



MINERAL POINT HOUSING AND WORKFORCE STUDY

APRIL 2024



SOUTHWESTERN WISCONSIN
REGIONAL PLANNING
COMMISSION

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Executive Summary

Why Should Communities Invest?

It can be challenging to incentivize developers to build homes in small communities. The return on investment is often better for developers in suburban or urban settings. Municipalities need to take initiative and invest in themselves, showing developers that the municipality is committed to housing development. Municipal investment will bridge the gap between the cost of development and an affordable sale price or rent, allowing developers to profitably construct new housing. In return, the new housing, additional workers, and additional school-aged youth will increase community wealth through increased tax revenue, increased school enrollment, and a better return on investment for infrastructure. An initial investment by the municipality can support the school district, local businesses, and the future success of the community.

Key Findings

Supply Shortage

- In 2020, the Mineral Point homeowner vacancy rate was low (1.4%) and the renter vacancy rate was slightly high (9.1%). This indicates higher demand for owner-occupied units over rental units.
- There is strong demand for affordable, low-maintenance, single-family housing.
- The Mineral Point zoning ordinance does not allow ADUs by right. This limits opportunities for income generation or multi-generational family living.
- The current market for single-family housing is characterized by a low inventory of homes and strong demand. This has created a “Seller’s Market” characterized by a tight supply of “good” homes, leading to inflated values. The inflated values make it harder for buyers to qualify for mortgages. Finding another house can be challenging for sellers once their existing house is sold.
- Some residents expressed concern about finding suitable replacement housing in the same community. Suitable options include affordable housing, transition housing, or just available housing.
- In quarter two of 2023, U.S. homeowners had 71.1% equity on their homes. In Mineral Point, nearly 2/5 of households have paid off or nearly paid off their mortgage. This could make homeowners less willing to sell their homes and prevent movement within the market.
- In 2020, nearly 14% of households in Mineral Point were seniors living alone. With the senior population projected to increase, this percentage could rise. This presents an opportunity for more diversity in housing type to free up larger, single-family homes for growing households.
- Some stakeholders expect increased construction in the next ten years, although rising interest rates and a lack of higher paying jobs are expected to slow demand and cause housing prices to gradually decrease.

Affordability Challenges

- There is not enough affordable housing. The demand for affordable housing comes from seniors, and low-to-moderate income families. More units are needed for senior apartments. There is concern that a lack of affordable housing will lead to increased homelessness.
- Median income is not keeping pace with median home value. Home values are rising quickly due to increasing home size, higher interest rates, lack of movement in the housing market, rising construction prices, and labor shortages.

- In Mineral Point 25.4% of homeowners and 28.6% of renters are cost burdened. In addition, 9.7% of resident workers need three times their income to buy a home at the median value. The city needs additional affordable housing options for these residents.
- Families with two incomes, people with higher incomes, middle and upper-level management professionals can afford new single-family housing, if available. Some people with existing homes can afford new homes.

Maintenance Requirements

- Approximately 71.2% of homes were built before 1978, indicating that they may need lead paint remediation.
- Housing affordable to first-time homebuyers is generally older, and therefore tends to have significant maintenance issues. Approximately 25% - 35% of realtors' clients are first time homebuyers.

Workforce Needs

- When unemployment is low, there is a strong demand for workforce housing, which is currently the case in Wisconsin and nationally.
- Between 2013 and 2022, Mineral Point experienced large job growth in motor vehicle manufacturing and household furniture manufacturing. Additional housing will be needed to support any future industry expansion.
- New employees struggle to find housing and often have to find housing outside of the community or even the county.
- Mineral Point is net positive when it comes to commuters, an indicator that growth in neighboring communities could positively impact the city's workforce and economy.

Summary of Recommendations

1. Increase affordable housing options for new and existing residents. Examples include:
 - a. Explore restrictions on short term rentals.
 - b. Develop local funding for down payment assistance grants, low-interest maintenance loans, etc.
2. Support equitable wealth-building opportunities for residents. Examples include:
 - a. Allow ADUs by right.
 - b. Streamline permitting and promote installation of residential solar.
3. Incentivize development that will sustain economic benefit for the community. Examples include:
 - a. Explore the use of TIF or city funds to finance development.
 - b. Create an interdisciplinary housing task force to implement and monitor progress toward recommendations.
 - c. Inform potential developers of incentives and available land.
4. Protect and encourage development of beautiful and safe spaces. Examples include:
 - a. Encourage the use of green infrastructure rather than gray infrastructure.
 - b. Revise building codes to be in line with FEMA standards.

Introduction

It is no secret that the United States is facing a housing crisis. The nation is in need of millions of units to provide safe and affordable housing for all, and southwest Wisconsin is no exception. High interest rates, increasing rents, and low supply make it difficult for the average resident to find affordable housing, let alone low-income residents. To make matters worse, small homes and alternative housing types are difficult to find despite shrinking household sizes. This general lack of supply and options contributes to limited movement within the housing market. This housing study serves to address a number of housing challenges including limited supply, unaffordable options, and lack of diverse of housing types.

Planning Process

In July 2023, Prosperity Southwest Wisconsin (PSW) contracted the Southwestern Wisconsin Regional Planning Commission (SWWRPC) to update the 2018 regional housing studies. The purpose of the studies remains the same – to guide near-term policies for communities, counties, and the region in order to address existing and future housing issues in southwest Wisconsin. This 2024 study updates the demographic, workforce, and housing data from the 2018 study and goes further to analyze each municipal zoning ordinance, provide development case studies, and recommend tangible implementation tools to encourage the development of affordable housing for residents across income brackets (Table 2). The proposed policies and recommendations are those that can be implemented to address issues within the next ten years.

Table 1: Planning Timeline								
	2023					2024		
Tasks:	Aug.	Sept	Oct.	Nov	Dec.	Jan.	Feb.	Mar
Data Collection								
Housing Demand and Affordability Analysis								
Zoning Ordinance Analysis								
Draft Plan Writing								
Plan reviews								
Plan adoption								

Table 2: Activity Comparison for 2018 and 2024 Housing Plans		
Plan Activity	2018 Plan	2024 Update
Demographic and economic data	✓	✓
Housing and affordability demand	✓	✓
Constructability analysis	✓	✓
Interviews	✓	
Survey of zoning ordinance		✓
Appraiser data on age of housing (when available)		✓
Case studies		✓

Data sources are listed throughout the plan. For data from the Census Bureau, the decennial census was prioritized over the American Community Survey (ACS). The ACS estimates have much larger margins of error for small communities making the decennial census more reliable for the PSW region.

Outreach

PSW and SWWRPC conducted interviews with housing agencies, lenders, realtors, employers, and developers during the 2018 housing studies (Table 3). These groups had understanding of the local housing markets. Of the eleven residential developers interviewed, five were national, three were regional, and three were local. The developers were approached based on their history of working in the region or having expressed interest in working in the region, and were selected with input and approval from PSW. Based on feedback from PSW, interviews were not conducted in 2024. Many of the findings from the interviews in 2018 remain relevant and were only exacerbated by the COVID-19 pandemic.

	Crawford	Grant	Green	Iowa	Lafayette	Richland
Regional Housing Agencies	4	3	4	1	1	2
Lenders	5	12	10	6	3	9
Realtors	3	9	3	9	3	6
Employers	7	31	9	3	3	12

SWWRPC also collaborated with the PSW housing committee which served as a steering committee for the housing studies, providing insight and feedback on the data and recommendations included. The committee consisted of ten members with roles in local government, regional planning, economic development, housing authorities, and community action agencies.

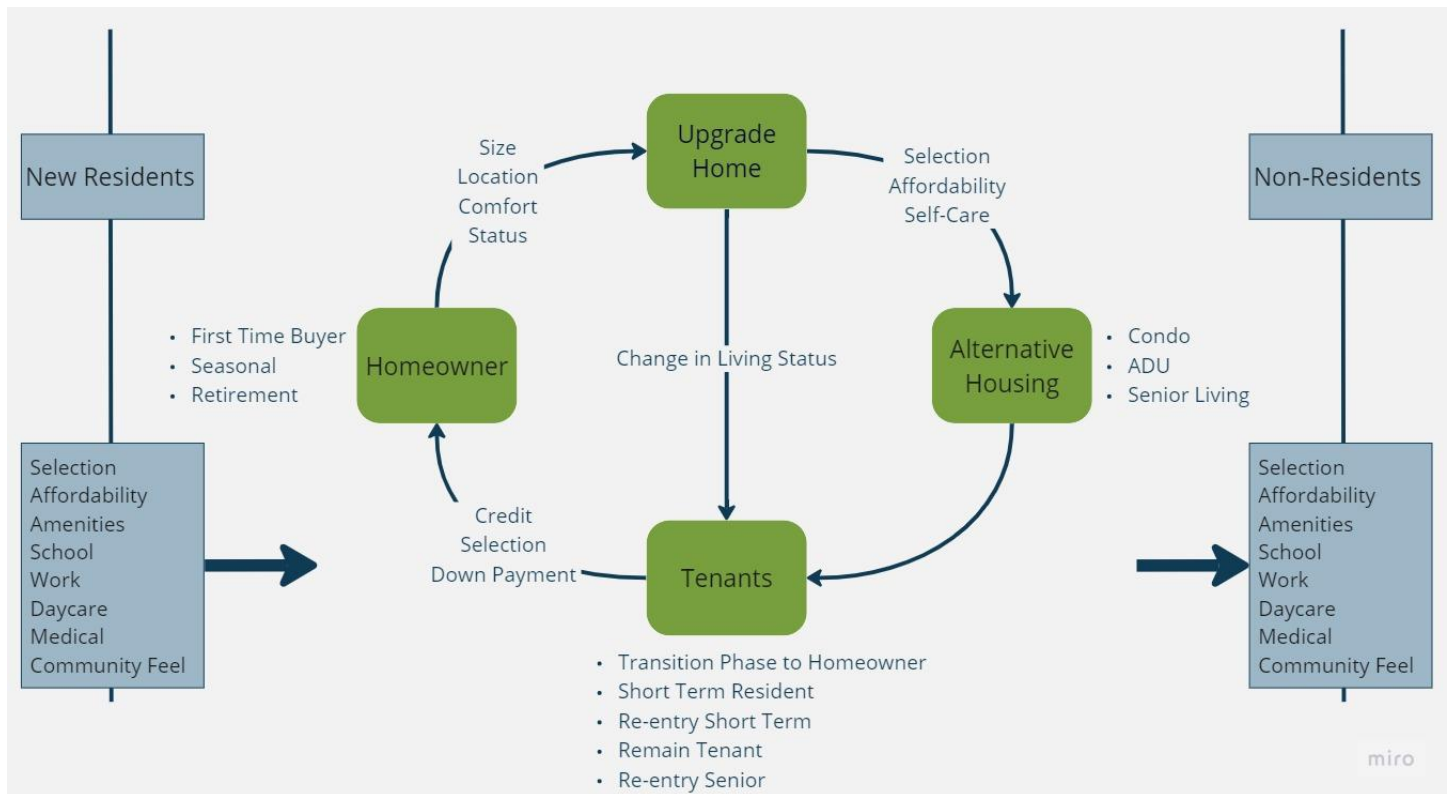
Historic Housing Discrimination

Historically, the initial intent of zoning was to provide orderly development and improve the health, safety, and welfare of the public. Zoning serves to allow sunlight and airflow between city buildings, provides sightlines at street corners, prevents the spread of fire, and keeps industrial uses separate from residential districts. As zoning evolved, it was used more and more as a tool to exclude certain populations from neighborhoods based on race, ethnicity, income, and other factors. For instance, multi-family districts were often used as barriers to shelter single-family housing from more intense commercial or industrial uses. Zoning ordinances were also used to prohibit minority households from living in majority white neighborhoods. While this outright racial segregation in zoning was prohibited in 1917, discrimination also occurred in other institutional processes outside of zoning.¹

Today, negative perceptions of multi-family residents have not gone away, and zoning continues to discriminate in covert ways – through socioeconomic class. Zoning ordinances contribute to larger home sizes and limit the availability and affordability of homes. For example, many communities have five or more residential zones. This limits where each type of housing can be located and often favors larger single-family housing over smaller homes or multi-family housing. It also increases the administrative burden of new home construction without any measurable public benefit. Limited allowable uses and large setbacks or minimum lot sizes also prevent the production of housing that is affordable to middle- and low-income households. Instead, communities should flip the script by acknowledging that a household's selected housing type is based on a number of lifestyle characteristics, not just income. Figure 1 illustrates that while some households may follow a traditional path from renter to first-time buyer to repeat buyer, life changes such as retirement, children moving out, or divorce could cause other households to transition back to multi-family housing or to other housing alternatives. Communities should strive to provide housing options to support the various lifestyles of residents.

Overall, communities in southwest Wisconsin can and should take steps to reduce exclusionary zoning practices in order to increase the supply of affordable housing. Doing so could spur migration to the region and bolster the regional economy.

Figure 1: Housing Choice Flow Chart

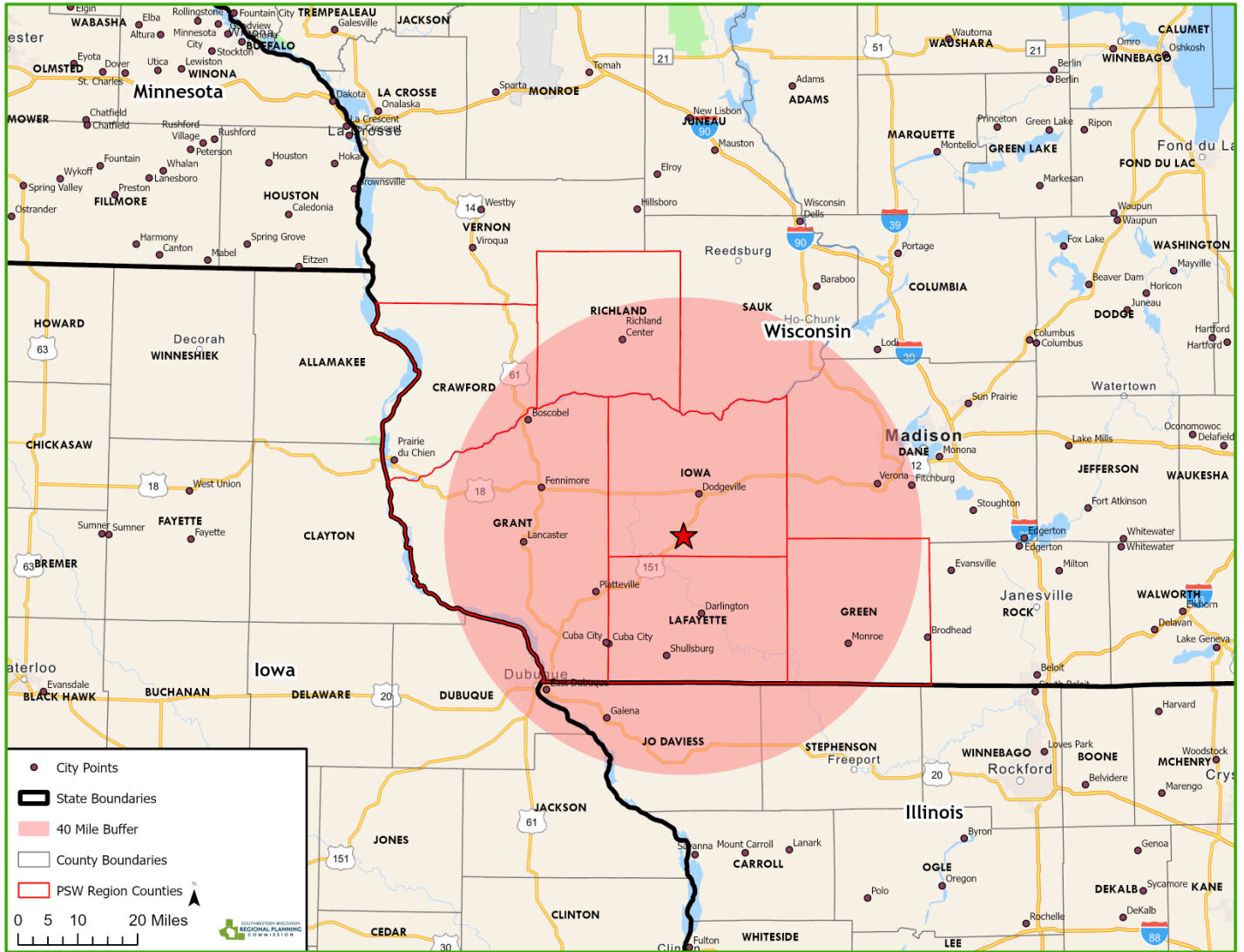


Source: Klemme, n.d. ⁱⁱ

Demographics

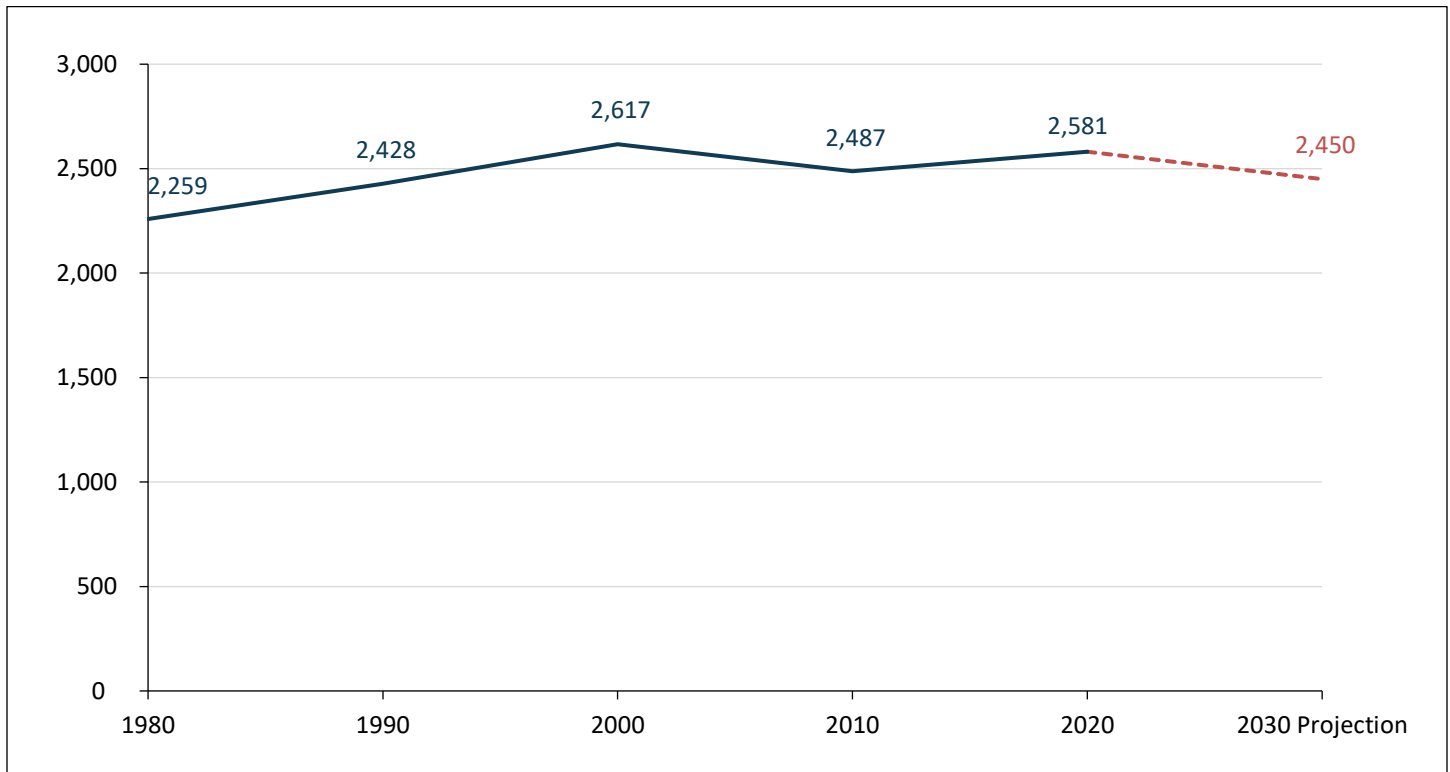
The City of Mineral Point is located in south-central Iowa County, 10 minutes southwest of Dodgeville, the county seat, and 50 minutes southwest of Madison (Figure 2). U.S. Route 151 connects Mineral Point to both Dodgeville and Madison. Mineral Point is considered a regional tourist destination due to its commitment to the arts – from pottery to performing. It is also home to the Pendarvis Historic Site and Shake Rag Alley.

Figure 2: Location of Mineral Point in Wisconsin



The population in the city has fluctuated since 2000, with a decrease from 2000 to 2010 but an increase from 2010 to 2020 (Figure 3). In 2020, the community’s population was 2,581. The population is projected to decrease to 2,450 by 2030.

Figure 3: Past, present, and projected population



Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 4: Total Population Percent Change				
1990	2000	2010	2020	2030
7.5%	7.8%	-5.0%	3.8%	-5.1%

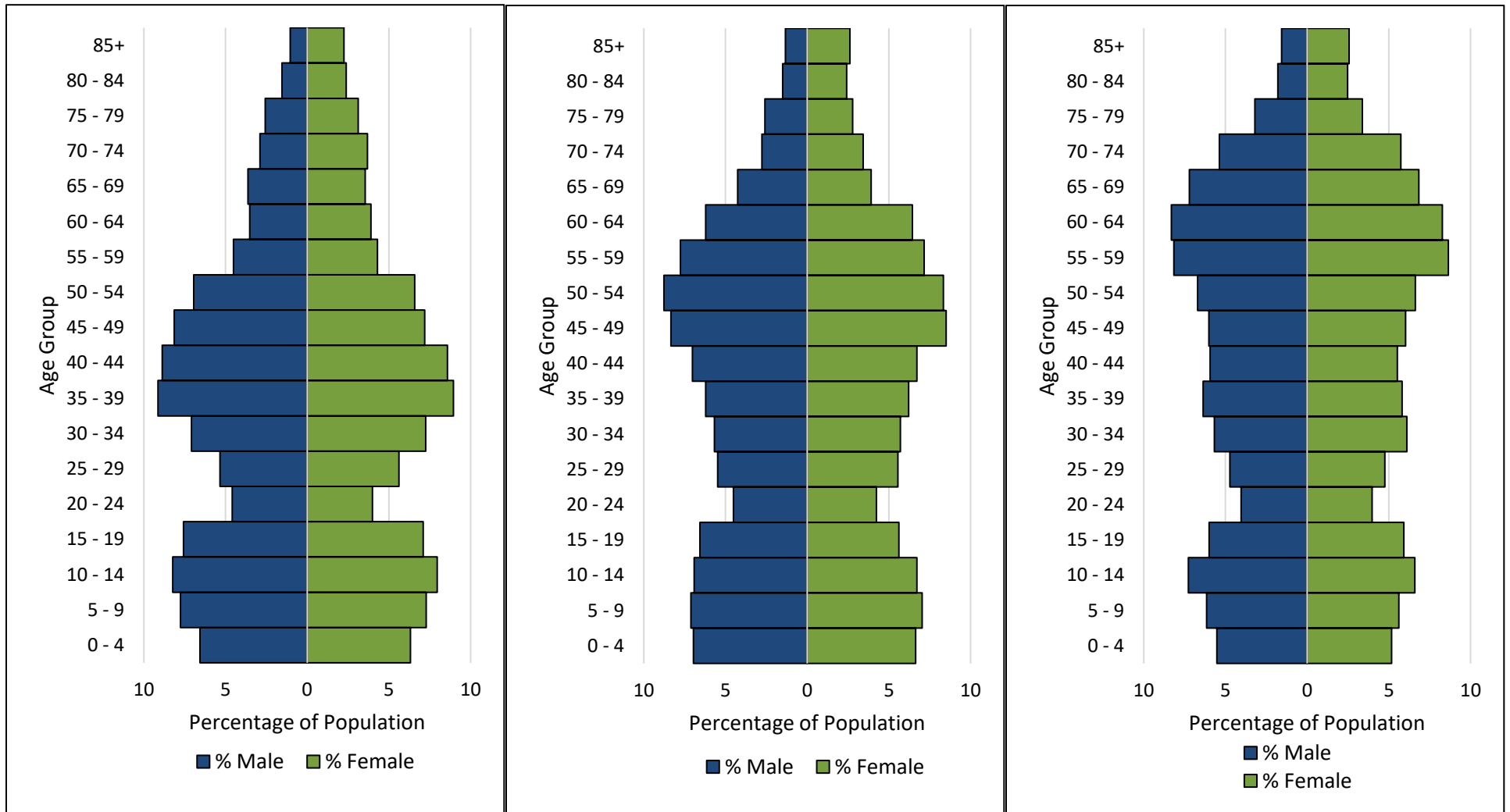
Age Cohorts

Mineral Point has seen some changes in its age cohorts over time. The youth cohort, under aged 20, has decreased slightly from 26.2% of the population in 2000 to 22.9% in 2020. This is expected to continue decreasing to just over 20% by 2030. The working age cohort, aged 20 to 64, has also seen some decrease over time from 56.1% of the population in 2000, to 58.9% in 2010, and back down to 54.9% in 2020. Projections for 2030 show a continued decrease to 51.7%. Finally, the senior population, aged 65 and over, made up 17.7% of the population in 2000 with an increase to 22.2% in 2020. Seniors are expected to make up 28% of the population in Mineral Point in 2030. Figures 4 through 6 show the age cohorts from 2000 to 2020 while Figures 7 through 9 show the projections for the three cohort breakdowns.

Figure 5: 2000 Population

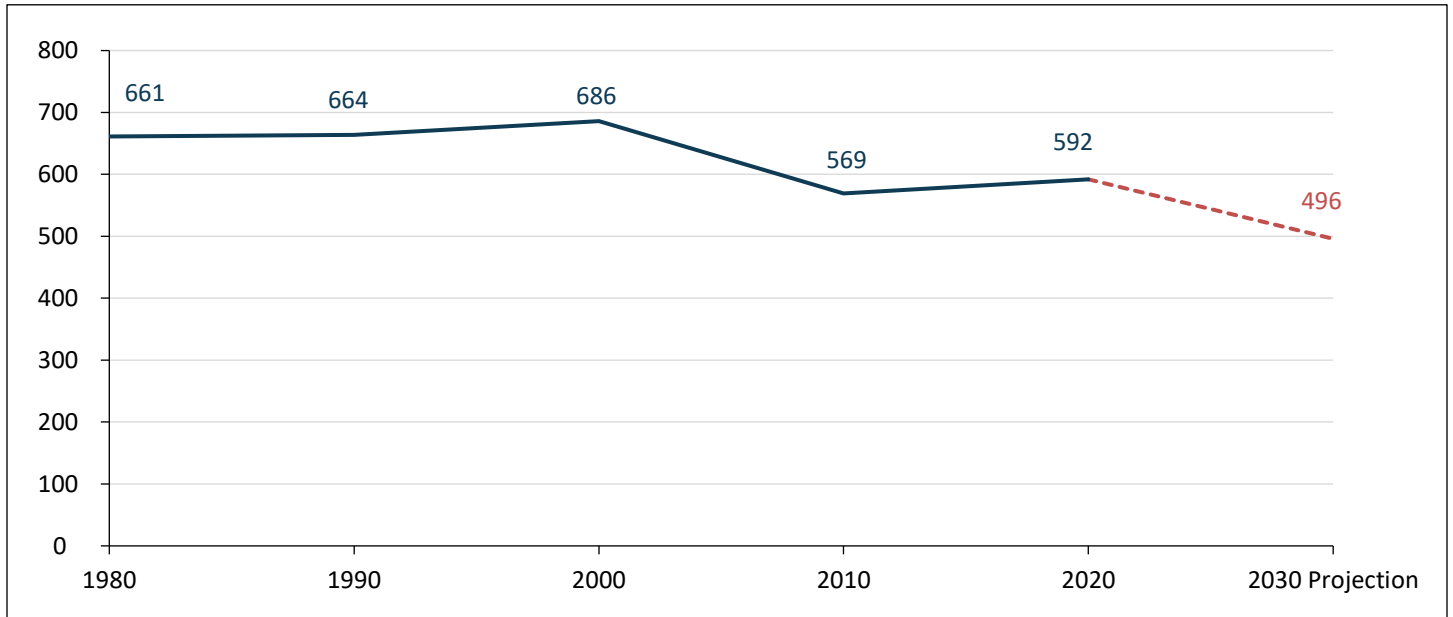
Figure 4: 2010 Population

Figure 6: 2020 Population



Source: 2000-2020 Decennial Censuses (Figures 4-6)

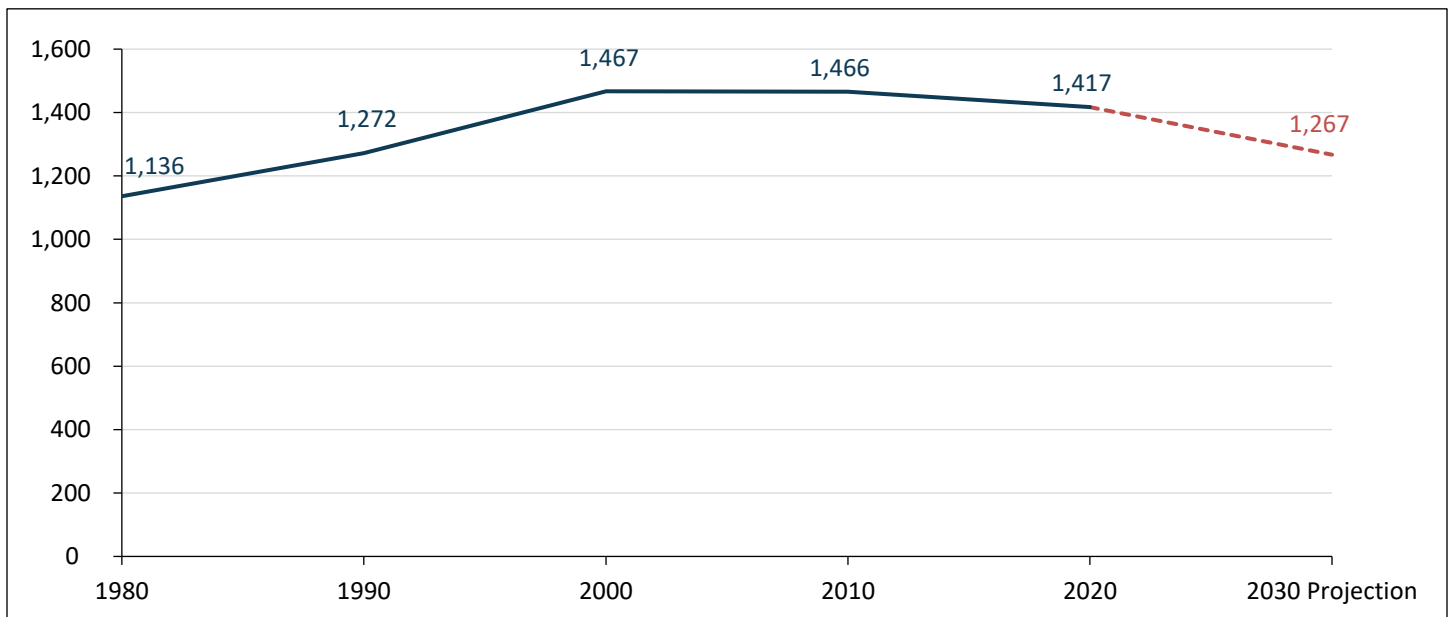
Figure 7: Youth population, under age 20



Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 5: Youth Population Percent Change				
1990	2000	2010	2020	2030
0.5%	3.3%	-17.1%	4.0%	-16.2%

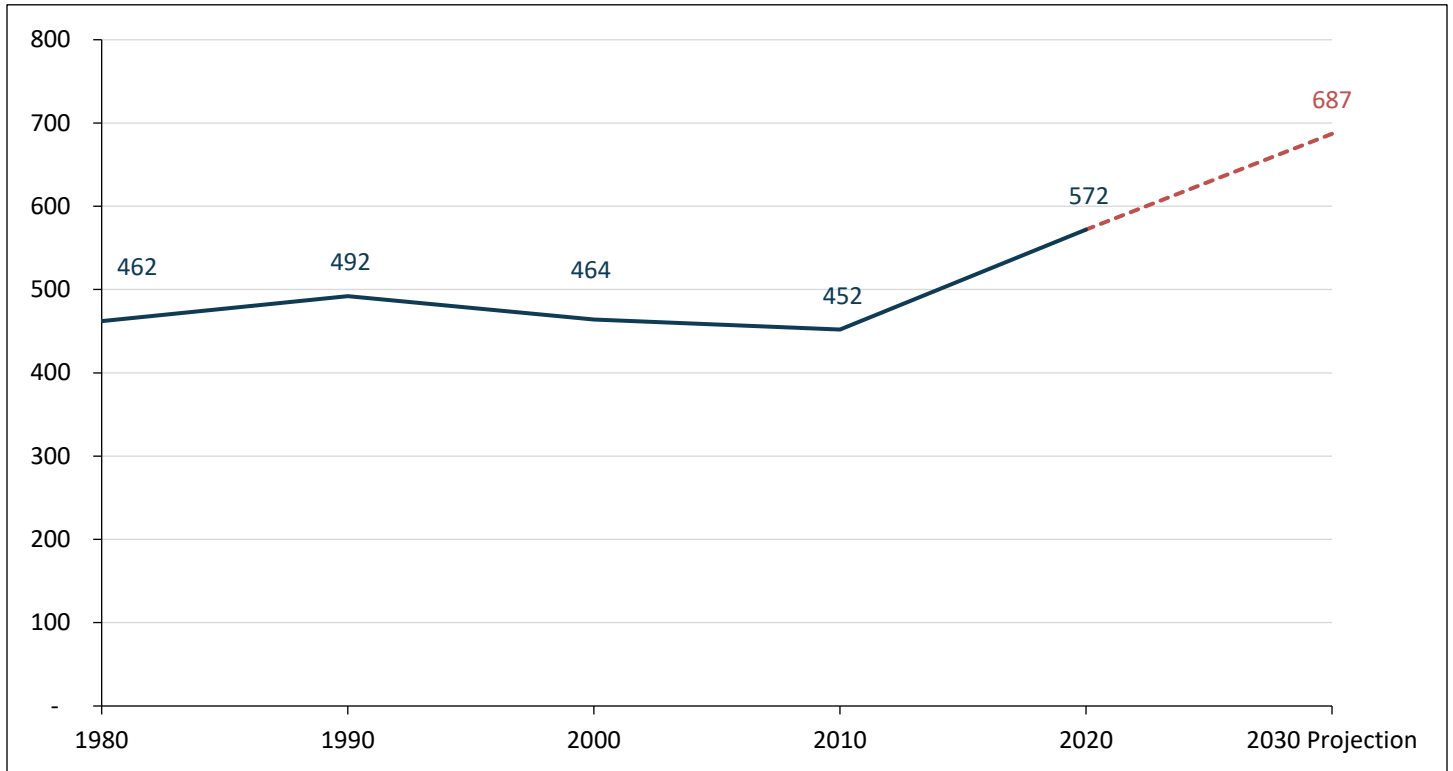
Figure 8: Workforce population, age 20-64



Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 6: Workforce Population Percent Change				
1990	2000	2010	2020	2030
12.0%	15.3%	-0.1%	-3.3%	-10.6%

Figure 9: Senior population, age 65 and over

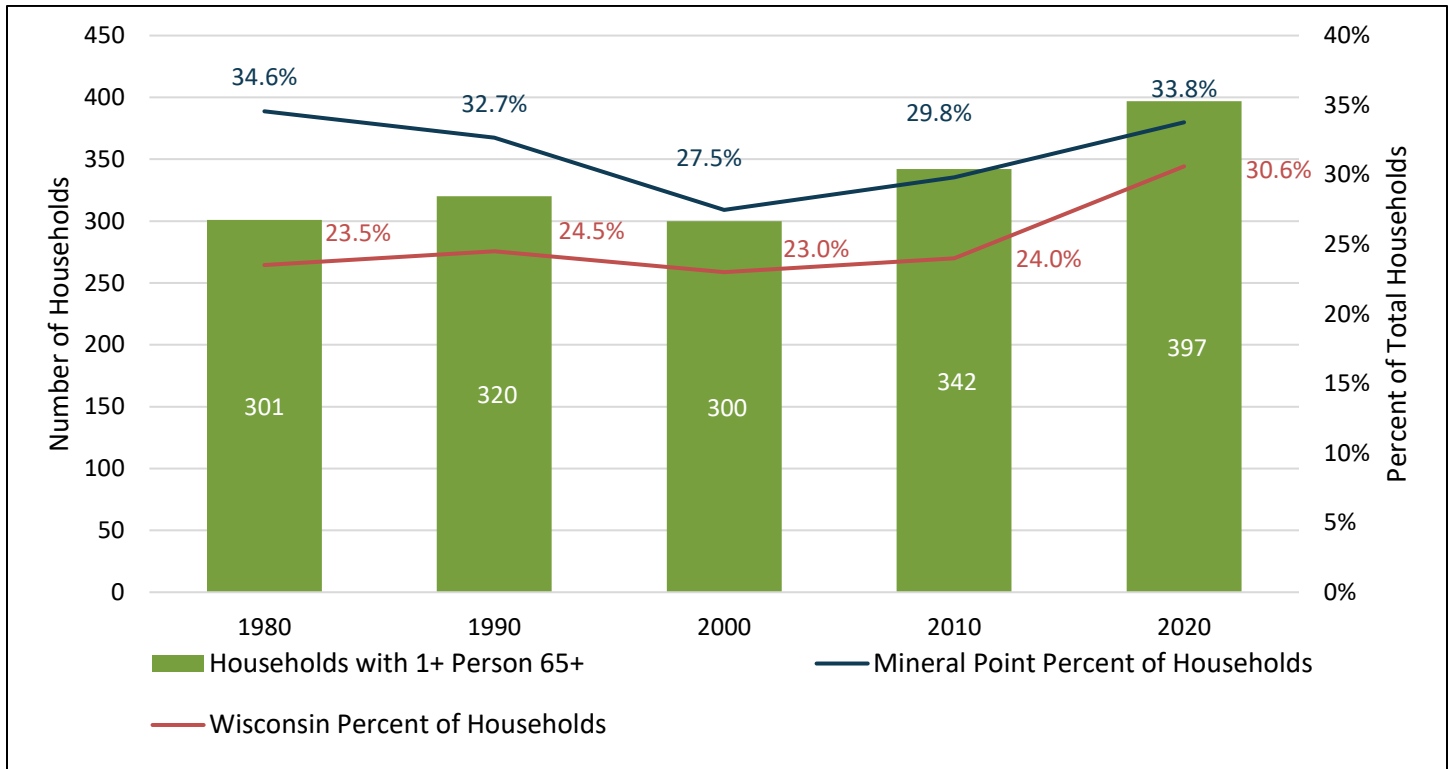


Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 7: Senior Population Percent Change				
1990	2000	2010	2020	2030
6.5%	-5.7%	-2.6%	26.5%	20.1%

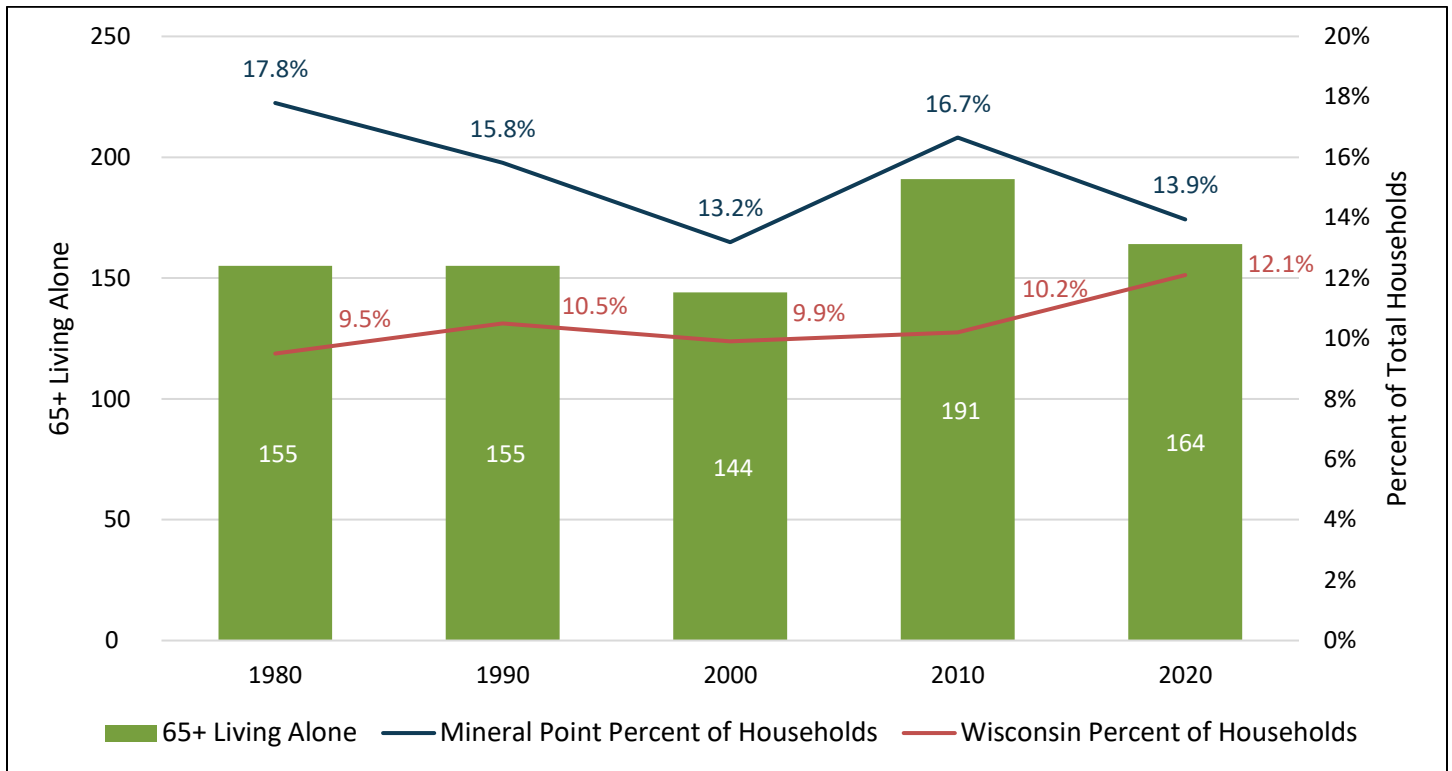
Senior residents play a big role in movement within the housing market. In 2020, 33.8% of households contained an individual over 65 compared to 30.6% for the state of Wisconsin (Figure 10). Additionally, 13.9% of households in Mineral Point contained an individual over 65 who lived alone (Figure 11). The state percentage was 1.8 percentage points lower at 12.1%. Seniors living alone present opportunities for downsizing or additional need for age-friendly or intergenerational housing. Providing additional housing opportunities for seniors could increase movement in the housing market and free up larger homes for families.

Figure 10: Households with one or more people over 65



Source: 1980-2020 Decennial Censuses

Figure 11: People 65 and over living alone



Source: 1980-2020 Decennial Censuses

Race

The population in Mineral Point has become slightly more diverse since 1980 when only eight residents identified as non-white (Table 8). In 2020, 4.6% of the population identified as nonwhite with the majority of those residents identifying with two or more races.

Table 8: Population by Race					
	1980	1990	2000	2010	2020
White alone	2,251	2,415	2,591	2,435	2,461
Black or African American alone	-	-	5	15	13
American Indian or Alaska Native alone	7	-	1	2	-
Asian alone	1	6	6	19	14
Native Hawaiian/other Pacific Islander alone	-	1	-	-	1
Some other race alone	-	6	4	3	12
Two or more races	-	-	10	13	80

Source: 1980-2020 Decennial Censuses

Workforce

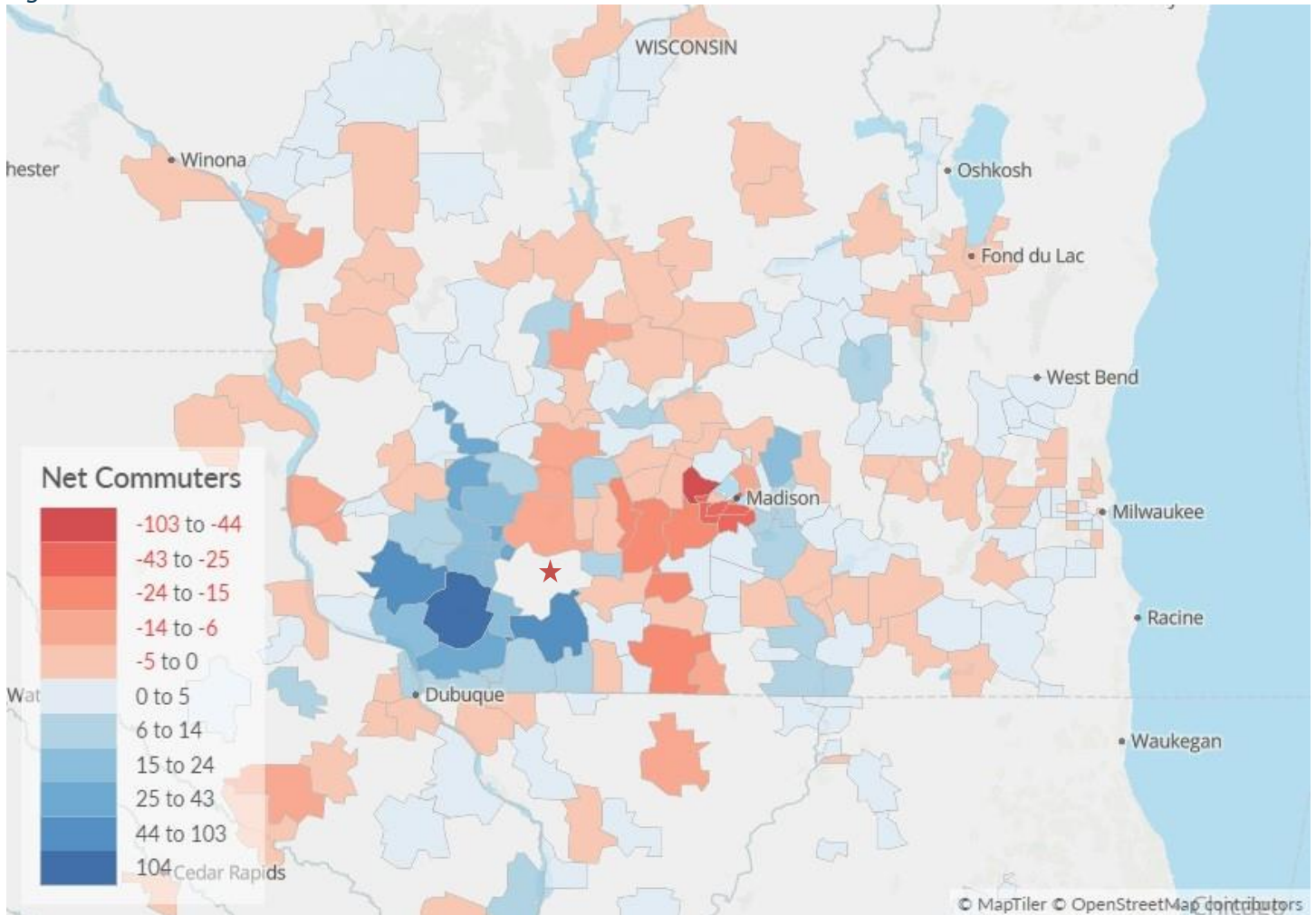
Table 9 identifies the top five employment sectors in the Mineral Point zip code. All five of the sectors have relative employment concentrations above the state of Wisconsin indicating that the sectors have a competitive advantage in Mineral Point compared to other communities. Motor vehicle part manufacturing is especially significant in the zip code. Overall, Mineral Point has seen some employment expansion with 433 jobs added from 2013 to 2023. Three of the five top employment sectors saw positive job growth in the same ten-year period with both motor vehicle sectors growing from less than ten jobs in 2013 to a combined total of over 1,000 jobs in 2022. Should this sector growth continue in the future, additional housing will be needed to support the workforce. Conversely, additional housing may be needed for sectors and workplaces to experience growth at all.

Table 9. Top Employment Sectors (Mineral Point zip code)				
Employment Sector (4-digit NAICS code)	2022 Jobs	% Change in Jobs 2013- 2022	% of total employment in Mineral Point	% of total employment in Wisconsin
Motor Vehicle Parts Manufacturing	552	55100%	17.1%	0.3%
Education and Hospitals	395	-12%	12.3%	4.7%
Household Institutional Furniture and Kitchen Cabinet Manufacturing	374	48%	11.6%	0.3%
Motor Vehicle Body and Trailer Manufacturing	189	3680%	5.9%	0.1%
Local Government	158	-41%	4.9%	3.8%

Source: Lightcast™, 2022

An analysis of city residents and workers in 2022 shows that 1,837 commuters lived in the city but worked outside of the city, and 2,004 commuters worked in the city but lived outside of the city, making Mineral Point a net-positive commuter city (Figure 12). Many of the outbound commuters traveled to Dodgeville, Darlington, Platteville, and the Madison area for work. This indicates that employment opportunities in those areas have an impact on population growth in Mineral Point. The largest number of inbound commuters also came from Dodgeville, Platteville, and Darlington. In addition, in 2022, 12.0% (282) of Mineral Point workers worked remotely. In comparison, 10.9% of Iowa County workers and 8.5% of Wisconsin workers were remote. Remote work opportunities could lead to in-migration to communities like Mineral Point that have lower cost of living.

Figure 12: Mineral Point net commuters

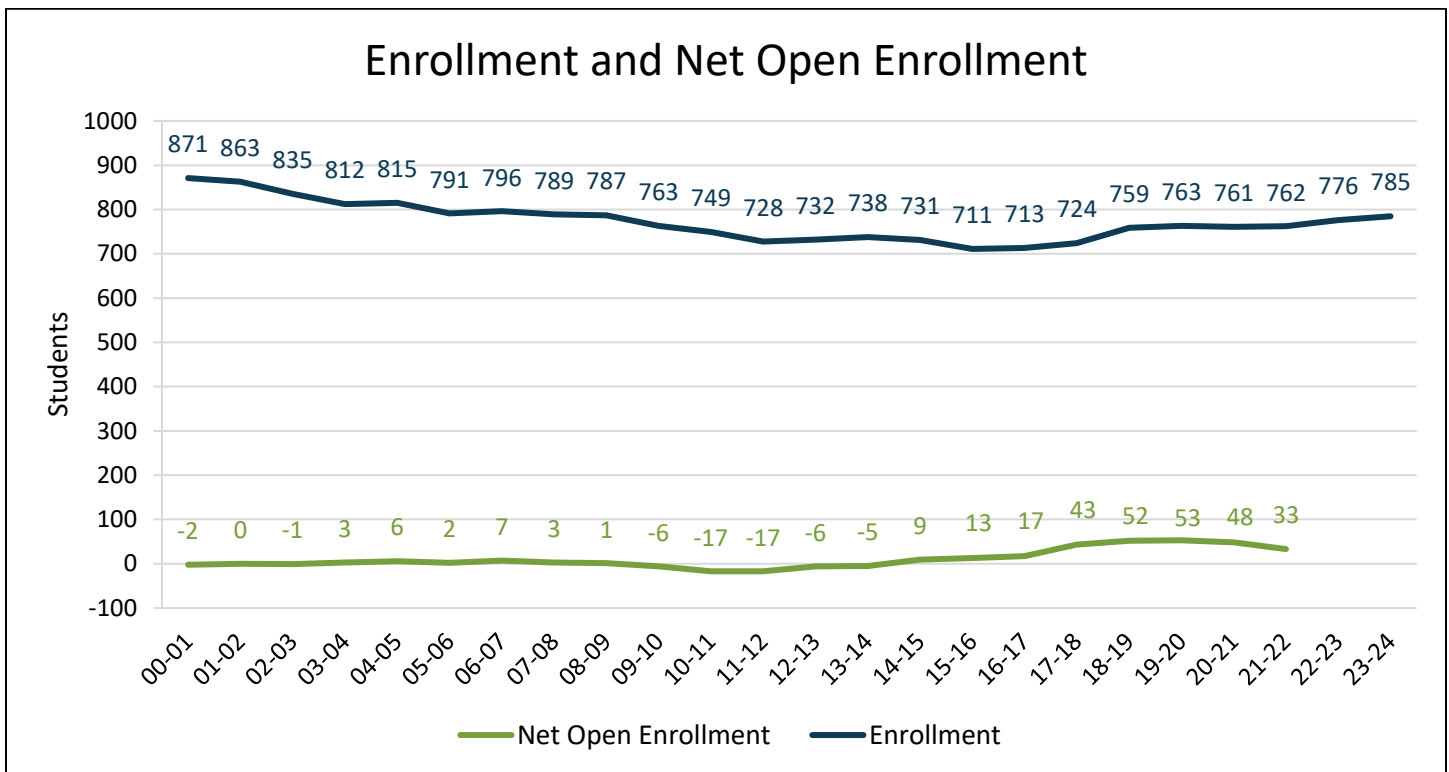


Source: Lightcast™, 2022

School Enrollment

School performance can be a major factor for families choosing to relocate. Poor school performance may deter families from moving to the area while excellent school performance could incentivize a move. In the 2021-2022 school year, the Mineral Point School District had 762 students enrolled (Figure 13) and received an overall score of 74.9, or Exceeding Expectations, from the Department of Public Instruction (DPI). At that time, 10.9% of students were open enrolling into the school district, but the district’s net open enrollment was only 4.3%. Equation 1 defines percent net open enrollment. From 2013 to 2023, the Mineral Point School District experienced a 5.2% increase in enrollment numbers (Figure 14). From 2003 to 2023, the school district experienced a 4.4% enrollment decline (Figure 15).

Figure 13: Enrollment and net open enrollment, Mineral Point School District

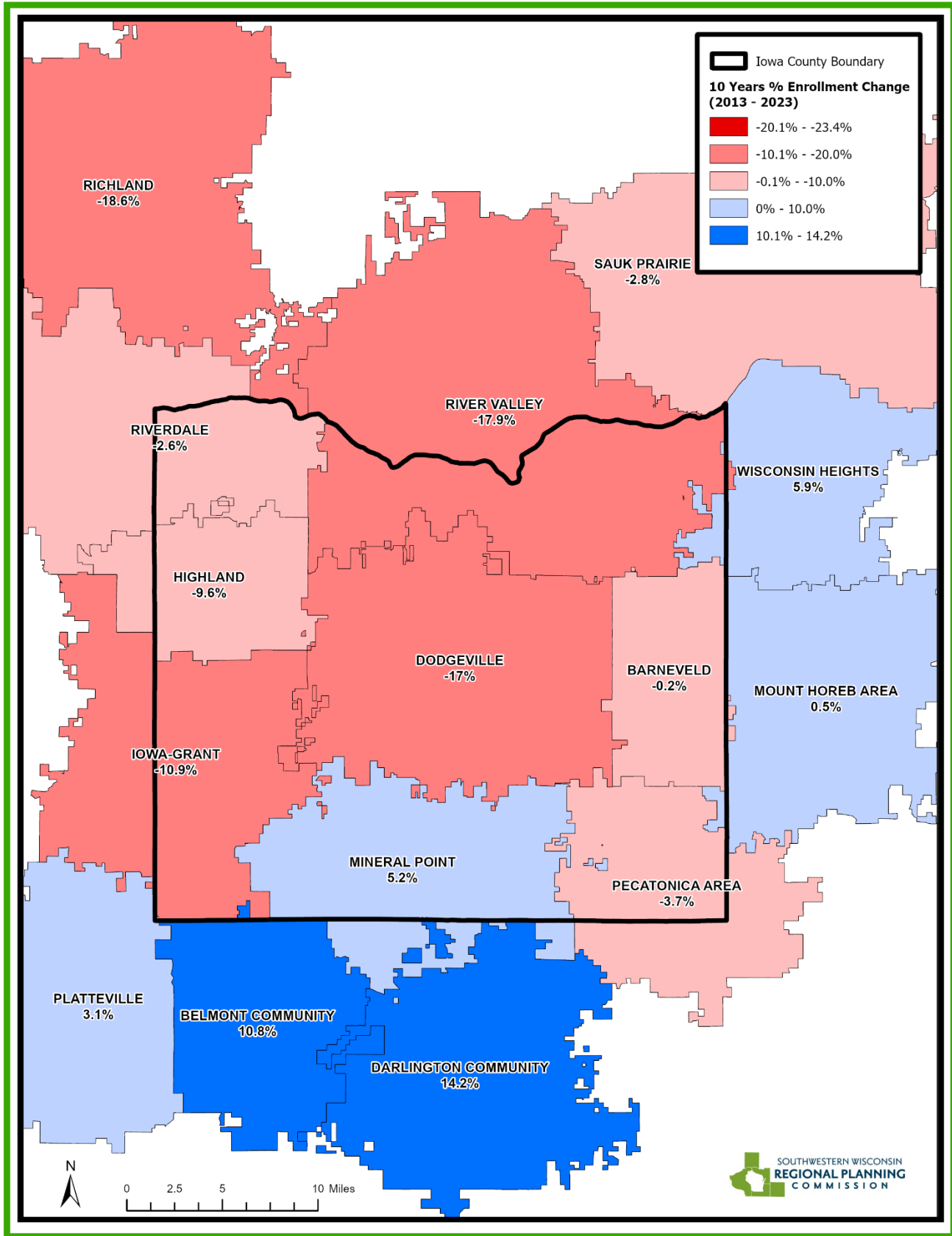


Source: Wisconsin Department of Public Instruction (DPI), 2022

Equation 1 Percent net open enrollment = $\frac{\# \text{ students entering district} - \# \text{ students leaving district}}{\text{total district enrollment}}$

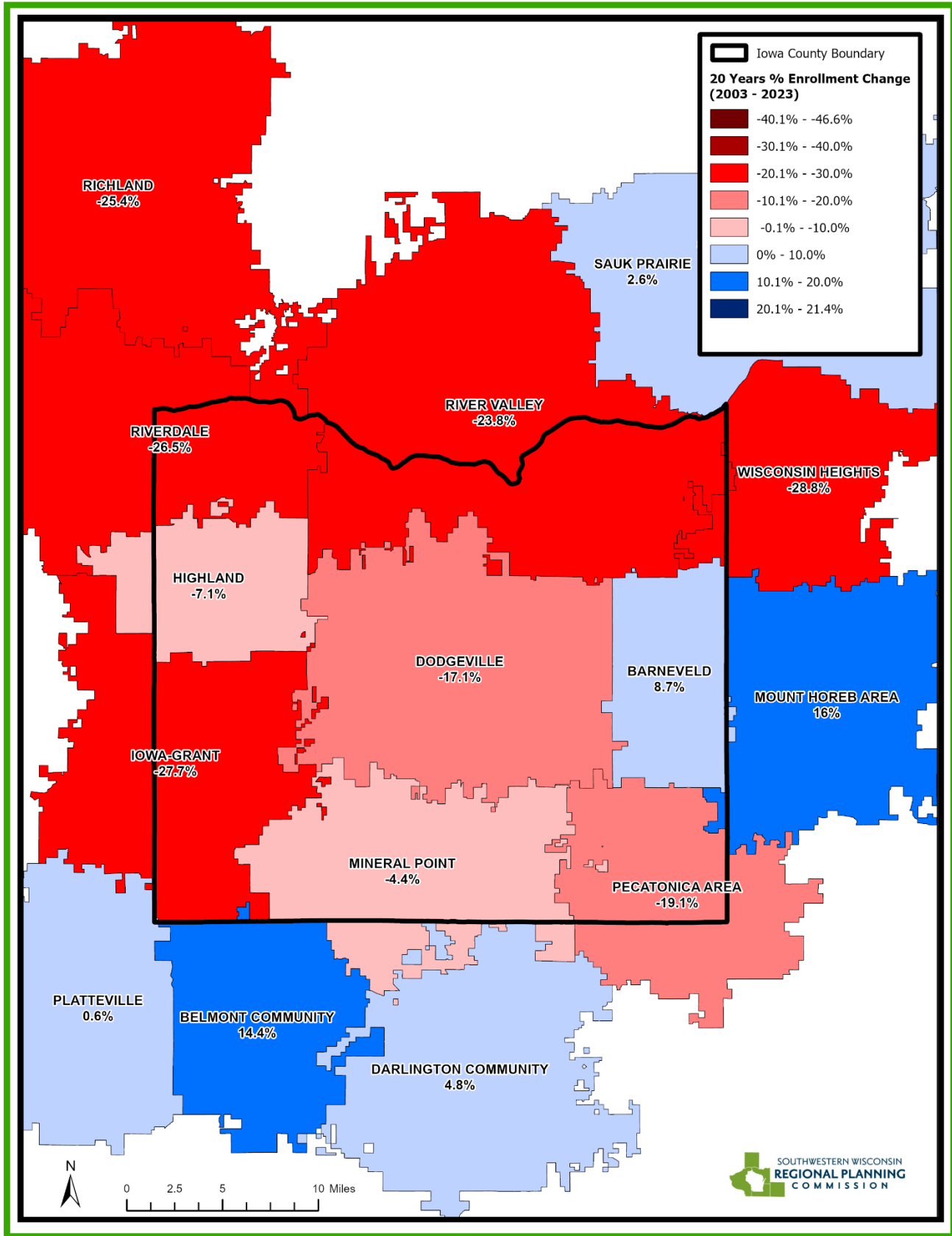
The Mineral Point School District serves as a strength for the city. School districts must maintain not only a high rating from DPI, but generally positive enrollment trends to succeed. Schools that meet or exceed expectations from DPI will still struggle to be successful should their enrollment number experience significant decline. The DPI report card can and should be used for workforce attraction efforts, but school districts should also be strong partners, advocating for housing development to maintain enrollment numbers. The Mineral Point School District has generally maintained a good balance between ratings and enrollment numbers and should partner with the city to continue to increase enrollment.

Figure 14: Iowa County school enrollment, 10-year percent change



Source: Wisconsin DPI, 2023

Figure 15: Iowa County school enrollment, 20-year percent change



Source: Wisconsin DPI, 2023

Housing Demand

Demand Forecast

The demand forecast in Table 10 estimates future housing demand in 2030 by adding desired vacancy rates, replacement housing, and household projections based on historic growth or decline rates. A household is an occupied housing unit – either apartment or home. The household projections use the same methodology as the DOA, but apply updated numbers from the 2020 Census.ⁱⁱⁱ A healthy housing market will have a 5% vacancy rate to enable new residents to move into the community. The analysis also adds 0.5% to account for some housing replacement over time for a variety of reasons, such as the age of the structure or unexpected events such as fires. The “No Action” forecast for Mineral Point suggests that the village has an excess of 98 units for 2030. However, the household projections that are the foundation for the forecast are based on historical population and household trends. The model assumes no change in birth rate, mortality rate, or migration trends. From 2010 to 2020, the state of Wisconsin saw a population increase of 1.04%. The additional forecast in Table 10 assumes that Mineral Point is able to maintain percent population growth identical to that of the state. Equation 2 shows the household projection for the additional forecast.

Table 10: Future Housing Demand Forecast		
	No Action	1.04% Population Increase
2030 projected number of households	1173	1237
(+) desired vacancy rate of 5%	59	62
(+) replacement housing of 0.5%	6	6
(=) required number of housing units	1238	1305
(-) available number of units (2020 Census)	1322	1322
(-) units built 2021, 2022, & 2023	14	14
(=) total housing units to be built before 2030	-98*	-30

Source: SWWRPC Projections, 2020 Decennial Census, 2021-2022 DOA Housing Starts

**This model assumes no change in workforce, school enrollment, etc. With the city’s thriving commercial activity downtown and strong sense of place guided by its historic sites and art scene, Mineral Point has excellent potential to attract and support new residents beyond the “No Action” model. The other model assumes that Mineral Point is able to keep pace with:*

- State level percent population increase (1.04%)

$$\text{Equation 2} \quad \text{Projected Households (1.04\% Increase)} = \frac{(\text{Population in Households}) * 1.0104}{\text{Projected Persons Per Household}}$$

Housing Development Case Studies

A major first step in attracting new residents is a community's willingness to invest in itself through housing incentives or land development. Several communities in southwest Wisconsin invested in developing "shovel ready" housing lots resulting in development of new homes and new residents.

Village of Benton

Starting in 2000, the Village of Benton began investing in the Roling Oaks subdivision. The latest investments included 24 lots in phase 1 of the project. The village invested \$916,697 for the total cost of the development, an average of \$38,196 per lot. In February of 2023, 22 of the 24 lots were sold with 17 homes complete and on the tax roll. The fair market value of the developed homes ranged from \$200,000 to \$362,000 for an average of \$282,088. Each lot added an average of \$5,015 in total tax revenue with \$1,218 per lot going to the village. The final two lots sold in 2023 for a total village revenue of \$204,000 (\$8,500 per lot) or 22.3% of the original investment. It will take the village approximately 24.5 years to recoup the final \$712,697 needed for a full return on investment (ROI). However, factoring in the total community tax revenue, including village and school district tax revenue, the community can recoup the initial investment in 9.5 years. Adding youth to the school district could further decrease the number of years until the village sees a community-wide ROI. For instance, in 2021 six new students lived in Roling Oaks subdivision and attended Benton School District. Due to the state school funding formula, this brought state revenue to the community and reduced the ROI in community wealth to 5.5 years.



Land Suitability

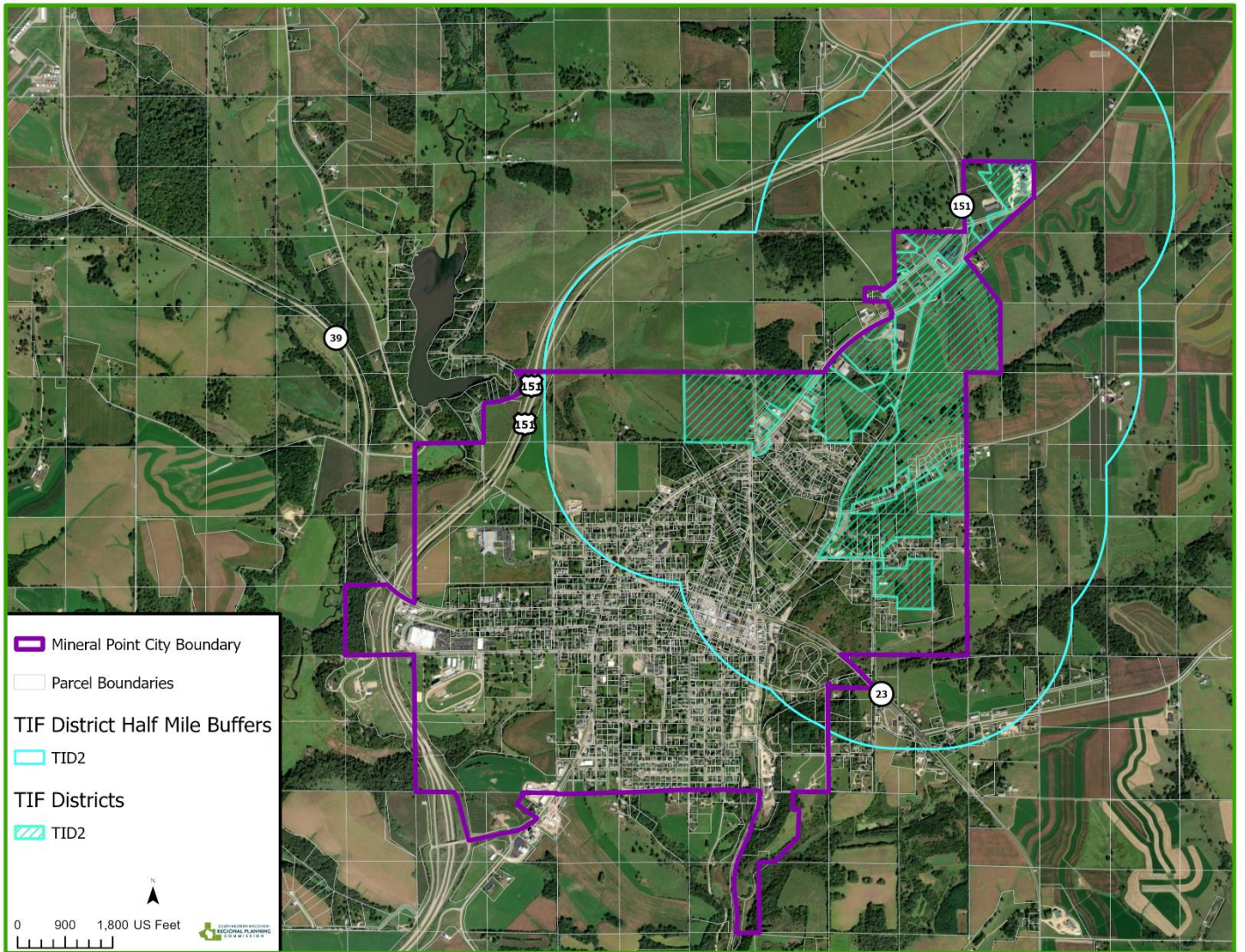
Table 11 identifies the amount of land suitable for future housing development within the municipal boundaries of the city, within the extra-territorial zoning (ETZ) boundary, within existing TIDs, and within the half mile TID buffer boundary. The land suitability analysis identified land that is suitable to future development by identifying the total acreage of all parcels that have low slope, are outside of environmental regulation (floodplains, wetlands, etc.), outside of sensitive lands (conservation lands, archaeological sites, endangered species habitats), and within proximity to existing road infrastructure. Infill lots were included in the analysis by identifying parcels with no improvement value, indicating that no structure was present on the parcel. The analysis shows that there is a large amount of land suitable within the city and within TID buffer areas, but less land within existing TIDs. The ETZ contains ample opportunities for development. The city can work with SWWRPC to explore and further refine the lots that are available for future housing development.

Table 11: Land Suitable for Future Housing Development

Municipal Acres	ETZ Acres	TIF Acres	TIF Buffer Acres
132.6	1180.5	82.7	188.8

Mineral Point currently has one TID (Figure 16). TID 2, on the northeast side of the city, was created in 2023 for mixed use development and has a maximum life of September 12, 2043.

Figure 16: Tax Increment District



Source: Wisconsin DOR, 2023

Existing Housing Conditions

Comprehensive Plan Housing Goals

The most recent Mineral Point comprehensive plan, adopted in 2005 with revisions in 2020, outlines several housing goals and objectives to guide future housing development in the city. This housing study provides further detail on how to implement projects that achieve these goals.

Policies:

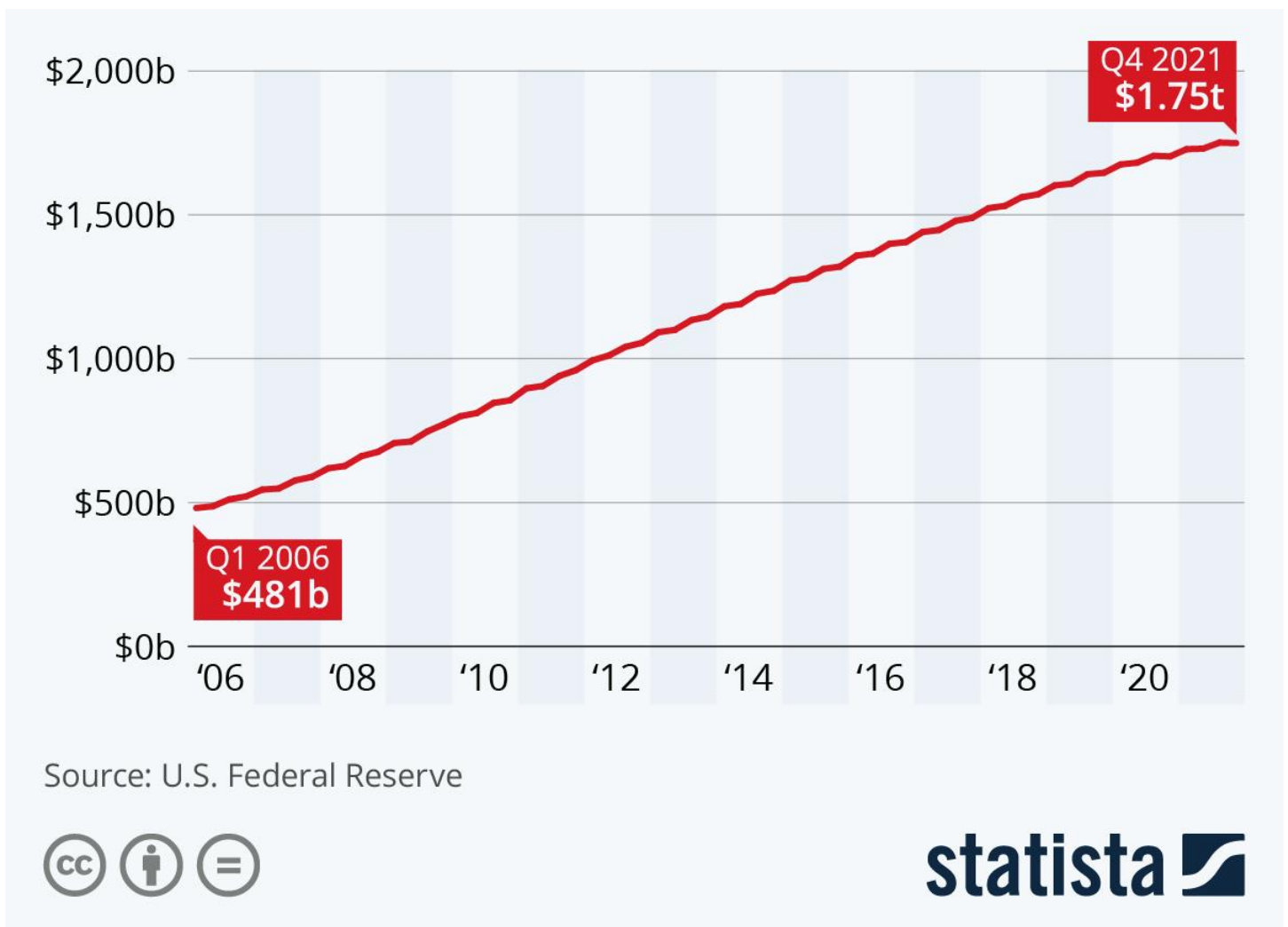
1. Provide choices of owner and renter type-housing units to serve the current and future needs of all residents.
2. Promote the preservation and rehabilitation of the existing housing stock.
3. Preserve and expand the supply of affordable rental and ownership housing for low and moderate-income individuals.
4. Enforce the zoning ordinance to maintain the character of existing and future residential neighborhoods.
5. Discourage residential development from areas where soils, slopes, or other topographical limitation prove to be unsuitable.
6. Coordinate planning activities with Iowa County and surrounding jurisdictions to effectively plan for residential growth.
7. Identify areas and designate land for future residential land use.
8. Encourage contiguous development patterns that preserve and expand upon existing neighborhoods and areas that can be served with public utilities and community facilities.
9. Review new housing proposals and support those proposals and programs that meet the city's housing needs and are consistent with the policies outlined in the comprehensive plan.

Barriers to Home Buying

Buying a home can be a difficult process, especially for first time and low-income homebuyers. The following barriers were identified during interviews conducted for the 2018 housing studies.

- Student debt is a significant barrier to first time homeownership. Figure 17 shows the value of student loans in the United States. The overall value in 2021 was 3.5 times the value 15 years prior, in 2006.
- First time home buyers often lack a down payment and closing cost funds, as well as a reserve for lower priced homes requiring maintenance.
- Low income or first-time home buyers have a hard time securing a loan, in part due to the repair requirements and conditions of the houses in their price range.
- Childcare either incurs significant cost or takes one parent out of the workforce reducing the household income that can be spent on housing.

Figure 17: Value of outstanding student loans in the United States

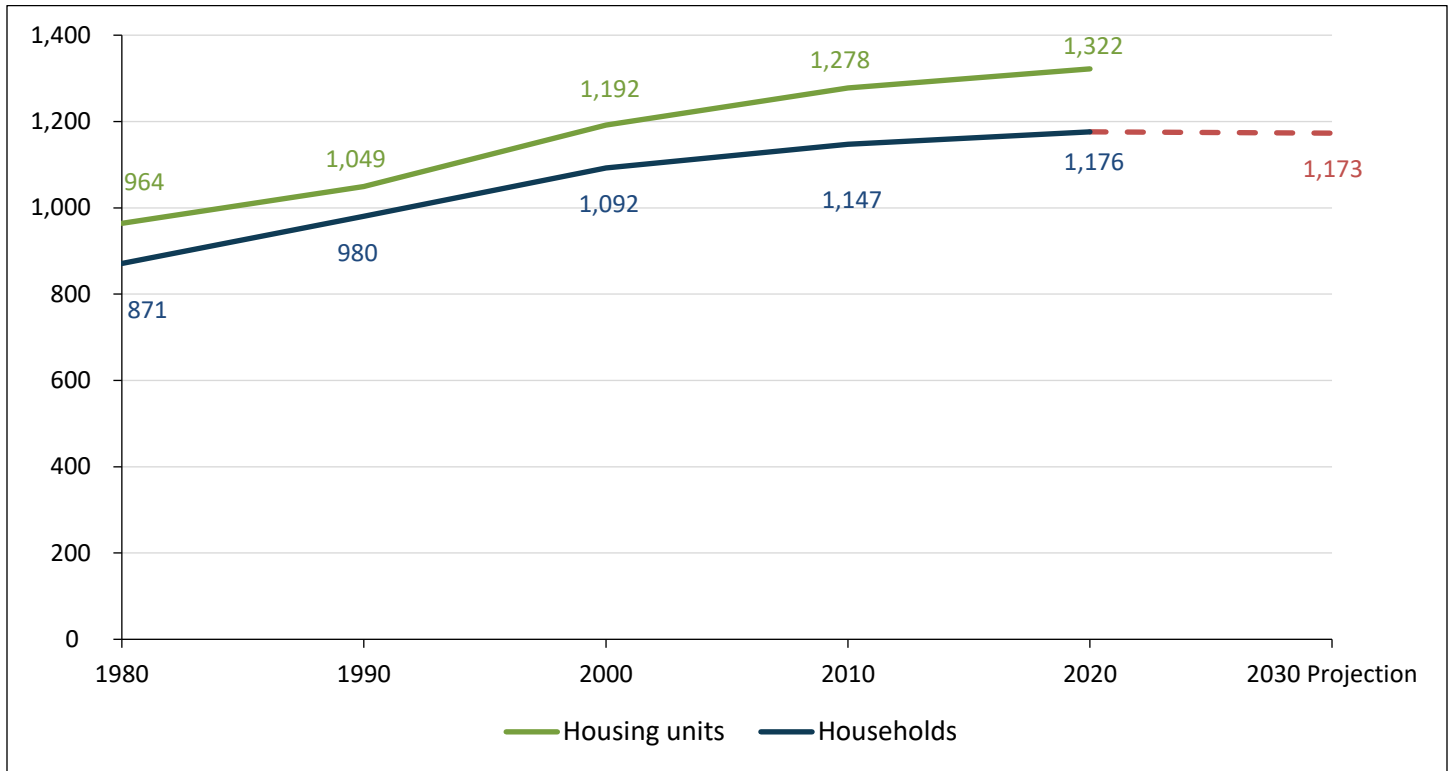


Source: Richter, F., 2022^{iv}

Housing Units

Alongside a fluctuating population, Mineral Point has seen an increase in the number of households and housing units since 1980 (Figure 18). The number of households in the city is projected to plateau, with a decline of three households between 2020 and 2030.

Figure 18: Total housing units and households

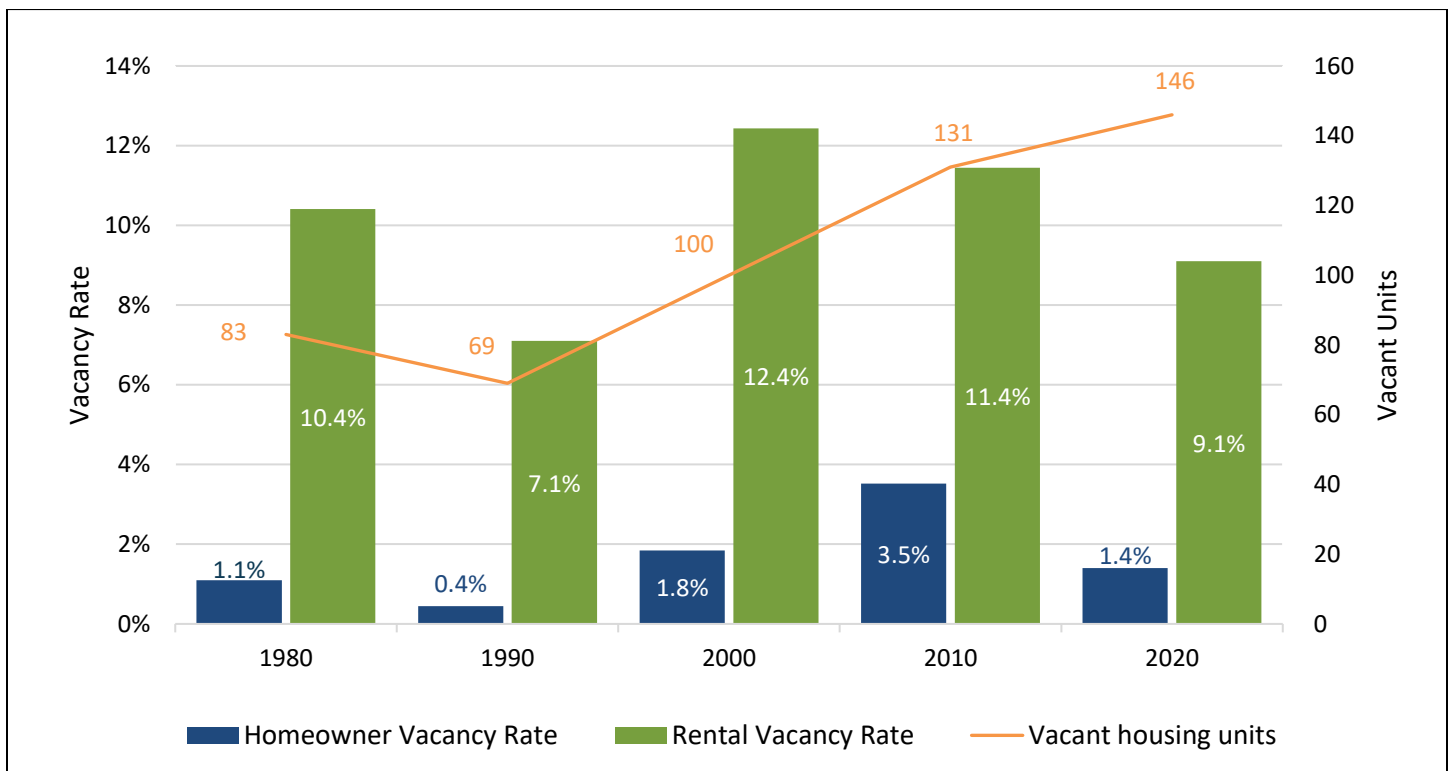


Source: 1980-2020 Decennial Censuses, SWWRPC projections

Vacancy

The vacancy rate in Mineral Point follows the national trend with rental vacancy rates higher than owner vacancy rates (Figure 19). Homeowners tend to remain in their dwellings longer than renters. As a result of less turnover, fewer owner-occupied units need to be available at one time to meet demand. This is reflected in the national vacancy rates. A healthy rental vacancy rate is around seven or eight percent.^v The city's 2020 rate of 9.1% is considered slightly high. However, the COVID-19 pandemic may have impacted the 2020 vacancy data, particularly for renters. Rental vacancy rates can also change relatively quickly as renters move in and out of units. The homeowner vacancy rate in the city was near the healthy two percent rate each recorded year with a high of 3.5% in 2010 and a low of 0.4% in 1990. The vacancy rates in Mineral Point indicate higher demand for owner-occupied units over rental units. Few owner-occupied units are available which presents availability and affordability challenges for new residents or for existing residents seeking more housing options.

Figure 19: Residential vacancy



Source: 1980-2020 Decennial Censuses

Of the 146 vacant units, the largest number are for seasonal, recreation, or occasional use (Table 12). The 36 homes labeled as “other vacant” could be labeled that way for a number of reasons including the following:^{vi}

- Owner does not want to sell or rent
- Unit is being used for storage
- Owner is elderly and living in a nursing home or with family
- Unit is being repaired or renovated
- Unit is being foreclosed (foreclosures may appear in any of the vacant or occupied categories)

Table 12: Vacancy Status	
Vacancy Status	Number of Housing Units
For rent	36
Rented, not occupied	4
For sale only	12
Sold, not occupied	3
For seasonal, recreation, or occasional use	55
Other vacant	36

Source: 2020 Decennial Census

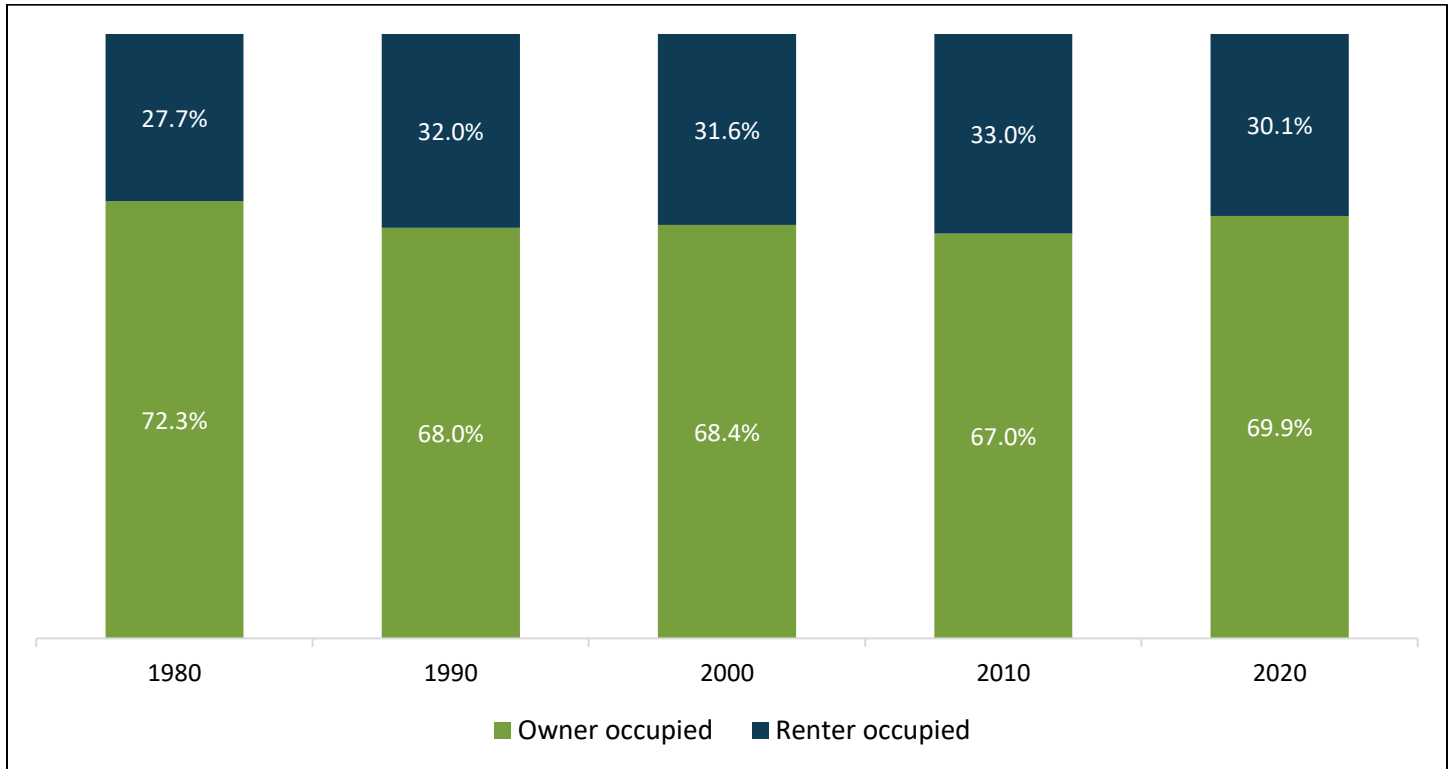
Short-Term Rentals

Outside of vacant units, Mineral Point has a number of short-term rentals listed on Airbnb, VRBO, or both. In February 2024, the city had 32 listed short-term rentals in municipal limits. Short-term rentals benefit communities through property tax and sales tax of tourists, but do not help communities meet other needs such as maintaining school enrollment, providing volunteers for events and fire or EMS services, and even year-round customers for grocery stores and other amenities.

Tenure & Size

In the past 40 years, owner occupied units have continued to make up approximately 70% of the occupied units, with rental units making up the other 30% (Figure 20). In 2020, 30.4% of occupied housing units were renter occupied with 69.9% owner occupied. At the state level, 32.9% of occupied units were renter occupied and 67.1% owner occupied.

Figure 20: Housing tenure



Source: 1980-2020 Decennial Censuses

Of the owner-occupied homes, 57% of homeowners moved into their home in 2000 or later (Figure 21). Approximately 43% of homeowners in Mineral Point have lived in their homes for at least 24 years. This indicates that over two-fifths of households have paid off or have nearly paid off their mortgages. These households in particular are less likely to sell their homes which prevents movement in the housing market. As a result, there are less homes available to newcomers. Developing a variety of housing types at more affordable price points could encourage movement for households that otherwise would have stayed in place.

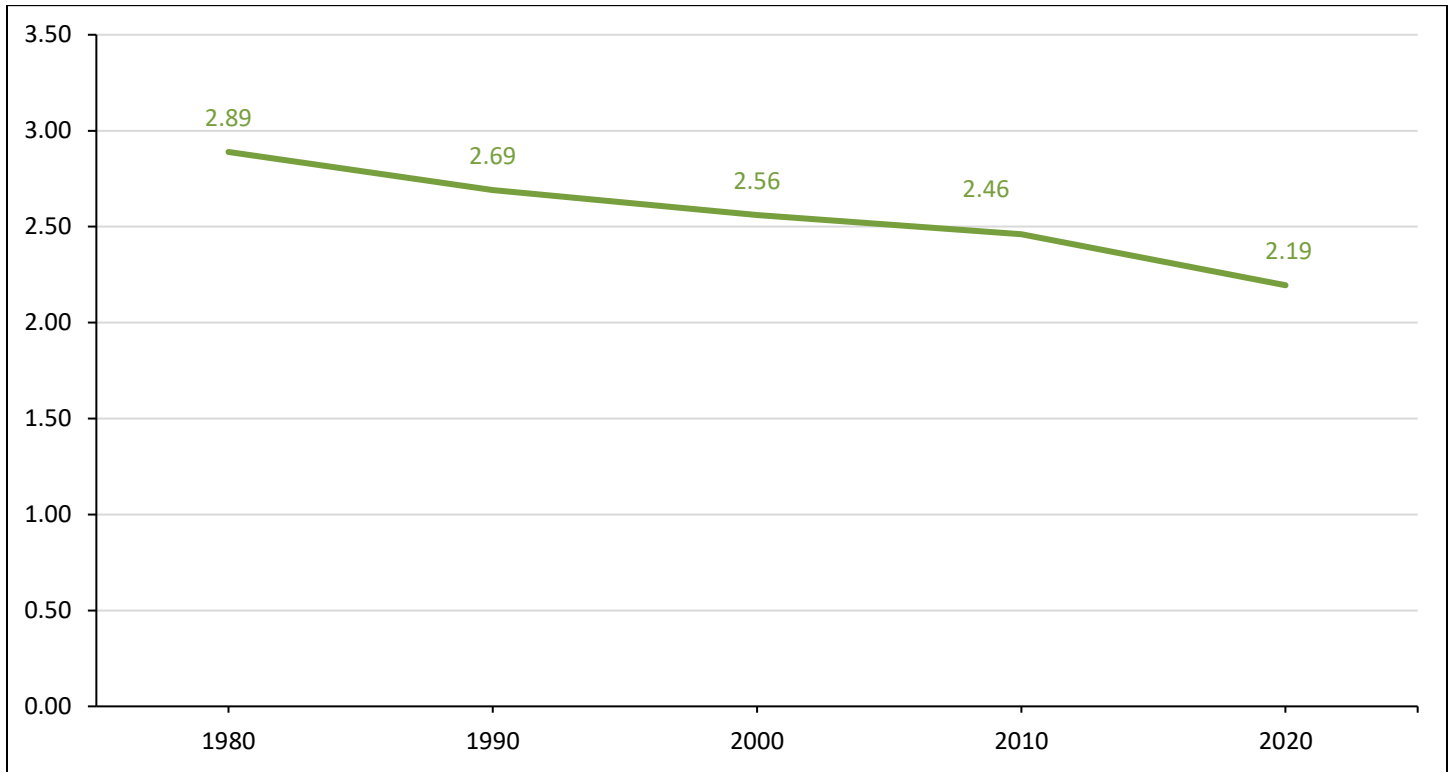
Figure 21: Year owner occupied home as percent of households



Source: 2017-2021 American Community Survey

The average household size in Mineral Point has been dropping since 1980 (Figure 22). This follows the national trend in declining household size. This shift requires a larger supply of housing units for the same population size.

Figure 22: Average household size



Source: 1980-2020 Decennial Censuses

Despite declining household sizes, the average home size in the United States has been increasing since the 1700s (Figure 23). The suburban boom post-WWII contributed to larger home sizes which have only grown since then. Zoning ordinances have supported this trend making smaller, more affordable homes difficult to find and nearly impossible to build. Overall, this creates a mismatch in housing as households become more diverse. In fact, in 2020, 30% of Wisconsin households contained only one person despite the trend toward larger homes.^{vii} Time will tell whether household sizes will continue to decrease, but national trends indicate a need for diverse housing types and sizes to meet the needs of diverse households.

Figure 23: Average house and household size in the U.S.

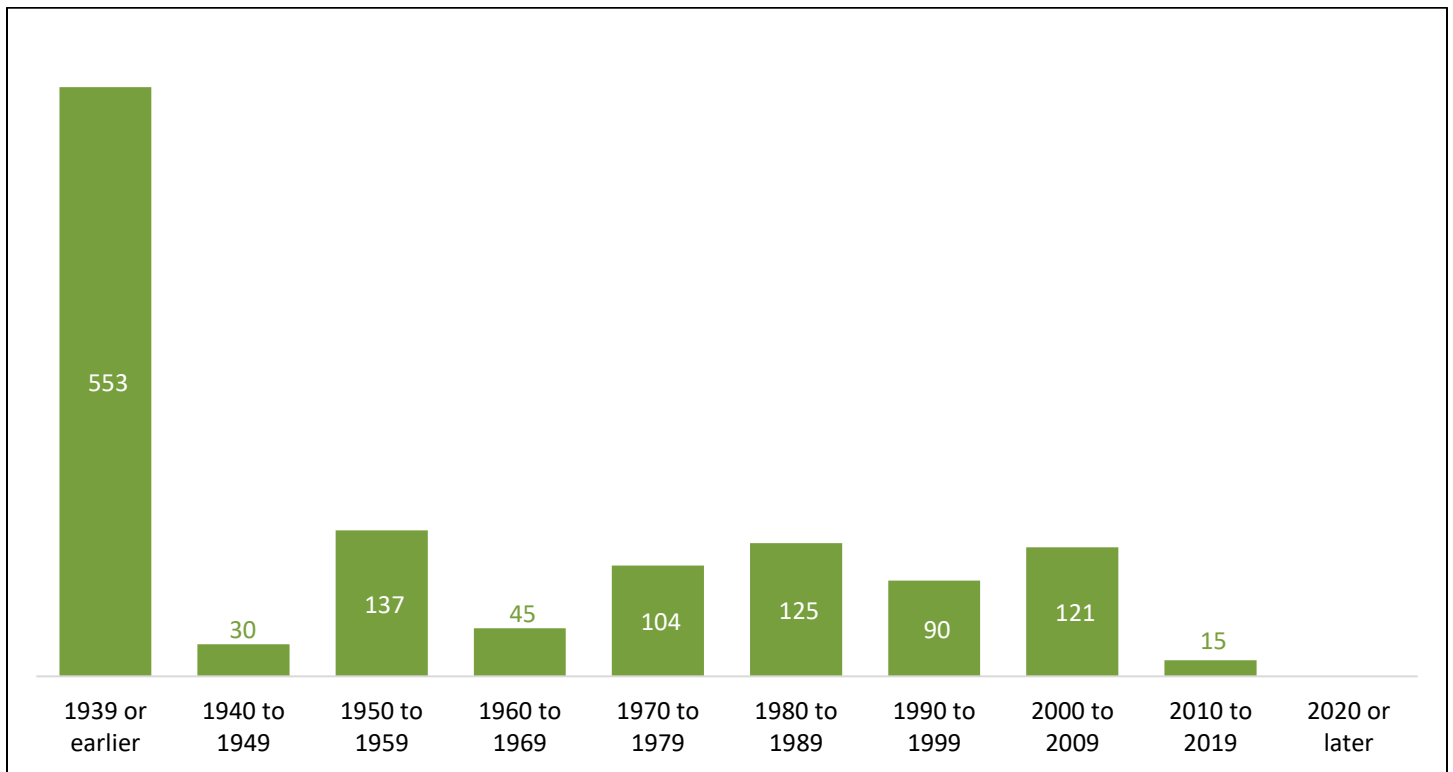


Source: Population Connection, 2020^{viii}

Year Built

The age of a community's housing stock can inform the amount of maintenance that may be required in coming years, along with public health risks for residents. Approximately 47.8% of homes in the city were built prior to 1940 (Figure 24). In 1978, the U.S. banned lead-based paint in residential households. This presents challenges for homes built before 1978 as lead paint remediation is added to traditional home repairs. In Mineral Point, approximately 71.2% of homes were built in or before 1978.

Figure 24: Year built for residential structures



Source: 2017-2021 American Community Survey

Developer Insights

The following points are taken from eleven developer interviews conducted for the 2018 housing studies. While the interviews were not conducted in 2024, the key takeaways are still relevant and likely only exacerbated by the COVID-19 pandemic.

- Communities should make the process for developers easier and more attractive.
- Construction costs are out of control due to demand for materials and labor. If building costs continue to rise, it will result in a lack of affordable housing. Construction costs are high for both single-family and multi-family homes.
- Rising interest rates are a barrier to new home construction. Rising interest rates make financing projects more expensive.
- Developers receive little assistance from municipalities and cannot afford the cost of building, specifically for a small percentage of homebuyers that do not make a lot of money.
- City-owned land is attractive to developers because it means the city controls the land, and it makes the process move quicker.
- Cities and villages need to make the investment in their future. If cities bought the land and installed the utilities, it would be more attractive to developers.
- Demand for workforce housing is high.
- Businesses need to pressure local government and be vocal about the need for additional housing. Get buy-in from local growth industries.
- Infill development is attractive, especially if multiple grant funding opportunities exist such as historic tax credits or brownfield redevelopment.
- Cities and villages need to plan ahead and zone for multi-family.

Zoning Review

The zoning ordinance for Mineral Point outlines four residential districts along with a planned unit development (PUD) district. Table 13 shows the uses and standards for the residential districts. Accessory dwelling units (ADUs) are not included by right or by conditional use in any of the districts, reducing the opportunity for income-generating property or multi-generational family living opportunities on the same lot. However, the PUD district does allow for “improved environmental design” and “innovative uses of land in the city.” Each proposed PUD is subject to review by the Plan Commission.^{ix}

Table 13: Zoning District Requirements								
District	Permitted Residential Uses	Conditional Residential Uses	ADUs Permitted	Front Setback (ft)	Rear Setback (ft)	Side Setback (ft)	Min. Width (ft)	Min. Lot Area (sq ft)
R-1	<ul style="list-style-type: none"> Detached Single Family 	<ul style="list-style-type: none"> N/A 	No	30	30	12	80	9,600 (0.22 acres)
R-2	<ul style="list-style-type: none"> Two-family Duplexes 2 Apts. 	<ul style="list-style-type: none"> 3 Apts. 	No	30	30	12	60	7,200 (0.17 acres)
R-3	<ul style="list-style-type: none"> Multiple Family 	<ul style="list-style-type: none"> Single Family 	No	25	25	12	66	8,000 (1,500/unit)
R-4	<ul style="list-style-type: none"> Mobile Home Park 	<ul style="list-style-type: none"> Single Family 	No	30	40	40	300 (entire park)	5 acres (entire park)

Source: City of Mineral Point Zoning Ordinance, 2023

Pros

- Limited number of residential districts
- PUD district allows for design flexibility

Cons

- ADUs not allowed by right
- PUDs subject to long review process

Affordability

Housing costs can constitute a large portion of household spending each year. Providing housing for residents goes beyond merely the number of units in a community. Cities and villages should work toward providing safe and affordable housing options to all residents.

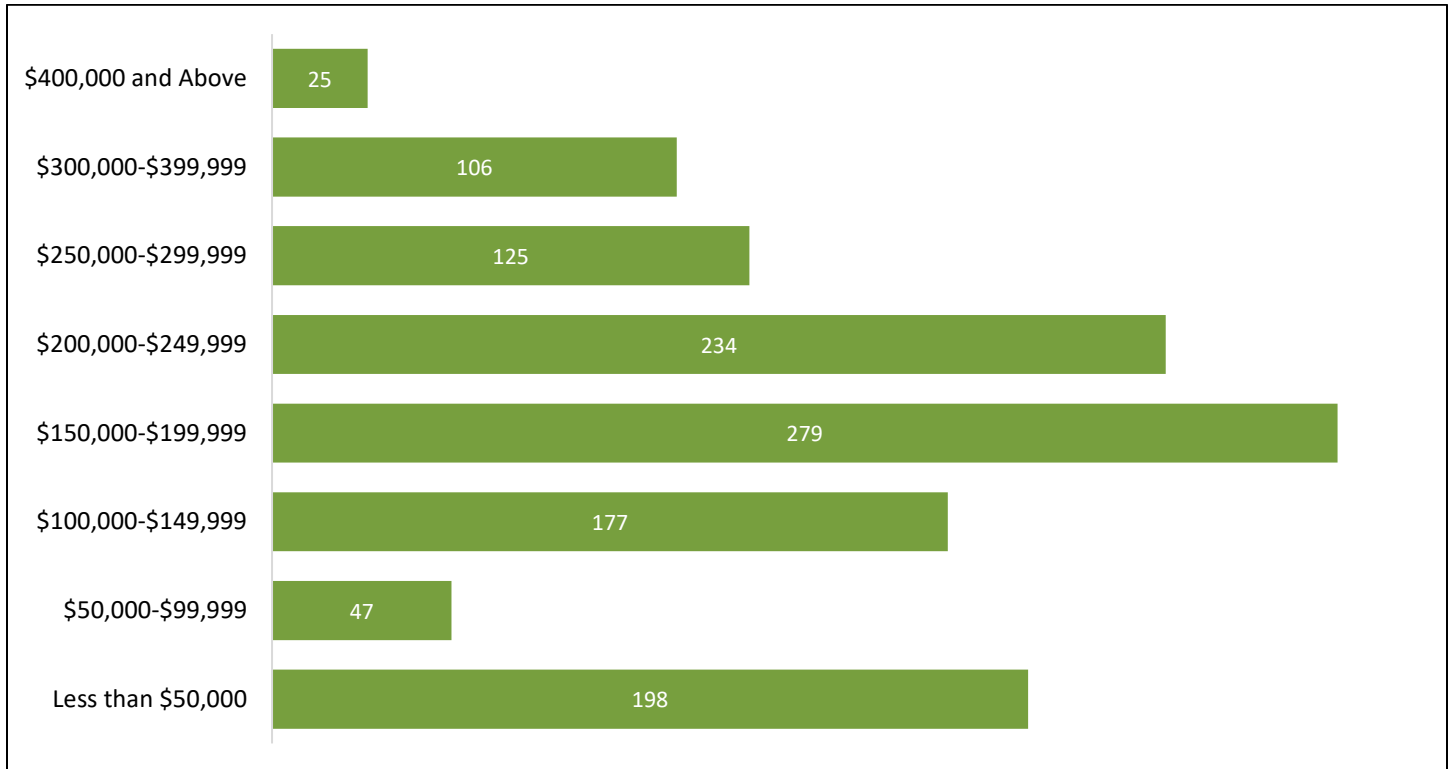
In 2022, the median home value in Mineral Point was \$178,900. Of the communities in Iowa County, Mineral Point has the third highest median home value (Figure 25). Approximately 23.4% of homes in Mineral Point are valued between \$150,000 and \$199,999, 19.6% between \$200,000 and \$249,999, 10.5% between \$250,000 and \$299,999, and 11% over \$300,000 (Figure 26). Homes valued less than \$150,000 make up 35.4% of the housing stock including 16.6% less than \$50,000. Based on interviews for the 2018 housing study, the most desired housing is between \$100,000 and \$125,000. Mid-priced housing between \$125,000, and \$200,000 is also in high demand. These affordable housing price points are especially desired by first-time home buyers. In 2022, Mineral Point had 51 home sales for a median sale price of \$250,000 (Table 14). Over the five years from 2018 to 2022, the median sale price has seen a general upward trend.

Figure 25: Median home value



Source: 2022 Statewide Parcel Data, Wisconsin State Cartographer's Office

Figure 26: Residential home values



Source: 2022 Statewide Parcel Data, Wisconsin State Cartographer's Office

Table 14: Home Sales					
	2018	2019	2020	2021	2022
Sales	43	55	30	57	51
Median Sale Price	\$138,000	\$165,000	\$162,500	\$200,000	\$250,000

Source: Wisconsin DOR, 2022

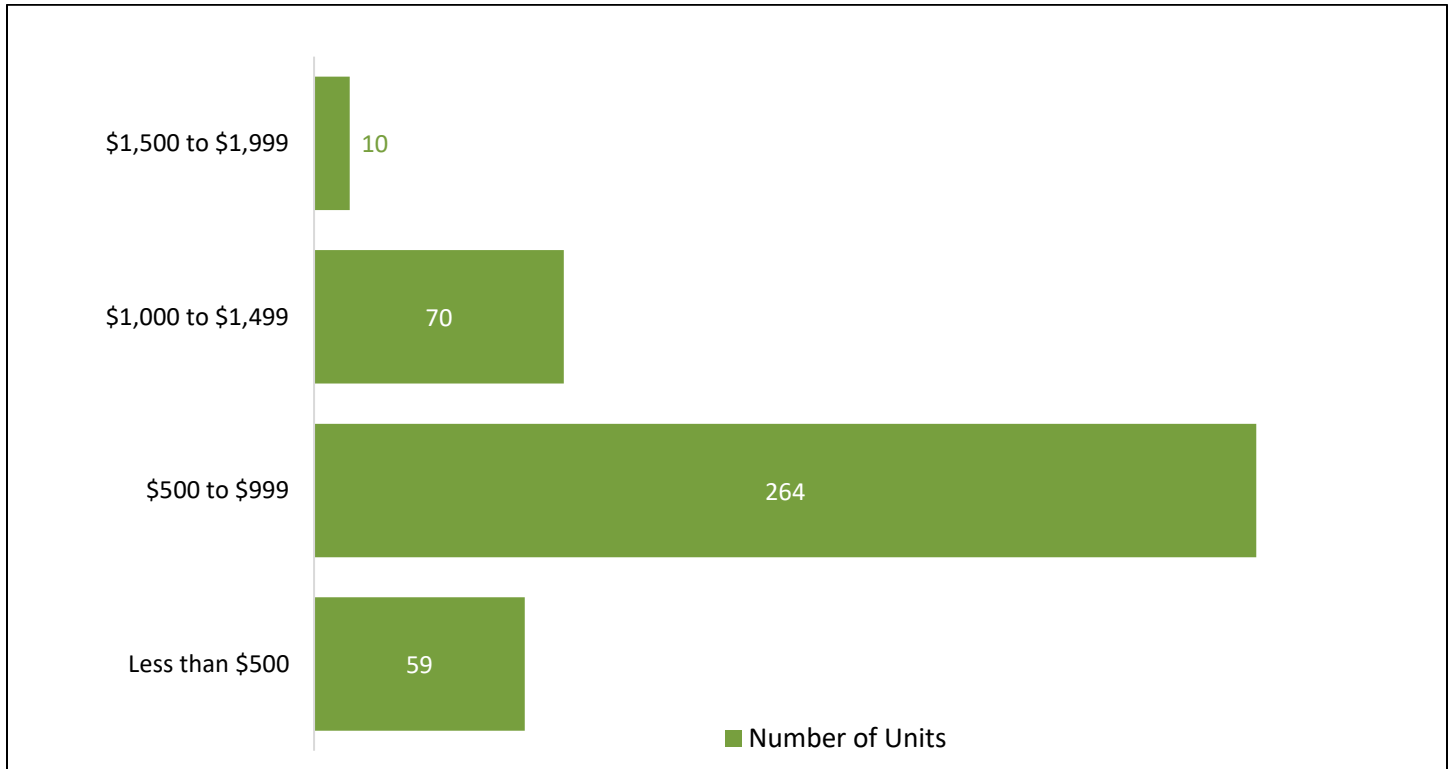
Fair market rents are “estimates of 40th percentile gross rents for standard quality units within a metropolitan area or nonmetropolitan county.”^x Iowa County’s 2021 fair market rent ranges from \$655 for a studio apartment to \$1,400 for a four-bedroom apartment (Figure 27). The majority of rents in Mineral Point, 65.5%, fall in the range of \$500 to \$999 (Figure 28). Approximately 19.9% of monthly rents are \$1,000 or more, and 14.6% are below \$500.

Figure 27: Iowa County 2021 fair market rent (40th percentile rents)



Source: United States HUD, 2021

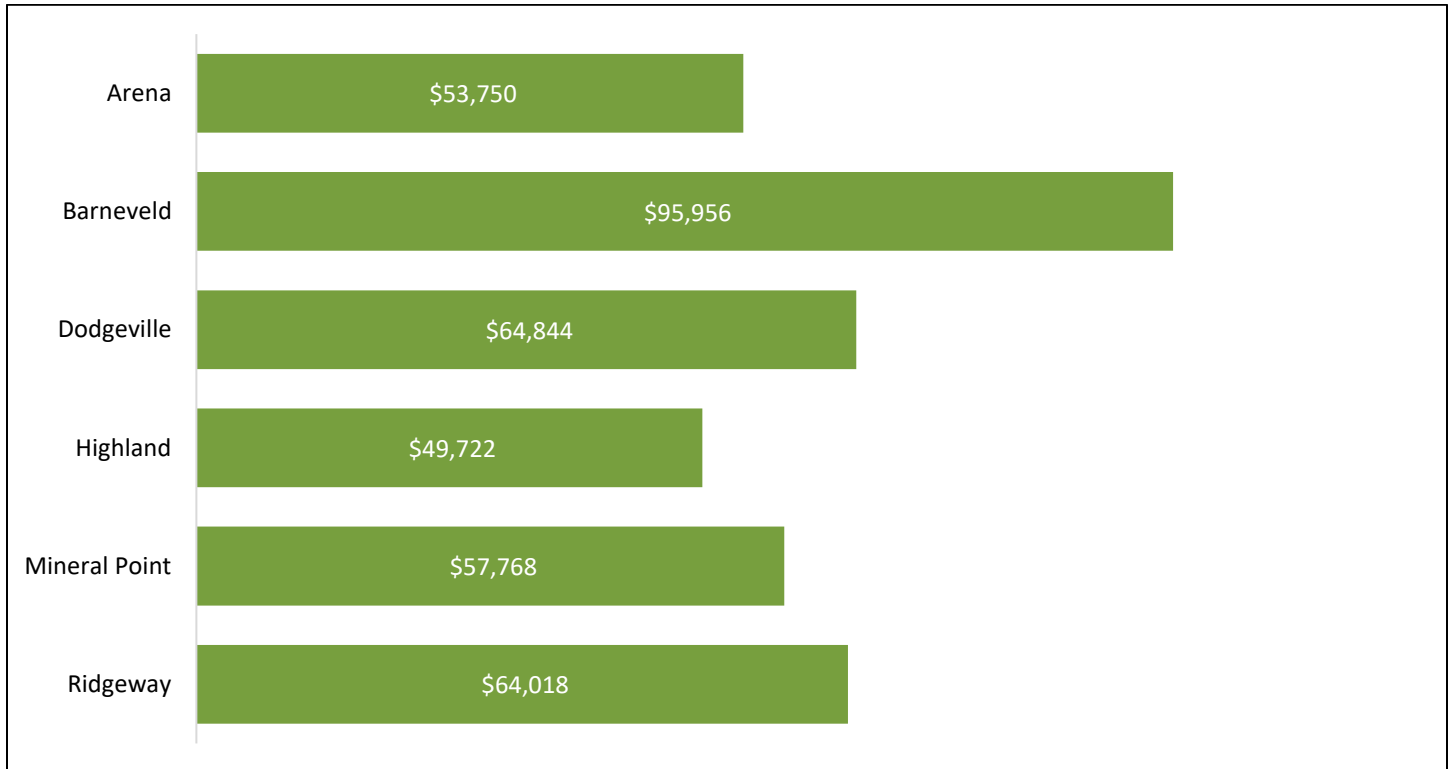
Figure 28: Monthly gross rent



Source: 2017-2021 American Community Survey

The median household income in Mineral Point in 2021 was \$57,768. The city has a mid-range median household income among Iowa County communities (Figure 29). Of the communities compared, only Arena and Highland have lower median household incomes. Table 15 shows household incomes with associated affordable housing costs. The majority of owner-occupied households (51.2%) in Mineral Point make \$75,000 or more compared to only 18.8% of renter households. This breakdown shows the importance of providing housing at different price points. Each household needs a variety of options to find housing that suits their income. HUD defines low-income households as those making less than 80% area median income (AMI) and very low-income households as those making less than 50% AMI. For reference, a four-person household in Iowa County making \$76,650 is considered low income and may be eligible for HUD or USDA housing programs.

Figure 29: Median household income



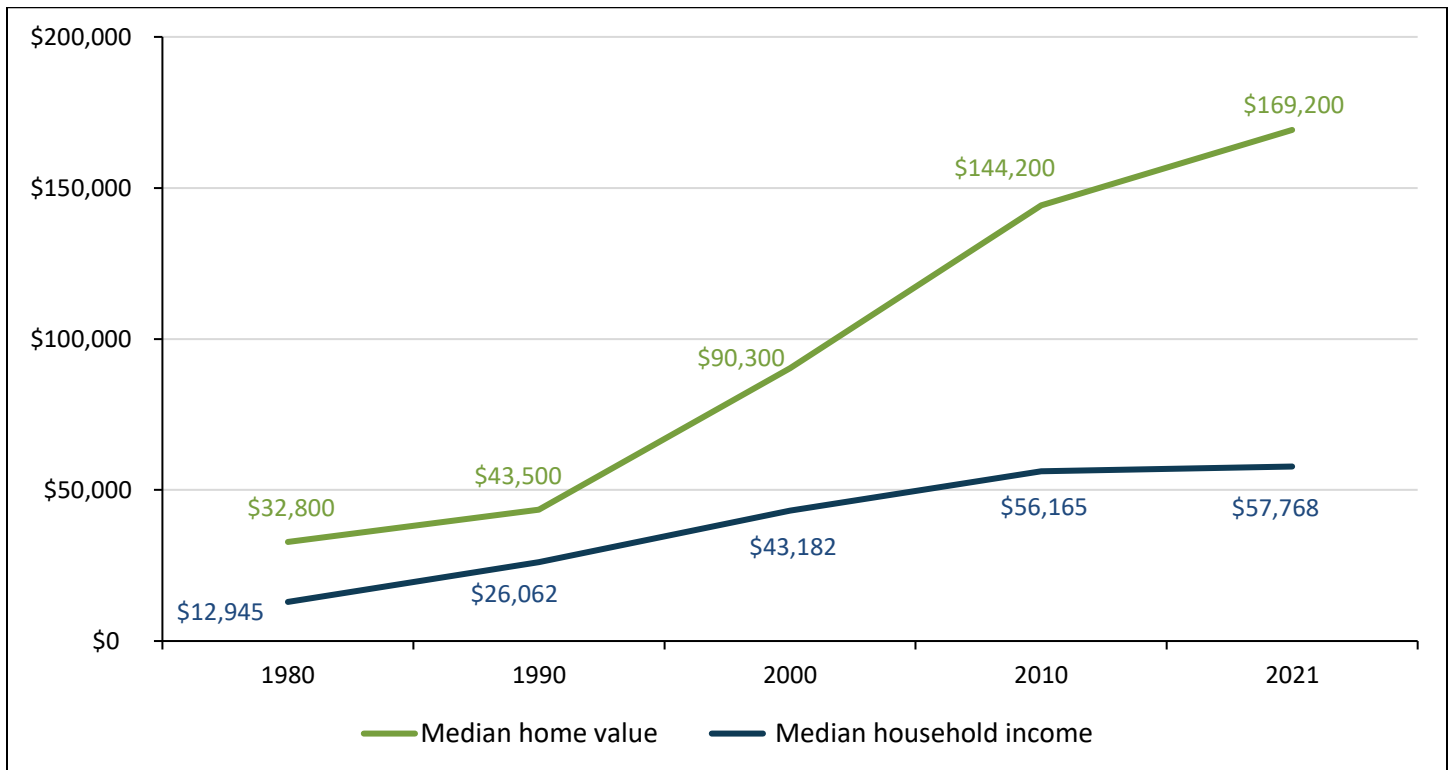
Source: 2017-2021 American Community Survey

Table 15: Affordable Housing Costs by Income						
Household Income	Owners	Percent of Owners	Price of Home They Can Afford	Renters	Percent of Renters	Rent They Can Afford
Less than \$20,000	60	8.3%	Less than \$56,000	113	27.0%	Less than \$500
\$20,000 to \$34,999	135	18.7%	\$56,000 to \$97,900	83	19.8%	\$500 to \$874
\$35,000 to \$49,999	45	6.2%	\$98,000 to \$139,900	83	19.8%	\$875 to \$1,249
\$50,000 to \$74,999	112	15.5%	\$140,000 to \$209,900	61	14.6%	\$1,250 to \$1,874
\$75,000 to \$99,999	114	15.8%	\$210,000 to \$279,800	32	7.6%	\$1,875 to \$2,499
\$100,000 to \$149,999	141	19.6%	\$279,900 to \$419,700	44	10.5%	\$2,500 to \$3,749
\$150,000 or more	114	15.8%	\$419,800 or more	3	0.7%	\$3,750 or more

Source: 2017-2021 American Community Survey

Figure 30 shows that even the median income in Mineral Point is not keeping pace with the median home value. In 1980, the median home value was 2.5 times the median household income. This is a difference of nearly \$76,350 in 2023 dollars. In 2021, home value had jumped to 2.9 times income. The difference is now over \$127,000 in 2023 dollars. Increasing home sizes, higher interest rates, lack of movement in the housing market, rising construction prices, labor shortages, and fewer building contractors have all contributed to rising home values. Without interventions in these areas, home values will continue to rise. Higher home values lead to higher sale prices that even traditional middle-class families struggle to afford.

Figure 30: Home values and household income

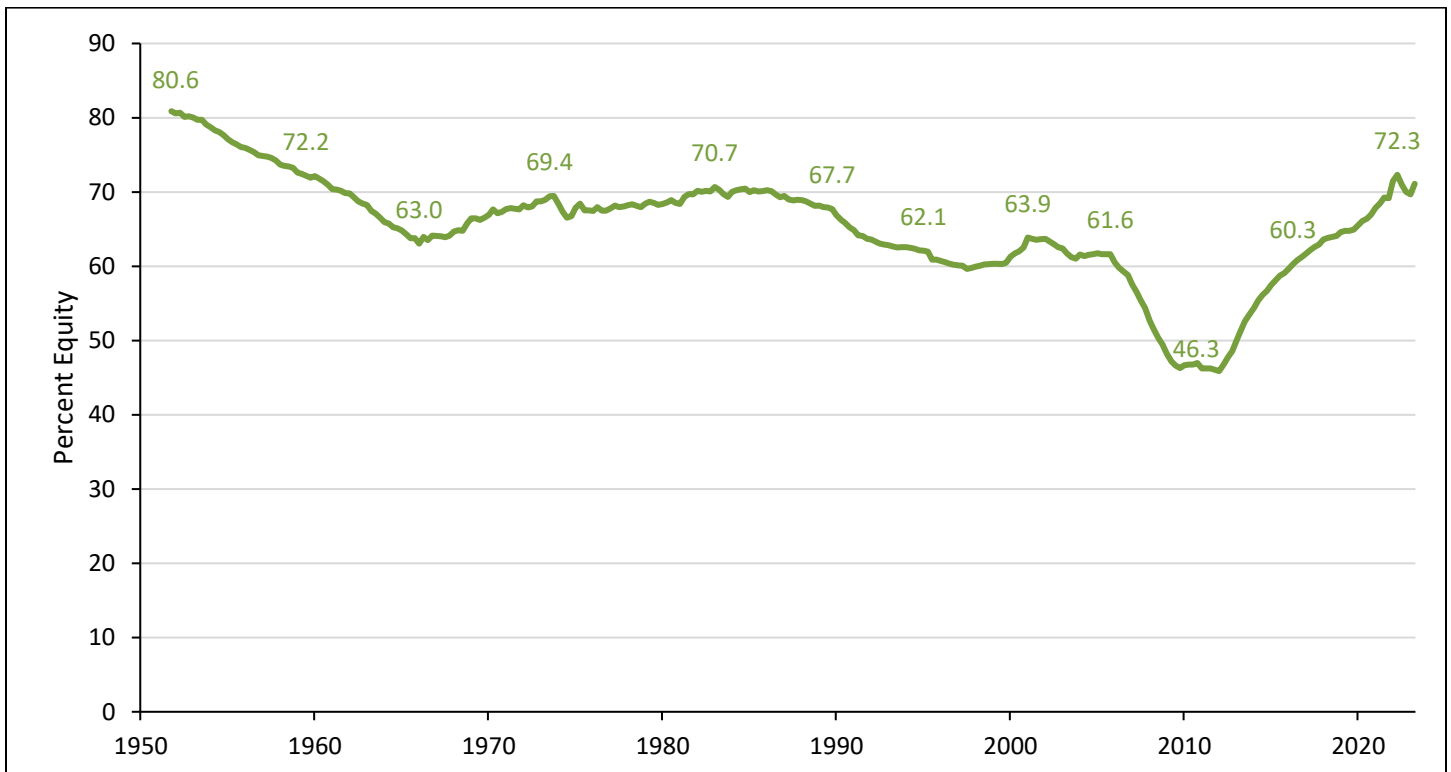


Source: 1980-2000 Decennial Censuses, 2006-2010 & 2017-2021 American Community Survey

Equity

Despite the increasing gap between home values and household income, U.S. homeowners had approximately 71.1% equity on their homes in quarter two of 2023 (Figure 31). High percent equity combined with an aging population could present a challenge for movement within the housing market. Older residents with high equity have little incentive to downsize especially with high housing costs, high interest rates, and limited disposable incomes. This limits the housing available to homebuyers and compounds the lack of housing.

Figure 31: Owners' Equity in Real Estate as a Percentage of Household Real Estate, United States



Source: Board of Governors of the Federal Reserve System^{xi}

While homeowners have relatively high percent equity, some still have difficulty accessing liquid cash. Second mortgages or home equity loans allow homeowners to access cash by using a home as collateral or borrowing against home equity. In 2021, 5.1% of Mineral Point households had a second mortgage, home equity loan, or both, down from 10% in 2000 (Table 16). The percent of households with a home equity loan dropped most significantly, from 6.7% in 2000 to 4.2% in 2021. Several of the recommendations in this plan offer options for better cash flow among homeowners outside of using second mortgages and home equity loans.

Table 16: Second Mortgages			
	2000	2010	2021
Second mortgage only	49	38	11
Home equity loan only	39	77	49
Both second mortgage and home equity loan	1	0	0

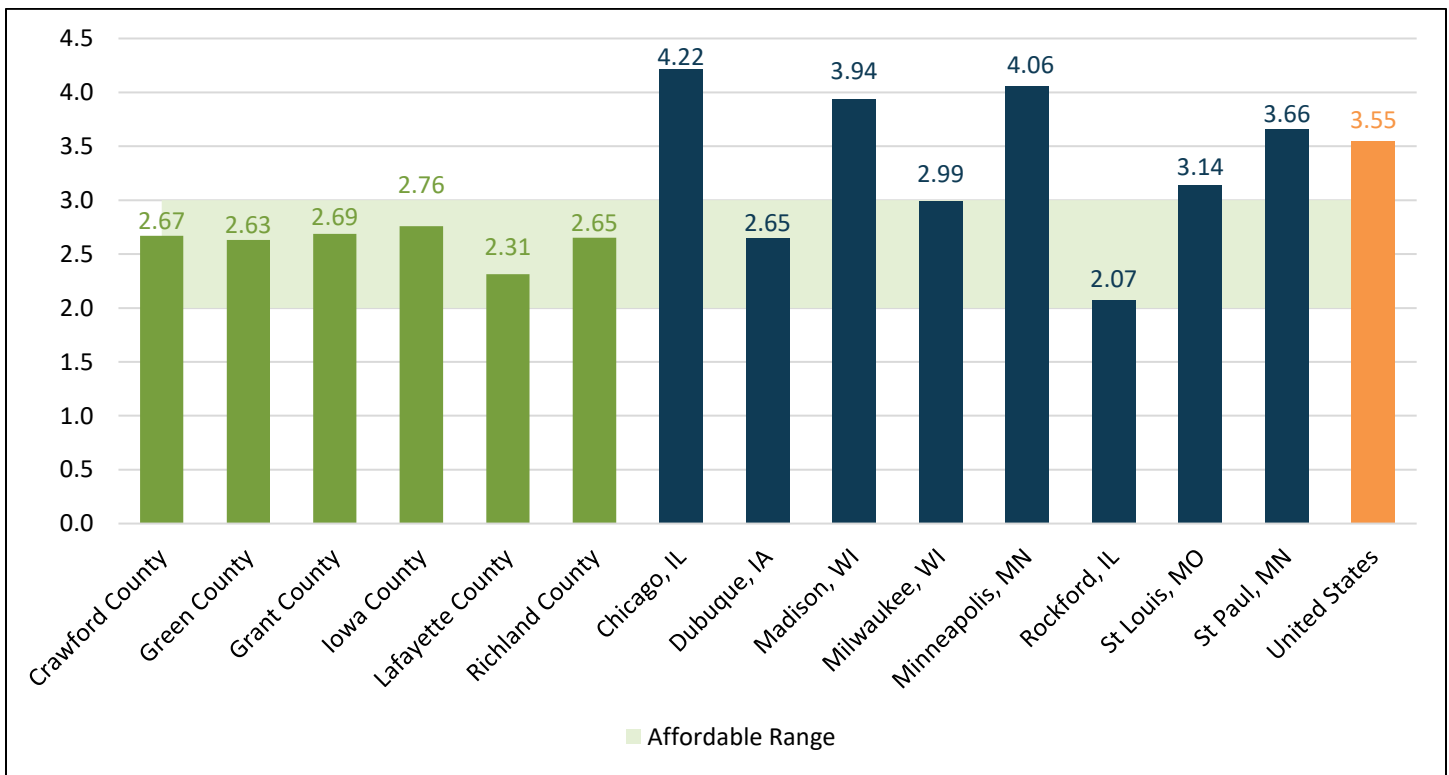
Source: 2000 Decennial Census, 2006-2010 ACS, 2017-2021 ACS

Relative Affordability

Other communities in the area can be used to gauge the relative affordability of Mineral Point. Home price to income (HPI) ratios are indicators of both affordability and the health of a housing market. Low HPI ratios indicate that homes are relatively affordable while high HPI ratios present signs of unaffordability. A household’s HPI ratio between two and three indicates that the home is within an affordable range. While home price is only available upon sale and may experience greater fluctuation than home value, the HPI can indicate affordability in a hot housing market where homes are selling well above home values.

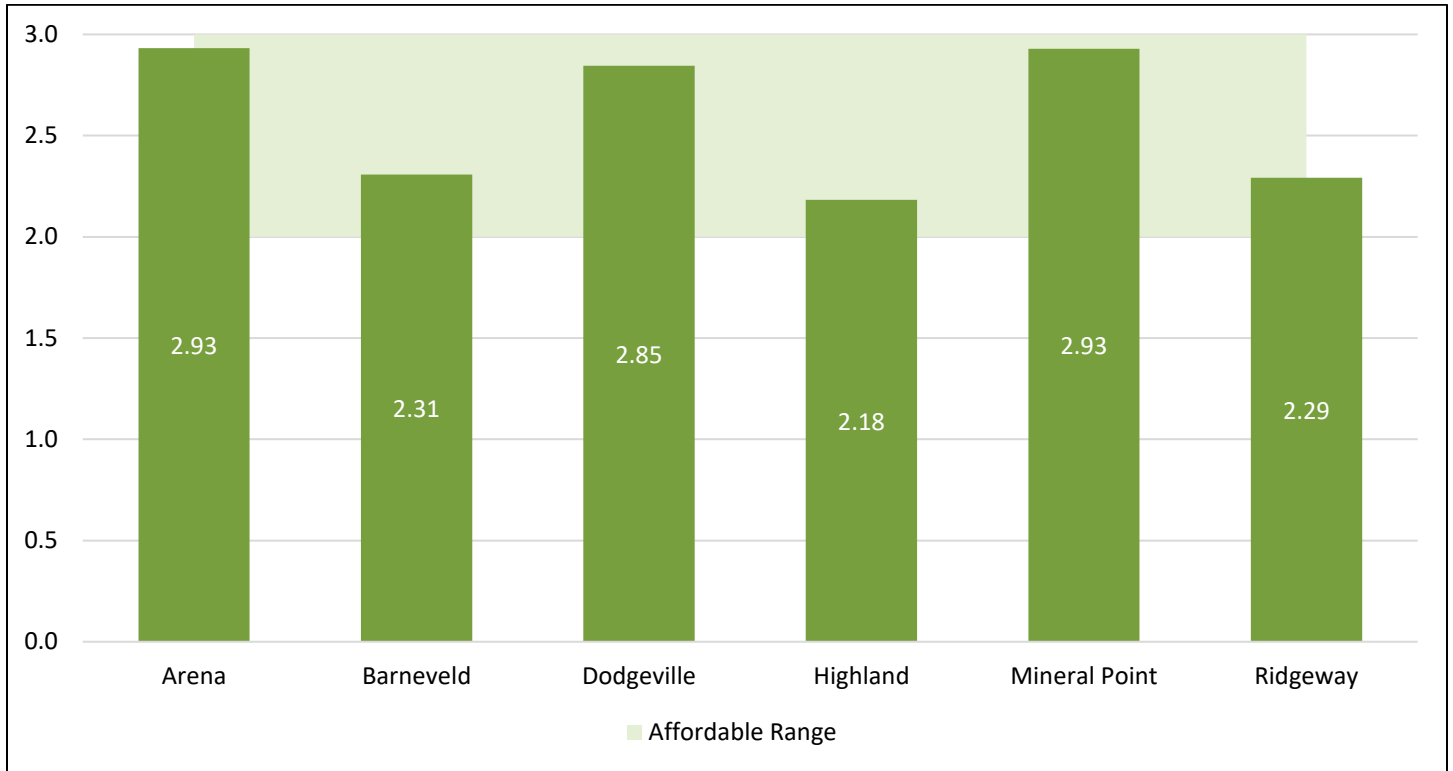
Home value to income (HVI) ratios can be used as similar indicators, but typically result in lower ratios than using home sale price. The U.S. had a 2021 HVI ratio of 3.55. Larger Midwest cities such as Madison, Chicago, and Minneapolis had 2021 ratios near four while the counties in southwest Wisconsin all had ratios below three (Figure 32). This signifies that southwest Wisconsin has more affordable housing relative to larger communities. Some cities such as Dubuque, Rockford, and even Milwaukee present more competition for southwest Wisconsin due to similar HVI ratios. At a smaller scale, all of Iowa County’s communities had ratios below three (Figure 33). The ratio in Mineral Point is tied for highest, at 2.93.

Figure 32: Home value to income ratio, SW WI Counties and Midwest cities



Source: 2017-2021 American Community Survey

Figure 33: Home value to income ratio, Iowa County



Source: 2017-2021 American Community Survey

Housing Cost Burden

The relative affordability of Mineral Point compared to the greater U.S. does not mean that there is affordable and available housing for all. Approximately 25.4% of Mineral Point homeowners are housing “cost burdened,” meaning they spend more than 30% of their income on housing (Figure 34). As is typically expected, the percentage of cost burdened renters is higher, at 28.6% (Figure 35). Overall, 183 homeowners and 120 renters are cost burdened. These cost burdened households indicate a need for additional housing options, higher wages, cheaper childcare, or a number of other factors.

Figure 35: Percent of income spent on owner costs

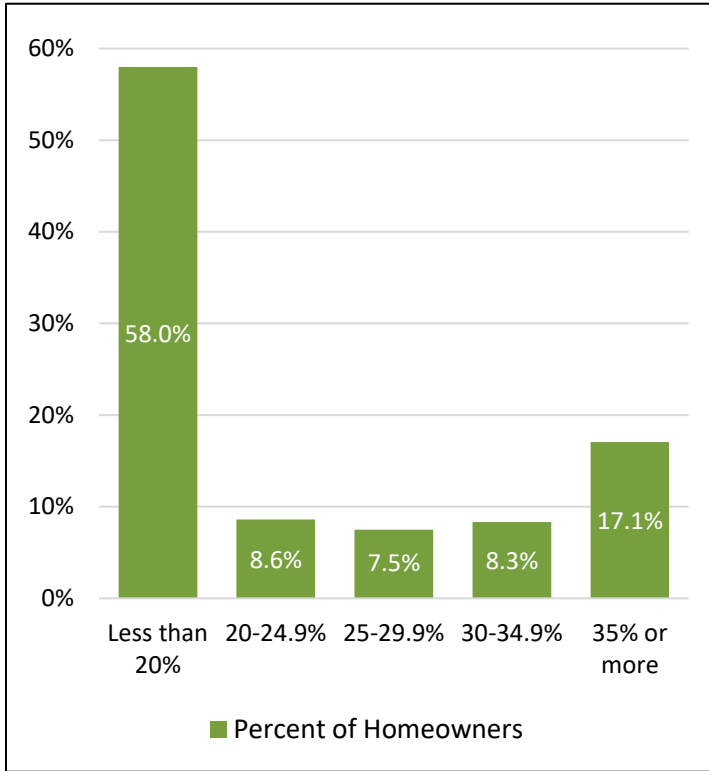
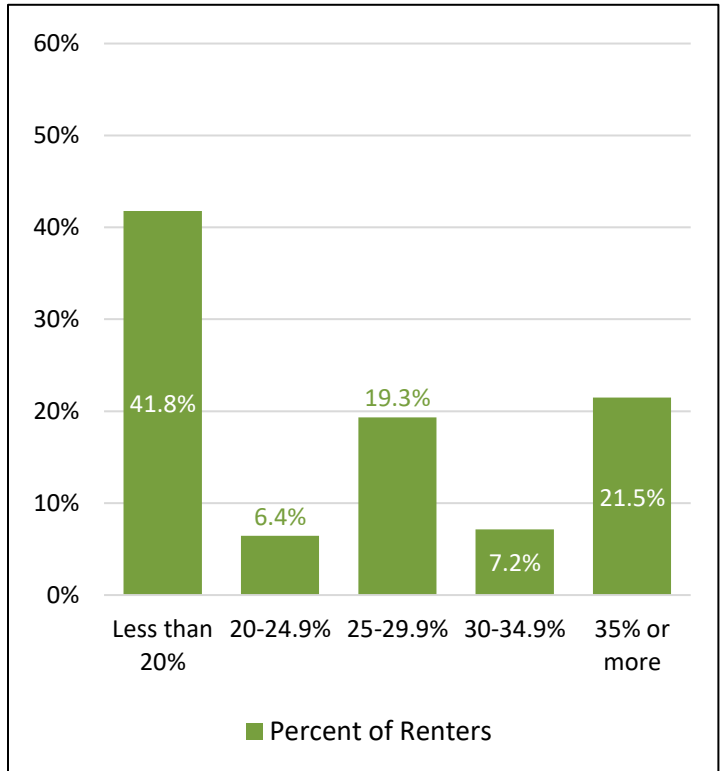


Figure 34: Percent of income spent on rent



Source: 2017-2021 American Community Survey (Figure 34 & 35)

Affordability Based on Occupation

Alongside an analysis of housing cost burdened households, Table 17 analyzes the number of resident workers who are able to afford a house priced at the city’s 2022 median home value (MHV), \$178,900. Resident workers are those that live in the region and hold the occupation but may work outside of the region. This analysis assumes that the home buyer is able to make a 6% down payment (the average down payment for a first-time buyer) on a 30-year mortgage with an interest rate of 7%. Approximately 20.7% of resident workers hold a job that pays enough to purchase a home at the MHV. This assumes a one income household. With a doubled income, 66.1% of resident workers would be able to afford the MHV. This could represent a dual income household, but assumes that the second income is the same as the first. Finally, 12.8% of resident workers need three times their income to buy a house priced at the MHV. The remaining 0.4% of the workforce had insufficient earning data to be factored into the analysis. Occupations that need three times their income to buy this house include farmworkers, cooks, janitors, and waiters among others. Production workers, carpenters, nursing assistants, firefighters, and K-12 teachers all need two times their income.

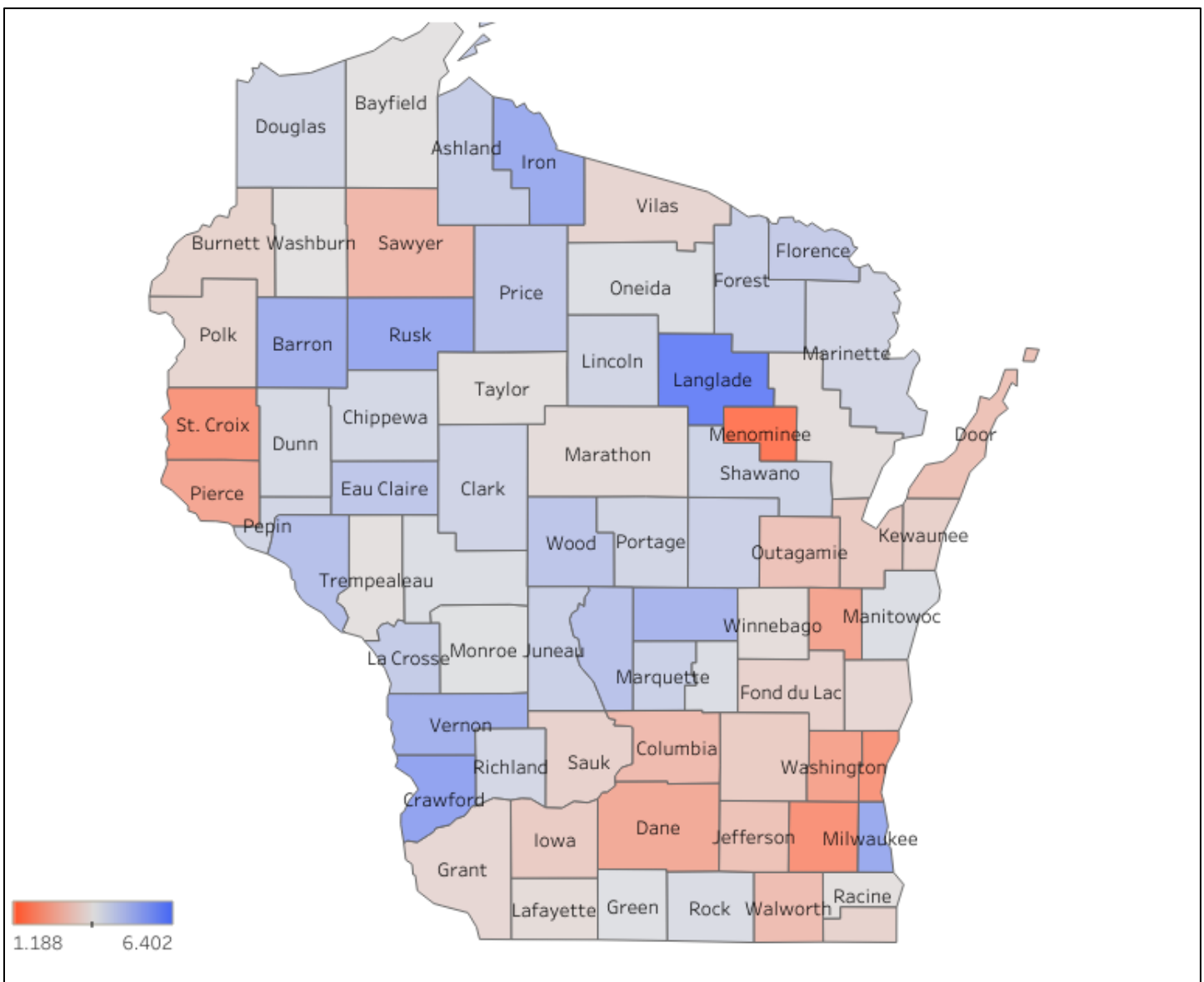
Table 17: Median Home Affordability based on Occupation Median Earnings of Resident Workers	
2022 Median Home Value	\$178,900
Annual Income Needed to buy MHV home	\$63,932
# of resident workers in occupations paying enough to buy MHV home	653
... as % of Total Resident Workers	20.7%
# of resident workers in occupations needing two times its median income to buy MHV home	2,088
... as % of Total Resident Workers	66.1%
# of resident workers in occupations needing three times its median income to buy MHV home	404
... as % of Total Resident Workers	12.8%

Source: 2022 Statewide Parcel Data, Wisconsin State Cartographer’s Office, Lightcast™ 2022

Tax Credits and Homelessness

Two other metrics to examine housing affordability are Homestead Tax Credit claims and school homelessness data. The Homestead Tax Credit is a benefit available for renters and homeowners with low or moderate incomes designed to lessen the impact of rent and property taxes. To be eligible for the credit, an applicant must rent or own a home that is their primary residence. In 2021, Mineral Point had 10 Homestead Tax Credit claims with an average credit of \$366. Of the total tax returns in Mineral Point, 2% included a Homestead Tax Credit claim. The 2021 claims were down from 91 in 2016. This may indicate that workers' incomes were higher, making them ineligible for the tax credit or that fewer workers were aware of the tax credit. Iowa County had 379 claims which made up 3.2% of the total tax returns. The average credit in Iowa County was \$495. Figure 36 shows the relative share of tax returns with a Homestead Credit claim. Mineral Point and Iowa County have small shares compared to counties further north in the state.

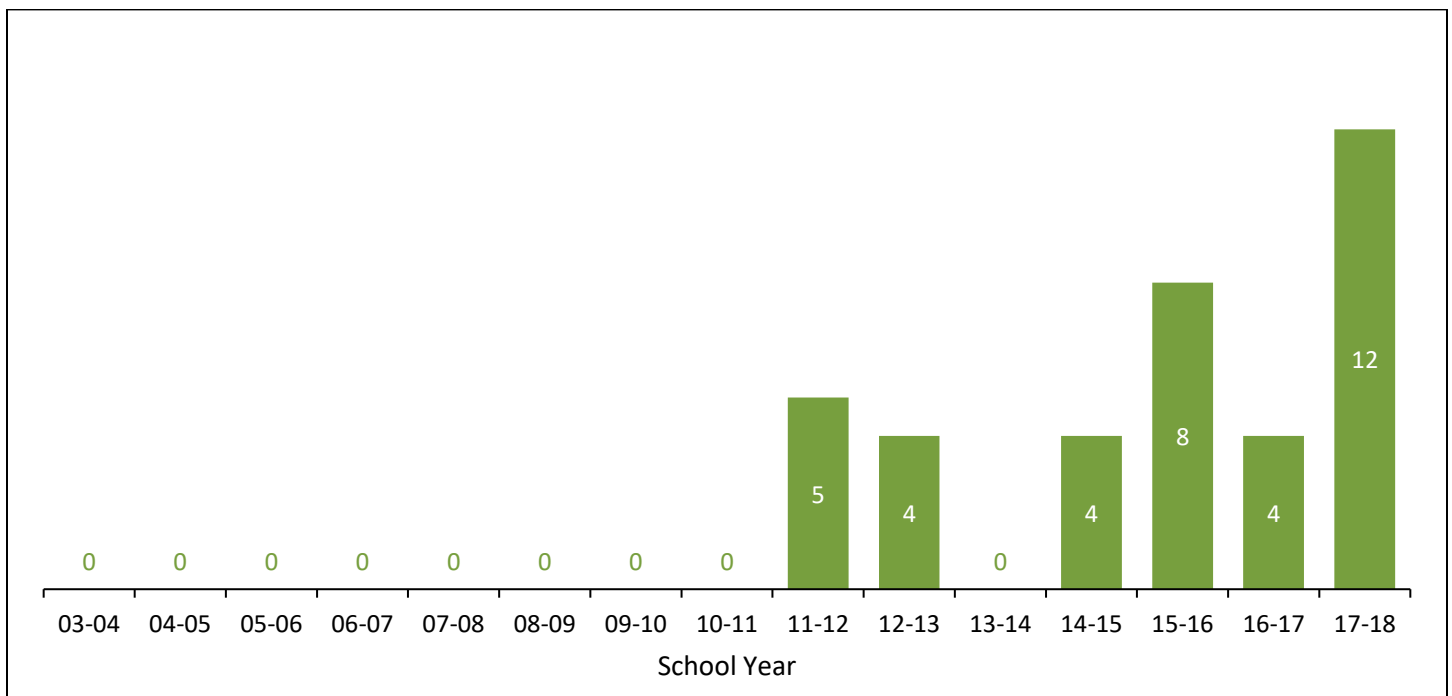
Figure 36: Share of tax returns with Homestead Credit, fiscal year 2022



Source: Wisconsin DOR, 2022

The Southwestern Wisconsin Community Action Program (SWCAP) leads the Point-in-Time Count (PIT) in Iowa County every January and July. The PIT is a count of both sheltered and unsheltered people experiencing homelessness. However, the PIT often underestimates the number of individuals experiencing homelessness for a number of reasons. For example, the count does not identify individuals who are staying with friends or living in motels. Data from the DPI can start to shine a light on the larger issue. Between 2003 and 2018, Mineral Point had six school years with at least one reported homeless student (Figure 37). During the 2017-2018 school year, 12 students were reported homeless. Similar to Census data, the Department of Public Instruction data is self-reported and may be underreported. Data has not been released for more recent years to determine if the COVID-19 pandemic had an effect on the number of homeless students.

Figure 37: Homeless children and youth enrolled in Mineral Point Schools

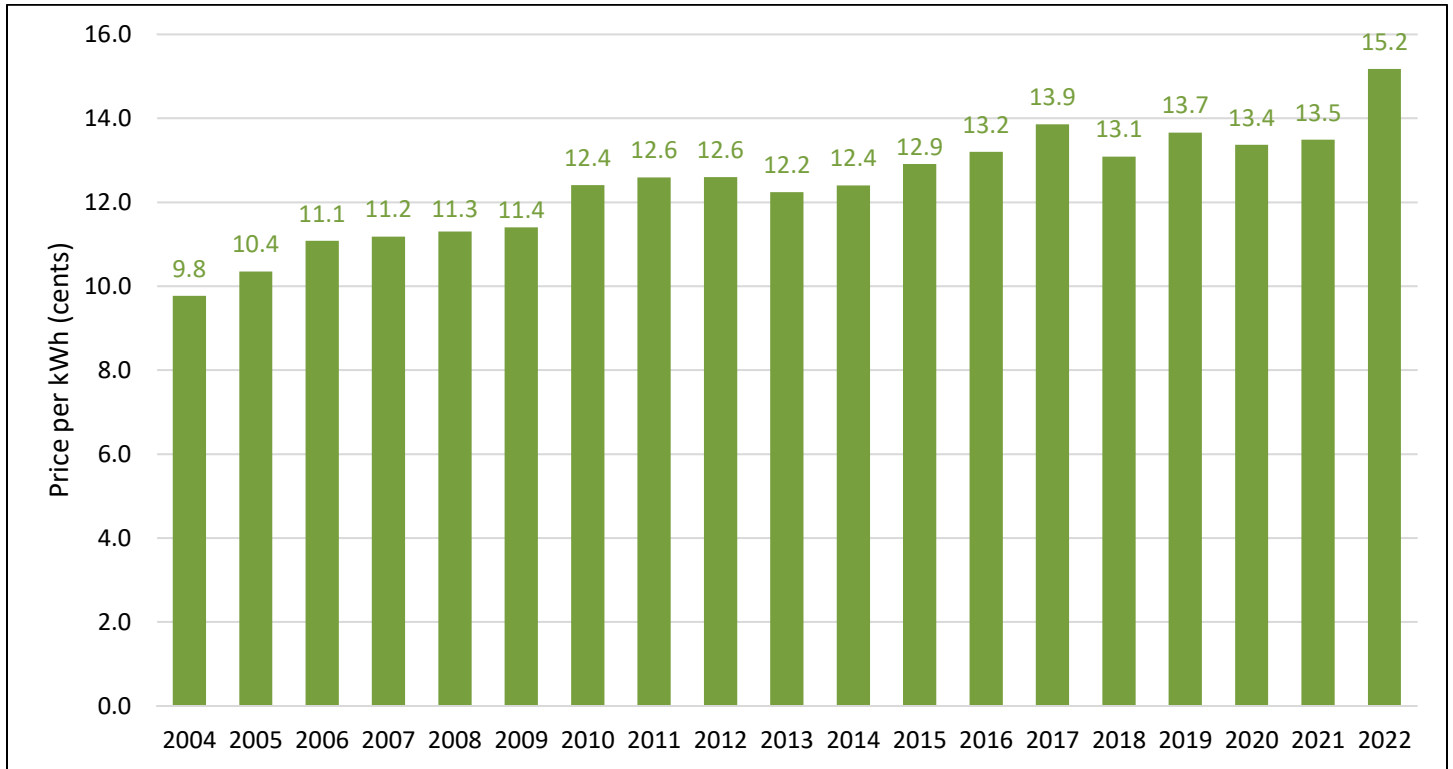


Source: Wisconsin DPI, 2022

Household Energy Costs

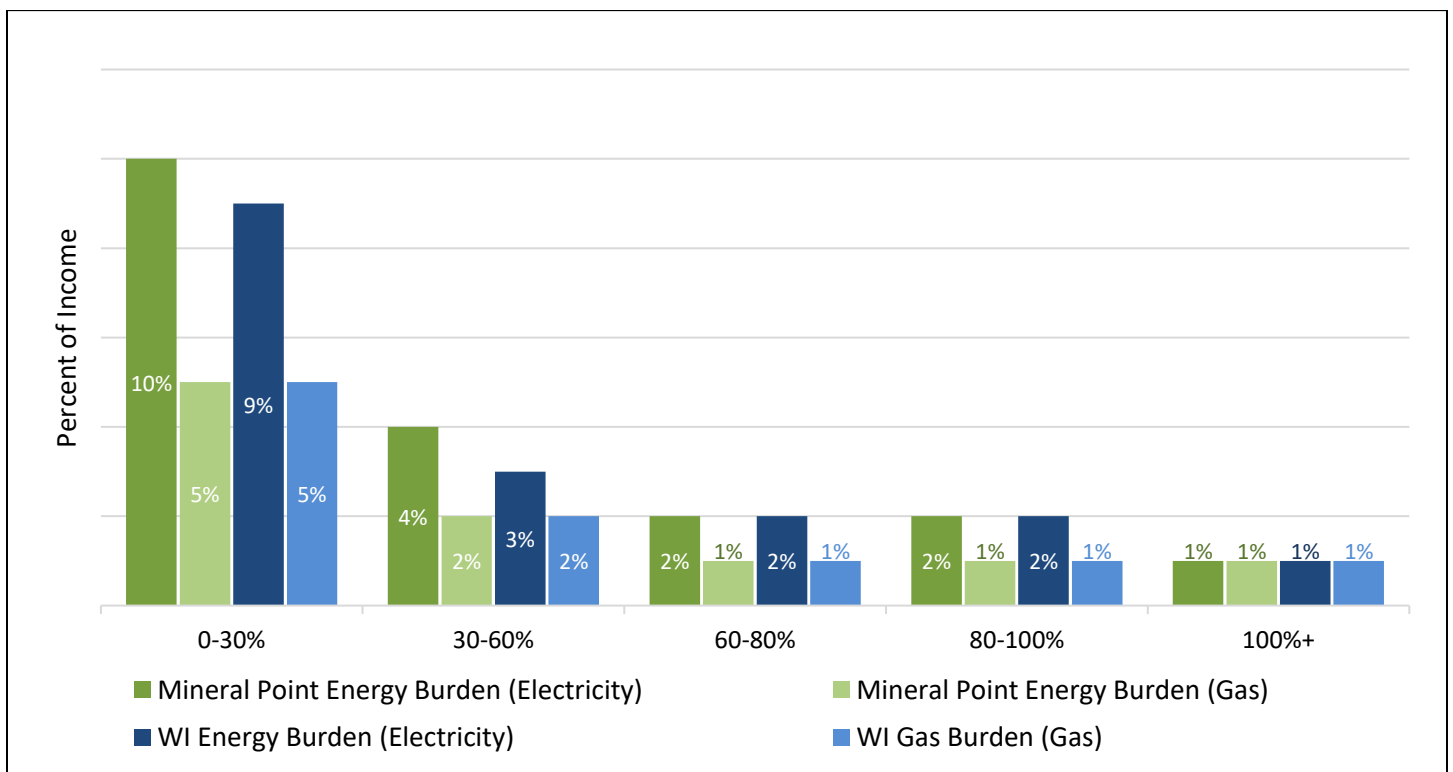
A factor often forgotten when considering housing affordability is the price of energy and gas. Figure 38 shows residential energy prices in Mineral Point over time. According to the Energy Information Administration, the average residential retail energy price in Wisconsin was 12 cents/kWh in 2022 which is 3.2 cents/kWh lower than in Mineral Point.^{xii} Figure 39 shows the average percentage of household income spent on energy costs by area median income (AMI). Energy cost burdened households are those that spend more than 6% of their household income on energy costs. Between electricity, gas, and other energy costs, Mineral Point households earning 0-30% AMI spend 16% of their income on energy. At the state level, households at the same AMI spend 14% of their income on energy. In both Mineral Point and Wisconsin as a whole, households earning more than 100% AMI spend only 2% of their income on energy. This follows the national trend of low-income households spending a larger portion of their income on energy costs. Rising energy costs alongside rising home values have significantly outpaced growth in household incomes making overall housing costs unaffordable for many households. Rising home values can be beneficial to home owners but, for new home buyers, high home prices and energy costs can be a barrier for entering the market.

Figure 38: Residential energy prices (average per year)



Source: Wisconsin Power & Light Company

Figure 39: Average Annual Energy Cost Burden



Source: U.S. Department of Energy, 2020^{xiii}

Recommendations

Mineral Point hopes to enhance the quality of life for residents, reverse out-migration of youth, provide support for business owners, build community wealth, and preserve the small community character within the city. The following objectives align with these higher goals.

1. Increase affordable housing options for new and existing residents.
2. Support equitable wealth-building opportunities for residents.
3. Incentivize development that will sustain economic benefit for the community.
4. Protect and encourage development of beautiful and safe spaces.

The following action recommendations are methods to achieve these listed objectives.

1. Increase affordable housing options for new and existing residents.	
Action Recommendation	Why?
*1.1 Continue to support a zoning ordinance with four or fewer residential zones.	Reduce administrative burden.
*1.2 Reduce lot size requirements.	Allow for smaller, more affordable homes.
*1.3 Explore restrictions on short-term rentals in the city such as: <ul style="list-style-type: none"> • Require a license for any short-term rentals. • Prohibit nightly rentals or rentals less than seven days. • Set durational provisions on the total number of days that a unit can be used as a short-term rental to distinguish residential uses from commercial uses. Work with partners to enable legislation that prohibits STRs in units funded by public dollars.	Increase available housing. Short-term rentals reduce supply of housing for long-term residents.
1.4 Develop local funding to cover costs needed to make existing housing livable for young families or seniors. This could include low or no-interest loans, down-payment assistance grants conditional upon home ownership and/or improvements, partnerships with industry needed to incentivize workforce, energy efficiency programs, etc. Work with Prosperity Southwest to compile all local funding resources.	Provide additional housing options while maintaining the existing housing stock.
1.5 Keep existing TIDs open for an additional year using the affordable housing extension.	Raise funds for affordable housing programs or to assist in funding costs for existing housing programs.
1.6 Meet with local businesses to determine the incomes of workforce.	Identify housing costs appropriate to the existing and future workforce.

1.7 Inventory vacant commercial buildings and second or third floor housing with commercial space on the ground level.	Facilitate applications for WHEDA’s Restore Main Street and Vacancy-to-Vitality Loan Programs. ^{xiv} Spur development or rehabilitation of housing units.
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*zoning reform strategy

2. Support equitable wealth-building opportunities for residents.

Action Recommendation	Why?
*2.1 Allow accessory dwelling units (ADUs) by right and reduce setbacks to allow for ADU construction.	Enable multi-generational living, create passive income for homeowners, and help cash flow mortgages.
*2.2 Streamline permitting for (if applicable) and promote installation of residential solar. Add TIF financing.	Support up-front solar installations and reduce cost of living.
2.3 Prioritize equity in zoning policy, and work with SWWRPC and Prosperity Southwest to create a DEI steering committee to evaluate current criteria from an equity lens.	Expand homeownership opportunities to more families. Zoning can include covert biases and discrimination that can prevent homeownership for some households.

*zoning reform strategy

3. Incentivize development that will sustain economic benefit for the community.

Action Recommendation	Why?
*3.1 Expand administrative review, as opposed to legislative or commission review.	Speed up the development timeline.
3.2 Require a long-term evaluation of potential economic benefit of proposed development, 10-year, 20-year, and 30-years horizon. Evaluating the anticipated benefits and potential challenges could be required in the site plan, prior to a permit being issued.	Evaluate the effects of proposed development. As stewards of future generations, the development decisions of today will impact quality of life for future residents. Short-sighted development decisions harm the community.
3.3 Explore the use of TIF or city funds to finance development and support developers.	Spur action by developers which leads to new permanent residents.
3.4 Create housing committee consisting of local stakeholders (may include local businesses, realtors, lenders, school administrators, government officials).	Implement and monitor progress on initiatives identified by this study and sustain momentum.
3.5 Ask local growth industries, large employers, and the school district in the community to advocate for additional housing in the community through written commitment or other means to establish “buy-in.”	Build additional political and financial support for the creation of new housing.

<p>3.6 Develop a marketing strategy to inform potential developers of incentives, community “buy-in”, available land, and the need for additional housing. Invite developers to your community to discuss what they need in order to profitably invest in new housing.</p>	<p>Improve the development process and show the city’s “buy-in” to encourage developers to build in the community.</p>
<p>3.7 Work with Prosperity Southwest to develop a set of tools and a database of state and federal programs designed to meet gap financing needs of developers.</p>	<p>Promote other financing opportunities. If community incentives are not enough to make development profitable, state and federal programs may be added.</p>
<p>3.8 Develop long-range capital improvement plan reflecting investment needed for new housing, such as sewer and water capacity, timing of investment, etc. Review the community’s future capital improvement investments with developers.</p>	<p>Determine what future investments may be moved forward to leverage investments and reduce gap financing for developers.</p>
<p>3.9 Establish acquisition plan to acquire parcels for future housing development and infill housing.</p>	<p>Market city-owned land as incentives to future development.</p>
<p>3.10 Identify in-fill areas or land near commercial downtowns and schools for new housing. Incorporate this in a future land use map and update the comprehensive plan accordingly.</p>	<p>Reduce infrastructure costs for developers and speed up the development process.</p>
<p>3.11 Work with developers to determine options available for senior housing, including number of units, unit cost, and other financial incentives.</p>	<p>Create housing options for the senior population. Universal design can support other populations in the future.</p>
<p>3.12 Gather input from existing homeowners through a targeted survey to identify future housing preferences of older homeowners.</p>	<p>Incentivize development of diverse housing types, and encourage movement in the future housing stock.</p>

*zoning reform strategy

4. Protect and encourage development of beautiful and safe spaces.

Action Recommendation	Why?
<p>4.1 Encourage/require use of green infrastructure rather than gray infrastructure in stormwater management plans. This could include rainwater harvesting, rain gardens, bioswales, permeable pavement, green roofs, or other best practices.^{xv}</p>	<p>Create attractive and modern spaces that balance beauty and stormwater capture.</p>
<p>4.2 Ensure that zoning/building codes continue to be in line with FEMA standards and balance safety/beauty with ease of development. FEMA BRIC grants are available for building code adoption, administration, and enforcement.</p>	<p>Support housing development that is resistant to the increasing number of environmental hazards.</p>

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