



Housing Action Plan

City of Hillsboro
2018-2019



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Chapter 1: Introduction

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Introduction

The City of Hillsboro sought to build off of the Downtown Revitalization Plan completed in 2016 by developing a Housing Action Plan to address the City's residential needs. The intent of this Plan is to outline a targeted approach to address the City's future housing needs using potential funds and resources. The planning process was also undertaken to evaluate the Affordable Housing TID extension option for TID No. 4, which is closing between 2025 and 2028.

Community Profile

Hillsboro is a community of approximately 1,400 residents, located on the West Branch of the Baraboo River. The City is nestled among the picturesque rolling hills of West-Central Wisconsin's unglaciated Driftless Area. Hillsboro is located at the junction of State Highways 33, 80, and 82 in eastern Vernon County. The surrounding area maintains a strong agricultural base, and is home to multiple dairy-based industries.

The City offers many recreational attractions, such as the Kickapoo and Baraboo Rivers, Wildcat Mountain State Park, Vernon County Round Barns, world-class trout fishing, motorcycle routes, and Amish settlements. Excellent bike trails pass through the area, including the Hillsboro State Bike Trail, which connects to the historic "400" State Trail and the Elroy-Sparta Trail. Every August, the City hosts the Hillsboro Charity Tractor Pull, a nationally recognized event that raises money for area residents in need.



ABOVE: Sign for Hillsboro Brewing Company's new brew hall.



The People Who Call Hillsboro Home

The earliest inhabitants of the region were the Mound Builders, Native American groups who survived by hunting, fishing, farming, and gathering foods in the hills and forests of the Baraboo and Kickapoo Rivers. Today, remnants of their culture remain in the form of effigy mounds, which can be found dotting the landscape throughout the Driftless Area.

The earliest European settlers to the area were primarily Germans, who were soon followed by waves of settlers from Bohemia in what is now the Czech Republic. Every summer, Hillsboro celebrates its Czech heritage with its Cesky Den Festival, and the City has earned the title as the “Czech Capital of Wisconsin.”

The land between Hillsboro and Ontario was once known as Cheyenne Valley, and became a haven for African-Americans following the conclusion of the Civil War. A drive through the countryside surrounding Hillsboro still shows the influence of Alga Shivers, son of African-American settlers and builder of some of the finest examples of round barns architecture in the area. The area around Hillsboro features one of the largest concentrations of these unique barns in the United States.

The Amish community is another culture that has made the Hillsboro area their home. The community is still thriving in the farmlands surrounding the City, where they have preserved their unique traditions of craftsmanship and simple living.



TOP: Historical marker commemorating the African American settlers of the Cheyenne Valley.

BOTTOM: Commemorative sign outside City Hall.

Notable Hillsboro Residents

The city has been home to several distinguished people throughout its history, including the previously mentioned Alga Shivers.

Another of its most celebrated residents was Admiral Marc A. Mitscher, born in Hillsboro in 1887. Mitscher was a pioneer in naval aviation, who participated in the first trans-Atlantic flight of naval aircraft, for which he was awarded the Navy Cross. Mitscher would hold command posts during several decisive campaigns in World War II, including Midway, Guadalcanal, the Marshall Islands, and the Philippine Sea. He served as commander of the Fast Carrier Task Force in the Pacific Theater during the latter half of the war. The currently commissioned Arleigh Burke-class guided-missile destroyer - USS Mitscher, was named in his honor by the Navy.

Joshua Sanford is another notable Hillsboro resident. Sanford was the only Native American pilot and flight commander of the renowned Flying Tigers of World War II fame. Sanford flew 102 combat missions between 1942 and 1945 in China. Honors he received include two Distinguished Flying Crosses, two Air Medals, two Purple Hearts, five campaign ribbons, and presidential and unit citations. He was also posthumously awarded the China War Memorial Medal by the government of China. After the war, Captain Sanford returned to Hillsboro and established a business. He would eventually be appointed as Civil Defense Director for an eleven county area in Southwestern Wisconsin, which he would continue until his death in 1962. The former Joshua Sanford Field Airport was named in his honor.



ABOVE: Field Veteran's Memorial Park.

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Chapter 2: Planning Process

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Planning Process

The City of Hillsboro undertook a five-month planning process to create this Housing Action Plan. The City hired planning consulting firm Vierbicher from Madison, Wisconsin to facilitate the data gathering process and prepare the Plan. The process was divided into three principal phases: public engagement, existing document and program assessment, and strategy and implementation planning.

Public Engagement

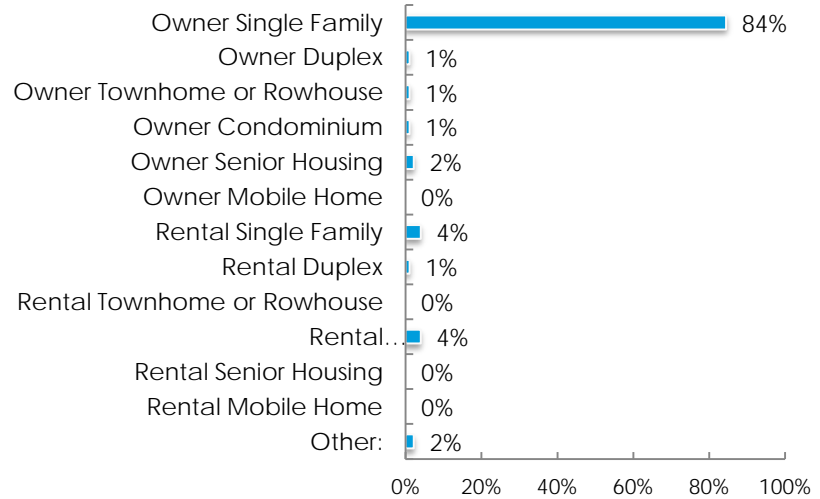
The public engagement phase was divided into three steps: a public survey, stakeholder interviews, and a site visit. These steps are described in more detail below, and a comprehensive summary of results can be found in Appendix A to this Plan.

Public Survey

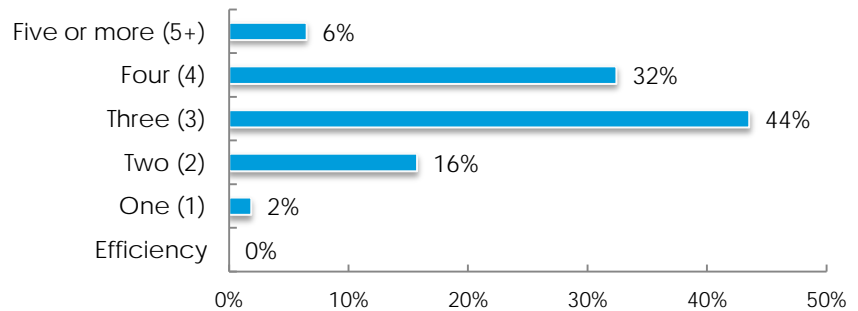
A public survey was distributed to gauge resident, employee, and visitor input on the most salient issues facing the City's housing situation. Most respondents completed the survey online, but hard copies were also made available at City Hall. Overall, 103 people completed the survey, with the majority of respondents marking Hillsboro as their jurisdiction of residence. A few insights from the survey include a demand for more single family units for first-time homebuyers, a shortage of rental units of all housing types, and a popular desire among respondents (45%) to partially remodel or renovate their home, among others.

The insights gained from the survey helped the project team to understand the public's attitude toward the

If you were to move to or within Hillsboro, what type of housing would you prefer?



What size of home is preferred (number of bedrooms)?



ABOVE: Results from two of the public survey questions.



community and what types of housing they would like to see in the City. These insights, combined with the insights gained from in-person stakeholder interviews and the site visit to the community, informed the strategies found in Chapter 4 of this Plan (Strategic Recommendations).

Stakeholder Interviews

The project team supplemented the public survey with a visit to the community that involved meeting key stakeholders from major local organizations such as Gundersen Hospital, Hillsboro School District, a local realty office, City Hall administrators, and the Hillsboro Common Council. The goal of the interviews was to gain a face-to-face qualitative perspective of the City's housing needs to supplement insights gained from the public survey results. A few insights from the stakeholder interviews include a lack of licensed daycare in the City, a need for more amenities targeting both kids and young adults, and a preference among prospective buyers for "move-in ready" versus "fixer-uppers," particularly among young adults.



The project team aggregated the comments from these interviews with the results of the survey to inform the strategies found in Chapter 4.

Site Visit

Concurrent with the stakeholder interviews, the project team visited each area of the City to view the housing stock and learn the layout of the community. The team took notes on housing condition, diversity of housing stock available, number of homes for sale, and proximity of residences to



TOP: Undeveloped land in the Tinker's Bluff Subdivision.

MIDDLE: Hofmeister Insurance Agency on Water Street.

BOTTOM: Corner of High Avenue and Mill Street.

amenities like parks and retail, among other relevant types of information. The visit also gave the team a chance to take photos of the site and talk with residents who may not have responded to the public survey or received an invitation to the stakeholder interviews.

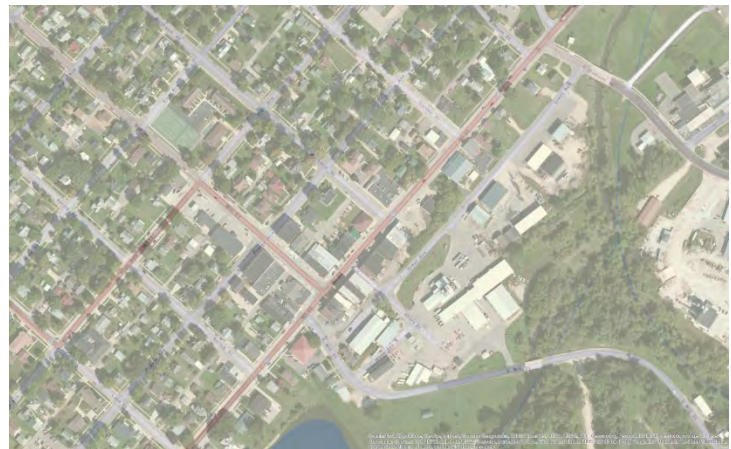
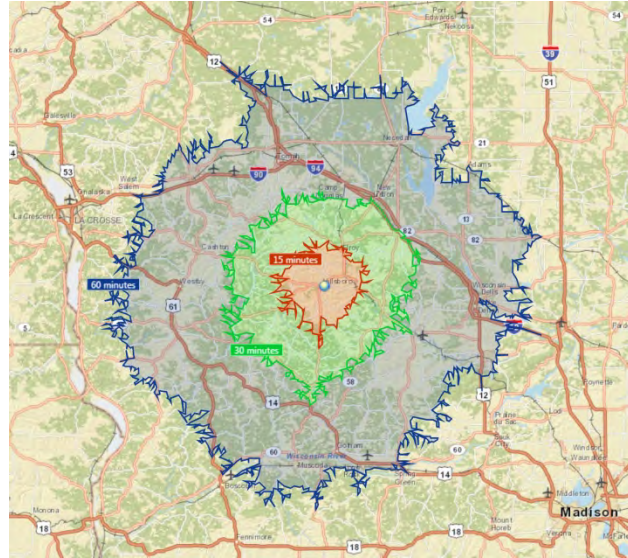
Existing Documents & Programs

The project team evaluated the current plans, policies, and programs that influence the City's residential development. The team analyzed the City's Zoning Code, the 2016 Downtown Revitalization Plan, the actions of the Hillsboro Housing Authority, the Community Development Block Grant (CDBG) for housing, and the plan for Tax Increment Districts (TIDs) No. 2 and No. 4. A thorough review of each of these documents and programs can be found in Chapter 3 of this Plan.

Strategy and Implementation

After aggregating the public survey results, stakeholder interview comments, site visit notes, and analyses of the City's current documents and programs, the project team drafted a list of strategic recommendations for the City to use to address the community's pertinent housing issues. Recommendations were categorized into five distinct themes that emerged throughout the planning process: availability, affordability, location, property condition, and community amenities.

The project team and the City developed a detailed implementation plan to use as a roadmap for successfully executing the strategic recommendations found in Chapter 4. The implementation plan assigned each recommendation a priority level based



TOP: Drive Time Map from the 2016 Downtown Revitalization Plan.

BOTTOM: An aerial photo of Downtown Hillsboro from the 2016 Downtown Revitalization Plan.



ABOVE: A look down Darcy Drive.

on how urgent the recommendation is to the City's housing strategy, a list of potential funding and administrative partners who can help the City achieve the recommendation, and a time horizon for how long the project team estimates it will take for the City to complete the recommendations. A matrix showing this information for each of the strategic recommendations can be found in Chapter 5 of this Plan.



Chapter 3: Existing Documents & Programs

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Existing Documents & Programs

This chapter assesses the existing documents and programs that influence residential development in the City. Before creating new partnerships or pursuing new funding sources, a community should first look at the programs and funding sources already in place to address its needs most quickly and efficiently. This assessment is a vital part of the project team's development of strategic recommendations for the City. The following sections analyze the intended functions of each document or program and how the City uses each one to address issues of housing development and regulation.

Zoning Code

The City is divided into fourteen zoning districts, five of which are residential, along with a Planned Unit Development (PUD) District. The Zoning Map shows a predominance of R1 – Single-Family Low Density and R2 – Single-Family Medium Density throughout the City, particularly in Tinker's Bluff and the older neighborhoods throughout the western half of the City. The City also has 28 parcels zoned for R3 – Two Family Residential, 20 parcels zoned for R4 – Multiple Family Residential, and either all or a portion of 6 parcels zoned for R5 – Rural Family Residential development.

Nursery schools, defined as establishments which care for and educate pre-school children, are listed as conditional uses in R1, R2, and R4 districts. The stakeholder interviews



TOP: Shop front of Hillsboro Floral on Water Avenue.

BOTTOM: Shops along Water Avenue in Downtown Hillsboro.



noted a specific need for more licensed daycare establishments in the City, and the City's Zoning Code enables such establishments in large portions of the City.

In addition to the City's Zoning Code regulating lots within the municipal boundaries, all lots in the City's extraterritorial jurisdiction fall under the regulation of the Vernon County Zoning Code.

Subdivision Regulations

Regulation of lot design, street dedication, and stormwater management is controlled by Article G under Title 14 of the City's Ordinances. Lot design standards require a minimum frontage of 40 feet on a public right-of-way. Corner lots are required to have an extra width of 20 feet to permit full building setback from both streets, and the Ordinance states that the Plan Commission may require building and setback lines that are more restrictive than the regulation of the zoning district in which the plat is located.

Section 14.1.73 in Article G also includes design standards related to topographic features, large lots, easement allowance, and stormwater detention and drainage. These lot design standards, along with the regulations found in the applicable zoning code districts, form the basis of the City's regulation of lot character and aesthetics.

2016 Downtown Revitalization Plan

The City contracted with Vierbicher in 2016 to prepare and submit a CDBG planning grant application and Main Street Revitalization Plan. The Plan was



TOP: Duplex units as part of a Planned Unit Development (PUD).

BOTTOM: A home in a residential part of the City.

divided into three parts: Market Analysis, Redevelopment Opportunities, and Implementation and Funding. The goal of the market analysis element was to define the economic opportunities and challenges facing Hillsboro. Data collection focused on identifying a trade area for Downtown retail tenants, labor force and visitor spending, and identifying local preferences for redevelopment and business mix. The goal of the redevelopment opportunities phase was to assess the real estate market, including rents, vacancy, absorption, and individual property characteristics. The goal of the implementation and funding element was to develop a five-year plan to achieve the goals of the revitalization plan, with a particular focus on the Downtown.

Major housing goals that emerged from the plan include: increase the Downtown resident population, create a community land bank or trust, identify areas for affordable housing redevelopment, attract multifamily development, and establish a housing stock improvement program.

Hillsboro Housing Authority

Under the direction of the Hillsboro Community Development Authority (CDA), the Hillsboro Housing Authority (HA) manages two rental properties within the City – Parkview Apartments and Hills Manor. Both properties offer rental assistance through the United States Department of Agriculture (USDA) Rural Development program.

Parkview Apartments features 16 one-bedroom units, 14 of which are subsidized by the USDA. The complex is intended for families and is located on



TOP: A home in a residential part of the City.

BOTTOM: Multifamily development along Salsbery Circle.



Hill Avenue close to the entrance to Hillsboro High School. Hills Manor also features 16 units, including 13 one-bedroom and 3 two-bedroom units. The complex is intended for elderly residents and is located on Madison Street close to the confluence of Madison Street, State Street, and Water Avenue. Contact information for the HA Manager, the On-Site Manager, and the City of Hillsboro are located on the HA page of the City's website.

City-Managed Residential Development

The most recent single-family development project in the City is Tinker's Bluff. The City oversaw the creation of the Tinker's Bluff subdivision, offering undeveloped lots at \$5,000 per half-acre to prospective buyers.

The City also works through the Department of Housing and Urban Development's (HUD) CDBG program for housing. In 2016, the City received a \$25,000 planning grant to address the City's housing needs. More information on the administration of CDBG housing funds can be found on the City's website.



TID No. 2 Project Plan

TID No. 2 was created in 1993 and is currently scheduled for closure in 2020. Tax increment districts created before October 1, 1995, were not required to declare a type (i.e. blight, rehabilitation or conservation, industrial, mixed-use), and TID No. 2 encompasses an industrial park, Tinker's Bluff subdivision, and a nature conservancy, among other districts. The Project Plan was last amended in 2015 in order to expand the District's economic base through business development. The amendment

TOP: Subdivision sign for Tinker's Bluff.

BOTTOM: Sign for Valley View Apartments.

called for additional public works improvements in the District, including reservoir improvements, street and utility improvements, building demolition, stormwater management, environmental cleanup/remediation, and development incentives. The City intended to use additional tax increment from TID No. 2 to support TID No. 4, a Blight TID, with donations ending in 2020. The City may also choose to exercise the Affordable Housing TID Extension option for TID No. 2, in order to address the City's affordable housing issues listed in Chapter 4 of this Plan.

TID No. 4 Project Plan

TID No. 4 was created in 1998 and is currently scheduled for closure sometime between 2025 and 2028. The District was declared as a blight removal TID, and \$280,000 of the original funds was designated for upgrading the treatment plant within the original boundary. The Project Plan was amended in 2003 in order to expand the District's tax base by providing public improvements necessary to promote industrial development.

As part of the project amendment, the City amended the boundary to include the Salisbury Circle Planned Unit Development area within the District. Salisbury Circle has enjoyed the benefits of investments in land purchases, street and utility upgrades, site preparation, stormwater improvements, environmental cleanup, and establishment of a revolving loan fund to help developers wishing to pursue projects within the TID, some of which could include housing on vacant and underutilized land.

Conclusion

The programs and plans discussed above are not an exhaustive list of all plans and programs used by the City and do not account for all activities undertaken by each plan and program. The project team's evaluation of the above programs, combined with the stakeholder interviews and public survey helped to shape the strategic recommendations found in Chapter 4.



ABOVE: Pole banners along Water Avenue.

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Chapter 4: Strategic Recommendations

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Strategic Recommendations

This chapter addresses the major issues and opportunities facing the City's housing market. This content is derived from the project team's qualitative site visit, stakeholder interviews, and public survey results. During the planning process, five distinct themes repeatedly surfaced characterizing issues facing the City's housing market: availability, affordability, location, property condition, and community amenities.

Issues and Opportunities

Availability

A thorough review of data gathered during the public engagement and existing program assessment phases of the planning process revealed that the City lacks available housing units in every stratum of the market. A lack of available housing drives up prices for what few units are on the market, which can price many would-be buyers out of the local market. Many potential buyers or renters who would otherwise live in the City could be forced to seek accommodations in other communities. The City currently has several issues and opportunities facing it in terms of available homes.

Issues

- Lack of "transitional housing" for people who are new to the area seeking more permanent accommodations
- Shortage of starter homes
- Lack of traditional homes and neighborhoods



TOP: A home along Darcy Drive near the City's northern limits.

BOTTOM: A home in the Tinker's Bluff subdivision.



TOP: Shops along Water Avenue in Downtown Hillsboro.

BOTTOM: A home in a residential part of the City.

Changes to nursing home accommodations at Gundersen Hospital

- Loss of qualified employees due to lack of available housing
- Inadequately sized housing and frequent relocation causing some students to struggle
- Long commutes hurt academic performance for students
- Shortage of available construction labor
- Need to locate housing near schools and employment centers
- Less than five available single family homes listed at any given time

Opportunities

- Possibility of drawing more young professionals into the community
- Open lots in Tinker’s Bluff and Salisbury Circle for single family homes
- Availability of land on the edges of the City going toward rural townships
- City is small enough that amenities can be accessed by foot or bicycle from nearly everywhere that is developed
- Strong sense of community identity

Affordability

Healthy housing markets have an appropriate range of housing choices to meet the needs of buyers. While style, type, and location are important, price is at the forefront of a buyer’s decision when choosing to purchase or rent a home. For the City to meet its employment and quality of life goals, it must ensure residents and potential residents can afford the choice of home

they desire. Low income residents and young people often rent their housing accommodations due to insufficient funds for a downpayment on a home. Seniors often seek assisted living units or nursing homes to gain easy access to medical care, downsize from their old homes, and remove the need for home maintenance and upkeep. The community should be mindful of and work diligently toward meeting the needs of these and other demographic groups. Our analysis yielded the following findings with respect to issues and opportunities for the City.

Issues

- Lack of available units, coupled with demand outpacing supply makes the City a seller's market.
- Cost of construction is a major barrier to construct new homes.
- Perception that tax levy is higher than comparably sized communities.
- Perception that rental prices are high.
- Need for more housing to accommodate current job openings.
- High property taxes.

Opportunities

- Renovation and property rehabilitation program at Hillsboro High School.
- Municipal Developer Program that could see the City manage properties and offer no-interest loans to qualified homebuyers.
- There are existing employers looking to make sure their employees are local residents in the community



TOP AND BOTTOM: Homes in the City's R-1 Zoning District.



TOP: A view looking northeast on Water Avenue from the intersection with Mill Street in Downtown Hillsboro.

BOTTOM: A home in an R-1 Zoning District.

Location

Housing location in relation to schools for children, employment centers for working adults, or medical care for seniors and gravely ill people is paramount. While some people may choose to live further away due to lifestyle preferences, many people prefer convenient access and short commutes to the places they frequent every day.

Public survey results show that 56% of respondents listed the City of Hillsboro as their jurisdiction of residence, while 54% of all respondents listed the City of Hillsboro as the location of their employer.

Among respondents who identified as Householder 1, 40% indicated they travel more than 10 miles to work, while 27% indicated they travel less than one mile to work. Similarly, 44% of respondents who hold a job and identify as Householder 2 stated they travel more than 10 miles to their place of employment, while 24% of this demographic stated they travel less than one mile. Seventy-eight percent (78%) of employed respondents said they use a personal vehicle to get to work—the most popular answer, while 9% said they walk—the next most popular answer. The following lists clarify the issues and opportunities facing the City in terms of location of housing units.

Issues

- Mismatch between where people live and where people work.
- Employers in the City said they have struggled to retain talented employees because of a lack of

suitable housing stock close to the place of work.

- Employers have cited young adult employees who are not native to the area often leave after a few years because commutes can be burdensome and struggled to meet a partner in the City.

Opportunities

- Undeveloped lots available in Tinker's Bluff and Salisbury Circle.
- 42% of Householder 1 respondents and 43% of Householder 2 respondents commute less than 5 miles, making biking or walking a good possibility.
- Greater co-location between work/school and home means more potential economic activity for local businesses, especially along Water Street.

Property Condition

Self-reported data from the public survey revealed that 53% of respondents rated the overall condition of their home or apartment as "Good", 28% rated it as "Excellent", and 19% rated it as "Fair." Interviewed community stakeholders from the hospital and school district stated that subpar property condition was the biggest issue facing the City's housing. Conditions of private property and municipal infrastructure can significantly impact property value, as well as residents' pride in their neighborhood and community. The list below includes some of the most pressing issues and opportunities for the City with respect to residential property condition.



TOP AND BOTTOM: Homes in the City's R-1 Zoning District.



ABOVE: A basket on Hole #2 of the Centennial Disc Golf Course. Disc golf is one of many amenities that are attractive to residents and visitors to the City.

Photo Source: City of Hillsboro

Issues

- Code enforcement has improved, but can be a challenge because the Administrator is doing most of the enforcement work.
- Some residents who receive code violations struggle to pay for costs of upkeep and renovation.
- Perception that City roads and storm sewers need improvement.

Opportunities

- Chance to create a unique aesthetic to characterize City residences.
- Technical education programs for high school students to learn carpentry and home repair skills.

Community Amenities

Personal safety and enjoyable recreational amenities are major factors which affect decisions on housing location. Survey results showed that 45% of respondents were 'Very Satisfied', 27% were 'Somewhat Satisfied', and 13% were 'Neutral' regarding their proximity to community amenities and services.

Having a wealth of community amenities does not necessarily require a local government to spend lots of time or money. Providing the necessary space to hold an event or setting aside public land for a park or natural setting often requires little money or ongoing operation, and can sometimes be a good source of revenue for the community.

Issues

- Perception of an inactive Downtown.
- City is short on licensed daycare facilities for children.
- Lack of programming for school age youth during the summer.
- Shortage of programming for young professionals to meet and mingle.



Opportunities

- Vast majority of survey respondents are married, and majority of respondents are either aged 45-64 or under 18, suggesting lots of families.
- Strong majority of respondents were either very or somewhat satisfied with their home's proximity to community amenities and services, and walkability.
- Co-working facilities for people working remotely.
- Compact nature of the City means community-wide Wi-Fi and expansion of the fiber optic network is a possibility.
- Field Veteran's Memorial Lake could provide aquatic recreation.



TOP: The Hillsboro Area Historical Society and Museum. The Historical Society tracks historical sites around the area and archives the area's history.

BOTTOM: A home in an R-1 Zoning District.

Strategic Recommendations

The following pages contain the strategic recommendations that emerged through the public engagement and existing programs assessment phases of the planning process. Recommendations are organized under the five themes listed above of availability, affordability, location, property condition, and community amenities.

Availability

The strategic recommendations under this section are intended to address the issues and capture the opportunities noted under the previous section for housing availability. Recommendations focus on how to increase the volume of residential dwellings in the City so that prospective owners or renters can find suitable living accommodations.

Recommendation 1: Encourage more residential construction through site preparation assistance.

Objective: Give the City an advantage over other area municipalities in attracting developer interest by providing relevant site-specific information upfront.

Action: Prepare Preliminary Site Analyses addressing characteristics such as topography, soil types, utility access, wetland presence, endangered species presence, etc.

Action: Compile a PSA inventory, a community can approach potential developers with readily prepared information to attract development.

Action: Start a fund to administer grants and/or loans for environmental assessment and remediation.

Action: Adopt ordinances or policies to assist developers with environmental assessment and remediation costs associated with single-family subdivision construction.

Recommendation 2: Encourage more residential infill development.

Objective: Create purchase fund from local funding sources and/or other agency/entity sources

Action: Purchase smaller vacant/redevelopable lots suitable for infill development.

Action: Create a list of vacant land currently available land for development/purchase, work with realtors to market properties for infill development

Action: Develop land donation or reduced price policy and procedures to allow for municipality to donate or discount municipally-owned property to potential builders for single-family infill development

Action: Encourage developer/builder participation in local, state, federal and non-profit housing assistance and initiatives.

Recommendation 3: Encourage more construction of affordable rental units.

Objective: Reduce the number of people who spend greater than 30% of their gross household income on housing expenses.

Action: Develop & distribute local, state, federal and non-profit housing

assistance programs list to developers/builders.

Action: Encourage the Housing Authority to fund pilot programs through the HUD Moving-to-Work program for qualifying renters.

Action: Encourage landlords to explore funding opportunities through the USDA Section 521 rental assistance program.

Action: Perform local market survey to determine median housing value for use with government housing program funds.

Recommendation 4: Encourage more construction of detached single family starter homes.

Objective: Meet market demand for single family detached homes.

Action: Target infrastructure and utility improvements in areas where the City would like to see single family development most.

Action: Offer development incentives like on-site utility improvements for developers to build more entry level single family homes.

Action: Adopt a resolution allowing "land swaps" where the City enters into contractual agreements with interested developers to swap publicly owned land that may be better suited for residential development for other land in the City owned by the Developer.

Affordability

The strategic recommendations under this section are intended to address the issues and capture the opportunities noted under the previous section for housing affordability. Recommendations

focus on how to make existing and proposed housing more affordable, and to help low to moderate income people better afford their rent, mortgage, or rehabilitation costs.

Recommendation 1: Create a land bank or trust to buy, develop, manage, and sell properties.

Objective: Protect low and medium income owners and renters from being priced out of the local housing market.

Action: The City could act as its own developer similar to a nonprofit development group such as Urban Land Interests.

Action: Encourage developers to apply for the Community Investment Program (CIP) through FHLBanks.

Recommendation 2: Encourage increased utilization of local, State, Federal and Non-Profit Housing assistance Programs.

Objective: Help first time homebuyers.

Action: Encourage qualifying residents to apply for the WHEDA First Time Home Buyer (FTHB) Advantage program.

Action: Encourage qualifying Veterans to apply for the WHEDA Veterans Affordable Loan Opportunity Rate (VALOR) program.

Action: Create an extensive resource library at the Municipal Offices with informational materials, contact information, and application forms for as many types of local, State, Federal, and Non-Profit fund resources as possible and regularly promote these resources in the community.

Objective: Prevent displacement of long-time residents who are struggling with housing costs.

Action: Establish a communication channel or task force at the City to interface with people who are most in need of housing payment assistance.

Action: Apply for the Affordable Housing Extension for TID No. 4 to create a housing affordability program.

Recommendation 3: Create a need-based municipal grant or loan fund.

Objective: Ensure that housing aid goes to the people in the community who need it the most.

Action: Organize fundraisers or community events in which proceeds go to funding local aid programs for low income residents in need of housing payment assistance.

Recommendation 4: Encourage owner-occupied rehabilitation for lower income residents.

Objective: Make home rehabilitation funding available to lower income homeowners.

Action: Encourage qualifying low income homebuyers to apply for the WHEDA Advantage program.

Action: Perform local market survey to determine median housing value for use with government housing program funds.

Action: Encourage owner-occupied housing acquisition and rehabilitation by investors for resale to lower income buyers.

Action: Establish an owner-occupied purchase & rehabilitation program for investors for resale to lower income buyers.

Action: Make housing program funds available to potential investors to purchase and rehabilitate owner-occupied housing for resale to lower income buyers.

Location

The strategic recommendations under this section are intended to address the issues and capture the opportunities noted under the previous section for housing location. Recommendations focus on where to locate single and multifamily housing, along with owner and renter units geographically within the City.

Recommendation 1: Locate residential development closer to amenities.

Objective: Use the Zoning Code and site plan approval processes to help locate housing closer to amenities.

Action: Encourage more Planned Unit Developments (PUDs) that incorporate residential, commercial, and recreational uses all in one geographic area.

Action: Promote residential uses on the second floor of commercial buildings in the C-1 District to attract renters, young professionals, and others looking for a different product type in the community

Recommendation 2: Encourage a greater mix of uses in existing commercial and residential districts

Objective: Shorten commutes and capture economic activity that may otherwise go to outside communities.

Action: Amend the Zoning Code to allow for caretaker residences in commercial districts and in-law units and accessory dwelling units in residential districts.

Recommendation 3: Encourage construction of new single family homes within walking distance of Hillsboro Schools.

Objective: Improve student performance by shortening trips to and from school.

Action: Survey families with kids in Hillsboro schools to find out how long it takes for them to get kids to and from school.

Action: Hold focus sessions, topic nights, or community potlucks on a bi-annual basis for parents of students to discuss the City's housing market, and to hear from parents about the biggest challenges they are facing in terms of housing.

Objective: Enable students and families to interact with each other more frequently and conveniently outside of school.

Action: Amend the City's Future Land Use Map to show areas where the Common Council would like to see more single family and multi-family residential development near schools.

Recommendation 4: Encourage multifamily housing to be built closer to Downtown.

Objective: Complement existing businesses along Water Avenue along with new businesses adjacent to the Downtown with more foot traffic.

Action: Talk to commercial property owners in the Downtown to gauge their interest in selling their property either to a community land trust, or to a developer who could redevelop their property into multifamily residential development.

Action: As commercial spaces become vacant or underutilized, amend the Zoning Map as desired to convert parcels from Commercial to Residential uses.

Property Condition

The strategic recommendations under this section are intended to address the issues and capture the opportunities noted under the previous section for property condition. Recommendations focus on how to improve the functional and aesthetic qualities of residential property in the City.

Recommendation 1: Make home rehabilitation funding available to homeowners and landlords.

Objective: Reduce code compliance violations resulting from economic hardship.

Action: Establish a home improvement grant/revolving loan fund specifically for exterior owner and rental housing improvements.

Action: Establish a home improvement grant/revolving loan fund specifically for interior owner and rental housing improvements.

Action: Establish a weatherization grant/revolving loan fund for homeowners and landlords.

Action: Establish code compliance grants/revolving loan funds for home owners and landlords.

Action: Encourage homeowners and landlords seeking rehabilitation assistance to apply for Freddie Mac Rehabilitation Loans.

Recommendation 2: Engage students who may be interested in construction trades or technical professions.

Objective: Give students life skills and work experience.

Action: Form a technical education program in conjunction with Hillsboro High School, community businesses, and local volunteers.

Objective: Help residents in need of structural rehabilitation.

Action: Set up an application procedure for homeowners seeking help to match with students and construction businesses.

Action: Seek funding from sponsors such as local banks and construction businesses who could fund the costs of construction/rehabilitation.

Action: Create a job/internship match element so that contractors can find potential new employees from the pool of interested students.

Action: Consider giving students course credit, jobs, and community service hours as compensation for their work in the program.

Action: Incorporate homebuyer and financial education into the curriculum at Hillsboro High School for students going directly into the workforce.

Recommendation 3: Assist seniors with "aging in place."

Objective: Expand housing choices for seniors who may wish to stay in the home they own rather than move into assisted living accommodations or nursing homes.

Action: Encourage developers to build homes consistent with ADA accessibility standards.

Objective: Provide housing rehabilitation assistance by/for senior homeowners.

Action: Establish a weatherization grant/revolving loan program for owner-occupied homes

Action: Establish an interior accessibility grant/revolving loan program for owner-occupied homes

Action: Establish an exterior accessibility grant/revolving loan program for owner-occupied homes

Action: Establish a code compliance grant/revolving loan fund for home owners

Recommendation 4: Become a Certified Local Government (CLG).

Objective: Obtain funding for historic preservation to improve property conditions of older historically significant structures.

Action: Contact the State Historic Preservation Officer (SHPO) and pursue CLG certification.

Community Amenities

The strategic recommendations under this section are intended to address the issues and capture the opportunities noted under the previous section for

community amenities.

Recommendations focus on how to improve the community's quality of life to ensure existing residents continue to enjoy the community and prospective new residents view Hillsboro as an attractive place to live.

Recommendation 1: Encourage the formation of community events such as street festivals, block parties, or pop-up markets.

Objective: Increase the City's social capital by giving residents a chance to meet and mingle with their neighbors.

Action: Organize recreational sports leagues, movie or game viewings, game nights, or other programs to encourage civic engagement.

Action: Organize social events targeting young adults, per comments from the stakeholder interviews.

Action: Work with community partners like the Lions Club, the School District, and private businesses to manage and fund the event.

Recommendation 2: Take advantage of community venues large enough to support major events and attractions.

Objective: Provide space large enough to host significant events or attractions from outside the City.

Action: Advertise space at City parks, the Community Center, and schools for private or non-profit organizations to use in exchange for a fee for rental or use.

Action: Work with owners of large private venues, such as the new space owned by Hillsboro Brewing Company, to host community events and increase the number of amenities in the City.

Recommendation 3: Provide more amenities for the 24% of the City's population under 19 (2016 ACS).

Objective: Give kids constructive activities to do outside of school.

Action: Organize a youth activity co-op for school-age children during school day evenings and in the Summer.

Objective: Remove the necessity for parents to take time off from work to care for young children.

Action: Organize a daycare co-op for pre-school children.

Objective: Provide families in the City with certified daycare provider options.

Action: Encourage unlicensed providers to seek Child Care Certification through Chapter DCF 202 of the Wisconsin Statutes, and provide the necessary Department of Children and Families paperwork through the Hillsboro Municipal Offices.

Objective: Induce more citizens to attain official childcare certification.

Action: Provide incentives such as low to no-interest home improvement loans, gifts from local businesses, or other "perks" for citizens who attain official childcare certification and open a childcare business.

Recommendation 4: Encourage more residents of all ages to bike and walk to destinations around the City.

Objective: Reduce automotive traffic and promote physical activity among residents.

Action: Target the 42% of respondents identifying as Householder 1 and 43% of respondents identifying as Householder 2

say they travel less than 5 miles to work, with 27% and 24% respectively saying they travel less than one mile by developing more shared use paths and recreational trails.

Action: Organize a Safe Routes to School program for the City's R-1 and R-2 neighborhoods.

Recommendation 5: Create a Housing Action Committee to monitor the state of the City's housing situation and to implement some of the actions listed in this Plan.

Objective: Ensure residents have a reliable group of people to contact for grants, loans, and other programs.

Objective: Ensure the City is always well-informed in case any issues or opportunities related to the housing market occur.

Action: Confer with the Community Development Authority about how to create the Action Committee, how members will be appointed to it, and its specific responsibilities.

Conclusion

The Strategic Recommendations outlined in this chapter are intended to provide the City with a menu of options. While not all recommendations are likely to be implemented due to limitations of funding, manpower, or feasibility, having a vast number of actions to choose from can help the City imagine and be aware of different possibilities for addressing its housing needs.

The following chapter organizes these strategic recommendations, objectives, and actions into an implementation matrix that shows the parties responsible for executing the recommendations, the funding sources, the amount of time needed to successfully accomplish each action, and the priority level for each action.



Implementation

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Implementation

This chapter is intended to provide a framework for carrying out the recommendations of this plan and to provide potential funding resources for the City of Hillsboro municipal government, partners, local stakeholders, and developers. While the previous chapters identified a wide range of strategies available to Hillsboro as part of this Plan, the City has limited time and resources to implement new programs. Following an implementation matrix and having a readily available list of potential funding sources are critical components to successfully addressing the City's housing issues.

Implementation matrices connect actions to defined time frames, activities, budgets, and agencies; reports the plan progress; and revises the plan based on the outcomes. Additionally, the most successful plans reach outside the local government to engaged partners in the public, private, and nonprofit sectors for implementation. Communicating implementation progress to the public is another great way to ensure completion. The City should establish and regularly publish metrics that report on progress. One way to accomplish progress reporting is to choose the top five to eight items that the City will work on for the next year. Present these five to eight items to the public at a council meeting and provide an annual update on each item during the budgeting process. When an item is accomplished, another priority recommendation should be added to the progress report.

Furthermore, the City should connect the recommendations to the capital planning process. A Capital Improvement Plan provides communities with information on the capital improvements needed during the upcoming planning period (typically five years) and the proposed method of financing these expenditures. By having a Capital Improvement Plan, the potential funding sources can also be listed.

Hillsboro Housing Action Plan Implementation Matrix

Availability

Recommendation 1: Encourage more residential construction through site preparation assistance.	Priority Level	Timeframe	Responsibility	Funds
Objective: Give the City an advantage over other area municipalities in attracting developer interest by providing relevant site-specific information upfront.	High			
Action: Prepare Preliminary Site Analyses addressing characteristics such as topography, soil types, utility access, wetland presence, endangered species presence, etc.		Ongoing	City/Consultants	\$2,000-\$5,000 annually
Action: Start a fund to administer grants and/or loans for environmental assessment and remediation.		2 Years	Housing Authority/ Local Banks	\$40,000-\$80,000
Action: Adopt ordinances or policies to assist developers with environmental assessment and remediation procedures associated with single-family subdivision construction.		< 1 Year	Common Council	Staff Time
Recommendation 2: Encourage more residential infill development.	Priority Level	Timeframe	Responsibility	Funds
Objective: Create a purchase fund from local funding sources and/or other agency/entity sources.	High			
Action: Purchase smaller vacant/redevelopable lots suitable for infill development.		3-5 Years	City/Housing Authority	\$75,000 initial investment + \$50,000 annually
Action: Create a list of vacant land currently available for development/purchase.		< 1 Year	City/Consultants	Staff Time
Action: Work with realtors to market properties for infill development.		< 1 Year	City/Housing Authority	< \$5,000
Action: Establish land donation or reduced price policy and procedures to allow for municipality to donate or discount municipally-owned property to potential builders for single-family infill development.		< 1 Year	City/Housing Authority	Staff Time
Action: Encourage developer/builder participation in local, state, federal and non-profit housing assistance and initiatives.		Ongoing	City/Housing Authority	Staff Time
Recommendation 3: Encourage more construction of affordable rental units.	Priority Level	Timeframe	Responsibility	Funds
Objective: Reduce the number of people who spend greater than 30% of their gross household income on rent.	High			
Action: Develop and distribute local, state, federal and non-profit housing assistance programs list to developers/builders.		< 1 Year	City/Housing Authority	Staff Time
Action: Fund pilot programs through the HUD Moving-to-Work program for qualifying renters.		1-2 Years	Common Council/ Housing Authority	\$4,000-\$8,000 per unit
Action: Encourage landlords to explore funding opportunities through the USDA Section 521 rental assistance program.		Ongoing	Housing Authority	Staff Time
Action: Perform local market survey to determine median housing value for use with government housing program funds.		1-2 Years	Housing Authority	Staff Time, or ~\$3,000 for a consultant
Recommendation 4: Encourage more construction of detached single family starter homes.	Priority Level	Timeframe	Responsibility	Funds
Objective: Meet market demand for single family detached homes.	High			
Action: Target infrastructure and utility improvements in areas where the City would like to see single family development most.		3-5 Years	Housing Authority/ Common Council	\$300,000-\$500,000
Action: Offer development incentives like on-site utility improvements for developers to build more entry level single family homes.		3-5 Years	Common Council	\$300,000-\$500,000
Action: Adopt a resolution allowing "land swaps" where the City enters into contractual agreements with interested developers to swap publicly owned land that may be better suited for residential development for other land in the City owned by the Developer.		< 1 Year	Common Council	Staff Time

Hillsboro Housing Action Plan Implementation Matrix				
Affordability				
Recommendation 1: Create a land bank or trust to buy, develop, manage, and sell properties.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Protect low and medium income owners and renters from being priced out of the local housing market.	High			
Action: The City could act as its own developer to purchase vacant and underutilized properties to improve and sell to developers at cost.		5-10 Years	Housing Authority/ Common Council/ Local Banks and Funding Partners	\$75,000 initial investment + \$50,000 annually
Action: Encourage developers to apply for the Community Investment Program (CIP) through FHLBanks.		Ongoing	Housing Authority	Staff Time
Recommendation 2: Encourage increased utilization of local, State, Federal and Non-Profit Housing assistance Programs.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Help first time homebuyers.	High			
Action: Encourage qualifying residents to apply for the WHEDA First Time Home Buyer (FTHB) Advantage program.		Ongoing	Housing Authority	Staff Time
Action: Encourage qualifying Veterans to apply for the WHEDA Veterans Affordable Loan Opportunity Rate (VALOR) program.		Ongoing	Housing Authority	Staff Time
Action: Create an extensive resource library at the Municipal Offices with informational materials, contact information, and application forms for as many types of local, State, Federal, and Non-Profit fund resources as possible and regularly promote these resources in the community.		1-2 Years	City	Staff time
Objective: Prevent displacement of long-time residents who are struggling with housing costs.	High			
Action: Establish a communication channel or task force at the City to interface with people who are most in need of housing payment assistance.		1-2 Years	City/Housing Authority	Staff Time
Action: Apply for the Affordable Housing Extension for TID No. 4 to create a housing affordability program.		< 1 Year	City/Consultants/ Common Council	Staff Time, or ~\$10,000 for a Consultant
Recommendation 3: Create a need-based municipal grant or loan fund.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Ensure that housing aid goes to the people in the community who need it the most.	Moderate			
Action: Organize fundraisers or community events in which proceeds go to funding local aid programs for low income residents in need of housing payment assistance.		1-2 Years	City/Common Council	\$10,000 (can be partially offset by fundraising and user fees)
Recommendation 4: Encourage owner-occupied rehabilitation for lower income residents.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Make home rehabilitation funding available to lower income homeowners.	Moderate			
Action: Encourage qualifying low income homebuyers to apply for the WHEDA Advantage program.		Ongoing	Housing Authority	Staff Time
Action: Perform local market survey to determine median housing value for use with government housing program funds.		1-2 Years	City/Consultants	Staff Time, or ~\$3,000 for a consultant
Action: Establish an owner-occupied purchase and rehabilitation program for investors for resale to lower income buyers.		3-5 Years	Housing Authority/ Local Investors	\$75,000 initial investment + \$50,000 annually

Hillsboro Housing Action Plan Implementation Matrix				
Location				
Recommendation 1: Locate residential development closer to amenities.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Use the Zoning Code and site plan approval processes to help locate housing closer to amenities.	Low			
Action: Encourage more Planned Unit Developments (PUDs) that incorporate residential, commercial, and recreational uses all in one geographic area.		Ongoing	City/Common Council/ Developers	Staff Time (Conversations with Developers)
Action: Encourage conversion of space from commercial to residential on the second floor of buildings in the C-1 District to attract renters, young professionals, and others looking for a different product type in the community.		3-5 Years	Housing Authority/ Developers	Staff Time (Conversations with Developers)
Recommendation 2: Encourage a greater mix of uses in existing commercial and residential districts.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Shorten commutes and capture economic activity that may otherwise go to outside communities.	Low			
Action: Amend the Zoning Code to allow for caretaker residences in commercial districts and in-law units and accessory dwelling units in residential districts.		< 1 Year	Common Council	Staff Time
Recommendation 3: Encourage construction of new single family homes within walking distance of Hillsboro Schools.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Improve student performance by shortening trips to and from school.	Moderate			
Action: Survey families with kids in Hillsboro schools to find out how long it takes for them to get kids to and from school.		< 1 Year	City/Hillsboro Schools/ Housing Authority	Staff Time, or ~\$3,000 for a consultant
Action: Hold focus sessions, topic nights, or community potlucks on a bi-annual basis for parents of students to discuss the City's housing market, and to hear from parents about the biggest challenges they are facing in terms of housing.		Ongoing	City/Hillsboro Schools/ Housing Authority	Up to \$5,000 depending on event plans
Objective: Enable students and families to interact with each other more frequently and conveniently outside of school.	Low			
Action: Amend the City's Future Land Use Map to show areas where the City would like to see more single family and multi-family residential development near schools.		< 1 Year	Common Council	Staff Time
Recommendation 4: Encourage multifamily housing to be built closer to Downtown.				
	Priority Level	Timeframe	Responsibility	Funds
Objective: Complement existing businesses along Water Avenue along with new businesses adjacent to the Downtown with more foot traffic.	Low			
Action: Talk to commercial property owners in the Downtown to gauge their interest in selling their property either to a community land trust, or to a developer who could redevelop their property into multifamily residential development.		< 1 Year	City/Housing Authority/ Local Developers	Staff Time
Action: As commercial spaces become vacant or underutilized, amend the Zoning Map as desired to convert parcels from Commercial to Residential uses.		Ongoing	Common Council	Staff Time

Hillsboro Housing Action Plan Implementation Matrix				
Property Condition				
Recommendation 1: Make home rehabilitation funding available to homeowners and landlords.	Priority Level	Timeframe	Responsibility	Funds
Objective: Reduce code compliance violations resulting from economic hardship.	High			
Action: Establish a home improvement grant/revolving loan fund specifically for exterior owner and rental housing improvements.		3-5 Years	Housing Authority/ Local Funders	\$25,000 initial investment + \$7,500 annually
Action: Establish a home improvement grant/revolving loan fund specifically for interior owner and rental housing improvements.		3-5 Years	Housing Authority/ Local Funders	\$25,000 initial investment + \$7,500 annually
Action: Establish a weatherization grant/revolving loan fund for homeowners and landlords.		3-5 Years	Housing Authority/ Local Funders	About \$5,000 per home for upfront renovations.
Action: Establish code compliance grants/revolving loan funds for homeowners and landlords.		3-5 Years	City/Housing Authority/ Local Funders	\$75,000 initial investment + \$25,000 annually
Action: Encourage homeowners and landlords seeking rehabilitation assistance to apply for Freddie Mac Rehabilitation Loans.		Ongoing	Housing Authority	Staff Time
Recommendation 2: Engage students who may be interested in construction trades or technical professions.	Priority Level	Timeframe	Responsibility	Funds
Objective: Give students life skills and work experience.	Moderate			
Action: Form a technical education program in conjunction with Hillsboro High School, community businesses, and local volunteers.		3-5 Years	Hillsboro Schools/ Local Businesses/ Citizen Volunteers	\$30,000 upfront + \$50,000 annually
Objective: Help residents in need of structural rehabilitation.	High			
Action: Set up an application procedure for homeowners seeking help to match with students and home repair businesses.		1-2 Years	Housing Authority/ Hillsboro Schools/ Local Businesses	Staff Time
Action: Seek funding from sponsors such as local banks and construction businesses who could fund the costs of construction/rehabilitation for a technical education program.		3-5 Years	Hillsboro Schools/ Local Banks	\$50,000 annually in total
Action: Create a job/internship match element for the technical education program so that contractors can find potential new employees from the pool of interested students.		1-2 Years	Hillsboro Schools/ Local Businesses	Staff Time
Action: Give students course credit, jobs, and community service hours as compensation for work through a technical education program.		Ongoing	Hillsboro Schools/ Local Businesses	Staff Time
Action: Incorporate homebuyer and financial education into the curriculum at Hillsboro High School for students going directly into the workforce.		2-3 Years	Hillsboro Schools/ Local Banks	Staff Time

Hillsboro Housing Action Plan Implementation Matrix

Property Condition

Recommendation 3: Assist seniors with "aging in place."	Priority Level	Timeframe	Responsibility	Funds
Objective: Expand housing choices for seniors who may wish to stay in the home they own rather than move into assisted living accommodations or nursing homes.	Moderate			
Action: Encourage developers to build homes containing purposeful accessibility features.		Ongoing	Housing Authority	None
Objective: Provide housing rehabilitation assistance by/for senior homeowners.	High			
Action: Establish a weatherization grant/revolving loan program for owner-occupied homes.		3-5 Years	Housing Authority/ Local Banks	About \$5,000 per home for upfront renovations.
Action: Establish an interior accessibility grant/revolving loan program for owner-occupied homes.		3-5 Years	Housing Authority/ Local Banks	\$75,000 initial investment + \$25,000 annually
Action: Establish an exterior accessibility grant/revolving loan program for owner-occupied homes.		3-5 Years	Housing Authority/ Local Banks	\$75,000 initial investment + \$25,000 annually
Action: Establish a code compliance grant/revolving loan fund for home owners.		3-5 Years	Housing Authority/ Local Banks	\$75,000 initial investment + \$25,000 annually
Recommendation 4: Become a Certified Local Government (CLG).	Priority Level	Timeframe	Responsibility	Funds
Objective: Obtain funding for historic preservation to improve property conditions of older historically significant structures.	Low			
Action: Contact the State Historic Preservation Officer (SHPO) and pursue CLG certification.		< 1 Year	City/Housing Authority	Staff Time

Hillsboro Housing Action Plan Implementation Matrix

Community Amenities

Recommendation 1: Encourage the formation of community events such as street festivals, block parties, or pop-up markets.	Priority Level	Timeframe	Responsibility	Funds
Objective: Increase the City's social capital by giving residents a chance to meet and mingle with their neighbors.	Moderate			
Action: Organize recreational sports leagues, movie or game viewings, game nights, or other programs to encourage civic engagement.		Ongoing	City	\$10,000-\$15,000 (can also be partially funded by users)
Action: Organize social events targeting young adults, per comments from the stakeholder interviews.		Ongoing	City	\$2,500-\$5,000 (can be offset by charging user fees)
Action: Work with community partners like the Lions Club, the School District, and private businesses to manage and fund events.		Ongoing	City	\$5,000-\$20,000 (can be partially offset by fundraising proceeds)
Recommendation 2: Take advantage of community venues large enough to support major events and attractions.	Priority Level	Timeframe	Responsibility	Funds
Objective: Provide space large enough to host significant events or attractions from outside the City.	Low			
Action: Advertise space at City parks, the Community Center, and schools for private or non-profit organizations to use in exchange for a fee for rental or use.		Ongoing	City	\$2,500-\$5,000 (can be offset by charging user fees)
Action: Work with owners of large private venues, such as the new space owned by Hillsboro Brewing Company, to host community events and increase the number of amenities in the City.		Ongoing	City	Depends on events held (can be offset by fundraising proceeds)

Hillsboro Housing Action Plan Implementation Matrix				
Community Amenities				
Recommendation 3: Provide more amenities for the 24% of the City's population under 19 (2016 ACS).	Priority Level	Timeframe	Responsibility	Funds
Objective: Give kids constructive activities to do outside of school.	High			
Action: Organize a youth activity co-op for school-age children during school day evenings and in the Summer.		1-2 Years	City	\$5,000-\$10,000 (can also be partially funded by users)
Objective: Remove the necessity for parents to take time off from work to care for young children.	High			
Action: Organize a daycare co-op for pre-school children.		1-2 Years	City	\$5,000-\$10,000 (can also be funded by users)
Objective: Provide families in the City with certified daycare provider options.	High			
Action: Encourage unlicensed providers to seek Child Care Certification through Chapter DCF 202 of the Wisconsin Statutes, and provide the necessary Department of Children and Families paperwork through the Hillsboro Municipal Offices.		Ongoing	City	Staff Time
Objective: Induce more citizens to attain official childcare certification.				
Action: Provide incentives such as low to no-interest home improvement loans, gifts from local businesses, or other "perks" for citizens who attain official childcare certification and open a childcare business.		2-3 Years	City/Common Council	\$5,000-\$10,000
Recommendation 4: Encourage more residents of all ages to bike and walk to destinations around the City.	Priority Level	Timeframe	Responsibility	Funds
Objective: Reduce automotive traffic and promote physical activity among residents.	Low			
Action: Target the 42% of respondents identifying as Householder 1 and 43% of respondents identifying as Householder 2 say they travel less than 5 miles to work, with 27% and 24% respectively saying they travel less than one mile by developing more shared use paths and recreational trails.		5-7 Years	City/Common Council	\$10,000-\$100,000 (depending on extent of development)
Action: Organize a Safe Routes to School program for the City's R-1 and R-2 neighborhoods.		1-2 Years	City	Staff Time
Recommendation 5: Create a Housing Action Committee to monitor the state of the City's housing situation and to implement some of the actions listed in this Plan.	Priority Level	Timeframe	Responsibility	Funds
Objective: Ensure residents have a reliable group of people to contact for grants, loans, and other programs.	Moderate			
Objective: Ensure the City is always well-informed in case any issues or opportunities related to the housing market occur.	High			
Action: Confer with the Housing Authority about how to create the Action Committee, how members will be appointed to it, and its specific responsibilities.		< 1 Year	City/Housing Authority	None



Appendix A: Public Engagement

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Survey Summary

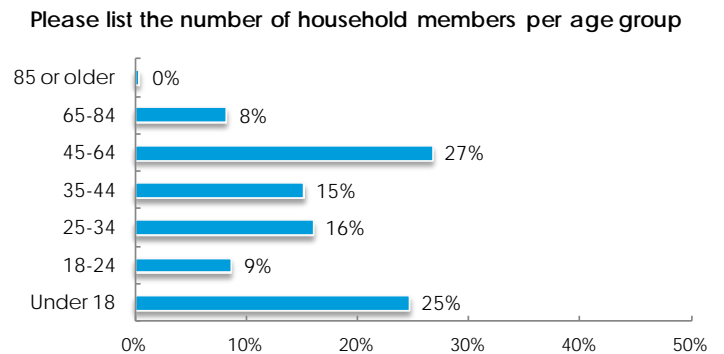
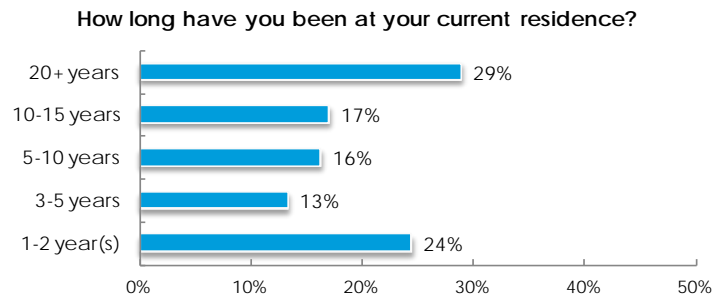
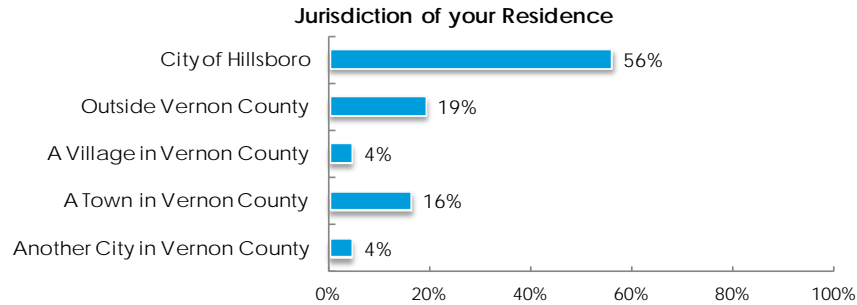
As part of the engagement process for the Housing Action Plan, a city-wide electronic survey was deployed to gather data from residents related to their current housing situation, housing issues or challenges, and desired housing scenarios. The survey also asked respondents to provide data on self-reported property conditions, occupancy, vacancy, rental rates, affordability, and satisfaction with housing. A total of 103 people responded to the survey. The results were instrumental in creating recommended actions contained in the main body of the Housing Action Plan. A summary of these results is provided below.

Current Housing Description

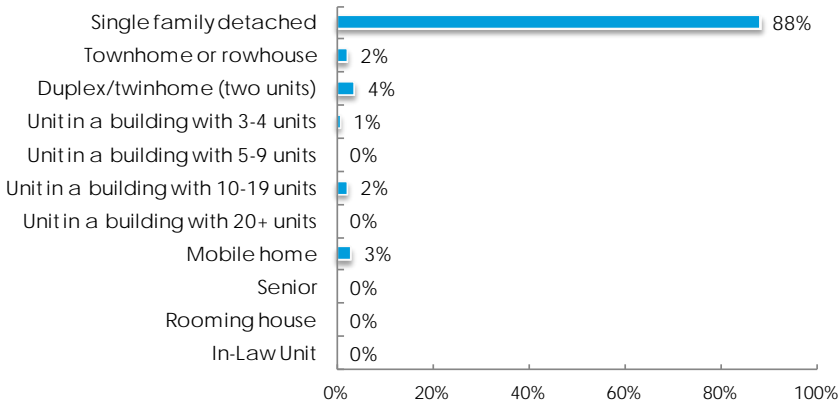
The first section of the survey gathered data on the characteristics of respondents and their housing situation. The majority of respondents (56%) marked the City of Hillsboro as their jurisdiction of residence, followed by a location outside Vernon County (19%) and a rural township in Vernon County (16%).

Twenty-nine percent (29%) of respondents stated they had lived at their current residence for 20 or more years, followed by 24% who stated they had lived at their current residence for two years or fewer.

Twenty-seven percent (27%) of household members in respondent households are in the 45-64-year-old age bracket, followed by 25% who are younger than 18 years old.

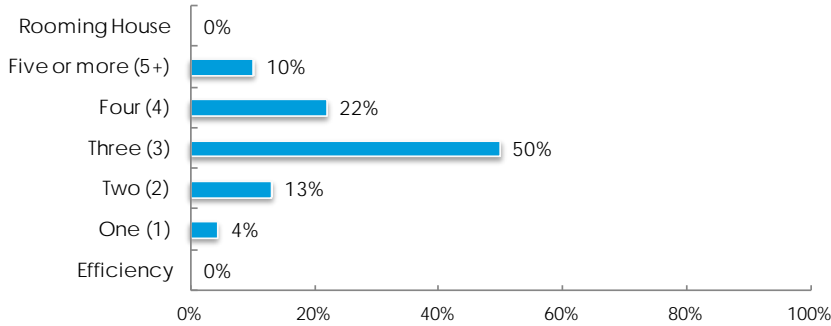


Indicate current housing type:



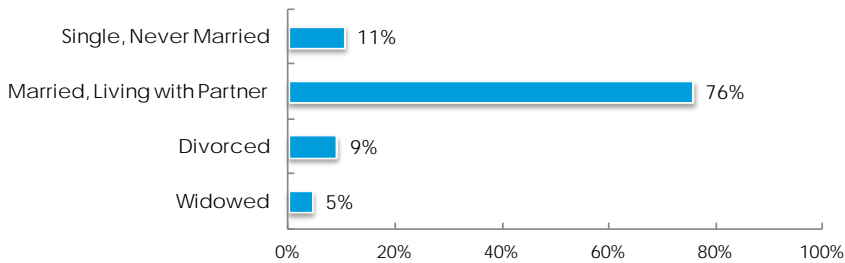
The vast majority of respondents live in single-family detached residences (88%). The next most popular answer for housing type was duplex units with 4% of survey takers selecting that answer.

Indicate current number of bedrooms:



Ten (10%) of respondents live in units with five or more (5+) bedrooms, while 22% of respondents live in four (4) bedroom units, 50% live in units with three (3) bedrooms, and 13% live in units with two (2) bedrooms.

What is the household marital status:



The most popular answer for household marital status among respondents was "Married, Living with Partner" with 76% of survey takers selecting that answer. Eleven percent (11%) of respondents were single and never married, and 9% were divorced.

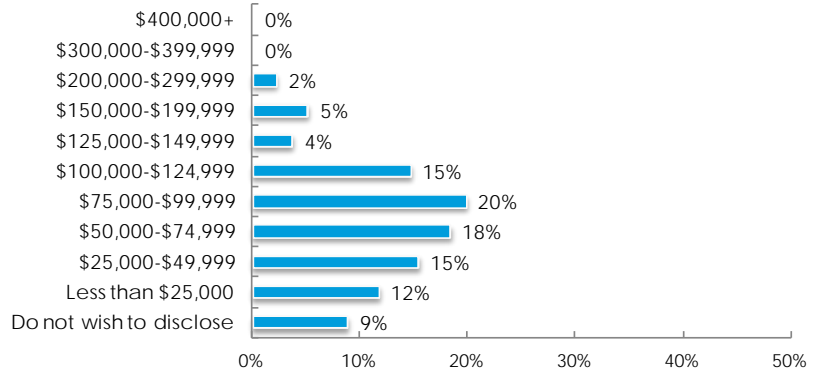
Respondents next listed their estimated gross annual household income (not including roommates). Twenty percent (20%) of respondents selected \$75,000-\$99,999 as their estimated gross annual household income, followed by 18% who selected \$50,000-\$74,999, and 15% each who selected \$100,000-\$124,999 and \$25,000-\$49,999. An additional 12% selected listed less than \$25,000 and 9% did not wish to disclose.

Seventeen percent (17%) of respondents indicated they spend 10-14% of their annual gross household income on rent and other housing costs, with the same percentage indicated they spend 15-19%. Twelve percent (12%) indicated they spend 30-34% of their income on rent and housing costs. Nine percent (9%) of respondents indicated they spend half or more of their income on housing.

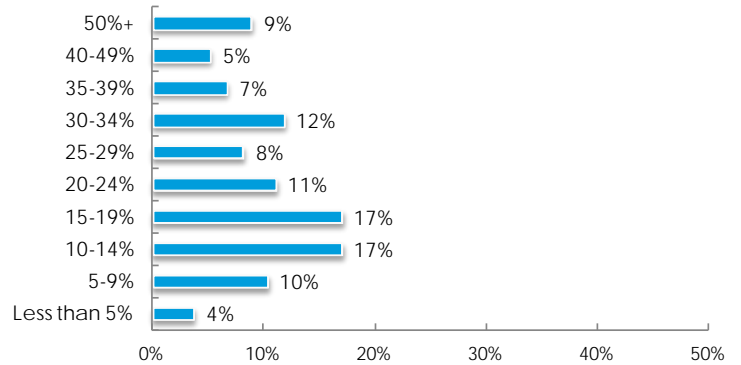
Employment

Seventy-eight percent (78%) of respondents who identified as Householder 1 work full time, followed by 11% who work part time, and 7% who are retired.

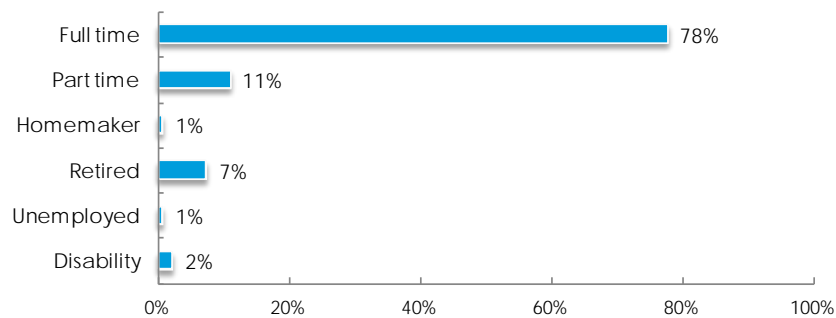
Please list your estimated gross annual household income (not including roommates)



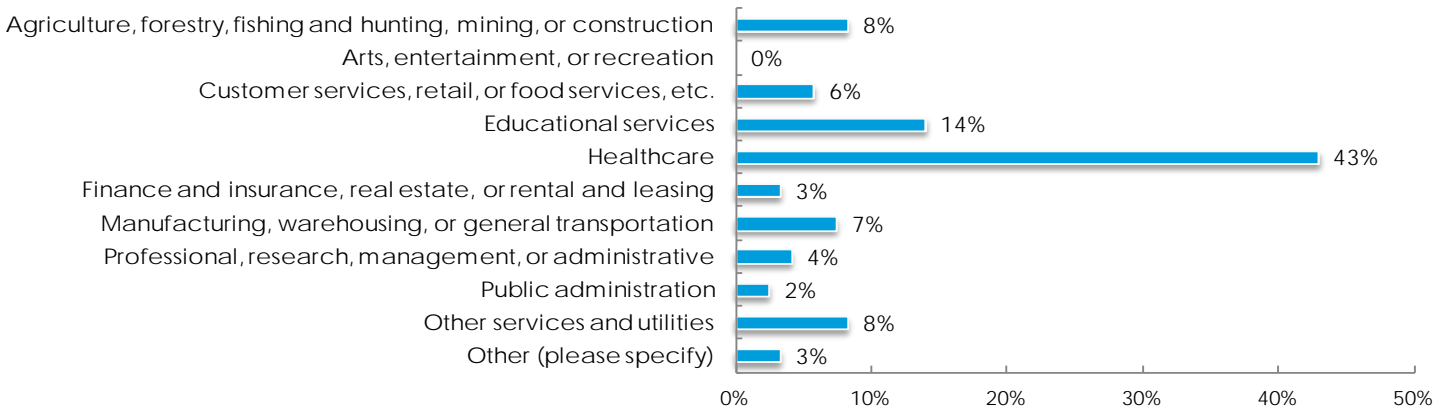
What portion of your annual gross household income is spent on rent/housing costs?



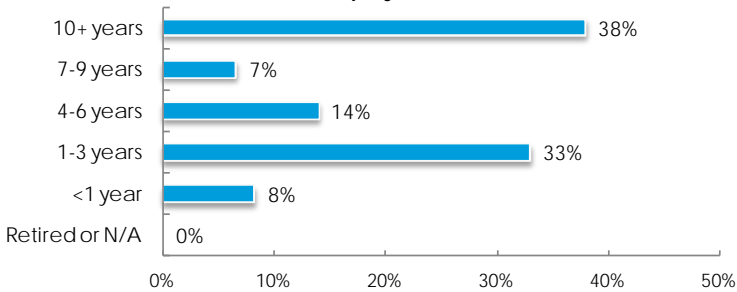
What is the employment status of Household Member 1?



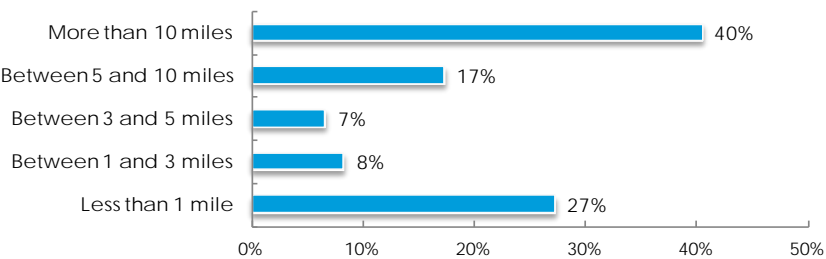
What is the employment sector for Household Member 1?



Householder 1: how long have you been at your current employer?



Householder 1: how far do you travel to work?



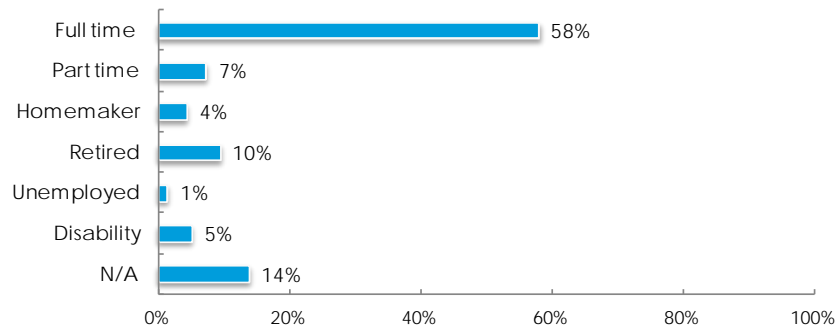
The most popular employment sector for respondents who identified as Householder 1 was healthcare, with 43% of responses. The next most popular answer was education services at 14%, followed by agriculture, forestry, fishing and hunting, mining, or construction with 8% of responses.

Thirty-eight percent (38%) of respondents who identified as Householder 1 has been at their current employer for at least 10 years, followed by 33% of respondents who indicated they have been at their current employer for 1-3 years, and 14% who indicated they have been at their current employer for 4-6 years.

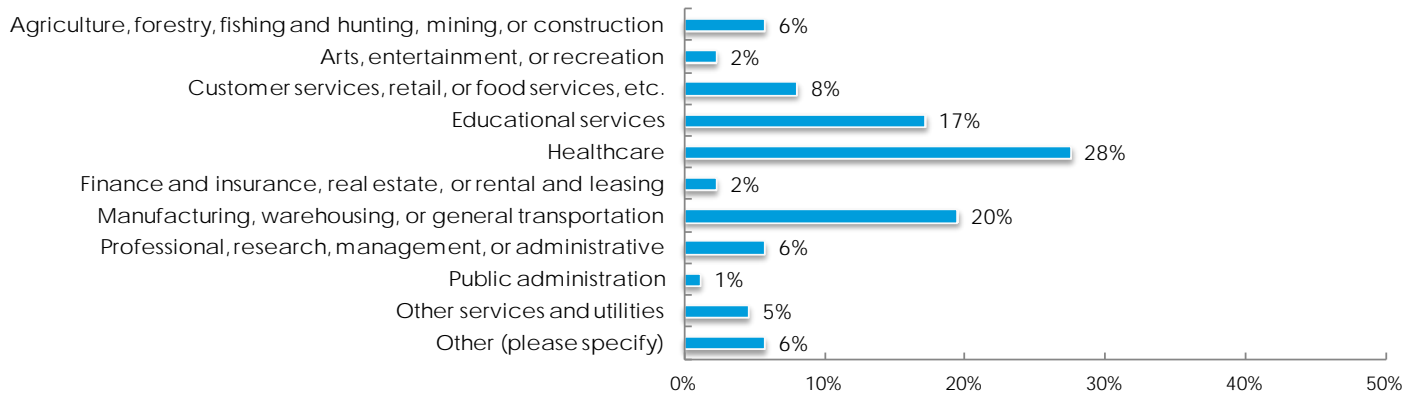
Forty percent (40%) of respondents who identified as Householder 1 travel more than 10 miles to reach their place of work, while 27% travel less than one mile, and 17% travel between 5 and 10 miles.

Fifty-eight percent (58%) of respondents who identified as Householder 2 work full time, followed by 14% who marked "Not Applicable" and 10% who are retired.

What is the employment status of Household Member 2?



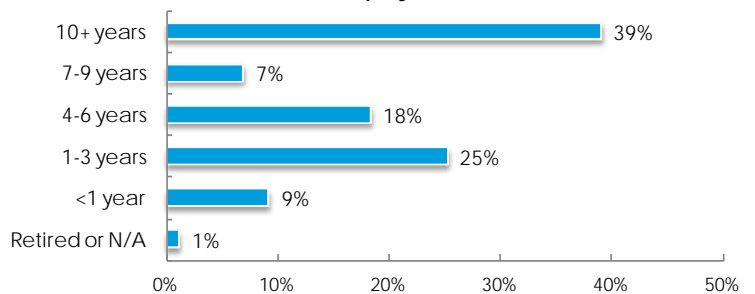
What is the employment sector for Household Member 2?



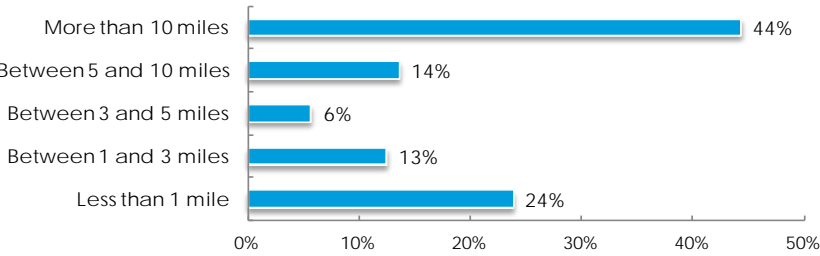
The most popular employment sector among respondents who identified as Householder 2 was health care with 28% of responses. The next most popular answer was manufacturing, warehousing, or general transportation at 20%, followed by educational services with 17% of responses.

Thirty-nine percent (39%) of respondents who identified as Householder 2 have been at their current employer for at least 10 years, followed by 25% who have been at their current employer for 1-3 years, and 18% who have been at their employer for 4-6 years.

Householder 2: how long have you been at your current employer?

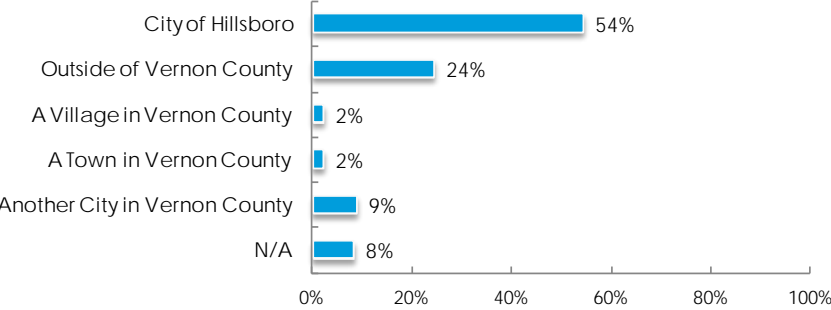


Householder 2: how far do you travel to work?



Forty-four percent (44%) of respondents who identified as Householder 2 travel more than 10 miles to reach their place of work, while 24% travel less than one mile, and 14% travel between 5 and 10 miles.

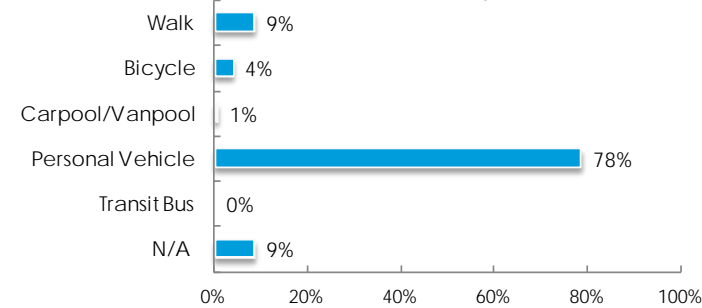
Where are your current employers located for all employed household members?



For all employed household members, 54% of respondents marked their employer's location as in the City of Hillsboro, followed by 24% who marked their employer as located outside of Vernon County, and 9% who marked their employer as located in another city in Vernon County.

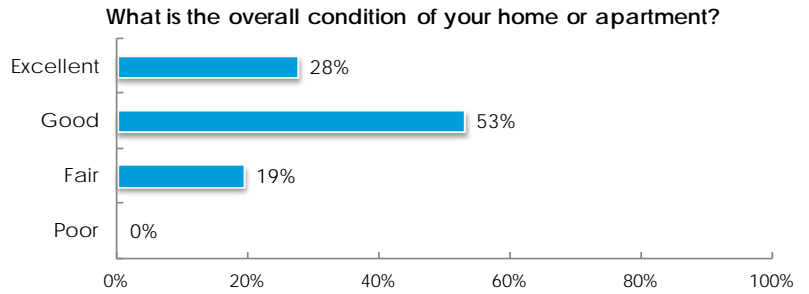
Seventy-eight percent (78%) of respondents indicated they use a personal vehicle to travel to their place of employment, while 9% indicated they walk, 4% indicated they ride a bicycle, and 1% use carpool or vanpool.

What mode of transportation do you use to travel to your place of employment?

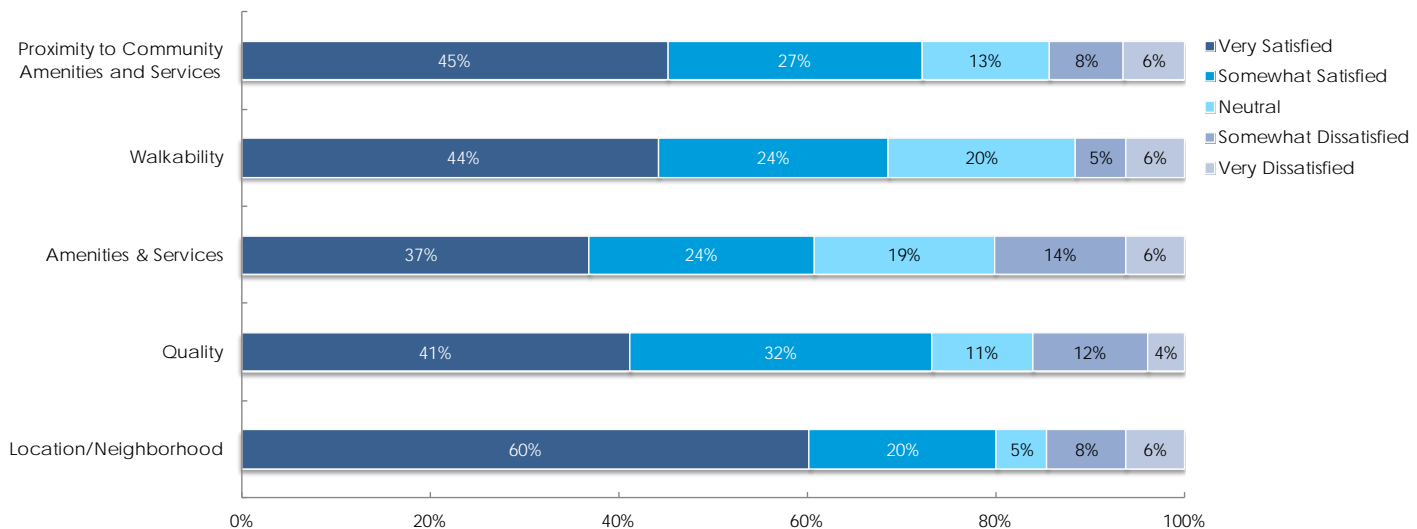


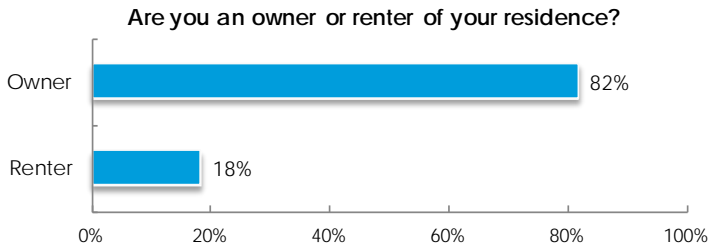
Fifty-three percent (53%) of respondents stated the condition of their home or apartment is 'Good', while 28% noted it as 'Excellent', and 19% noted it as 'Fair'. No respondents marked 'Poor'.

Next, respondents rated their satisfaction with their current housing by evaluating five different factors: proximity to community amenities and services, walkability, amenities and services, quality, and location/neighborhood. 'Very Satisfied' was the most popular answer for all five factors, at 45% for proximity to community amenities and services, 44% for walkability, 37% for amenities and services, 41% for quality, and 60% for location/neighborhood. A further 27% for proximity to community amenities and services, 24% for walkability, 24% for amenities and services, 32% for quality, and 20% for location/neighborhood marked 'Satisfied'.



Please rate your satisfaction with your current housing:



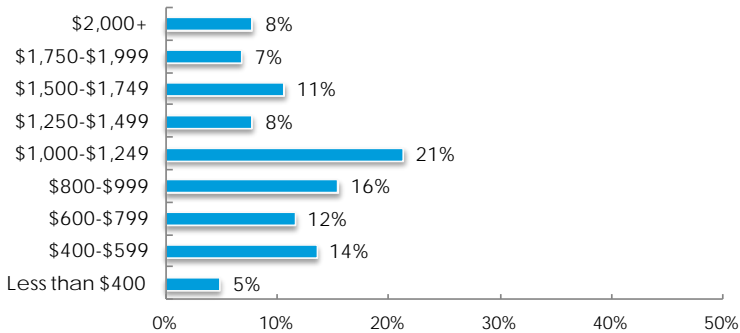


Eighty-two percent (82%) of respondents own their residence, with the remaining 18% renting. In terms of absolute numbers, 107 respondents own their residence and 24 respondents rent their residence.

Self-Reported Housing – Owner

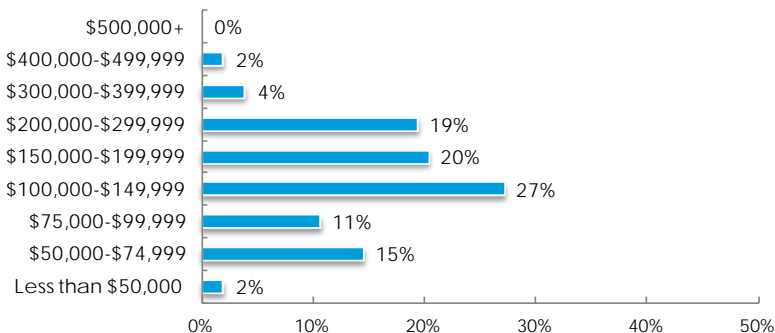
The next section of the survey gathered information about respondents who own their home. Of those who own their residence, 21% spend \$1,000-\$1,249 per month on housing expenses, 16% spend \$800-\$999 on housing expenses, and 14% spend \$400-\$599 on housing expenses. Eight percent (8%) of respondents spend \$2,000 or more every month on housing expenses.

If OWNER, what are your typical monthly housing expenses?



Twenty-seven percent (27%) of respondents indicated that the approximate assessed value of their home is \$100,000-\$149,999, while 20% indicated the value is \$150,000-\$199,999, and 19% indicated the value is \$200,000-\$299,999. Zero percent (0%) of respondents indicated their home's assessed value is \$500,000 or more.

If OWNER, what is the approximate assessed value of the home?

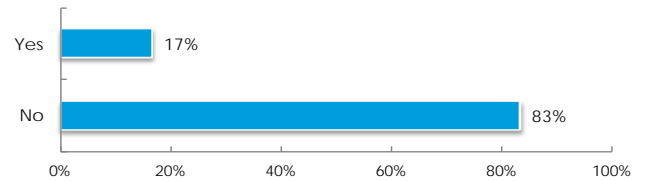


Eighty-three percent (83%) of respondents indicated they did not have a second mortgage or home equity line of credit (HELOC), with the remainder either having one mortgage or no mortgage on their home.

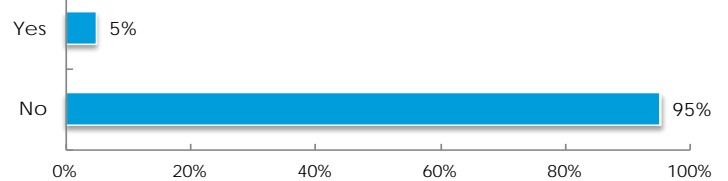
Five percent (5%) of respondents own a second home or a vacation home outside of Hillsboro, with the other 95% selecting 'No' on this question.

Two (2) person households were the most popular household size among respondents who own their homes with 35% of responses, followed by four (4) person households with 29% of responses. The remaining answers were three (3) person households with 17%, five or more (5+) person households with 14%, and one (1) person households with 5%.

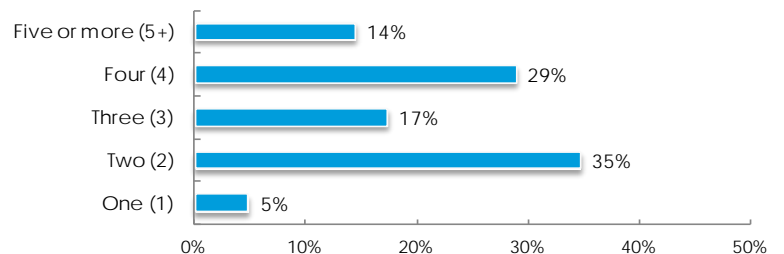
If OWNER, do you have a second mortgage or Home Equity Line of Credit (HELOC)?



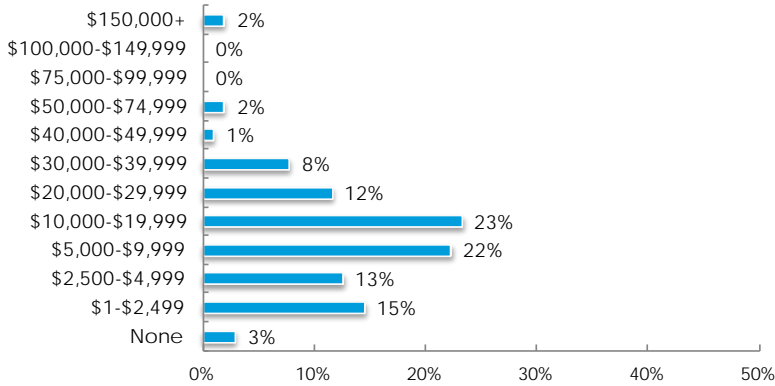
If OWNER, do you own a second home or vacation home outside of Hillsboro?



Number of household members?

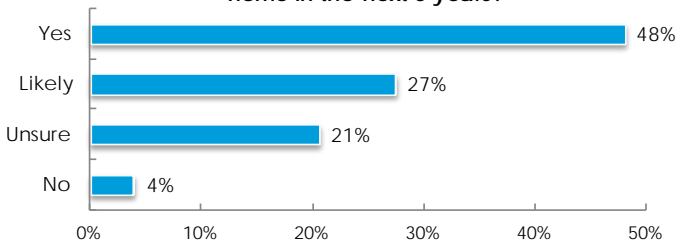


If OWNER, how much money have you spent on your home for maintenance and improvement over the past 5 years, not including replacement costs from an emergency or storm damage?



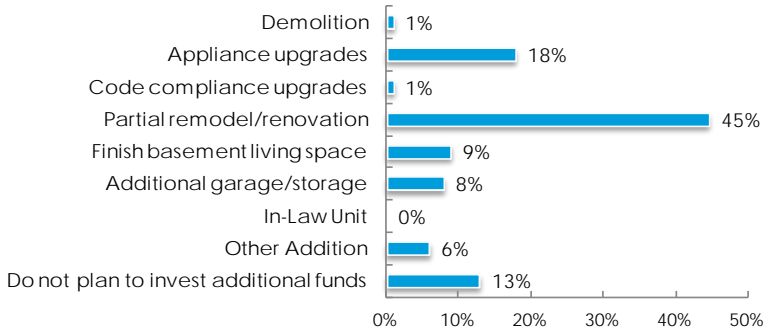
Of those who own their home, 23% spent \$10,000-\$19,999 on maintenance and improvement costs over the past five years, not including replacement costs from an emergency or storm damage. Twenty-two percent (22%) spent \$5,000-\$9,999, and 15% spent \$1-\$2,499. Three percent (3%) of respondents have not spent any money within the last five years, and 2% have spent \$150,000 or more.

If OWNER, do you plan to invest additional funds into your home in the next 5 years?



Of those who own, 48% marked 'Yes' when asked whether they plan to invest additional funds into their home in the next five years. Twenty-seven percent (27%) indicated they were likely to invest additional funds, 21% were unsure, and 4% marked 'No'.

If you plan to invest additional funds, what level of work do you anticipate?

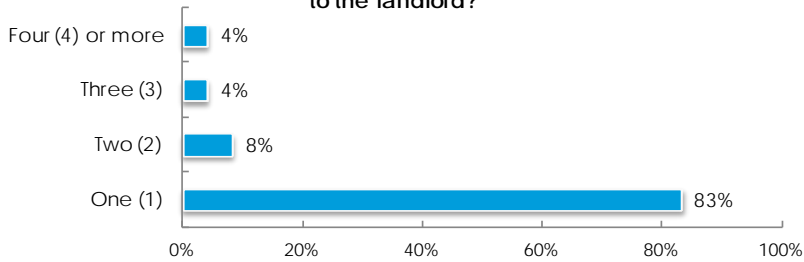


Of those who marked 'Yes' when asked if they plan to invest additional funds, 45% anticipate using the funds for a partial remodel/renovation, 18% anticipate using the funds for appliance upgrades, 9% plan to finish their basement or another living space in their home, and 8% plan to add on to a garage or storage space.

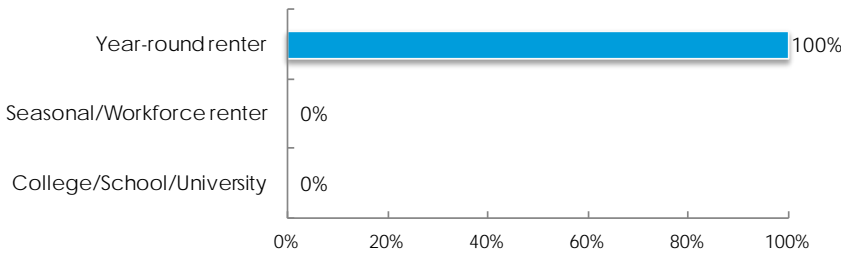
The next question asked respondents to comment on any barriers that are preventing investment in their home. The cost was by far the most cited answer, with some respondents also citing their desire to move, poor credit, government regulations, and taxes. Answers provided by respondents are shown in the table on the following page.

Please comment on any barriers that are preventing investment into your home. (Lack of qualified contractors, cost, government regulation, etc.)
Cost, space
our taxes continue to go up the more money we pay in taxes the less we have to improve the home
cost
cost
Finding good, affordable contractors.
Cost
cost
Cost
Cost
cost
Cost
Cost , Plan to down size to smaller home in 3 to 5 years
Cost
government regulation
The cost is hard on a retirement income
Cost
Cost is the biggest factor
Cost
Cost of materials and labor on a fixed income.
cost
Cost/Appraised Value
Contractors are very busy and hard to schedule.
none
cost
Don't want to make my house more than I can sell it for in the future. Our neighborhood (not just 1) household needs to clean up the junk in the yards (cars, trucks, old grills, tires, and other junk). Had I looked around the outside area more when I purchased this home, I would not have done so due to the rubbish. My home is very nice inside and out and others could be with enforcement.
time and money
Cost
cost
Cost
We are planning on selling our home and building a new, smaller home
Lack of reputable contractors, cost, needing to take time of off work to be present for inside repairs.
Cost of construction
Cost
Finding the extra cash to complete projects.
cost
It would be easy to over renovate. We would only invest what we could potentially make back upon sale of the
cost
expendable income
cost
cost of area contractors
Government reg. Cost
COST
Lack of funds
We just did renovated. All up to date
can't afford to
Poor credit and cost
I'd like to move out of the city to the Driftless area.
Thinking to turn home into a duplex or triplex depending on desires of next generation - this is a working farm.
Amount of money I have available to invest.
contractors
Cost

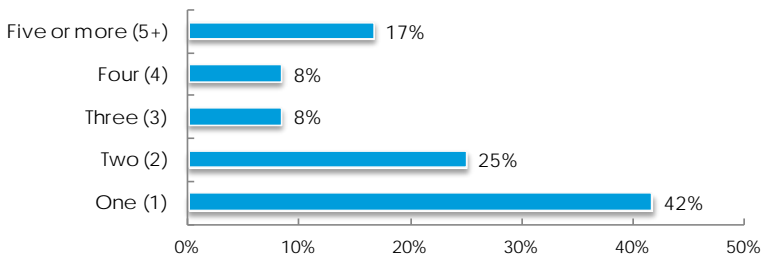
If RENTER, how many individuals in your housing unit pay rent to the landlord?



If RENTER, please indicate your rental status:



How many members live in your renting household?



Self-Reported Housing – Renter

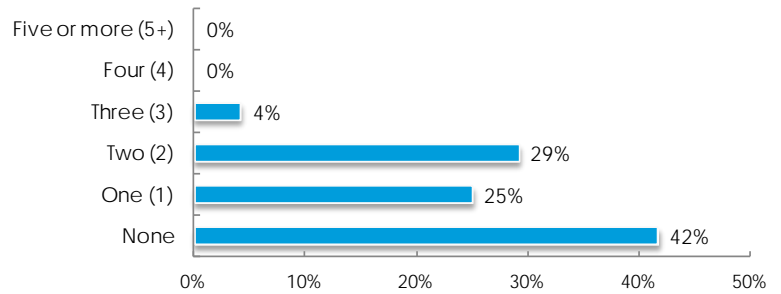
Respondents who rent their home or apartment were directed to this section to provide feedback on their housing situation. Approximately 83% of renter respondents indicated that one (1) person pays rent to the landlord in their home, while 8% of respondents have two (2) people in their residence paying rent, 4% of respondents have three (3) people paying rent, and 4% of respondents have four or more (4+) people paying rent.

All respondents (100%) who identified as renters are year-round renters rather than seasonal/workforce renters, or college/school/university students.

Forty-two percent (42%) of respondents who rent live alone, which was the most popular answer. This was followed by 25% of respondents who live in a two (2) person household, 17% who live in a five or more (5+) person household, and 8% each who live in three (3) and four (4) person households.

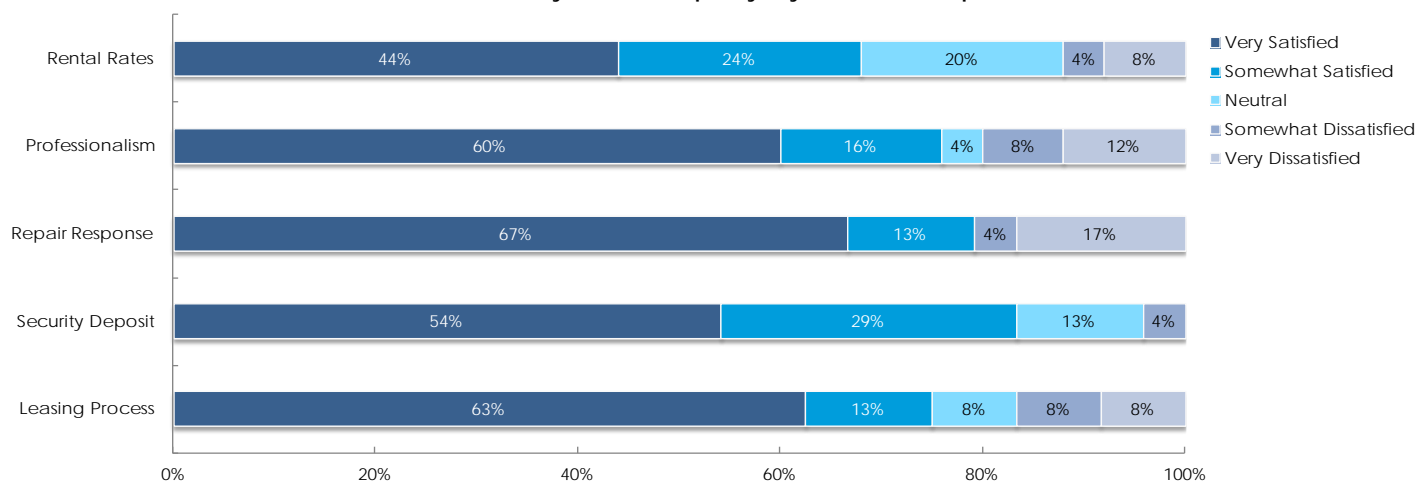
Forty-two percent (42%) of respondents indicated they have not relocated to a new rental unit within the last five years, which was the most popular answer. Twenty-nine percent (29%) of respondents have relocated twice within the last five (5) years, while 25% of respondents have relocated once, and 4% of respondents have relocated three (3) times.

If RENTER, how many times have you relocated to a new unit within the last 5 years?

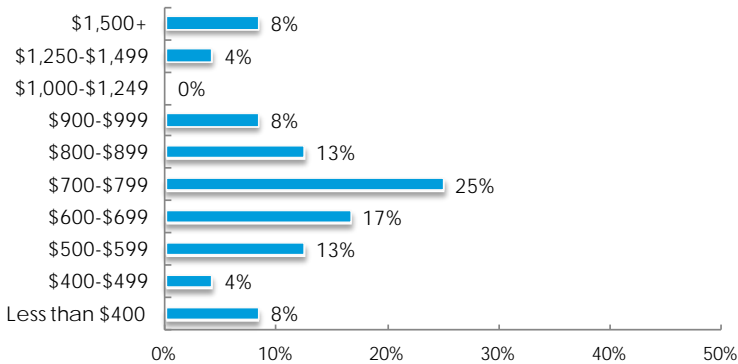


Respondents were asked to rate the quality of their landlord experience on the basis of five (5) factors: rental rates, professionalism, repair response, security deposit, and leasing process. The most popular answer for all five (5) factors was 'very satisfied', with 44% of responses for rental rates, 60% for professionalism, 67% for repair response, 54% for a security deposit, and 63% for leasing process. Eight percent (8%) of respondents marked 'very dissatisfied' for rental rates, along with 12% for professionalism, 17% for repair response, 0% for a security deposit, and 8% for leasing process.

If RENTER, how would you rate the quality of your landlord experience?



If RENTER, what does your household typically pay for housing expenses per month, not including roommates?

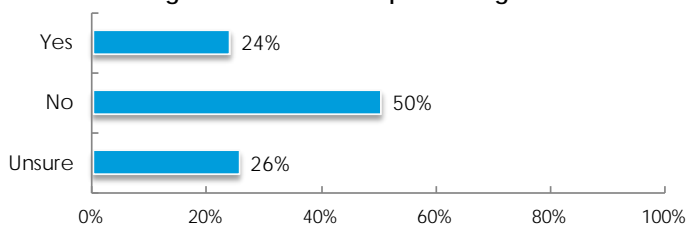


Twenty-five percent (25%) of renter respondents pay \$700-\$799 per month for housing expenses, not including roommates. The second most popular answer was \$600-\$699, with 17% of responses, followed by \$800-\$899 and \$500-\$599 each with 13% of responses. Eight percent (8%) of respondents pay \$1,500 or more per month.

Housing Location & Preferences

Fifty percent (50%) of respondents marked 'No' when asked whether they are interested in purchasing a home in the next two years or selling their current home and purchasing another. Twenty-six percent (26%) of respondents marked that they are unsure, and 24% marked 'Yes'.

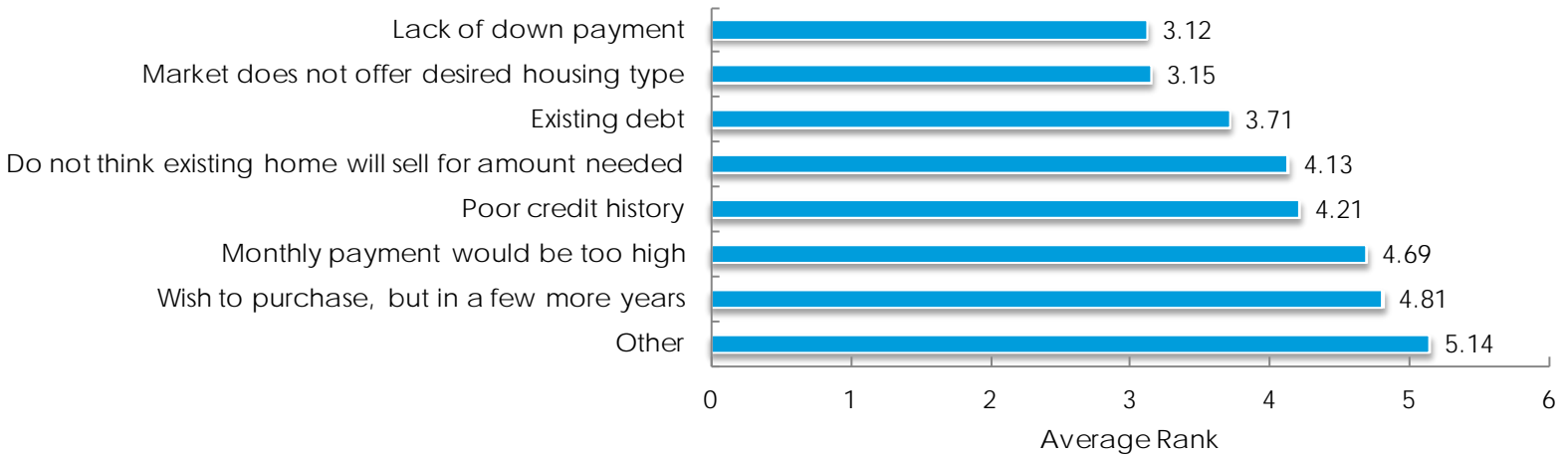
Are you interested in purchasing a home in the next two years or selling current home and purchasing another?



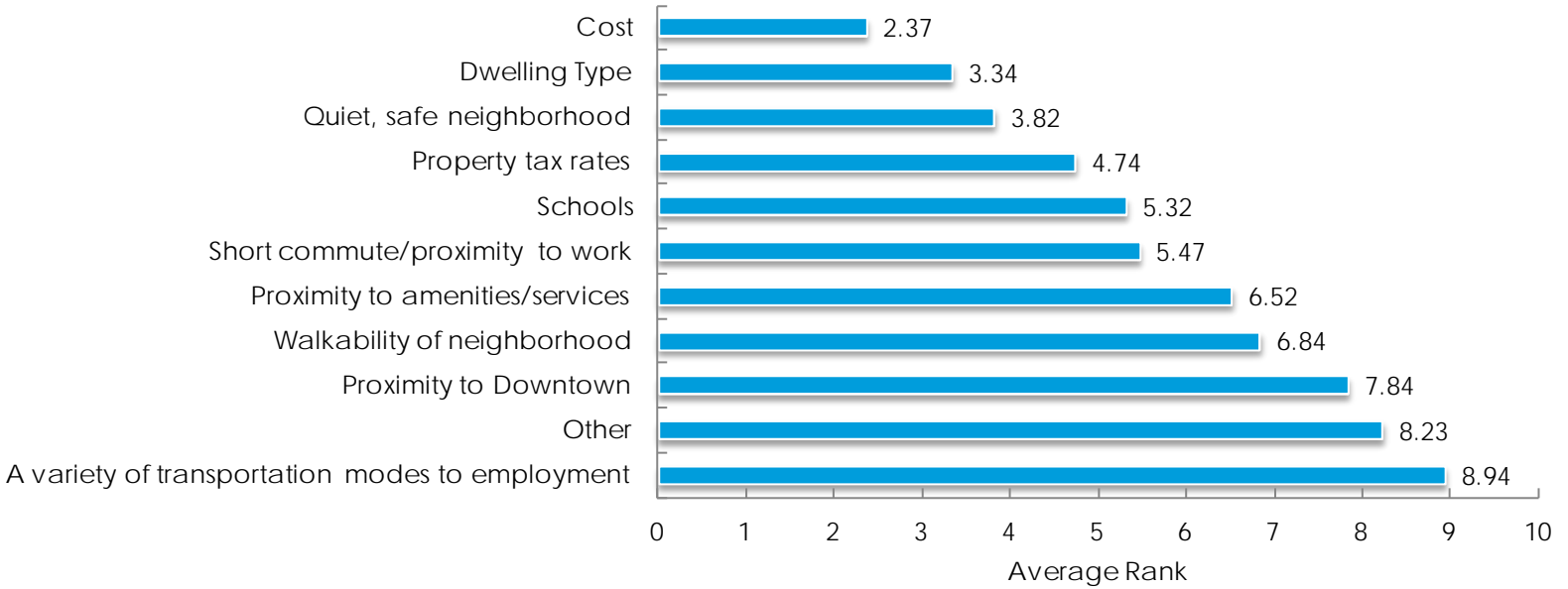
Respondents interested in purchasing a home ranked eight (8) barriers that stood in their way. Lack of down payment was the highest ranked barrier (3.12 average ranking), while 'Other', encompassing various other circumstances like existing debt, was chosen as the lowest ranked barrier (5.14 average ranking). A bar graph showing these results can be found at the top of the following page.

Next, respondents ranked 11 factors determining their current or future housing location. Cost was the highest ranked factor (2.37 average ranking), while multi-modal transportation variety was the lowest ranked factor (8.94 average ranking). A bar graph showing these results can be found at the bottom of the following page.

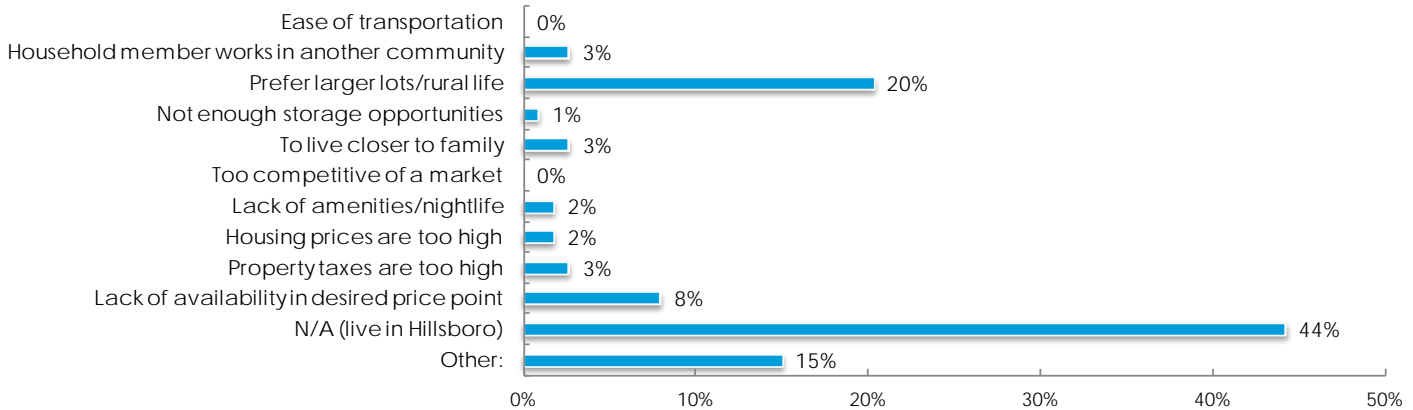
If you are interested in purchasing, please rank any barriers you have to purchasing:



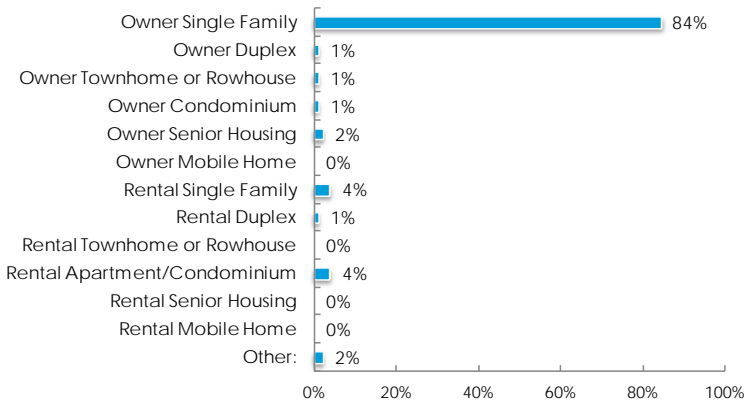
Please rank these factors in determining your current or future housing location:



If you do not live in Hillsboro, please indicate why:



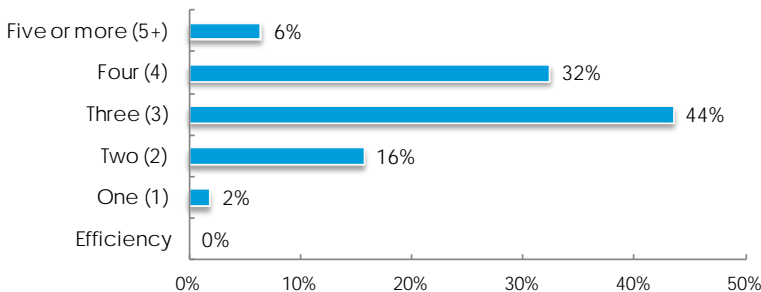
If you were to move to or within Hillsboro, what type of housing would you prefer?



Of the respondents who do not live in Hillsboro, 20% cited a preference for larger lots and rural lifestyle for their choice not to live in the City. Fifteen percent (15%) marked 'Other'. Some of these answers include small lots sizes, the condition of housing, and proximity to family members, among others.

Approximately 84% of respondents cited single family owner houses as their preferred housing type if they were to move to or within Hillsboro. This was by far the most popular answer at 84% of responses. Single-family rentals received 4% of votes along with rental apartment/condominium also with 4%.

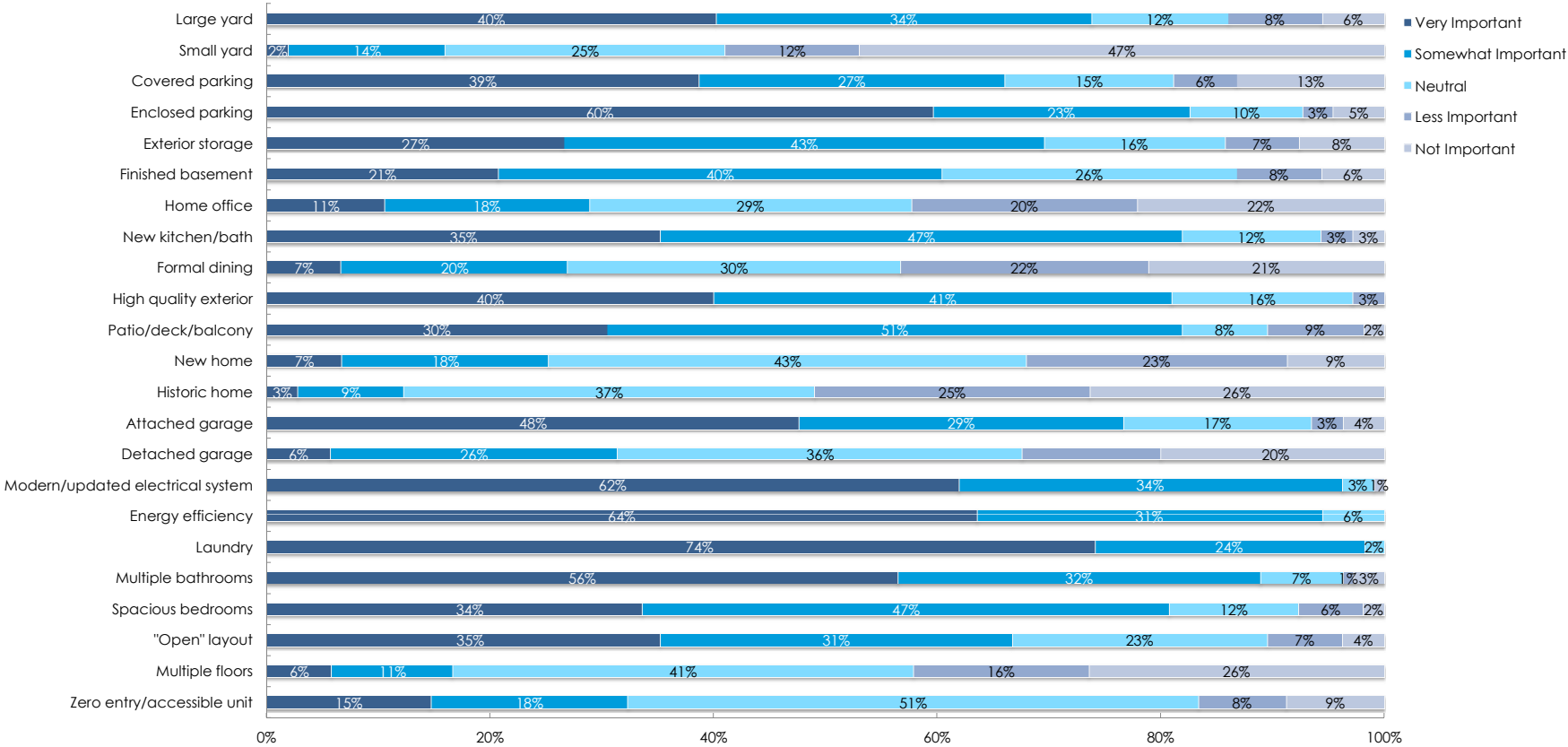
What size of home is preferred (number of bedrooms)?



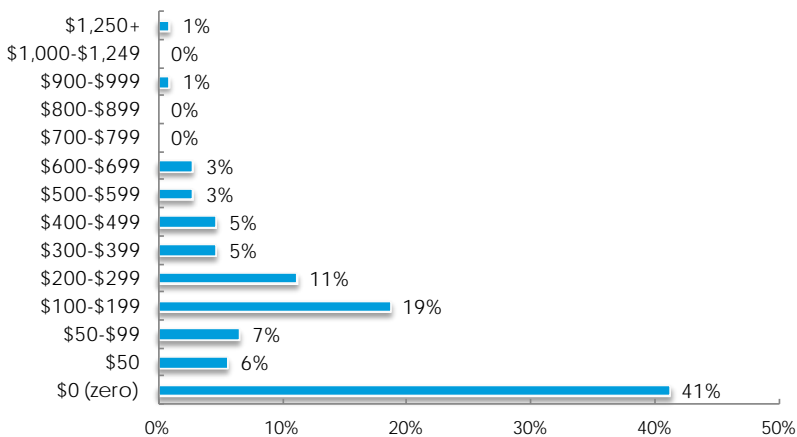
Housing Amenities & Preferences

Three (3) bedroom homes were the most preferred home size, with 44% of responses, followed by four (4) bedroom homes with 32%, two (2) bedroom homes with 16%, and five or more (5+) bedroom homes with 6%.

What housing features are most important to you when selecting a home or apartment?



How much additional cost per month above what you are already paying would you be willing to spend for the housing unit you prefer?



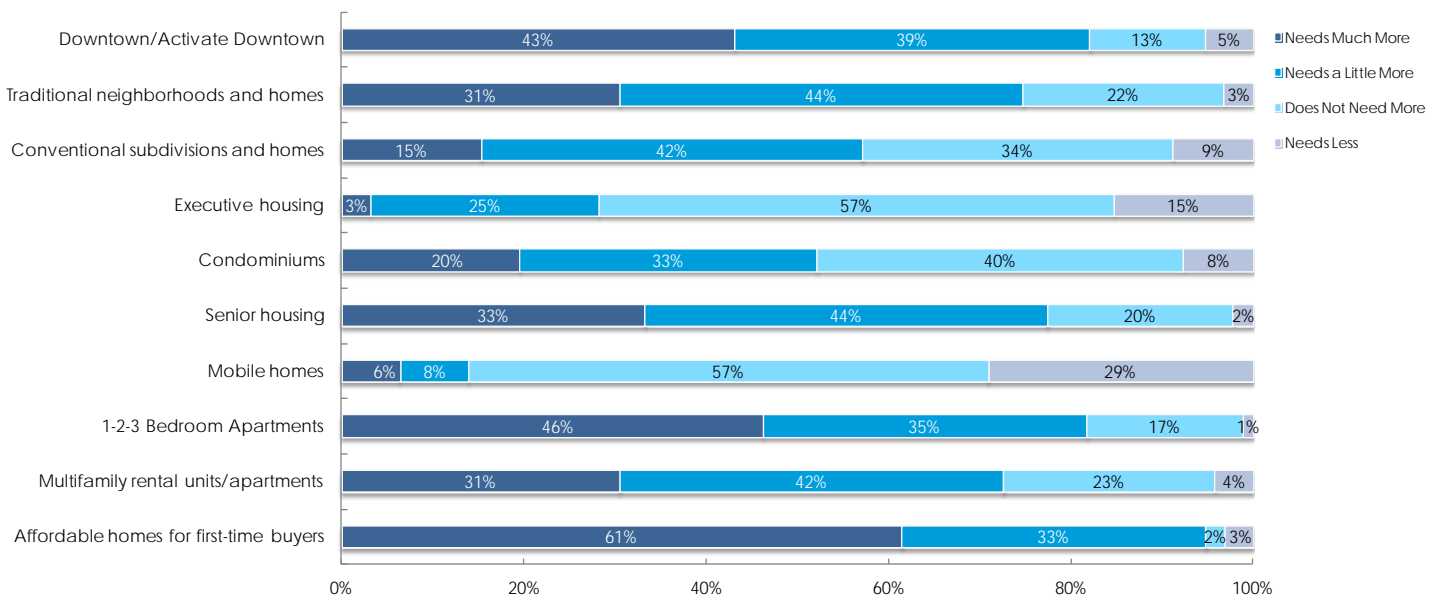
Respondents were asked to rate the importance of various housing features when selecting a home or apartment (see graph on the previous page). In-unit laundry, energy efficiency, modern/updated electrical system, enclosed parking, and multiple bathrooms received substantial majorities who rated them 'Very Important'. Conversely, 26% of respondents rated multiple floors as 'Not Important'.

Forty-one percent (41%) of respondents indicated they would not be willing to spend any additional money for the housing unit they prefer. Nineteen percent (19%) indicated they would spend an additional \$100-\$199.

Housing Needs

Sixty-one percent (61%) of respondents rated their community as needing much more affordable homes for first-time buyers. Twenty-nine percent (29%) of respondents rated their community as needing fewer mobile homes.

Based on your experiences, please rate the housing needs within your Community.



The following pages contain answers to the open-ended questions under the Housing Needs section of the survey.

Respondents were asked: Based on your experiences, indicate where new single-family housing should be constructed in your community. A variety of answers were given for this question. One location, in particular, that was cited was Tinker's Bluff. Other answers include: on the outskirts of the City, close to schools, accessible to the grocery store, in the countryside, west of Highway 80 past The Heights, and on vacant City lots or condemned homes within City limits.

Next, respondents answered where they think new multifamily housing should be constructed within their community. Tinker's Bluff was cited by nine (9) respondents as a good location for more multifamily development. Other popular answers include: near City parks, in the northern part of the City, on the edges of the City, near schools, near the Downtown (within walking distance to stores and the Hospital), and toward Union Center. Several people also stated that they don't think additional multifamily is needed.

Respondents then commented on areas of their community they think are in most need of housing stock improvement. Once again, a large variety of answers were included. Some particular locations include Madison Avenue/Pine Avenue corner area, Klondike Avenue, Downtown, the Northside, and Ward 1. One (1) respondent cited behind the post office, east of the library, and on Mechanic Garden and Madison Streets as well. The alleys throughout the City were also mentioned as places that need attention. Several other

respondents commented that improvements need to be made throughout all areas of the City. Rehabilitation and refurbishment of the older housing stock were noted as important for the improvement of the City's aesthetic.

Respondents also noted areas of the City where they believe housing seems out of place and should be redeveloped into other uses. The Business District and Downtown were cited by several respondents. One respondent commented that Main Street from the Post Office north to Family Dollar should be commercial retail. This respondent also stated that relocation of an old home off of the current hospital parking lot was a mistake and disrupted the vibrant character of Main Street. The area along Water Street/State Highway was also cited as a place that could be commercial.

Based on your experiences, indicate where new single-family housing should be constructed in your community.

in the country. we have to many house right on top of each other the way it is.
Around County Market area
The bluff
vacant city lots or condemned homes within city limits
Tinker's Bluff
Out by the corn plant
I don't know
Possibly in Tinkers Bluff area
Where the old airport was.
Tinkers Bluff
Throughout the existing town
Somewhere close to schools.
Replace old unived in homes. Or out on F or FF. Apartments above downtown stores.
The only current place is Tinker's, which isn't always appealing to people. Homes for sale within other areas of the city tend to be run-down, old, small, etc. Perhaps renovation of these could be new single-family housing.
On the outskirts. Not a lot of vacant land in town.
Replace old neglected properties with desirable housing.
Anywhere there is room for a large apartment building
Would like to see more within current neighborhoods in addition to Tinkers Bluff
Tear down some of the decrepit homes and erect new safe, clean housing in the original part of
Tinker's Bluff
near downtown and schools
on the perimeter
Tinkers Bluff or any available lots
New subdivision
North of Tinker's Bluff; Across from hospital on lake
Tinkers Bluff, empty lots in town, tear down older small homes that are falling down and rebuild, improve older homes that just need a facelift
By the school
Open land not being farmed
Outside of town
The area west of the schools off 33 /83, which was once used as a driving range, would be well suited to single or duplex housing geared toward young families.This would allow for easy walking paths to schools and a quiet traffic free enclave.
Traditional neighborhoods
close to town
Closer to schools
Would have to start reaching out of city limits or rebuild on few lots that homes have been taken down.
On the edge of town.
Accessible to the grocery stores and dollar general
West of town on highway 80 past The Heights, Behind Shaun Bloedows apts. Maybe connecting Hwy F to Briskey(?) Rd (Ridge Rd intersection), houses along that sidehill would be pretty.and not far from school.
Anywhere near the school. This will make it easier for families.

Based on your experiences, indicate where new multifamily housing should be constructed in your community.

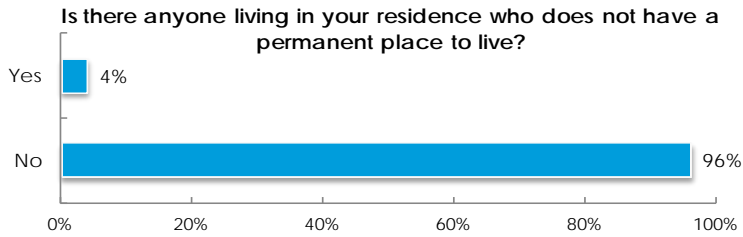
Where some other run down apartments and house are now!
By softball area
The Bluff
near schools
Tinker's Bluff
Tinkers bluffrehab
Tinkers
Thinkers bluff taxes are way too high
Also possibly in Tinkers Bluff area
Northern part of city
Tinkers Bluff
On the edges of town
On the edge of town.
Same as #60.
Same as above
Not sure where but definitely needed.
Up on Tinker's and out lying area and where there is space available close to town. Senior close to the
Near city park?
same as above
Tinkers Bluff or any available lots
Replace current trailer parks with apartment buildings
Salsbery Circle; Across from hospital on lake; downtown
anywhere
not needed
in town
The old buildings used as storage on the east side of HH across from Whitehall would be a great location for multifamily housing. The existing buildings are visually unappealing and the infrastructure is already in place.
close to town
Should be OK with current multifamily housing
close to downtown.
I did above
Near the downtown, within walking distance to stores and hospital
Start finding places outside of town headed towards Union Center if possible.

Based on your experiences, indicate areas of your community in most need of housing stock improvement (rehabilitation, aesthetic improvements).

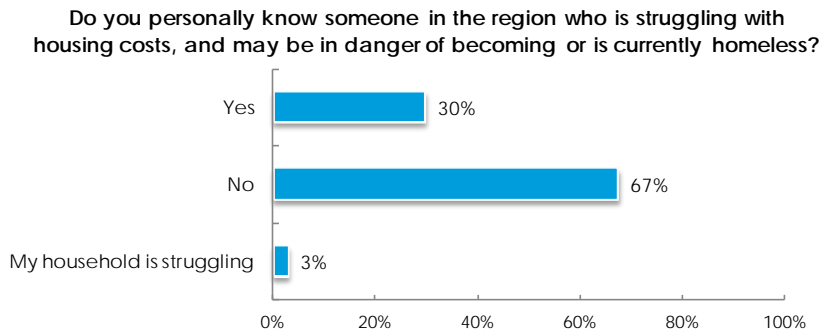
the whole town need help!
several homes are sporadically placed throughout the city of hillsboro that are in need of updates
N/A
Madison Ave/Pine Ave Corner Area
Rehab
I don't know
North side
Ward 1
Not sure
Klondike Ave. There are some nice homes there, but the run down homes bring their value down.
We really need assisted living facilities and a nursing home in Hillsboro. With all of the baby boomers getting older there is a great need here.
The older areas near downtown.
Seems like many areas in town need home improvements.
Need more low income apartments
the older blocks (toward downtown and the lake)
Older, original part of town.
Near mechanic street and High Avenue (that side of town)
NA
a lot of places. no one takes care of the outside of their houses anymore
To clean up all neighborhoods that have unused/nonworking items in or around their business or homes
homes within the city limits and downtown buildings
Downtown
Klondike Ave; Prairie Ave; State Highways
There are several houses in town, especially close to the downtown area that need to be either renovated or demolished & new built.
Improve historic buildings downtown and develop housing in upstairs apartments. DO NOT tear down historic buildings! This leaves an ugly hole downtown with the cost equal to the cost of what it would have been to rehab and save the original building which would have preserved the beauty and history of the downtown.
many homes need cosmetic improvement and some need tore down and replaced
downtown
aesthetic
The city as a whole presents well, but has numerous isolated instances of substandard housing units which are typically used as rentals with minimal inputs and rental fees set only to attract a renter, often government subsidized, which typically further erodes the property appearance and value creating a negative detriment to the neighborhood. Rental properties should be regulated by code and ordinance so that those structures which are not economically feasible to bring to code can be scraped and replaced with quality structures. This is also important to those citizens who cannot afford high housing costs in order to prevent them from being forced to live in substandard and often dangerous conditions. Hillsboro has it's share of slumlords and this is an embarrassment for the city.
Downtown, traditional neighborhood
not sure
It is a small community so all areas could be rehabbed. There is likely a home on every street that could refurbishing old houses
behind the post office, east of the library, Mechanic, Garden, Madison streets. Walking the alleys in
There seem to be small pockets of homes that need improvements, though there aren't too many.
all over

Based on your experiences, indicate where housing seems out of place and should be redeveloped into other uses.

Downtown area
none at this time
N/A
None
Need more factories....
Business district
Homes for sale that are old and/or run-down or too small, no garage, etc. It took us nearly five years for a suitable home within the city to become available--one that actually had a yard, three bedrooms, not run-down, two-car attached garage, etc. People aren't usually willing or able to wait that long and can't always afford to build in Tinker's.
Most is fine, just need more.
Tinker's Bluff is a weird neighborhood location wise.
None
N/A
no concerns with this
Downtown trailer parks
Along Water Ave. / State Highway - Could be commercial
remove mobile homes from single family housing residential neighborhoods
Redevelop low income housing to desirable apartments
N/A
Tinkers
Main street from the post office north to family dollar should be retail / commercial. The city allowed an old home to be moved to a vacant lot when the hospital parking lot was constructed. This was a shortsighted 'do something' action. Successful cities seem to encourage, promote and cultivate a vibrant downtown where retail fronts the limited space on the main road, and service outlets, (insurance, gyms, food blending businesses, veterinarians, legal services), etc are positioned or clustered in adjoining side streets and residential beyond that. Very few tourists or through traffic drivers see a gym or an insurance firm and say 'I think I'll pop in and workout, or buy some insurance'. Those are destination services that people will search out via search engines, or word of mouth. There is only so much space on main street and this should be used to entice passing traffic to stop, shop and explore the city. The city has jumped at and allowed any occupancy to fill space and collect taxes but this is not a plan, it is a reaction. Along this same line the city has allowed personal 'small town politics' to affect city policies and planning to the detriment of the city. City officials should never let their personal animosities or affections result in the formulation of city policy. All businesses should be supported equally, regardless of the personal relationship or lack thereof between a business owner and any city official.
no comment
None that I can think of.
none
cannot think of any other than across from the fairgrounds - this would be ideal commercial land.
No places that I can think of.



Ninety-six percent (96%) of respondents stated there is nobody living in their residence without a permanent place to live, with the remaining 4% indicating they currently live with someone without permanent living arrangements.



Sixty-seven percent (67%) of respondents indicated they do not know someone who is struggling with housing costs, may be in danger of becoming homeless, or currently is homeless. Thirty percent (30%) of respondents indicated they do know someone in this situation, and 3% of respondents stated they themselves are struggling.

Finally, respondents were asked to comment on any other items their community should be concerned with regarding future housing demands. Cost and affordability were raised by numerous respondents, along with the availability of affordable water and sewer utilities. Other answers include flooding issues, assisted living and senior care facilities, and the need to attract more families and young people. The full inventory of comments can be found on the following pages.

Based on your experiences, what other items should your community be concerned with regarding future housing demands?

Making sure that it is in the cost range of those living here.

affordability, jobs for unemployed

Affordability

More jobs... People would not have to drive so far..

Nursing home and assisted living facilities. would be wonderful draw to our community because we have a hospital here also. People wouldn't have to travel.

Road and storm sewer upgrades. Increased demand for water and heavier traffic due to increased population.

Affordable, safe and decent housing for low income families.

We need more affordable apartment buildings

To attract young families, we need more single family homes that are in the mid range, 150-200k

Probably need more low rent housing if there are any grants available. The housing east of the library is getting trashy and those folks probably need help.

Allowing pets in rentals for little or no extra cost to renter

Lower rental prices.

Cross walks

cost, taxes

Decent quality, reasonably priced housing and keep taxes to a minimum.

too many houses within the city limits for sale, probably due to poorly run city and high taxes, as well as high utilities (elroy)

Cleaning up current properties: Removal of unsightly materials, renovation, demolition and new construction, reducing number of trailer parks.

Workforce housing to attract residents/employees; Need to keep housing affordable; Older Housing needs to be updated.

Affordable, well kept residence for people who are young & single, starting out and people who are retirement or close to retirement age, where rent is not based on income, but is kept affordable.

Taxes and utilities in Hillsboro should be kept in check to make this an affordable place to live. Do not levy 'big city' fees and fines. Keep the small town friendly and low-key environment (including government) to attract those who came here to get away from the stresses of big city life. Wages are lower here, so taxes and fees should stay lower as well.

fitness center

Hillsboro City officials need to move beyond a bar stool- backslapping - old boy style of analyzing and considering the important challenges the city faces. This survey is helpful because traditionally the city does not solicit, and will not consider input from anyone they do not deem knowledgeable or authoritative. This leaves the city vulnerable to smooth talking - glad handing opportunists who can play the old boys mentality to their own advantage, often to the detriment of the citizens of Hillsboro. A prime example of this involved the cities acquisition of land near the United Cooperatives grain facility to be used for the construction of a new hospital. At the time the decision was made the city was swayed by the input of the Hospital CEO who assured the city that the acquisition was critical for the new construction and along with this the existing nursing home had to be closed due to negative cash flow. Both of these assertions were false and were vigorously argued through public forums. The city never asked knowledgeable people to give them input and relied on the CEO and a few hospital board members who he had convinced to support him to purchase the land and sit by while the nursing home was abandoned. Both actions proved to be detrimental to the city. Because of the nature of nursing home regulations once beds are surrendered they are gone for good, and a once well respected, utilized and appreciated community asset was lost forever. The main point in this observation is that the city, in recent history, does not utilize the resources it has readily available, or entertain / allow any discussion they disagree with, and situations such as described happen more frequently.

More speed limit signs on main and back roads.

Property taxes are an important factor in housing affordability. Whether you rent, own, or sell a home, property taxes affect whether you can afford to live in Wisconsin or any of its towns. Taxes here are very high, and make it hard to afford to live here, and also affect the ability to sell a home here.

cost of heating and housing

The cost of living in such a small town is ridiculous. We don't have affordable access to tv, phone, WiFi. We don't have affordable water and sewer! We don't have affordable electricity. My bills shouldn't be double if other towns

Sustainability. Insulation. Personal solar and wind turbines. Even off grid living. Water catchment systems to lessen flooding. Getting rid of so. much. grass. There are ground covers that are native to this area and help all the pollinators. We now have an endangered Bumble Bee, so stopping all the pesticide use, whether home or agricultural needs to be prioritized for the severe insect extinction happening now, and the quality of our trout streams (and water in general). Also legislation of CAFOs and frack sand mining make me consider where to buy. I don't want to live near or drive by either of them. Thanks for considering these items.

Public Internet access, Vocational schooling/training would be an encouragement to keep young people returning to our area.

sewer and water

Stakeholder Interviews

The City organized interviews with key stakeholders in the Hillsboro community to supplement the data gathered from the public survey. These interviews provided qualitative information to help the project team better understand the nature of the City's housing situation and learn more about the area. Interviews were scheduled for approximately one hour and were organized based on occupation or role in the community. Community members interviewed by the project team came from the Gunderson St. Joseph's Hospital and Clinics, the Hillsboro School District, a local realty office, and the City Council. A summary of these conversations is included below.

Common Thoughts & Concerns

All of the major community stakeholders agreed that the City badly needs more housing overall. Members of the hospital and school district stated that personnel recruitment has been negatively impacted by the lack of adequate housing options in the City, and has, in some cases, caused prospective staff to decline jobs and others from applying at all. In particular, stakeholders noted the lack of housing options for young people in their 20s and early 30s. This demographic often seeks homes that are less "fixer upper" and more "turnkey." Stakeholders noted a shortage of units across all housing types—single family, multifamily, and senior assisted living. Whenever new units are built, they are often "spec homes" that get bought immediately.

Stakeholders unanimously agreed that housing quality was a bigger concern than affordability, though both are issues in the City. Stakeholders from the Hospital and School District noted that many of their personnel have elected to live outside the City, either in rural townships in Vernon County or other municipalities because they could not find housing that met their requirements.

Another major issue noted by many stakeholders was the shortage of suitable daycare facilities and youth activity programming. Stakeholders said that some families with both parents working full time send their young children to unlicensed daycare providers because of the lack of daycare facilities in the City. Representatives from the school district said that families with school-age children sometimes send their kids to the public pool and park facilities during Summer days because of a lack of structured activities for children in the City. They also noted a strong correlation between students who struggle in school and poor housing situations.

In addition to daycare and school child programming, several stakeholders noted a need for more structured activities for adults in the community to come out and meet people. Despite these observations, all stakeholders who were interviewed expressed their love for the City and its quality of life. Restaurants, parks, walkable neighborhoods, the Downtown, and local schools were unanimously lauded. Stakeholders said that the community wants its professional workers to live in Hillsboro in order to further their community involvement.

Representatives from the hospital stated that more rental units would be hugely beneficial as a way of transitioning young professionals into the community while they search for adequate permanent housing accommodations. Representatives from the school district stated that 60% of their faculty and staff have worked there for less than five years, and retaining personnel long-term is a top priority.

A realtor stated that bidding wars on listed houses are common in the City and that houses often sell within days of being listed. She noted that Hillsboro, like many small municipalities in the area, is seeing professionals move to larger cities like La Crosse and Madison where more housing options are available that fit their requirements. She noted that the biggest target price ranges were \$100,000 and below, and \$250,000 to \$350,000. Additionally, many people from the Twin Cities, Chicagoland, and Milwaukee have bought properties in the Driftless Area recently, but that most of these people are purchasing land in rural townships. She noted some friction between locals and new residents in the City, but that this was not particularly common. She also noted that there is a demand for vacation rentals as well, but the City lacks units to accommodate it.

Stakeholder Suggestions

School District officials noted that about 98% of the district is covered by fiber optic telecommunications capabilities. They noted that this could be a tremendously useful amenity to young people and partners of young people working in the City who may wish to work remotely. Promotion of amenities such as high-speed internet and phone

could be useful for realtors and banks when advertising listings in the City.

To address concerns with lack of daycare, co-ops were mentioned as a possible solution that would allow community partners to jointly invest and provide space for children to play and be supervised during the workday. Co-ops could be formed as 501(c)(3) organizations with investors serving on a board of directors to dictate how the co-op is managed.

School district officials also expressed interest in technical education programs that would allow students to work with homeowners to renovate existing homes and learn valuable construction skills. While unconfirmed, school district officials were confident that other community partners such as banks could be recruited to help sponsor the program, create programs to educate homebuyers and commit to addressing housing issues in the community.

Additional Comments

The City recorded 20 code enforcement violations within the past year. The code enforcement system is primarily complaint-based, however, the City Manager also takes on the job of executing code inspections. First offenses are met with a warning, which is usually issued around the time of snowmelt in early Spring. Second offenses are given a final warning later in Spring. By mid-Summer, if code offenses are not addressed, then the City issues citations.

The City Manager expressed interest in adopting a program to help City residents who are first-time homebuyers afford to purchase a house, along with

the possibility of a zero-interest loan program. The Village of Howard, Wisconsin was mentioned as an example of excellence with respect to municipal investment in residential development. The City Manager also reiterated the City's need for more multifamily units.



Appendix B: Market Analysis

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Market Analysis

This Appendix includes figures (tables and charts) which show a range of population, household, economic, housing and financial characteristics from the 2016 American Community Survey (ACS), the 2010 U.S. Decennial Census and other sources from the State of Wisconsin, Vernon County, and the City of Hillsboro. This Appendix is divided into three parts: Market Analysis, Stock Analysis, and Growth Analysis.

Housing Market Analysis

This section will address relevant demographic and housing characteristics from available data sources. Further analysis shall include 5, 10, and 15 year population projections and the housing demand associated with these numbers.

Existing Demographics

Figure B.1 shows the total population, households, and housing units in the City from the ACS estimates. Figure B.2 shows the City's population in terms of school enrollment status. Figure B.3 shows the senior population in terms of relationship and household type.

Figure B.1: Summary Indicators

Total Population	1,358
Total Households	593
Total Housing Units	666

*2012-2016 ACS Estimates

Figure B.2: School Enrollment Status

Enrolled in school	266
Public School	195
Average Hillsboro School District Population: 2012-2016	535
Percentage of District Enrollment Comprised of City Residents	36.4%
Private School	71
Not School-Age Population	1,047
Total	1,313

*2012-2016 ACS Estimates

Figure B.3: Age 65+ by Relationship and Household

Living in Households	259
Living in Family Households	133
Householder	73
Spouse	43
Parent	11
Parent-in-law	0
Other Relative	6
Nonrelative	0
Living in Nonfamily Households	126
Householder	123
Nonrelative	3
Living in Group Quarters	15
Total	274

*2012-2016 ACS Estimates

Figure B.4: Households by Type and Size

Family Households	319
2-Person	125
3-Person	78
4-Person	85
5-Person	16
6-Person	15
7+ Person	0
Nonfamily Households	274
1-Person	225
2-Person	45
3-Person	4
4-Person	0
5-Person	0
6-Person	0
7+ Person	0

*2012-2016 ACS Estimates

Figure B.5: Households with People Under 18

Households with one or more people under 18 years	159
Family households	155
Married-couple family	110
Male householder, no spouse present	2
Female householder, no spouse present	43
Nonfamily households	4
Households with no people under 18 years	434
Married-couple family	127
Other family	37
Nonfamily households	270

*2012-2016 ACS Estimates

Figure B.6: Households with People 65 and Over

Households with Population 65 or Older	213
1-Person	123
2+ Person Family	87
2+ Person Nonfamily	3
Households with No Population 65 or Older	380
1-Person	102
2+ Person Family	232
2+ Person Nonfamily	46

*2012-2016 ACS Estimates

Figure B.4 shows the number of households in the City classified by the number of people in each household. Among family households with related residents, 2-person households are most common. The vast majority of nonfamily households consist of single residents living alone. Figure B.5 shows the number and composition of households in the City which have children, compared to the number and composition of households that do not have children. Nearly all households with residents under 18 years old are family households, while a majority of households with no people under 18 are nonfamily households, meaning they are a collection of roommates or other unrelated people living in one unit. Figure B.6 depicts the number of households in the City with and without senior residents based on size (number of people) and type (family or nonfamily). Households with seniors consist almost entirely of people living alone, or elderly couples.

Figure B.7 shows the statistics for workers age 16 and older by place of work. Data shows that just over half of the City's working residents travel outside Vernon County for their job. Figure B.8 shows the travel time to work for the City's working residents. Figure B.9 gives an idea of the socioeconomic distribution of the City population by showing the ratio of income to poverty level for the City's citizens. The federal poverty level is updated by the Census Bureau each year and depends on the size of the family, age of the householders, and the number of related children. The poverty level for a person living alone under the age of 65 is \$12,752 of gross annual income, while the poverty level for a family of four, consisting of two children younger than 18 is \$24,858 of gross income. More data on federal poverty thresholds can be found on the Census Bureau website.

Figure B.7: Employed Residents by Place of Work

Worked in state and in county of residence	306
Worked in state and outside county of residence	328
Worked outside state of residence	3
Total	637

*2012-2016 ACS Estimates

Figure B.8: Travel Time to Work

Less than 5 minutes	82
5 to 9 minutes	135
10 to 14 minutes	56
15 to 19 minutes	42
20 to 24 minutes	17
25 to 29 minutes	32
30 to 34 minutes	62
35 to 39 minutes	36
40 to 44 minutes	28
45 to 59 minutes	67
60 to 89 minutes	38
90 or more minutes	24
Total	619
Average Travel Time to Work (in minutes)	25.6

*2012-2016 ACS Estimates

Figure B.9: Ratio of Income to Poverty Level

Under .50	68
.50 to .99	135
1.00 to 1.24	103
1.25 to 1.49	57
1.50 to 1.84	84
1.85 to 1.99	89
2.00 and over	810
Total	1,346

*2012-2016 ACS Estimates

Figure B.10: Households by Poverty Status

Income in the past 12 months below poverty level	101
Married-couple family	17
Other family - male householder (no spouse present)	0
Other family - female householder (no spouse present)	15
Nonfamily household - male householder	22
Nonfamily household - female householder	47
Income in the past 12 months at or above poverty level	492
Married-couple family	220
Other family - male householder (no spouse present)	7
Other family - female householder (no spouse present)	60
Nonfamily household - male householder	85
Nonfamily household - female householder	120
Total	593

*2012-2016 ACS Estimates

Figure B.11: Households by Other Income Sources

Social Security Income	237
No Social Security Income	356
Total	593
Retirement Income	95
No Retirement Income	498
Total	593

*2012-2016 ACS Estimates

Figure B.12: Households: Gross Rent by Percentage of Income

<10% of Income	18
10-14.9% of Income	26
15-19.9% of Income	60
20-24.9% of Income	14
25-29.9% of Income	16
30-34.9% of Income	16
35-39.9% of Income	20
40-49.9% of Income	10
50+% of Income	42
Gross Rent % Inc Not Computed	22

*2012-2016 ACS Estimates

Figure B.10 shows the total number of households in the City classified by poverty status. Figure B.11 depicts the City's households by other sources of income—social security and retirement funds. Figure B.12 shows the distribution of the City's renter households based on percentage of income spent on gross rent (level of rent burden). Figure B.13 shows the percentage of the City's total households that have at least one disabled resident versus the percentage that have no disabled residents.

Figure B.13: Households by Disability Status

1+ Persons w/Disability	164
No Person w/Disability	429
Total	593

*2012-2016 ACS Estimates

Population and Housing Projections

More than simply looking at future population totals, it is also important to track different segments of the population as they age over time. The “survivability” of each age cohort observes the number of people who remain in a geographic area year over year, accounting for births, immigration, deaths, and emigration. To get an accurate understanding of the housing situation in the area, data for both the City of Hillsboro and Vernon County were collected. A discussion of the data for each is included below.

City of Hillsboro

A total of 9 new housing units are projected for demand in the City by 2023 (see Figure B.19). Figure B.14 shows the percentage change in each age cohort in the City from 2018 to 2023 for both males and females. These numbers reveal some interesting patterns. For example, the percentage change in the projected 2018 population of 15 to 19 year-olds and the projected 2023 population of 20 to 24 year-olds is -17%. This figure is likely a result of high school graduates either leaving the City to go away to college, or moving elsewhere to enter the workforce.

Figure B.14: Percentage Change in Population by Age Group – City of Hillsboro

	Both % Change 2018- 2023	Male % Change 2018- 2023	Female % Change 2018- 2023	Females Reproductive 2023	County Fertility Rate Average	In-Migration % Under 5 2016	% Males 2018	% Females 2018
Total Population	-	-	-	263		0.008190618	49%	51%
Under 5 years	-	-	-	-	-	-	-	-
5 to 9 years	5%	4%	6%	-	-	-	-	-
10 to 14 years	6%	9%	4%	-	-	-	-	-
15 to 19 years	-4%	-2%	-6%	48	16	-	-	-
20 to 24 years	-17%	-19%	-14%	37	131	-	-	-
25 to 29 years	-2%	-2%	-2%	42	187	-	-	-
30 to 34 years	-1%	0%	-2%	45	138	-	-	-
35 to 39 years	0%	0%	0%	44	63	-	-	-
40 to 44 years	2%	2%	2%	47	22	-	-	-
45 to 49 years	0%	0%	0%	-	-	-	-	-
50 to 54 years	2%	3%	2%	-	-	-	-	-
55 to 59 years	-1%	-2%	0%	-	-	-	-	-
60 to 64 years	-2%	-2%	-2%	-	-	-	-	-
65 to 69 years	-2%	-5%	0%	-	-	-	-	-
70 to 74 years	-6%	-8%	-5%	-	-	-	-	-
75 to 79 years	-10%	-14%	-6%	-	-	-	-	-
80 to 84 years	-23%	-23%	-23%	-	-	-	-	-
85 years and over	16%	0%	26%	-	-	-	-	-

*2012-2016 ACS Estimates

Figure B.15: 20 - 34 Year Olds

	2023	2028	2033
Additional Persons	-5	-9	5
Ave. HH Size**	2.7	2.7	2.7
AdditionalHouseholds	-2	-3	2
% Renter*	46%	46%	46%
Additional Apartments	-1	-1	1
% Owner*	54%	54%	54%
% Condo/Townhome/Duplex Owner***	36%	36%	36%
% SF Owner***	64%	64%	64%
Additional Condos/Townhomes/Duplexes	0	-1	0
Additional SF Homes	-1	-1	1

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

***Source: The Zillow Group Report on Consumer Housing Trends 2016

Using this data, changes in population and housing characteristics were derived for each age cohort. These cohorts were grouped based on the population that will age into them for each respective year, rather than following single generations (e.g. Baby Boomers) as they age. Figure B.15 shows this data for persons between 20 and 34 years old in 2023, 2028, and 2033. As shown in the figure, the 20 to 34 year-old cohort is expected to have five fewer people in 2023 than the 20 to 34 year-old cohort in 2018. The decline in this cohort is expected to continue through 2028, before it starts to grow again between 2028 and 2033.

Figure B.16: 35 - 49 Year Olds

	2023	2028	2033
Additional Persons	-1	10	-6
Ave. HH Size**	3.3	3.3	3.3
AdditionalHouseholds	0	3	-2
% Renter*	19%	19%	19%
Additional Apartments	0	1	0
% Owner*	81%	81%	81%
% Condo/Townhome/Duplex Owner***	15%	15%	15%
% SF Owner***	85%	85%	85%
Additional Condos/Townhomes/Duplexes	0	0	0
Additional SF Homes	0	2	-1

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

***Source: The Zillow Group Report on Consumer Housing Trends 2016

As Figure B.16 shows, the 35-49 year-old cohort is expected to lose one person between 2018 and 2023, before gaining 10 people by 2028. Figure B.17 shows the additional persons and households for the age 50 to 69 year bracket.

Figure B.17: 50 - 69 Year Olds

	2023	2028	2033
Additional Persons	3	0	2
Ave. HH Size**	2.4	2.4	2.4
AdditionalHouseholds	1	0	1
% Renter*	14%	14%	14%
Additional Apartments	0	0	0
% Owner*	86%	86%	86%
% Condo/Townhome/Duplex Owner***	14%	14%	14%
% SF Owner***	86%	86%	86%
Additional Condos/Townhomes/Duplexes	0	0	0
Additional SF Homes	1	0	0

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

***Source: The Zillow Group Report on Consumer Housing Trends 2016

The biggest changes are expected in the oldest age bracket, as shown by Figure B.18. An additional 19 people aged 70 and older are expected to live in the City by 2023, followed by a further 19 people in 2028, and a further 24 people on top of the 2028 total by 2033.

Figure B.19 shows the 5, 10, and 15-year projections for the City as a whole. Hillsboro can expect an additional 15 people younger than 20 years old by 2023, followed by an additional 35 people between 2023 and 2028, and an additional 24 people on top of this by 2033. The City can expect a population increase of roughly 74 people over the next 15 years.

Figure B.18: 70 Years and Older

	2023	2028	2033
Additional Persons	19	19	24
Ave. HH Size**	2.1	2.1	2.1
Additional Households	9	9	11
% Renter*	30%	30%	30%
Additional Apartments	3	3	3
% Owner*	70%	70%	70%
% Condo/Townhome/Duplex Owner***	44%	44%	44%
% SF Owner***	56%	56%	56%
Additional Condos/Townhomes/Duplexes	3	3	4
Additional SF Homes	4	3	4

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

***Source: The Zillow Group Report on Consumer Housing Trends 2016

Figure B.19: Total Population

	2023	2028	2033
Additional Persons <20 yrs. old	15	35	24
Additional Persons 20 yrs. old +	16	19	24
Total Additional Persons	31	54	48
Additional Households	8	9	12
Additional Apartments	2	2	4
Additional Condos/Townhomes/Duplexes	3	2	4
Additional SF Homes	4	4	4

*Source: ESRI, MetLife Mature Market Institute, Zillow, Vierbicher

Figure B.20: Percentage Change in Population by Age Group – Vernon County

	Both % Change 2018- 2023	Male % Change 2018- 2023	Female % Change 2018- 2023	Females Reproductive 2023	County Fertility Rate Average	In-Migration % Under 5 2016	% Males 2018	% Females 2018
Total Population	-	-	-	4,811		0.002754912	50%	50%
Under 5 years	-	-	-	-	-	-	-	-
5 to 9 years	4%	5%	3%	-	-	-	-	-
10 to 14 years	8%	6%	9%	-	-	-	-	-
15 to 19 years	-7%	-4%	-9%	970	16	-	-	-
20 to 24 years	-31%	-31%	-30%	625	131	-	-	-
25 to 29 years	-3%	-4%	-2%	695	187	-	-	-
30 to 34 years	4%	6%	1%	833	138	-	-	-
35 to 39 years	5%	5%	6%	841	63	-	-	-
40 to 44 years	5%	5%	5%	847	22	-	-	-
45 to 49 years	7%	9%	5%	-	-	-	-	-
50 to 54 years	7%	6%	7%	-	-	-	-	-
55 to 59 years	-1%	-2%	-1%	-	-	-	-	-
60 to 64 years	0%	2%	-1%	-	-	-	-	-
65 to 69 years	0%	-2%	2%	-	-	-	-	-
70 to 74 years	-7%	-9%	-5%	-	-	-	-	-
75 to 79 years	-9%	-11%	-7%	-	-	-	-	-
80 to 84 years	-19%	-25%	-13%	-	-	-	-	-
85 years and over	28%	17%	36%	-	-	-	-	-

*2012-2016 ACS Estimates

Vernon County

Figure B.21: 20 - 34 Year Olds

	2023	2028	2033
Additional Persons	-275	-303	5
Ave. HH Size**	2.7	2.7	2.7
Additional Households	-102	-112	2
% Renter*	46%	46%	46%
Additional Apartments	-47	-52	1
% Owner*	54%	54%	54%
% Condo/Townhome/Duplex Owner***	36%	36%	36%
% SF Owner***	64%	64%	64%
Additional Condos/Townhomes/Duplexes	-20	-22	0
Additional SF Homes	-35	-39	1

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

***Source: The Zillow Group Report on Consumer Housing Trends 2016

5, 10, and 15-year projections were also included for Vernon County overall. Figure B.20 shows the percentage change in each age cohort between 2018 and 2023 for males, females, and the population as a whole. The 15 to 19 year-old cohort in 2018 is projected to be 31% smaller in 2023, echoing the trend shown in Figure B.14 for Hillsboro. Figure B.21 illustrates a similar trend for Vernon County that Figure B.15 shows for Hillsboro, which is a decrease in the population of 20 to 34 year-olds in 2023 relative to 2018, followed by a greater decrease in 2028 relative to 2023, before seeing a modest increase between 2028 and 2033. Figure B.22 shows the opposite phenomenon—an increase of 62

persons between 35 and 49 years old in 2023 relative to 2018, followed by a greater increase of 338 additional persons in 2028 relative to 2023, followed by a decrease of 82 people in this age bracket between 2028 and 2033. Figure B.22 also identifies the need for 71 new single family homes between 2023 and 2028.

The biggest changes to the County's population will occur in the 50 to 69 year-old age bracket. There will be 108 fewer 50 to 69 year-olds in 2023 than in 2018. The decline of this age bracket is expected to accelerate over the 20 year and 15 year time frames as well, with an expected loss of 1,038 50 to 69 year-olds between 2018 and 2033. This drop is expected to be offset by large increases in the 70 and older population over the next 15 years. Overall, these projections reflect a general aging in Vernon County's population. The County is expected to experience an increase of 2,688 people in the 70 or older population between 2018 and 2033. The additional population will need a projected 384 new apartments, 394 new condos, townhomes, or duplexes, and 502 new single family homes over the next 15 years.

Figure B.25 shows the overall projections for the County over the next 5, 10, and 15 year time periods. Through 2033, the County can expect to accommodate an additional 1,911 people comprising 732 additional households. The model also projects a need for 244 additional apartments, 313 additional condos, townhomes or duplexes, and 175 additional single family homes.

Figure B.22: 35 - 49 Year Olds

	2023	2028	2033
Additional Persons	62	338	-82
Ave. HH Size**	3.3	3.3	3.3
AdditionalHouseholds	19	102	-25
% Renter*	19%	19%	19%
Additional Apartments	4	19	-5
% Owner*	81%	81%	81%
% Condo/Townhome/Duplex Owner***	15%	15%	15%
% SF Owner***	85%	85%	85%
Additional Condos/Townhomes/Duplexes	2	12	-3
Additional SF Homes	13	71	-17

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

***Source: The Zillow Group Report on Consumer Housing Trends 2016

Figure B.23: 50 - 69 Year Olds

	2023	2028	2033
Additional Persons	-108	-492	-438
Ave. HH Size**	2.4	2.4	2.4
AdditionalHouseholds	-45	-205	-182
% Renter*	14%	14%	14%
Additional Apartments	-6	-29	-26
% Owner*	86%	86%	86%
% Condo/Townhome/Duplex Owner***	14%	14%	14%
% SF Owner***	86%	86%	86%
Additional Condos/Townhomes/Duplexes	-5	-25	-22
Additional SF Homes	-33	-152	-135

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

***Source: The Zillow Group Report on Consumer Housing Trends 2016

Figure B.24: 70 Years and Older

	2023	2028	2033
Additional Persons	864	897	927
Ave. HH Size**	2.1	2.1	2.1
AdditionalHouseholds	411	427	441
% Renter*	30%	30%	30%
Additional Apartments	123	128	132
% Owner*	70%	70%	70%
% Condo/Townhome/Duplex Owner***	44%	44%	44%
% SF Owner***	56%	56%	56%
Additional Condos/Townhomes/Duplexes	127	132	136
Additional SF Homes	161	167	173

*Source: 2016 ACS

**Source: MetLife Mature Market Institute, Demographic Profiles 2013

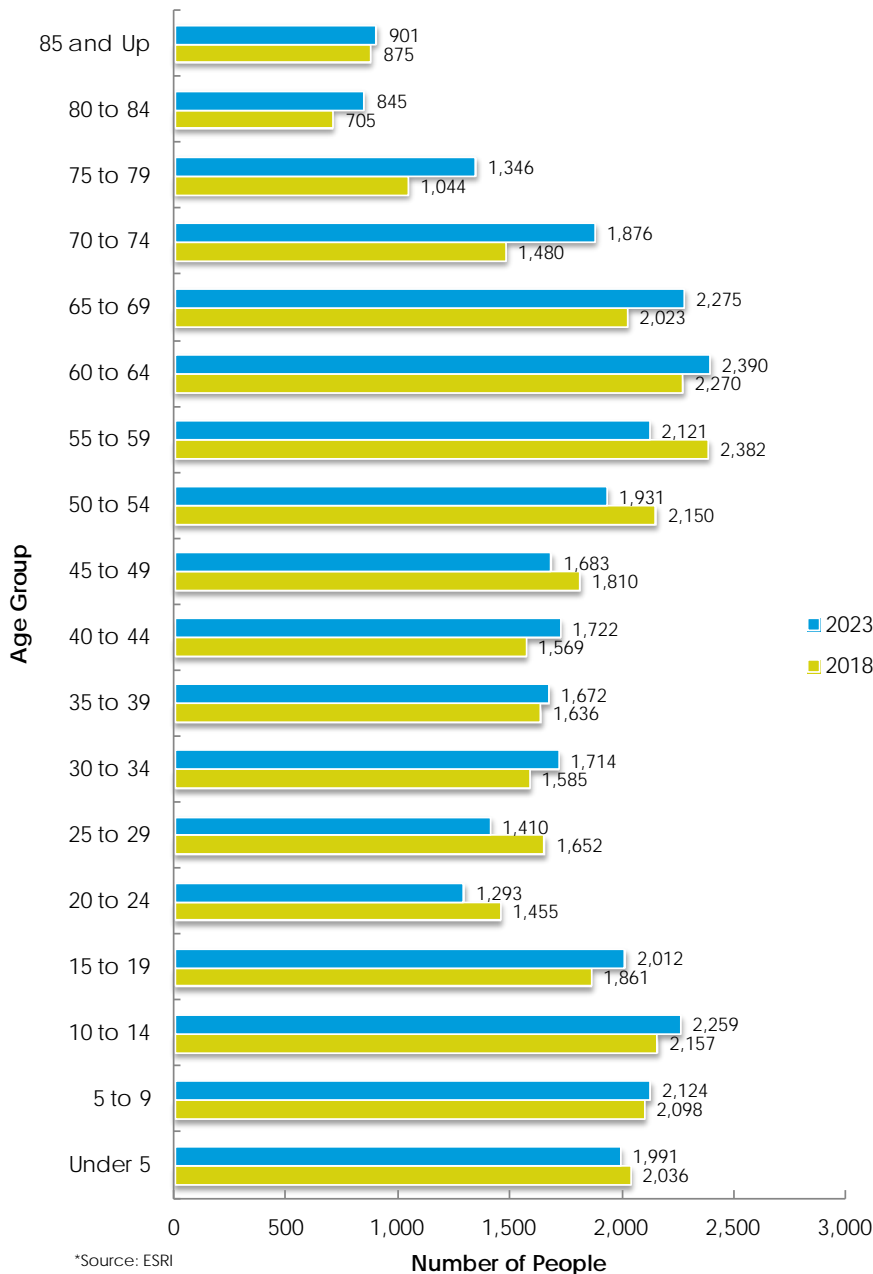
***Source: The Zillow Group Report on Consumer Housing Trends 2016

Figure B.25: Total Population

	2023	2028	2033
Additional Persons <20 yrs. old	234	241	40
Additional Persons 20 yrs. old +	543	440	413
Total Additional Persons	777	682	452
Additional Households	283	212	236
Additional Apartments	74	67	103
Additional Condos/Townhomes/Duplexes	104	98	111
Additional SF Homes	106	48	22

*Source: ESRI, MetLife Mature Market Institute, Zillow, Vierbicher

Figure B.26: Vernon County Detailed Age Profile – 2018 & 2023



Further Analysis

While the 15 year population growth in Hillsboro is only expected to be a little over 5%, the City and interested developers should be mindful of the County’s forecast. New housing development, along with an eager and cooperative local government or housing authority could make Hillsboro an attractive option for prospective residents who would otherwise move to other communities in Vernon County. The expected increase in residents for the County over the next 5, 10, and 15 years presents an opportunity for Hillsboro to capture these people.

Figure B.26 shows the detailed age profile for Vernon County for 2018 and 2023. The figures show the distribution of the population in each 5-year age group. Both graphs exhibit a bimodal pattern, with substantial young populations – under 14 years old, as well as a large late middle age/early retirement population – 50 to 70 years old. This bimodal pattern becomes slightly more pronounced in 2023, with the largest population gains being made in the young and late middle aged groups. The population in their 20’s is expected to see the largest decrease from 2018 to 2023. Overall, the median age of the Vernon County population is expected to increase slightly from 42.9 years in 2018 to 43.8 years in 2023.

Housing Stock Analysis

Information on the local housing stock was collected from a variety of sources, including local tax assessor data, realtor association data, website listings and Census data. Census data serves as a preliminary owner-occupied and rental overview and allows similar information

to be compared between Hillsboro, Vernon County and the State of Wisconsin. However, Census estimates are sometimes outdated, self-reported, and include housing of all sizes and conditions, including homes which are not market-ready or do not reflect market reality. Therefore, Census estimates are not always a particularly accurate reflection of the local market. In addition, Census estimates may also include government subsidized low income units, which could distort data on the market's true level of affordability.

Nevertheless, this information is important to include and to consider, since it can be required information for grant and loan applications, and may need to be updated through small area data analysis or local surveys. With these limitations in mind, an analysis of Census data yields useful analysis for the City, County, and State, and provides information that is not available from other sources.

Figure B.28: Past Housing Units and Occupancy shows total housing units for the City and County for 2012 and 2017, as well as the percentage growth of housing units during that time period. Occupancy is shown for both jurisdictions as well. Looking at total housing units, Hillsboro experienced a 5.3% increase, while the County only experienced a 1.7% change. Conversely, while the County experienced a 3.1% jump in the number of occupied housing units, the number of occupied housing units in Hillsboro actually decreased by 1%. The number of vacant housing units decreased in the County by 6%, however, the number of vacant units in Hillsboro more than doubled—from 36 units in 2012 to 77 units in 2017.

Figure B.27: Past Housing Units and Occupancy

	Vernon County			Hillsboro		
	2012	2017	% Change	2012	2017	% Change
Total housing units	13,728	13,967	1.7%	657	692	5.3%
Occupied housing units	11,737	12,095	3.1%	621	615	-1.0%
Vacant housing units	1,991	1,872	-6.0%	36	77	113.9%

Source: 2012 and 2017 ACS

Figure B.28: Current Housing Occupancy by Percentage

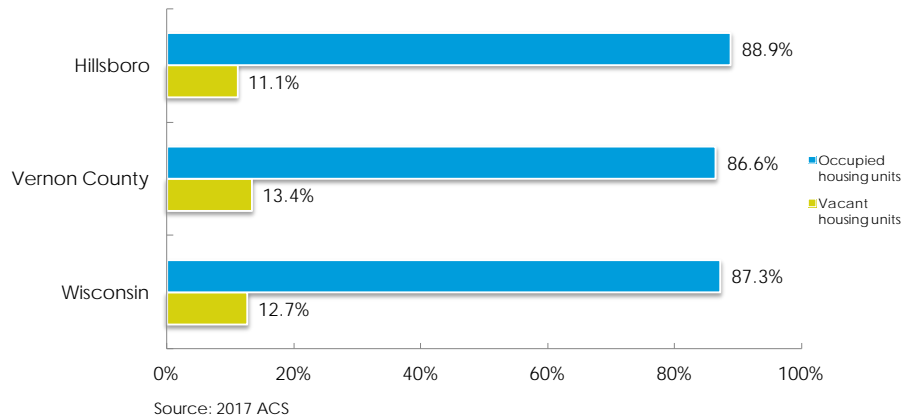


Figure 29: Housing Occupancy by Percentage and Figure B.30: Tenure by Percentage show occupancy as a percent of total housing units for the City, County and State in 2017, as well as the Tenure, or owner versus renter, characteristics of those units. The first figure shows Hillsboro to have the highest percent of occupancy at 88.9%, with a corresponding vacancy rate of 11.1%. The second figure shows Hillsboro to have the lowest owner-occupied percentage at just 57.9%, and a correspondingly high renter percentage at 42.1%.

Figure B.29: Current Tenure by Percentage

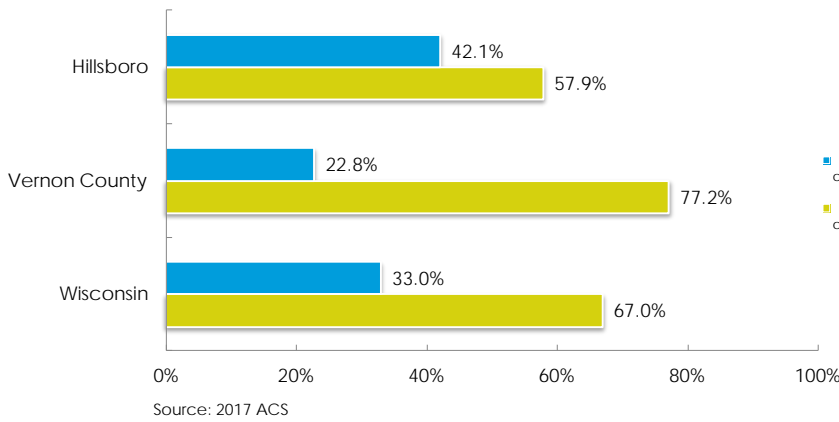


Figure B.31: Average Household Size by Tenure, shows average household size for the City, County, and State by Tenure. Hillsboro has the lowest owner-occupied household size at 2.50 persons per household and the lowest renter-occupied household size at 1.90, as compared to the County and State. Figure B.32: Percent Change in Tenure: 2012-2017, shows the percentage change in households from 2012 to 2017 by Tenure. Hillsboro's number of renter households increased by just over 7%, while its number of owner households decreased by just over 6%. The County and State followed this same trend, albeit with a much smaller decrease in the number of owner households.

Figure B.30: Current Average Household Size by Tenure

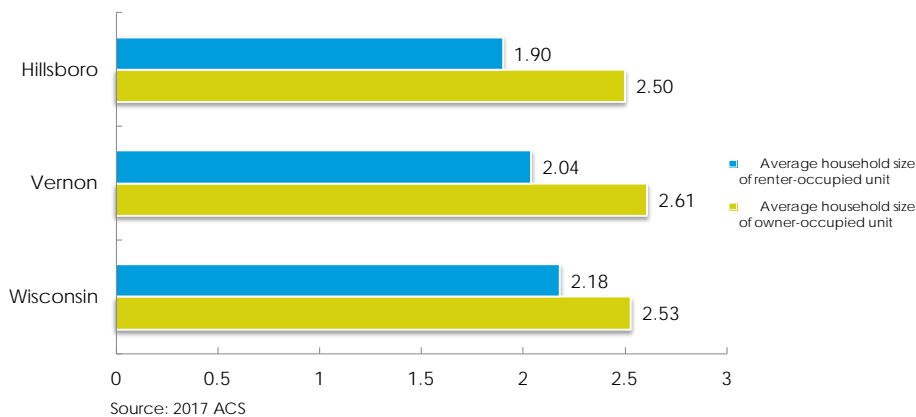
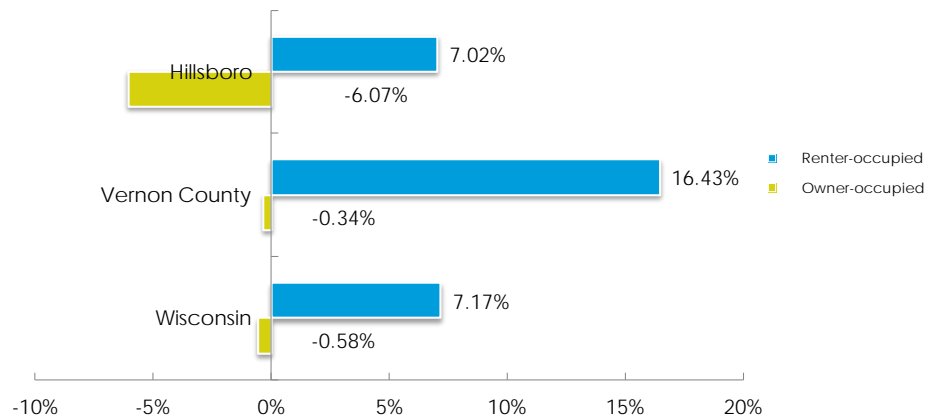


Figure B.33: Vacancy Rates by Tenure 2012 & 2017, shows vacancy rates by tenure for the City, County and State over a five (5) year timeframe. Rental vacancy rates for Hillsboro decreased from 2012 to 2017 from 2% to 0%. Vernon County experienced a similarly dramatic decrease in rental vacancies, from 8.1% in 2012 to 2.1% in 2017. Looking at homeowner vacancy rates, Hillsboro saw an increase from 2.3% in 2012 to 5.1% in 2017. This is counter to the trend experienced by the County and State, which experienced decreases in homeowner vacancy during that time, and may suggest a conversion to rentals occurring in the City.

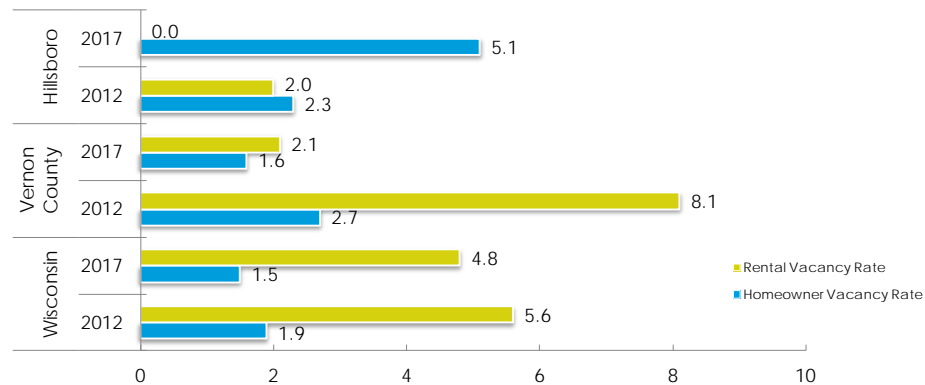
When taking a closer look at vacancies, Figure B.34: Vacancy Type by Jurisdiction shows the different types of vacancies for the City, County, and State by number and percentage. Of those vacancies, Hillsboro had the highest percent of those for sale only, at 24.7%. The County and State had the highest percentage of vacancies in the seasonal and recreational category. Hillsboro had zero vacancies in units for rent. Figure B.35: Vacancy by Type - Hillsboro further illustrates the City's vacancy percentages.

Figure B.31: Percentage Change in Tenure, 2012 - 2017



Source: 2012 and 2017 ACS

Figure B.32: Vacancy Rates by Tenure, 2012 & 2017



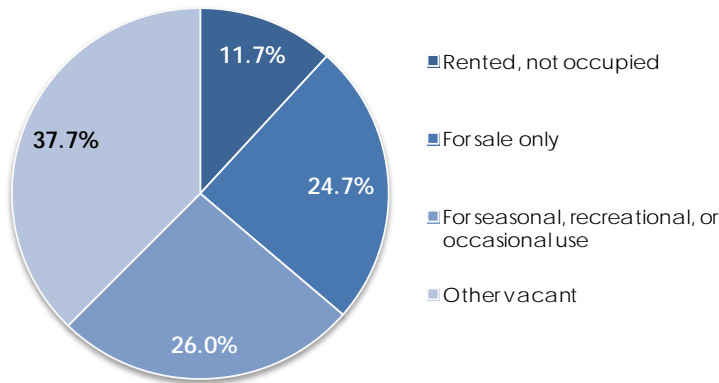
Source: 2012 and 2017 ACS

Figure B.33: Vacancy Type by Jurisdiction

	Wisconsin	% of Total	Vernon County	% of Total	Hillsboro	% of Total
Total:	339,938		1,872		77	
For rent	39,499	11.6%	60	3.2%	0	0.0%
Rented, not occupied	9,395	2.8%	13	0.7%	9	11.7%
For sale only	24,512	7.2%	159	8.5%	19	24.7%
Sold, not occupied	6,852	2.0%	165	8.8%	0	0.0%
For seasonal, recreational, or occasional use	190,794	56.1%	1,127	60.2%	20	26.0%
For migrant workers	570	0.2%	0	0.0%	0	0.0%
Other vacant	68,316	20.1%	348	18.6%	29	37.7%

Source: 2017 ACS

Figure B.34: Vacancy by Type - Hillsboro



Source: 2017 ACS

Figure B.35: Units in Structure

	Vernon County	Hillsboro
Total housing units	13,967	692
1-unit, detached	11,347	492
1-unit, attached	192	11
2 units	253	65
3 or 4 units	193	38
5 to 9 units	228	23
10 to 19 units	229	40
20 or more units	234	23
Mobile home	1,288	0
Boat, RV, van, etc.	3	0

Source: 2017 ACS

Figure B.36: Percentage of Units in Structure

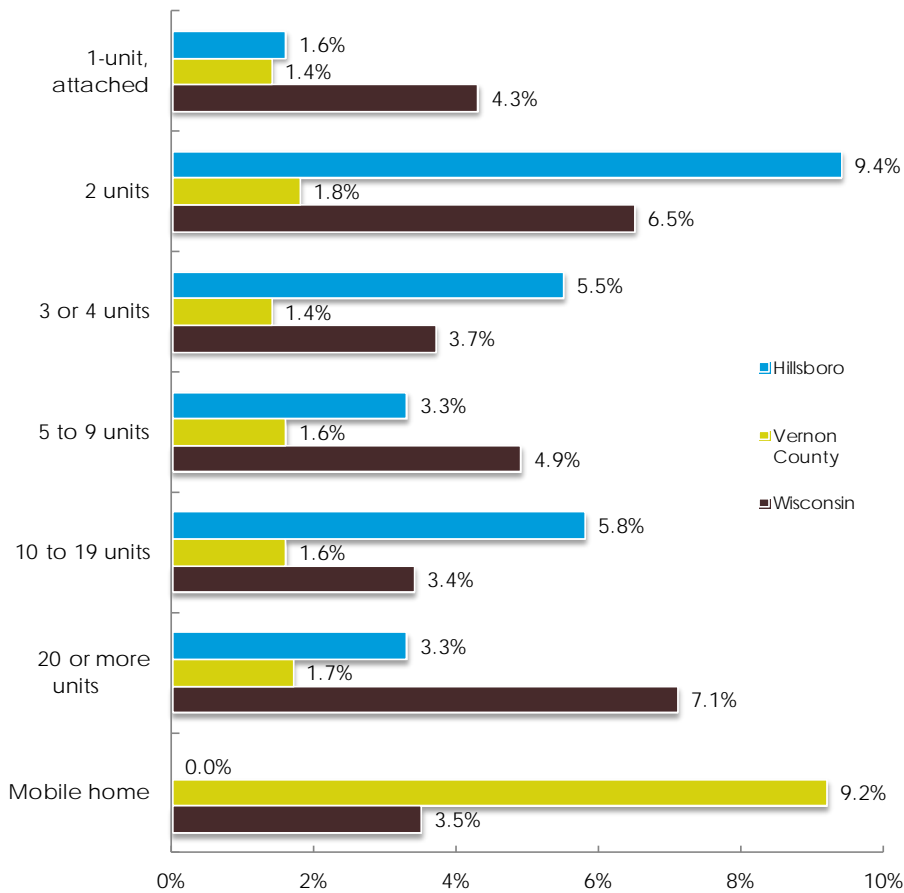
	Wisconsin	Vernon County	Hillsboro
1-unit, detached	66.6%	81.2%	71.1%
1-unit, attached	4.3%	1.4%	1.6%
2 units	6.5%	1.8%	9.4%
3 or 4 units	3.7%	1.4%	5.5%
5 to 9 units	4.9%	1.6%	3.3%
10 to 19 units	3.4%	1.6%	5.8%
20 or more units	7.1%	1.7%	3.3%
Mobile home	3.5%	9.2%	0.0%
Boat, RV, van,	0.0%	0.0%	0.0%

Source: 2017 ACS

Figure B.36: Units in Structure and Figure B.37: Percentage of Units by Attached Structure Type show the units per structure by number of structures for the City and County and by percent for the City, County and State. These figures clearly show single-unit, detached, to be the predominant housing type. This housing type comprises 71.1% of the total housing stock in the City.

The City has no mobile homes and a substantially higher percentage of 2-unit structures, especially compared to Vernon County. Figure B.38: Percentage Units per Attached Structure shows the percentages for just the attached units for the City, County and State. Hillsboro has the highest percentages in the 2-units, 3 to 4 units, and 10 to 19 units per structure categories.

Figure B.37: Percentage of Units by Attached Structure Type

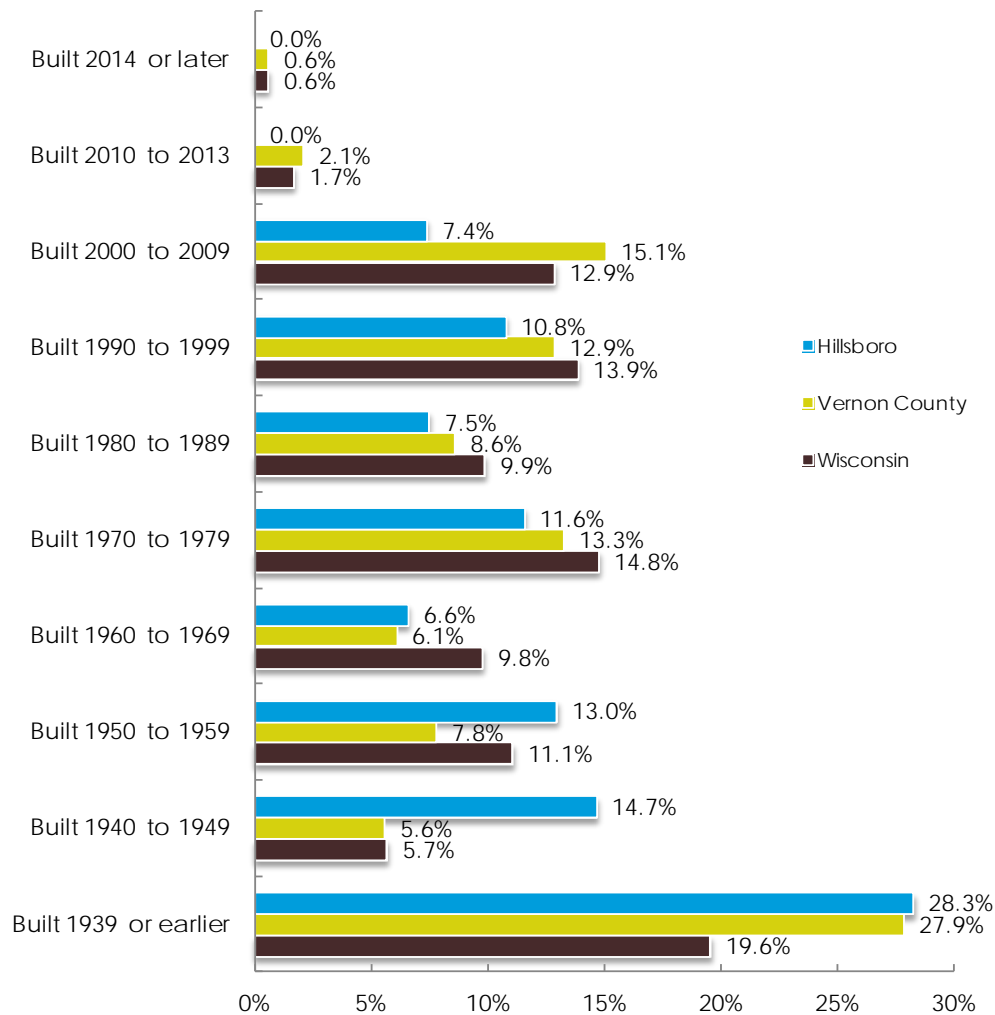


Source: 2017 ACS

Figure B.39: Percent Year Built shows percent of housing units built by time period for the City, County and State. Hillsboro has the lowest percentages in many of the newer time periods, including those from 1960 to the present. In particular, the percentage of homes built since 2000 was much lower, only 7.4% of the City's total.

However, the City has higher or similar percentages in historic homes, those from 1959 or earlier. This represents a decidedly older housing stock, especially when compared to the State and Vernon County.

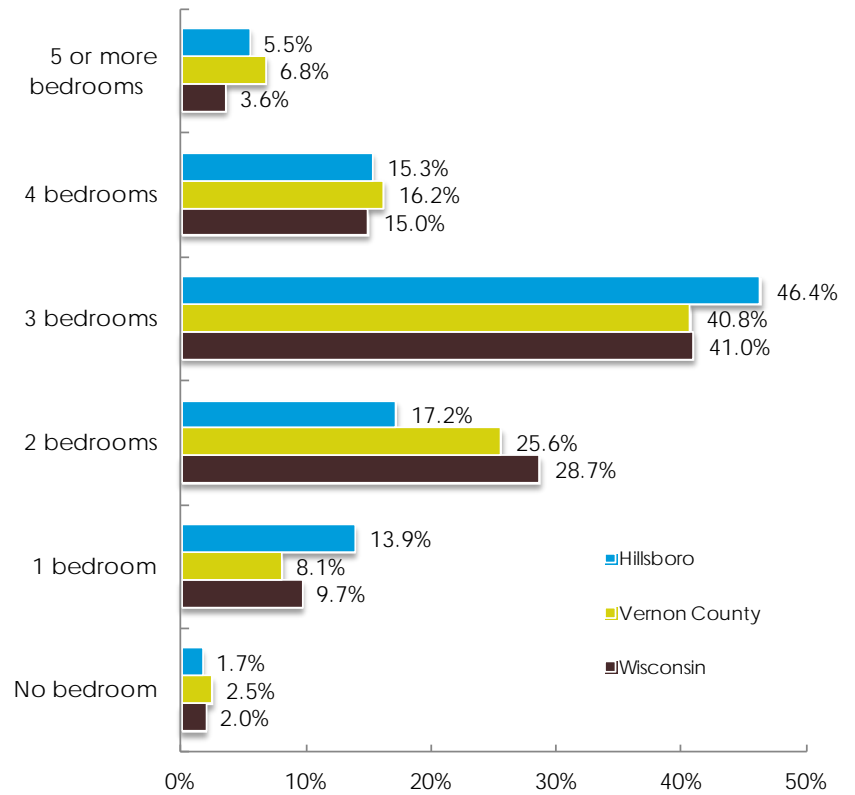
Figure B.38: Percentage Year Built



Source: 2017 ACS

Figure B.39 shows the number of bedrooms per unit, classified by percentage of the total housing stock. The City has a higher percentage in the one and three-bedroom categories, when compared to the County and State, and a lower percentage of two bedroom units. The percentage of structures with other units is roughly comparable to County and State.

Figure B.39: Bedrooms per Unit



Source: 2017 ACS

Figure B.40: Vernon County Average Monthly Home Sales

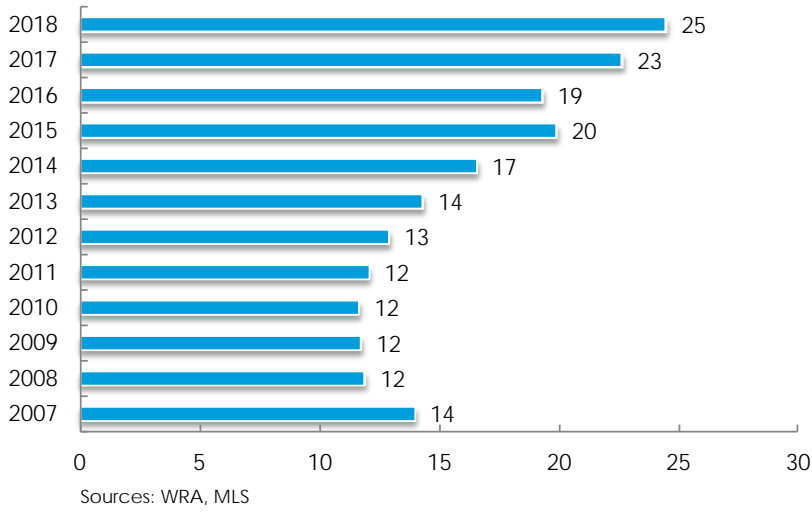


Figure B.41: Western Wisconsin Average Monthly Home Sales

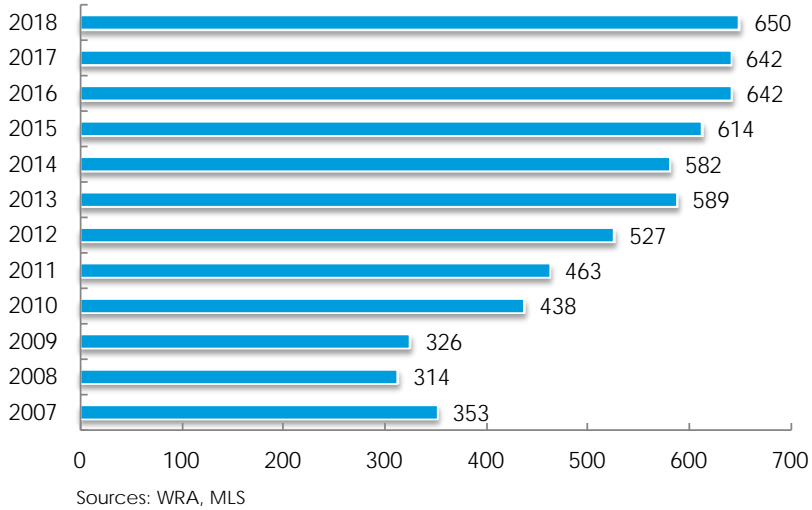
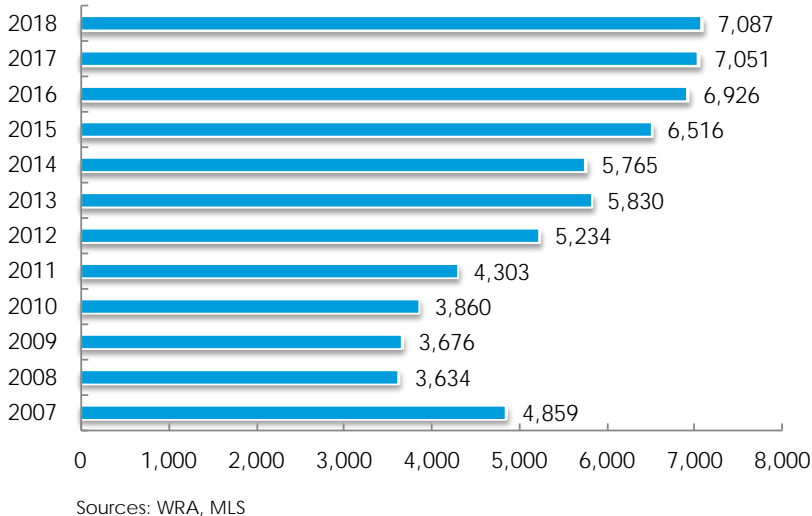


Figure B.42: State Average Monthly Home Sales



Sales Market

Looking at realtor data as well as a spot check of the for-sale housing market, a sales market analysis examines the current market for home sales in terms of average construction trends, availability and market prices. Data for the average monthly number of homes sales, average monthly median sales price, number of homes currently for sale, and other market characteristics are included below. This data serves to fact-check Census data and provide a more accurate picture of the current for-sale housing market.

Home Sales

The Wisconsin Realtors Association (WRA) compiles data from the Multiple Listing Service (MLS), showing the total number of single family home sales each month for every county in Wisconsin. The organization also groups counties into one of six regions throughout the state and provides monthly sales and price data for each region. We analyzed sales data for Vernon County, Western Wisconsin, and the State of Wisconsin. Western Wisconsin includes Buffalo, Chippewa, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, St. Croix, Trempealeau, and Vernon Counties. Unfortunately, the WRA does not track data at the municipal level, so we were not able to look at home sales specific to the City of Hillsboro. Average monthly home sales in Vernon County, Western Wisconsin, and the State of Wisconsin as a whole were calculated by averaging the total home sales for each year and dividing by the number of months for which data was provided.

For 2007-2017, we were able to obtain data for the full twelve months of the year, while 2018 reflects data from January through October.

Through the first 10 months of 2018, Vernon County, Western Wisconsin, and the State have all surpassed the full 12-month sales totals for every year from 2007 to 2017. Across the County, Region, and State, home sales were lowest around the time of the economic recession. Vernon County averaged 12 homes sold each month during 2008, while the County averaged 23 homes per month in 2017 and 25 homes per month in 2018.

Median Price

The WRA also tracks data on the median sales price for single family homes for each month of the year dating back to 2007. Like home sales, this data is tracked at the County, Region, and State levels. Results show that the average monthly median sale price for 2018 in Vernon County is \$151,720, which is lower than the State at \$181,619, and substantially lower than the Western Region at \$181,619. At all three geographic levels, the market appears to be rising in price each year. Sale prices were lowest in 2011 and 2012, as the market began to recover in the aftermath of the economic recession.

Figure B.43: Vernon County Average Monthly Median Sale

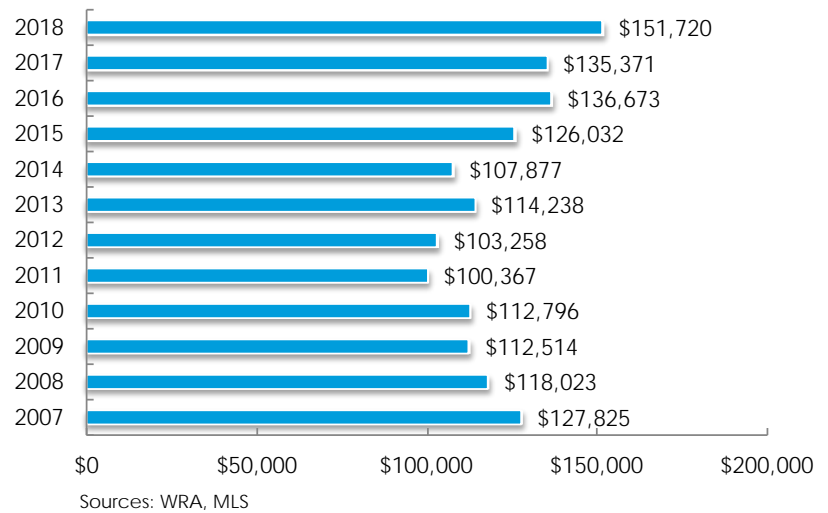


Figure B.44: Western Wisconsin Average Monthly Median Sale

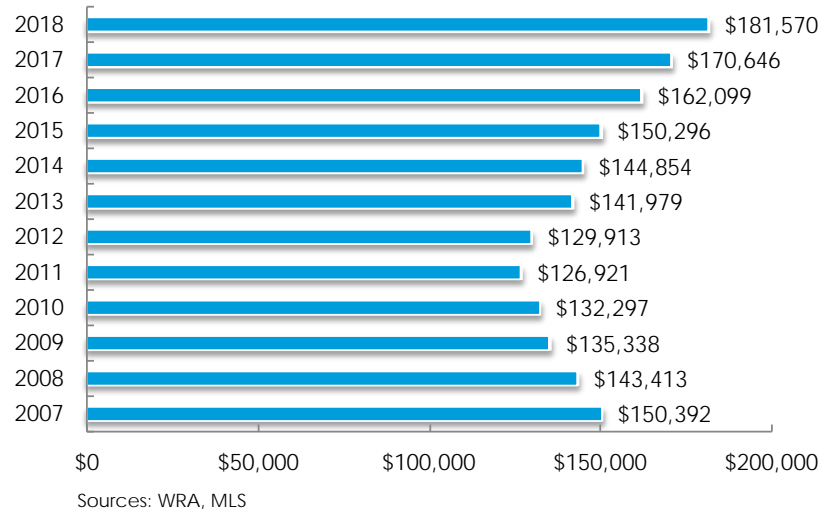
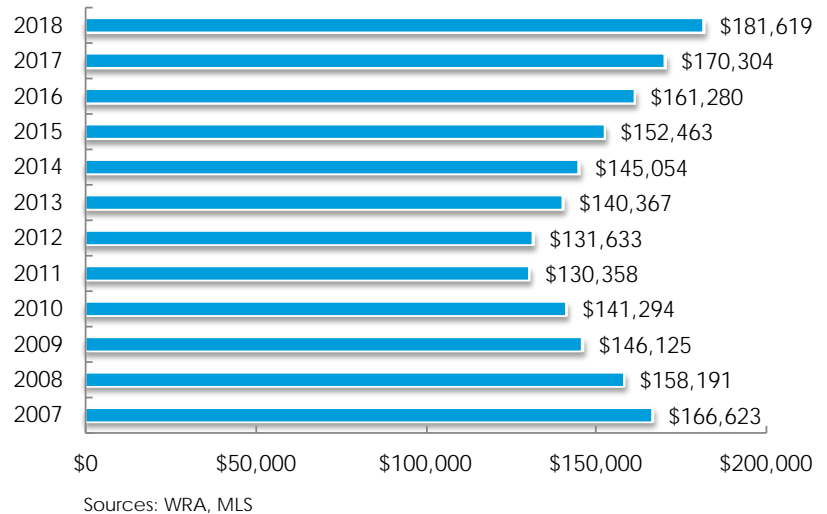


Figure B.45: State Average Monthly Median Sale Price



Other Nearby Counties

Juneau County’s 2018 Housing Study segments the owner-occupied housing stock by price range. There are 2,263 homes in the \$50,000-\$99,999 price range in the County, but only 1,118 households (owner or renter) who can afford these homes. For every other price range, there are more households who can afford these units than there are physical units. In other words, at every price range except for the \$50,000-\$99,999 segment, demand outpaces supply.

This suggests a substantial unmet need that the City of Hillsboro could fill if it decided to build homes in these price ranges.

The study also looked at market gaps for rental units, workforce units, and senior units. For rentals, all price ranges except for the \$600-\$899 category and the \$900-\$1,249 category show more households who can afford the units than the total number of units in existence. The \$25,000-\$49,999 range shows a lack of units to meet demand from both workforce households and senior households that can afford these units. Figure B.46 to the right shows the price ranges and type of housing with the greatest unmet needs according to the Juneau County Housing Study, 2018.

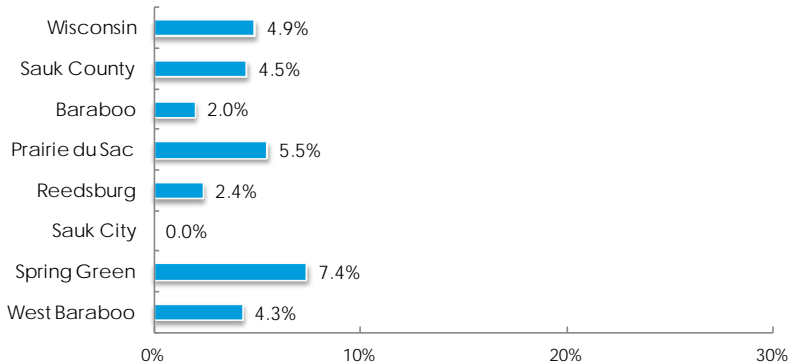
Figure B.46: Juneau County Market Gaps

Market Type	Price Range	# of All Households that Can Afford Unit Value	# of Units in Value Range
Owner	\$25,000-\$49,999	1,448	480
Owner	\$100,000-\$124,999	1,617	926
Owner	\$125,000-\$174,999	2,077	1,566
Owner	\$250,000-\$399,999	919	669
Owner	\$400,000 and Above	330	234
Renter	Less than \$149/Month	80	8
Renter	\$149-\$249/Month	190	122
Renter	\$250-\$399/Month	251	142
Renter	\$400-\$499/Month	289	208
Renter	\$1,250-\$1,999/Month	333	105
Renter	\$2,000 and Above/Month	183	0
Workforce	\$25,000-\$49,999	728	480
Workforce	\$400,000 and Above	528	234
Senior	\$25,000-\$49,999	698	480

Source: Juneau County Housing Study, 2018

The Sauk County Development Corporation also recently completed a housing study in 2018. The study analyzed the housing situation for the whole County as well as the communities of Baraboo, Reedsburg, Prairie du Sac, Sauk City, Spring Green, and West Baraboo. The study noted a 4.5% rental vacancy rate for Sauk County, which is lower than the State of Wisconsin rate of 4.9%. The community nearest to Hillsboro analyzed in the study—Reedsburg, had a rental vacancy rate of 2.0%, suggesting the potential for Hillsboro to capture some demand for rental units that is not being met by existing units in the City. Figure B.47 shows the rental vacancy rates for the study communities.

Figure B.47: Sauk County Rental Vacancy Rates



Source: 2016 ACS

Growth Analysis

Figure B.48: Housing Unit Growth Potential lists the number of vacant acres for the five residential zoning districts in Hillsboro. Growth potential is based on the current zoning designations and land available for development. This figure also includes the minimum single-family lot size for each district, as well as the minimum multi-family lot size. Using the vacant acreage available within each district and the minimum lot sizes for each, the potential number of single-family and multi-family units which could be built on the available acreage was calculated. These potential units are then summarized for all of the districts and discounted to 75% of the total in order to account for roads and site constraints which are typically set aside during development and do not yield units. Also, this study does not take into account the size or continuity of the available parcels. The study also does not account for the status of the properties and whether they are for sale or not. Therefore, these calculations are only intended to provide an overall estimate of the maximum potential for new residential construction should each parcel be developed at the minimum lot size.

The maximum number of single-family units capable of being developed in the R-1 district is 270. The maximum number of units capable of being developed in the R-2 and R-3 districts is 58 and 3, respectively. R-3 can also accommodate 3 two-family units. The R-4 district can accommodate 43 two-family units and 73 multifamily units. R-4 is the only district which allows for multifamily development greater than two-family units. Adding these units together and reducing sum to 75% yield a total of 419 potential units which could be built on available land. The area in the north of the City around Tinker's Bluff has the highest concentration of contiguous parcels.

Developing these properties as 10,000 square foot lots and discounting area for infrastructure and site constraints, approximately 270 single-family houses could be built in R-1. Besides Tinker’s Bluff in the north, there are also large contiguous parcels suitable for single family development in the western part of the City zoned R-1. This area also benefits from being within walking distance of Hillsboro schools, Field Veterans Memorial Park, and Cheyenne Settlers Heritage Park. Looking at R-4 property, there are several vacant tracts abutting N. Star Circle which are ripe for development. Several existing duplex units are located there, and more could be built.

The rest of the parcels are only suitable for isolated infill development. Within the R-2 district in particular, the entire 10.15 vacant acres are located in the central-western portion of the City off of Hill Avenue and Klondike Avenue near Hillsboro High School.

Figure B.48: Housing Unit Growth Potential

Zoning	Acres	Sq. Ft.	Minimum SF		Minimum 2F		Minimum MF	
			Lot Area per Unit (sq. ft.)	Potential SF Units	Lot Area per Unit (sq. ft.)	Potential 2F Units	Lot Area per Unit (sq. ft.)	Potential MF Units
R-1	62.05	2,703,084	10,000	270	-	-	-	-
R-2	10.15	442,092	7,500	58	-	-	-	-
R-3	0.52	22,655	7,500	3	6,000	3	-	-
R-4	6.06	263,785	-	-	6,000	43	3,600	73
R-5	4.35	189,325	217,800	0	-	-	-	-
Total Area		83.13	3,620,941					
Total Potential SF								
Units * 75%					331			
Total Potential 2F								
Units * 75%						34		
Total Potential MF								
Units * 75%								54