

### 3.0 HOUSING

#### General Overview and Basic Objectives

The intent of the housing is to provide basic information on the housing stock in the community, to analyze trends, and to identify potential problems and opportunities to accommodate the varied housing needs of current and new residents. (See Map VII, page 23)

#### Basic Objectives

Assess local housing conditions.

- Age, structural value and occupancy characteristics.

Review local, state and federal policies and programs that:

- Meet the needs of persons of all income levels, age groups and those with special needs.
- Promote the availability of land for development or redevelopment of low and moderate income housing.
- Maintain or rehabilitate housing stock.

Selected survey results

- Just over (40%) of survey respondents favored one acre minimum lot size.
- (62%) of respondents felt specified areas should be designated for multi-family dwellings
- (34%) of respondents felt housing developments should be concentrated in planned rural subdivisions.
- (84%) of respondents felt town board should be concerned with property owners rights.
- (69%) of respondents felt the number of dogs should be limited to size of the lot.

Table 3- 1  
Existing Conditions

Age of Housing Stock						(2000 Census)
Pre 1940	1940-1959	1960-1969	1970-1979	1980-1989	1990-2000	
117	44	36	85	55	89	

Table 3- 2

Housing Starts										(2000 Census)
1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
3	1	2	3	2	4	0	0	3	6	24

Table 3- 3

(2000 Census)

STRUCTURAL VALUE	NUMBER
Less than \$50,000	17
\$50,000 to \$99,999	82
\$100,000 to \$149,999	67
\$150,000 to \$199,999	33
\$200,000 to \$299,999	16
\$300,000 to \$499,999	2
Median	\$106,400

## Occupancy Characteristics

General rule is that overall vacancy rate should not be more than 3%. This figure should provide adequate housing choices for consumers.

Table 3- 4

Occupancy (Chippewa County Web Site)

	Town of Tilden		Chippewa County	
	Number	%	Number	%
Total of all units	426	100	22,821	100
1-unit, detached	387	90.8	17,080	74.8
1-unit, attached	0	0	490	2.1
2 units	10	2.3	1,371	6.0
3 or 4 units	16	3.8	970	4.3
5 to 9 units	0	0	814	5.3
10 to 19 units	0	0	451	2.0
20 or more units	2	.5	756	3.3
Mobile home	11	2.6	1,436	6.3
Boat, RV, van etc	0	0	4	0.0

Table 3- 5

2000 Housing Tenure  
(Chippewa County Web Site)

Description	Town of Tilden		Chippewa County	
	Number	%	Number	%
Total Housing Units	413	100	22,821	100
Vacant Housing Units	14	3.4	1,465	6.4
Seasonal	1	.2	-	-

Table 3-6

2000 Occupancy (2000 Census)

<u>Description</u>	<b>Town of Tilden</b>		<b>Chippewa County</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
Occupied Housing	399	100	21,356	100
Owner-occupied housing	345	86.5	16,160	75.7
Renter-occupied housing	54	13.5	5,196	24.3

For 2000 Households- see Table 2-4, page 12

Table 3- 7  
2000 Household Size

Average household size	2.97
Average family size	3.32
Average household size of owner-occupied units	3.06
Average household size of renter-occupied units	2.39

Source: US Census

Table 3- 8  
(2000 Census)

**Socioeconomic**

	<b>Tilden</b>		<b>Chippewa County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Households	406	100	21,408	100
Less than \$10,000	23	5.7	1617	7.6
\$10,000 to \$14,999	16	3.9	1373	6.4
\$15,000 to \$24,999	36	8.9	3074	14.4
\$25,000 to \$34,999	65	16.0	3272	15.3
\$35,000 to \$49,999	81	20.0	4345	20.3
\$50,000 to \$74,999	110	27.1	4924	23.0
\$75,000 to \$99,999	41	10.1	1622	7.6
\$100,000 to \$149,000	22	5.4	864	4.0
\$150,000 to \$199,999	8	2.0	165	0.8
\$200,000 or more	4	1.0	152	0.7
With Social Security income	99	24.4	6284	29.4
Average Social Security income	\$12,805		\$11,475	
With public assistance income	4	1.0	330	1.5
Average public assistance income	\$1275		\$2703	
With retirement income	59		3554	16.6
Average retirement income	\$15,894		\$12,784	
Median Household Income	\$46,477		\$39,596	

## Low and Moderate Income Housing

The number of low and moderate-income households is important in projecting future housing needs. Low and moderate income (LMI) households include all households that earn 80% or less of the county median income (\$38,753 x 80%=\$31,002).

Table 3- 9  
Percent of Low and Moderate Income Households

<b>MUNICIPALITY</b>	<b>YEAR 2000</b>
Town of Tilden	26.5
Town of Woodmohr	33.9
Town of Wheaton	21.0
Town of Howard	29.8
Town of Eagle Point	21.5
Chippewa County	35.5
City of Chippewa Falls	44.0

## Affordable Housing

Affordable housing, as defined by HUDS, is housing unit in which essential housing costs do not exceed 30% of the household income. For example, owner-occupied households are considered to be affordable if the principal, interest, taxes, and insurance costs do not exceed 30% of the household income. Rental housing is considered affordable if the rental and utility costs do not exceed 30%.

Table 3- 10  
Selected Monthly Owner Costs as a Percentage of Household Income

	<b>NUMBER</b>	<b>PERCENT</b>
Less than 15.0 percent	99	45.6
15.0 to 19.9 percent	43	19.8
20.0 to 24.9 percent	24	11.1
25.0 to 29.9 percent	22	10.1
30.0 to 34.9 percent	5	2.3
35.0 percent or more	24	11.1
Not computed	0	

(Chippewa County Web Site)

According to the latest census survey 80% of the Town's residents occupy affordable housing units.

Table 3- 11  
(Chippewa County Web Site)

<b>POVERTY STATUS</b>	<b>NUMBER</b>	<b>PERCENT</b>
Families	7	2.2
Individuals	37	3.2

## Special Needs

The Chippewa County Housing Authority suggests that the Comprehensive Land Use Plan should consider increased need for housing for elderly and handicapped in the future. Plans must also be made for “affordable housing.”

Table 3- 12

<b>FACILITY TYPE</b>	<b>DESCRIPTION</b>	<b>COUNTY CAPACITY</b>
Adult Family Homes AFA (Licensed by the State)	A place where 3-4 adults receive care or services that may include up to 7 hours per week of nursing care per resident.	43
Community Based Residential Facility (CBRF)	A place where 5 or more unrelated people live in a community setting, receiving services such as room and board, supervision, support services or up to 3 hours of nursing care per week.	17
Facility for the Developmentally Disabled (FDD)	A place where 3 or more unrelated people who are developmentally disabled live.	
Residential Care Apartment Complex	Independent apartment units which provide; room and board, up to 28 hours per week of supportive care.	5
Nursing Home	A place where 24 hour services are provided for people needing more than 7 hours a week of nursing care.	5

### **Federal and State Housing Programs**

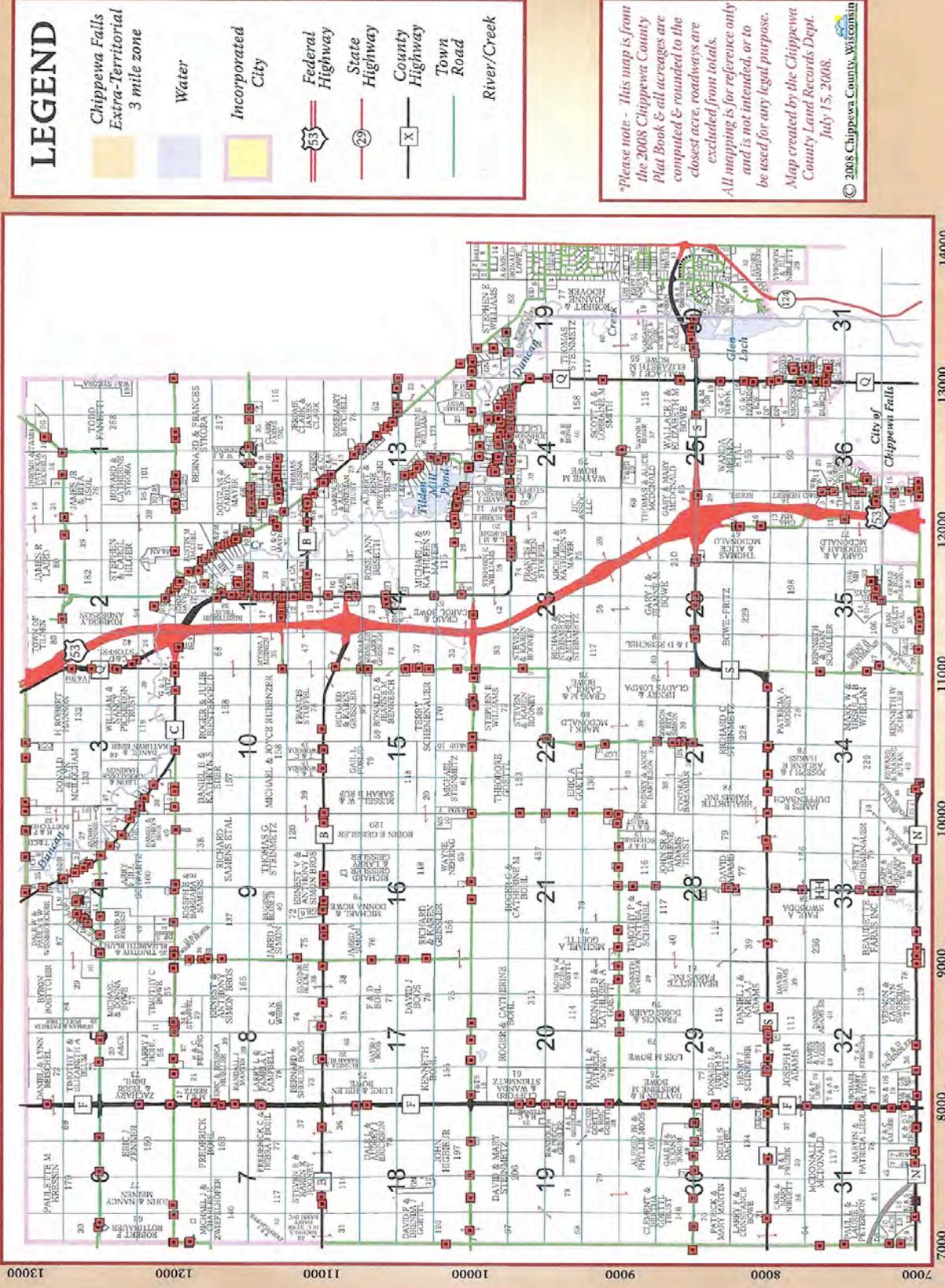
Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations.  
 Community Development Block Grant Programs  
 HOME Rental Housing Development  
 Local Housing Organization Grant Program  
 Low-Income Weatherization Program  
 Rental rehabilitation Program

Federal Home Loan Bank of Chicago  
 Affordable Housing Program  
 Community Investment Program

US Department of Housing and Urban Development  
 Section 202/811. Capital advances for co-op housing for elderly or persons with disabilities.  
 Multi-family FHA Mortgage Insurance

Wisconsin Housing and Economic Development Authority  
 Affordable Housing Tax Credit Program  
 Foundation Grant

# TOWN OF TILDEN (SHOWING CHIPPEWA FALLS EXTRA-TERRITORIAL AREA)



## LEGEND

- Chippewa Falls Extra-Territorial 3 mile zone
- Water
- Incorporated City
- Federal Highway
- State Highway
- County Highway
- Town Road
- River/Creek

*\*Please note - This map is from the 2008 Chippewa County Plat Book & all acreages are computed & rounded to the closest acre, roadways are excluded from totals. All mapping is for reference only and is not intended, or to be used for any legal purpose. Map created by the Chippewa County Land Records Dept. July 15, 2008.*

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