

4.0 Purpose

Household and housing stock characteristics, both past and present, can be examined to assess whether a community is providing an adequate housing supply to meet the needs of its residents. This section of the Comprehensive Plan describes and analyzes the Town of Excelsior’s primary housing characteristics such as the number of housing units, occupancy rate, structural type, age and value of existing housing structures, and household income and expenses. This section also describes what constitutes ‘affordable’ housing and further includes a compilation of objectives and policies that ensure a continued housing supply that provides a range of housing opportunities. Portions of this chapter refer to *Chapter 3: Population Inventory and Analysis*.

4.1 Housing Unit Trends

Between 1990 and 2000, the Town of Excelsior experienced an increase of approximately 12 housing units per year while the number of total (occupied and vacant) housing units in Excelsior increased from 439 to 558, an increase of 27.11%. This rate of increase is above Sauk County’s housing unit increase of 18.8% and is below the population growth rate of 17.6% between the years 1990 and 2000 in the Town of Excelsior (see *Chapter 3: Population Inventory and Analysis*, for a full account). In comparison to nearby Towns, the Town of Excelsior is experiencing the greatest increase in housing units. The Town of Reedsburg, with Exclusive Agriculture zoning and a density of one house per 35 acres had a significantly lower rate of increase than Excelsior. Other neighboring towns with less restrictive or no zoning have seen a doubling in the number of new housing units.

Chart H1: Regional Housing Unit Comparison

Regional Housing Unit Comparison												
Year	Town of Excelsior		Town of Reedsburg		Town of Dellona		Town of Delton		Town of Freedom		Town of Baraboo	
	Number of Units	Percent Change	Number of Units	Percent Change	Number of Units	Percent Change	Number of Units	Percent Change	Number of Units	Percent Change	Number of Units	Percent Change
1990	439		373		400		777		179		614	
2000	558	27.11%	415	11.26%	498	24.50%	862	10.94%	182	1.68%	751	22.31%

Source: U.S. Census Bureau

Occupancy Rate

According to the Department of Housing and Urban Development (HUD), an overall vacancy rate of roughly 3% (or occupancy rate of 97%) is ideal for providing consumers an adequate choice in housing. As cited in *Chapter 3: Population Inventory and Analysis*, during 1990, 91.2% or 400 of the 439 available housing units in the Town of Excelsior were occupied compared to an 86.7% occupancy rate in Sauk County. During 2000, occupancy in the Town of Excelsior increased to 94.5%, or 527 of the 558 available housing units, while Sauk County increased to an 89.1% occupancy rate.

4.2 Household Characteristics

Household characteristics may influence not only the type of housing stock needed, but also the types of services and commodities utilized. *Table H2 Households by Type* describes a variety of household characteristics. Occupied housing units in the Town of Excelsior comprised of family households increased from 333 in 1990 (83.25%) to 428 in 2000 (81.21%). Female householders also increased slightly from 11 in 1990 (2.75%) to 20 in 2000 (3.80%). Non-family households increased from 67 to 99, whole householders 65 or over increased slightly in number from 20 to 29 in the Town. In comparison, both the Town of Excelsior and Sauk County saw increased numbers in every category from 1990 to 2000.

Table H2: Households by Type

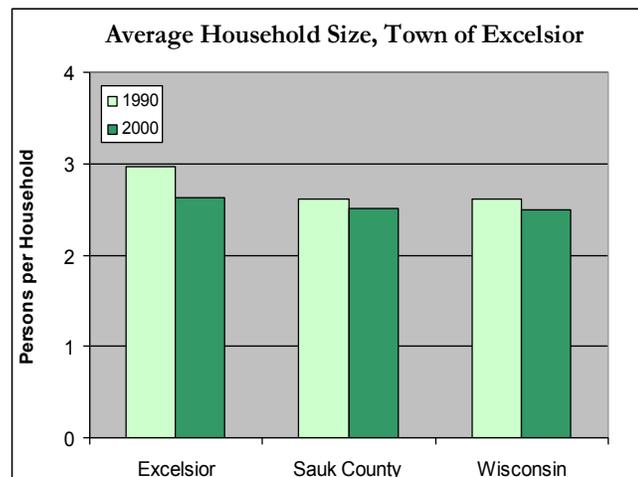
Households by Type								
	Town of Excelsior				Sauk County			
	1990	% of Total Households, 1990	2000	% of Total Households, 2000	1990	% of Total Households, 1990	2000	% of Total Households, 2000
Family households	333	83.25%	428	81.21%	12,701	71.74%	14,863	68.67%
Married	314	78.50%	381	72.30%	10,906	61.61%	12,284	56.75%
Female Householder (single)	11	2.75%	20	3.80%	1,115	6.30%	1,745	8.06%
Non-family households	67	16.75%	99	18.79%	2,156	12.18%	6,781	31.33%
With Individuals 65 or older	20	5.00%	29	5.50%	2,157	12.18%	5,361	24.77%
Total Households	400	100.00%	527	100.00%	17,703	100.00%	21,644	100.00%

Source: US Census, 1990 and 2000.

Average Household Size

Chart H3: Average Household Size Comparison

The average household size or persons per households in Excelsior has decreased from 2.96 persons in 1990 to 2.63 in 2000. As displayed in *Chart H3 Average Household Size Comparison*, the Town of Excelsior’s average household size is higher than that of both Sauk County and the State of Wisconsin. A comparison of average household size between the Town of Excelsior and neighboring Towns may be found in *Chapter 3: Population Inventory and Analysis*.



Source: U.S. Census Bureau

4.3 Housing Stock Characteristics

The percentage of single-family homes, mobile homes, and multiple unit structures has been relatively constant from 1990 to 2000 in the Town of Excelsior. In 2000, a vast majority of the housing structures in Excelsior were single-family homes (92.7%), which is a noticeably higher

percentage than Sauk County (72.6%). This is probably attributed to the Town being an agricultural and rural area. Both mobile homes and multiple-unit housing in Excelsior comprise a lower percentage of structure types than the County.

Table H4: Housing Units by Structural Type

	Total Housing Units	% Single Family Home	% Mobile Home	% Two to four-units	% With five to nine units per structure	% With ten or more units per structure
Excelsior, 1990	434	91.24%	6.68%	2.07%	0.00%	0.00%
Excelsior, 2000	556	92.70%	5.40%	1.60%	0.00%	0.40%
Sauk County, 1990	20,439	83.10%	11.77%	12.40%	3.49%	1.63%
Sauk County, 2000	24,297	72.61%	8.60%	10.00%	4.10%	4.50%

Source: US Census Bureau, 2000

Age of Housing Stock

The age of the community's housing stock can be used as a measure of the general condition of the community's housing supply. This information can also provide insight into upkeep costs, the ease of remodeling, and housing resale value in a community. Building quality at the time of initial construction is also an important factor. Generally, housing constructed prior to 1939 has reached an age where continued maintenance and major repairs may be needed. Housing built in the 1970's and 1980's may need upgrading as well due to the level of construction and material quality prevalent during that time.

Charts H5 and H6: Housing Age shows that 16.6% of the existing owner occupied housing within the Town of Excelsior was built prior to 1939 while 41.3% of owner occupied homes units were built after 1980. The percentage of existing homes in the Town of Excelsior built prior to 1969 is lower than the percentage of Sauk County homes built in this time period. From 1970 to 2000 a higher percentage of homes were built in the Town of Excelsior than Sauk County.

Table H5: Age of Housing Units

Age of Existing Housing Structures, 2000				
Year Unit Was Built	Number of Units in Excelsior	Excelsior	Number of Units in Sauk County	Sauk County
1939 or earlier	88	16.6%	6,737	27.7%
1940 - 1959	43	8.1%	3,000	12.3%
1960 - 1969	41	7.7%	1,931	7.9%
1970 - 1979	144	27.1%	3,764	15.5%
1980 - 1989	66	12.4%	3,021	12.4%
1990 - 1994	61	11.5%	2,621	10.8%
1995 - 1998	64	12.1%	2,628	10.8%
1999 - 2000	24	4.5%	595	2.4%
Total	531	100.0%	24,297	100.0%

Source: US Census Bureau, 2000

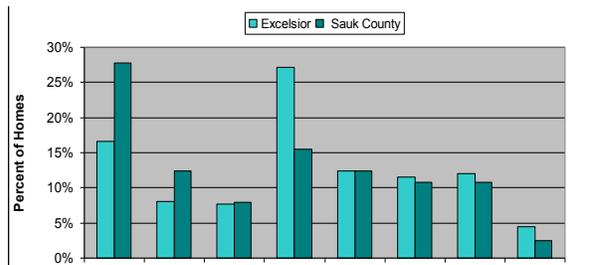
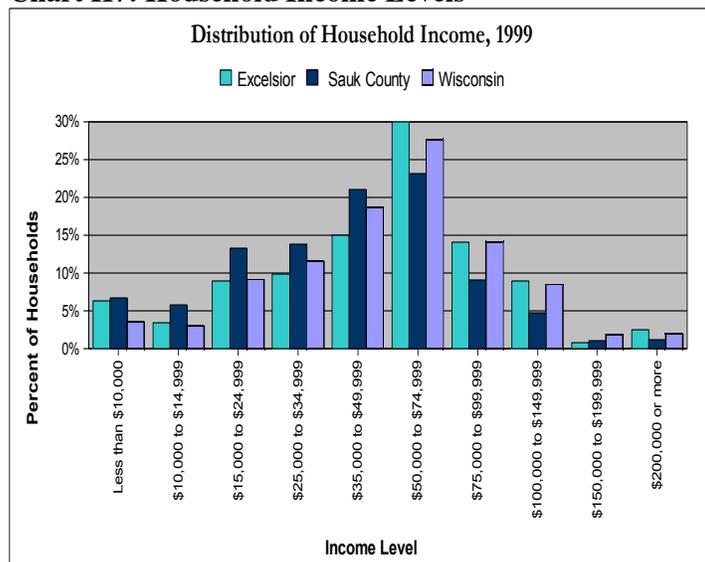


Chart H7: Household Income Levels



Source: U.S. Census 2000

4.4 Housing Affordability

Examining household incomes, expenses and housing values provides insight into the types of housing structures that currently exist in the Town of Excelsior and those that are needed in the community.

Income Per Household

During 1999, the median household income for Excelsior was \$54,375, compared with the median income for Sauk County at \$41,941. Of the 525 households in Excelsior, 79, (15.05%) were in the \$35,000 to \$49,999 income bracket. Another 158 (30.10%) of the households were in the \$50,000 to \$74,999 income bracket. Throughout Sauk County, 21.03% of the households fell in the \$35,000 to \$49,999 income bracket and 23.16% of the households fell in the \$50,000 to \$74,999 income bracket.

Affordable monthly housing expenses (or mortgage payments) are considered to be 30% of the monthly gross income. This amount can be calculated using the following equation: affordable monthly mortgage expense = .3 * monthly gross income (where the monthly gross income is the annual gross income divided by 12). To determine if the gross annual income is considered to be in the low or moderate-income brackets, the following Department of Housing and Urban Development definitions may be used. As **Table H8** on the following page illustrates, extremely low income is defined as less than 30% of the household median gross income or = .3 * HMI. Very low income is 30% to 50% of the HMI. Low income is defined as 50% to 80% of the household median income and moderate income is 80% to 100% of the household median income.

Since the household median income for Excelsior is \$54,375, the extremely low-income range is anyone earning less than \$16,312 (rounded to less than \$15,000) per year. According to the 2000 census, 9.7% of the households in Excelsior were in this range and could afford monthly housing expenses of \$375.00 or less. Nine percent of the households in Excelsior fell in the very low-income range and could afford monthly housing expenses of \$375.00 to \$625.00. Households in the low-income range made up approximately 9.9% of the households in Excelsior, and these households are reportedly able to afford \$625.00 to \$875.00 in housing expenses each month. Households in the moderate-income range comprised 15.0% of the households in Excelsior, and could afford monthly housing expenses between \$875.00 and \$1250.00.

Table H8: Affordable Housing Expenses per Income, Town of Excelsior 1990

Excelsior, 1990			
Household Median Income = \$36,500			
Household Income Category	Rounded Description	Percent of Households	Affordable housing payment per month based on 30% of income standard
Extremely low income (below 30% of HMI)	< \$10,000	7.4%	\$250 or less
Very low income (30% to 50% of HMI)	\$10,000-\$15,000	8.6%	\$250 - \$375
Low income (50% to 80% of HMI)	\$15,000-\$25,000	17.6%	\$375 - \$625
Moderate income (80% to 100% of HMI)	\$25,000-\$35,000	13.5%	\$625 - \$875

Source: US Census, 2000

Table H9: Affordable Housing Expenses per Income, Excelsior 2000

Excelsior, 2000			
Household Median Income = \$54,375			
Household Income Category	Rounded Description	Percent of Households	Affordable housing payment per month based on 30% of income standard
Extremely low income (below 30% of HMI)	< \$15,000	9.7%	\$375 or less
Very low income (30% to 50% of HMI)	\$15,000-\$25,000	9.0%	\$375 - \$625
Low income (50% to 80% of HMI)	\$25,000-\$35,000	9.9%	\$625 - \$875
Moderate income (80% to 100% of HMI)	\$35,000-\$50,000	15.0%	\$875 - \$1,250

Source: US Census 1990

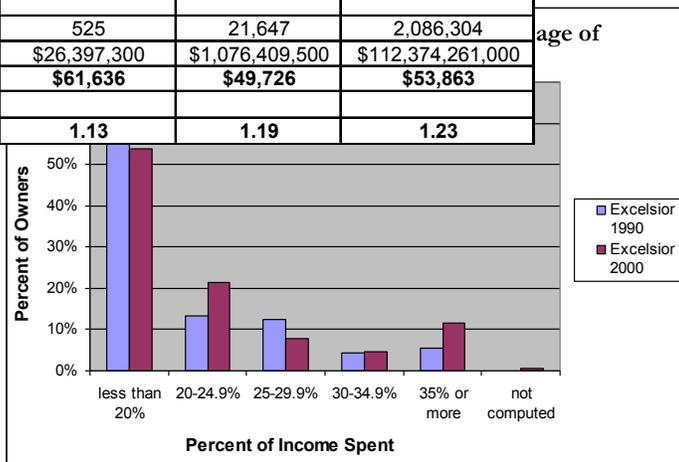
Table H10: Distribution of Household Income, 1999

Distribution of Household Income, 1999	% of Households		
	Town of Excelsior	Sauk County	Wisconsin
Less than \$10,000	6.3%	6.7%	3.5%
\$10,000 to \$14,999	3.4%	5.8%	3.0%
\$15,000 to \$24,999	9.0%	13.4%	9.1%
\$25,000 to \$34,999	9.9%	13.8%	11.6%
\$35,000 to \$49,999	15.0%	21.0%	18.7%
\$50,000 to \$74,999	30.1%	23.2%	27.6%
\$75,000 to \$99,999	14.1%	9.1%	14.1%
\$100,000 to \$149,999	9.0%	4.7%	8.5%
\$150,000 to \$199,999	0.8%	1.1%	1.9%
\$200,000 or more	2.5%	1.2%	2.0%
Median Household Income	\$54,375	\$41,941	\$43,791
No. of Households	525	21,647	2,086,304
Aggregate Household Income	\$26,397,300	\$1,076,409,500	\$112,374,261,000
Avg. Household Income	\$61,636	\$49,726	\$53,863
Ratio of mean to median HH Income	1.13	1.19	1.23

Source: US Census 2000, Housing Wisconsin.

Owner Costs

Chart H11 and Table H12 Monthly Owner Cost depict housing costs in relation to overall income using a sample



Source: U.S. Census 1990-2000

population from the Town of Excelsior to better understand housing affordability in the Town. Housing affordability has decreased between 1990 and 2000. During this timeframe, the percentage of homeowners whose housing costs exceeded 30% of the household income increased from 9.9% in 1990 to 16.3% in 2000.

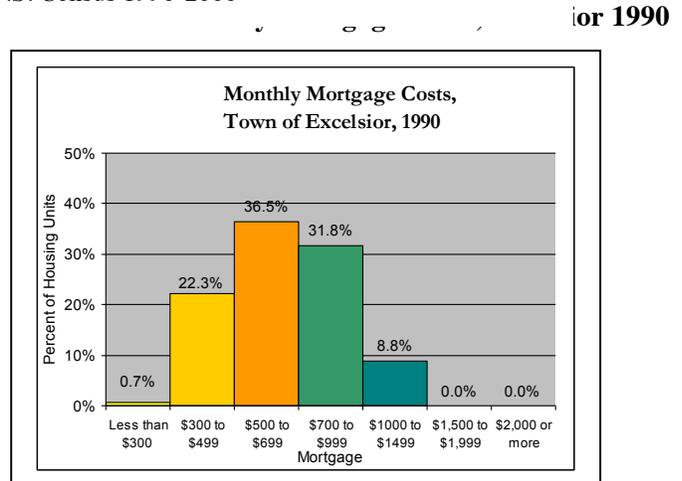
Table H12: Monthly Owner Costs

Selected Monthly Owner Costs as a Percentage of Household Income				
Percentage of income	Excelsior 1990		Excelsior 2000	
	number of units	percent of units	number of units	percent of units
less than 20%	130	64.4%	152	53.9%
20-24.9%	27	13.4%	60	21.3%
25-29.9%	25	12.4%	22	7.8%
30-34.9%	9	4.5%	13	4.6%
35% or more	11	5.4%	33	11.7%
not computed	0	0.0%	2	0.7%
total units	202	100.0%	282	100.0%

Source: U.S. Census 1990-2000

Mortgage Costs

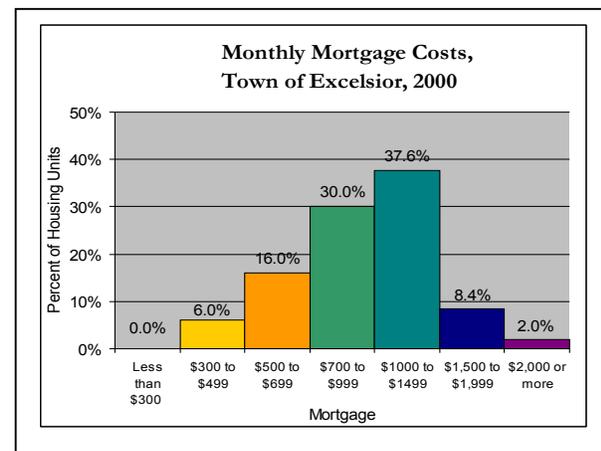
Although mortgage costs are only one of many monthly housing expenses, this section narrows its focus by concentrating on them. Comparisons of monthly mortgage costs from 1990 to 2000 are broken down for the Town of Excelsior in *Charts H13 and H14*. In 1990, 22.3% of the households spent between \$300 and \$499 on monthly mortgage costs, while in 2000 only 6% of the households had mortgage payments in this category. The largest percentage (36.5%) of monthly mortgage costs in 1990 was between \$500-\$699. In 2000, only 16% of households had mortgage costs in that category, while 67.6% of monthly mortgage payments were between \$700 and \$1,499.



Source: U.S. Census, 2000

As depicted in the chart, no households reported monthly mortgages of more than \$1,500 in 1990, while 10.4% of mortgage payments in 2000 were over \$1,500. The significant increase in monthly mortgage costs between 1990 and 2000 may be due to the price of housing being built in the area, or to the lack of equity buyers are bringing to the market. Higher mortgage costs may reduce the availability of affordable housing in the Town.

Chart H14: Monthly Mortgage Costs, Excelsior 2000

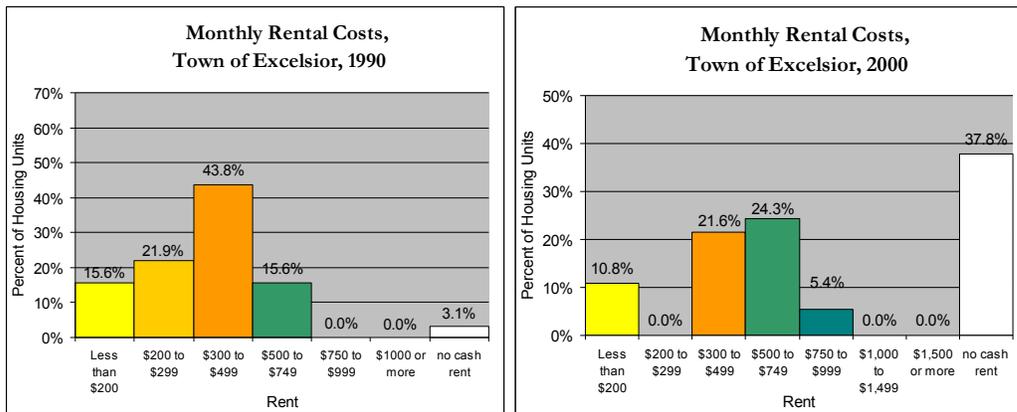


Source: U.S. Census, 2000

It is also important to consider monthly rental costs when analyzing the affordability of housing in a community. *Charts H15 and H16* compares monthly rental costs in the Town of Excelsior

between 1990 and 2000. In 1990, 37.5% of monthly rent payments were less than \$300, while in 2000 only 10.8% of rent payments were less than \$300. In 2000, 21.6% of rent payments fell in the \$300-\$499 category, down from 43.8% in 1990. However, rent payments in the \$500-\$999 categories increased. No-cash rent payments, usually associated with farm help, increased dramatically from 3.1% in 1990 to 37.8% in 2000.

Charts H15 and H16: Monthly Rental Costs, Excelsior 1990 and 2000



Source: U.S. Census 1990 and 2000

House Values

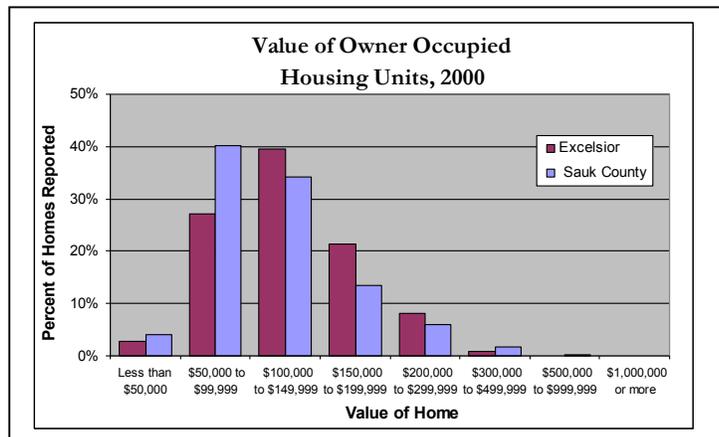
A sample of housing values in Excelsior during 2000 ranged from less than \$50,000.00 to over \$300,000. The median home value in Excelsior in 2000 was \$123,500, which was higher than the median house value in Sauk County of \$107,500. According to the 2000 U.S. Census, *Chart H17 Housing Value, Excelsior 2000* compares the housing values for the Town of Excelsior with those of Sauk County. Approximately 29.8% of the homes in the Town of Excelsior are less than \$100,000, whereas the percentage of homes valued between \$100,000 to 149,000 is 39.6% in Excelsior compared to Sauk County’s 34% in this category. Approximately 21.4% of the

homes were valued between \$150,000 and \$199,999 in the Town compared to Sauk County’s almost 13.5%. Just over eight percent of the homes in Excelsior were valued between \$200,000 and \$299,999, compared to 6.1% of the homes in Sauk County.

In the \$300,000 to \$499,999 category, 0.9% of homes were reported in the Town of Excelsior. Statistics for housing value are based on a sample population and do not include all owner-occupied housing units.

4.5 Housing Density

Table H17: Housing Value, Excelsior 2000



Source: U.S. Census, 2000

Housing density can be defined in a number of ways, most simply as the number of housing units in a given area of land. This numerical value is commonly referred to as gross density. A community “density policy”, on the other hand, can be defined as the desired ratio of housing units and/or lots created per specified unit of land area. Such area density policies are often combined with an optimum or maximum size for each building lot. A community density policy can be utilized to calculate the total number of potential of future houses until an endpoint (“total buildout”) is reached. Future population predictions can be based on a community’s housing density policy. Rural communities having relatively low overall density policies can offer a “density credit” to developers, when increased density is appropriate, that permits additional units or lots in exchange for the preservation of adjacent land resources.

With a total area of 33.98 square miles and census report of 558 housing units, the Town of Excelsior’s gross housing density in 2000 stood at 16.5 housing units per square mile, or about one housing unit per 38 acres. This is an increase in density from 1990, when housing density stood at about one unit per 49 acres. Much of the increase can be attributed to housing subdivision development, but some is due to the development of rural residential lots. Until 1999 rural lots could be less than one acre in size. Since the Town adopted the Sauk County Resource Conservancy-5 zoning district, rural lots must be at least five acres in size, which effectively establishes a density policy of one lot per five acres. An analysis of recent development trends presented by one local citizen to the Town Comprehensive Plan Committee in December of 2007 demonstrated that the number of dwelling units had increased to 636, resulting in a density of one unit per 30 acres.

The Excelsior Comprehensive Planning Committee examined several density policy options, (These will be described in Chapter 11, Land Use) including the “status-quo” (a one/five density policy with minimum five-acre lots), a return to General Ag zoning with no minimum lots size and no density policy, and more restrictive density policies of one lot per twenty acres and one lot per thirty acres. These options were reviewed in combination with minimum lot size restrictions as well as with subdivision regulations on the rate of development, or the number of new lots created over time.

Under the current status quo, a five-acre density policy could result in the creation of over 4,000 new lots on the roughly 21,000 acres of undeveloped land remaining in the Town of Excelsior. Under a proposed density policy of one lot per twenty acres, around 1,000 new lots could be created on the remaining undeveloped land.

4.6 Local Population and Housing Trends

Understanding of local population and housing trends and their potential impacts on the future of the Town of Excelsior requires a re-examination of population projections discussed in the previous chapter. The growth of the population will drive housing development in the Town. Should the average household size decrease in the Town, which is generally the trend on Sauk County, the number of housing units needed to accommodate the population may increase further. From 1990 to 2000, the Town experienced a 27.11% increase in housing units. If this trend continues, an additional 151 housing units will be built by the year 2010. From 2010 to 2020, an additional 192 housing units will be built if the 27.11% increase rate remains constant.

4.7 Projected Housing Needs Based on Population Projections

As noted in *Chapter 3 Population Inventory and Analysis* two methods of population projections are utilized. Population Projection 1 involved a comparison between a linear and growth method, along with a method used by the Wisconsin Department of Administration. Population Projection 2 uses a method that combines the historic projected number of new housing units coupled with a projected occupancy rate. The following includes the projected number of housing units needed based on Population Projection 1 as well as a reiteration of housing units needed, identified under Population Projection 2 and based on the historic number of housing units actually built.

□ Population Projection 1

- **DOA Projection (2003 est.)** projects a total population of 1,715 persons in the year 2020. At this rate of growth and a constant of 2.5 persons per household (the County average), the Town would add 305 people or essentially 122 houses assuming the occupancy rate

remains the same. Alternatively, at this rate of growth and a constant of 2.63 persons per household (the Town of Excelsior average from the 2000 census), total new housing units needed by 2020 would be 116. By 2030, based on 2.5 persons per household, the Town will need 183 new housing units to accommodate 1,867 persons.

- **Linear Model (1980-2000) and Growth Model (1980-2000)** both show an average increase in population to 1,510 persons, or an additional 100 people. Assuming a constant of 2.5 persons per household (the County average), there will be a net need for 40 housing units by the year 2020. Alternatively, assuming a constant of 2.63 persons per household (the Town of Excelsior average from the 2000 census), there will be a net need for 38 new housing units by 2020. By 2030, based on 2.5 persons per household, the Town will have net need for 76 new housing units.

□ **Population Projection 2**

- **Static Household Size** accounts for the historic drop in persons per household from 2.96 in 1990 to 2.63 persons per household as identified by the 2000 census. Combining this factor with the 527 occupied housing units in the Town in 2000 yields a population projection of 1,960 persons by 2020 and 2,253 persons by 2030. This increase in population translates into an additional 209 new housing units by 2020 and 321 new housing units by 2030.
- **Limited Household Size** holds the County average of 2.5 persons per household constant, producing an increase in population size to 1,871 by 2020 and an increase in population to 2,150 persons by 2030. This method yields a need for 184 new homes by 2020 and 296 by 2030.
- **Household Size Trend** adjusts the average household size based on a 3% decrease every 10 years. For example, this projection assumes that from the year 2000 to 2010, average household size would decrease from 2.63 persons per household to 2.55 persons per household. This produces a projection of 1,474 persons in 2020 and 1,127 persons by 2030. This method yields a need for 24 additional houses by 2020 and a *net loss* of 108 houses by 2030.

General Housing Needs Analysis

In reviewing the housing projection methods based on Population Projections 1 and 2, it appears as though the most logical housing projections are those that produce a slight increase in population through the years 2020 and 2030 respectively. Under Population Projection 1, all three models present a realistic increase in population and corresponding housing units by the year 2030. Population Projection 2 recognizes that the static and trend methods reveal unrealistic changes in projected housing units added by the year 2030. With this analysis, it appears as though the DOA and growth projections under Population Projection 1 may best represent future population growth in the Town of Excelsior until the year 2030.



4.8 Housing Opportunities

The Town of Excelsior has always provided options for varying housing choices and locations. There are numerous lots located in platted subdivisions that can provide for additional residential development. Currently, there are approximately 292 vacant Certified Survey Map (CSM) or residential subdivision lots in the Town. Some of these lots were platted before minimum lot size standards, and although they can support a residential structure and septic system, the area of the lots is limited. Thus, in order to develop these lots, two or more may be combined to provide the space necessary for a house, a primary septic system and a replacement septic area.

Rural lots have historically been created by Certified Survey Map to accommodate rural residences and farmette operations. The creation of these ‘rural lots’ has served to provide an alternative living option to locating in an existing subdivision.

Additional Housing Opportunities

New development may result from Certified Survey Map (CSM) divisions or the creation of either conventional or conservation subdivisions. The Town’s current density policy of one house/lot per 5 acres must be applied to conventional subdivisions or new CSM lots.

Additional rural density, allowing up to One house/lot per 2 acres, would be permitted under a proposal to adopt Sauk County General Ag zoning with the requirement that the developer comply with carefully determined siting requirements adopted by the Town (a proposal referred to as “Excelsior Ag”). The Planning Committee was not able to reach a consensus to adopt this proposal.

4.9 Conservation Subdivision Design

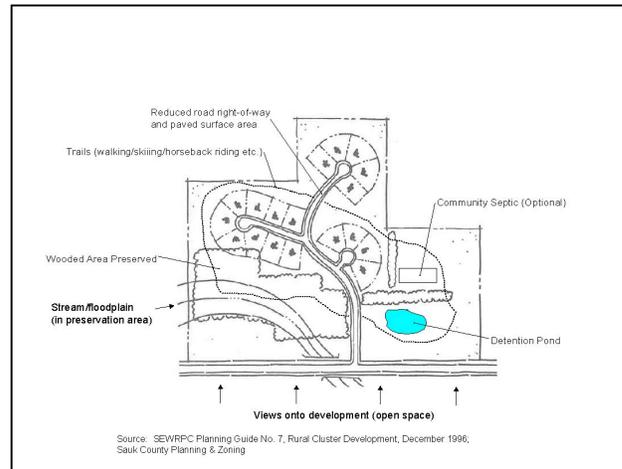
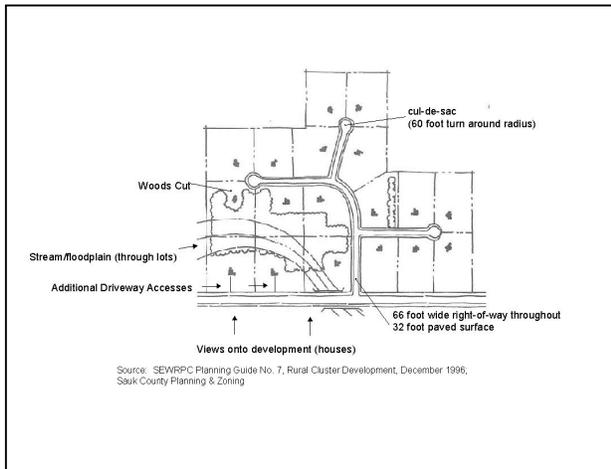
Conservation subdivision design allows for higher density but restricts development to 60% of the total land area of the subdivision. Very environmentally or culturally sensitive land cannot be developed in conservation subdivisions, and at least 40% of all the land must be protected.

The Town of Excelsior encourages high-quality design and layout for newly platted residential subdivisions. This includes providing space necessary for “open space corridors” within and between successive developments, planning interconnectivity of roads between developments, and reducing the infrastructure costs associated with development. As part of high-quality design, this plan encourages the use of *Conservation Subdivision Design* in the planning and development of subdivisions. Conservation subdivision design is in accordance with the vision and goals of this plan, incorporating the preservation of open space and rural character as well as protecting water quality. Conservation subdivision design provides a residential living opportunity unique to south-central Wisconsin counties. See also *Chapter 11 Land Use* for Steps on siting new development pertaining to developing Conservation Subdivisions.

The following Conservation Subdivision Design guidelines are recommendations, and are not mandated by the Town:

- Preserve open space features such as farmland, natural features that define the area, environmentally sensitive areas and other areas that enhance the rural character.
- Promote the rural character by limiting the visibility of new development from main roads. Topography, vegetation, and setback requirements all aid in reducing development visibility. Where features like hills and trees are absent, the use of natural plantings can be effective. In general, lots should not be placed at the entrance to subdivisions, because they would be highly visible from the main public right-of-way.
- Incorporate a road/trail network to connect homes to each other. Also, connect streets among developments. Open space in one development should connect to open space in adjacent developments.
- Encourage the creation of smaller lots that are clustered on the buildable portion of a property, allowing for the preservation of open space. Identify soils best suited for community septic systems and storm water detention and set these areas aside as common open space with shared community facilities.

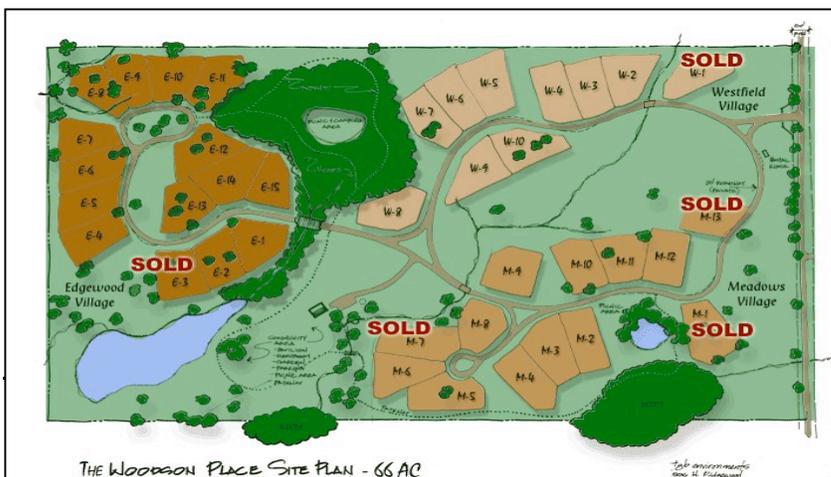
Figure H18 Example of a Conservation Subdivision Compared to a Conventional Subdivision



Conservation subdivisions designate forty percent or more of the original parcel as open space, while still maintaining the same number of lots that would otherwise be permitted under a conventional subdivision. A community may also choose to give “bonus” lots to developers to encourage the use of conservation subdivisions over conventional design. In conventional subdivisions, developers are allowed to build at a density equal to the underlying zoning district maximum. In conservation subdivisions, developers can build at a density of one house/lot per acre (depending on soil suitability) on 60% of the land. While 40% of the land in a conservation subdivision must be protected, developers are still able to create more lots on the remaining 60% than they would be able to in a conventional subdivision. In conservation subdivisions, open space can be owned and managed by any combination of the following:

- A private individual may hold fee title to the open space lands and manage the land for open space uses such as farming or hunting. Often the open space lands have a conservation easement to assure homeowners in the conservation subdivision that the land will remain as open space.
- A homeowner’s association composed of lot owners in the development would own a percentage interest in the open space and manage it through a declaration of covenants. This method of open space ownership permits residents the greatest degree of control over management of the open space.
- A non-profit land trust organization may take title or other interest in the open space lands to protect natural, productive or scenic values of the land.
- A government agency might utilize the land for public recreation.

Figure H19 Example of an Actual Conservation Subdivision (Woodson Place, Rains County, Texas)





Source: Woodson Place www.woodsonplace.com, GeoData services, Inc. www.geodata-mt.com

4.10 Housing Programs and Resources

Listed below are some examples of housing assistance programs available to Town of Excelsior residents:

U.S. Department of Housing and Urban Development (HUD)

Section 811 – provides funding to nonprofit organizations for supportive housing for very low-income persons with disabilities who are at least 18 years of age

Section 202 – provides funding to private nonprofit organizations and consumer cooperatives for supportive housing for very low-income persons age 62 and older

Section 8 – major program for assisting very low-income families, elderly and disabled individuals to afford housing on the private market. Participants are responsible for finding their own housing. Funding vouchers are distributed through Public Housing Authorities that deliver the vouchers to eligible applicants.

Section 8/SRO – provides funding to rehabilitate existing structures to create single room occupancy (SRO) housing for homeless individuals of very low income, with shared spaces.

Hope VI – provides grants to Public Housing Authorities to destroy severely distressed public housing units and replace them with new units or dramatically rehabilitate existing units. It hopes to relocate residents in order to integrate low and middle-income communities. It also provides community and supportive services.

Public Housing – the goal is to provide rental housing for low-income families, elderly and disabled individuals. Rents are based on resident's anticipated gross annual income less any deductions.

HOME – provides formula grants to states and localities that communities use to fund a range of activities that build, buy, or rehabilitate affordable housing units for rent or ownership.

Section 502 – makes loans to low- and very low-income households in rural areas to build, repair, renovate, or relocate houses, including mobile/manufactured homes. Funds can be used to purchase and prepare sites and to pay for necessities such as water supply and sewage disposal.

Section 515 – provides direct, competitive mortgage loans to provide affordable multifamily rental housing for very low-, low- and moderate-income families, and elderly and disabled individuals. It is primarily a direct mortgage program but funds can also be used to improve land and water and waste disposal systems.

Section 514/516 – loans and grants used to buy, build, improve, or repair housing for farm laborers, including persons whose income is earned in aquaculture and those involved in on-farm processing. Funds can be used to purchase a site or leasehold interest in a site, to construct or repair housing, day care facilities, or community rooms, to pay fees to purchase durable household furnishings and pay construction loan interest.

□ **State of Wisconsin – Department of Administration (Bureau of Housing)**

Home Rehabilitation and Accessibility (HRA) – provides Federal HOME funds to participating agencies to make repairs and improvements needed to bring dwellings, owned and occupied by low-income households, up to appropriate housing quality standards and provide accessibility modifications.

Home Buyer Rehabilitation (HBR) – funds provided through local agencies for the lowest income households either in grant or loan formats for a wide variety of local affordable housing activities.

Rental Housing Development (RHD) – Provides additional information to HUD’s HOME program for requirements on funding. These funds are used to provide direct competitive mortgages in order to establish affordable multi-family housing for very low-, low- and moderate-income families, and elderly and disabled individuals.

Rental Housing Development (RHD) – funds provided through HUD’s HOME program to make repairs or improvements to rental units leased to persons who have low or very low incomes.

Housing Cost Reduction Initiative (HCRI) – funds set aside to assist low or moderate income persons of families to secure affordable, decent, safe and sanitary housing by defraying some of the housing costs.

Community Development Block Grants (CDBG) – funds made available to local units of government that are deemed most in need of assistance for housing rehabilitation and/or limited other housing activities. The funds are awarded to a local governmental unit, which in turn, provides zero interest, deferred payment loans for housing assistance to low- to moderate-income homeowners.

Community Development Block Grant - Emergency Assistance Program (CDBG-EAP) - Funds are to be directed to eligible units of government throughout the State that are in need of assistance due to a natural or manmade disaster. Funds are to be used to provide housing assistance to low- to moderate-income homeowners to address the damage caused by the disaster.

- **Wisconsin Housing and Economic Development Authority (WHEDA)** offers two specific programs to assist individuals with their homeownership needs: HOME and Home Improvement Loans. The HOME program provides competitive mortgages to potential homeowners with fixed below-market interest rates to qualified candidates. The Home Improvement Loan program provides funding up to \$17,500 to qualified candidates for rehabilitation and other various housing activities. These funds are provided at below-market fixed interest rates for up to 15 years with no prepayment penalties. The properties must be at least 10 years old and the applicants must meet the income limits established by WHEDA for the county they reside within.

- **Other Programs** – Other programs that may be considered for housing assistance are provided by various agencies throughout the State, including Rural Development components of the U.S. Department of Agriculture and Sauk County.

4.11 Housing Goal, Objectives and Policies

Housing Goal:

Have well-maintained housing that will enhance the country flavor of the Town and reflect a balance between housing and natural resources, reflect a balance between housing and agriculture, reflect a common sense of values, and minimize negative impacts on others.

Housing Objectives and Policies:

HO-1 Encourage new housing adjacent to current housing.

HP-1a Areas of the Town that are appropriate for high density residential development are limited to those lands within the Reedsburg ET District and lands contiguous to the boundaries of the Villages of Rock Springs and North Freedom. This does not include conservation subdivisions.

HO-2 Develop appropriate regulations to meet the housing goal.

HP-2a Permitting for proposed housing should be easier for plans that are environmentally friendly.

HP-2b Provide educational materials to persons seeking development permits to assure the policies of the Township are understood and will allow the proposed development.

HP-2c For “cluster” developments, the question of common or individual well and common or individual septic systems needs to be considered.

HO-3 Development should retain the present environment, conserve natural resources, and require rural lifestyle infrastructure services.

HP-3a Encourage the location and grouping of housing on lands not suitable for agriculture (cluster development).

HP-3b Proposed development that changes the agricultural landscape shall be discouraged.

HO-4 Educate new and existing residents on farm life, farm noises, odors, and operational requirements prior to granting permits for the construction of new rural residences.

HP-4a Provide educational materials to persons seeking development permits to assure the agriculture ways of life are made available before the proposed permits are approved.

HP-4b Prior to the approval of a Town building permit, the Town Clerk will provide educational materials for people seeking a residential permit for housing to raise their awareness and understanding of the quality of life in a rural society that includes agriculture, hunting, and outdoor recreation, as well as of the businesses permitted in the township.