
	Count	Share	
Prairie du Chien, Wisconsin	1,903	33.7%	
Wauzeka, Wisconsin	217	3.8%	
McGregor, Iowa	97	1.7%	
Monona, Iowa	75	1.3%	
Marquette, Iowa	65	1.2%	
Boscobel, Wisconsin	53	0.9%	
Bloomington, Wisconsin	51	0.9%	
Waukon, Iowa	43	0.8%	
Guttenberg, Iowa	41	0.7%	
Fennimore, Wisconsin	41	0.7%	
All Other Locations	3,057	54.2%	

Figure 3.c Prairie du Chien Labor Shed Report: 2006

Source: US Census Bureau

Finally, in a Comprehensive Planning survey of residents in unincorporated areas of Crawford County conducted by the UW-Extension (Figure 3.d), open space and natural beauty were both cited as primary reasons for living in the County. However, a review of township only responses reveals a stronger preference for being near their job. The City of Prairie du Chien might promote the advantages of living in the City, including reasonable taxes, lower transportation costs, close proximity to jobs, and any additional economic incentives the City wished to provide.

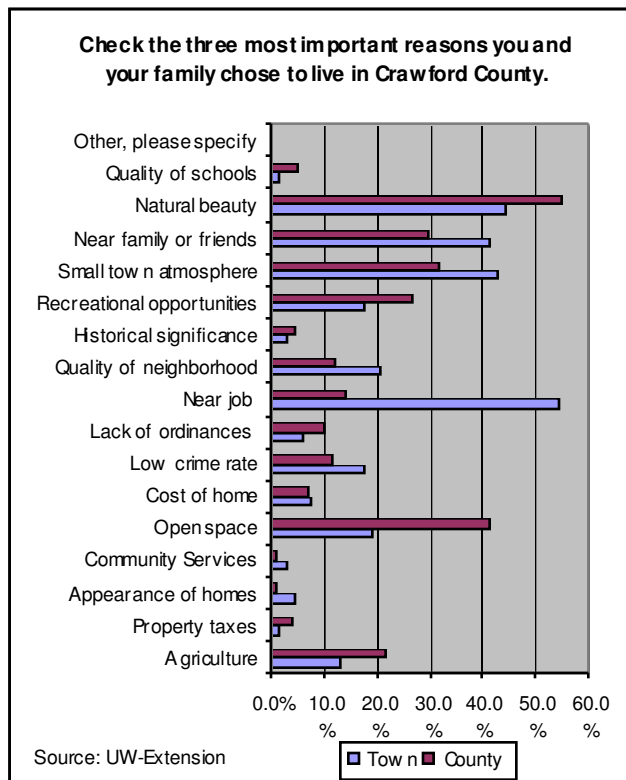


Figure 3.d Town of Bridgeport Survey: 2008

3.3 Home Ownership

In August of 2008, CDA met with both Prairie du Chien realtors and bankers to get their feedback regarding the inventory of available housing and what buyers were looking for in their next home. The realtors provided insight into the housing market as it correlates with demand. The bankers discussed buyer concerns and limitations, as well as the evolving credit market. In discussing the general characteristics of the housing market, a number of observations came to light with respect to buyers and sellers, supply and demand:

Buyers

- Typically two-income families, a combination of full-time and part-time
- A majority of buyers are under 40 with marginal finances, usually late 20's for first-time buyers.
- More unmarried couples are in the market
- Elderly are downsizing to ranch or apartment
- Three-bedroom homes are almost a necessity
- Daycare and transportation costs erode ability to buy
- Good-paying jobs are important to home ownership
- Buyers are picky with high expectations
- Down payments, credit worthiness, and poor financial habits are problems
- Some are looking for a financial education; they are more aware of problems with loans because of all the negative press
- Some people may be on the sidelines waiting to see what's going to happen
- More people are remodeling rather than buying up
- There is not much market in second homes for investment
- Young couples still have the American Dream of home ownership
- There is the perception, real or imagined, that taxes and living expenses are higher in the City of Prairie du Chien than adjacent towns and rural areas (see previous section)

Sellers

- Life-changing events typically trigger the need to sell, including retirement, death, change in marital status, and health problems
- Job transfers create the biggest group of sellers
- Sellers resist investing in improvements to move the property

Inventory

- There are not many \$80,000 - \$135,000 homes on the market that satisfy buyer expectations with regards to location, appearance, and size.

- There are a lot of high-end properties on the market
- There are very few newer homes and buildable lots on the market
- North side and railroad locations are difficult to sell
- The average property is on the market for 8 months; and over a year for high-end properties

Demand

- Middle range – \$80,000 to \$135,000 – in good condition will sell
- Side by side duplexes in the \$130,000 range for retirees will sell
- Properly constructed condos would sell, provided they meet the needs of the market place – for example, less stairways for elderly retirees
- 100' x 140' lots for \$28,500 are not selling due to “high price”
- Buyers are looking for larger lots with acreage, but their expectations many times exceed the price they are willing to pay

Environment

- Applicants are going back to local banks rather than internet loans
- Banks are now stressing more pre-approval of applicants
- Homes values are stable
- The industry has a credit score plateau of 620
- The rules of the game have not changed in lending practices
- Money is available to credit-worthy customers
- Buyers needs more help from government programs for down payment
- Not many new housing starts in area
- Not much in “alternative” housing available
- Catholic charities are helpful with credit counseling
- Government programs need to be communicated to banks
- Good contractors are available to home builders
- Reasonably improved lots cost less than \$30,000

Realtors suggested that more demand can be created within the City of Prairie du Chien though developer incentives, such as providing street, sidewalk, utility and other infrastructure improvements. Buyer incentives would also assist first-time homeowners, such as help with down payments and mortgage terms that might be available through housing programs. A City of Prairie du Chien marketing program that would attract buyers and developers might combat the general perception that owning or developing a home in the City is not economically attractive.

3.4 Rental Environment

CDA conducted focus group discussions with both landlords and tenants of rental properties in the City of Prairie du Chien. What follows is a summary of their discussion, which was at times divergent in their perspective, and at other times in agreement on mutual problems.

Landlords attending the forum own one-bedroom apartments that rent in the \$325 to \$400 range, and two bedroom apartments ranging from \$450 to \$500. These rents coincide with the median rent of \$429 identified in section 5.2. Landlords suggested there is more of a demand for rentals because renters can't afford home ownership. They also cited a demand for three-bedroom apartments, but said rents for larger apartments typically exceed the affordability of renters, or encourage the renter to explore purchasing a house.

Renters attending the forum reported rents ranging from \$375 for a one-bedroom apartment to \$450 for a one-bedroom house. Renters cited low income and the inability to afford house payments, utilities, and taxes as the primary reason for continuing to rent. Existing bills and low credit scores prevent many from applying or qualifying for home ownership mortgages. Some expressed frustration in not being able to find units to fit their needs. An elderly resident, whose husband recently died, recognized that she would not be able to maintain her house much longer and sought an apartment that had a garage and accepts pets. A couple looking to move back to town nearer to their health care services wanted a two-bedroom, one-story house to rent. Renters cited both price and selection as equal problems.

In discussing the condition and upkeep of rental units in the City of Prairie du Chien, there seems to be a general disconnect between the opinions of landlords and renters. Landlords interviewed for this report felt that rental property condition in Prairie du Chien generally rated as good to very good, while renters complained about broken doors and windows, and inefficient furnaces. Landlords suggested that some renters needed to be reminded to respect the living space of others, while renters suggested that some landlords remain unresponsive to maintenance problems.

This disconnect might be expected, and could be attributed to a lack of communication – something as simple as a reluctance to speak to the other side, or something more problematic, such as the failure to listen to the other side. The problem should not be overstated as indicative of all rental situations. Landlords characterized 70 – 75% of their clients as “good renters,” while many renters enjoy long-term relationships with landlords because they are happy with their units. And

the landlords and renters who took the time to attend the forums and offer their opinions can be considered as falling under the category of “good communicators.”

However, the disconnect can also be attributed to a different perspective on a common front – economic. The relative low median income and wages in Prairie du Chien does not support high rents, nor provide incentives for rental unit upgrades or housing development. Renters feel trapped because they are unable to afford larger apartments that adequately address their needs, or to eventually purchase a home. Landlords feel squeezed because they must keep their rents low to attract renters, but are thus unable to justify high maintenance costs or further development of rental property. Both parties are left with little incentive to improve or leverage their position.

This in turn points back to the general problem identified throughout this report. Low paying jobs lead to a low median income, which in turn leads to a lack of affordable housing and a declining quality of life. The solution then lies not just in better education and communication between landlords and renters – although that would be good start – but also a reexamination of the factors that influence job creation and the economic vitality of the City and region.

3.5 Social Services

CDA met with the Crawford County Human Services Department to determine their perspective of the housing needs of clients they serve in the County. Topics discussed included Section 8 (HUD) rent vouchers, young-family concerns, transitional housing for the elderly and general concerns of low-income residents.

Crawford County provides various rent vouchers and rental assistance programs to aid low-income households throughout the County; however problems exist with their availability and usage. The County has 25 Section 8 rent vouchers available at any one time. But once clients become eligible, many are inclined to stay on the program, creating limited availability and long waiting lines. Although rent vouchers are highly sought, renters generally do not like subsidized housing programs because of the stigma attached, the “big brother” aspect to rental housing inspections, and the lack of tenant control. A significant concern for tenants is deteriorated and poor quality rental units that cause high utility costs and poor living conditions. Another common grievance among clients is the inability to keep pets in subsidized units.

Elderly residents find it difficult to transition from long-term housing into smaller units. In most cases they find it necessary for a number of reasons, including health issues, affordability of taxes and utilities, and the constant concern of maintenance and

upkeep on their larger homes. Because of health or accessibility issues, they generally need to downsize into ground-level apartments or condos without stairways. It is common for the elderly to remain in larger homes because they cannot find such accommodations, or they are not aware of the available options to downsize. Elderly generally tend to move in progression, first to a smaller home or condo, then to an apartment, and finally to an assisted-living or nursing home facility as needed.

In general, there is a significant disconnect between what residents need and what they want. Low-income families may need rental assistance, but want to live under “their own roof,” many times accepting substandard housing in lieu of rental assistance. Elderly may need to move into smaller, more affordable housing, but don’t want to move away from the memories associated with their life-long home.

The gap between need and desire can in some ways be bridged with education. Unreasonable expectations can fuel unaffordable or unworkable aspirations. Education can mitigate that gap, whether it’s help with financing, training on home ownership skills, or information on condo associations or assisted-living facilities. A partial list of housing, rental, and general assistance programs can be found in the appendix.

3.6 Summary

The following points summarize the discussion of the local environment as it pertains to housing development, home ownership, rental, and social issues.

- “There is no planning theory that that says single-family houses on 40-foot lots should be in a different zone from houses on 50-foot lots, or 100-foot lots, and that individual houses and small apartment buildings can’t be compatible.”
- The Prairie du Chien Comprehensive Plan adopted in 2005 already references “Traditional Neighborhood Development,” and should be reviewed for possible implementation of the stated goals.
- A more collaborative approach with developers might lead to a desired outcome, primarily the creation of affordable housing.
- TIF funding can be used to support housing development in and within one-half mile of TIFs.
- The City of Prairie du Chien is creating jobs, but not a commensurate number of housing starts and tax base.
- Home values are relatively stable in the City of Prairie du Chien compared to other areas more affected by the housing crisis.
- Buyer expectations often exceed the price they are willing or able to pay for homes.

- Developer incentives can reward alternative approaches to housing development and encourage the creation of affordable housing.
- A lack of communication exists between renters and landlords. This can be partly attributed to a different perspective on a common front – economic.
- Low paying jobs lead to a low median household income, which in turn leads to a demand for low-rent apartments and inexpensive homes. Landlords have little economic incentive for upgrades of existing units. Developers have little economic incentive for new home or rental development.
- A significant concern for low-income tenants is deteriorated and poor quality rental units that cause high utility costs and poor living conditions.
- There is a disconnect between what low-income and elderly residents need and what they want.
- Because of health and accessibility issues, the elderly population looks for ground-level apartments or condos without stairways when downsizing from single-family homes.

4 Current Housing Conditions

4.1 Housing Survey

In the spring and summer of 2008, CDA conducted a housing needs survey of City of Prairie du Chien residents to determine the availability, inventory, and condition of existing homes and apartments. CDA distributed 2092 copies of the survey, a copy of which is included in the appendix, and received 584 returns, a 28% response rate. Of survey respondents, 144 (25%) were renters – concentrated primarily in the “downtown” area – while 422 (72%) were homeowners³. In contrast, the 2000 census reported a 67% home ownership rate, which suggests that homeowners had a higher rate of return of surveys than renters. CDA also asked questions pertaining to household makeup, income, and general attitudes toward housing needs. What follows is a recap and discussion of the survey findings⁴.

4.2 Demographics

Not surprisingly, the survey findings mirror the demographics represented in the 2000 census. With respect to racial/ ethnicity makeup, 99% of households had members who were white, while households also reported small percentages of American Indian & White (1.2%), Asian & White (0.5%), African American & White (0.3%), and other ethnicities (0.5%).

What might be of more interest is how that population breaks down with respect to age, sex, and income. 42% of all respondents (Figure 4.a) reported elderly occupants age 62 and older, which closely agrees with the 40.4% reported by the 2000 census.

Surveyed renters reported slightly less at 37%. The City of Prairie du Chien survey reinforces the demographics noted in the 2000 census discussed in section 2.2, which reported that 18.5% of Prairie du Chien residents are age 65 years and over, significantly higher than the national average of 12%, and the state average of 13%. Given this existing condition of an older population, the trend toward an aging population noted in section 2.2 is already upon us.

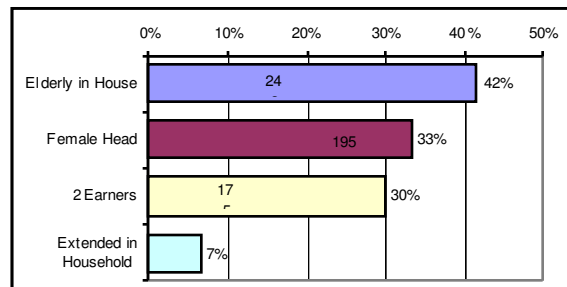


Figure 4.a Household Makeup – All

³ Percentages cited do not always add up to 100. Respondents were encouraged to check more than one response if applicable, while other respondents did not answer all questions.

⁴ The Margin of error for this survey is 2.9% at 90% confidence.

Also of interest is the predominance of female head of household among renters. 47% of renters (Figure 4.b) indicated a female head of household, compared with 28% of homeowners (Figure 4.c). Consistent with that condition is that only 17% of renters had two wage earners in the household, while twice that percentage (35%) of homeowners had two wage earners. This would indicate that a high percentage of renters are facing financial decisions heavily influenced by the lack of a second wage earner in the household. The 2000 census points to another noteworthy trend in the general population: female householders over the age of 65 and living alone outnumber their male counterparts by three to one.

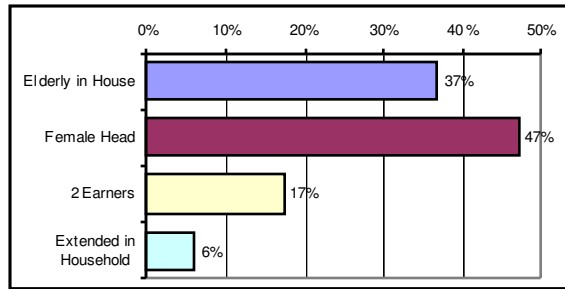


Figure 4.b Household Makeup - Renters

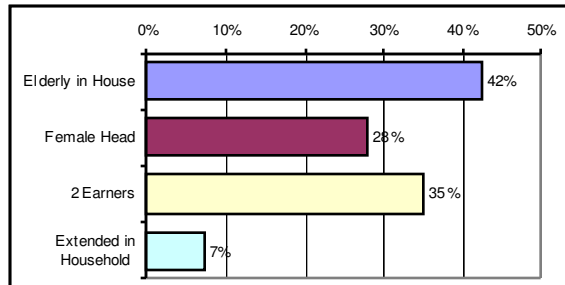


Figure 4.c Household Makeup - Owners

As might be expected, homeowners enjoy longer tenure (Figure 4.d), as 80% reported having lived in their current location for over five years, while only 37% of renters (Figure 4.e) reported that length of time. Renters experience more mobility in their housing situation, as another 37% reported living in their current location for 2 - 5 years, and 17% for only 6 months to 2 years.

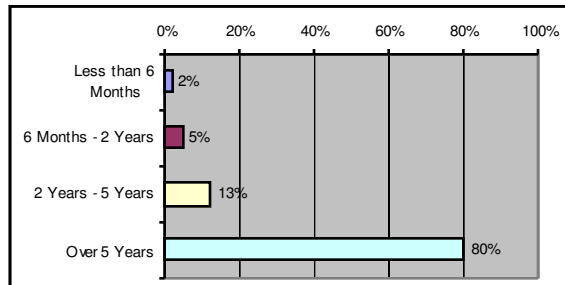


Figure 4.d Length of Stay - Owners

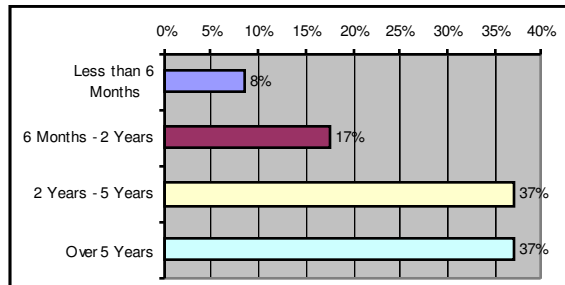


Figure 4.e Length of Stay - Renters

Despite this mobility, the majority of renters (74%) envisioned themselves renting and living at the same location in the near future (Figure 4.f). Of those renters who aspired to improve their living conditions, 17% saw themselves as owning a home and 16% anticipated moving to a new rental location. Yet 47% of renters saw income as an impediment to their plans (Figure 4.g), while 35% cited the lack of housing availability. Although the percentage of those expecting to stay at their current location matches closely with the percentage that do stay at “current location” more than two years, the impediments facing those who desire to “move up” to home ownership will need further study.

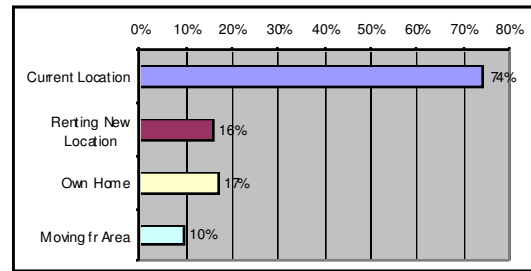


Figure 4.f Future Plans - Renters

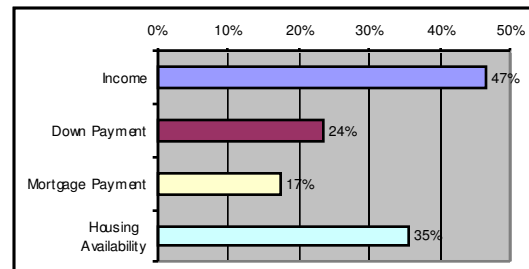


Figure 4.g Impediments to Plans - Renters

4.3 Financial Conditions

The survey revealed a predictable correlation between higher income and housing ownership. The US Department of Housing and Urban Development (HUD) has established a range considered to be low to moderate income level, which is defined as 50% to 80% of the county median income. 74% of homeowners (Figure 4.h) reported incomes above or within this range⁵, while only 40% of renters fell within the moderate income range. Conversely, 58% of renters fell below the moderate income range (Figure 4.i), while only 25% of homeowners are below the range.

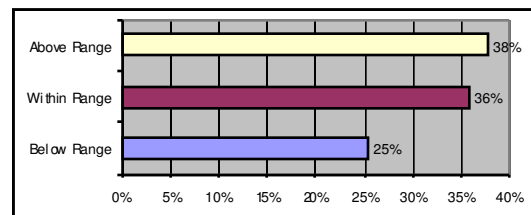


Figure 4.h Owner Income Compared to HUD Range

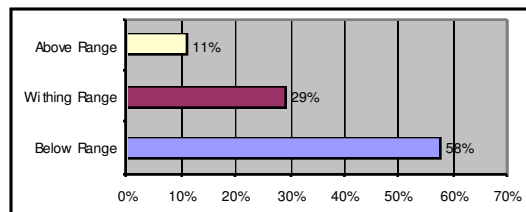


Figure 4.i Renter Income Compared to HUD Range

⁵ for example, \$25,300 to \$40,450 for a three-person household, corresponding to 50% to 80% of the Crawford County median income

The table at right further illustrates the problem faced by low-income households, particularly those with only one wage earner as discussed in the prior section. The Self-sufficiency standard (Figure 4.k), prepared by the Wisconsin Women's Network, "calculates how much income working adults need to meet their basic needs without subsidies of any kind." For example, a three-person household with one wage earner and two small children would require an annual income that exceeds the income levels of 58% of Prairie du Chien renters. Since the monthly housing costs in the Self-Sufficiency Standard table are based on Fair Market Rents, those falling below the standard would have a difficult time meeting basic needs, let alone improving their living conditions. This speaks to the need for livable wages as a key ingredient for both economic and housing development, as discussed in Sections 3.1 and 3.5.

The Self-Sufficiency Standard for Crawford County, WI, 2004

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	343	437	437	437	437	556	437	437
Child Care	0	542	1049	795	287	1336	1049	795
Food	182	266	358	411	473	481	515	565
Transportation	202	208	208	208	208	208	399	399
Health Care	89	184	191	201	224	209	232	242
Miscellaneous	82	164	224	205	163	279	263	244
Taxes	83	278	461	405	133	672	512	438
Earned Income								
Tax Credit (-)	0	-109	-57	-123	-306	0	0	-13
Child Care Tax Credit (-)	0	-72	-135	-101	-19	-110	-115	-103
Child Tax Credit (-)	0	-83	-167	-142	-66	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.58	\$10.30	\$14.60	\$13.04	\$8.72	\$19.21	\$8.88 per adult	\$8.06 per adult
-Monthly	\$981	\$1,814	\$2,569	\$2,295	\$1,535	\$3,380	\$3,125	\$2,836
-Annual	\$11,774	\$21,763	\$30,830	\$27,544	\$18,419	\$40,564	\$37,499	\$34,035

Figure 4.k Self-Sufficiency Standard

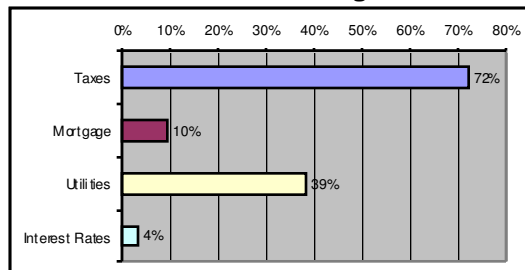


Figure 4.j Housing Expense Concerns - Owners

A survey of expenses revealed that renters paid on the average \$388 for rent, with the range falling between a low of \$112 and a high of \$800. 100% of renters had garbage pickup included in their rent, while only 11% had electricity included. Homeowners (Figure 4.j) listed taxes (72%) as the most onerous burden, followed by utilities (39%). Of utilities, homeowners cited cable (Figure 4.l) most often as unaffordable (50%), followed by heat (47%).

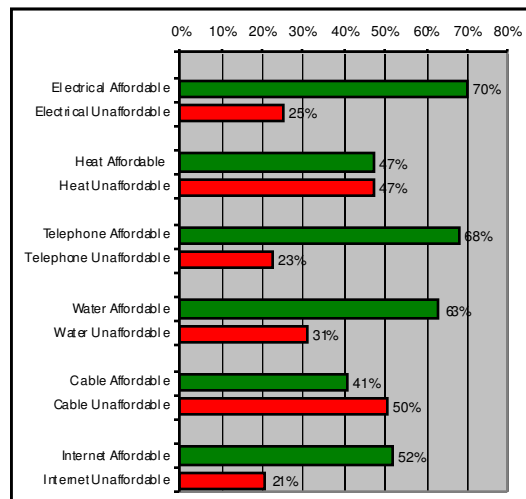


Figure 4.l Utility Expense Concerns - Owners

4.4 Physical Conditions

One and two bedroom “apartments” represent the majority of rental units, comprising 78% of all surveyed units.

Homeowners reported typically two and three bedroom units.

Renters cited primarily more space (40%) and more storage (39%) as those factors that would make their unit more livable (Figure 4.m); while 72% of homeowners reported they have enough space.

Developers will need to look at the space requirements and the functional needs of renters as they develop rental units that are both practical and marketable.

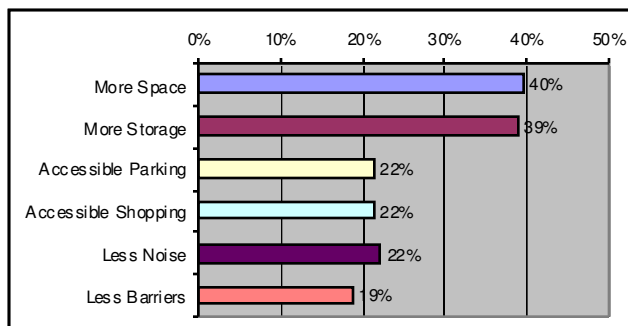


Figure 4.m Renter Needs

With regards to housing stock condition, both renters and homeowners reported windows and insulation as being the aspects of their unit in the worst condition (Figure 4.n).

Renters reported that roofs were in worse condition than did homeowners, but otherwise, the relative conditions of renter-occupied and owner-occupied units were fairly consistent across the spectrum. Furnaces had the best approval rating across both groups.

Given that faulty windows, insufficient insulation, and other breaches of the building envelope directly contribute to high utility expenses, priority should be given to housing “rehab” programs available to low and medium-income families.

A list of weatherization and renovation programs available to residents of the City of Prairie du Chien is outlined in the appendix.

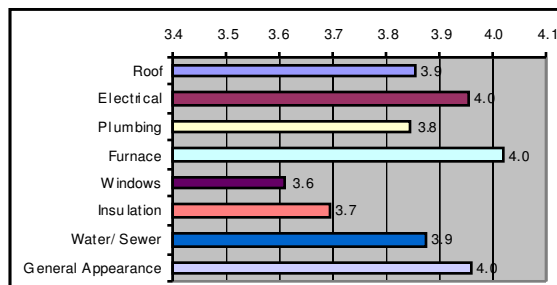


Figure 4.n Housing Condition (1 worst – 5 best)

	Wisconsin	%	Prairie du Chien	%
Total:	2,084,544		2,387	
Owner occupied:	1,426,660		1,608	
Built 1999 to March 2000	28,042	2.0%	7	0.4%
Built 1995 to 1998	105,720	7.4%	41	2.5%
Built 1990 to 1994	107,111	7.5%	42	2.6%
Built 1980 to 1989	143,798	10.1%	117	7.3%
Built 1970 to 1979	234,858	16.5%	340	21.1%
Built 1960 to 1969	165,720	11.6%	180	11.2%
Built 1950 to 1959	194,090	13.6%	230	14.3%
Built 1940 to 1949	106,605	7.5%	185	11.5%
Built 1939 or earlier	340,716	23.9%	466	29.0%
Renter occupied:	657,884		779	
Built 1999 to March 2000	9,211	1.4%	0	0.0%
Built 1995 to 1998	45,029	6.8%	41	5.3%
Built 1990 to 1994	46,159	7.0%	32	4.1%
Built 1980 to 1989	78,369	11.9%	113	14.5%
Built 1970 to 1979	120,626	18.3%	205	26.3%
Built 1960 to 1969	82,045	12.5%	73	9.4%
Built 1950 to 1959	71,475	10.9%	64	8.2%
Built 1940 to 1949	53,073	8.1%	64	8.2%
Built 1939 or earlier	151,897	23.1%	187	24.0%

Source: US Census Bureau

Figure 4.o Units by Year Structure Built

Many of the problems with building condition can be attributed to an aging housing stock. The median year of construction for housing units in the City of Prairie du Chien is 1962, older than the state median of 1965.

Figure 4.o shows that the percentage of owner-occupied homes built before 1939 is 29%, considerably higher than the state percentage of 24%.

4.5 Attitudes

As City of Prairie du Chien planners look to the future in developing a strategy for the allocation of tax dollars and the creation of developer incentives, it is important to measure the attitudes of citizens that will ultimately determine the political support for housing proposals. With respect to “groups” with special needs (Figure 4.p), 65% of those surveyed felt that low and moderate income housing should be a priority requiring more attention from the City of Prairie du Chien. Elderly housing also garnered attention, as 53% of respondents feeling that it too requires additional attention. Both renters and homeowners were consistent in their support for these initiatives.

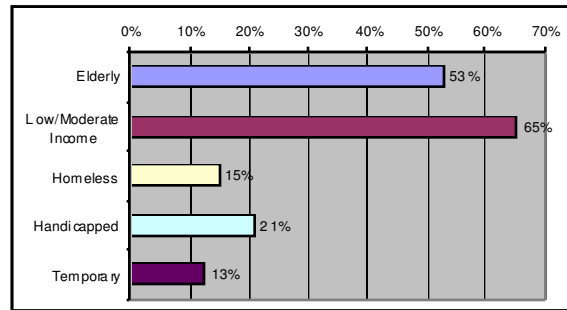


Figure 4.p Housing Group Needs

As for the “type” of housing projects that should be encouraged (Figure 4.q), elderly affordable was the top vote getter, with 50% favoring that sector; then single family (38%) and affordable apartments (36%) coming in second and third respectively. Renters showed more preference for single family and affordable apartments, while homeowners expressed a clear preference for elderly affordable. This may reflect the cycle of housing needs during life stages, with renters looking for affordable apartments or starter homes, while homeowners, weighted by an older population, are looking for retirement housing.

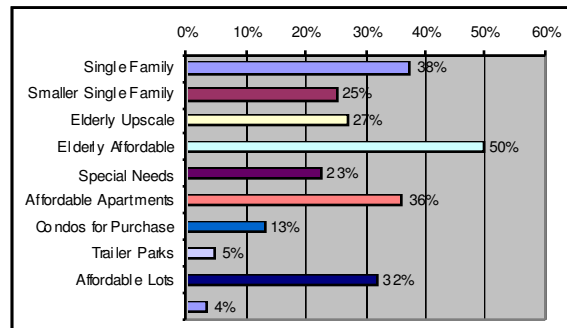


Figure 4.q Housing Type Needs

It is interesting to note that 37% of all respondents supported “using” tax dollars for housing development (Figure 4.r), although this does not necessarily confirm they are willing to “pay” for higher taxes. 32% did not support using tax dollars, and 31% had no opinion. Among renters, the consensus

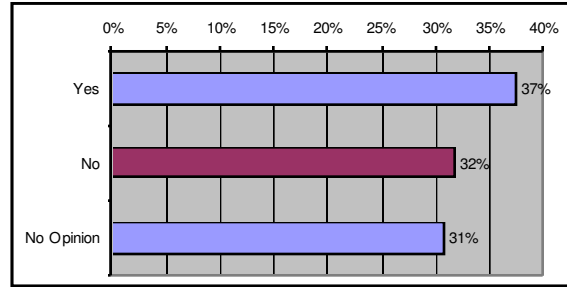


Figure 4.r Should Tax Dollars Be Used?

was stronger, with 59% showing support for using tax dollars; perhaps predictable, given the relative lower median income in that group. Among homeowners, the majority were against using tax dollars, although by a small margin, 35% no versus 31% yes. Given that 34% of homeowners had no opinion, almost as many as said yes, a certain degree of ambivalence can be attributed to this group.

4.6 Summary

In chapter 4, we see two major issues discussed in Chapter 2 – the aging population and low median income – intersect with an issue exposed by the housing survey, namely the high incidence of families with a sole wage earner. The three issues in combination create a number of needs that require attention:

- 42% of survey respondents reported elderly occupants age 62 and older.
- 47% of renters reported a female head of household. Only 17% of renters reported two wage earners in the household.
- 47% of renters see income as an impediment to their future plans.
- Homeowners listed taxes, followed by utilities, as the most burdensome expense. Among utilities, cable was listed as the most onerous.
- In the range defined as 50% to 80% of the county median household income, 74% of homeowners fell above or within the range; 58% of renters fell below the range.
- The “Self-Sufficiency Standard” for a three person household would require an annual income that exceeds the income levels of 58% of Prairie du Chien renters.
- Renters listed more living and storage space as the most desired improvements to make their unit more livable.
- Both homeowners and renters reported windows and insulation as aspects of their unit in the worst condition. Breaches of the building envelope contribute directly to high utility expenses, placing emphasis on housing rehab and energy conservation programs.
- The median year of construction for housing units in the City of Prairie du Chien is 1962, older than the state median of 1965. 29% of units were built before 1939.

- City of Prairie du Chien residents believe that low and moderate income housing should be the priority for development, followed by elderly housing. Within those two general groups, elderly affordable, single-family, and affordable apartments garnered the most votes for the “type” of housing needed.
- More residents responded that tax dollars should be used for housing development than those that said no, although this does not necessarily mean that residents are willing to pay for higher taxes.

5 Housing Inventory, Availability, and Needs

This chapter addresses the inventory and availability of various housing related units, including owner-occupied, renter-occupied, special needs housing, and vacant land. The table below shows vacancy rates in the City of Prairie du Chien compared to Wisconsin in general and other like-size communities. The City of Prairie du Chien ranks in the top 5% of Wisconsin communities for homeowner vacancy, about average for rental vacancy, and in the top third of overall vacancy.

Indicator	Wisconsin	Richland Center, WI	Waupaca, WI	Prairie du Chien, WI
	2000	2000	2000	2000
Rental vacancy rate	5.8%	5.1%	9.4%	6.7%
Homeowner vacancy rate	1.4%	2.5%	1.5%	4.5%
Vacancy rate	10.2%	6.7%	7.0%	7.4%

Source: DataPlace, 2000 Census

Figure 5.a Vacancy Rates

5.1 Owner Occupied Housing Units

According to the 2000 Census, the City of Prairie du Chien has 2387 occupied housing units. The State of Wisconsin Demographic Services Center

	Prairie du Chien	Bridgeport	PdC town	McGregor	Marquette
Total:	2,387	352	422	386	187
Owner occupied:	1,608	322	347	239	143
1, detached	1,455	252	188	206	127
1, attached	6	3	0	4	0
2	24	0	0	19	3
3 or 4	13	2	0	2	0
5 or more	0	0	0	0	0
Mobile home	110	65	159	8	13

Figure 5.b Owner-occupied Housing Units: 2000

projects that the number of housing units in the City of Prairie du Chien will grow to 2503 by the year 2010, a 5% increase.

Figure 5.b shows the total occupied housing units in the City compared with adjacent municipalities. Of the total number of units, 1608 (67%) are owner-occupied. The vast majority of these are single-family detached units, while the remainder is duplex, multiplex, or mobile homes.

The 2000 census reported 192 vacant units, broken down according to the chart in Figure 5.c, with 76 units available for sale. According to DataPlace, the 4.5% vacancy rate for owner-occupied units ranks high – in

Vacant Housing Units	
	Total Vacant
Total:	192
For rent	56
For sale only	76
Rented or sold, not occupied	27
For seasonal, recreational, or occasional use	20
Other vacant	13

Source: US Census Bureau

Figure 5.c Vacant Housing Units: 2000

the top 5% of all reporting municipalities in Wisconsin – an issue that will require further study. The Prairie du Chien Comprehensive plan established a vacancy rate goal of 1% to 3% for owner-occupied units.

In the fall of 2008, CDA conducted a survey of houses available for purchase on the market (Figure 5.d) using the Wisconsin Listing Network.

	2 Bedroom	3 Bedroom	4+ Bedroom	All
Number on Market	11	28	17	56
Average Asking Price	\$90,564	\$115,825	\$140,341	\$118,305
Median Asking Price	\$89,900	\$96,450	\$139,000	\$114,500
Average Square Feet	1,153	1,568	2,013	1,621
Ave Price/ Sq Ft	\$79	\$74	\$70	\$73

Source: WisconsinListingNetwork.com

Figure 5.d Houses on the Market in Prairie du Chien: 2008

At the time of the survey, 56 houses were on the market within the city limits of Prairie du Chien. Of that total, 28 were three-bedroom houses ranging in asking price from \$50,000 to \$225,000, with an average of \$115,825 and a median of \$96,450.

A review of data compiled by the Wisconsin Realtors Association (Figure 5.e) reveals that the median price for home sales in Crawford County in 2008 was \$120,000, 33% below the median of \$178,000 for the entire South Central region of Wisconsin. While lower mortgage costs and sales prices reflect a lower valued housing stock, it also aids in the affordability of housing purchases.

South Central	Columbia	\$156,700
South Central	Crawford	\$120,000
South Central	Dare	\$218,200
South Central	Dodge	\$131,000
South Central	Grant	\$101,700
South Central	Green	\$133,300
South Central	Iowa	\$133,300
South Central	Jefferson	\$163,300
South Central	Lafayette	\$95,000
South Central	Richland	\$114,500
South Central	Rock	\$121,400
South Central	Sauk	\$150,900
South Central	Regional Total	\$178,000

Figure 5.e Median Price for Home Sales: 2008

Source: Wisconsin Realtors Assoc.

Figure 5.f shows us how home market values match up with household incomes capable of supporting mortgages at those values. The analysis assumes that household incomes in the City of Prairie du Chien have grown approximately 17% since the 2000 census, or the same as Crawford County

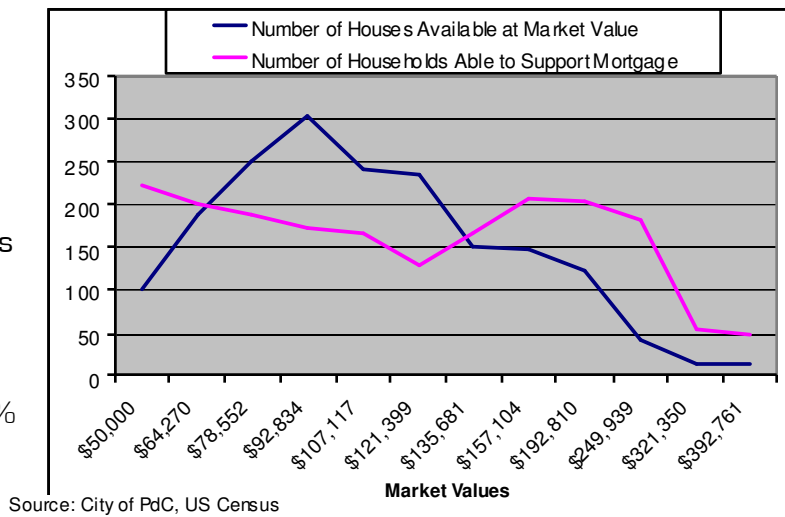


Figure 5.f Home Values Compared with Household Incomes

household incomes; and that 30% of income can be used for housing expense.

The analysis shows there are more houses in the \$65,000 to \$140,000 range than there are household incomes to support them. The downward sloping red line in this range illustrates an undesirable concentration of household incomes at the lower end. Ideally, higher household incomes would cause this line to slope upward.

In the \$140,000 and above range, the household income increases briefly, but there are *less* homes than household incomes for this range. This demand for high-end homes may be partially met by availability outside the City of Prairie du Chien. In the analysis of houses available in the Prairie du Chien market referenced in Figure 5.d, 14 of 22 houses listed at \$175,000 and above were outside the City of Prairie du Chien, while 9 of 11 listed above \$200,000 were outside the City limits.

5.2 Renter Occupied Housing Units

Figure 5.g shows the total number of renter-occupied housing units in the City of Prairie du Chien compared with adjacent municipalities. The 2000 Census data establishes 779 renter-occupied households in the City, which represents 33% of the 2387 total occupied housing units. 264 are single-family homes, while 505 are multiplex units.

Referencing the 2000 census data in Figure 5.c in the previous section, 56 units were available for rent at that time. The 6.7% renter vacancy ranks average – 275 out of 630 reporting municipalities for Wisconsin in DataPlace.

The Prairie du Chien Comprehensive plan established a vacancy rate goal of 4% to 6% for renter-occupied units.

A survey was conducted of forty Prairie du Chien landlords to determine the availability, inventory, and condition of existing rental units. Twenty-nine

	Prairie du Chien	Bridgeport	PdC to wn	McGregor	Marquette
Total:	2,387	352	422	388	187
Renter occupied:	779	30	75	147	44
1, detached	245	18	23	40	20
1, attached	19	0	0	6	0
2	132	2	8	28	2
3 or 4	31	0	0	14	4
5 to 9	116	0	0	14	10
10 to 19	90	0	0	41	4
20 to 49	105	0	0	2	0
50 or more	31	0	0	0	0
Mobile home	10	10	44	2	4

Source: US Census Bureau

Figure 5.g Renter-occupied Housing Units: Census 2000

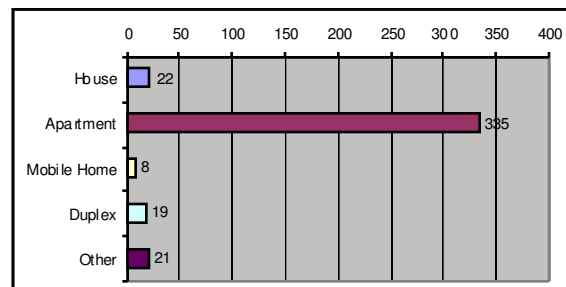


Figure 5.h City Rental Units: Surveyed

owners responded representing a rental stock of 421 units within the City of Prairie du Chien (Figure 5.h), which accounts for 54% of the rental stock reported by the 2000 census. It includes 22 houses, 335 apartments, 8 mobile homes, 19 duplexes, 16 assisted living units, and 5 condos. Of those 421 units, 23 were available for rent at the time of the survey, representing a 5.5% vacancy rate, compared with 6.7% in the 2000 census.

The survey revealed a wide array of rates, ranging from \$300 for a one-bedroom apartment to \$875 for a two-bedroom condominium, with the median being \$429. Turnover rates ranged from six to eighteen months for some apartments; and three to fifteen years for high-end apartments, condos, and special needs facilities. Six of the surveyed facilities can accommodate elderly needs, representing 149 apartments or 45% of the apartment inventory. Ten facilities listed handicap accessible accommodations, representing a stock of 222 apartments, including 118 of the elderly apartments just mentioned. The age of the rental stock ranged from 5 years to 68 years, although the condition (self-reported) of the units was reported consistently as good; some citing recent updates.

With respect to what renters were looking for in the market, landlords cited the desire for off-street parking and additional storage space, which coincides with the findings from our survey of renters. Young families were looking for fenced in yards for children and pets; although landlords were unanimous in not allowing pets, and young families typically cannot afford rental houses. Landlords also cited the need for more low-income rentals, as well as middle-income rentals with storage for retirees and elderly clients moving from their houses.

5.3 Special Needs Units

Special needs populations vary depending on physical, mental, and functional needs, but can be categorized into the "long-term care housing continuum," as summarized in the following descriptions from the Wisconsin Association of Homes and Services for the Aging:

- Independent Living – covers a broad range of housing options for older persons who are functionally and socially independent most of the time.
- Congregate Living – provides a living arrangement which integrates shelter and services for those older persons who are frail, chronically ill, or socially isolated but who do not need 24 hour supervision.
- Assisted Living – provides a living arrangement which integrates shelter and services for frail older persons who are functionally and/ or socially impaired and need 24 hour supervision.

- Nursing Home – provides a living arrangement which integrates shelter with medical, nursing, psychological, and rehabilitation services for persons who require 24 hour supervision.

As discussed in section 2.2, the population of older citizens in Crawford County will grow significantly over the next 20 years, “increasing the 60 and older base from one-fifth of Crawford residents in 2005 to one-third by 2030.” To prepare for a population demographic shift of this magnitude will require a planning process that integrates housing development with all aspects of community life.

We learned in section 3.5 that there is reluctance by elderly residents to give up their life-long home, either because of the deep roots they feel for their home, or the unwillingness to acknowledge declining health. For these hesitant seniors, it is important to have available transitional housing that feels less like a dormitory and more like home, including ground floor accessibility, access to yard space and common areas, and sufficient room to entertain family. At present, there are not many attractive options that fit this description.

In addition to housing needs – including independent living, assisted living, and transitional homes along the housing continuum – an aging population presents challenges to a community’s infrastructure and support services. Access to goods, services, health care, education, and employment must all include the perspective of the population in the 55 and older age group. In turn, the “access” of these goods and services requires examination of a community’s transportation system, including streets, pedestrian/ bicycle pathways, and all forms of public transportation.

A study by Illinois State University entitled, “Coming of Age in Rural Illinois: Developing Elder-Friendly Communities,” argues that an aging population should be viewed as a growing resource rather than an economic burden. “People between the ages of 55 and 74 have the largest amount of discretionary income of any age group,” the report points out. Many are healthy and active with considerable business knowledge or life experience to share with civic organizations already in need of more volunteers. An aging population, if properly recruited and provided for, can add to a community’s tax base, volunteer base, work force, and wealth of knowledge.

To change the perception of a population’s impact from that of a burden to an asset requires a change in attitude, from “elder-tolerant” to “elder-friendly.” The Illinois State University report defines elder-friendly as a community that “maximizes benefits to older adults and their families by its ease, convenience, helpfulness, and support.” Examples cited include: “large print directional signs; wide, unobstructed store isles;

longer walk signals at intersections; home delivery of groceries and prescription drugs; and volunteer opportunities.” This in turn requires community education and proper channels of communication that integrate senior input into the planning process.

In addition to housing for the aging population, a need also exists for the developmentally disabled. The 2000 Census shows that 17.5% of the total population in the City of Prairie du Chien has some form of disability, including 7.3% of the 5 to 15 year-old population, 15.5% of the 16 to 64 age group, and 33.4% of the 65 and older group. Within the “long-term care housing continuum” discussed above, the developmentally disabled have needs that might fall along the following gradient: independent; independent with needs (met by agencies such as Homeward Bound); supported apartments (supported by live-in staff); group homes (such as provided by Lori Knapp, Inc); and institutions such as nursing homes.

The implementation of “Family Care” by the State of Wisconsin is changing the way developmentally disabled residents are distributed along this gradient. Family Care puts more emphasis on better outcomes for residents by placing them in the “least restrictive” environment. With more developmentally disabled being placed in the general population, agencies such as Homeward Bound provide critically needed support that offers this least restrictive environment in the home. Homeward Bound provides home maintenance services such as housekeeping, laundry, meal preparation, shopping, and companionship; and also more extensive services, such as extended care, respite care, and skilled nursing.

The movement toward a less restrictive environment has also created a need for new facilities such as “supported apartments,” which ideally would be a six-plex apartment with one unit reserved for support staff. These apartment complexes would provide a secure environment where the developmentally disabled can get help with non-critical living skills and feature a common area where residents could gather for social functions. At present, Human Services has need for approximately 25 units that fit the “supported apartment” description.

Within the categories discussed above, we can then inventory the housing available to this population with the following chart, Figure 5.i.

Special Needs Housing - Inventory of Units						
Facility	Independent Living	Congregate Living	Assisted Living	Nursing Home	Private Pay/ Subsidized	Criteria
Prairie Maison				68		closing in 2009 future expansion
Senior Village Project	34					
Senior Village Project		24			P	older, frail, chronically ill, socially isolated, not 24 hrs
Senior Village Project			6		P	older, functionally or socially impaired, 24 hour supervision
Senior Village Project				64	S	medical, nursing, psychological, rehab, 24 hr supervision
LaBatisse	24				P	age 62, handicapped or disabled, low/ moderate income
Blackhawk Apartments	38				S	28 elderly, 10 disability
Rivercrest Village-Elderly	52				S	age 62, disabled
Terrace Garden	12				P	age 55, \$23,000 income limit
Liberty Place Apartments	10				S	disabled
Walter Schmidt Senior Living			16		P	frail or elderly
Lori Knapp Companies - CBRF's			14			Community Based Residential Facility
Lori Knapp Companies - ADH			31			Adult Family Home
Totals	170	24	67	132		

Source: Crawford County Comprehensive Plan and Interviews

Figure 5.i Special Needs Housing Inventory in Prairie du Chien Area

5.4 Vacant Land

The general assumption that there is not much land available for development in the City of Prairie du Chien is overstated. Figure 5.j lists a number of larger vacant parcels within municipal limits that qualify as prime building sites, subject to owner interest. Assuming a relatively light gross density of three units per acre, these 100 acres could accommodate an additional 300 housing units, or possibly more by altering densities and types of housing. In addition to vacant land, the approximately 150 vacant lots listed in the City's assessment database could easily push this number to over 450 units.

Vacant Land Area	Acres
Northeast	29
Mooney Street	5
Wells Street	5
LaPointe Street	12
Fremont Street	20
Brunson Street	5
Lessard Street	25
Total	101

Source: Prairie du Chien Planning Office

Figure 5.j Vacant Land in City

5.5 General Housing Stock Needs

According to the Department of Administration Demographic Services, the number of households (owner-occupied and renter-occupied) is projected to be 2503 by the year 2010 and will grow by an estimated 173 units by 2025. Assuming that the percentage of owner-occupied households stays around 67%, this means 116 new owner-occupied units and 57 new renter-occupied units are required to meet projections (Figure 5.k).

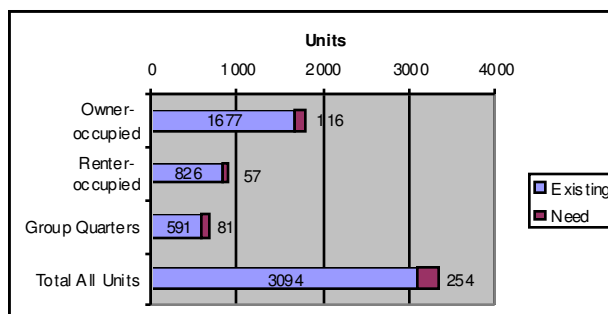


Figure 5.k General Housing Needs by Year 2025

The recent implementation of Family Care by the State of Wisconsin makes it difficult to project the long-term institutional needs of the developmentally and physically disabled, since the general movement for this population is toward community based facilities rather than institutions. The institutional needs of the elderly are more defined. In chapter 2.2 we learned that the age 65 and over group will increase by approximately 50% between 2010 and 2025, or 585 persons in a 15-year period. Most of these new seniors will remain in existing households or be absorbed into new housing units, but some – approximately 14% or 81 individuals – will require group quarters such as assisted living or nursing homes (Figure 5.k).

5.6 Summary

Additional factors discussed in this chapter affecting the development market:

- The vacancy rate for owner-occupied units ranks very high – 4.5% compared to a goal of 1% to 3% established by the Prairie du Chien Comprehensive Plan.
- A contributing factor of the high vacancy rate for owner-occupied units may be the median year of construction, which for single-family homes in Prairie du Chien in the 2000 census was 1962, compared with 1965 for the state (from Chapter 4.4). This full reason for this high rate will require further study.
- The vacancy rate for renter-occupied housing ranks as average.
- The median price for home sales in Crawford County in 2008 was \$120,000, 33% below the median of \$178,000 for the entire South Central region.
- There is more housing stock in the \$140,000 and below range than household incomes that can support them (although realtors suggest that there are not many \$80,000 to \$135,000 homes on the market *that satisfy buyer expectations with regards to location, appearance, and size*).
- There is less housing stock in the \$140,000 and above range than household incomes that can support them (although realtors suggest that high-end properties sit in the market for a long time. Many of these high-end homes lie outside the City of Prairie du Chien).
- Young-family renters are looking for first-floor units with yards to accommodate children and pets.
- The segment of 60 and older citizens will grow to one-third of the population in the next 20 years. To prepare for a population demographic shift of this magnitude will require planning that integrates all aspects of community life.
- Elderly persons transitioning from life-long homes desire independent living accommodations – first-floor condominiums or rental units that meet accessibility requirements, include outdoor yards and common space, and have sufficient space to feel more like “home.”
- An Illinois State University study argues that an aging population should be viewed as a growing resource rather than an economic burden, and communities need to transition from elder-tolerant to elder-friendly.
- The 2000 census reports that 17.5% of the total population of the City of Prairie du Chien has some form of disability.
- There is a demand for more “assisted apartments” for the developmentally disabled population, for example six-plex units with five one-bedroom apartments, common area, and one apartment reserved for support staff.

- The implementation of Family Care by the State of Wisconsin is changing the way the developmentally disabled are distributed throughout the housing continuum.
- The combination of undeveloped vacant land and developed lots within the City of Prairie du Chien could accommodate an additional 450 housing units.
- Based on population projections and housing unit estimates, we can approximate the general housing stock needs for the City of Prairie du Chien over the next 15 years.

6 Appendix

6.1 Housing Assistance Programs

Community Development Block Grants – City of Prairie du Chien

The City of Prairie du Chien has received funds from the Wisconsin Department of Commerce – Bureau of Housing through the Community Development Block Grant (CDBG) program. The grant funds are to assist income-eligible residents within the City to address housing improvement needs, such as electrical, plumbing, furnace, water heater, insulation, windows, doors, siding, and roofs. The funds are to be loaned to property owners for these improvements at 0% interest, and require no repayment as long as the owner continues to own and occupy the property. As these loans are paid back to the City, the City must reallocate those funds to other eligible property owners for similar improvements. 608-326-7333

Community Development Block Grants – Crawford County

This is the same program as for the City, but for income-eligible residents of Crawford County. 608-326-7333

Crawford County Housing Preservation Grants (HPG)

The Housing Preservation Grants help very low and low-income families in Crawford County to secure affordable housing. According to program guidelines, HPG funds may be used to “reduce the cost of repair and rehabilitation, to remove or correct health or safety . . . or to make needed repairs to improve the general living conditions of the residents.” Such improvements may include plumbing repairs, energy conservation measures, heating systems, electrical systems, structural supports and foundations, roofing, siding, handicap accessibility, and other related issues necessary to help homeowners maintain the value and livability of their homes. 608-326-7333

Crawford County Housing Costs Reduction Initiative (HCRI) – HOME

HCRI provides 0% interest, deferred payment loans to help with downpayments for new home buyers transitioning from renting, and housing rehabilitation for existing homeowners. The Downpayment Assistance Program picks up 50% to 90% of the required downpayment, closing costs, and utility deposits for eligible home buyers. The HOME Rehabilitation Program will finance repairs and improvements deemed necessary for eligible homeowners. Both types of loans are secured with a recorded mortgage and promissory note, but payment is deferred until the beneficiary no longer owns and occupies the property. 608-326-7333

WHEDA Workforce Housing Initiative

According to WHEDA, "In many communities across Wisconsin, affordable housing is not located near major employers. Workforce Housing programs help reduce stress to employees who have to commute a lengthy distance to work. In turn, employers increase staff retention and decrease costs associated with recruiting and training." Visit www.wheda.com/CAT_SFL/wkfrc.asp or call 800-334-6873.

WHEDA Home Loans

This program offers low cost, fixed interest rate financing to low-to-moderate income Homebuyers. Because Crawford County has been designated by the federal government as a location where more home ownership is desired, you do not need to be a first-time Homebuyer. However, the combined income for all adults who will occupy the property cannot exceed the limit set by WHEDA for Crawford County. 800-334-6873

WHEDA No Equity Home Improvement Loan

No Equity Home Improvement provides, low-cost, fixed-rate financing for up to 15 years for Home improvement projects that exceed \$10,000 with a maximum loan amount of \$20,000. No Home equity is required. Eligible improvements and repairs include: roof, foundation, windows, siding and insulation, plumbing and wiring, furnace, and minor remodeling. 800-334-6873

USDA Rural Development Housing Loans

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. Applicants for loans may have an income of up to 115% of the median income for the area. Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. In addition, applicants must have reasonable credit histories. 608-935-2791

CouleeCap - Weatherization Program

The Wisconsin Weatherization Program provides repairs and upgrades on the homes of low-income Wisconsin households to make them safer, more comfortable, and more energy efficient. The work is done by regional community action agencies. 866-904-4508

6.2 Rental Assistance Programs

Crawford County Housing Authority – Section 8 (HUD) Rental Assistance

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size. 608-326-0234

Catholic Charities – Emergency Rental and Utility Assistance

Catholic Charities agencies provide assistance for housing services; including housing counseling, help with home repair, rent or mortgage assistance, utility assistance, temporary shelter, or transitional housing. 608-326-1616

Couleecap Rent/ Utility Assistance Program

Couleecap currently has a grant to provide homeless prevention assistance in Crawford County. A person may be eligible for rent or utility assistance if they have an eviction notice or utility disconnection notice and have a temporary decrease in income. First month rent payments are also eligible. 608-326-0423

6.3 General Assistance Programs

Homeward Bound

Homeward Bound provides home maintenance services for every disability group, including the mentally ill, elderly, frail-elderly, children, and every group in-between. Services include housekeeping, laundry, meal preparation, shopping, companionship, and general supervision; and also more extensive services, such as extended care, respite care, and skilled nursing. They serve every disability group:

Agging & Disability Resource Center

The ADRC offers the general public a single entry point for information and assistance on issues affecting older people, and people with disabilities regardless of income. 608-326-0235

Energy Bill Payment and Weatherization Assistance Program

The Wisconsin Home Energy Assistance Program (WHEAP) provides assistance for heating costs, electric costs, and energy crisis situations. The weatherization program help homeowners and renters reduce energy consumption in their homes. 866-432-8947

Crawford County Human Services Department – Financial Assistance Programs

The Human Services Department offers a wide range of financial assistance based on income criteria, including BadgerCare Plus (health coverage for families with children under 19); Family Planning Waiver; Child Care; Wisconsin Works; Caretaker Supplement; Elderly, Blind, or Disabled Medicaid Health Insurance; General Relief; Heating Assistance; FoodShare; and Emergency Assistance. 608-326-0248