

## 4 Current Housing Conditions

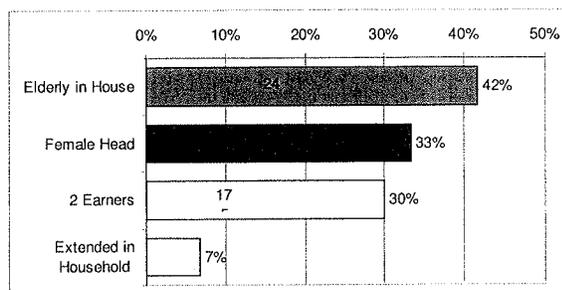
### 4.1 Housing Survey

In the spring and summer of 2008, CDA conducted a housing needs survey of City of Prairie du Chien residents to determine the availability, inventory, and condition of existing homes and apartments. CDA distributed 2092 copies of the survey, a copy of which is included in the appendix, and received 584 returns, a 28% response rate. Of survey respondents, 144 (25%) were renters – concentrated primarily in the “downtown” area – while 422 (72%) were homeowners<sup>3</sup>. In contrast, the 2000 census reported a 67% home ownership rate, which suggests that homeowners had a higher rate of return of surveys than renters. CDA also asked questions pertaining to household makeup, income, and general attitudes toward housing needs. What follows is a recap and discussion of the survey findings<sup>4</sup>.

### 4.2 Demographics

Not surprisingly, the survey findings mirror the demographics represented in the 2000 census. With respect to racial/ ethnicity makeup, 99% of households had members who were white, while households also reported small percentages of American Indian & White (1.2%), Asian & White (0.5%), African American & White (0.3%), and other ethnicities (0.5%).

What might be of more interest is how that population breaks down with respect to age, sex, and income. 42% of all respondents (Figure 4.a) reported elderly occupants age 62 and older, which closely agrees with the 40.4% reported by the 2000 census.



**Figure 4.a Household Makeup – All**

Surveyed renters reported slightly less at 37%. The City of Prairie du Chien survey reinforces the demographics noted in the 2000 census discussed in section 2.2, which reported that 18.5% of Prairie du Chien residents are age 65 years and over, significantly higher than the national average of 12%, and the state average of 13%. Given this existing condition of an older population, the trend toward an aging population noted in section 2.2 is already upon us.

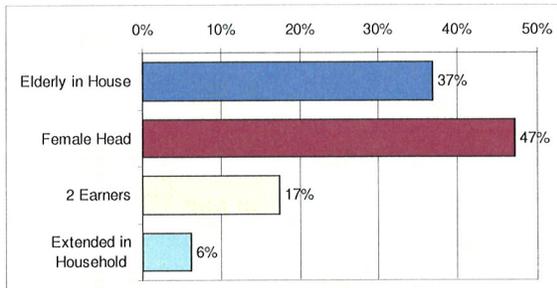
<sup>3</sup> Percentages cited do not always add up to 100. Respondents were encouraged to check more than one response if applicable, while other respondents did not answer all questions.

<sup>4</sup> The Margin of error for this survey is 2.9% at 90% confidence.

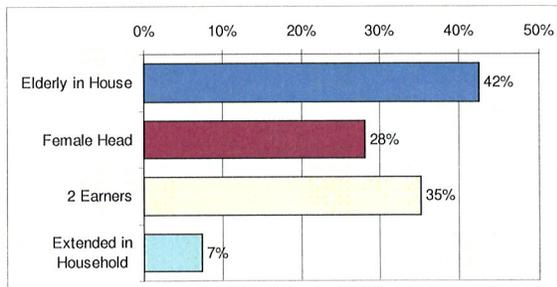


Also of interest is the predominance of female head of household among renters. 47% of renters (Figure 4.b) indicated a female head of household, compared with 28% of homeowners (Figure 4.c). Consistent with that condition is that only 17% of renters had two wage earners in the household, while twice that percentage [35%] of homeowners had two wage earners. This would indicate that a high percentage of renters are facing financial decisions heavily influenced by the lack of a second wage earner in the household. The 2000 census points to another noteworthy trend in the general population: female householders over the age of 65 and living alone outnumber their male counterparts by three to one.

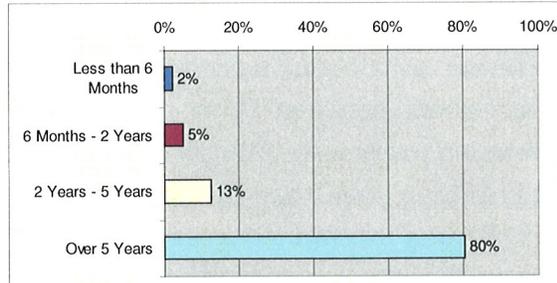
As might be expected, homeowners enjoy longer tenure (Figure 4.d), as 80% reported having lived in their current location for over five years, while only 37% of renters (Figure 4.e) reported that length of time. Renters experience more mobility in their housing situation, as another 37% reported living in their current location for 2 – 5 years, and 17% for only 6 months to 2 years.



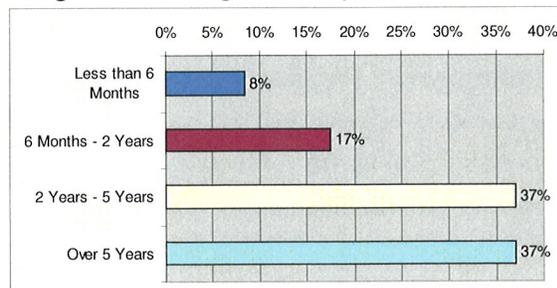
**Figure 4.b Household Makeup - Renters**



**Figure 4.c Household Makeup - Owners**



**Figure 4.d Length of Stay - Owners**

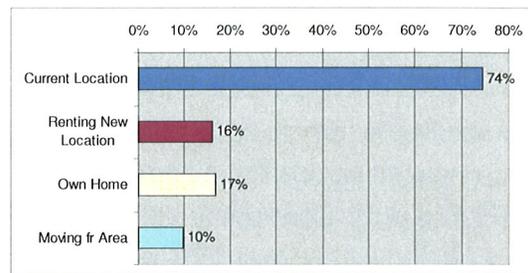


**Figure 4.e Length of Stay - Renters**

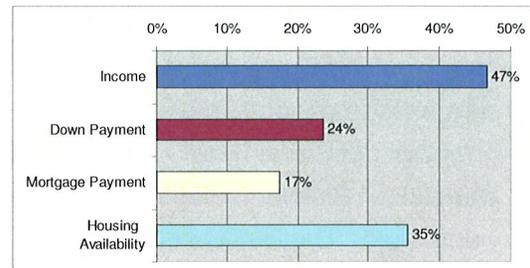
Despite this mobility, the majority of renters (74%) envisioned themselves renting and living at the same location in the near future (Figure 4.f). Of those renters who aspired to improve their living conditions, 17% saw themselves as owning a home and 16% anticipated moving to a new rental location. Yet 47% of renters saw income as an impediment to their plans (Figure 4.g), while 35% cited the lack of housing availability. Although the percentage of those expecting to stay at their current location matches closely with the percentage that do stay at “current location” more than two years, the impediments facing those who desire to “move up” to home ownership will need further study.

### 4.3 Financial Conditions

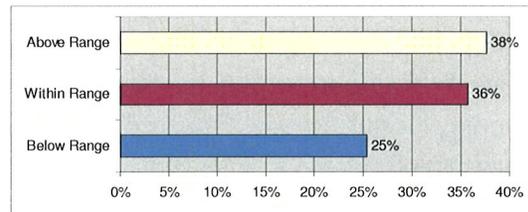
The survey revealed a predictable correlation between higher income and housing ownership. The US Department of Housing and Urban Development (HUD) has established a range considered to be low to moderate income level, which is defined as 50% to 80% of the county median income. 74% of homeowners (Figure 4.h) reported incomes above or within this range<sup>5</sup>, while only 40% of renters fell within the moderate income range. Conversely, 58% of renters fell below the moderate income range (Figure 4.i), while only 25% of homeowners are below the range.



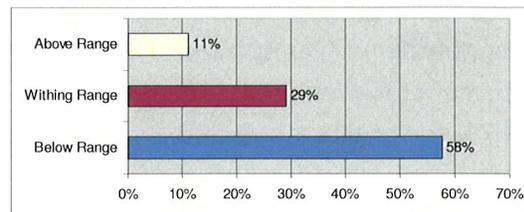
**Figure 4.f Future Plans - Renters**



**Figure 4.g Impediments to Plans - Renters**



**Figure 4.h Owner Income Compared to HUD Range**



**Figure 4.i Renter Income Compared to HUD Range**

<sup>5</sup> for example, \$25,300 to \$40,450 for a three-person household, corresponding to 50% to 80% of the Crawford County median income

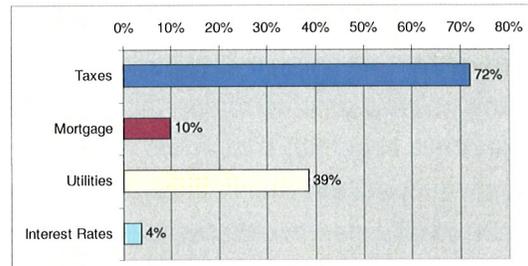
The table at right further illustrates the problem faced by low-income households, particularly those with only one wage earner as discussed in the prior section. The Self-sufficiency standard (Figure 4.k), prepared by the Wisconsin Women's Network, "calculates how much income working adults need to meet their basic needs without

**The Self-Sufficiency Standard for Crawford County, WI, 2004**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + schoolage teenager	Adult + preschooler	2 Adults + infant	2 Adults + preschooler
Housing	343	437	437	437	437	556	437	437
Child Care	0	542	1049	795	287	1336	1049	795
Food	182	266	358	411	473	481	515	565
Transportation	202	208	208	208	208	208	399	399
Health Care	89	184	191	201	224	209	232	242
Miscellaneous	82	164	224	205	163	279	263	244
Taxes	83	278	461	405	133	672	512	438
Earned Income								
Tax Credit (+)	0	-109	-57	-123	-306	0	0	-13
Child Care								
Tax Credit (+)	0	-72	-135	-101	-19	-110	-115	-103
Child Tax Credit (+)	0	-83	-167	-142	-66	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.58	\$10.30	\$14.60	\$13.04	\$8.72	\$19.21	\$8.88	\$8.06
-Monthly	\$981	\$1,814	\$2,569	\$2,295	\$1,535	\$3,380	\$3,125	\$2,836
-Annual	\$11,774	\$21,763	\$30,830	\$27,544	\$18,419	\$40,564	\$37,499	\$34,035

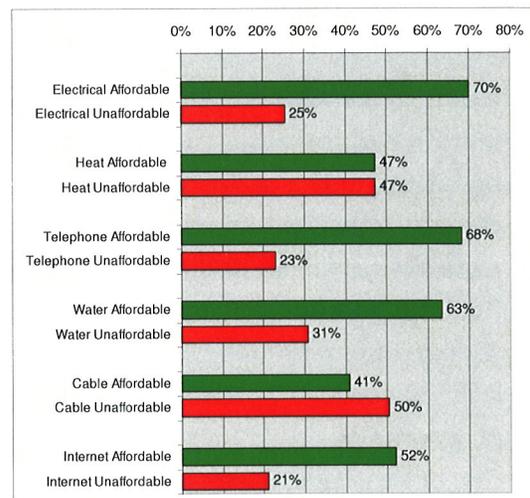
**Figure 4.k Self-Sufficiency Standard**

subsidies of any kind." For example, a three-person household with one wage earner and two small children would require an annual income that exceeds the income levels of 58% of Prairie du Chien renters. Since the monthly housing costs in the Self-Sufficiency Standard table are based on Fair Market Rents, those falling below the standard would have a difficult time meeting basic needs, let alone improving their living conditions. This speaks to the need for livable wages as a key ingredient for both economic and housing development, as discussed in Sections 3.1 and 3.5.



**Figure 4.j Housing Expense Concerns - Owners**

A survey of expenses revealed that renters paid on the average \$388 for rent, with the range falling between a low of \$112 and a high of \$800. 100% of renters had garbage pickup included in their rent, while only 11% had electricity included. Homeowners (Figure 4.j) listed taxes (72%) as the most onerous burden, followed by utilities (39%). Of utilities, homeowners cited cable (Figure 4.i) most often as unaffordable (50%), followed by heat (47%).



**Figure 4.i Utility Expense Concerns - Owners**

#### 4.4 Physical Conditions

One and two bedroom “apartments” represent the majority of rental units, comprising 78% of all surveyed units.

Homeowners reported typically two and three bedroom units.

Renters cited primarily more space (40%) and more storage (39%) as those factors that would make their unit more livable (Figure 4.m);

while 72% of homeowners reported they have enough space. Developers will need to look at the space requirements and the functional needs of renters as they develop rental units that are both practical and marketable.

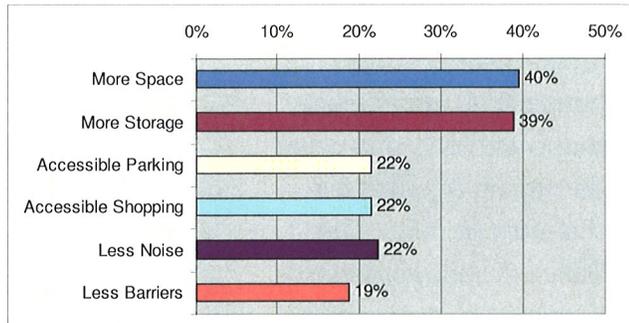


Figure 4.m Renter Needs

With regards to housing stock condition, both renters and homeowners reported windows and insulation as being the aspects of their unit in the worst condition (Figure 4.n). Renters reported that roofs were in worse condition than did homeowners, but otherwise, the relative conditions of renter-occupied and owner-occupied units were fairly consistent across the spectrum. Furnaces had the best approval rating across both groups.

**Given that faulty windows, insufficient insulation, and other breaches of the building envelope directly contribute to high utility expenses, priority should be given to housing “rehab” programs available to low and medium-income families.**

A list of weatherization and renovation programs available to residents of the City of Prairie du Chien is outlined in the appendix.

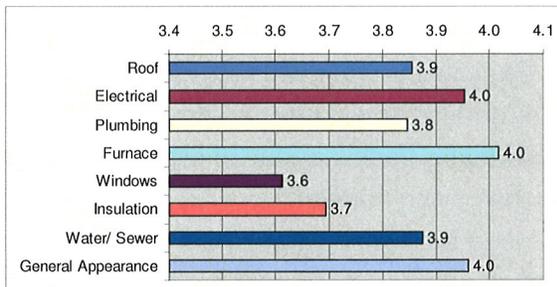


Figure 4.n Housing Condition (1 worst – 5 best)

	Wisconsin	%	Prairie du Chien	%
Total:	2,084,544		2,387	
Owner occupied:	1,426,660		1,608	
Built 1999 to March 2000	28,042	2.0%	7	0.4%
Built 1995 to 1998	105,720	7.4%	41	2.5%
Built 1990 to 1994	107,111	7.5%	42	2.6%
Built 1980 to 1989	143,798	10.1%	117	7.3%
Built 1970 to 1979	234,858	16.5%	340	21.1%
Built 1960 to 1969	165,720	11.6%	180	11.2%
Built 1950 to 1959	194,090	13.6%	230	14.3%
Built 1940 to 1949	106,605	7.5%	185	11.5%
Built 1939 or earlier	340,716	23.9%	466	29.0%
Renter occupied:	657,884		779	
Built 1999 to March 2000	9,211	1.4%	0	0.0%
Built 1995 to 1998	45,029	6.8%	41	5.3%
Built 1990 to 1994	46,159	7.0%	32	4.1%
Built 1980 to 1989	78,369	11.9%	113	14.5%
Built 1970 to 1979	120,626	18.3%	205	26.3%
Built 1960 to 1969	82,045	12.5%	73	9.4%
Built 1950 to 1959	71,475	10.9%	64	8.2%
Built 1940 to 1949	53,073	8.1%	64	8.2%
Built 1939 or earlier	151,897	23.1%	187	24.0%

Figure 4.o Units by Year Structure Built

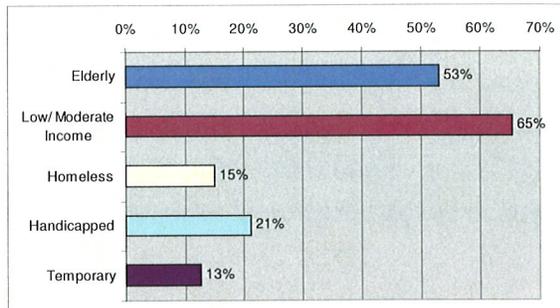
Source: US Census Bureau

Many of the problems with building condition can be attributed to an aging housing stock. The median year of construction for housing units in the City of Prairie du Chien is 1962, older than the state median of 1965.

Figure 4.o shows that the percentage of owner-occupied homes built before 1939 is 29%, considerably higher than the state percentage of 24%.

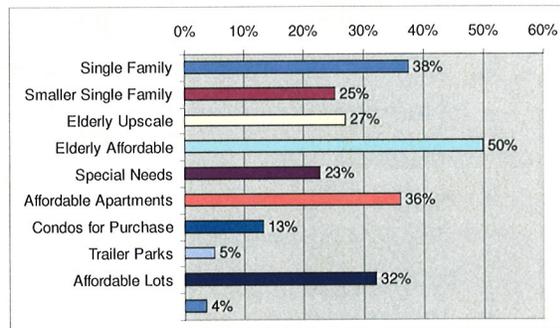
#### 4.5 Attitudes

As City of Prairie du Chien planners look to the future in developing a strategy for the allocation of tax dollars and the creation of developer incentives, it is important to measure the attitudes of citizens that will ultimately determine the political support for housing proposals. With respect to “groups” with special needs (Figure 4.p), 65% of those surveyed felt that low and moderate income housing should be a priority requiring more attention from the City of Prairie du Chien. Elderly housing also garnered attention, as 53% of respondents feeling that it too requires additional attention. Both renters and homeowners were consistent in their support for these initiatives.



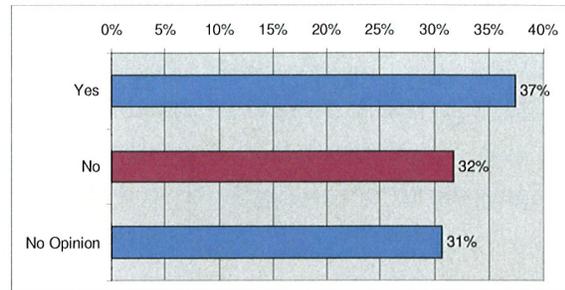
**Figure 4.p Housing Group Needs**

As for the “type” of housing projects that should be encouraged (Figure 4.q), elderly affordable was the top vote getter, with 50% favoring that sector; then single family (38%) and affordable apartments (36%) coming in second and third respectively. Renters showed more preference for single family and affordable apartments, while homeowners expressed a clear preference for elderly affordable. This may reflect the cycle of housing needs during life stages, with renters looking for affordable apartments or starter homes, while homeowners, weighted by an older population, are looking for retirement housing.



**Figure 4.q Housing Type Needs**

It is interesting to note that 37% of all respondents supported “using” tax dollars for housing development (Figure 4.r), although this does not necessarily confirm they are willing to “pay” for higher taxes. 32% did not support using tax dollars, and 31% had no opinion. Among renters, the consensus



**Figure 4.r Should Tax Dollars Be Used?**

was stronger, with 59% showing support for using tax dollars; perhaps predictable, given the relative lower median income in that group. Among homeowners, the majority were against using tax dollars, although by a small margin, 35% no versus 31% yes. Given that 34% of homeowners had no opinion, almost as many as said yes, a certain degree of ambivalence can be attributed to this group.

## 4.6 Summary

In chapter 4, we see two major issues discussed in Chapter 2 – the aging population and low median income – intersect with an issue exposed by the housing survey, namely the high incidence of families with a sole wage earner. The three issues in combination create a number of needs that require attention:

- 42% of survey respondents reported elderly occupants age 62 and older.
- 47% of renters reported a female head of household. Only 17% of renters reported two wage earners in the household.
- 47% of renters see income as an impediment to their future plans.
- Homeowners listed taxes, followed by utilities, as the most burdensome expense. Among utilities, cable was listed as the most onerous.
- In the range defined as 50% to 80% of the county median household income, 74% of homeowners fell above or within the range; 58% of renters fell below the range.
- The “Self-Sufficiency Standard” for a three person household would require an annual income that exceeds the income levels of 58% of Prairie du Chien renters.
- Renters listed more living and storage space as the most desired improvements to make their unit more livable.
- Both homeowners and renters reported windows and insulation as aspects of their unit in the worst condition. Breaches of the building envelope contribute directly to high utility expenses, placing emphasis on housing rehab and energy conservation programs.
- The median year of construction for housing units in the City of Prairie du Chien is 1962, older than the state median of 1965. 29% of units were built before 1939.

- City of Prairie du Chien residents believe that low and moderate income housing should be the priority for development, followed by elderly housing. Within those two general groups, elderly affordable, single-family, and affordable apartments garnered the most votes for the “type” of housing needed.
- More residents responded that tax dollars should be used for housing development than those that said no, although this does not necessarily mean that residents are willing to pay for higher taxes.

