

Housing

Introduction

Housing is very important for Wisconsin and the people who live here. Housing costs are the single largest expenditure for most Wisconsin residents. According to the U.S. Department of Labor (1997), Midwest households, on average, spend 31 percent of their incomes on housing, compared with 19 percent for transportation, and 14 percent for food.

The term housing refers not only to owner-occupied housing, but also rental, cooperative, and condominium ownership arrangements. The term also refers not only to single family detached units, but also to multifamily units, duplexes, townhouses, manufactured homes, and accessory apartments.

Over two-thirds of Wisconsin households are homeowners and it is likely that their home is their most valuable asset and largest investment. Appreciation in home value continues to be a major source of wealth in the United States, and nearly 60 percent of the net worth of the typical homeowner is equity in the home.

While many Prairie du Chien residents enjoy good housing situations, others are struggling in varying degrees. According to Wisconsin's 2000 *Consolidated Plan: For the State's Housing and Community Development Needs*, households in the low-income range have great difficulty

finding adequate housing within their means and that can accommodate their needs. Families that can not afford housing frequently become homeless and must face all the disruptions this can bring. The federal government has cut back drastically on housing assistance, leaving state and local communities to grapple with these social issues.

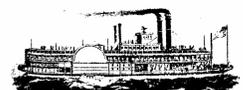
The social benefits of housing are important but difficult to quantify. In addition to being a place to sleep, relax, raise a family, store possessions, receive mail and telephone calls, decent shelter is important for one's self-respect.

Furthermore, as people develop responsibility and pride in their homes, it is likely that they will participate more frequently in community activities and vote.

Housing affordability is an issue that affects the entire state. However, some areas are especially hard-pressed to offer affordable housing.

In addition to its importance for social reasons, housing plays a critical role in the state and local economies. It is likely that housing is the largest land use in the community and the community's largest capital asset. According to a study prepared by the Wisconsin Realtors Foundation in 1992, it was estimated that the housing industry contributed about 12 percent to the state's gross product. Housing is also a major source of revenue for local communities in the form of property taxes.

The number of houses and apartments that families with low-wage incomes can afford to rent is shrinking, burdening more families with high housing costs and threatening many with homelessness, according to a Department of Housing and Urban Development report entitled *The Widening Gap: New Findings on Housing Affordability in America*.



That report has four main findings, based primarily on data from the U.S. Census Bureau's latest American Housing Survey:

- ◆ Despite a period of robust economic expansion, the housing stock affordable to struggling families continues to shrink. The number of such affordable rental units decreased by 372,000 units - a 5 percent drop - from 1991 to 1997. Struggling families are defined as those with incomes at or below 30 percent of the area median.
- ◆ Rents are rising at twice the rate of general inflation. According to U.S. Bureau of Labor Statistics data, in 1997 rents increased 3.1 percent while the overall Consumer Price Index (CPI) increased by only 1.6 percent. In 1998, rents increased 3.4 percent while the overall CPI increased 1.7 percent.
- ◆ As the affordable housing stock shrinks, the number of renters at or below 30 percent of median income continues to grow. Between 1995 and 1997, the number of struggling renter households increased by 3 percent, from 8.61 million to 8.87 million - one of every four renter households in America.
- ◆ The gap between the number of struggling Americans and the number of rental units affordable to them is large and growing. In 1997 for every 100 households at or below 30 percent of median income, there were only 36 units both affordable and available for rent.

Existing Conditions

Number and Types of Housing Units

In 1990, there were 2,393 housing units in the City and in 2000 there were 2,564 units (Table E-1). Those figures show an increase of 171 units (7.1 percent increase) from 1990 to 2000. That is an average of 17 housing units per year over the past decade. During the same time period (1990 – 2000),

Crawford County experienced a 16 percent increase in the total number of countywide housing units. This compares to a statewide total increase of 12.9 percent from 1990 to 2000.

Table E-1. Housing Units : 1990 and 2000

			Percent
	1990	2000	Change
			1990 to 2000
Prairie du Chien	2,393	2,564	7.1
Crawford County	7,315	8,480	15.9
Wisconsin	2,055,774	2,321,144	12.9

Source: Census of Population and Housing

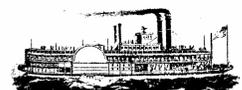
Table E-2. Housing Units by Type: 2000

	Percent of Total		
	Prairie du	Crawford	Wisconsin
	Chien	County	
Single Family	70.8	67.9	69.4
Duplex	6.0	2.8	8.2
Multi-Family	17.7	7.1	18.0
Mobile Home	5.5	20.2	4.4
Other (boat, RV, van)	0	0.8	0.1
Total	100.0	100.0	100.0

Source: Census of Population and Housing

Note: Percents may not total to 100 due to rounding

In 2000, single-family units dominated the City's housing stock, as historically has been the case. On a percentage basis, single-family units make up slightly larger proportion of the total than in Crawford County and also in Wisconsin (Table E-2). Multi-family units including duplex units, account for nearly one-quarter of the housing units in the City. This is slightly less than the statewide proportion, but significantly more than in the County where only 10 percent of the units are multi-family or duplex units. The proportion of mobile homes in the City is slightly higher



than what is found throughout the entire state. In contrast, mobile homes make up a sizable (20%) portion of the County’s housing stock as compared to the statewide proportion of 4.4 percent.

Mobile homes are for the most part found in four mobile home parks in the adjoining towns. A few mobile homes are found on single parcels throughout the City.

While it helps to compare the City’s housing mix to that of the state and county, it is more appropriate to look at similarly situated communities. Table E-3 presents the housing mix of a number of other communities with a population similar to that of Prairie du Chien’s. Out of the 10 municipalities listed, Prairie du Chien had the highest proportion of mobile homes, the fourth lowest proportion of multi-family units, the fourth lowest proportion of duplex units, and the fifth highest proportion of single-family units.

A good housing mix is important for a well-balanced community.

From the perspective of consumer choice in the housing market, a good mix of housing options is important. If the housing stock is dominated by single-family units, there may be few options for retirees who are downsizing, young couples who are just getting started, and those unable to afford the high cost of single family housing. In fact, there have been studies to show that many communities with relatively few rental

opportunities have higher unemployment rates and/or more residents who are under-employed. This is especially true in those communities that are not within a reasonable commute of a larger employment center. In contrast to renters, homeowners can not easily pick up and move if employment opportunities decline. Homeowners, who are laid off for example, tend to be out of work longer and quite often take jobs for which that are over-qualified at a lower wage rate.

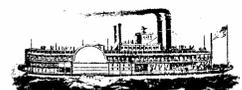
Table E-3. Population and Housing Mix, Prairie du Chien and Selected Communities: 2000

	Population	Percent of Total				
		Single Family	Two Family	Multi Family	Mobile Home	Other
Sturtevant, Village	5,287	73.0	10.2	16.8	0.0	0.0
Berlin, City	5,305	71.3	9.4	15.7	3.7	0.0
Waupaca, City	5,676	54.7	10.2	31.5	3.6	0.0
Mount Horeb, Village	5,860	64.8	11.2	24.0	0.0	0.0
Prairie du Chien, City	6,018	70.8	6.0	17.6	5.5	0.0
Kimberly, Village	6,146	76.0	8.5	15.5	0.1	0.0
Elm Grove, Village	6,249	81.3	0.4	18.3	0.0	0.0
McFarland, Village	6,416	75.8	4.7	19.2	0.0	0.3
Delafield, City	6,472	70.4	4.6	24.9	0.0	0.0
Altoona, City	6,698	54.4	7.7	24.4	13.4	0.0

Source: Census of Population and Housing

Occupancy Status

The vacancy rate is an important measure of housing supply and demand. As a general rule, an overall vacancy rate of 3 percent represents a good balance between supply and demand in an area. For owner-occupied housing, an acceptable rate is 1.5 percent, while for rental housing it is 5 percent. At these rates, there is enough supply to allow consumers an adequate amount of choice. When vacancy rates drop below this level, the housing market becomes tight and housing costs invariably increase. In such a market, housing affordability



becomes even more of an important consideration. When the vacancy rate rises, supply exceeds demand creating a special set of considerations.

Table E-4. Vacancy Rates: 2000

	Prairie du Chien	Crawford	Wisconsin
Owner-occupied	2.8	2.8	1.2
Rentals	7.4	8.7	5.6

Source: Census of Population and Housing (SF1)

At an extreme, housing prices in such a community typically are stagnant or declining. New units are not being constructed to replace the aging units and comparatively little home improvement activities are undertaken. Unchecked, such a downward trend will negatively affect the community's tax base and more importantly, its public image and quality of life. It should be noted that even in the same community it is not uncommon to see a tight housing market for rental units and not for owner-occupied units, and vice versa.

As shown in Table E-4, the vacancy rate found in the City in 2000 was 2.8 percent for owner-occupied housing units and 7 in 100 rental units were vacant. Although these vacancy rates are slightly higher than the desired rates of 1.5 percent for owner-occupied and 5 percent for rental, they are not abnormally high.

Housing Tenure

In 2000, two-thirds of the occupied housing units in the City were owner-occupied (Table D-5). This rate is lower than in all of Crawford County, but very comparable to all of Wisconsin and slightly higher than the national proportion.

Table E-5. Housing Tenure: 2000

	Prairie du Chien		Percent	Percent
	Number	Percent	Crawford	Wisconsin
			County	
Owner-occupied	1,583	66.6	76.8	68.4
Renter-occupied	793	33.4	23.2	31.6
Total	2,376	100.0	100.0	100.0

Source: Census of Population and Housing

Note: Percents may not add up to 100 due to rounding

Data is for occupied units only

Household Size

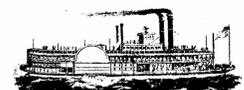
Over the last 6 or 7 decades, the average household size in the United States has been on a steady downward trend. A wide range of factors is working to create an unprecedented change in the housing picture. The greying of America is a significant factor. More people, especially women, are living longer and often without a spouse. More than half of all marriages end in divorce. Married couples are having fewer or no children. The number of singles (never married), while still a small fraction of the total population, is ever increasing.

Table E-6. Average Household Size: 1990 and 2000

	1990	2000	Percent Change 1990 to 2000
Prairie du Chien	2.41	2.28	-5.4
Crawford County	2.64	2.48	-6.1
Wisconsin	2.61	2.50	-4.2

Source: Census of Population and Housing

On the other side of the coin, during times of economic downturn we see factors pushing family size upward or remaining steady. Some singles never leave the nest, delay their departure, and/or return to live with their parents after out on their own for awhile. Immediate family members like a parent are increasingly moving in with their children's family. Despite situations where family sizes are increasing, the trend is clear – households are getting smaller.



Average household size in Wisconsin is following the national trend as is Crawford County and Prairie du Chien (Table E-6). Between 1990 and 2000 for example, the household size has declined from 2.61 to 2.5 throughout Wisconsin. During the same period, Prairie du Chien experienced a decline from 2.41 in 1990 to 2.28 in 2000.

Even if the City's population remained the same, more housing units will be needed to account for the decreasing size of households in the coming years.

This demographic trend, while interesting from a sociological perspective, has very important implications for this plan. Even if the population of the City remained the same, more housing units will be needed to accommodate new households as they form.

Age of Housing

The age of a community's housing stock is an important consideration. As the housing stock grows progressively older, more needs to be done to ensure it is well-maintained. For low- and moderate-income residents this is especially hard to achieve with limited resources. As more fully explained later in this chapter, there are state funds available to help low- and moderate-income residents pay for needed home maintenance and improvements.

When compared to all of Wisconsin, we see that the City's housing stock is similar. Six of ten housing units in the City are more than 40 years old. (Although new housing units are being added to the City's housing stock, newer units, as a proportion, are underrepresented when compared to the state. For example, just over 10 percent of the City's housing stock is less than six years old compared to the statewide rate of 16.8 percent.)



Table E-7. Age of Housing Stock: 2000

	Percent of Total		
	Prairie du Chien	Crawford County	Percent Wisconsin
1999 to March 2000	0.3	1.5	2.2
1995 to 1998	6.1	7.6	7.3
1990 to 1994	3.7	6.9	7.3
1980 to 1989	10.5	11.9	10.8
1970 to 1979	21.1	21.4	16.9
1960 to 1969	10.4	9.4	11.9
1940 to 1959	22.4	14.2	20.3
1939 or earlier	25.6	27.0	23.4
Total	100.0	100.0	100.0

Source: Census of Population and Housing

Table E-8. Residential Building Permit Activity: 1990 to 2002

Year	Single Family	Mobile		Multi-Family	Total
	Units	Homes	Duplexes	Units	Units
1990	6	0	0	8	14
1991	9	0	0	10	19
1992	10	0	0	12	22
1993	9	0	0	18	27
1994	17	0	0	0	17
1995	6	2	2	8	18
1996	10	0	16	0	26
1997	11	0	2	49	62
1998	6	0	0	0	6
1999	5	0	0	0	5
2000	8	0	6	0	14
2001	8	2	0	0	10
2002	5	0	0	0	5

Source: City Prairie du Chien



New Housing Starts

Between 1990 and 2002, the number of new housing starts has fluctuated from a low of five dwelling units in 1999 and 2002 to 62 units in 1997 (Table E-8). Multi-family units accounted for nearly one-half of the housing starts during that period. Single family homes accounted for four of ten dwelling units. Two mobile homes were placed in the City during that time period.

Housing for Special Populations

In addition to typical housing units, the City should also consider the housing needs of special populations, including the elderly and those needing supportive services. Exhibit E-1 highlights important statistics regarding the aging of Wisconsin’s population and the need for long-term care.

Table E-9 lists the various types of special housing and provides a short description of each. The following sections talk about these housing types in more detail and the extent to which they are available in and around Prairie du Chien.

Exhibit E-1. A Snapshot of Wisconsin’s Aging Population

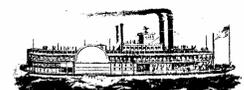
- In 2020, 1 in 6 people will be age 65 or older.
- Between 2000 and 2010, the population aged 85 and older is expected to grow an additional 29 percent.
- 80 percent of the adult long-term care population is over 65 years of age.
- About 11 percent of state residents 65 and older have long-term support needs that would allow them to receive care in a nursing home.
- As one ages, the need for long-term care becomes more important:
 - 3 percent of those 65 to 74 years old need comprehensive long-term care;
 - 11 percent of those 75 to 84 years old need comprehensive long-term care;
 - 39 percent of those 85 and older are estimated to be in need of nursing home level of care.

Source: Wisconsin Department of Health & Family Services

Table D-9. Types of Special Housing in Wisconsin

General Description	Wisconsin	
	Facilities	“Beds”
Nursing home	411	44,319
Facility for the developmentally disabled (FDD)	37	2,017
Adult family home (AFH)	693	2,684
Community based residential facility (CBRF)	1,361	21,468
Residential care apartment complex (RCAC)	129	5,369

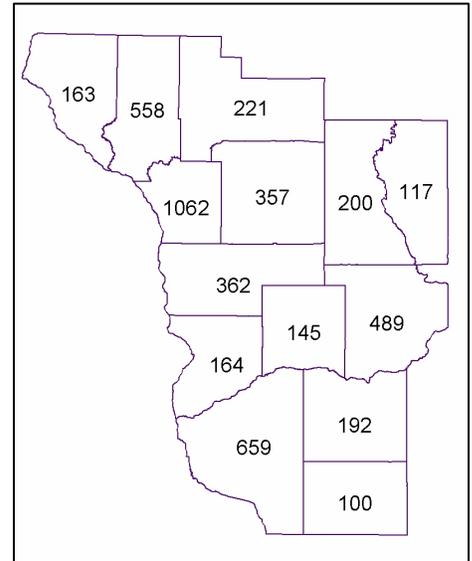
Source: Wisconsin Department of Health and Family Services



Nursing Homes

Within Wisconsin there are more than 400 nursing homes serving more than 44,000 state residents. Statewide, the vast majority of nursing home residents (79% in 2001) are admitted directly from an acute care hospital following an illness or injury. Although nursing home occupancy rates are traditionally quite high, they vary widely from a high of 100 percent to a low of 67 percent.

Exhibit E-2. Nursing Home Beds in (Southwest) Wisconsin: 2001



Source: Wisconsin Department of Health and Family Services

Table E-10. Nursing Homes in Crawford County: 2002

Facility Name	Location	Bed	
		Capacity	Residents
Sannes Skogdalen	Soldiers Grove	66	63
Prairie Health Care Center	Prairie du Chien	98	71
Total		164	134

Source: Department of Health and Family Services Accessed from http://www.dhfs.state.wi.us/provider/nh_FDDsDir01.htm July 2003

Note: Data is as of December 31, 2002

In Crawford County, there are two nursing homes with a total capacity of 164 beds. One is located in Prairie du Chien and the other is located in Soldiers Grove. Exhibit E-2 shows the nursing home capacity in the counties of southeast Wisconsin. LaCrosse and Grant counties have exceptionally large numbers of nursing home beds. Across the river in McGregor, Iowa, other nursing homes are found.

Facilities for the Developmentally Disabled

During 2001, there were 37 facilities for the developmentally disabled (FDDs) in Wisconsin and three State Centers for the Developmentally Disabled¹. FDDs are licensed by the state to treat residents who are developmentally disabled, primarily due to mental retardation or cerebral palsy. On a statewide basis during 2001, approximately six of every 10,000 people aged 65 and over resided in a FDD. Occupancy rates are quite variable throughout the state ranging from 100 percent to about 75 percent. In Crawford County there are no FDDs.

Wyalusing Academy

Wyalusing Academy is a residential facility in Prairie du Chien serving a population of adolescents (ages 10-18) with emotional, behavioral problems, as well as neurological impairment and mental retardation. The average length of stay at Wyalusing is about 9 months, and the facility has a capacity of 105 residents. The facility is licensed in Wisconsin as a child care institution.

Assisted Living Facilities

Assisted living facilities are residential settings for people who need some level of health care, but not 24-hour access to nursing services. These include adult family homes (AFHs), community based residential facilities (CBRFs), and residential care apartment complexes (RCACs).

¹ The state centers are located in Madison, Chippewa Falls, and Union Grove.

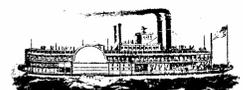


Table E-11. Assisted Living Facilities: 2002

Facility Type	Prairie du Chien		Crawford County excluding Prairie du Chien	
	Facilities	Beds	Facilities	Beds
Adult family homes (AFHs)	7	25	1	4
Community based residential facilities (CBRFs)	6	81	0	0
Residential care apartment complexes (RCACs)	0	0	0	0

Source: Department of Health and Family Services

- ◆ **Adult Family Homes (AFHs)** During 2002 there were 693 AFHs throughout the state with a total capacity for over 2,600 individuals. While AFHs serve a wide range of clients, the three largest groups are those with disabilities, those with mental illness, and those with physical disabilities. In Crawford County there are eight AFHs, seven of which are found in the City.
- ◆ **Community Based Residential Facilities (CBRFs)** In terms of those served, CBRFs serves the second largest number of state residents requiring special housing options. More than 87 percent of all CBRFs are relatively small (less than 20 beds). The elderly make up the largest group served by CBRFs followed by those with Alzheimers/irreversible dementia.
- ◆ **Residential care apartment complexes (RCACs)** Statewide there were over 5,300 RCAC apartment units during 2002. The number of units in these facilities range from a low of 5 units to more than 100 units, with an average of 36. Monthly costs for a RCAC apartment range from \$1,500 to \$3,000 per tenant. RCACs quite often are part of another facility such as a nursing home or community based residential facility (CBRF). There are no RCACs found in the City or elsewhere in Crawford County.

Prairie du Chien Correctional Institution

The Prairie du Chien Correctional Institution houses 326 males ages 15-21 who have been convicted in criminal court. The site was purchased in 1997 as a Juvenile Correction Institution (JCI) for boys, but has been used as an adult facility due to decreases in juvenile JCI populations.

Wyalusing Academy

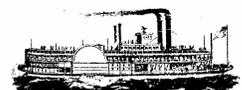
As previously mentioned, Wyalusing Academy is a licensed child care facility and also houses young offenders convicted of Class A felonies as juveniles.

Federal and State Housing Programs

The Wisconsin Department of Administration and Wisconsin Housing and Economic Development Authority (WHEDA) are the two principal state agencies involved in housing. Each administers a number of housing programs as described below. It should be noted that the following information is intended to generally describe the programs and that specific requirements should be obtained from the appropriate agency.

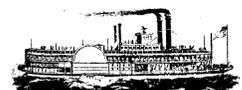
Wisconsin Department of Administration

- ◆ **Community Development Block Grant-Small Cities Housing (CDBG)** CDBG funds may be used for various housing revitalization efforts. Any Wisconsin city, village or town with a population of less than 50,000 and not eligible for a direct federal CDBG grant, or any county not defined as "urban" by the U.S. Department of



- Housing and Urban Development (HUD), may apply. Approximately \$9 million is awarded annually.
- ◆ **Community Development Block Grant-Emergency Assistance Program (CDBG-EAP)** This is a special program to assist local units of government address housing needs which occur as a direct result of a natural or man-made disaster.
 - ◆ **Local Housing Organization Grant (LHOG)** State grants are available to enable community-based organizations, tribes and housing authorities to increase their capacity to provide affordable housing opportunities and services.
 - ◆ **Transitional Housing Grant Program** This is a state-funded program intended to promote the development and/or expansion of supportive housing and appropriate supportive services to assist homeless individuals and families in their transition from homelessness and to enable them to live as independently as possible.
 - ◆ **State Shelter Subsidy Grant Program** This program helps to fund the operation of emergency shelter programs.
 - ◆ **Emergency Shelter Grant Program (ESG)** ESG funds may be used for homeless prevention activities and essential services, renovation and rehabilitation of shelter facilities and shelter operating costs.
 - ◆ **Interest Bearing Real Estate Trust Account Program (IBRETA)²** Proceeds from this trust account are used to make grants to organizations that provide shelter or services to homeless individuals or families.
 - ◆ **Housing Opportunities For Persons With AIDS (HOPWA)**
This program is intended to meet the housing needs of persons with acquired immunodeficiency syndrome or related diseases and their families. Grants are made to certain entities to prevent homelessness including emergency housing, shared housing arrangements, apartments, single room occupancy dwellings, and community residences. Appropriate services must be provided as part of any HOPWA assisted housing, but HOPWA funds may also be used to provide services independent of any housing activity.
 - ◆ **Home Investment Partnerships Program (HOME)**
This program works to help produce housing opportunities for households that earn not more than 80 percent of the county median income (CMI). The state provides HOME funds to local governments, housing authorities, and nonprofit organizations through several subprograms:
 - ◆ **Rental Rehabilitation Program.** This program assists existing residential rental property owners obtain low interest loans to help defray rehabilitation expenses. Owners are required to lease these units at or below a certain level and keep them affordable for a specified time based on the amount of assistance.
 - ◆ **Home Owner and Accessibility Rehabilitation Program.** These funds help repairs that are needed to bring dwellings, owned and occupied by low-income households, up to appropriate housing quality standards and provide accessibility modifications.
 - ◆ **Home Ownership Program.** Funding is provided to help low-income households become homeowners.
 - ◆ **Wisconsin Fresh Start (WFS) Program.** This program provides at-risk youth (18-24) with hands-on construction training to help them become self-sufficient and build affordable housing in rural areas and urban neighborhoods.
 - ◆ **Rental Housing Development Program.** This program assists community housing development organizations (CHDOs), local government, public housing authorities, and other nonprofit organizations develop affordable rental housing.

² Real estate brokers in Wisconsin are required to place down payments, earnest money, and other funds directly related to the conveyance of real estate into a special interest bearing account and submit the earned interest to the Wisconsin Department of Administration.



- ◆ **Low-Income Weatherization Program.** This grant program provides funding to local weatherization programs to help weatherize units owned by low-income households.

Wisconsin Housing and Economic Development Authority

The Wisconsin Housing and Economic Development Authority (WHEDA) serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing through a number of programs as described below.

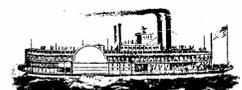
Table E-12. WHEDA Financed and Monitored Multifamily Projects, Crawford County: 2001

Facility Type	Sites	Units		
		Elderly	Family	Total
Monitored Tax Credit Units	5	20	34	54
WHEDA Financed Group Home Beds	1	10	0	10
WHEDA Financed Non-Group Home Units	0	0	0	0
WHEDA Financed Section 8 Units	6	82	20	102
Total	12	112	54	166

Source: Wisconsin Housing and Economic Development Authority

- ◆ **Low Income Housing Tax Credit** Established by the Tax Reform Act of 1986, the Low Income Housing Tax Credit Program (LIHTC) authorizes a federal tax incentive for the construction or rehabilitation of rental units occupied by low-income households. The Wisconsin Housing and Economic Development Authority (WHEDA) is the state’s housing credit agency responsible for allocating the tax credits to private and public developers of projects chosen in application cycles. Often combined with other public or private sources of financing, the LIHTC program acts as a major catalyst for creation of rental units for low-income residents. New construction is most common, but LIHTC is also used for acquisition and rehabilitation of existing units including the adaptive reuse of historic buildings.
- ◆ **WHEDA Home Program** This program helps first-time homebuyers. WHEDA sells bonds at below-market interest rates to create financing for homebuyers. The loans are originated by private lenders, underwritten by WHEDA, and serviced by both private lenders and WHEDA. Also available are home improvement loans for qualifying low-and moderate-income homeowners.
- ◆ **Section 8 Housing** Authorized by Congress in 1974 and developed by the federal Department of Housing & Urban Development (HUD), Section 8 provides rental subsidies to eligible households. WHEDA acts as the state’s Contract Administrator for Section 8 Housing Assistance Payment (HAP) Contracts. In this capacity, WHEDA is responsible for the administration of Section 8 assistance pursuant to Housing Assistance Payment (HAP) Contracts for privately owned and HUD-subsidized rental housing. HAP Contracts specify the number of units in a particular property for which Section 8 assistance will be provided.

In Crawford County, WHEDA has financed and/or monitors 12 projects with a total of 166 units (Table E-12). More than two-thirds of the units are for the elderly.



Local Housing Efforts

The City operates a revolving loan fund to help low-income city residents with repairs and rehabilitation. A Loan Committee has been established to act on applications. Residents need to be income-eligible to receive assistance. The City can also help qualified individuals purchase a home by paying for part of the down payment and certain closing costs. Landlords may apply for assistance to upgrade rental property, provided they agree to certain limits/rents to low- to moderate-income households.

The City has a housing authority, which consists of five commissioners. It was created in the 1980s and is responsible for administration of Blackhawk Apartments. It also issues rent vouchers to help qualified households pay for rent and utilities.

