



Village of Poplar

Wisconsin



ELEMENT 2 – HOUSING

Introduction

Sufficient housing is a cornerstone of every community. The ability of the Village of Poplar to address the demand for housing is crucial to its economic viability and the well being of its residents. By studying the changes in the number of housing units and other housing characteristics, the Village of Poplar is able to gain insight into changes taking place.

A. Housing Profile

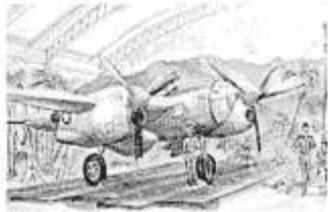
A **housing unit** is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. Total housing units in the Village of Poplar have not changed significantly in the past 20 years as is seen in Table 2-1. A large increase (47.9%) in housing units was seen from 1970 to 1980.

Table 2-1: Housing Units					
	1970	1980	1990	2000	Change
Village of Poplar	142	210	203	222	+80

Source: U.S. Census Bureau

Housing unit projections can be used by local governments to allocate land to accommodate future residential growth and development. Projections also enable communities to prepare for future public service and facility demands such as sewer, water, fire and police protection, and other public services. It is also important to note that these figures are only projections for planning purposes and should be used only as general guidelines. The occupied housing unit projections were developed by applying average annual growth rates for both permanent and seasonal housing units derived from analysis of historical construction permit data.

Table 2-2: Housing Unit Projections



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	2000	2010	2015	2020	2025	2030	Change
Village of Poplar	*212	232	252	272	292	312	+100

Source: *U.S. Census Bureau (Occupied Housing Units plus seasonal housing units.)

As indicated in the Population & Demographics section of the plan, the Village of Poplar is expected to increase in population through the year 2030. The total number of housing units is also expected to increase over this period. In 2000, the Village of Poplar recorded 222 total housing units. Projections indicate a growth of 100 occupied housing units to the year 2030.

B. Housing Occupancy

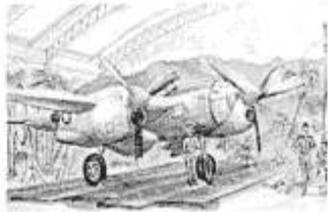
Table 2-3 details the housing occupancy characteristics in the Village of Poplar. Of the 222 total units, only 13 are vacant and three are used for seasonal, recreational, or occasional use. Of the 209 occupied units, 79.7 percent were owner-occupied and 15.3 were renter occupied.

Total Housing Units	222
Occupied housing units	209
Owner-occupied	177
Renter-occupied	32
Vacant housing units	13
For seasonal, recreational, or occasional use	3

Source: U.S. Census Bureau

C. Structural Characteristics

Table 2-4: Units in Structure



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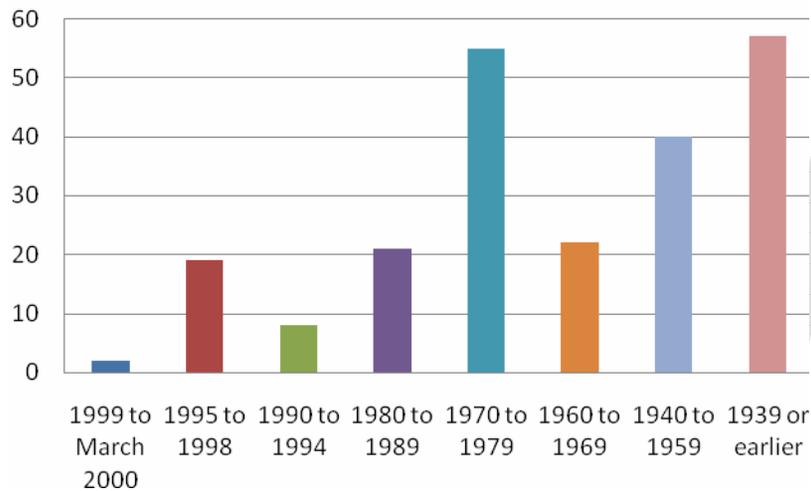


Structural characteristics for the Village of Poplar's housing stock includes units in structure, year structure was built and number of rooms in structures. Table 2-4 details units in structure, Figure 1 shows year the structure was built and Table 2-5 displays the number of rooms in housing units.

1-unit detached ¹	190
1-unit attached ²	4
2-units	2
3 or 4 units	12
Mobile home	14
Boat, RV, van, etc.	2

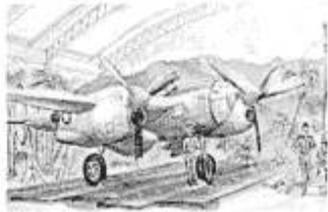
Most homes in the Village of Poplar were built between 1970 and 1979 (24.6%) or before 1939 (25.4%). The median number of rooms per home is 6.

Figure 1: Year Structure Built



¹ This is a 1-unit structure detached from any other house; that is, with open space on all four sides.

² This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures.



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Table 2-5: Rooms

1 room	4
2 rooms	0
3 rooms	8
4 rooms	27
5 rooms	46
6 rooms	52
7 rooms	31
8 rooms	25
9 or more rooms	31
Median (rooms)	6.0

Source: U.S. Census Bureau

D. Value and Cost Characteristics

The value of homes in the Village of Poplar varied from less than \$50,000 to \$199,999 according to the 2000 U.S. Census Bureau. Most of the homes (62%) were valued between \$50,000 and \$99,000. The median value of a home was \$69,300. Figure X shows the breakdown of the value of specified owner-occupied units.

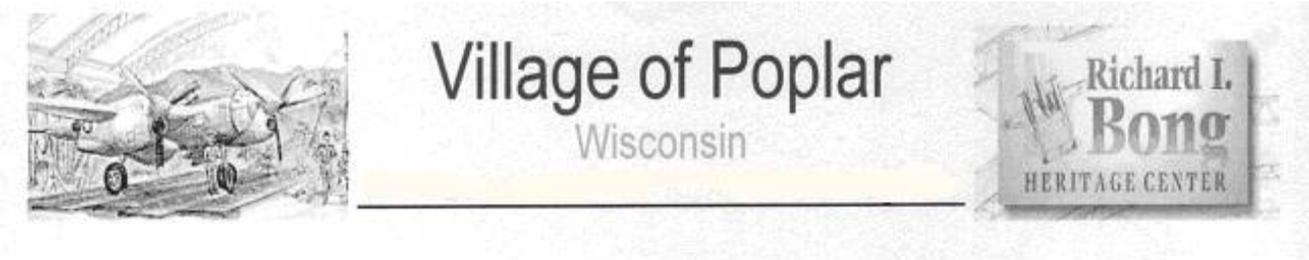
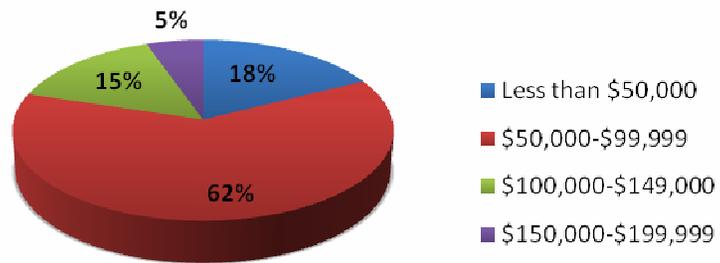


Figure X: Village of Poplar Home Value



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	Number	Percent
With a mortgage	47	63.5
Less than \$300	0	0.0
\$300 to \$499	12	16.2
\$500 to \$699	7	9.5
\$700 to \$999	24	32.4
\$1,000 to \$1,499	3	4.1
\$1,500 to \$1,999	1	1.4
\$2,000 or more	0	0.0



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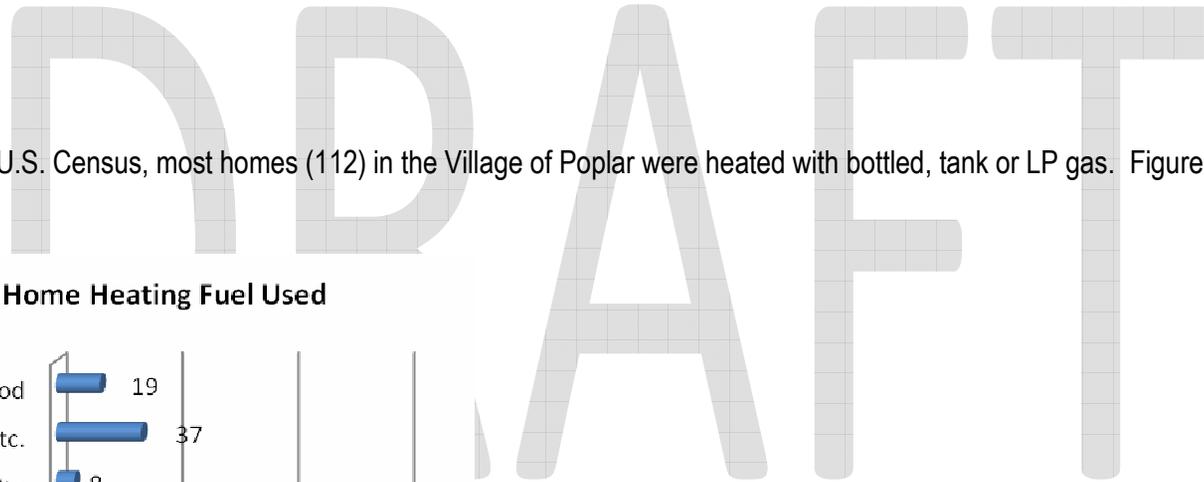
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Table 2-6 shows the mortgage status and selected monthly owner costs for the Village of Poplar. Most (55.6 percent) of homes have a mortgage, with the median mortgage between \$500 and \$699. The median mortgage was \$723.

Median (dollars)	\$756	
Not Mortgaged	27	36.5
Median (dollars)	\$314	

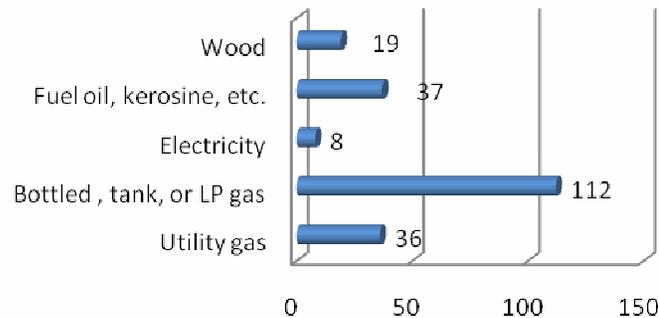
Gross rent paid for specified renter-occupied units was between \$200 and \$800 on a per month basis. The median rent was \$384 per month.



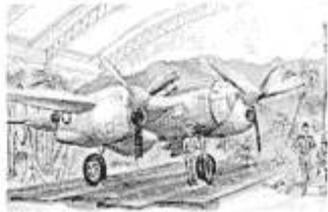
E. Heating Fuel

According to the 2000 U.S. Census, most homes (112) in the Village of Poplar were heated with bottled, tank or LP gas. Figure X below reveals all heating sources used.

Figure X: Home Heating Fuel Used



F. Property Taxes



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Property taxes can have a significant impact on housing affordability. Home ownership can be put out of reach of low-income families who otherwise may be able to afford a \$600 per month mortgage payment but cannot afford the additional \$100 per month in property taxes. Real estate taxes are based on assessed value of the property multiplied by the equalized ratio, and the mill rate (dollars in tax paid per thousand dollars of property value). Table 2-X shows the 2006 property tax rates for the Village of Poplar along with the estimated tax burden (before credits – i.e. lottery credit) for the median value home within the Village of Poplar. In 2006, the Village of Poplar had the thirteenth highest tax burden of any Douglas County municipality.

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Source: Wisconsin Department of Revenue

G. Housing Demand

Table 2-X depicts the number of building permits issued for construction of housing units (occupied and seasonal) in the Village from 1995 to 2007. During this 13-year period, the Village of Poplar gained an average of 3.6 housing units per year.

Table 2-X: 2006 Property Tax Rates & Tax Burden

	2006 Ratio	2006 Mill Rate	Estimated 2006 Tax Median Value Home	2006 Rank
Village of Poplar	0.9103	14.87	\$1,144	13

Table 2-X: Housing Permits Issued in Poplar

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Occupied HU	3	0	5	3	3	0	3	8	4	6	2	9	n/a
Seasonal HU	1	0	0	0	0	0	0	0	0	0	0	0	0



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Source: Village of Poplar
HU-Housing Units

H. Housing Programs

Poplar Housing Authority

The Poplar Housing Authority currently maintains 464 housing units in the City of Poplar and administers the countywide Housing and Urban Development (HUD) Section 8 Voucher program. This program enables county residents to secure a dwelling with fixed rent from private housing stock. To be eligible for the program, a household's gross annual income must be less than 50% of the county median income by household size. Voucher recipients pay approximately 30% of their adjusted monthly income towards rent and the Section 8 Voucher pays the remaining balance.

Catholic Charities, Inc.

Catholic Charities, Inc., an organization affiliated locally with the Diocese of Poplar, offers housing counseling services to residents in 16 counties of northcentral and northwestern Wisconsin. Housing services provided by the Housing Counseling Program include education and pre-purchase counseling, credit repair counseling, emergency housing counseling and crisis management, post purchase counseling -- delinquency, default and foreclosure prevention, reverse mortgage counseling, tenant/landlord dispute mitigation, down payment assistance counseling and fair housing education and counseling.

WHEDA (Wisconsin Housing and Economic Development Authority)

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.

USDA-Rural Development

Rural Development administers federal funds to help secure loan options to assist low-moderate income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

CDBG (Community Development Block Grant) Housing Rehabilitation



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CDBG funds are available through HUD (Housing and Urban Development). These funds are available to public or private entities to help offset rehabilitation costs to homeowners, renters, and landlords. These funds are in the form of zero percent interest/deferred payment loans.

Northwest Affordable Housing Inc.

Northwest Affordable Housing Inc. is a 501(C)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low and moderate-income persons.

HCRI (Housing Cost Reconstruction Initiative)

This organization provides federal funds for housing down payment and closing costs to low-moderate income families. HOME funds are available for the rehabilitation of these homes after the purchase.

Indianhead Community Action Agency

This agency provides weatherization (insulation, windows, doors, energy efficient furnaces etc...) or anything that helps homeowners with even the most modest or extensive home repairs

I. HOUSING GOALS AND OBJECTIVES