

**EXECUTIVE SUMMARY**

Housing is a basic necessity of life and an important part of the comprehensive planning process. Obtaining suitable, spacious, and affordable housing is often difficult for many residents. Housing is generally considered affordable when housing costs do not exceed 30 percent of household income. Integrating single and multi-family housing units into new developments can support a more diverse population. The addition of units or conversion of larger homes to duplexes or apartments can be a way to increase the supply of multi family housing without dramatically changing the landscape. This section examines the existing housing stock. Included in the housing stock are the total units, age characteristics of the existing housing supply, occupancy rates, structural characteristics, affordability of housing, as well as housing policies and programs. Section B at the bottom of this page includes the requirements according to Wisconsin State Statutes 66.10001.



**Wisconsin State Statute 66.1001(2)(b)**

*(b) Housing element.*

A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

**HOUSING POLICIES**

Table B.1 lists the housing policies (not in order of priority) for Iowa County jurisdictions. The bulleted list beneath each statement indicates those jurisdictions that have included the particular policy in their plans. Non-participating jurisdictions include Town of Brigham, and Villages of Barneveld, Cobb, Livingston, Montfort, Muscoda, and Rewey.

**Table B.1: Housing Policies**

**1. Provide choices of owner and renter type-housing to serve current and future needs of all residents.**

- Village of Arena

**2. Encourage the provision of an adequate supply of homes. Provide choices of owner and renter type-housing to serve current and future needs of all residents.**

- |                      |                         |                             |
|----------------------|-------------------------|-----------------------------|
| • City of Dodgeville | • Town of Mifflin       | • Village of Avoca          |
| • Town of Arena      | • Town of Mineral Point | • Village of Blanchardville |
| • Town of Clyde      | • Town of Moscow        | • Village of Highland       |
| • Town of Dodgeville | • Town of Pulaski       | • Village of Hollandale     |
| • Town of Eden       | • Town of Ridgeway      | • Village of Linden         |
| • Town of Linden     | • Town of Waldwick      | • Village of Ridgeway       |
|                      | • Town of Wyoming       |                             |

**3. Encourage the provision of an adequate supply of single-family homes with a recommended 300 feet between driveways. Provide choices of owner and renter type-housing units to serve the current and future needs of all residents.**

- Town of Highland

**4. Promote the preservation and rehabilitation of the existing housing stock in the jurisdiction.**

- |                         |                         |                             |
|-------------------------|-------------------------|-----------------------------|
| • City of Dodgeville    | • Town of Mifflin       | • Village of Arena          |
| • City of Mineral Point | • Town of Mineral Point | • Village of Avoca          |
| • Town of Arena         | • Town of Moscow        | • Village of Blanchardville |
| • Town of Clyde         | • Town of Pulaski       | • Village of Highland       |
| • Town of Dodgeville    | • Town of Ridgeway      | • Village of Hollandale     |
| • Town of Eden          | • Town of Waldwick      | • Village of Linden         |
| • Town of Highland      | • Town of Wyoming       | • Village of Ridgeway       |
| • Town of Linden        |                         |                             |

**5. Preserve and expand the supply of affordable rental and ownership housing for low and moderate-income individuals.**

- |                         |                             |
|-------------------------|-----------------------------|
| • City of Dodgeville    | • Town of Mineral Point     |
| • City of Mineral Point | • Town of Ridgeway          |
| • Town of Arena         | • Town of Wyoming           |
| • Town of Dodgeville    | • Village of Blanchardville |
| • Town of Eden          | • Village of Ridgeway       |
| • Town of Linden        |                             |

**6. Consider preserving and expanding the supply of affordable rental and ownership housing for low and moderate-income individuals.**

- |                    |                    |                       |
|--------------------|--------------------|-----------------------|
| • Town of Highland | • Town of Pulaski  | • Village of Avoca    |
| • Town of Mifflin  | • Town of Waldwick | • Village of Highland |
| • Town of Moscow   | • Village of Arena | • Village of Linden   |

**7. Enforce the City's/Village's zoning ordinances to maintain the character of existing and future residential neighborhoods.**

- |                             |                         |
|-----------------------------|-------------------------|
| • City of Dodgeville        | • Village of Highland   |
| • City of Mineral Point     | • Village of Hollandale |
| • Village of Arena          | • Village of Linden     |
| • Village of Avoca          | • Village of Ridgeway   |
| • Village of Blanchardville |                         |

**Table B.1 (cont.) - Housing Policies****8. Enforce Iowa County's zoning ordinances to maintain the character of existing and future residential neighborhoods.**

- |                      |                         |                    |
|----------------------|-------------------------|--------------------|
| • Town of Arena      | • Town of Linden        | • Town of Pulaski  |
| • Town of Dodgeville | • Town of Mifflin       | • Town of Ridgeway |
| • Town of Eden       | • Town of Mineral Point | • Town of Waldwick |
| • Town of Highland   | • Town of Moscow        | • Town of Wyoming  |

**9. Promote and utilize federal and state housing assistance programs.**

- |                      |                             |                         |
|----------------------|-----------------------------|-------------------------|
| • City of Dodgeville | • Town of Moscow            | • Village of Highland   |
| • Town of Dodgeville | • Village of Arena          | • Village of Hollandale |
| • Town of Highland   | • Village of Avoca          | • Village of Linden     |
| • Town of Linden     | • Village of Blanchardville | • Village of Ridgeway   |
| • Town of Mifflin    |                             |                         |

**10. Consider promoting and utilizing federal and state housing assistance programs.**

- |                         |                    |
|-------------------------|--------------------|
| • Town of Arena         | • Town of Pulaski  |
| • Town of Eden          | • Town of Ridgeway |
| • Town of Mineral Point | • Town of Wyoming  |

**11. Promote and utilize federal and state housing assistance programs for single-family loans: WHEDA, VA, or FHA loans.**

- Town of Waldwick

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

- |                         |                         |                             |
|-------------------------|-------------------------|-----------------------------|
| • City of Dodgeville    | • Town of Mifflin       | • Village of Arena          |
| • City of Mineral Point | • Town of Mineral Point | • Village of Avoca          |
| • Town of Arena         | • Town of Moscow        | • Village of Blanchardville |
| • Town of Clyde         | • Town of Pulaski       | • Village of Highland       |
| • Town of Dodgeville    | • Town of Ridgeway      | • Village of Hollandale     |
| • Town of Eden          | • Town of Waldwick      | • Village of Linden         |
| • Town of Linden        | • Town of Wyoming       | • Village of Ridgeway       |

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

- |                         |                         |                             |
|-------------------------|-------------------------|-----------------------------|
| • City of Dodgeville    | • Town of Mifflin       | • Village of Avoca          |
| • City of Mineral Point | • Town of Mineral Point | • Village of Blanchardville |
| • Town of Arena         | • Town of Moscow        | • Village of Highland       |
| • Town of Clyde         | • Town of Pulaski       | • Village of Hollandale     |
| • Town of Dodgeville    | • Town of Ridgeway      | • Village of Linden         |
| • Town of Eden          | • Town of Waldwick      | • Village of Ridgeway       |
| • Town of Linden        |                         |                             |

**14. Identify areas and designate land for future housing developments.**

- |                         |                    |                             |
|-------------------------|--------------------|-----------------------------|
| • City of Dodgeville    | • Town of Moscow   | • Village of Avoca          |
| • City of Mineral Point | • Town of Pulaski  | • Village of Blanchardville |
| • Town of Eden          | • Town of Ridgeway | • Village of Highland       |
| • Town of Linden        | • Town of Waldwick | • Village of Hollandale     |
| • Town of Mifflin       | • Town of Wyoming  | • Village of Linden         |
| • Town of Mineral Point | • Village of Arena | • Village of Ridgeway       |

**15. Work with surrounding jurisdictions to identify future development areas, as well as addressing the need and number of new homes.**

- Town of Wyoming
- Village of Arena

**Table B.1 (cont.) - Housing Policies**

<p><b>16. Encourage contiguous development patterns that preserve and expand upon existing neighborhoods.</b></p> <ul style="list-style-type: none"> <li>• City of Dodgeville</li> <li>• City of Mineral Point</li> <li>• Village of Arena</li> <li>• Village of Avoca</li> <li>• Village of Blanchardville</li> <li>• Village of Highland</li> <li>• Village of Hollandale</li> <li>• Village of Linden</li> <li>• Village of Ridgeway</li> </ul>		
<p><b>17. Encourage future residential development in areas that can be served with public utilities and community facilities.</b></p> <ul style="list-style-type: none"> <li>• City of Dodgeville</li> <li>• Village of Avoca</li> <li>• Village of Blanchardville</li> <li>• Village of Highland</li> <li>• Village of Hollandale</li> <li>• Village of Linden</li> <li>• Village of Ridgeway</li> </ul>		
<p><b>18. Review new housing proposals and support those proposals and programs that meet the jurisdiction's housing needs and is consistent with the policies outlined in the comprehensive plan.</b></p> <ul style="list-style-type: none"> <li>• City of Dodgeville</li> <li>• City of Mineral Point</li> <li>• Town of Arena</li> <li>• Town of Clyde</li> <li>• Town of Dodgeville</li> <li>• Town of Eden</li> <li>• Town of Highland</li> <li>• Town of Linden</li> <li>• Town of Mifflin</li> <li>• Town of Mineral Point</li> <li>• Town of Moscow</li> <li>• Town of Pulaski</li> <li>• Town of Ridgeway</li> <li>• Town of Waldwick</li> <li>• Town of Wyoming</li> <li>• Village of Arena</li> <li>• Village of Avoca</li> <li>• Village of Blanchardville</li> <li>• Village of Highland</li> <li>• Village of Hollandale</li> <li>• Village of Linden</li> <li>• Village of Ridgeway</li> </ul>		
<p><b>19. Provide choices of owner and rented type-housing units to serve the current and future needs of all residents. There is a need for the provision of an adequate supply of single-family homes, condominiums/townhouses, apartments, and duplex housing units.</b></p> <ul style="list-style-type: none"> <li>• City of Mineral Point</li> </ul>		

**IOWA COUNTY HOUSING IMPACT CONCERNS**

Table B.2 lists various Iowa County jurisdiction’s housing concerns and comments.

**Table B.2: Housing Concerns and Comments**

Jurisdiction	Concerns
City of Dodgeville	<ul style="list-style-type: none"> <li>• Lot Pricing – Price of Development</li> <li>• City Budget</li> <li>• Town Development</li> <li>• Economy</li> <li>• Interest Rates</li> </ul>
City of Mineral Point	<ul style="list-style-type: none"> <li>• Retain views</li> <li>• Preserve character</li> <li>• Continue to maintain a sense of community</li> <li>• Historic preservation</li> </ul>
Town of Arena	The town is now using a Land Use Plan.
Town of Clyde	None given
Town of Dodgeville	<ul style="list-style-type: none"> <li>• Annexation</li> <li>• Agriculture (including forestry) infrastructure</li> <li>• Density – minimum lot sizes</li> <li>• Unique complex topography of the Town of Dodgeville</li> <li>• Tourism/Recreational</li> <li>• Impact on Town Tax Base of State and Federal preservation programs</li> <li>• Aging population and being able to market their home and land to provide for retirement</li> </ul>
Town of Eden	<ul style="list-style-type: none"> <li>• Farm families are not able to use part of their lands to build homes for children or to build new – more efficient – homes for themselves</li> <li>• Have no municipal utilities</li> <li>• It is our understanding that if the Village of Cobb wants to annex Eden Township land, we have no options but to let them do it</li> <li>• Determination of appropriate housing density should be based on our natural resources.</li> </ul>

Source: 2003 Iowa County Comprehensive Planning Housing Element Worksheet

**Table B.2 (cont.): Iowa County Housing Concerns and Comments**

Jurisdiction	Concerns
Town of Highland	<ul style="list-style-type: none"> <li>• Off of prime Ag soils 1, 2, 3</li> <li>• Lessen visual impact</li> <li>• No buildings on or near rock outcroppings</li> <li>• Discourage development immediately adjacent to the Village</li> </ul>
Town of Linden	New housing should not be located close to active farming operations due to noise, odors, etc. We need to consider the impact on town services (road maintenance, plowing, etc) The majority of the residents definitely want the town to remain rural, so we shouldn't have too many new homes, and or we should place them very carefully.
Town of Mifflin	<ul style="list-style-type: none"> <li>• Encourage cluster building around Mifflin, Rewey, and Livingston.</li> <li>• Encourage preservation, rehabilitation and building a preexisting farm sites</li> <li>• There is a belief that individual farmers shouldn't be prevented from building housing on their farms for themselves or family members</li> </ul>
Town of Mineral Point	<ul style="list-style-type: none"> <li>• Employment</li> <li>• Four lane highway</li> <li>• Factory farms</li> </ul>
Town of Moscow	Because of agricultural economics in our area, do not limit housing potential. The Federal Farm programs have enabled farmers to keep their agricultural land in tact. The housing demand will change with the change in the overall economy, such as interest rates.
Town of Pulaski	If and when Highway 12 west from Madison undergoes significant improvement, it could create a growth in demand for housing for people planning to commute to jobs in the Madison area. But current Department of Transportation plans do not contemplate significant improvements to Highway 14 between the Madison metro area and Gothan through the year 2007
Town of Ridgeway	<ul style="list-style-type: none"> <li>• Sewage</li> <li>• Groundwater</li> <li>• Roads</li> <li>• Law Enforcement &amp; Fire Protection Nuisance Problems</li> <li>• Water availability</li> </ul>
Town of Waldwick	Concern that unchecked development would negatively impact the rural/agricultural character of our township and that multiple unit housing would detract from the single- family foundation of our community.
Town of Wyoming	<ul style="list-style-type: none"> <li>• There are two existing approved subdivisions</li> <li>• House on the Rock Resort with 94 Single Family lots with 9 houses constructed, and 186 multi-family units, with 12 condos (4buildings) and 14 duplex units (7 buildings) constructed, a total of 280 approved units, (2) Eperany with 47 single family lots, with 4 houses constructed</li> <li>• With emphasis on an agriculture base in the town, efforts should be made to preserve opportunities in the future to continue or re-engage in farming, whether it be traditional, sustainable or specialty, with emphasis on the later two.</li> <li>• Town has a low population density, except for the two prior approved subdivisions and survey results express a preference for low density in order to retain the rural character and scenic beauty.</li> </ul>
Village of Arena	None
Village of Avoca	<ul style="list-style-type: none"> <li>• Water and sewer expansion</li> <li>• Streets</li> <li>• Lift stations</li> <li>• New well</li> </ul>
Village of Blanchardville	<ul style="list-style-type: none"> <li>• Hilly terrain limits utility extensions due to cost</li> <li>• Affordable, available land</li> <li>• We are a commuter to Madison community, Hwy 78 improvements will increase demand for housing</li> </ul>
Village of Highland	Additional industry, better economy, loss of shared revenue (possible higher taxes), possible consolidation of existing school districts and the need for a lift station in the South-East quadrant are elements that may impact development in the Village of Highland.
Village of Hollandale	Flood plain areas
Village of Linden	<ul style="list-style-type: none"> <li>• Ability to hook up to utilities</li> <li>• Plans and designs done to our ordinances</li> </ul>
Village of Ridgeway	<ul style="list-style-type: none"> <li>• Responsible development, avoiding variances</li> <li>• DNR: Bike trail, Ridge Pines, HWY 18/151</li> </ul>

Source: 2003 Iowa County Comprehensive Planning Housing Element Worksheets

## **HOUSING CHARACTERISTICS**

### **DESIRED HOUSING TYPES**

It is clear that in order to have thriving and vibrant communities, there must be enough suitable and affordable housing. Therefore, a range of housing types should be offered to meet the diverse needs of the community. Residents have differing needs and require a mix of affordable rental units as well as opportunities for home ownership. Housing types could include accessory units, multifamily units including duplexes, small lots, condos, townhouses, and manufactured pre-fabricated homes.

The type of housing a community is made of contributes greatly to the community's sense of place. Residents of Iowa County have emphasized that they value a small town atmosphere. Table B.3 shows what types of housing the jurisdictions of Iowa County wish to encourage that supports their desire for a community with small-town character.

**Table B.3: Desired Housing Types**

<b>Jurisdiction</b>	<b>Type of Desired Housing</b>
City of Dodgeville	Single-family homes, condominiums/townhouses, apartments, duplexes, and manufactured homes.
City of Mineral Point	Single-family homes, condominiums/townhouses, apartments, and duplexes.
Town of Arena	Single-family homes.
Town of Clyde	None. Does not encourage more housing in the town.
Town of Dodgeville	Single-family homes, other single family home types allowing for accessory and "granny" apartments.
Town of Eden	Single-family homes.
Town of Highland	Single-family homes.
Town of Linden	Single-family homes.
Town of Mifflin	Single-family homes.
Town of Mineral Point	Single-family homes, condominiums/townhouses, apartments, duplexes, and manufactured or mobile homes.
Town of Moscow	Single-family homes, condominiums/townhouses, duplexes, elderly housing and assisted living.
Town of Pulaski	Single-family stick built, modular, "double-wide", and Wick homes
Town of Ridgeway	Single-family homes.
Town of Waldwick	Single-family homes.
Town of Wyoming	Single-family homes, condominiums/townhouses, duplexes; restoration and preservation of existing and historic houses.
Village of Arena	Single-family homes, condominiums/townhouses, apartments, duplexes, and manufactured homes.
Village of Avoca	Single-family homes, apartments, duplexes, and manufactured homes.
Village of Blanchardville	Single-family homes, senior apartments/assisted living homes, nursing homes, "graduated care" living.
Village of Highland	Single-family homes, condominiums/townhouses, apartments, duplexes, and manufactured (mobile) homes.
Village of Hollandale	Single-family homes, apartments, duplexes.
Village of Linden	Single-family homes.
Village of Ridgeway	Single-family homes, apartments, duplexes.

Source: 2003 Iowa County Comprehensive Planning Housing Element Worksheets

### **HOUSING DEVELOPMENT LOCATION**

Deciding where housing should be located is crucial. In a predominantly agricultural area such as Iowa County, the presence of agriculture and housing in close proximity can generate conflict due to potential incompatibility. Agriculture can affect adjoining small rural lots, and the presence of small rural lots can create an adverse influence on the continued operation of agriculture enterprises. The issue of rural-urban conflict arises when there is no separation between incompatible uses. Therefore it is often recommended that rural housing be built more densely near villages and cities to lessen the impact of housing on the rural landscape.

Within the cities and villages of Iowa County, incompatibility issues can occur between residential and non-residential development. Environmental concerns regarding groundwater, soils, slope, proximity to floodplains, drainage areas, or wetlands also impact the decision on where to build homes and are pertinent to both rural and urban housing development. Table B.4 lists Iowa County jurisdiction's housing siting preferences.

**Table B.4: Housing Location Preferences**

<b>Jurisdiction</b>	<b>Preferences</b>
City of Dodgeville	Anywhere in the City, current residential areas, infill/redevelopment of existing structures.
City of Mineral Point	Limited to current residential areas and infill/redevelopment of existing structures.
Town of Arena	Housing site must conform to natural limitations presented by the topography, soils, and vegetation.
Town of Clyde	Nowhere. Housing is not encouraged.
Town of Dodgeville	Along major roadways, in close proximity to City of Dodgeville, in pre-determined cluster housing areas, areas with the least impact to natural and agricultural resources.
Town of Eden	Along major roadways, in close proximity to cities and villages, sites that lead to "reasonable" development based on soil, slope, and topography.
Town of Highland	Anywhere in the town.
Town of Linden	Close to the Village of Linden, in the hamlet of Edmund, and along state highways near those places.
Town of Mifflin	In close proximity to cities and villages.
Town of Mineral Point	In close proximity to cities and villages, along major roadways, and in areas that lend themselves to non-obtrusive cluster housing (1-5 acre minimum).
Town of Moscow	Anywhere in the town.
Town of Pulaski	Anywhere in the town where slope, soil, and topography permit.
Town of Ridgeway	In close proximity to cities and villages.
Town of Waldwick	In close proximity to villages.
Town of Wyoming	In close proximity to cities and villages, near Epernay and the House on the Rock Resort, near existing farmsteads, and away from ridgelines to prevent impact on the skyline.
Village of Arena	Limited to current residential areas and any village approved development plan.
Village of Avoca	Residential areas, subdivisions, and affordable low cost housing.
Village of Blanchardville	Anywhere in the village and in the new residential subdivision.
Village of Highland	Current residential areas.
Village of Hollandale	Limited to current residential areas.
Village of Linden	Limited to current residential areas and future subdivisions.
Village of Ridgeway	Limited to current residential areas, infill/redevelopment of existing structures, and planned residential developments.

Source: 2003 Iowa County Comprehensive Planning Housing Element Worksheets

### **AFFORDABLE HOUSING**

The perception that those in need of affordable housing are people with various social problems is unfounded. Usually, the target-market residents of "affordable" housing programs are often residents who grew up in the community. They have limited housing options because in recent years housing prices have climbed much faster than income. As an example, the median price of a (owner occupied) home in Iowa County in 1990 was \$46,500. In 2000 it was \$91,800, a 97 percent increase. Since housing is a basic component of keeping a community healthy and vibrant, developing ways to address affordable housing is important. (Data source: *A Guide to Preparing the Housing Element of a Local Comprehensive Plan, Appendix A and Section B, Housing Element.*)

The Housing Element worksheet posed the question "Every resident in your jurisdiction is able to find affordable housing without any problems. Yes or No." Table B.5 below gives the answers for the participating jurisdictions

**Table B.5: Affordable Housing**

<i>“Every resident in your jurisdiction is able to find affordable housing without any problems. Yes or No?”</i> Yes	<i>“Every resident in your jurisdiction is able to find affordable housing without any problems. Yes or No?”</i> No
<ul style="list-style-type: none"> <li>• Town of Clyde</li> <li>• Town of Highland</li> <li>• Town of Mifflin</li> <li>• Town of Moscow</li> <li>• Town of Pulaski</li> <li>• Town of Waldwick</li> <li>• Village of Arena</li> <li>• Village of Avoca</li> <li>• Village of Highland</li> <li>• Village of Hollandale</li> <li>• Village of Linden</li> </ul>	<ul style="list-style-type: none"> <li>• City of Dodgeville</li> <li>• City of Mineral Point</li> <li>• Town of Arena</li> <li>• Town of Dodgeville</li> <li>• Town of Eden</li> <li>• Town of Linden</li> <li>• Town of Mineral Point</li> <li>• Town of Ridgeway</li> <li>• Town of Wyoming</li> <li>• Village of Blanchardville</li> <li>• Village of Ridgeway</li> </ul>

Source: 2003 Iowa County Comprehensive Planning Housing Element Worksheets.

As mentioned previously in this section, housing affordability is a major component of the comprehensive plan. No single type of housing can serve the varied needs of today’s diverse households. This process is an opportunity for local communities to increase housing choices not only by modifying development patterns, but also by increasing the supply in existing neighborhoods that can be served by the current infrastructure. Table B.6 compares median home values for a ten-year period (1990 –2000), showing increases in home values throughout and including Iowa County. Table B.7 compares county median rents paid over the same ten-year period.

**Table B.6: Comparison Of Owner Occupied Median Home Values - 1990 & 2000**

Jurisdiction	1990 Median Home Value - Owner Occupied	2000 Median Home Value - Owner Occupied	Change in Median Home Value 1990 - 2000	% Change in Median Home Value 1990 - 2000
Iowa County	\$46,500	\$91,800	\$45,300	97%
City of Dodgeville	\$50,300	\$88,200	\$37,900	75%
City of Mineral Point	\$43,500	\$90,300	\$46,800	108%
Town of Arena	\$60,700	\$122,700	\$62,000	102%
Town of Brigham	\$51,700	\$88,200	\$36,500	71%
Town of Clyde	\$44,200	\$87,500	\$43,300	98%
Town of Dodgeville	\$63,400	\$134,500	\$71,100	112%
Town of Eden	\$40,600	\$122,500	\$81,900	202%
Town of Highland	\$43,800	\$105,100	\$61,300	140%
Town of Linden	\$40,000	\$106,300	\$66,300	166%
Town of Mifflin	\$29,600	\$73,100	\$43,500	147%
Town of Mineral Point	\$51,100	\$135,300	\$84,200	165%
Town of Moscow	\$41,500	\$115,600	\$74,100	179%
Town of Pulaski	\$47,000	\$78,800	\$31,800	68%
Town of Ridgeway	\$45,000	\$153,400	\$108,400	241%
Town of Waldwick	\$38,000	\$80,000	\$42,000	111%
Town of Wyoming	\$65,400	\$123,200	\$57,800	88%
Village of Arena	\$49,300	105,100	\$55,800	113%
Village of Avoca	\$27,500	\$48,900	\$21,400	79%
Village of Barneveld	\$58,900	\$117,600	\$58,700	100%
Village of Blanchardville	\$39,000	\$88,900	\$49,900	128%

Source: 1990 & 2000 US Census

**Table B.6 (cont.): Comparison Of Owner Occupied Median Home Values - 1990 & 2000**

Jurisdiction	1990 Median Home Value - Owner Occupied	2000 Median Home Value - Owner Occupied	Change in Median Home Value 1990 - 2000	& Change in Median Home Value 1990 - 2000
Village of Cobb	\$41,900	\$81,200	\$39,300	94%
Village of Highland	\$40,500	\$77,200	\$36,700	91%
Village of Hollandale	\$34,100	\$70,300	\$36,200	106%
Village of Linden	\$30,800	\$70,600	\$39,800	129%
Village of Rewey	\$23,200	\$51,400	\$28,200	122%
Village of Ridgeway	\$44,300	\$88,000	\$43,700	99%

Source: 1990 &amp; 2000 US Census

**Table B.7: Comparison Of Renter Occupied Median Rent Paid - 1990 & 2000**

Jurisdiction	1990 Median Rent - Renter Occupied	2000 Median Rent - Renter Occupied	Change in Median Rent 1990 - 2000	% Change in Median Rent 1990 - 2000
Iowa County	\$323	\$502	\$179	55%
City of Dodgeville	\$264	\$569	\$305	115%
City of Mineral Point	\$222	\$446	\$224	101%
Town of Arena	\$292	\$539	\$247	85%
Town of Brigham	\$421	\$575	\$154	37%
Town of Clyde	\$213	\$225	\$12	6%
Town of Dodgeville	\$242	\$604	\$362	150%
Town of Eden	\$225	\$500	\$275	122%
Town of Highland	\$200	\$525	\$325	163%
Town of Linden	\$219	\$506	\$287	131%
Town of Mifflin	\$165	\$488	\$323	196%
Town of Mineral Point	\$243	\$532	\$289	119%
Town of Moscow	\$267	\$513	\$246	92%
Town of Pulaski	\$238	\$513	\$275	116%
Town of Ridgeway	\$238	\$525	\$287	121%
Town of Waldwick	\$175	\$475	\$300	171%
Town of Wyoming	\$256	\$492	\$236	92%
Village of Arena	\$259	\$520	\$261	101%
Village of Avoca	\$175	\$388	\$213	122%
Village of Barneveld	\$267	\$486	\$219	82%
Village of Blanchardville	\$267	\$292	\$25	9%
Village of Cobb	\$220	\$467	\$267	121%
Village of Highland	\$160	\$350	\$190	119%
Village of Hollandale	\$185	\$317	\$132	71%
Village of Linden	\$186	\$453	\$267	144%
Village of Rewey	\$213	\$400	\$187	88%
Village of Ridgeway	\$221	\$497	\$276	125%

Source: 1990 &amp; 2000 US Census

**FUTURE RESIDENTIAL DEVELOPMENT LOCATIONS**

Refer to Maps H-1 in Section H, Land Use Element, for information on possible future residential development locations in Iowa County.

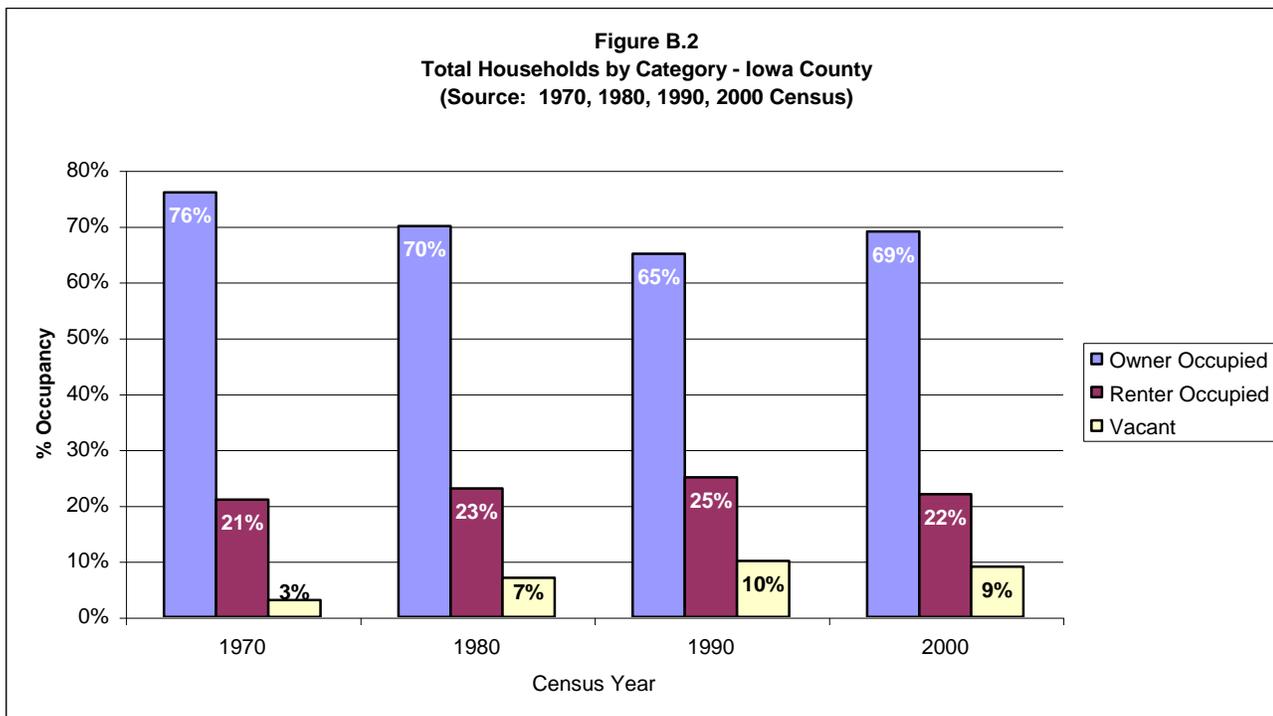
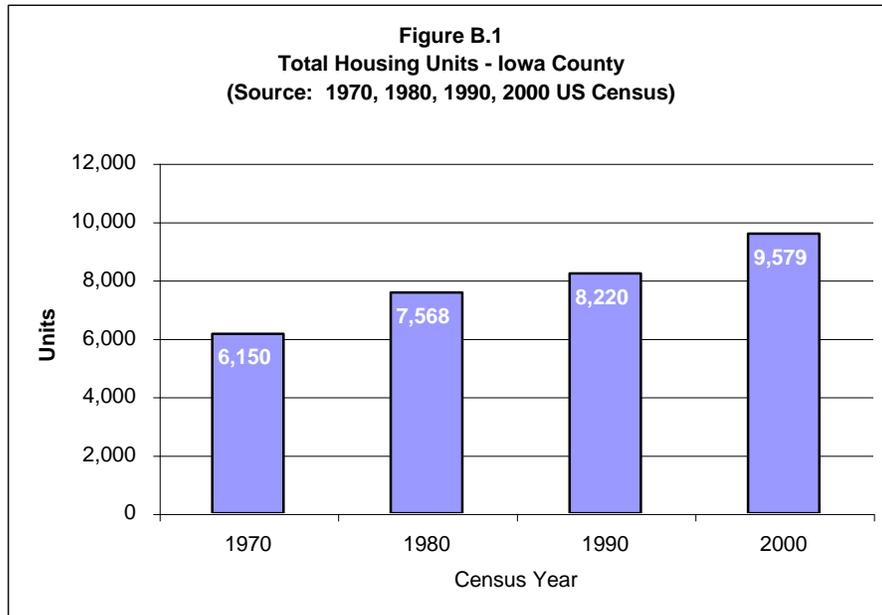
**IOWA COUNTY HOUSING CHARACTERISTICS**

**HOUSING UNITS**

The County housing supply increased by 3,429 units from 1970 to 2000. Figure B.1 shows the most significant increase occurred between 1970 and 1980, when housing increased by 1,418 units.

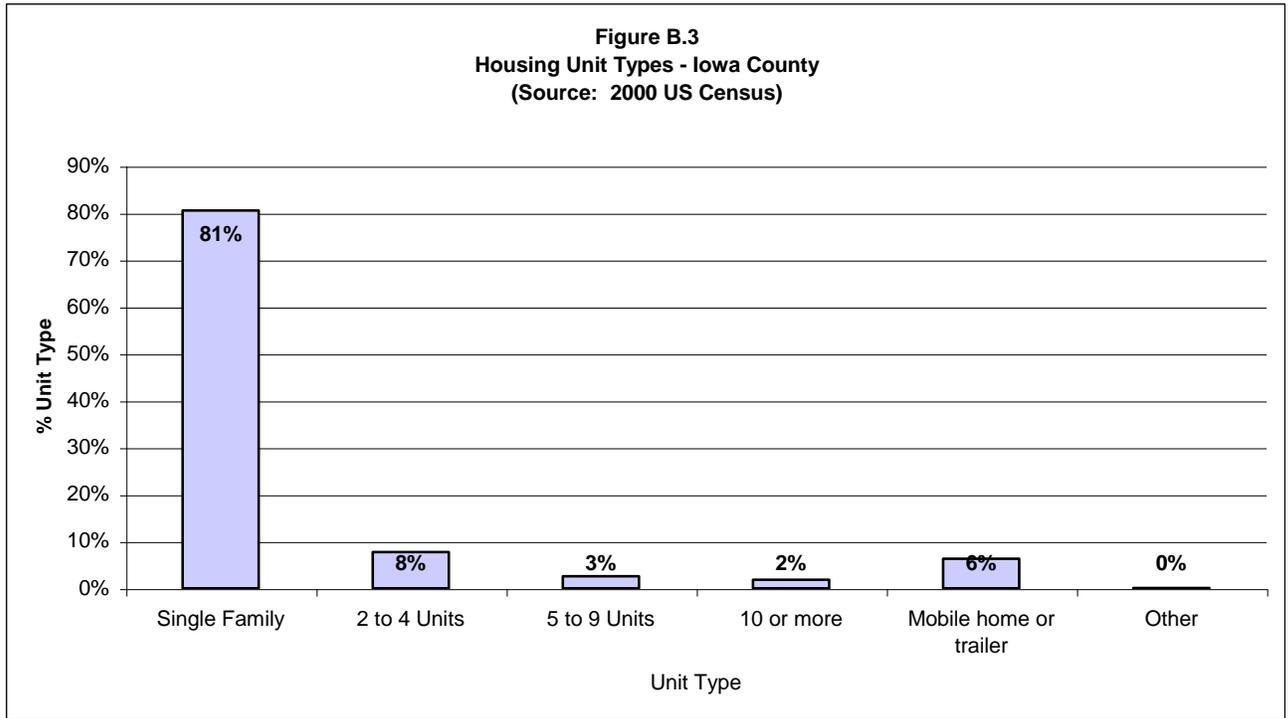
**OCCUPANCY CHARACTERISTICS**

Figure B.2 shows the County's housing occupancy percentages according to the 1970, 1980, 1990, and 2000 US Census. Between 1990 and 2000 there was a 4 percent increase in owner occupied households, while renter occupancy dropped 3 percent and the vacancy rate dropped 1 percent. In 2000, of the 9,579 housing units in Iowa County, 6,649 were owner occupied, 2,115 were renter occupied, and the remaining 815 units were vacant. The average number of persons per household in owner occupied units was 2.68, 2.21 in rental units.



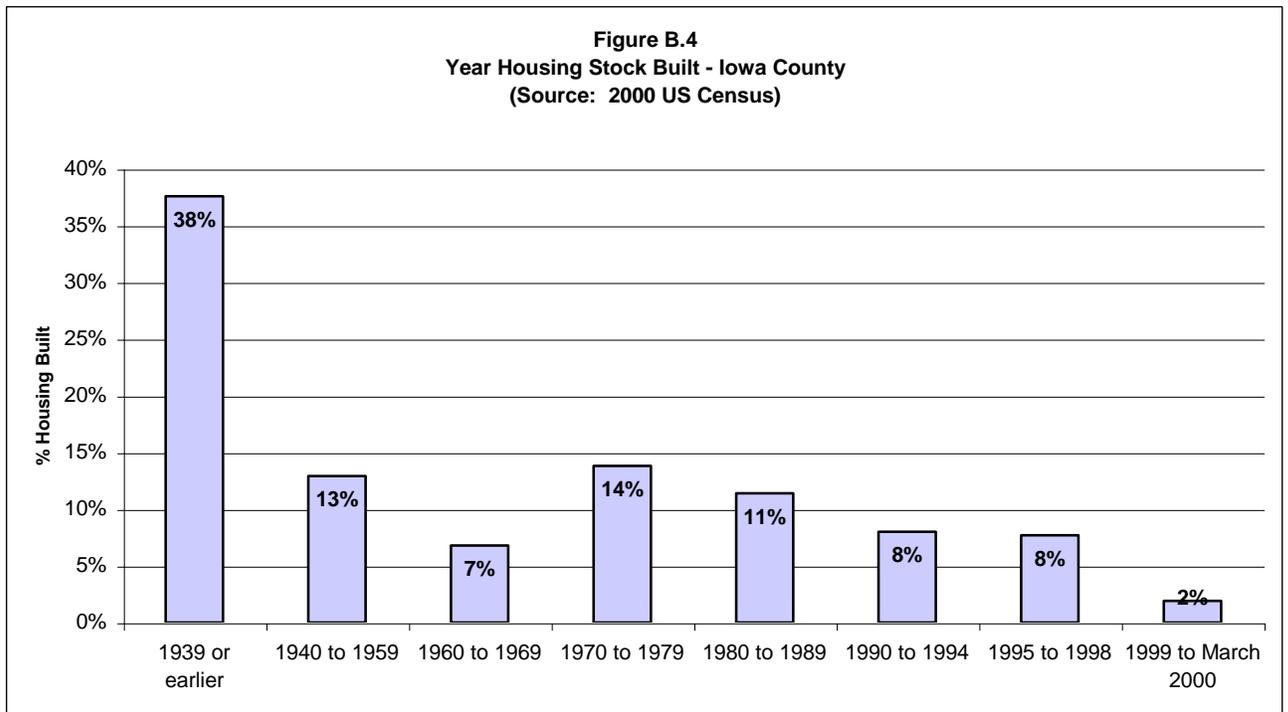
**STRUCTURAL CHARACTERISTICS**

Figure B.3 indicates the types of housing units in Iowa County as reported in the 2000 US Census. As indicated, the majority type was single-family housing.



**AGE CHARACTERISTICS**

Figure B.4 shows the age of housing stock in Iowa County. Approximately 38 percent of houses in Iowa County were built in 1939 or earlier. Forty-five percent were built between 1940 and 1989 and 20 percent were constructed between 1990 and March of 2000.



**OWNER-OCCUPIED CHARACTERISTICS**

Figure B.5 shows the 2000 value of owner-occupied units in Iowa County. The value of the majority of homes in Iowa County ranged from \$50,000 to \$99,999, although there were units above and below that range. The median value of an owner-occupied home in 2000 was \$91,800.

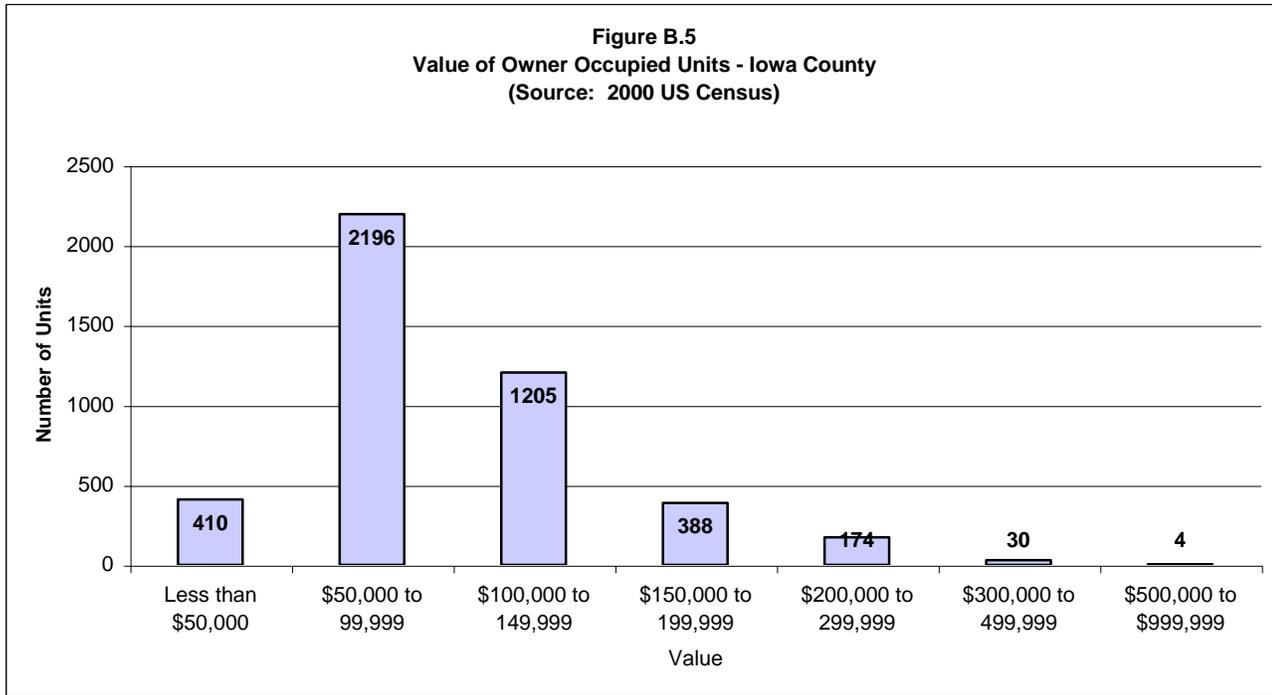
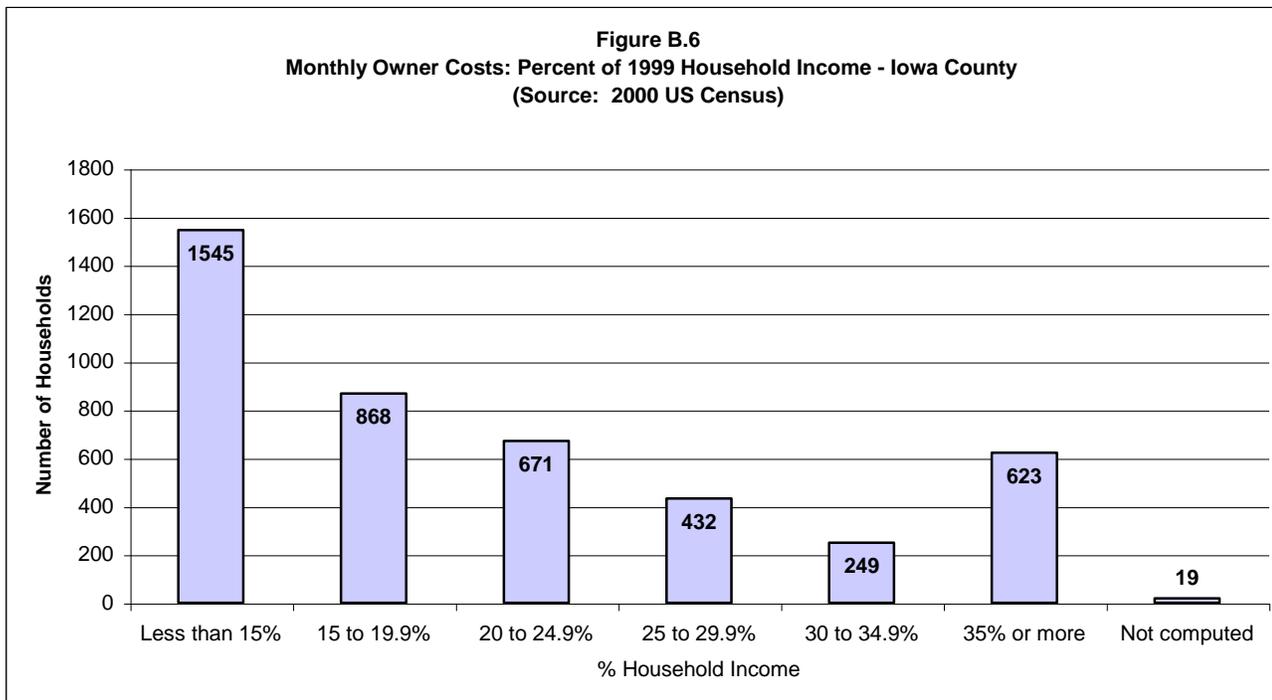
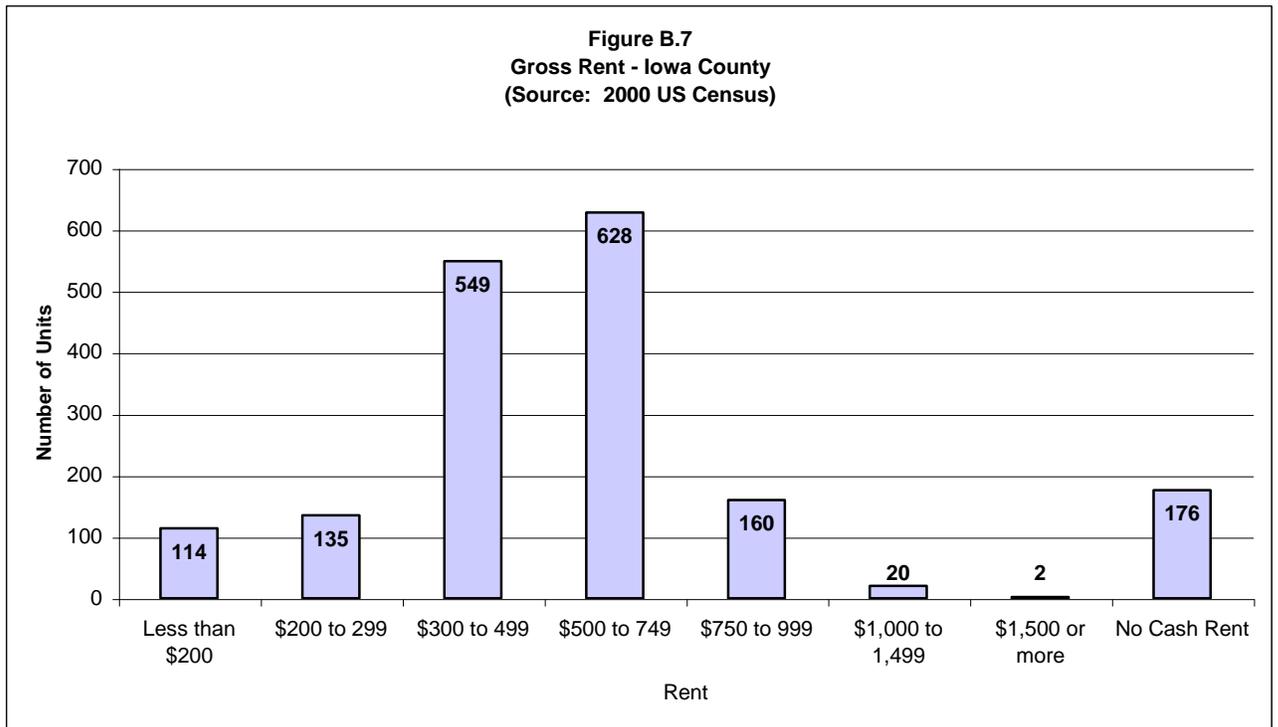


Figure B.6 indicates monthly owner costs as a percentage of 1999 household income. A total of 891 households were paying more than 30 percent of their income towards housing costs. A home is generally considered affordable when the total costs do not exceed 30 percent of total household income. However, residents may choose to pay more for a particular style or type of home.

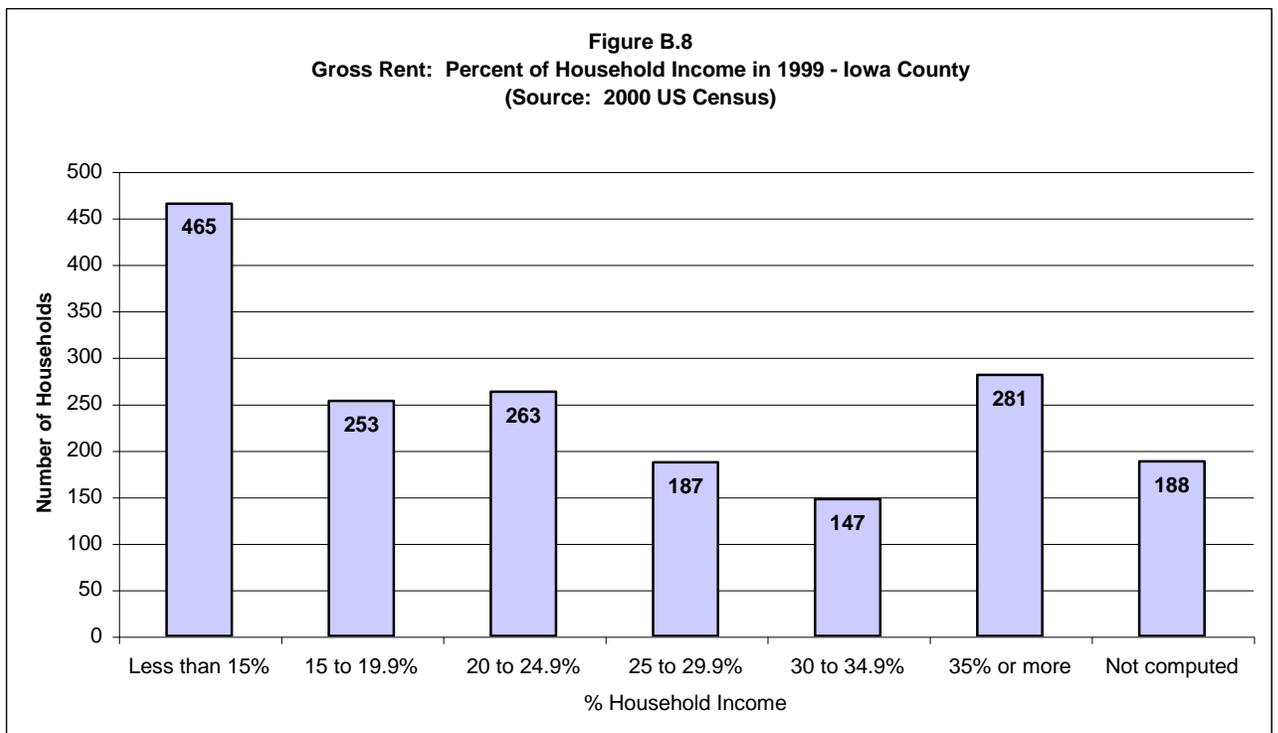


**RENTER-OCCUPIED CHARACTERISTICS**

Figure B.7 indicates the gross rent for renter-occupied units in Iowa County for the year 2000. The majority of units ranged from \$500 - \$749 per month. In 2000, the median rent in Iowa County was \$502.



As indicated by Figure B.8, 428 renters paid in excess of 30 percent of their household income towards housing costs in 2000. As mentioned previously, a person should have the opportunity to live somewhere and pay less than 30 percent of their income towards housing. This does not mean that people will not pay more, but that they should have the opportunity available for affordable housing.



**HOUSING PRESERVATION/REHABILITATION**

A community’s housing stock is a key asset. In Iowa County, more than 35 percent of homes were built over 60 years ago. By itself, age is not a problem for a house. However, lacking good care they can deteriorate quickly. Deteriorated housing can be a blighting influence on an area and it also reduces the number of livable houses available. All but one participating jurisdiction (the Town of Highland) added a housing policy in their comprehensive plans that support preserving and rehabilitating their communities existing housing stock.

**HOUSING AGENCIES AND PROGRAMS**

A number of federal and state housing programs are available to help local jurisdictions promote housing development, particularly for low income or special needs individuals. Jurisdictions in Iowa County indicated preferences based on the worksheet question: “State and Federal housing programs should be utilized in your jurisdiction. Yes or No.” Table B.8 lists their answers.

**Table B.8: Iowa County Housing Program Preferences**

<b>“State and Federal housing programs should be utilized in your jurisdiction. Yes or No?”</b>		<b>“State and Federal housing programs should be utilized in your jurisdiction. Yes or No?”</b>	
<b>Yes</b>		<b>No</b>	
<ul style="list-style-type: none"> <li>• City of Dodgeville</li> <li>• Town of Dodgeville</li> <li>• Town of Highland</li> <li>• Town of Linden</li> <li>• Town of Mifflin</li> <li>• Town of Pulaski</li> </ul>	<ul style="list-style-type: none"> <li>• Village of Avoca</li> <li>• Village of Arena</li> <li>• Village of Blanchardville</li> <li>• Village of Highland</li> <li>• Village of Hollandale</li> <li>• Village of Ridgeway</li> </ul>	<ul style="list-style-type: none"> <li>• City of Mineral Point</li> <li>• Town of Arena</li> <li>• Town of Clyde</li> <li>• Town of Eden</li> <li>• Town of Mineral Point</li> </ul>	<ul style="list-style-type: none"> <li>• Town of Moscow</li> <li>• Town of Ridgeway</li> <li>• Town of Waldwick</li> <li>• Town of Wyoming</li> </ul>

Source: 2003 Iowa County Comprehensive Planning Housing Element Worksheets.

Non-participating jurisdictions are the Town of Brigham and the Villages of Barneveld, Livingston, Montfort, Muscoda, and Rewey.

The agencies and programs listed below are potential funding sources for local projects in Iowa County. There are numerous programs available depending on a specific project.

**WISCONSIN DEPARTMENT OF HOUSING AND INTERGOVERNMENTAL RELATIONS - BUREAU OF HOUSING (DHIR-BOH)**

More than \$40 million is distributed annually to improve the supply of affordable housing for Wisconsin residents. The Bureau of Housing is involved in the following programs:

- Administers federal housing funds such as Home Investment Partnerships (HOME) and Community Development Block Grants (CDBG).
- Administers a variety of programs for persons with special needs (homeless).
- Provides state housing funds through local housing organizations.
- Coordinates housing assistance programs with those of other state and local housing agencies.
- Develops state housing policy and provides housing information and technical assistance.

**WISCONSIN BUREAU OF HOUSING  
DEPARTMENT OF  
ADMINISTRATION**

**101 East Wilson Street  
Madison, WI 53702**

**Phone: 608-266-0288**

**<http://www.doa.state.wi.us/dhir>**

**UNITED STATES HOUSING AND URBAN DEVELOPMENT DEPARTMENT (HUD)**

The mission of HUD is to provide decent, safe, and sanitary home and suitable living environment for every American. More specifically the programs of HUD are aimed at the following:

- Creating opportunities for homeownership
- Providing housing assistance for low-income persons
- Working to create, rehabilitate and maintain the nation's affordable housing
- Enforcing the nation's fair housing laws
- Helping the homeless
- Spurring economic growth in distressed neighborhoods
- Helping local communities meet their development needs

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

451 7th Street S.W.  
Washington, DC 20410

Phone: 202-708-1112

<http://www.hud.gov>

**WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (WHEDA)**

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by providing information and creative financing to stimulate and preserve affordable housing, small business, and agribusiness as a stimulus to the Wisconsin economy.

WHEDA offers programs for both single and multi-family units. Below are examples of projects that may qualify for WHEDA Multifamily Loans.

- New construction
- Acquisition and/or rehabilitation of existing properties
- Historic preservation
- Community-based residential facilities
- Assisted living facilities
- Section 8 properties

**WHEDA (Madison Office)**

201 W. Washington Ave.  
Suite 700  
P.O. Box 1728  
Madison, WI 53701-1728

Phone: 1-800-362-2761

<http://www.wheda.com>

**UNITED STATES DEPARTMENT OF AGRICULTURE - RURAL DEVELOPMENT (USDA-RD)**

The Rural Housing Service helps rural communities and individuals by providing loans and grants for housing and community facilities. Funding is provided for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more.

The Rural Housing Service (RHS) is an agency of the U.S. Department of Agriculture (USDA). Located within the Department's Rural Development mission area, RHS operates a broad range of programs to provide:

- Homeownership options to individuals;
- Housing rehabilitation and preservation funding;
- Rental assistance to tenants of RHS-funded multi-family housing complexes
- Farm labor housing;
- Help to developers of multi-family housing projects, like assisted housing for the elderly and disabled, or apartment buildings; and
- Community facilities, such as libraries, childcare centers, schools, municipal buildings, and firefighting equipment in Indian groups, nonprofit organizations, communities, and local governments.

**USDA RURAL DEVELOPMENT OF WISCONSIN**

4949 Kirschling Ct  
Stevens Point, WI 54481

Phone: (715) 345-7615  
FAX: (715) 345-7669

<http://www.rurdev.usda.gov/wi/>  
<http://www.rurdev.usda.gov/rhs/>