

# Housing

## Major Findings

1. Housing statistics identify strong family values and a number of elderly singles that continue to live in their homes.
2. The vast majority of homes in 2000 were valued between \$50,000 and \$150,000.
3. There has been steady growth in housing units. This trend should be encouraged.

## Goal, Objectives, and Policies

### Goal

- To preserve and enhance the quality of existing residential neighborhoods, and encourage the provision of an adequate supply and choice of housing for all residents, while maintaining the attractive natural amenities of the village.

### Objectives

1. Protect existing residential neighborhoods from intrusion by incompatible or undesirable land use activities.
2. To encourage infill development, do not consider new subdivisions until existing subdivisions are 75% occupied.
3. Support in every way the development of decent, safe, and sanitary housing for elderly, handicapped, and low- to moderate-income residents of the community.
4. Provide a decent and safe living environment for all resident by promoting the rehabilitation of substandard housing in the community.
5. Encourage future residential development in areas that can be served efficiently and economically with public utilities and community facilities and services.

### Policies

1. Use the Zoning Ordinance to maintain the character of existing residential neighborhoods and allow an adequate supply of land for new residential developments.
2. Use building and housing codes to maintain and ensure the quality and safety of existing and new housing units.
3. Cooperate with the private sector in the development of federal and state subsidized housing where it meets community needs.
4. Through use of the Subdivision Ordinance, ensure that new residential areas have adequate public utilities and improved streets, gutters, curbs, and bicycle/pedestrian paths.
5. Multi-family development should be at a scale that suits St. Cloud's small town atmosphere.

## Background Information

*Note: The following findings are based on the analysis of the data contained in Tables 116 through 126. These tables are found in the back of the Plan.*

### Housing Characteristics and Affordability

#### Age of Housing (Table 116)

- ❑ The housing stock in St. Cloud is somewhat older than that in Fond du Lac County and Wisconsin, with about two-thirds of the housing units in 2000 being older than forty years.
- ❑ The only significant difference, at that time, was a lower percentage of new homes in the village (5% in the preceding ten years) than in the county and state (each 16%). Since the 2000 census, the rate of new residential construction has increased.

#### Types of Housing Units (Table 117)

- ❑ The village's housing stock was predominantly single-family in 2000, at over 80% of all housing. This compared to 73% in Fond du Lac County, and only 69% in Wisconsin.
- ❑ The percentages of two-to-four-unit buildings, and mobile homes, are generally comparable to those in the county and state.
- ❑ The village has 28 housing units in two-, three-, or four-unit unit structures. There are no buildings with five or more units.

#### Housing Occupancy and Tenure (Table 118)

- ❑ The percentage of housing units in 2000 that were occupied by their owner was relatively high, at 83 percent. The percentage of owner-occupied units in Fond du Lac County was about 69%, and less than 62% in Wisconsin.
- ❑ This percentage decreased from 1990 to 2000 in the village, but increased in the county, and state. Correspondingly, the number and percentage of renter-occupied units increased in the village during that period.

#### Vacancy Status (Table 119)

- ❑ There were nine vacant housing units in St. Cloud in 2000, compared to eight in 1990.
- ❑ Vacancy rates for owner-occupied and renter-occupied housing in the village are similar to the county and state. It is evident that most such units in St. Cloud were in the process of being offered for sale or rental.

#### Housing Values (Table 120)

- ❑ Not surprisingly, owner-occupied housing values in St. Cloud increased between 1990 and 2000. In 1990 there were no houses valued at more than \$150,000, and over half of them were worth less than \$50,000. By 2000, only 8% of such homes were valued under \$50,000.
- ❑ No homes were valued at more than \$200,000. Rather unusually, only 28% of homes in St. Cloud in 2000 were valued between \$100,000 and \$200,000. This compares with 43% in Fond du Lac County and 44% in Wisconsin.

#### Median Housing Values (Table 121)

- ❑ The median value of owner-occupied housing in St. Cloud rose 79% between 1990 and 2000, to \$86,700.
- ❑ Nevertheless, St. Cloud's median housing value is lower than that in nearby towns and villages, and lower than that in the county. This is largely due to the age of the housing stock.

**Household Types (Table 122)**

- ❑ The types of households St. Cloud are unusual in several respects. Over 70% of the village's households in 2000 were families (all occupants related). This percentage is above those in Fond du Lac County and in Wisconsin.
- ❑ Sixty-four percent of all households include a married couple. This compares to 58% in the county, and only 53% in the state.
- ❑ Approximately 22% of households in 2000 were people living alone, compared to 25% in the county and 27% in the state.
- ❑ Twenty-nine percent of households included people older than 65, compared to 24% in the county and 23% in the state.
- ❑ In general, then, households in St. Cloud were slightly more likely to be the traditional family of a married couple with one or more children.

**Persons per Household (Table 123)**

- ❑ The average number of persons per household in St. Cloud was a comparatively high 2.70 in 2000. The county averaged 2.63 persons, the state 2.57, and the U.S. 2.59.
- ❑ The number of persons per household is declining very slightly in the village (it was 2.71 in 1990) as it is throughout the state and nation.

**Household Size (Table 124)**

- ❑ In line with the high proportion of two-parent families, St. Cloud has a higher percentage of households with three and four persons than the county and state.
- ❑ Overall, the percentages by number of persons were not significantly different between the village, county, and state, except in the category of four-person households.

**Homeowner Affordability (Table 125)**

- ❑ According to the U.S. Department of Housing and Urban Development, housing is considered affordable if less than thirty percent of a household's income is needed for housing costs. The median household income in St. Cloud in 1999 was approximately \$4,330 per month. That means a household at the median income level could spend up to \$1,299 per month on housing before the cost would be considered unaffordable.
- ❑ About six percent of owner-occupied households in the village in 2000 were spending more than thirty percent of their income on housing. This is about nine percentage points lower than in Fond du Lac County, and twelve points better than Wisconsin.

**Renter Affordability (Table 126)**

- ❑ Based on the same HUD guideline, 33% of renting St. Cloud households in 2000 were above the thirty percent of income threshold. Nearly 30% of county households, and 32% of state households, were over the threshold.
- ❑ The 33% figure in 2000 is an improvement from 1990. Unaffordability also declined in both the county and state.

## Housing Plans and Programs

**Village of St. Cloud**

- ❑ The Village of St. Cloud does not administer a housing rehabilitation program, nor is any rental assistance program offered for residents.

**Fond du Lac Housing Authority**

- ❑ The Fond du Lac Housing Authority administers Fond du Lac County housing projects. All of

the housing projects are either located in the City of Fond du Lac or North Fond du Lac. No projects are located in St. Cloud.

- ❑ The Fond du Lac Housing Authority website is: <http://www.fdlpha.org>

## State of Wisconsin

### ***Department of Administration***

- ❑ The Department of Administration has released a document entitled, "Directory of Resources for Comprehensive Planning." In the housing section is a list of housing programs that may benefit St. Cloud in addressing housing issues. The directory is at: [http://www.doa.state.wi.us/dir/documents/Resources\\_directory101703.pdf](http://www.doa.state.wi.us/dir/documents/Resources_directory101703.pdf)

### ***Department of Commerce***

- ❑ The Department of Commerce 2005-2009 Consolidated Plan addresses the need for housing and community development activities. The Consolidated Plan may be found at: <http://commerce.wi.gov/CD/CD-Consolidated-Plan.html>

### ***Wisconsin Historical Society***

- ❑ Owners of historic income-producing properties in Wisconsin may be eligible for two income tax credits that can help pay for their building's rehabilitation. The Wisconsin Historical Society's Division of Historic Preservation (DHP) administers both programs in conjunction with the National Park Service (NPS). More information is at: [http://www.wisconsinhistory.org/hp/architecture/iptax\\_credit.asp](http://www.wisconsinhistory.org/hp/architecture/iptax_credit.asp).

### ***Wisconsin Housing and Economic Development Authority***

- ❑ The Wisconsin Housing and Economic Development Authority (WHEDA) serve communities by providing creative financing resources to residents and businesses. Specifically, their mission is to offer innovative products and services in partnership with others to link Wisconsin residents and communities with affordable housing and economic development opportunities. Specific information regarding the wide variety of products and services WHEDA offers can be viewed at [www.wheda.com/index.asp](http://www.wheda.com/index.asp).

## United States Department of Agriculture - Rural Development

- ❑ The United States Department of Agriculture's Rural Development Agency helps communities to develop and grow by offering federal assistance that improves quality of life. Rural Development targets communities in need and provides them with financial and technical resources. Currently, the Wisconsin office of Rural Development offers the following nine housing programs to qualified applicants:
  - Farm Labor Housing Loans and Grants
  - Housing Preservation Grants
  - Multi Family Housing Direct Loans
  - Multi Family Housing Guaranteed Loans
  - Repair Loans and Grants
  - Rural Housing Site Loans
  - Self Help Technical Assistance Grants
  - Single-family Housing Direct Loans
  - Single-family Housing Guaranteed Loans

- ❑ Complete information can be found at [www.rurdev.usda.gov/wi/programs/index.htm](http://www.rurdev.usda.gov/wi/programs/index.htm)