

CHAPTER 2 Housing Element

66.1001(2)(b) Wis. Stat.:

Housing element. A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

Housing is very important to the citizens of Stevens Point, representing in many cases the largest expenditure individuals will make. Due to the fact that the City has been incorporated for nearly 150 years, Stevens Point is home to some of the oldest housing stock in Portage County. Over time residential development has expanded from the downtown core, mainly to the north and east, past Interstate Hwy 39. This chapter will look at different characteristics of the housing stock to help ensure that the needs of present and future residents are addressed by this Comprehensive Plan.

Section 2.1 Housing Inventory

A. Housing Tenure

Housing tenure information sheds light on how residents live in the community. Occupancy and vacancy characteristics from the U.S. Census can help indicate if the current amount of housing stock is sufficient to meet existing demand.

Between 1980 and 2000 the City of Stevens Point experienced a net increase to its housing stock of 1,878 units (756, 1980 to 1990 and 1,122, 1990 to 2000; see Table 2.1 below). By comparison, the Village of Plover experienced a net increase of 2,328 units (1,173 '80-'90 and 1,155 '90-'00).

Table 2.1: Comparison of Housing Occupancy

Occupancy Status	City of Stevens Point			Village of Plover			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units	7,560	8,245	9,305	1,675	2,857	3,985	18,310	21,306	25,040
<i>(% of Total Housing Units)</i>	<i>96.0%</i>	<i>95.6%</i>	<i>95.4%</i>	<i>92.8%</i>	<i>95.9%</i>	<i>96.4%</i>	<i>94.2%</i>	<i>93.0%</i>	<i>94.2%</i>
Owner Occupied	4,326	4,253	4,869	1,329	2,087	2,676	13,328	14,984	17,751
<i>(% of occupied units)</i>	<i>57.2%</i>	<i>51.6%</i>	<i>52.3%</i>	<i>79.3%</i>	<i>73.0%</i>	<i>67.2%</i>	<i>72.8%</i>	<i>70.3%</i>	<i>70.9%</i>
Renter Occupied	3,234	3,992	4,436	346	770	1,309	4,982	6,322	7,289
<i>(% of occupied units)</i>	<i>42.8%</i>	<i>48.4%</i>	<i>47.7%</i>	<i>20.7%</i>	<i>27.0%</i>	<i>32.8%</i>	<i>27.2%</i>	<i>29.7%</i>	<i>29.1%</i>
Vacant Housing Units	311	382	444	130	121	148	1,133	1,604	1,549
<i>(% of Total Housing Units)</i>	<i>4.0%</i>	<i>4.4%</i>	<i>4.6%</i>	<i>7.2%</i>	<i>4.1%</i>	<i>3.6%</i>	<i>5.8%</i>	<i>7.0%</i>	<i>5.8%</i>
For seasonal, recreational, or occasional use		19	23		8	8		685	642
		<i>0.2%</i>	<i>0.2%</i>		<i>0.3%</i>	<i>0.2%</i>		<i>3.0%</i>	<i>2.4%</i>
Total Housing Units	7,871	8,627	9,749	1,805	2,978	4,133	19,443	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census

The U.S. Department of Housing and Urban Development (HUD) has established a minimum target rate for overall unit vacancy of 3% to assure an adequate choice of housing for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5%, while a vacancy rate of 5% is acceptable for rental units. According to 2000 Census data, the City of Stevens Point has a homeowner vacancy rate of 1.3% and rental vacancy rate of 4.2%, both of which indicate a somewhat tight supply of available housing. Table 2.1 shows that the City of Stevens Point had an overall vacancy rate of 4.6% in 2000 (up from 4.0%, 1980).

There has been an increase in the percentage of renter occupied units versus owner occupied units throughout Portage County over the last twenty years. The City of Stevens Point has the highest renter-occupancy rate in the County. Nearly half (48%) of the City’s housing stock is renter occupied, with perhaps a maximum of one-third of all rental units being attributable to off-campus housing for students of the University of Wisconsin-Stevens Point. This higher level of renter-occupancy is similar to other cities with university campuses (see Table 2.2 below).

Table 2.2: Comparison of Renter-Occupancy

	Owner-Occupied	Renter-Occupied
Stevens Point	52%	48%
Marshfield	61%	39%
Wisconsin Rapids	64%	36%
Wausau	62%	38%
Eau Claire (UW-EC)	57%	43%
Oshkosh (UW-O)	58%	42%
Menomonie (UW-Stout)	44%	56%
River Falls (UW-RF)	51%	49%
Whitewater (UW-W)	36%	64%

Source: U.S. Census Bureau, 2000 Census

B. Structure Type

Structure type (single family, duplex, multi-family, etc.) information is commonly used for describing the physical characteristics of housing stock. The following “number of units in structure” information is taken from the U.S. Census Summary File 3, which is based on a sample of units within a community, and not a total count of units. Although it does not account for all housing units within the community, this information provides insight into the mix of housing types in the City.

Table 2.3 below compares the distribution of structure types within the City of Stevens Point with the Village of Plover and Portage County as a whole, over three census periods. In the year 2000, single-family homes (1-unit detached) made up 54% of Stevens Point housing units. The single-family detached units within the City have been increasing in number, but decreasing in percentage of total units over the last 20 years. A similar trend has occurred in the Village of Plover. This decrease in overall percentage of single-family detached homes in the City is primarily a result of an increase in construction of rental and condominium-type units. The conversion of single-family homes to multiple-unit rental structures near the University also contributed to the decline in overall percentage of 1-unit detached structures. The number of structures containing 5 or more units has been increasing but the overall percentage has stayed

the same since 1980. The number of mobile homes in Stevens Point also continued to increase slightly between 1990 and 2000, although their percentage of total units has declined.

Table 2.3: Comparison of Structure Type

Units in Structure	City of Stevens Point			Village of Plover			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1-unit detached	4,708 59.8%	4,676 54.2%	5,280 54.1%	1,321 73.2%	1,877 63.0%	2,487 59.2%	14,299 68.9%	15,828 69.1%	18,534 69.7%
1-unit attached	128 1.6%	171 2.0%	298 3.1%	0 0.0%	59 2.0%	231 5.5%	186 0.9%	329 1.4%	630 2.4%
2 to 4 units	1,546 19.6%	1,938 22.5%	2,029 20.8%	55 3.0%	205 6.9%	490 11.7%	1,915 9.2%	2,420 10.6%	2,840 10.7%
5 to 9 units*	1,416 18.0%	698 8.1%	818 8.4%	176 9.8%	303 10.2%	473 11.3%	1,871 9.0%	1,053 4.6%	1,372 5.2%
10 or more units		902 10.5%	1,076 11.0%		107 3.6%	142 3.4%	1,294 6.2%	1,143 5.0%	1,393 5.2%
Mobile home, trailer, or other	72 0.9%	242 2.8%	257 2.6%	253 14.0%	427 14.3%	376 9.0%	1,179 5.7%	2,137 9.3%	1,820 6.8%
Total Units Listed	7,870	8,627	9,758	1,805	2,978	4,199	20,744	22,910	26,589

Source: U.S. Census Bureau 1980, 1990, 2000 Census. *The 1980 census had a top-end category of “5 or more units”

Between the two of them, the Village of Plover and Stevens Point account for over 50% of all housing units within Portage County. This breaks down as over 40% of single-family units, 90% of “plex” (2-4) units and buildings with 5 or more units, and 35% of all mobile homes.

C. Housing Conditions: Age and Value

Age is often used as a measure of a houses’ condition. It should not be the sole criterion, however, since many older homes are either remodeled or kept in a state of good repair to maintain their value. Table 2.4 below shows a comparison of housing age between the City of Stevens Point, Village of Plover, and Portage County.

Table 2.4: Comparison of Housing Age

Year Structure Built	City of Stevens Point			Village of Plover			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	1,197 12%	n/a	n/a	1,419 34%	n/a	n/a	5,147 19%
1980 to 1989	n/a	1,400 16%	1,104 11%	n/a	1,461 49%	1,265 30%	n/a	5,012 22%	4,186 16%
1970 to 1979	1,575 20%	1,588 18%	1,635 17%	1,279 71%	958 32%	953 23%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	1,412 18%	1,011 12%	1,254 13%	296 16%	347 12%	321 8%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	850 11%	867 10%	1,176 12%	44 2%	67 2%	88 2%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	819 10%	840 10%	665 7%	54 3%	65 2%	74 2%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	3,214 41%	2,921 34%	2,727 28%	132 7%	80 3%	79 2%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	7,870	8,627	9,758	1,805	2,978	4,199	19,450	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census, Summary File 3.

According to the 2000 census, 2,727 of Stevens Point's housing units (28%) were built prior to 1939. Many of these older homes are located near the downtown area just to the north, south, and within the historic district along Clark Street east of downtown. This is the original core of the City. Older housing units may need repair, replacement or an upgrade of plumbing facilities, heating or water systems in order to maintain them in standard condition. Other problems can include lead paint and asbestos removal. Maintaining the historic look of these older homes often adds to normal maintenance costs. It is this historic look, however, that provides the City with its unique personality.

2,301 of Stevens Point housing units (23%) have been built since 1980, mainly moving farther eastward from downtown and the Wisconsin River. By comparison, the Village of Plover has nearly two-thirds (2,684) of their housing stock built since 1980, illustrating the growth since it's incorporation in 1971.

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 1980 all across Portage County. Table 2.5 shows the distribution of housing values across various price ranges, as well as the median home price, for the City of Stevens Point, Village of Plover, and Portage County. See Appendix E for a more detailed listing of housing values for all Portage County municipalities.

According to the 1980 Census, 98% of Stevens Point's owner-occupied housing units were valued at less than \$100,000, with 73% being valued at less than \$50,000. By the year 2000, 27% of units were valued at more than \$100,000; while 64% were valued between \$50,000 and \$99,999, and only 9% valued at less than \$50,000.

According to data from the 2000 census, the value of owner-occupied housing units in the City ranged from less than \$10,000 to over \$749,999. A total of only forty of the City's housing units had a value less than \$40,000, with twenty-four of these valued at less than \$20,000, and nine housing units less than \$10,000. These housing units represent 1% of the total housing stock. Demolition of a small number of housing units may be appropriate because they are so dilapidated that rehabilitation would be impractical.

The 2000 median value of Stevens Point housing was \$80,800. This figure was 18% lower than that of Portage County (\$98,300) and was over 30% lower than the Village of Plover (\$118,200).

Table 2.5: Comparison of Housing Value

Housing Value (Owner Occupied)	City of Stevens Point			Village of Plover			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	2,761 73%	1,809 49%	397 9%	408 37%	123 7%	23 1%	5,628 60%	3,562 34%	781 6%
\$50,000 to \$99,999	941 25%	1,700 46%	2,697 64%	656 60%	1,288 78%	659 28%	3,516 38%	6,139 58%	6,028 46%
\$100,000 to \$149,999	61 2%	156 4%	697 17%	26 2%	220 13%	1,142 49%	187 2%	716 7%	4,253 32%
\$150,000 to \$199,999	6 0%	23 1%	289 7%	3 0%	20 1%	321 14%	19 0%	150 1%	1,329 10%
\$200,000 to \$299,999	2 0%	9 0%	82 2%	0 0%	0 0%	138 6%	6 0%	19 0%	493 4%
\$300,000 or more	0 0%	0 0%	28 1%	0 0%	0 0%	52 2%	0 0%	4 0%	204 2%
Total Units Listed	3,771	3,697	4,190	1,093	1,651	2,335	9,356	10,590	13,088
Median Value	\$39,800	\$50,500	\$80,800	\$57,000	\$70,700	\$118,200	\$45,300	\$58,600	\$98,300

Source: U.S. Census Bureau, 1980, 1990, 2000 Census.

Residential value information can also be obtained from the Wisconsin Department of Revenue. Table 2.6 below summarizes the average value of residential improvements (without land value) in the communities within the urban area for the year 2002.

Table 2.6: Comparison of Department of Revenue Value of Residential Improvements

Community	Improvement Value (2002)	Number of Units	Average Value per Improvement
Stevens Point	\$363,267,100	6,102	\$59,532
Village of Plover	\$265,661,000	2,790	\$95,219
Village of Whiting	\$42,293,700	588	\$71,928
Village of Park Ridge	\$21,072,300	211	\$99,869
Town of Hull	\$187,113,400	1,793	\$104,358

Source: Wisconsin Department of Revenue 2002 Equalized Value Report, City of Stevens Point

D. Housing Affordability

According to the U.S. Department of Housing and Urban Development, not more than 30% of household income should be spent on monthly housing costs in order for that home to be considered affordable. The U.S. Census provides data on housing costs as a percentage of household income for homeowners (Table 2.7) and renters (Table 2.8). The following information is taken from the U.S. Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid.

Table 2.7 below shows monthly housing costs for homeowners as a percentage of their household income for the City of Stevens Point, Village of Plover and Portage County. In 1999, 83.2% of the households sampled within the City of Stevens Point paid less than 30% of their monthly income toward housing costs, and those units were therefore considered affordable to those living in them. This percentage is slightly lower than Plover (90.5%) or Portage County (85.8%).

Table 2.7: Monthly Owner Costs as a Percentage of Household Income

Monthly Owner Costs as a % of Household Income	Stevens Point		Village of Plover		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	2,244 60.7%	2,574 61.4%	967 58.6%	1,480 63.4%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	566 15.3%	605 14.4%	336 20.4%	404 17.3%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	316 8.5%	308 7.4%	164 9.9%	228 9.8%	910 8.6%	1,063 8.1%
30.0 to 34.9%	209 5.7%	219 5.2%	91 5.5%	75 3.2%	470 4.4%	576 4.4%
35% or more	362 9.8%	429 10.2%	93 5.6%	148 6.3%	852 8.0%	1,187 9.1%
Not computed	0	55 1.3%	0	0	23 0.2%	88 0.7%
Total Units Listed	3,697	4,190	1,651	2,335	10,590	13,088

Source: U.S. Census Bureau.

Table 2.8 below shows monthly housing costs for renters as a percentage of their household income for the City of Stevens Point, Village of Plover and Portage County. In 1999, only 59.4% of renters were paying a monthly rent which was affordable to them. This low percentage can be partially explained by the presence of students renting while attending the University of Wisconsin-Stevens Point.

Table 2.8: Monthly Renter Costs as a Percentage of Household Income

Monthly Renter Costs as a % of Household Income	Stevens Point		Village of Plover		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	990 24.9%	1,537 34.8%	324 42.1%	606 46.3%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	707 17.8%	572 13.0%	98 12.7%	175 13.4%	981 16.3%	886 12.5%
25.0 to 29.9%	461 11.6%	510 11.6%	120 15.6%	210 16.0%	695 11.5%	863 12.2%
30.0 to 34.9%	305 7.7%	337 7.6%	35 4.5%	68 5.2%	447 7.4%	485 6.9%
35% or more	1,385 34.9%	1,305 29.6%	175 22.7%	229 17.5%	1,860 30.9%	1,791 25.4%
Not computed	122 3.1%	154 3.5%	18 2.3%	22 1.7%	260 4.3%	361 5.1%
Total Units Listed	3,970	4,415	770	1,310	6,019	7,061

Source: U. S. Census Bureau.

E. Housing Programs

Several means are available to the City of Stevens Point to maintain and improve housing conditions and satisfy the needs of all residents. To ensure that existing and future housing units are safe and adequate for occupancy, building and housing codes should be reviewed and updated. To meet the needs of low and moderate income, elderly and handicapped residents needing housing assistance, the City can participate in Federal, State, and County housing programs that make available loans and grants to build, repair or obtain adequate housing.

The City of Stevens Point and CAP Services Inc. currently operate several programs for addressing needs of lower income home owners and renters. The first is the Home Ownership Opportunity Reserve Account (HOORA), through which down payment and closing costs are loaned on a deferred basis with a \$1,000 match from the home buyer. The second is the Housing Trust Fund (HTF), which is used for housing rehabilitation. The City combines HTF money with Community Development Block Grant (CDBG) and CAP Services funds to create a combined program for owner-occupied or renter-occupied housing rehabilitation programs. Owner-occupied loans are deferred until the property is no longer occupied by the borrower. Loans are made to landlords at below-market rates in return for the landlord holding rents to affordable levels for five years. Repayments to these loan programs go into a revolving loan program and are loaned out again in the community; \$5 million have been loaned out in the last seven years. The programs now have enough loans turning over that the payback is higher than the annual investment proceeds. These funds can also be used to leverage funds or provide matching funds for the Community Development Block Grant applications. CAP Services administers these funds, and in addition has access to other programs that enable them to loan out money to fill gaps that any one program may have.

CAP Services is a non-profit corporation with several programs available to low- and moderate-income residents of Portage County including, Home Buyer's Assistance, Housing Rehabilitation, and Weatherization programs. Financial assistance under these programs is also provided through a deferred loan, which is due upon sale of the home or transfer of title.

To encourage home ownership, the Home Buyer's Assistance program provides matching funds to eligible first-time, low- and moderate-income homebuyers for down payment and closing costs.

To assist low- and moderate-income homeowners, CAP's Housing Rehabilitation program provides funds for necessary repairs including but not limited to: roof, door, window, and siding replacement; foundation repair; well and septic systems; and electrical, heating system, and water heater replacement.

The Wisconsin Housing and Economic Development Authority (WHEDA) provides a listing of numerous housing programs including low interest loans for first time homebuyers, home improvement loans, and tax credit programs for elderly and low-income family housing.

The Housing Authority of Portage County (HAPC) offers a housing assistance program through the Housing Choice Voucher Program. Federal funds are available to help low income persons pay rent on privately owned dwelling units. Most housing types can qualify including single-family homes, duplexes, apartments, mobile homes and town homes. All units must meet HUD's standards.

Section 2.2 Housing Demand

A. Population Trends

As discussed in the Issues and Opportunities chapter of this plan, the City of Stevens Point population has increased by 4.6% in the last twenty years, and could possibly increase by another 20.6%, from 24,551 to 29,610 residents, between 2000 and 2025. See Appendix D for a description of the methodology used for this projection.

B. Household Trends

Most of the communities within Portage County have seen the average number of residents that inhabit each home or apartment decrease over time. This statistic as identified by the U.S. Census is *persons per household*, or PPH, and it is calculated by dividing the number of *residents living in occupied housing units* (those not living in group quarters) by the number of *occupied housing units* (those not classified as vacant). In order for the City to begin to approximate the future housing units, an assumption must be made on how the units will be occupied. Portage County Planning staff has analyzed the PPH and the vacancy rate trend over time, and anticipates a future average occupancy rate of 2.17 persons per household and an average vacancy rate of 4% by the year 2025 (see Appendix D for a description of the methodology used for this calculation). When PPH is combined with the anticipated future population of 29,610 persons, and taking into consideration an average vacancy rate of 4% for the City, we can project the need for a total of 14,191 housing units in 2025. If the number of housing units existing in 2000 (9,749) is subtracted from the anticipated number of housing units in 2025 (14,191) we can anticipate that there will be a need for approximately 4,442 new housing units over the next twenty years. These units can be contained in either single-unit or multiple-unit structures.

C. Stress Factors

Another aspect that should be considered when examining future growth and development potential are “stress factors”, or issues that indicate a greater level of need for development benefits in one area over another. This is premised on creating an “equitable distribution” of development across the County. Several of these factors are: equalized value per capita, household income, and age of housing. See Section 2.1(C) for a discussion of housing age. Value per capita information helps describe a community’s relative position within the County; the lower the value, the greater the need for additional value generated from new development. Table 2.9 lists the value per capita for selected Portage County municipalities.

Table 2.9: Equalized Value Per Capita

	Value per Capita
Town of New Hope	\$71,933
Village of Whiting	\$63,424
Town of Stockton	\$55,719
Village of Plover	\$54,561
Town of Hull	\$48,864
Stevens Point	\$45,999
Village of Junction City	\$25,896
Portage County Average	\$51,883

Source: City of Stevens Point Community Development Department.

The Family Income information in Figures 2.1 and 2.2 **excludes the unmarried student population**. This results in an equal comparison of family households between communities without the student income skewing data.

Figure 2.1: 1999 Household Income Per Year

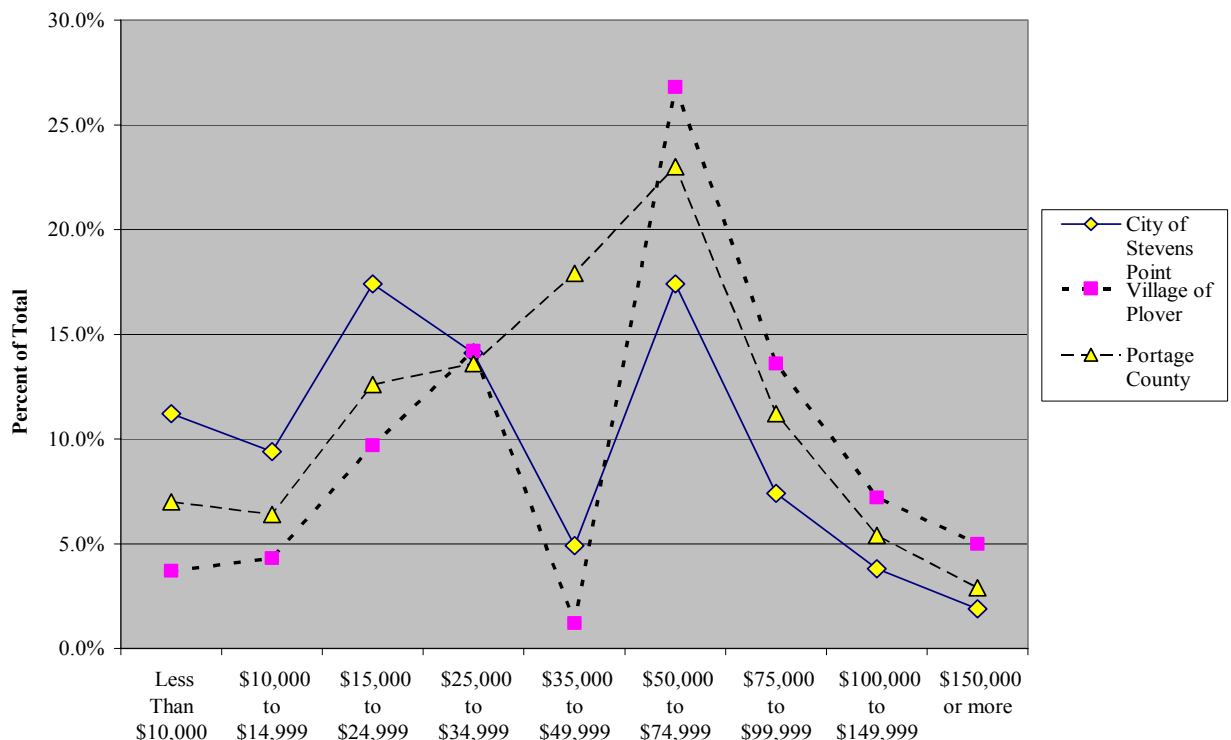
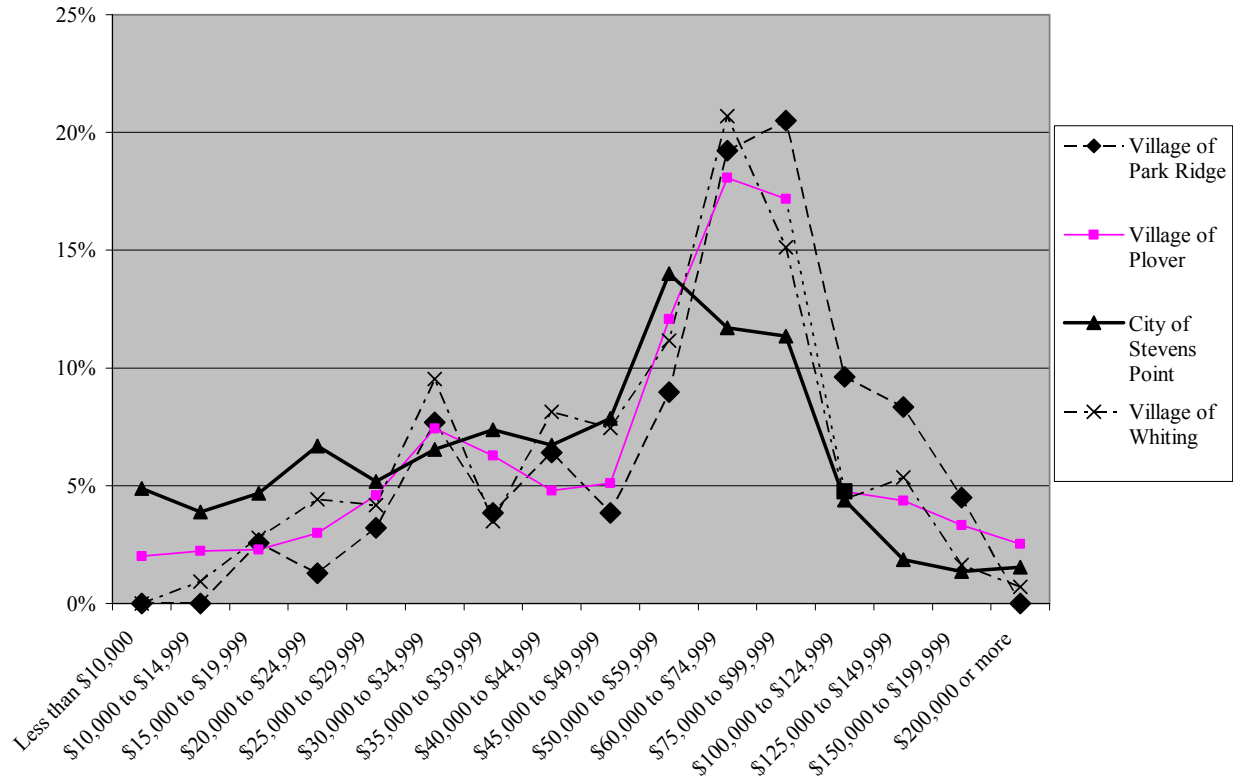


Figure 2.2: Family Income in 1999



Source for Figures 2.1 and 2.2: U.S. Census 2000, Stevens Point Community Development Department

D. Housing Development Environment

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. In 2005, nearly 20 percent of the total area of Stevens Point was residential development. The *Transportation, Utilities and Community Facilities*, and *Land Use* chapters will provide a more detailed analysis of the following topics, but a brief summary is included here to provide some context for housing unit development.

Infrastructure: The Stevens Point wastewater treatment plant has existing capacity, or the ability to expand its facility, to service the amount, diversity and intensity of residential land uses anticipated throughout the planning period.

Developable land: There is a limited amount of vacant land within the existing City boundaries available or suitable for residential development. Redevelopment of existing residential or commercial/industrial properties at higher residential densities does not appear to be a likely option for accommodation of the anticipated number of new housing units over the planning period. Annexation will be the predominant mechanism for providing land area for Stevens Point residential expansion.

Section 2.3 Issues and Conclusions Identified in the Housing Inventory and Analysis

A. Housing Issues Identified by the Planning Commission

1. Student housing density (number of unrelated persons allowed) and parking. There are instances where too-high density has caused problems.

2. Quality of student housing (many student houses in poor condition inside and out).
3. What should be done with the older homes that are past rehab? Typically razed for SPASH/Habitat for Humanity redevelopment.
4. Have seen some better rehabbing over the years. Encourage rehab of houses (by owner occupants) instead of tearing them down.
5. Allow for first time home buyers to purchase houses they can afford. The City should maintain or increase programs in place for home buyer assistance.
6. Housing rehab should be targeted/promoted in the area south of downtown, and other areas with older homes.
7. Housing design/context standards are needed to preserve the historic look of the area when there is a re-build situation (e.g. burnt or razed home).
8. Large lot minimums in the rural area does not allow for affordable income housing in that area. The cost is higher to buy the land and then build; lower-income residents cannot afford it.
9. Explore the idea of a maximum lot size to promote smaller, affordable housing.
10. Older neighborhoods were built prior to current zoning codes. Homes and porches in some older areas do not meet setback requirements, which make maintenance or expansion of older homes and garages difficult. Rebuilding open front porches or adding garage stalls sometimes is not allowed due to conflict with setback standards.
11. Neighborhoods that contain a mix of single family residents and college housing experience conflict between housing expectations. Single-family residents expect peaceful nights, and generally have higher maintenance expectations. College housing tends to have a higher turnover of tenants, has more adult occupants than single family homes, may not have the same property maintenance priorities, and tenants tend to be more active during night time hours than single-family neighbors. These conflicts affect the quality of the neighborhood experience for both groups

B. Conclusions - Housing Inventory and Analysis:

1. Between 1980 and 2000 the City of Stevens Point experienced a net increase of 1,878 units to its housing stock.
2. The City of Stevens Point and the Village of Plover account for over 50% of all housing units within Portage County.
3. Single-family detached units within Stevens Point have been increasing in number, but decreasing in percentage of total units, over the last 20 years.
4. Nearly half (48%) of the City of Stevens Point's housing stock in 2000 was renter occupied.
5. Stevens Point mobile home numbers continued to rise slightly in numbers while declining in percentage of total housing units (1990 – 2000).

6. According to 2000 census, 2,727 (28%) of Stevens Point housing units were built prior to 1939, indicating increased maintenance costs for many of these homes. Typical problems include heating/cooling and water upgrades, and the presence of lead-based paint and asbestos.
7. The 2000 value of owner-occupied housing units in the City varied from less than \$10,000 to over \$749,999 (U.S. Census); 91% were valued over \$50,000, 64% were valued between \$50,000 and \$99,000. This indicates a wide range of opportunities for varied income levels.
8. The median value of housing units within the City of Stevens Point (\$80,800) was 18% lower than that of Portage County (\$98,300) and was over 30% lower than the Village of Plover (\$118,200).
9. In 1999, 83.2% of the homeowners and 59.4% of renters within the City of Stevens Point paid less than 30% of their monthly income toward housing costs, and were therefore considered affordable to those living in them.
10. Housing projections (based on population projections) indicate a need for approximately 4,400 new housing units to be constructed by 2025.
11. There is a limited supply of land within the existing City boundaries for new residential development.
12. Much of the city's new labor force is required to live outside the City at greater than necessary distance from work.
13. Rooming houses constitute a relatively significant form of housing in the city due to the University of Wisconsin Stevens Point campus of about 8,400 students. The rooming houses are fairly well concentrated in the center of the City and this has led to problems of neighborhood compatibility, building conditions, parking problems, and other social problems which have been reduced in magnitude in recent years.

Section 2.4: Housing and Residential Development:
Vision Statement and Guiding Principles

A. Stevens Point Vision Statement Related to Housing

In 2025, City of Stevens Point residents feel connected to their community through their homes and neighborhoods. An adequate supply of affordable housing provides opportunities for all residents, across income levels and age groups, to put down roots and build a life here. Friendly, active neighborhoods add to a local sense of belonging.

B. Guiding Principles

The following Guiding Principles were approved at the September 29, 2003 City Plan Commission Comprehensive Planning meeting. They are intended to serve as foundation for the housing goals, objectives and policies.

1. The City will work with neighboring Towns and property owners to preserve areas for future Stevens Point growth.
2. It is the policy of the City Comprehensive Plan to maintain the economic health of the central city by providing residential, commercial, and industrial growth areas to the City

of Stevens Point. The Village of Plover and Portage County are encouraged to support this policy.

3. In addition to projected population growth, communities should be provided sewer service area based partially upon stress factors and need factors such as household income and assessed-value-per-capita.
4. The size of the sewer service area should be increased beyond population projections to reflect the City's position as commercial and industrial center of the County.
5. Encourage development that stabilizes the City's tax rate.
6. Unincorporated Towns should be studied to determine strategies to help stabilize their tax rates.
7. It should be the policy of the City to encourage the Comprehensive Plans of the County and municipalities throughout Portage County to require the construction of more homes on municipal sewer systems than on on-site waste systems.
8. It should be the policy of the City Comprehensive Plan to condense and cluster development and not disperse development. The Village of Plover and Portage County are encouraged to support this policy with similar policies of their own.
9. It should be the policy of the City Comprehensive Plan to create (support) zones of maximum lot sizes in order to consume less land. This policy is only adopted if supported by comparable policies from Villages and rural Towns.
10. Existing unsewered housing developments in the unincorporated areas adjacent to or near the City limits should be acknowledged in sewerage treatment capacity planning. However it is acknowledged these homeowners have expressed resistance to annexation. Annexation is only anticipated when homeowners wells or septic systems cannot be replaced. Sewerage treatment capacity should be reserved to lands that are likely to be annexed.
11. Investigate strategies for revenue generation, including impact fees, to be charged to new development to pay for utility system expansion costs.
12. Explore the use of design review standards for residential development.

Section 2.5 Housing Goals, Objectives, and Policies

Because of its major impact on community quality of life and future growth and prosperity, efforts must be taken to protect the existing housing supply through effective building and land use code enforcement as well as to guide growth of new residential neighborhoods in areas that can be served conveniently and economically with public facilities and utilities.

Goal A. Allow for an adequate supply of housing to meet the needs of all citizens; a diverse housing stock exists across income levels and within neighborhoods.

Objective A1 Planning policies and development regulations should be flexible, and not impose unnecessarily rigid or strict residential environments, allowing for variation in housing type and density, and in the socio-economic composition of neighborhoods in all sections of the city.

Policy A1.1 Create zones where maximum lot sizes, smaller lots, and mixed uses would be considered as part of an overall design theme perhaps using Traditional Neighborhood Principles.

Policy A1.2 Promote the availability of adequate and affordable housing for the elderly, disabled, and low income.

Policy A1.3 Residential growth should be clustered, where appropriate, within walking or biking distance of everyday necessities, incorporate green space and other natural resources into its design, contain a diverse housing stock, be located near services, and less reliant on the automobile.

Policy A1.4 Mixed-Use Flexibility - To plan for “mixed-use” residential areas where appropriate, with guidance and participation by neighborhood residents and alderperson to assist the Planning Department in establishing specific neighborhood densities, zoning districts, and zoning boundaries.

Policy A1.5 Environmental Quality - To reject or require changes in residential development proposals which are determined to result in environmental problems such as groundwater or surface water pollution, destruction of scenic quality, adverse effects on shorelands or wetlands, creation of surface drainage problems, and loss of good farmland.

Objective A2 Infilling and Avoidance of Sprawl - To plan for and advocate the development and/or redevelopment of close-in parcels of land having some or all existing City services as a means of bringing available City lands on the market for residential expansion. As a general rule these lands will be less costly to develop than the extension of services to fringe lands.

Policy A2.1 To develop incentives for the owners of such lands to initiate developments.

Policy A2.2 To provide reasonable incentives to developers to develop such parcels where there is a confirmed fiscal benefit to the City.

Policy A2.3 Develop housing close to places of employment.

Policy A2.4 Reemphasize residential development at downtown locations in conjunction with retail and commercial development.

Goal B. Maintain or improve the quality and integrity of existing housing and neighborhoods. The result will be residential neighborhoods which are safe and pleasant, where property values are protected, and which are free from incompatible land uses and traffic volumes.

Objective B1 Housing is monitored and quality maintained through the strict enforcement of guidelines and codes

Policy B1.1 Review and update building maintenance and occupancy codes; enforce minimum housing standards throughout the City.

- Policy B1.2 Enforce maintenance and occupancy codes to targeted neighborhoods and respond to housing maintenance concerns on a complaint-made basis.
 - Policy B1.3 Take action to address property maintenance and night-time noise complaints, surrounding college housing. Possible actions include targeted policing and neighborhood watch programs.
 - Policy B1.4 Apply codes relating to sidewalk maintenance and shoveling uniformly across the City.
- Objective B2 Establish a subcommittee to evaluate costs and benefits of a design review process for multifamily projects approvals.
- Objective B3 Maintain and expand housing owner and landlord rehabilitation loan programs.
- Policy B3.1 Maintain and administer City Housing and Community Development Authority Housing rehabilitation programs.
 - Policy B3.2 Apply for additional City housing rehabilitation funding through Community Development Block Grant and other programs.
 - Policy B3.3 Assist renters to become homeowners with down payment assistance, training, rehabilitation costs and others as needed.
 - Policy B3.4 Coordinate City housing programs with CAP Services Inc. housing programs to maximize leverage of additional funds.
 - Policy B3.5 Support the expansion and continuation of CAP Services Inc. housing rehabilitation programs.
 - Policy B3.6 Provide assistance to the Stevens Point Area Senior High School, Habitat for Humanities, or other appropriate new house construction program by assisting with financing, lot purchase, or other assistance.
 - Policy B3.7 Apply public housing programs in a manner that does not result in the over-concentration of low-income persons or a single ethnic group in a single area.
- Objective B4 Older homes are preserved through incentives that are offered to those who revitalize and maintain existing housing within the urban area.
- Policy B4.1 Allow for the reasonable remodeling and expansion of those older homes and garages to modern standards while at the same time protecting the rights of privacy and enjoyment of open space of neighbors.
 - Policy B4.2 Create a working group to study the impact of current setback requirements on older neighborhoods and to amend those codes as necessary.
 - Policy B4.3 Identify existing homes that are in such poor condition that they should be demolished and the lots made available for new housing.

Goal C. Plan for an adequate supply of land for residential development which allows choices between different types of residential environments.

Objective C1 The City works to identify and preserve areas for future city growth.

Policy C1.1 Work with neighboring towns to identify and preserve areas for future city growth.

Policy C1.2 Maintain an adequate supply of land for residential development.

Policy C1.3 Avoid residential sprawl outward along Highways 10 and 66 through use of available City powers including extraterritorial plat review.

Policy C1.4 Compliance With Development Standards - review all subdivision plats and lot splits to assure that all City residential development standards are met and to insure that each subdivision is planned to interrelate well with surrounding development, existing or future.

Policy C1.5 Encourage housing projects which have a net positive tax impact to the City.

Policy C1.6 Neighborhood design enhances community character.

Objective C2 Growth boundaries are established and maintained in the urban area to assist zoning in regulating and managing outward growth and protecting undeveloped land.

Policy C2.1 Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.

Policy C2.2 Develop an educational program for municipal boards and the public related to housing issues.

Objective C3 Payment for Development Costs - require developers to provide required public services as determined by Council, and provide arrangements for payment of that portion of development costs before such developments receive final approval by the City.

Policy C3.1 Investigate strategies to reimburse the City for the costs of new development.