

2.1 HOUSING

Housing considers the number of units available for the residents of the Town of Theresa and some conditions of that housing supply which may affect its suitability for the future. An adequate supply of the type of housing needed by the population is critical to population growth, and will influence to some degree the type of people who will choose to live in the Town.

Housing Unit Occupancy

Table 2-1 shows that there were 329 housing units in the Town of Theresa in 1980. That number increased to 336 units in 1990 and to 374 units in 2000. The number of owner occupied housing units increased in Theresa from 271 in 1980 to 279 in 1990 and to 319 in 2000, or 85.3 percent of the total supply.

TABLE 2-1
Number of Housing Units by Occupancy Status

<u>Town of Theresa</u>						
<u>Housing Unit Status</u>	<u>1980</u>	<u>Percent</u>	<u>1990</u>	<u>Percent</u>	<u>2000</u>	<u>Percent</u>
Owner Occupied	271	82.4%	279	83.0%	319	85.3%
Renter Occupied	53	16.1%	50	14.9%	45	12.0%
Vacant						
For sale	1	0.3%	2	0.6%	4	1.1%
For rent	0	0.0%	1	0.3%	5	1.3%
Seasonal	0	0.0%	0	0.0%	0	0.0%
Other	4	1.2%	4	1.2%	1	0.3%
Totals	329	100.0%	336	100.0%	374	100.0%

<u>Dodge County</u>				
<u>Housing Unit Status</u>	<u>1990</u>	<u>Percent</u>	<u>2000</u>	<u>Percent</u>
Owner Occupied	19,632	68.4%	23,067	68.5%
Renter Occupied	7,221	25.1%	8,350	24.8%
Vacant				
For sale	173	0.6%	353	1.0%
For rent	353	1.2%	619	1.8%
Seasonal	953	3.3%	819	2.4%
Other	388	1.4%	464	1.4%
Totals	28,720	100.0%	33,672	100.0%

Source: U.S. Census of Housing

Renter occupied housing decreased slightly while owner occupied increased from 1980 to 1990 and from 1990 to 2000. There were 53 renter occupied housing units in 1980, or 16.1 percent of the total supply; 50 rental units in 1990, or 14.9 percent of all housing; and 45 rental units in 2000, or 12.0 percent of the total housing supply.

The number of vacant housing units for sale or rent increased from one unit to three units between 1980 and 1990, and from three vacant units to nine units between 1990 and 2000. Occupancy in 1990 was nearly 98 percent, and decreased slightly in 2000 to 97.3 percent.

Table 2-2 shows the number of housing units by size of the household in 2000. For every household that rents, there are seven households who own their home. Over 48 percent of the households have either one or two people residing in the housing unit.

TABLE 2-2
Town of Theresa, Number of Housing Units by Size of Household - 2000

<u>Size of Household</u>	<u>Rent</u>	<u>Percent</u>	<u>Own</u>	<u>Percent</u>	<u>Percent</u>
1 person	11	3.0%	40	11.0%	14.0%
2 person	13	3.6%	111	30.5%	34.1%
3 person	12	3.3%	45	12.4%	15.7%
4 person	2	0.5%	72	19.8%	20.3%
5 person	5	1.4%	39	10.7%	12.1%
6 person	1	0.3%	7	1.9%	2.2%
6 or more	1	0.3%	5	1.4%	1.6%
Totals	45	12.4%	319	87.6%	100.0%

Source: U.S. Census of Housing

Units in Structure

Single family detached homes represented most of Theresa's housing units in 1990, or 90.2 percent of the total. In 2000, single-family detached homes represented 90.6 percent of the total as shown in Table 2-3.

TABLE 2-3
Number of Housing Units in Structure

<u>Town of Theresa</u>					
<u>Number of Units</u>	<u>1990</u>	<u>Percent</u>	<u>2000</u>	<u>Percent</u>	
1, Detached	303	90.2%	355	90.6%	
1, Attached	4	1.2%	5	1.3%	
2 to 4	15	4.5%	19	4.8%	
5 to 9	0	0.0%	0	0.0%	
10 or more	0	0.0%	2	0.5%	
Mobile home, RV, trailer, etc.	14	4.2%	11	2.8%	
Totals	336	100.0%	392	100.0%	

<u>Dodge County</u>					
<u>Number of Units</u>	<u>1990</u>	<u>Percent</u>	<u>2000</u>	<u>Percent</u>	
1, Detached	21,086	73.4%	23,983	71.2%	
1, Attached	306	1.1%	676	2.0%	
2 to 4	3,249	11.3%	3,528	10.5%	
5 to 9	676	2.4%	1,539	4.6%	
10 or more	1,478	5.1%	2,347	7.0%	
Mobile home, RV, trailer, etc.	1,925	6.7%	1,599	4.7%	
Totals	28,720	100.0%	33,672	100.0%	

Source: U.S. Census of Housing

There were 15 duplex housing units in 1990, or 4.5 percent of the housing supply. In 2000, there were 19 duplex housing units, or 4.8 percent of the housing supply. Based

on census data, in 2000, there were two structures with 10 or more living units in the Town of Theresa. Actually, there aren't any housing structures that large in the Town.

Mobile homes are another type of housing unit available in Theresa. There were 6 mobile homes in Theresa in 1990, or 4.2 percent of all available housing. In 2000, there were 11 mobile housing units, 2.8 percent of all housing in the Town.

Value of Owner Occupied Housing

A sample of owner occupied housing provides an estimate of the range of value of such homes as shown in Table 2-4. The number of homes valued at less than \$50,000 declined from 53 or 52.0 percent in 1980, to 43 or 35.2 percent in 1990, and to 11 or 6.8 percent in 2000. Homes valued at \$100,000 or more increased by 4 between 1980 and 1990 and by 104 between 1990 and 2000. Ten homes in Theresa were valued at more than \$200,000 in 2000. Increased housing values result more from inflation than from the construction of new, larger homes.

TABLE 2-4
Town of Theresa, Value of Specified Owner Occupied Housing

<u>Housing Value</u>	<u>1980</u>	<u>Percent</u>	<u>1990</u>	<u>Percent</u>	<u>2000</u>	<u>Percent</u>
Less than \$50,000	53	52.0%	43	35.2%	11	6.8%
\$50,000 - \$99,000	46	45.1%	72	59.0%	29	18.0%
\$100,000 - \$149,000	2	2.0%	5	4.1%	79	49.1%
\$150,000 - \$199,999	1	1.0%	2	1.6%	32	19.9%
\$200,000 - \$299,999	0	0.0%	0	0.0%	10	6.2%
Total	102	100.0%	122	100.0%	161	100.0%

Source: U.S. Census of Housing

Age of Housing Supply

Table 2-5 compares the age of Theresa's housing units in 1980, 1990 and 2000. There seems to be some discrepancy in the age of homes reported in each census year. The number of homes built before 1940 have declined by one from 1980 to 2000, but still represent a sizable percentage of the housing supply. Homes built before 1940 represented 70.8 percent of the supply in 1980, 67.3 percent in 1990 and 59.2 percent in 2000. There were 59 new homes built between 1990 and 2000.

TABLE 2-5
Age of Housing Supply

<u>Year Structure Built</u>	<u>Town of Theresa</u>					
	<u>1980</u>	<u>Percent</u>	<u>1990</u>	<u>Percent</u>	<u>2000</u>	<u>Percent</u>
1939 or earlier	233	70.8%	226	67.3%	232	59.2%
1940 - 1959	24	7.3%	25	7.4%	22	5.6%
1960 - 1969	18	5.5%	13	3.9%	13	3.3%
1970 - 1979	54	16.4%	62	18.5%	46	11.7%
1980 - 1989	--		10	3.0%	20	5.1%
1990 - 2000	--		--		59	15.1%
Total	329	100.0%	336	100.0%	392	100.0%

Source: U.S. Census of Housing

2.2 Housing Goals, Objectives, Policies, Recommendations

Goal: Provide a range of housing opportunities for current and future residents of the Town.

Objective: Promote single-family homes as the preferred type of housing supply in the Town.

Recommendation: Require sound design and construction standards for housing.

Recommendation: Encourage rehabilitation or renovation of existing buildings.

Objective: Increase housing opportunities, such as apartments and elderly housing, by working with area cities and villages that have the services to accommodate such housing.

Policy: New housing in rural areas should be placed on the landscape in a fashion that reduces the impacts to natural vegetation, preserves quality farmland, reduces farmland fragmentation, preserves drainage patterns, and does not block potential road extensions.

Policy: Placement of development must minimize loss of agricultural land.

Recommendation: Land use is to remain consistent with Preferred Land Use Map.

Recommendation: Continue using current zoning ordinance standards:

- Two-acre minimum lot size
- Minimum of 200 feet of road frontage
- Building placement as recommended by the Town Plan Commission

Recommendation: Provide information on existing county, state, and federal housing programs to residents upon request.

Recommendation: Require removal of dilapidated, abandoned buildings if deemed a safety hazard as outlined in the nuisance ordinance.

Recommendation: Insist that new land development pay for its own improvements.

2.3 Housing Programs

The following programs are currently utilized by the community or are available for use by the community to implement the goals, objectives, policies, and recommendations identified.

Community Development Block Grant (CDBG) - Housing Program

The Wisconsin Community Development Block Grant program for housing, administered by the Wisconsin Department of Commerce, provides grants to general-purpose units of local government for housing programs that principally benefit low and moderate income households. The CDBG program is a federally funded program through the Department of Housing and Urban Development's Small Cities CDBG Program. CDBG funds can be used for various housing and neighborhood revitalization activities including housing rehabilitation, acquisition, relocation, demolition of dilapidated structures, and handicap accessibility improvements. For more information on this program contact the Wisconsin Department of Commerce, Bureau of Housing and Community Development at www.commerce.state.wi.us.

Wisconsin Housing and Economic Development Authority (WHEDA)

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. For further information contact WHEDA.

Community Options Program (COP)

Community Options helps people who need long term care to stay in their own homes and communities. Its purpose is to provide cost-effective alternatives to expensive care in institutions and nursing homes. Elderly people and people with serious long-term disabilities receive funds and assistance to find services they are not able to get through other programs. Contact the Wisconsin Department of Health and Family Services for further information.

Wisconsin Rural Development, Rural Housing Service

The mission of the Rural Housing Service is to enhance the quality of life of rural people through the creation of safe, affordable, housing where people can live, work, and prosper as part of a community. The Wisconsin Rural Housing Service offers housing preservation grants, loans and grants for farm labor housing, loans and grants for home improvement and repair, loans for financing housing site development, loans for home purchase or construction, loans on apartment buildings, and self-help technical assistance grants. For more information visit the website at www.rurdev.usda.gov/wi/programs/index.htm.