(B) Housing Information

1. <u>STRUCTURAL CHARACTERISTICS</u>

The US Census classifies approximately 91% of housing in the Town of Vienna as "single-family detached" housing. Roughly 3% of the housing is considered single-family attached. 5% of the Town's total housing stock is classified as duplex.

The US census reports that all Town housing units have complete plumbing and kitchen facilities. Telephone service is provided to all but 1% of Town housing units. Most homes in the Town of Vienna are heated with gas. 44% of homes are heated by utility gas, while 37% report using bottled, tank, or LP gas. 13% of homes report using fuel oil or Kerosene as a heating source. Nearly 4% of all homes list wood as their house heating fuel.

2. OCCUPANCY STATUS AND TYPE

Units

Housing in Vienna has increased by 41 units from 1990 to 2000, an average of 4.1 houses per year. As of the 2000 Census, 83% of the units were owner-occupied and 16% rental properties. Only 1% of Town housing was vacant.

Housing Units by Occupancy Type

Figure 12 – Comparison of Housing Units by Occupancy Type, 1990-2000

Town of Vienna Source: US Census 500 250 Total Housing Ow ner Units Rental Units Vacant Units

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Figure 13 – Comparison of Housing Units by Vacancy Rate and Type in Vienna, 2000

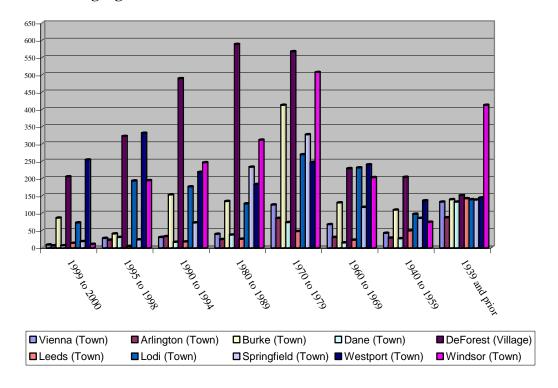
	Count	% of Total
		Housing Units
Total Housing Units	467	
Occupied Housing Units	461	99%
Owner-Occupied Housing Units	387	83%
Renter-Occupied Housing Units	74	16%
Vacant Housing Units	6	1%
For Seasonal, Recreational, Occasional Use	2	
Homeowner Vacancy Rate	0.30%	
Rental Vacancy Rate	1.30%	

Source: US Census Bureau

3. <u>HOUSING AGE</u>

The chart and table below highlight housing age for the Town of Vienna. Census records indicate 65 homes were built during the 1990s. The Town has a significant amount of older housing, as the highest percentage (28%) of homes in Vienna was constructed in 1939 or earlier.

Figure 14 – Housing Age



Source: US Census Bureau

Figure 15 – Number of Structures Built by Year -Vienna and Comparable Communities

Number of Structures built by year								
	1999 to 2000	1995 to 1998	1990 to 1994	1980 to 1989	1970 to 1979	1960 to 1969	1940 to 1959	1939 and prior
Vienna (Town)	8	27	30	39	124	67	42	132
Arlington (Town)	6	22	32	24	85	30	28	87
Burke (Town)	86	40	153	134	412	130	109	139
Dane (Town)	6	30	16	37	73	14	26	132
DeForest (Village)	205	322	489	588	567	229	204	151
Leeds (Town)	13	4	17	25	47	22	49	142
Lodi (Town)	72	193	176	127	269	231	97	139
Springfield (Town)	18	23	72	233	327	117	85	138
Westport (Town)	254	331	218	183	247	240	136	144
Windsor (Town)	10	194	246	311	507	203	74	412
Dane County	4860	15,923	17,300	23,560	36,115	26,265	29,194	27,181
Columbia County	489	2,134	1,769	2,154	3,408	2,238	3,258	7,235
Wisconsin	50735	170,219	168,838	249,789	391,349	276,188	470,862	543,164

Source: US Census Bureau, 2000

4. PROPERTY VALUES

The Town of Vienna's total Equalized Assessed Valuation (EAV) has increased from 2001 to 2002 by 1.06%, rising from \$110,332,100 to \$111,521,600. The change from 1998 to 2002 was more dramatic, rising 31%. Residential development makes up the largest segment at \$63,379,800.

Changes in the assessment method for agricultural property in Wisconsin have had an impact on property values and tax levies in the Town. New polices base the assessment of agricultural properties on their current use, not as an estimation of a future use as done before. One intent of the policy to lessen the overall tax burden on farmers so that they can afford to continue farming the land.

\$70,000,000 \$60,000,000 \$50,000,000 \$40.000.000 \$30,000,000 \$20,000,000 \$10,000,000 \$0 Swamp & Residential Commercial Manufacturing Agricultural Other Forest Waste \$60.630.900 \$15.000.800 \$1.098.500 \$11,007,300 \$1,636,600 \$873,600 \$20.084.400 **2**001 \$1,071,400 ■2002 \$63,379,800 \$17,934,100 \$6,093,100 \$479,600 \$1,076,800 \$21,486,800

Figure 16 – 2001, 2002 Equalized Assessed Valuation (EAV)

Source: Wisconsin Department of Revenue

Figure 17 – 1998 to 2002 Equalized Assessed Valuation (EAV)

Use	1998	1999	2000	2001	2002	Change 1998-2002	% Change 1998- 2002
Residential	\$42,920,600	\$48,848,400	\$53,025,600	\$60,630,900	\$63,379,800	\$20,459,200	48%
Commercial	\$3,824,700	\$6,188,900	\$9,869,600	\$15,000,800	\$17,934,100	\$14,109,400	369%
Manufacturing	\$1,019,500	\$1,090,300	\$1,094,300	\$1,098,500	\$1,071,400	\$51,900	5%
Agricultural	\$22,652,000	\$21,293,200	\$10,833,300	\$11,007,300	\$6,093,100	-\$16,558,900	-73%
Swamp & Waste	\$84,000	\$1,165,600	\$1,591,600	\$1,636,600	\$479,600	\$395,600	471%
Forest	\$417,800	\$534,600	\$815,900	\$873,600	\$1,076,800	\$659,000	158%
Other	\$13,901,100	\$16,919,700	\$19,045,100	\$20,084,400	\$21,486,800	\$7,585,700	55%
Totals	\$84,819,700	\$96,040,700	\$96,275,400	\$110,332,100	\$111,521,600	\$26,701,900	31%

5. HOUSEHOLDS, HOUSING UNITS AND VACANCY RATES

Over 41 new housing units were built from 1990 to 2000. Thirty-nine more households were established. Vacancy rates also rose slightly from 1990 to 2000. Roughly 10% of the County's housing stock was constructed in the 1990s.

Figure 18 – Town of Vienna and Comparable Communities Household Statistics

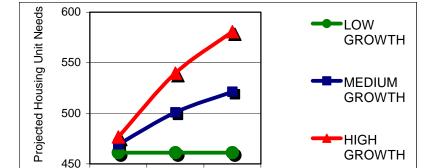
	2000			1990				
		Housing	Vacancy		Housing	Vacancy		
	Households	Units	Rates	Households	Units	Rates		
Vienna (Town)	461	467	1.3%	422	426	0.9%		
Arlington (Town)	302	308	1.9%	253	262	3.4%		
Burke (Town)	1,148	1,208	5.0%	1,029	1,049	1.3%		
Dane (Town)	335	339	1.2%	291	297	2.0%		
DeForest (Village)	2,675	2,761	3.1%	1,724	1,757	1.9%		
Leeds (Town)	309	317	2.5%	291	303	4.0%		
Lodi (Town)	1,078	1,285	16.1%	696	898	22.5%		
Springfield (Town)	967	993	2.6%	879	897	2.0%		
Westport (Town)	1,546	1,752	11.8%	995	1,029	3.3%		
Windsor (Town)	1,880	1,923	2.2%	1,556	1,580	1.5%		
Dane County	173,484	180,398	3.8%	142,231	147,851	3.4%		
Columbia County	20,439	22,685	9.9%	16,882	19,258	12.4%		
Wisconsin	2,084,544	2,321,144	10.2%	1,824,252	2,055,774	11.4%		

Source: US Census Bureau

2000

6. FUTURE HOUSING NEEDS PROJECTIONS

The following housing projections are based on three different growth scenarios, breaking out anticipated occupancy types and income levels (Median Household Income or MHI). These projections are based on 2000 Census Data, and represent total housing need including existing units, potential vacancies, existing vacancy rates, existing income patterns, and housing prices.



2020

Figure 19. Housing Needs Projections 2000-2020

2010

Year

The table to the left shows preliminary housing needs projections for the Town of Vienna for 2010 and 2020. Three alternate growth patterns were used.

Based on these three scenarios, The Town of Vienna could likely see between 470 and 540 housing units in the Town by 2010. By 2020, housing growth could potentially reach 580

units, based on a high growth rate. It should be noted that from 1990-2000, there was an increase of 45 housing units according to the US Census.

and the US Census

Projections by MSA based

on data from the State DOA

The following tables show more detailed projections about what types of housing needs may be expected within the Town of Vienna by 2010 and 2020. Assumptions used in the preparation of these tables are found on the following page.

Figure 20. 2010 Potential Town Housing Needs by Income Level and Occupancy Income Level

	Low	Moderate	Middle	Upper/Middle	Upper	Totals
Low Growth Projection						
Owner Occupied Housing Units	28	72	71	163	47	381
Renter Occupied Housing Units	34	28	10	14	2	88
Total Housing Units-Low Growth	62	100	80	177	49	469
Medium Growth Projection						
Owner Occupied Housing Units	30	77	75	174	50	407
Renter Occupied Housing Units	37	30	10	15	2	94
Total Housing Units-Medium Growth	66	107	86	189	52	501
High Growth Projection						
Owner Occupied Housing Units	31	80	78	181	52	423
Renter Occupied Housing Units	38	31	11	16	2	98
Total Housing Units-High Growth	69	111	89	197	55	521

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Figure 21. 2020 Potential Town Housing Needs by Income Level and Occupancy
Income Level

	11101110 1101						
	Low	Moderate	Middle	Upper/Middle	Upper	Totals	
Low Growth Projection							
Owner Occupied Housing Units	28	73	72	166	48	387	
Renter Occupied Housing Units	35	29	10	14	2	90	
Total Housing Units-Low Growth	63	102	82	180	50	477	
Medium Growth Projection							
Owner Occupied Housing Units	32	83	81	188	54	439	
Renter Occupied Housing Units	39	32	11	16	2	101	
Total Housing Units-Medium Growth	72	115	92	204	57	540	
High Growth Projection							
Owner Occupied-TOTAL	35	89	87	202	58	472	
Renter Occupied-TOTAL	42	35	12	18	2	109	
Total Housing Units-High Growth	77	124	99	220	61	581	

Projections by MSA based on data from the State DOA and the US Census

Assumptions for Preparing Housing Needs Projections

General: 2.81 average persons/household, (2000 US Census); Town of Vienna Vacancy Rate 1.3% (2000 Census); Population of 1,294 (2000 Census); 467 housing units, 461 households (2000 US Census).

Low Growth: Based on Wisconsin Department of Administration's population projection for the Town for 2010. Housing projections based on a 2010 population projections.

Medium Growth: Based on the number of Housing Units added in the Town between 1990 and 2000.

High Growth: Based on the new structures, built between 1990 and 2000 according to US Census, Profile of Selected Housing Characteristics.

Median Household Income for Town of Vienna: \$60,000, (2000 US Census)

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7. AREA HOUSING PROGRAMS AND RESOURCES

The following programs and resources are available to the residents of the Town of Vienna.

Dane County Community Development Block Grant Program

In 1998, 43 Dane County communities, including the Town of Vienna, joined together to establish the Dane County Community Development Block Grant (CDBG) program. This new partnership was recognized by the U.S. Department of Housing and Urban Development (HUD), allowing Dane County to receive CDBG funds on an annual basis for housing, economic development and community service initiatives that benefit people with low to moderate incomes. In 2001, five additional communities joined the Dane County Urban County Consortium, expanding the number of participating municipalities to 48 and representing 87% of the population outside the City of Madison.

Both Dane County and the City of Madison produced and adopted Five-Year Consolidated Plans for the allocations of these Federal resources, and both the Madison Community Development Authority (CDA) and the Dane County Housing Authority (DCHA) have also produced Five-Year plans for their respective operations.

Approximately \$1 million in CDBG funds is available annually for eligible projects in participating municipalities. Funds are awarded on a competitive basis and are available to municipalities, not-for-profit and for-profit entities.

Approximately 39% of funds in the Dane County CDBG program are targeted for housing assistance and aid for the homeless. Priorities of the program include:

- Increasing the number of housing units affordable to renter, particularly for elderly and for persons with disabilities
- Increasing the financial assistance available for repair and maintenance of low to moderate income homeowners
- Increasing the financial assistance available for moderate income renters to purchase homes
- Providing housing education, training and counseling for purchasing and repairing homes
- Providing assistance to the homeless or near homeless in the form of emergency and transitional shelter
- Supporting up-front planning required to design successful housing programs

CDBG funding for housing rehabilitation, down-payment assistance, housing counseling, homeless services, small or micro business loans, and business counseling are available on an annual basis through the Consolidated Application/Joint Proposal process in conjunction with the United Way, the City of Madison, and the Dane County Department of Human Services.

These applications are available around mid-April and are due in the County CDBG Office no later than noon on the 2nd Friday in June. If you have a question about whether your program would qualify for these funds, contact <u>Ann Webbles</u> at (608) 261-9781. Application materials are available online at: http://www.co.dane.wi.us/plandev/cdbg/how_to_apply.htm

Dane County Housing Authority (DCHA)

The Dane County Housing Authority (DCHA) offers education and counseling for first time homebuyers. First time buyers can learn about the home buying process, financing and caring for your home by attending courses offered at DCHA. Lenders, REALTORS®, Home Inspectors and Closing Agents explain their role in the process and help you become an informed consumer.

The Home Buyer Education Court is a comprehensive, two-session course. Participants who complete the course will earn a Certificate of Home Buyer Education. Homebuyer education certificates are required for many down-payment-assistance programs and some lenders require home buyer education certificates to qualify for first-time-homebuyer mortgage loans.

For additional information, contact Paula at the Dane County Housing Authority, 2001 W. Broadway, Suite 1, Monona, WI 53713 or by calling (608) 224-3636, Ext. 18.

The Home Buyers Round Table of Dane County Resource List

The Round Table is comprised of a group of individuals from the public and private sectors, as well as nonprofit groups, who share a common goal of promoting home ownership through education. They host an annual Home Buyers Fair in the spring of the year that provides a broad range of information regarding the total home purchase process. Throughout the remainder of the year, various subcommittees work on projects that will enhance home ownership education. Examples include Website Development, Financial Literacy, Housing Resources and Post Purchase Education. The following program list was taken from the Round Table website at:

http://www.homebuyersroundtable.org/

Down Payment / Closing Cost Assistance Programs

Down Payment Assistance Program

Loans offered through the Dane County Housing Authority for first time home buyers whose income does not exceed 80% of the Dane County Median Income. 608-224-3636 ext. 18. E-mail: pgorham@dcha.net

Down Payment Plus Program

A down payment and closing cost assistance program for low and moderate income home buyers whose income is under 80% of the median household income. This is a WI statewide program. Lender must be a member of the Federal Home Loan Bank (FHLB) of Chicago and a participant of this program.

1-888-318-4486. www.wphd.org

Home-Buy

A down payment/closing cost assistance loan program for first time home buyers in Dane County, whose income does not exceed 80% of the Dane County Median Income. 608-266-4223 www.ci.madison.wi.us/planning/homeser.pdf

South Central Wisconsin Housing Foundation

A low interest, short term loan to be used for down payment and/or closing costs for residents of Dane, Sauk, Green, Columbia, Iowa, Rock, Dodge, or Jefferson County whose income is below 90% of the County median income.

608-240-2800 e-mail: Kristine Wiese (kristine@wisre.com)

REALTORS® Association of South Central Wisconsin

WHEDA Easy Close

A loan for up to \$1,000 to cover closing costs.

1-800-334-6873 www.wheda.com

Zero Down Payment Loan Programs

Federal VA

A program for veterans, often no down payment and lower interest rates. 1-800-827-1000

Open Door

A 10-year forgivable grant program for down payment and a portion of closing costs. Wells Fargo: 608-827-6565 or Home Savings: 608-282-6000.

"Rent to Own" Programs

See below.

Rural Development

A federal agency that provides direct loans for low-income families and loan guarantees to moderate-income families for the purchase of a home. These loan programs may offer 100% financing and do not require private mortgage insurance. Often closing costs and repairs can also be financed. Eligible areas include communities under 10,000 population in Dane and surrounding counties. Household income cannot exceed the adjusted annual income limits established for each county.

608-935-2791 ext. 4. www.rurdev.usda.gov/wi

Other Special Programs

FHA (Department of Housing & Urban Development)

Contact your lender for more info. www.hud.gov/buying

Madison Area Community Land Trust (MACLT)

An organization that uses the land trust ownership model to assist families with home ownership. Income limit is 80% of Dane County Median Income. 608-280-0131 www.emill.com/maclt/

Operation Fresh Start

Builds and sells a few homes each year for families whose income is no more than 80% of the Dane County Median Income 608-244-4721 www.operationfreshstart.org

Project Home

- **Home Repair Programs** -- For minor and major home repair programs in Dane and Green County for income qualified homeowners.
- Weatherization Program -- Low or no cost installation of measures to improve energy efficiency of homes in Dane and Green Counties for income qualified homeowners and renters.

608-246-3737 www.projecthomewi.org

Rural Development

A federal agency that provides direct loans for low-income families and loan guarantees to moderate-income families for the purchase of a home. These loan programs may offer 100% financing and do not require private mortgage insurance. Often closing costs and repairs can also be financed. Eligible areas include communities under 10,000 populations in Dane and surrounding counties.

608-935-2791 ext. 4. www.rurdev.usda.gov/wi

WI State VA

A program for eligible veterans with a 5% for down payment. These 30-year mortgages usually have an interest rate that is lower than comparable mortgages. No private mortgage insurance is necessary. 608-266-1311 dva.state.wi.us/

Rent to Own (Lease-Purchase Programs)

Urban League of Greater Madison

Single-family rent-to-own program. For families with incomes less than 60% of the Dane County Median Income. No down Payment required. 608-251-8550 www.ulgm.org

Programs for People with Disabilities

Ebtide. Inc.

Down payment, closing cost, and modification assistance in the purchase of a home for WI residents with disabilities or those who have family members with disabilities living with them whose family income is less than 60% of the area median income. 608-232-9388 or 1-888-838-9021 e-mail: jvogt@itis.com

Movin' Out, Inc. -- AHP Loans

For households with incomes less than 80% of the County Median Income and has a family member with a permanent disability.

608-251-4446 or 1-877-861-6746 e-mail: movin@chorus.net

Rehab Programs

Federal VA

1-800-827-1000

FHA (Department of Housing & Urban Development)

Contact your lender for more info.

www.hud.gov/buying

Movin' Out, Inc. -- AHP Loans

For households with incomes less than 80% of the County Median Income and has a family member with a permanent disability.

608-251-4446 or 1-877-861-6746. E-mail: movin@chorus.net

Project Home

Home Repair Programs-For minor and major home repair programs in Dane and Green County for income qualified homeowners.

608-246-3737 www.projecthomewi.org

Rural Development

Loan/grant program to help very low-income owners/occupants of modest single family homes in rural areas repair those homes. Household income cannot exceed the adjusted annual income limits established for each county.

608-935-2791 ext. 4. www.rurdev.usda.gov/wi

WHEDA

A Program to assist with purchase and rehab or rehab of a property you already own. Must have at least 10% equity in the property. Rehab costs must be at least one-third of original purchase price.

1-800-334-6873 www.wheda.com

WI State VA

A Loan to eligible veterans for additions, construction, repairs and alterations of a veteran's principal residence and for garage construction.

608-266-1311 <u>dva.state.wi.us/</u>

Home Investment Partnerships Program (HOME)

A variety of affordable housing activities may be supported by federal HOME awards including down payment assistance for homebuyers, rental rehabilitation, weatherization related repairs, accessibility improvements and rental housing development. Approximately \$13 million is awarded annually.

Information from Wisconsin Department of Administration Website

Homeless Programs

The Division administers three programs specifically designed to help homeless people:

HUD Emergency Shelter Grants -- funds may be used for homelessness prevention, essential services, rehabilitation of shelters and operating costs. Approximately \$1.4 million is awarded each year.

State Shelter Subsidy Grants -- provides up to one-half of an emergency homeless shelter's operating budget. Approximately \$1.1 million is awarded each year.

Transitional Housing -- provides housing and counseling to formerly homeless households so that they may become self-sufficient. Biennial awards totaling \$800,000 are made.

Information from Wisconsin Department of Administration Website

Housing Cost Reduction Initiative (HCRI)

Local sponsors compete for \$2.6 million in state grants annually to reduce the housing costs of low-income renters or home buyers. Eligible applicants include local units of government, American Indian tribes or bands in Wisconsin, housing authorities and nonprofit housing organizations. Eligible activities are emergency rental aid, home buying down payment assistance, homeless prevention efforts and related housing initiatives.

Information from Wisconsin Department of Administration Website

Local Housing Organization Grant (LHOG)

State grants are available to enable community-based organizations, tribes and housing authorities to increase their capacity to provide affordable housing opportunities and services. Approximately \$630,000 is awarded annually.

Information from Wisconsin Department of Administration Website

8. <u>HOUSING CONTACT LIST</u>

Ms. Ann Webbles CDBG Program Specialist Dane County Community Development Office City County Building, Room 116 210 Martin Luther King Jr. Blvd. Madison, WI 53703

Phone: (608) 261-9781 e-mail: cdbg@co.dane.wi.us

Wisconsin Housing and Economic Development Authority 201 W. Washington Ave., Suite 700 P.O. Box 1728 Madison, WI 53701-1728

Madison, WI 53701-1728 Phone: 608-266-7884 Toll Free: 1-800-334-6873

Fax: 608-267-1099

Wisconsin Department of Administration
Department of Housing and Intergovernmental Relations
Judy Wilcox
Special Needs Housing
101 East Wilson
Madison, WI 53702
Phone: 608-266-9388

Dane County Housing Authority 2001 West Broadway, Suite 1 Monona, WI 53713 Phone 608-224-3636 ext. 18